



**COLORADO**  
Department of Local Affairs

STATE OF COLORADO  
2015-2020  
CONSOLIDATED PLAN

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## **Executive Summary**

### **ES-05 Executive Summary - 91.300(c), 91.320(b)**

#### **1. Introduction**

The State of Colorado receives annual grants from the Department of Housing and Urban Development (HUD). In order to receive those funds, the State is required to prepare and submit a 5-Year Consolidated Plan with Annual Action Plans. This Consolidated Plan will cover the period from April 1, 2015 through March 31, 2020.

By submitting this Plan the State is applying for formula grants from four programs: the Community Development Block Program (CDBG), the HOME Investment Partnership program (HOME), the Emergency Solutions Grant program (ESG), and the Housing Opportunities for Persons with AIDS program (HOPWA).

The State’s Department of Local Affairs (DOLA) is the lead agency in administering these funds, and will use them to further its mission of strengthening Colorado communities in ways that are consistent with the intent of the programs and that comply with the laws and regulations that govern them. The State of Colorado is committed to providing equal housing opportunity to all of its residents.

Within DOLA, the Division of Local Government (DLG) is the lead agency for administering CDBG funds. The Division of Housing is the lead agency for the HOME, ESG and HOPWA programs.

The State of Colorado has also received and is overseeing the use of CDBG Disaster Recovery funds (CDBG-DR) to assist with the recovery of communities that were damaged or destroyed by the floods that occurred in September of 2013, the Black Forest and Waldo Canyon wildfires of that same year, and the High Park and Royal Gorge wildfires of 2012.

The State may also receive a grant from the National Housing Trust Fund (HTF) that was created under the Housing and Economic Recovery Act of 2008 (HERA). During 2015, States will begin developing their HTF Allocation Plans and solicit input from their constituents and submit these plans to HUD along with their 2016 Annual Action Plans. HUD anticipates that grantees will receive their HTF allocations by summer 2016.

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

Three of our plan goals address the objective of providing decent affordable housing: increasing the supply of affordable housing, preserving the supply of affordable housing, and improving the capacity of non-profit housing organizations. All three of these work to improve availability and accessibility of decent affordable housing through construction, acquisition or renovation of physical housing units. An overall increase in the supply of affordable housing benefits all residents of the state including the homeless and people with special needs.

One plan goal, improving the affordability of housing, includes activities such as down payment assistance and rental assistance in which the residents of the housing receive a subsidy to make existing housing affordable to them.

Five goals lead to improved sustainability of communities through the creation of suitable living environments – disaster recovery/urgent need, improving public infrastructure, community development and capital improvement, improving local government capacity, and homelessness prevention and alleviation. All of these enable communities to remain vibrant and liveable.

## **3. Evaluation of past performance**

Colorado's Consolidated Annual Performance and Evaluation Report (CAPER) provides a snapshot of the State's progress in meeting its performance goals. HUD's response to our most recent CAPER stated that Colorado had "carried out its program substantially as described in its Consolidated Plan and has the continuing capacity to carry out its approved program in a timely manner." We estimate that during the 2014-2015 program year the Division of Housing funded the production of affordable housing with HOME, NSP, CDBG and CDBG-DR as summarized below:

- Constructed 375 units of new rental housing and 103 single-family homes to increase the state's supply of affordable housing.
- Acquired and/or rehabilitated 418 affordable rental units and rehabilitated 297 single-family owner-occupied homes to preserve the current supply of affordable housing.
- Helped provide down payment assistance to 96 low and moderate income households to increase the affordability of homeownership.
- Provided tenant-based rental assistance to 90 families and households.
- Made 8 operating grants to Community Housing Development Organizations to increase their capacity and support development of future affordable housing projects and programs.

- Increased the supply of housing for people with special needs through construction of new rental units. DOH funded another 173 homes for people with special needs using state and NSP 3 funds.
  - Increased the supply of permanent supportive housing for the homeless by 47 rental units.
- The State contracted \$3,366,561 in CDBG funds for public facility projects and \$3,599,000 in economic development projects during the 2014-2015 program year.
- Through ESG funds, DOH provided emergency shelter and services to an estimated 24,000 individuals and homelessness prevention assistance to another 15,500.
- HOPWA funding provided rental assistance and supportive services to an estimated 59 low-income persons with HIV/AIDS and their families.

#### **4. Summary of citizen participation process and consultation process**

Legal notices were placed in the Denver Post in both English and Spanish on Sunday, March 8th and Sunday, March 15th announcing the availability of the draft Consolidated Plan online and the holding of a public hearing on March 16th. Notice and a copy of the Plan were also posted on the DOLA/Division of Housing web site.

No members of the public attended the public hearing except four members of the DOLA staff. No comments were received by mail, e-mail or any other means.

Because our current Citizen Participation and Consultation Processes are ineffective at eliciting public comments, DOLA is working to create new processes that will reach out to local governments, PHAs and housing providers to ask for their assistance in spreading the word to their constituencies.

#### **5. Summary of public comments**

The only comment made at the public hearing was the recommendation of a staff member that Preservation of Affordable Housing be moved to a higher priority position. This comment was accepted and incorporated into the plan.

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

There were no comments or views that weren't accepted.

#### **7. Summary**

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.300(b)

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

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

Agency Role	Name	Department/Agency
Lead Agency	COLORADO	
CDBG Administrator	COLORADO	Department of Local Affairs/Div of Local Gov't
HOPWA Administrator	COLORADO	Department of Local Affairs/Div of Housing
HOME Administrator	COLORADO	Department of Local Affairs/Div of Housing
ESG Administrator	COLORADO	Department of Local Affairs/Div of Housing
HOPWA-C Administrator		

**Table 1 – Responsible Agencies**

### Narrative

The Department of Local Affairs (DOLA) is the lead agency for the application. Two Divisions of DOLA administer the HUD formula programs, coordinate administration and provide reporting for these HUD funds under the authority of the Executive Director. The lead agency for the CDBG program is the Division of Local Government, while the Division of Housing is the lead agency for the HOME, ESG and HOPWA programs.

### Consolidated Plan Public Contact Information

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## **PR-10 Consultation - 91.110, 91.300(b); 91.315(l)**

### **1. Introduction**

DOLA took advantage of three ongoing consultation processes to develop major elements of this Consolidated Plan. The first and largest consultation process involved development of the Disaster Recovery Action Plan for use of CDBG-DR funds. Another consultation process that occurred was done in conjunction with development of the PHA Agency Plan and involved public housing authorities and other organizations that receive housing choice vouchers from the State. These include a number of organizations that serve people with disabilities and those who would otherwise be homeless. The Division of Housing's Homeless Programs team consults with all three Continua of Care in Colorado to coordinate the use of Emergency Solutions Grant and Continuum of Care funds.

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

DOH facilitates interagency coordination of housing, health and social service activities of various public and private agencies by participating in the following efforts:

- Established an internal Homeless Programs Team to focus on homeless issues.
- The DOH Homeless Programs Team now administers the "State Housing Voucher Program," partnering with the Colorado Department of Human Services and statewide community mental health centers to administer 125 state-funded housing vouchers annually with supportive services for participants with mental health disorders experiencing homelessness.
- Established a "Housing Initiatives" program to coordinate and collaborate with multiple agencies across additional program areas, including Veterans' Housing, Renewable Energy, and other areas of interest.
- DOH leads the Second Chance Housing and Reentry Program (C-SCHARP) Core Team meetings monthly; an interagency group including the Colorado Department of Corrections and community mental health centers working to address the needs of adult ex-offenders with co-occurring mental health and substance abuse disorders.
- Intradepartmental CDBG Coordinating Group. DOLA created a cross-divisional work group to coordinate and integrate its use of CDBG funds.
- The Housing "Pipeline" which includes development staff from DOH, the Colorado Housing and Finance Authority (CHFA), USDA Rural Development, US Department of Housing and Urban Development (HUD) and Community Development Financial Institutions (CDFIs).
- Pathways Home Colorado Advisory Board is a State coordinating organization appointed by the Governor to direct the implementation of the state plan to end homelessness.
- Participation in Colorado's three Continua of Care: Metropolitan Denver Homeless Initiative, Homeward Pikes Peak and the The Colorado Balance of State.
- Housing Colorado, Inc. is a 501(c)(3) membership organization that facilitates workshops, meetings

and educational opportunities for housing organizations.

- Colorado Chapter, National Association of Housing Redevelopment Organizations (NAHRO) is a state trade association for housing authorities and redevelopment agencies.
- As part of the Homeless Programs Team, the Office of Homeless Youth Services, a program within the Division of Housing, will meet on a regular basis with statewide agencies to establish goals, objectives and to seek funding.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

DOLA's Homeless Programs Team (HPT) coordinates with all three Continua of Care (CoC) in Colorado to address the needs of homeless persons, especially the priority populations identified in "Opening Doors," the federal strategic plan to end homelessness released in 2010. The HPT serves in an advisory role on all three CoC boards in the state and participates in the annual Continuum of Care NOFA application process and project review process.

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

DOLA also coordinates with each CoC for the annual allocation of State Emergency Solutions Grant (ESG) funding by issuing an application for funding aligned with the annual HUD priorities, and those identified in the federal strategic plan. Once applications for ESG funding are received, DOLA allocates Homeless Prevention and Rapid Rehousing funding regionally based on recommendations from each CoC. Based on the performance outcomes identified by HUD, DOLA works with the CoCs and statewide HMIS administrator to evaluate on a quarterly and annual basis the performance of each ESG sub-recipient. The Colorado statewide HMIS (comprised of all three CoCs) has established policies and procedures that are updated annually. DOLA monitors sub-recipients for their participation in HMIS and reports to the CoCs; sub-recipients are referred to the statewide HMIS administrator for training and technical assistance when needed. Current statewide HMIS policies and procedures can be found here: <http://mdhi.org/colorado-hmis/colorado-hmis-info/>

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

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Colorado PHA CO911
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted via e-mail to complete the PHA and special needs populations portions of the Consolidated Plan. The expected outcome is improved coordination of housing choice voucher use with Consolidated Plan programs.
2	<b>Agency/Group/Organization</b>	Colorado Recovery Office
	<b>Agency/Group/Organization Type</b>	Disaster Recovery Coordination Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis Disaster Recovery
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Ongoing meetings to create disaster recovery action plan.
3	<b>Agency/Group/Organization</b>	Small Business Development Centers
	<b>Agency/Group/Organization Type</b>	Statewide Economic Development NPO
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted via meetings to develop and carry out disaster recovery action plan.
4	<b>Agency/Group/Organization</b>	Colorado Dept. of Public Safety and Emergency Management
	<b>Agency/Group/Organization Type</b>	Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Disaster Recovery

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted via meetings to develop and carry out disaster recovery action plan.
5	<b>Agency/Group/Organization</b>	Colorado Department of Agriculture
	<b>Agency/Group/Organization Type</b>	Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Disaster Recovery
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted via meetings to develop and carry out disaster recovery action plan.
6	<b>Agency/Group/Organization</b>	Federal Emergency Management Agency
	<b>Agency/Group/Organization Type</b>	Other government - Federal
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis Disaster Recovery
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted via meetings to develop and carry out disaster recovery action plan.
7	<b>Agency/Group/Organization</b>	Arapahoe House
	<b>Agency/Group/Organization Type</b>	Housing Services-Health Services- Mental Health
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in consultation for the PHA plan.

8	<b>Agency/Group/Organization</b>	ARAPAHOE DOUGLAS MENTAL HEALTH NETWORK
	<b>Agency/Group/Organization Type</b>	Housing Services-Health Services Mental Health
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in consultation for the PHA plan.
9	<b>Agency/Group/Organization</b>	ATLANTIS COMMUNITY
	<b>Agency/Group/Organization Type</b>	Housing Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in consultation for the PHA plan.
10	<b>Agency/Group/Organization</b>	AURORA MENTAL HEALTH CENTER
	<b>Agency/Group/Organization Type</b>	Services-Health Services - Mental Health
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in consultation for the PHA plan.
11	<b>Agency/Group/Organization</b>	CENTER FOR DISABILITIES, INC.
	<b>Agency/Group/Organization Type</b>	Housing Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in consultation for the PHA plan.
12	<b>Agency/Group/Organization</b>	Monte Vista Community Center Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in consultation for the PHA plan.
13	<b>Agency/Group/Organization</b>	Colorado Coalition for the Homeless
	<b>Agency/Group/Organization Type</b>	Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in PHA Plan consultation; consults with Homeless Programs team as lead agency for the Balance of State and Metropolitan Denver Housing Initiative Continua of Care.
14	<b>Agency/Group/Organization</b>	COLORADO HEALTH NETWORK
	<b>Agency/Group/Organization Type</b>	Housing Services-Persons with HIV/AIDS
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs Non-Homeless Special Needs HOPWA Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in PHA Plan consultation.

15	<b>Agency/Group/Organization</b>	Community Reach Center, Inc.
	<b>Agency/Group/Organization Type</b>	PHA Services - Mental Health
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in PHA Plan consultation.
16	<b>Agency/Group/Organization</b>	Conejos County Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in PHA Plan consultation.
17	<b>Agency/Group/Organization</b>	CONNECTIONS FOR INDEPENDENT LIVING
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in PHA Plan consultation.
18	<b>Agency/Group/Organization</b>	DEVELOPMENTAL DISABILITIES RESOURCE CENTER
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in PHA Plan consultation.

19	<b>Agency/Group/Organization</b>	DEVELOPMENTAL PATHWAYS
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in PHA Plan consultation.
20	<b>Agency/Group/Organization</b>	Disabled Resource Services
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in PHA Plan consultation.
21	<b>Agency/Group/Organization</b>	Englewood Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in PHA Plan consultation.
22	<b>Agency/Group/Organization</b>	Garfield County Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in PHA Plan consultation.

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



**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Colorado Coalition for the Homeless	One of our highest priority goals is eliminating homelessness through coordination with our continua of care.
Colorado Division of Housing 1-Year Plan	Colorado Division of Housing PHA CO911	The goals in the PHA plan primarily addresses housing Colorado's most vulnerable citizens, which very closely mirror the goals in our Strategic Plan.
Colorado Division of Housing 5-Year Plan	Colorado Division of Housing PHA CO911	The goals in the PHA plan primarily addresses housing Colorado's most vulnerable citizens, which very closely mirror the goals in our Strategic Plan.
Colorado Disaster Recovery Action Plan	Colorado Dept of Local Affairs/Colorado Recovery Office	The disaster recovery plan overlaps the Consolidated Plan in the areas of housing stock, economic development and public facilities, all of which were depleted by the floods of Sept. 2013 and by major wildfires.
Colorado Housing and Finance Authorit	LIHTC Qualified Allocation Plan	The QAP overlaps with the Consolidated Plan in the area of affordable housing.

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination among the State and any units of general local government, in the implementation of the Consolidated Plan (91.315(I))**

DOLA coordinates use of its Consolidated Plan funds, especially CDBG, with units of general local government, which often serve as grantees for funds that are then passed through to community housing and development organizations that run housing rehabilitation and down payment programs. For public facilities improvements, the local governments are responsible for determining their own needs and applying for funding when their needs are consistent with the Consolidated Plan. Local governments also have responsibility for approving projects in their jurisdictions, for planning and zoning, building codes and inspections and often for environmental reviews.

**Narrative (optional):**

**PR-15 Citizen Participation - 91.115, 91.300(c)**

**1. Summary of citizen participation process/Efforts made to broaden citizen participation  
Summarize citizen participation process and how it impacted goal-setting**

The citizen participation process did not lead to any input from the general public, therefore it had no impact on goal setting. Since the current citizen participation plan is not effective in eliciting public participation, DOLA is in the process of creating a new plan.

Internet outreach consisted of posting the draft plan on the Department of Local Affairs web site with instructions to contact the Consolidated Plan Coordinator, Mary Miller, at mary.miller@state.co.us or by telephone. Notice of the Public Hearing and the availability of the Consolidated Plan on our website was sent out via e-newsletter to our stakeholder mailing list. The posting on our web site was also included in the newspaper notice of Public Hearing in both English and Spanish.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	4 members of DOLA staff attended; no members of the public	None	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	Non-English Speaking - Specify other language: Spanish  Non-targeted/broad community	No response	None	None	
3	Internet Outreach	Affordable housing stakeholders	none	none	none	<a href="http://www.colorado.gov/cs/Satellite/DOLA-Main/CBON/1251590375290">http://www.colorado.gov/cs/Satellite/DOLA-Main/CBON/1251590375290</a>

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

For this analysis, *housing need* exists when any one of the following four conditions is present:

- The housing unit lacks complete plumbing
- The housing lacks complete kitchen facilities
- The housing unit is overcrowded (more than 1 person per room)
- Housing costs are more than 30% of household income

*Disparate Need* exists when a racial or ethnic group experiences a particular housing need by 10 percentage points more than the jurisdiction as a whole.

Housing Cost Burden is by far the greatest housing problem experienced by residents of Colorado. Substandard housing and overcrowding affect only a very small percentage of households, while housing cost burden is widespread, affecting over 40% of low/moderate income renters and more than 20% of homeowners.

## NA-10 Housing Needs Assessment - 24 CFR 91.305 (a,b,c)

### Summary of Housing Needs

The number of households in Colorado has grown to an estimated 2,183,534 since 2011, according to the Colorado State Demographer's Office. They project that the number will continue to grow to 2,396,828 in 2020, or 10% over the period of this Consolidated Plan. Colorado's unemployment rate as of Dec. 2014 is 4.0% rather than 6.7%.

The total flood-related impact to the State is approximately \$2,892,039,586. Of this, approximately \$1,403,780,973 in resources allocated to assist recovery has been identified, yielding an unmet need of \$1,488,258,613. Fire damages from the Black Forest, Royal Gorge, High Park and Waldo Canyon fires which were federally declared as disasters in Colorado 2012 and 2013, are also eligible under tranches two and three of the CDBG-DR program. The unmet need for the fire-related damage is approximately \$43.5 million.

The State's examination of impact and unmet need is organized into three major categories: housing, infrastructure, and economic recovery. The unmet needs assessment provided in the Substantial Amendment to the Action Plan contains data the State compiled and analyzed from state, federal, and local stakeholders. Sources included the Federal Emergency Management Agency (FEMA), the Small Business Administration (SBA), reports from civic organizations, and detailed surveys from local entities. The State continues to gather information and assess unmet need to guide the allocation of recovery.

For more detailed housing needs, see Market Analysis Overview section.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	4,301,261	4,966,061	15%
Households	1,659,308	1,941,193	17%
Median Income	\$47,203.00	\$57,685.00	22%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	236,960	214,945	315,725	202,360	971,200

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Small Family Households *	69,680	67,870	114,775	83,205	537,290
Large Family Households *	16,335	18,695	28,075	17,470	73,010
Household contains at least one person 62-74 years of age	33,510	35,330	52,050	33,775	153,675
Household contains at least one person age 75 or older	30,840	34,055	35,755	16,615	48,215
Households with one or more children 6 years old or younger *	44,545	39,805	58,185	33,650	118,730
* the highest income category for these family types is >80% HAMFI					

**Table 6 - Total Households Table**

Data Source: 2007-2011 CHAS

## Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	4,235	2,140	2,205	675	9,255	990	680	1,055	535	3,260
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	3,100	1,915	1,965	600	7,580	360	560	675	360	1,955
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	6,405	6,350	4,740	1,880	19,375	1,535	2,050	3,545	1,705	8,835
Housing cost burden greater than 50% of income (and none of the above problems)	98,385	32,380	7,025	970	138,760	44,985	35,625	34,095	10,360	125,065
Housing cost burden greater than 30% of income (and none of the above problems)	15,325	54,510	51,830	10,580	132,245	11,295	20,180	56,445	45,265	133,185

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	14,000	0	0	0	14,000	7,830	0	0	0	7,830

**Table 7 – Housing Problems Table**

Data 2007-2011 CHAS

Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	112,125	42,785	15,935	4,125	174,970	47,870	38,915	39,370	12,955	139,110
Having none of four housing problems	33,930	76,375	123,885	64,890	299,080	21,205	56,870	136,535	120,390	335,000
Household has negative income, but none of the other housing problems	14,000	0	0	0	14,000	7,830	0	0	0	7,830

**Table 8 – Housing Problems 2**

Data 2007-2011 CHAS

Source:



### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	42,025	33,860	22,035	97,920	14,350	19,305	39,695	73,350
Large Related	10,120	7,690	4,660	22,470	4,140	5,855	9,720	19,715
Elderly	17,765	13,065	7,475	38,305	24,280	20,055	19,615	63,950
Other	55,510	38,885	26,890	121,285	15,440	12,585	23,580	51,605
Total need by income	125,420	93,500	61,060	279,980	58,210	57,800	92,610	208,620

**Table 9 – Cost Burden > 30%**

Data 2007-2011 CHAS  
Source:

### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	35,745	12,015	1,825	49,585	12,730	13,230	14,910	40,870
Large Related	8,200	1,960	250	10,410	3,680	3,425	2,585	9,690
Elderly	13,295	5,550	2,350	21,195	16,725	10,655	7,580	34,960
Other	49,870	14,325	2,940	67,135	13,270	9,115	9,530	31,915
Total need by income	107,110	33,850	7,365	148,325	46,405	36,425	34,605	117,435

**Table 10 – Cost Burden > 50%**

Data 2007-2011 CHAS  
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	8,450	6,865	5,360	2,045	22,720	1,485	2,105	3,265	1,500	8,355
Multiple, unrelated family households	985	1,185	990	335	3,495	325	480	955	565	2,325
Other, non-family households	280	325	390	145	1,140	115	40	35	25	215
Total need by income	9,715	8,375	6,740	2,525	27,355	1,925	2,625	4,255	2,090	10,895

Table 11 – Crowding Information – 1/2

Data Source: 2007-2011 CHAS

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

Table 12 – Crowding Information – 2/2

Data Source: 2007-2011 CPD Maps Data

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

Colorado has an estimated 549,281 single person households according to the 2007-2011 ACS, roughly 28% of all of the state's households. The 2011 CHAS special tabulation of housing problems by income and tenure reports that 297,630 live in homes that they own, while 251,650 are renters. Area Median Income levels used below are approximate based on the CHAS special tabulation.

129,620 of these households have incomes at or below 30% AMI and 83% report at least 1 of the 4 housing problems regardless of whether they rent or own. At this income level renting is much more common than home ownership; there are 82,555 renters and 47,065 home owners.

At 30-50% AMI, there are 88,170 single-person households. 42,105 people own their homes and 46,065 are renters. At this income level, 79% of renters experience at least 1 of the 4 housing problems, while 54% of homeowners do.

Home owners begin to outnumber renters at the 50-80% AMI level. 57,105 individuals own their homes, while 55,560 rent. However, the home owners are somewhat more likely to experience at least one of the housing problems with a rate of 52%, with renters reporting problems at 46%.

From 80-100% AMI, a much smaller percentage of renters have 1 of the 4 housing problems. Just 14% of renters report having 1 of the 4 problems compared to 40% of homeowners. The ratio of home owners to renters at this level is roughly 1.68:1, with 64,290 home owners and 38,610 renters.

The greatest housing need for single-person households exists at the lowest levels of income. While data is not available to demonstrate the need for each type of housing problem for single-person households, the most common need overall is cost burden.

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

According to the 2014 statewide Point-in-Time (PIT) count, there were 286 Chronically Homeless people in families in Colorado, both sheltered and unsheltered. These families all have at least one household member with a disability. Currently, Colorado does not collect through the PIT count the number of families that are in need of housing who are victims of domestic violence. However, in 2014 the Metro Denver Homeless Initiative (MDHI), the CoC for the 7-county Denver Metropolitan area surveyed 1,395 adults and children who reported being homeless due to domestic violence.

### **What are the most common housing problems?**

Cost burden is by far the most common housing problem in Colorado. Housing cost burden greater than 50% of income weighs most heavily on renters with incomes below 30% of the area median, while cost burden >30% and less than 50% of income is most common among home owners with incomes between 30% and 80% AMI.

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

30% cost burden is most often affects small family renters at or below 30% HAMFI, and for small family owners with income from 50-80% HAMFI, while 50% cost burden is most frequent among households at or below 30% HAMFI, regardless of type. Cost burden appears to be nearly equally shared among all racial and ethnic groups. Overall, 20% of Colorado households have a housing cost burden between 30-

50% of their income and 15% of all households have a 50% or greater cost burden. No racial or ethnic group exceeds these levels by more than 10 percentage points.

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

Families who are currently housed but at imminent risk of homelessness (sheltered or unsheltered) have typically been through a life-changing event (e.g. job loss, divorce, eviction, medical crisis) that has caused their risk of homelessness. In these cases, evidence shows that a homeless prevention approach, which includes 3-24 months of rental assistance with supportive services/case management, can help stabilize these families before they enter into the homeless system.

In the case of families that are homeless and receive rapid re-housing assistance, the needs are similar in that families often stabilize with short-to-medium term rental assistance (averages between 4-6 months) and supportive services and do not need longer term intervention in most cases.

For both rapid re-housing and homeless prevention, families are assessed based on risk factors and need so that families with a higher level of need (e.g. homeless and disabled or long histories of homelessness) are directed to longer-term interventions with supportive services (e.g. permanent supportive housing).

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

The statewide PIT data does not estimate the at-risk population(s). However, in 2014, MDHI reported that 2,230 men, women, and children were at-risk of homelessness in the Denver Metro Area via the PIT survey method. The definition of at-risk used for the count is an individual or family who reported staying in the following locations on the night of the Point-in-Time: Temporarily with family or friends; in a hotel or motel paid for by self; jail/prison/juvenile detention; hospital, psychiatric hospital, substance abuse treatment program, halfway house; facing eviction from permanent supportive housing; facing eviction from apartment or house including Section 8; staying somewhere else and said they are homeless; staying somewhere else and facing eviction.

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

Increased risk of homelessness happens for various reasons, most often as a result of an individual or family staying in a short-term housing situation (as outlined above). This often includes staying in overcrowded (doubled and tripled occupancy) housing, or other unsafe conditions because of

insufficient financial resources to cover monthly expenses.

Furthermore, physical or psychological disabilities, substance abuse disorders and chronic medical conditions can play a role in increasing ones risk for homelessness.

## **Discussion**

## NA-15 Disproportionately Greater Need: Housing Problems - 91.305 (b)(2)

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

### Introduction

#### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	187,284	30,654	18,306
White	113,205	20,211	11,599
Black / African American	12,780	1,819	2,194
Asian	4,288	919	834
American Indian, Alaska Native	1,824	539	95
Pacific Islander	112	0	0
Hispanic	51,351	6,539	3,255

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2007-2011 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

#### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	149,648	63,294	0
White	97,290	45,974	0
Black / African American	8,889	1,940	0
Asian	3,271	1,282	0
American Indian, Alaska Native	1,141	383	0
Pacific Islander	154	10	0
Hispanic	36,443	12,871	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2007-2011 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	156,812	162,057	0
White	112,423	119,965	0
Black / African American	6,546	5,614	0
Asian	3,724	3,014	0
American Indian, Alaska Native	1,075	964	0
Pacific Islander	307	195	0
Hispanic	30,129	29,690	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2007-2011 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	70,338	137,595	0
White	54,706	107,325	0
Black / African American	2,537	5,032	0
Asian	1,772	2,502	0
American Indian, Alaska Native	398	727	0
Pacific Islander	49	77	0
Hispanic	10,070	20,119	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2007-2011 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## **Discussion**



## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.305(b)(2)

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

### Introduction

#### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	156,943	61,064	18,306
White	94,330	39,159	11,599
Black / African American	10,896	3,714	2,194
Asian	3,737	1,470	834
American Indian, Alaska Native	1,583	779	95
Pacific Islander	72	40	0
Hispanic	42,886	14,959	3,255

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

#### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	76,071	136,716	0
White	49,105	94,188	0
Black / African American	4,085	6,759	0
Asian	1,689	2,874	0
American Indian, Alaska Native	540	991	0
Pacific Islander	99	65	0
Hispanic	19,322	30,007	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**50%-80% of Area Median Income**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	50,089	268,680	0
White	34,266	198,207	0
Black / African American	1,870	10,288	0
Asian	1,750	4,976	0
American Indian, Alaska Native	317	1,719	0
Pacific Islander	184	318	0
Hispanic	10,984	48,845	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**80%-100% of Area Median Income**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	15,321	192,505	0
White	10,978	150,987	0
Black / African American	478	7,096	0
Asian	520	3,746	0
American Indian, Alaska Native	53	1,071	0
Pacific Islander	45	81	0
Hispanic	3,045	27,112	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## **Discussion**

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.305 (b)(2)

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

### Introduction

#### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	1,206,481	366,714	276,734	19,276
White	982,057	269,907	186,898	11,952
Black / African American	32,185	16,356	15,945	2,308
Asian	25,634	7,667	6,902	899
American Indian, Alaska Native	6,738	2,499	2,043	95
Pacific Islander	895	406	211	0
Hispanic	143,664	64,991	59,723	3,655

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2007-2011 CHAS

### Discussion

## **NA-30 Disproportionately Greater Need: Discussion – 91.305 (b)(2)**

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

At and below 30% AMI, 79% of all households in the jurisdiction have at least one of the 4 housing problems. However, 100% of the Native Hawaiian/Other Pacific Islander households at this AMI (112 households) have at least one housing problem. At this income level, 66% of all households experience severe housing problems, but no racial or ethnic group exceeds that number by more than five percentage points.

At the 30-50% AMI level, both Black/African American Households and Native Hawaiian/Other Pacific Islander households experience disparate housing needs. While 70% of all households at this income level experience at least one of the four housing problems, 84% of Black/African American households and 94% of Native Hawaiian/Other Pacific Islander households do.

From 50% to 80% HAMFI, 49% of all households experience at least one of the four housing problems. Only the NH/OPI group exceeds that percentage by more than ten percentage points, with 61% experiencing at least one housing problem. 16% of all households in this income range have at least one severe housing problem with Asians (26%) and NH/OPI (37%) households having disparate need. Households with incomes greater than 80% of the HUD area median experience far fewer housing problems with an overall rate of 34%. None of the racial or ethnic categories in this income range exceeds that level by more than ten percentage points. Only 7% of all households at this level have severe housing problems, but again NH/OPI households have disparate need at 36%.

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

None that we have been able to identify.

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

Most Black/African American households are located in Denver, Aurora and Colorado Springs. Hispanic/Latino households are more widely spread but most heavily concentrated in the southern counties of Colorado (Saguache, Rio Grande, Alamosa, Costilla, Conejos, Pueblo, Las Animas, Otero) and in Lake County.

# NA-35 Public Housing – (Optional)

## Introduction

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	2,516	0	1,964	34	186	272

Table 22 - Public Housing by Program Type

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

### Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
# Homeless at admission	0	0	0	345	0	213	27	73	
# of Elderly Program Participants (>62)	0	0	0	395	0	320	2	1	
# of Disabled Families	0	0	0	1,001	0	710	20	29	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# of Families requesting accessibility features	0	0	0	2,516	0	1,964	34	186
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

### Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	2,194	0	1,752	23	127	241
Black/African American	0	0	0	270	0	171	10	54	29
Asian	0	0	0	13	0	12	0	0	0
American Indian/Alaska Native	0	0	0	36	0	26	1	5	2
Pacific Islander	0	0	0	3	0	3	0	0	0
Other	0	0	0	0	0	0	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	645	0	502	4	61	67
Not Hispanic	0	0	0	1,871	0	1,462	30	125	205

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)



**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

The Division of Housing does not have public housing.

**What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?**

Many of the individuals on waiting lists for assisted housing are persons with disabilities or other special needs populations such as the homeless. These individuals often need housing coupled with services such as is found in Permanent Supportive Housing Developments. State and local governments in Colorado, together with private sector partners, have made major progress in providing supportive housing for homeless people and individuals with special needs. Still, there remains a significant unmet need.

Colorado is still approximately 5,800 housing units short of meeting the needs of 13,010 persons counted as unsheltered or in emergency shelters in 2012—who were considered to have the worst-case needs. (An additional 2,258 persons were counted as living in transitional housing and considered “homeless” by the federal definitions, for a total of 15,268 individuals). Chronically homeless individuals typically have, at best, a steady Supplemental Security Income (SSI) of \$721 per month, which is a fixed amount nationwide. At most, they can afford to pay 30% of their income for rent or \$216 per month. This is not enough to cover even the operating and maintenance costs of supportive housing, which are typically at least \$350 per month.

What is needed to fill the housing affordability gap:

- More rent vouchers to house homeless individuals in: (1) scattered-site supportive housing programs, and (2) new affordable rental projects, where project-based vouchers are essential to bridge the large gaps between affordable rents and operating costs.
- Larger grant-like investments in construction of additional new supportive housing units, most of it being non-conventional financing from CHFA, DOH and local governments – such as grants, equity investments provided in exchange for tax incentives, and “soft” debt that is only repaid to the extent that there are net revenues from the projects.
- More case managers. Colorado is blessed with scores of governmental, nonprofit and faith-based organizations offering supportive services for the homeless. In tandem with providing more supportive housing units, Colorado needs more case managers to create and manage customized services plans for each homeless individual and family.
- Capacity building for project sponsors. Our recent survey of 17 supportive housing projects indicated that tried-and-true systems of capacity building are not fully implemented in some projects in Colorado. In response to this capacity gap, the Colorado Housing Finance Authority and the Division of Housing,

with funding from Enterprise Community Partners, launched a Supportive Housing Toolkit program to bridge this gap in 2013.

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

Most often, the population at large needs affordable, safe, decent, sanitary housing but they do not require supportive services.

**Discussion:**

## NA-40 Homeless Needs Assessment – 91.305(c)

### Introduction:

The numbers in the tables below are based on point-in-time counts from January, 2014. The current point in time methodology does not provide estimates for the number experiencing homelessness, the number becoming homeless, number exiting homelessness, nor the number of days persons experience homelessness each year. It also does not collect information on the number of HIV positive individuals surveyed. We are not able to isolate data on the rural homeless.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	407	4,048	4,802	0	0	373
Persons in Households with Only Children	4	41	2	0	0	365
Persons in Households with Only Adults	1,454	3,184	3,738	0	0	322
Chronically Homeless Individuals	700	635	0	0	0	0
Chronically Homeless Families	174	112	0	0	0	0
Veterans	225	528	675	0	0	299
Unaccompanied Child	178	467	228	0	0	285
Persons with HIV	0	0	0	0	0	0

**Table 26 - Homeless Needs Assessment**

Data Source Comments:

Indicate if the homeless population is: Partially Rural Homeless

## Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	288	704	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	414	165	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	93	84	0	0	0	0
Unaccompanied Youth	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

**Table 27 - Homeless Needs Assessment**

Data Source Comments:

### **For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:**

Data on the rural homeless is an estimate from the Colorado Balance of State 2014 point-in-time count (Jan. 27, 2014). It does not include all of the data requested. It appears that most of the families experiencing homelessness were sheltered on that date, fewer than half of homeless individuals, chronically homeless individuals and individual veterans were unsheltered.

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

Homeless Population Type

**Chronically Homeless Individuals and Families**

- Homeless for 1 year or more. Or has been continuously homeless (including had four episodes of homelessness in the last three years).
- Individuals or heads of households with disabling conditions.
- May come from rapid re-housing or supportive housing for homeless persons and have entered these programs as chronically homeless.
- May be exiting an institution in the last 90 days and was homeless prior to entering the institution.
- May be fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking or other life threatening situations and has no subsequent residence in place.
- 85% of participants in DOLA's homeless programs are chronically homeless.

**Families with Children**

- One or two parent households with one or more child.
- May lack financial resources to cover monthly expenses.
- May be involved with Department of Human Services or child protection.
- Families with children make up 22% of DOLA's Permanent Supportive Housing Programs.

**Veterans and their Families**

- Families in which the Head of Household is a veteran with or without children.
- Recent influx of Veterans from the Iraq War.
- DOLA's Permanent Supportive Housing program serves 6% veterans with (a very small percentage of which are households with children).

## Unaccompanied Youth

- Youth ages 18 to 25.
- Experience homelessness while not in the physical custody of a parent or guardian.
- It is estimated that over 1500 youth experience homelessness are on their own each year in Colorado.
- Unaccompanied youth live in a variety of unsafe, temporary situations, including cars, parks, the homes of other people, shelters, and motels.
- Most of the young people have left home or have been thrown out of their home due to:
  1. family conflict
  2. sexual abuse
  3. physical abuse
  4. parents' substance abuse struggles
  5. being gay, lesbian, bisexual, transgender, or pregnant
  6. exiting foster care and or juvenile justice

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	0
Not Hispanic	0	0

Data Source  
Comments:

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

The 2014 PIT count revealed the presence of 4,455 homeless people in families and 753 homeless veterans. However, it does not contain information on the number of homeless families and their size, nor the number of homeless veterans in families.

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

This information is not available at this time.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

Chronically homeless families and individuals are less likely to be sheltered than other subgroups of the homeless population. It is the only subgroup in which more people (54%) are unsheltered than sheltered. 28% of homeless individuals as a whole were unsheltered; 9% of homeless people in families, 30% of homeless veterans, 28% of unaccompanied children and youth, and 28% of unaccompanied young adults were unsheltered.

**Discussion:**

Immediately following the floods in September 2013, Colorado acted swiftly to help those displaced and unable to return home by opening a number of emergency shelters throughout the affected areas. Approximately 500 people were sheltered during the onset of the floods. Residents in the three most flood-affected counties, Boulder, Larimer and Weld, were able to find shelter in one of the many emergency shelters that were opened in various schools and recreational centers. Due to the State's

quick response and strong partnerships with local organizations, Coloradans had a safe and warm shelter during the chaotic aftermath of the floods.

We will take the homeless population into consideration as part of the long-term recovery strategy. Using data from the 2013 Point-in-Time Count, the homeless population in the three most impacted counties totals approximately 3,000 persons. Experienced sub-recipients and affordable housing providers in the region with existing networks and knowledge of the needs of homeless will operate the housing programs.

In the early fall of 2014, each of the three most heavily impacted counties implemented a CDBG-DR funded Temporary Rental Assistance and Relocation program to serve households displaced by the floods. This program serves to provide financial assistance to households not able to secure permanent affordable housing prior to the culmination of their FEMA-funded Temporary Housing Assistance (Individual Assistance) allowance, as well as to fund the temporary housing costs for homeowners and renters whose damaged homes must undergo rehabilitation or reconstruction prior to their permanent return. Priority is given to households with special needs, seniors, homeless populations, and those suffering from domestic violence at or below 80% AMFI, and any household directly impacted by the floods or wildfires, including those who resided in damaged or destroyed modular homes or manufactured housing units.



## NA-45 Non-Homeless Special Needs Assessment – 91.305 (b,d)

### Introduction

The “Special Needs” community consists of people with a variety of disabilities and therefore a wide variety of needs and is especially difficult to find information about. With the Census Bureau’s change from collecting this data in the decennial census to collecting it via the American Community Survey accurate data for small communities is largely unavailable. The lack of information on people living with HIV/AIDS is due largely to privacy concerns around this illness; however, not having data on family type and income makes it difficult to assess housing need for the group as a whole.

### HOPWA

<b>Current HOPWA formula use:</b>	
Cumulative cases of AIDS reported	2,301
Area incidence of AIDS	72
Rate per population	3
Number of new cases prior year (3 years of data)	183
Rate per population (3 years of data)	1
<b>Current HIV surveillance data:</b>	
Number of Persons living with HIV (PLWH)	11,604
Area Prevalence (PLWH per population)	456
Number of new HIV cases reported last year	0

**Table 28 – HOPWA Data**

**Data Source:** CDC HIV Surveillance

### HIV Housing Need (HOPWA Grantees Only)

<b>Type of HOPWA Assistance</b>	<b>Estimates of Unmet Need</b>
Tenant based rental assistance	2,000
Short-term Rent, Mortgage, and Utility	3,000
Facility Based Housing (Permanent, short-term or transitional)	200

**Table 29 – HIV Housing Need**

**Data Source:** HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

### Describe the characteristics of special needs populations in your community:

According to the Cornell Disability Status Report based on the 2012 ACS, people with disabilities make up 10% of Colorado's population. However, with increasing age disabilities become more common, so that 22.7% of persons ages 65 to 74 and 47.1% for persons ages 75+ identified themselves as having a disability. Ambulatory disability was the most common type reported, at 5.8% of the population. Only

two racial or ethnic groups vary significantly from the general rate: People who identify as Asian reported only a 3.2% disability rate, while Native Americans reported a 17.3 percent rate. 42% of working age people with disabilities were employed, compared with 79.6% of the non-disabled age group; however, the percentage of people with disabilities who reported full-time, full-year employment was only 26.6%. In 2012, the percentage of working-age people with disabilities receiving SSI payments in CO was 16% and the poverty rate for this group was 26.5% as opposed to the non-disabled population poverty rate of 10.8%,

The report estimates that 72,300 people with cognitive disabilities live in Colorado, 3.8% of the population. Cognitive disability is defined in the ACS as a person (over the age of 5) who has serious difficulty concentrating, remembering, or making decisions because of a physical, mental, or emotional condition. This particular group, along with those who have Self-Care (1.9% rate) or Independent Living (4.0% rate) disabilities would have the most need of supportive services.

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

As their 2012 poverty rate of 26.5% indicates, people with disabilities have a greater need for affordable housing than Colorado's non-disabled population at 10.8%. In addition, their housing needs to be accessible in a way consistent with each person's need. Being close to public transit, employment, grocery stores and health care services are important. Ultimately, the individual with a disability in consultation with their health care providers determines what that person's housing and supportive service needs are.

People with disabilities and other special needs especially have a need for fair housing awareness and compliance on the part of landlords, property managers and other housing professionals.

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

The CDC HIV Surveillance data provided in CPD Maps shows 2,301 persons with AIDS, and 11,604 people living with HIV in the HOPWA non-entitlement area of Colorado, compared to a total population in that area of 2,242,646. The majority of the cases, when broken down by county in the Colorado HIV Surveillance Quarterly Surveillance Report for the 2nd Quarter of 2014, exist in El Paso, Boulder, Larimer, Pueblo and Weld counties. These counties within the non-entitlement area contain the largest cities outside the Denver HOPWA EMSA. We have no data on household/family type or income for this population as a whole, only for those who receive HOPWA funding.

### **Discussion:**

Despite the lack of quality information about people with disabilities, we know that they are especially vulnerable to lack of employment, low income and housing needs that go beyond simple numbers of

units. In general, additional affordable, accessible housing with supportive services is needed. In addition, since the highest number of Fair Housing complaints is brought by people with disabilities, it seems clear that many housing professionals are either not knowledgeable of or disregard their rights and needs. DOLA and the Division of Housing are committed to serving their needs.

## **NA-50 Non-Housing Community Development Needs - 91.315 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

Colorado is made up of 64 counties, (2 of which are formed as City & County), 97 Home Rule Municipalities, 12 Statutory Cities, 159 Statutory Town and one (1) Territorial Charter Town. A total of 7 counties (including 28 participating municipalities), and 13 Cities are HUD entitlement areas with the remainder being served by the state's CDBG program. The needs of the jurisdiction are determined locally.

### **How were these needs determined?**

Many jurisdictions determine their public facility needs through the development and use of a capital improvements plan. Through the application process requests for funding are reviewed to determine if the jurisdiction's request meets a national objective and is requesting an eligible activity prior to funding.

### **Describe the jurisdiction's need for Public Improvements:**

Jurisdictions determine their public improvement needs through their own planning process and submit applications for funding to DOLA based on those needs. The requests for funding are reviewed to determine if the request has met a national objective and the activity is an eligible activity under HUD Guidelines.

### **How were these needs determined?**

Needs are determined through the local government's own planning process.

### **Describe the jurisdiction's need for Public Services:**

Jurisdictions determine their public service needs through their own planning process. If a request for funding public service is received, the request is reviewed to determine if it is a new service or a quantifiable increase in the level of service currently being offered by the requesting agency.

### **How were these needs determined?**

Needs are determined by the local government's own planning process.



# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The current market for both rental and owner-occupied housing is extremely tight. Vacancy rates in rental properties are very low, rents have reached record highs, especially in the Denver metro area, and the number of homes for sale is at an all time low according to the Denver Business Journal. The current median home price in the metro area is \$314,800. It would require an estimated household income of \$61,642 to purchase a home at that price.

Colorado is still recovering from the recession period in which few rental or single-family homes were built. Our economy has improved faster than other states, creating jobs that are attracting in migration. This population growth along with lagging housing supply growth and the loss of housing due to natural disasters have combined to make housing scarce and affordable housing scarcer.

Prior to the 2012 and 2013 disasters, the rental vacancy rate in Colorado was already the lowest in more than thirty years while the state simultaneously experienced the highest historic rent rates. Damage and destruction sustained in the disasters compounded the shortage of affordable housing in the State. Many types of housing were affected by the floods and the wild fires, ranging from single-family stick-built homes to mobile homes, public housing, and rental units. The recovery program is designed to address a portion of each of these housing types in order to serve the spectrum of the population impacted and provide for true housing choice. Boulder, Larimer, and Weld counties have the highest amount of unmet need, making up 96% of the total unmet need.

The most heavily impacted communities – Boulder, Larimer and Weld Counties – have the tightest housing markets in the State. The tight market conditions continue to challenge Housing Choice Voucher holders, and some recipients remain in temporary housing waiting for permanent solutions.

Both homeowners and renters received damage from the flooding or their units were completely destroyed. Boulder County makes up more than half of the units either damaged or destroyed. El Paso, Arapahoe, Weld, and Larimer counties contain approximately one third of damaged or destroyed rental units. Homeowners throughout the State of Colorado were significantly affected by the flooding in particular. Owner-occupied units make up approximately 66 percent of housing stock in Boulder, Larimer, and Weld counties.

Based on current data, rental properties make up approximately 34 percent of housing units in Boulder, Larimer, and Weld counties. The rental properties in all three counties are close in comparison of the percentage of housing stock. Boulder has the highest percentage of rental properties at 37 percent. The mobile housing population was significantly impacted by the flooding. The State includes mobile housing unit replacement in its program to assist those who have been displaced. Concentrations of mobile units that coincide with a high number of damaged structures are located in Evans, Milliken, Lyons and Longmont, in particular.



## MA-10 Number of Housing Units – 91.310(a)

### Introduction

The tables below show 2007-2011 estimates of the number and type of housing units in Colorado and the size of those units in terms of bedrooms. Properties that contain 4 or fewer units are considered single-family; those with 5 or more are multi-family.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	1,380,181	63%
1-unit, attached structure	153,580	7%
2-4 units	114,168	5%
5-19 units	237,363	11%
20 or more units	213,315	10%
Mobile Home, boat, RV, van, etc	99,216	5%
<b>Total</b>	<b>2,197,823</b>	<b>100%</b>

**Table 30 – Residential Properties by Unit Number**

Data Source: 2007-2011 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	2,906	0%	22,057	3%
1 bedroom	33,704	3%	178,945	28%
2 bedrooms	238,447	18%	248,451	39%
3 or more bedrooms	1,020,849	79%	195,834	30%
<b>Total</b>	<b>1,295,906</b>	<b>100%</b>	<b>645,287</b>	<b>100%</b>

**Table 31 – Unit Size by Tenure**

Data Source: 2007-2011 ACS

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

As of 2011, there were a total of 60,496 units receiving any form of federal subsidy in Colorado. 8,338 units were in public housing, 30,173 were supported by Housing Choice Vouchers, 1,731 by MOD rehab, 11,015 by Section 8 NC/SR, 1,936 by Section 236, 7,304 by other Multi-family Programs and 27,186 by Low Income Housing Tax Credits.

Overall, 99 percent of the beneficiaries had incomes less than 50% of the area Median, and 85 percent had incomes less than 30% of median. 73% were female-headed households, and 21 percent were



disabled households. 52% were members of racial/ethnic minorities: 19% Black/African American, 2% Native American, 3% Asian and 31% Hispanic of any race. Family income and type percentages exclude LIHTC properties.

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

10,680 units under HAP and PRAC contracts are due to expire between 2015 and 2020. The largest number of these, 2,462, will expire in 2015. For the rest of the Consolidated Plan period 1,022 are due to expire in 2016; 804 in 2017; 711 in 2018; 982 in 2019. 240 are set to expire in the 2nd quarter of 2020.

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

According to CPD Maps data derived from the 2007-2011 American Community Survey, there are 1,126,683 three-bedroom + housing units (mostly single family detached homes) and 172,280 large family households, a ratio of 7:1. At the same time there are 669,150 one- and two-bedroom housing units (mostly rental) for 940,690 households. This reflects the fact that most single family detached homes have three or more bedrooms. There may be a need for more one- and two- bedroom units, especially as the population of people over 65 who do not need extra bedrooms for children increases as it is expected to. Increased supply of smaller owner housing at a lower cost could help young adults forming households to buy homes instead of renting.

**Describe the need for specific types of housing:**

Very low cost rental housing for individuals and families with the lowest incomes. A comparison of the 2007-2011 ACS number of Colorado households at various income levels and the number of units affordable at that level indicates that while there were 236,960 households earning less than or equal to the 30% HAMFI, only 39,560 rental units were affordable at that income level and no for sale housing. While there were 66,995 homeowners at this income level, there was no data on for sale housing that they would qualify to purchase. This leaves a deficit of 130,405 housing units. At the other three income ranges available for use in this analysis, there are more units available and affordable than there are households.

Accessible housing for people with disabilities and permanent supportive housing for the chronically homeless, people with mental or behavioral disabilities, victims of domestic violence are also not available in adequate number.

**Discussion**

Damage from the 2013 floods extended to nineteen presidentially-declared disaster affected counties in Colorado, with the most impacted areas concentrated in Boulder, Larimer, and Weld. Colorado faces a monumental ongoing recovery effort. An estimated 28,363 dwellings were impacted by floodwaters,

and an additional 1,852 homes were destroyed. Approximately 2,500 rental properties sustained some amount of physical damage according to the FEMA Full Verified Loss data.

The damage to federally funded housing, including HUD-assisted multi-family housing, low income housing tax credit financed developments, and other subsidized and tax-credit assisted affordable housing was spread across the impacted communities; however, the overall damage in this category was not at the scale of other types of housing impacted by the floods. This was a result of Colorado's prudent planning efforts in years past, in which environmental risk was considered when choosing sites to locate public and supportive facilities. Public housing and homeless shelters received minimal damage because they were built in low-risk areas.

The current market for both rental and owner-occupied housing is extremely tight. Vacancy rates in rental properties are very low, rents have reached record highs, especially in the Denver metro area, and the number of homes for sale is at an all time low according to the Denver Business Journal. The current median home price in the metro area is \$314,800. It would require an estimated household income of \$61,642 to purchase a home at that price.

The state is still recovering from the recession period in which few rental or single-family homes were built. Our economy has improved faster than other states, creating jobs that are attracting in migration. This population growth along with lagging housing supply growth and the loss of housing due to natural disasters have combined to make housing scarce and affordable housing scarcer.

## MA-15 Cost of Housing – 91.310(a)

### Introduction

The cost of housing has skyrocketed over the last few years, placing increasing cost burden on all Coloradans who do not own a home already. The most current estimates of home price and median rent are very high - median rent in excess of \$1,000/month and home price above \$300,000. Cost burden is, obviously, heaviest for those with the lowest incomes who are largely renters and have the least ability to absorb rent increases.

Drivers of this trend include lack of supply due to the recession and loss of housing to natural disasters and increased demand due to population growth driven by an improving economy and availability of jobs. Other factors that have been mentioned in the news include the legalization of marijuana bringing people into the state, and outside investors purchasing many houses as investment properties and offering prices that would-be owners cannot match.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	160,100	236,700	48%
Median Contract Rent	611	771	26%

Table 32 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	120,693	18.7%
\$500-999	357,252	55.4%
\$1,000-1,499	127,413	19.8%
\$1,500-1,999	27,768	4.3%
\$2,000 or more	12,161	1.9%
<b>Total</b>	<b>645,287</b>	<b>100.0%</b>

Table 33 - Rent Paid

Data Source: 2007-2011 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	39,560	No Data
50% HAMFI	175,085	50,870
80% HAMFI	421,305	207,885

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
100% HAMFI	No Data	354,620
<b>Total</b>	<b>635,950</b>	<b>613,375</b>

**Table 34 – Housing Affordability**

Data Source: 2007-2011 CHAS

## Monthly Rent

<b>Monthly Rent (\$)</b>	<b>Efficiency (no bedroom)</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>
Fair Market Rent					
High HOME Rent					
Low HOME Rent					

**Table 35 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

## Is there sufficient housing for households at all income levels?

A comparison of the 2007-2011 ACS number of Colorado households at various income levels and the number of units affordable at that level indicates that while there were 236,960 households earning less than or equal to the 30% HAMFI, only 39,560 rental units were affordable at that income level and no for-sale housing. While there were 8,465 homeowners at this income level, there was no data on for-sale housing that they would qualify to purchase. This leaves a deficit of 188,755 housing units. At the other three income ranges available for use in this analysis, there was more affordable housing available than the number of households. However, this has likely become worse since 2011.

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

Housing is likely to become less affordable in the short term, but new construction in the pipeline should ease the upward pressure on rents and home prices.

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

The State of Colorado has a large number of HOME Rents/Fair Market Rents across many geographies so it is unrealistic to list just one above. Rents in Colorado have been rising quickly and sharply over the last several years, and HUD-established rent limits are too low overall.

## Discussion

The broad impact on the cost of housing from the disasters was the exacerbation of already tight rental markets, and high cost rental and for-sale housing. As discussed in the Action Plan Needs Assessment, local housing prices were already out of reach for the average Coloradan, and tight rental markets are exacerbated by the impact of the disaster damage on the existing stock. Many homes were destroyed or severely damaged, leaving families living in substandard or unsafe conditions, or causing them to be displaced from their communities and places of employment.

The most heavily impacted communities – Boulder, Larimer and Weld Counties – have the tightest housing markets in the State. The tight market conditions continue to challenge Housing Choice Voucher holders, and some recipients remain in temporary housing waiting for permanent solutions.

Mirroring the single family home prices, rents in the more urban Boulder County average \$1,077 per unit, followed by Larimer, then Weld at \$831. However, Larimer and Weld counties also have higher proportions of the population with incomes in the low to moderate income ranges, in particular the segments earning less than \$30,000. Vacancy rates have gone down in Larimer and Weld Counties while rent prices have gone up.

Using data from the ACD 2008-2012 5Y information, the following detail the median gross rent and rental vacancy rate for each of the impacted counties. Boulder and Gilpin counties have the highest rental rates at a monthly average of \$1,070 per unit. Washington, Crowley, and Sedgwick counties have the lowest rental rates at an average of \$545 per month. The average for all 18 counties' median gross rent is approximately \$800 per month.

The rental vacancy rates for Lincoln, Crowley, Lake, and Sedgwick counties average 15 percent. This is much higher when compared to the vacancy rates for Fremont, Morgan, and Boulder at a 2.5 percent average. The average for all 18 counties' rental vacancy rates is approximately 8 percent. A 5% vacancy rate is considered healthy for a community in Colorado.

## **MA-20 Condition of Housing – 91.310(a)**

### **Introduction:**

In general, the condition of Colorado’s housing is good. Less than 1% of the total housing supply lacks complete plumbing or kitchen facilities. Only about 0.49% of all units are severely overcrowded, and 1.45% have 1.01 to 1.5 persons per room. Both substandard and overcrowded housing are more common in rental housing than owner-occupied units.

While numbers of destroyed units within the disaster recovery area have largely been quantified, the actual number of units requiring rehabilitation is still being assessed by local partners. The minimum estimated number is 250. The majority of the residents who sustained damage from the flooding and wildfires were homeowners. Approximately 10,850 of homeowner’s property sustained some amount of physical damage according to the FEMA Full Verified Loss(FVL) data. Owner Damage as of FEMA FVL Data as of November 11, 2013 in Boulder, Larimer, and Weld Counties includes 10,858 impacted homeowner households with total FEMA verified loss in the amount of \$198,049,840.59. This averages evenly at approximately \$18,240 per home in damages, but reported damages range from a few thousand dollars per home to several hundred thousand. The number of these properties that were in substandard condition prior to the disasters is unknown.

Median home values are significantly higher in Boulder than in Larimer and Weld, however, resulting in further disparity in the average damage impact per home. Whereas a home may cost upwards of \$350,000 in Boulder County, comparable home costs are approximately \$192,000 in Weld County.

### **Definitions**

#### Standard Condition

Units in standard condition will 1) possess no major structural defects, 2) have adequate plumbing and kitchen facilities, 3) display an appearance which does not create a blighting influence, and 4) meet additional, more stringent, city or county standards.

#### Substandard Condition

Substandard condition is defined as housing that does not meet local building, fire, health, and safety codes. These units have one or more conditions which render the dwelling unsafe or unsanitary as prescribed by the Uniform Physical Condition Standards (UPCS) as defined by HUD.

#### Substandard but Suitable for Rehabilitation

Units considered “Substandard Condition But Suitable for Rehabilitation” are not sufficiently deteriorated to justify demolition or replacement. This refers to the condition of properties prior to the receipt of assistance. The nature of the substandard condition must be both financially and structurally feasible for rehabilitation. Structural deficiencies must be limited in number and magnitude such that the cost of rehabilitation would not exceed 50 percent of the replacement cost of the dwelling.

Examples of minor repairs may include disability access, lead-based paint remediation, foundation

repair, wall repair, window/door replacements, electrical repair, and/or roof repair. The State may make exceptions to the 50 percent of replacement cost threshold on a case-by-case basis, and the rationale will be documented.

Substandard and Not Suitable for Rehabilitation

Housing units that are not suitable for rehabilitation are characterized by dilapidated or deteriorated conditions that make economic repair infeasible, or rehabilitation will exceed 50 percent of the replacement cost of the dwelling. The State may make exceptions to the 50 percent of replacement cost threshold on a case-by-case basis, and the rationale will be documented.

**Condition of Units**

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	374,962	29%	295,229	46%
With two selected Conditions	8,955	1%	21,453	3%
With three selected Conditions	1,102	0%	1,825	0%
With four selected Conditions	9	0%	119	0%
No selected Conditions	910,878	70%	326,661	51%
<b>Total</b>	<b>1,295,906</b>	<b>100%</b>	<b>645,287</b>	<b>100%</b>

**Table 36 - Condition of Units**

Data Source: 2007-2011 ACS

**Year Unit Built**

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	254,538	20%	92,707	14%
1980-1999	436,196	34%	189,319	29%
1950-1979	467,745	36%	280,066	43%
Before 1950	137,427	11%	83,195	13%
<b>Total</b>	<b>1,295,906</b>	<b>101%</b>	<b>645,287</b>	<b>99%</b>

**Table 37 – Year Unit Built**

Data Source: 2007-2011 CHAS

**Risk of Lead-Based Paint Hazard**

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	605,172	47%	363,261	56%
Housing Units build before 1980 with children present	125,990	10%	57,315	9%

**Table 38 – Risk of Lead-Based Paint**

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

**Table 39 - Vacant Units**

Data Source: 2005-2009 CHAS

## Need for Owner and Rental Rehabilitation

47% of Colorado's owner housing and 56% of its rental housing was built prior to 1980. Not only are these properties likely to have lead-based paint in them, other major housing features such as furnaces, roofs, and windows among others will have exceeded their expected life spans and require repairs that non-profit housing organizations and low-income households may not be able to afford. Funding rehabilitation programs for both types of housing will help prevent dilapidation and blight.

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

If older units have not yet undergone lead-based paint mitigation, there are roughly 966,000 units in Colorado that could pose LBP hazards.

### Discussion:

In the days and weeks immediately following the floods, communities throughout the flood impacted areas, as well as the State of Colorado, made clear that the long-term recovery process was not just going to involve building back the way they were before the flood. Rather, they made clear that this recovery process must involve building back stronger, better and more resilient than before. Resiliency is something that Colorado communities and the State recognize must be central to the recovery. Resiliency is what will ensure that homes and infrastructure are not damaged in the same way from the next disaster, that fewer jobs are lost and economies do not contract, and that Colorado's treasured watersheds and environment do not experience the same degradation from floodwaters and debris.

The CDBG-DR program described in the Action Plan requires that the State inject resiliency into all rebuilding, and identifies core principles and activities that will enhance resiliency across all programs funded by CDBG-DR. First, impacts and unmet needs at the local level were closely analyzed. Impacts and needs were identified through surveys, conversations with local communities, and evaluation of disaster data from FEMA, FHWA and other state and federal agencies. Next, as described during public hearings the State identified overarching resiliency principles that were applicable to flood and wildfire



recovery. These principles were used to evaluate programs and identify eligible resiliency activities that are integrated into each of the programs. These resiliency principles are influenced by HUD's livability principles, as well as input from resiliency stakeholders at the State:

- Risk-informed decision making – anticipate and mitigate against hazards (flood, wildfires, geologic hazards, etc)
- Equitable, affordable housing options
- Enhanced economic competitiveness
- Coordinated and streamlined policies; leveraging of investments
- Greater harmony between natural systems and the built environment
- Support and value of communities and neighborhoods
- Both incorporated and unincorporated communities
- Provide more transportation choices

## MA-25 Public and Assisted Housing – (Optional)

### Introduction:

The Colorado Division of Housing does not own or manage any public housing property.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available				2,651			81	1,072	2,685
# of accessible units									
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 40 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

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

Not Applicable - the Division of housing has no public housing developments.

### Describe the Restoration and Revitalization Needs of public housing units in the jurisdiction:

Not Applicable - the Division of housing has no public housing developments.

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

Not Applicable - the Division of housing has no public housing developments.

### Discussion:

**MA-30 Homeless Facilities – 91.310(b)**

**Introduction**

**Facilities Targeted to Homeless Persons**

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	4,608	1,665	2,943	820	0
Households with Only Adults	3,372	1,820	1,527	2,271	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

**Table 41 - Facilities Targeted to Homeless Persons**

Data Source Comments:

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

A wide range of mainstream supportive services are offered through the homeless programs at DOLA, which include housing search assistance, intensive case management, one-on-one mental health counseling, one-on-one substance abuse counseling, group therapy sessions, psychiatric care including medication management and connection to main stream benefit programs. DOLA's goal is to provide housing and services to 1,225 participants, who would have otherwise become homeless for the first time or remained homeless. These participants will be provided safe, affordable, housing in combination with supportive services. Placement in supportive housing allows program participants the stability to attend to their mental health and physical health needs that are oftentimes ignored while living on the streets. Additionally, when homeless individuals are housed and provided supportive services, we see a reduction in hospitalizations and incarceration rates which ultimately save the entire service delivery system valuable dollars. Additionally, with the expansion of the Affordable Care Act in Colorado, service providers are now able to leverage Medicaid funds to provide critical health and mental health care for individuals at risk of or experiencing homelessness.

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

DOLA funds a variety of programs and services to meet the needs of those experiencing homelessness, particularly chronically homeless individuals, families, veterans, and unaccompanied youth. The continuum of housing and services as identified on screen SP-40 and MA-35 include funding for emergency shelters and homeless prevention all the way through permanent supportive housing. Supportive housing also includes short to medium term rental assistance, transitional housing, and both site-based and scattered Permanent Supportive Housing site voucher programs. All of the providers and community partners are required to provide the level of service needed for participants to remain stably housed, or obtain the stability needed to transition from their current setting (in the case of emergency shelter or transitional housing facilities). Working with both facilities and providers that exclusively serve the homeless population for these programs allows DOLA to ensure that the service delivery is provided in the way that not only makes consumers feel safe and respected, but also achieves identified program goals and outcomes.

## MA-35 Special Needs Facilities and Services – 91.310(c)

### Introduction

The Division of Housing's HCV program prioritizes vouchers for people with disabilities and the homeless. According to the 2012 Colorado Disability Status report, which is based on the ACS, the overall percentage of people with a disability of all ages in CO was 10.0 percent; in other words, 512,700 of the 5,127,300 individuals of all ages in CO reported one or more disabilities. Among the six types of disabilities identified in the ACS, the highest prevalence rate was for "Ambulatory Disability," at 5.2%. The lowest prevalence rate was for "Visual Disability," 1.8%. The percentage of people describing themselves as having one or more disabilities increases with age. Adults age 21-64 (working age) report having a disability at a rate of 8.7%, while among those from 65-74 the rate is 22.7%, and for those above 74 the disability rate is 47.1%, with 29% reporting an ambulatory disability.

The HOPWA non-entitlement area for which DOH provides funding has 11,604 people living with HIV, and 2,301 cumulative cases of AIDS. Two HIV/AIDS specific housing projects in the state house only a small number of clients; those who receive HOPWA benefits have a rental assistance voucher with case management for supportive services provided through Colorado Health Network dba Colorado AIDS Project.

### HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	59
PH in facilities	0
STRMU	0
ST or TH facilities	0
PH placement	0

**Table 42 – HOPWA Assistance Baseline**

**Data Source:** HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

**To the extent information is available, describe the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

The Colorado Dept. of Public Health and Environment licenses 20,667 nursing home beds that are eligible for MediCare and Medicaid, as well as licensing and certifying assisted living facilities. The Division of Housing has created a new program, the Home Modifications program, that will help persons with disabilities who want to live in their own homes by coordinating with CDPHE to use Medicaid funds for making those homes accessible and appropriate to each person's need.

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

This is a duplicate question.

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

The State of Colorado has created the Pathways Home Colorado Supportive Housing Toolkit. It is a series of technical assistance and peer learning sessions designed to help non-profits, housing authorities, and service providers develop permanent supportive housing. With your assistance, we hope to create 100 new units of permanent supportive housing in Front Range communities by December 2017.

Each community sends a team of 3-5 individuals to participate in five sessions. The teams should consist of: the lead sponsor (project owner), lead service provider with experience working with the local homeless/at-risk population, and the property management entity. Other potential team members include development consultants and board members who will be key decision makers for a potential project. This group is responsible for implementing a supportive housing development in their community at the end of the program.

The goal of the toolkit sessions is to develop a feasible plan for a supportive housing project. This includes the partnerships and knowledge needed to secure various local, statewide, and regional funding sources. Your community will also benefit from an opportunity to learn about best practices around housing and homeless service provisions, work with other communities towards a shared goal of addressing homelessness and educate local, state, and national funders about the unique needs of your community.

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

Not applicable.

## **MA-40 Barriers to Affordable Housing – 91.310(d)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

The State's rapid development from the early 1990s to early 2000s made growth management issues a concern for State and local elected officials in Colorado and caused many communities to adopt policies that growth should "pay its own way." This resulted in sometimes complex impact fee structures. These growth-control policies and fees remain in place and continue to work against development of affordable housing.

Growth control policies can serve either as management tools controlling and directing appropriate development – or as regulatory barriers to prevent additional development. This is most apparent in housing development, which is affected by every tool a community might use to control growth. Tools include annexation and zoning policies, both in terms of the amount of land available for residential development and its density; subdivision design and engineering standards; impact fees for infrastructure and other public facilities; building codes; limits on the number of building permits allowed each year; and regulations to protect environmental and cultural resources.

The Division defines "regulatory barriers" as either deliberate or de facto actions that prohibit or discourage construction of affordable housing without reasons directly related to public health and safety. Additionally, a regulatory barrier can be a federal, State, or local statute, ordinance, policy, custom, practice, or procedure that excessively increases the cost of new or rehabilitated housing, either by improperly restricting the location of housing, or by imposing unjustified restrictions on housing development with little or no demonstrated compensating assistance.

The existence of regulatory barriers often reflects the "not in my backyard" syndrome. The problem of finding suitable sites for affordable housing or community development projects continues to be a problem in Colorado. Many localities are unwilling to have mixed income rental units, housing for persons with special needs or senior housing. This lack of understanding and fear of affordable housing residents also hampers efforts to expand Colorado's affordable housing inventory.

## MA-45 Non-Housing Community Development Assets -91.315(f)

### Introduction

It should be noted that the economic climate in Colorado has improved significantly since the period represented by the ACS 2007-2011, which captured the depths of the latest national recession. As of December 2014 Colorado's overall unemployment rate was at 4.0% rather than 6.77%

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	23,238	24,913	5	7	2
Arts, Entertainment, Accommodations	80,813	77,543	18	23	5
Construction	31,552	29,580	7	9	2
Education and Health Care Services	63,241	39,276	14	12	-3
Finance, Insurance, and Real Estate	28,169	18,720	6	5	-1
Information	12,400	8,942	3	3	0
Manufacturing	33,023	27,820	7	8	1
Other Services	15,316	11,295	3	3	0
Professional, Scientific, Management Services	36,000	19,707	8	6	-2
Public Administration	0	0	0	0	0
Retail Trade	61,793	42,148	14	12	-2
Transportation and Warehousing	13,029	8,159	3	2	-1
Wholesale Trade	20,611	13,435	5	4	-1
Total	419,185	321,538	--	--	--

**Table 43- Business Activity**

**Data Source:** 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)



## Labor Force

Total Population in the Civilian Labor Force	674,269
Civilian Employed Population 16 years and over	628,645
Unemployment Rate	6.77
Unemployment Rate for Ages 16-24	20.71
Unemployment Rate for Ages 25-65	4.23

**Table 44 - Labor Force**

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	156,218
Farming, fisheries and forestry occupations	21,623
Service	64,213
Sales and office	143,311
Construction, extraction, maintenance and repair	86,554
Production, transportation and material moving	34,646

**Table 45 – Occupations by Sector**

Data Source: 2007-2011 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	394,919	70%
30-59 Minutes	126,211	22%
60 or More Minutes	45,475	8%
<b>Total</b>	<b>566,605</b>	<b>100%</b>

**Table 46 - Travel Time**

Data Source: 2007-2011 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	37,296	3,887	25,265
High school graduate (includes equivalency)	124,462	9,515	43,186
Some college or Associate's degree	175,085	10,120	46,749

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	189,791	6,514	37,382

**Table 47 - Educational Attainment by Employment Status**

Data Source: 2007-2011 ACS

**Educational Attainment by Age**

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	2,885	8,492	8,058	11,106	10,917
9th to 12th grade, no diploma	17,019	12,127	10,415	16,250	13,467
High school graduate, GED, or alternative	32,756	41,009	40,618	95,633	50,755
Some college, no degree	35,646	36,600	38,903	94,970	32,953
Associate's degree	4,488	13,254	15,128	33,496	7,078
Bachelor's degree	8,766	35,784	38,588	81,763	24,808
Graduate or professional degree	305	8,806	19,809	49,289	19,938

**Table 48 - Educational Attainment by Age**

Data Source: 2007-2011 ACS

**Educational Attainment – Median Earnings in the Past 12 Months**

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	0
High school graduate (includes equivalency)	0
Some college or Associate's degree	0
Bachelor's degree	0
Graduate or professional degree	0

**Table 49 – Median Earnings in the Past 12 Months**

Data Source: 2007-2011 ACS

**Based on the Business Activity table above, what are the major employment sectors within the state?**

Based on the table above, the major employment sectors within the state are Management, business and financial, and Sales and office.

**Describe the workforce and infrastructure needs of business in the state.**

Due to the recent disaster in the state, there is a need for trained workforce in the construction industry. The state is addressing these needs through the use of the disaster grant. This labor force is being taken up by the high demand in the front range, and is leaving a lack of workforce available to work in the more rural areas of the state.

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

Complementing rural Colorado's need for business support while disaster-declared areas in the front range are focused on using the DR resources.

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

The need has shifted to technical, maintenance and labor and construction.

**Describe current workforce training initiatives supported by the state. Describe how these efforts will support the state's Consolidated Plan.**

The Colorado Department of Labor and Employment (CDLE), supported by other state and federal funding provides workforce training. The Department of Local Affairs is providing gap funding through the CDBG disaster grant in disaster affected areas.

**Describe any other state efforts to support economic growth.**

Small Business Association, REDI program (through the Governor's Office of Economic Development and International Trade (OEDIT), USDA, and Economic Development Authority (EDA) provide assistance to small business for economic development through the use of revolving loan fund programs.

## **Discussion**

## **MA-50 Needs and Market Analysis Discussion**

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

As mentioned in the Market Analysis Overview, the mobile housing population was significantly impacted by the flooding. The State includes mobile housing unit replacement in their program to assist those that have been displaced. The map depicts the population of mobile housing units in relation to flood zones and damaged structures. Concentrations of mobile units that coincide with a high number of damaged structures are located in Evans, Milliken, Lyons and Longmont.

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

Of the three most disaster-impacted counties, Weld County has the highest concentration of protected classes. The largest minority population identified in the affected area is of limited-English speaking residents, many of whom are Latino. According to the American Community Survey, concentrations of limited English speaking populations exist in parts of Evans, Island Grove Park, Fort Lupton, Longmont and north of Fort Collins. The State met with the Mexican consulate in Weld County on Thursday, December 5, 2013. The Mexican Consulate held two public meetings in Weld County to discuss assistance to Spanish speaking citizens and documented individuals. The meetings were also a forum for undocumented households seeking assistance from non-public sources. These meetings were at the invitation of the Mexican Consulate and included federal, state, and local agencies involved in the disaster recovery effort. The Division of Housing works with the Colorado Division of Civil Rights and the Civil Rights Commission to conduct outreach to these Spanish speaking households to ensure equity in the access to assistance. The major concern raised at both meetings was a perceived disconnect to services experienced by Spanish-speaking flood victims. The use of Spanish-speaking staff to assist in service delivery and to act as a focal point to address this issue will be a priority in providing assistance with CDBG-DR funding. Additionally, the Colorado Immigrant Rights Coalition (CIRC) works with local congregations in Weld County to address the needs of undocumented residents in the county. The State also provided Spanish-speaking interpreters at each community meeting addressing the State's Action Plan.

Local governments will receive more training and guidance on how fair housing should be applied in the disaster recovery programs. The State will also have all documentation related to the programs, including the action plan, translated into Spanish. Translators will also be available at the upcoming stakeholder meetings and public hearings. Within Weld County, Evans and Milliken suffered damage overlapping with a higher minority concentration when compared to other places in the county. Arapahoe and Adams counties also have a high concentration of damage and minority overlap. These and other similar areas will be a part of the bilingual outreach to inform the public of available programs for disaster recovery. The State will work to ensure that disaster recovery funding is used to

affirmatively further fair housing by funding areas with concentrations of minorities, in particular in its efforts to replace mobile homes.

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

Please see the description of Weld County’s housing market, including rent costs, home sale prices, and vacancy rates, in the Cost of Housing section.

**Are there any community assets in these areas/neighborhoods?**

See details of the work conducted by DOLA in partnership with the Mexican Consulate described in #2 above.

**Are there other strategic opportunities in any of these areas?**

The opportunity exists to make these areas more resilient to future natural disasters by building structures and infrastructure that are more resistant to floods and wildfires.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

DOLA expects disaster recovery to remain a priority through 2017. While significant progress has been made, much remains to be done before these 18 disaster impacted counties are fully recovered. Ending homelessness, with an emphasis on permanent supportive housing will remain a top priority. Preventing homelessness for especially at risk-populations, such as people coming out of institutions, nursing homes, or foster care. We will continue to prioritize housing vouchers for people with disabilities, and particularly on providing them with suitably accessible housing and appropriate supportive services to foster independent living.

Colorado is currently suffering the lingering effects of the housing construction slow down that occurred during the national recession, coupled with an influx of new residents drawn largely by the state's growing economy and available jobs. This has caused rents to go up enormously, often displacing long time residents who can no longer afford to live in their homes and certainly adding to housing cost burden. The amount of housing destroyed or damaged in the disastrous 2013 flood only exacerbated the problem.

Therefore, the Division of Housing will move forward in adding to and preserving housing stock; giving special attention to the housing needs of the homeless and people with disabilities, both of which often make up a large portion of the population of households with incomes at or below 30% of the area median. People who are dependent on Social Security payments for all or a large part of their income are also included in this lowest income group, and deserve special mention since the Colorado State Demography Office expects the number of retired Colorado residents to increase dramatically over the next five years.

The Division of Local Government will continue to respond to local governments' expressed needs for infrastructure and facilities as well as economic development.

## SP-10 Geographic Priorities – 91.315(a)(1)

### Geographic Area

Table 50 - Geographic Priority Areas

1	<b>Area Name:</b>	State of Colorado
	<b>Area Type:</b>	Non-Entitlement Areas
	<b>Other Target Area Description:</b>	Non-Entitlement Areas
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
2	<b>Area Name:</b>	Flood Disaster Recovery Area
	<b>Area Type:</b>	Presidentially-declared disaster area for CDBG-DR assistance
	<b>Other Target Area Description:</b>	Presidentially-declared disaster area for CDBG-DR assistance
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	

<p><b>Identify the neighborhood boundaries for this target area.</b></p>	<p>CDBG-DR funds are allocated to areas of the state impacted by flooding in September 2013 and to areas that have suffered from the Black Forest, Royal Gorge, High Park and Waldo Canyon wildfires. Priority is placed on the three most flood impacted Counties (Weld, Larimer and Boulder) and then balance of State as declared.</p> <p>Other counties Approved for FEMA Individual Assistance under 4145-DR (Severe Storms, Flooding, Landslides, and Mudslides): 11 Counties Adams, Arapahoe, Clear Creek, El Paso, Fremont, Jefferson, Logan, Morgan</p> <p>Counties Approved for FEMA Public Assistance under 4145-DR (Severe Storms, Flooding, Landslides, and Mudslides): 18 Counties Adams, Arapahoe, Boulder, Clear Creek, Crowley, Denver, El Paso, Fremont, Gilpin, Jefferson, Lake, Larimer, Lincoln, Logan, Morgan, Sedgwick, Washington and Weld</p> <p>Counties Approved for FEMA Public Assistance under 4134-DR (Black Forest Wildfire): 1 County El Paso</p> <p>Counties Approved for FEMA Public Assistance under 4133-DR (Royal Gorge Wildfire): 1 County Fremont</p> <p>Counties Approved for FEMA Public Assistance under 4067-DR (High Park and Waldo Canyon Wildfires): 3 Counties El Paso, Larimer, and Teller</p>
<p><b>Include specific housing and commercial characteristics of this target area.</b></p>	
<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>Not applicable.</p>
<p><b>Identify the needs in this target area.</b></p>	<p>Housing, agricultural, small business and infrastructure repair and replacement.</p>
<p><b>What are the opportunities for improvement in this target area?</b></p>	
<p><b>Are there barriers to improvement in this target area?</b></p>	



## General Allocation Priorities

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

HOME, CDBG and ESG allocation funds are distributed to eligible (non-entitlement) areas throughout the State of Colorado, based on competitive application processes. HOPWA funds are granted annually to the only organization in Colorado with the capacity to effectively provide services and funding throughout the non-EMSA part of the state.

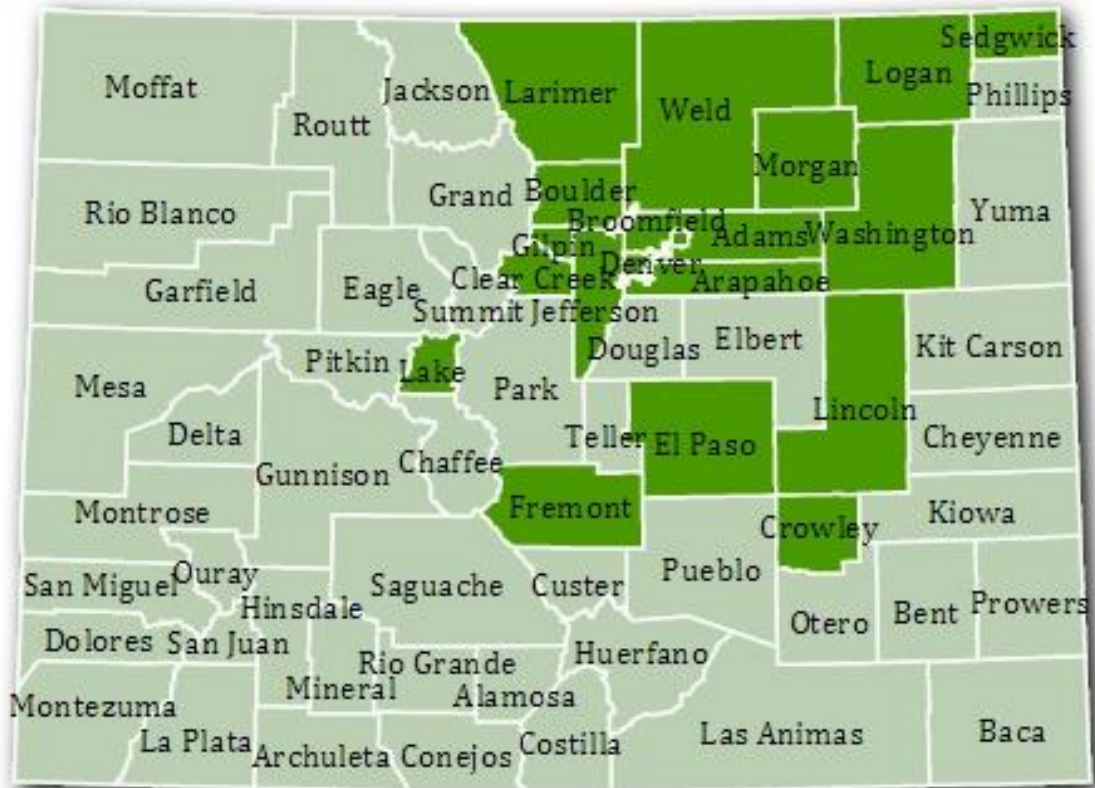
CDBG-DR funds are allocated to areas of the state impacted by flooding in September 2013 and to areas that have suffered from the Black Forest, Royal Gorge, High Park and Waldo Canyon wildfires. Priority is placed on the three most flood impacted Counties (Weld, Larimer and Boulder) and then balance of State as declared.

Other counties Approved for FEMA Individual Assistance under 4145-DR (Severe Storms, Flooding, Landslides, and Mudslides): 11 Counties Adams, Arapahoe, Clear Creek, El Paso, Fremont, Jefferson, Logan, Morgan  
Counties Approved for FEMA Public Assistance under 4145-DR (Severe Storms, Flooding, Landslides, and Mudslides): 18 Counties Adams, Arapahoe, Boulder, Clear Creek, Crowley, Denver, El Paso, Fremont, Gilpin, Jefferson, Lake, Larimer, Lincoln, Logan, Morgan, Sedgwick, Washington and Weld

Counties Approved for FEMA Public Assistance under 4134-DR (Black Forest Wildfire): 1 County El Paso

Counties Approved for FEMA Public Assistance under 4133-DR (Royal Gorge Wildfire): 1 County Fremont

Counties Approved for FEMA Public Assistance under 4067-DR (High Park and Waldo Canyon Wildfires): 3 Counties El Paso, Larimer, and Teller



**Flood Disaster Recovery Area**

## SP-25 Priority Needs – 91.315(a)(2)

### Priority Needs

Table 51 – Priority Needs Summary

1	<b>Priority Need Name</b>	Additional Affordable Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	Non-Entitlement Areas
	<b>Associated Goals</b>	Homelessness Prevention and Alleviation Improve Housing Affordability Increase Supply of Affordable Housing
	<b>Description</b>	Colorado needs additional affordable housing to meet the needs of its residents, especially those with incomes lower than 30% of HAMFI. Data from the 2007-2011 ACS shows that there were over 236,960 households at that income limit, there were only 39,560 rental units affordable to them; 8,465 households in this lowest income bracket are homeowners, leaving a shortage of 188,755. At higher levels of HAMFI, there were more units available than there were households but cost burdened data indicate that about half of all Colorado households are cost burdened.
	<b>Basis for Relative Priority</b>	Current cost of both rental and ownership housing is at an all time high. Additional supply will help improve affordability.
2	<b>Priority Need Name</b>	Urgent Need/Disaster Recovery
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	<b>Geographic Areas Affected</b>	Presidentially-declared disaster area for CDBG-DR assistance
	<b>Associated Goals</b>	Disaster Recovery
	<b>Description</b>	Urgent needs (disaster recovery) will be addressed through the use of the CDBG-DR funds to the extent that we are able, if the urgent need occurs in areas outside the disaster area, CDBG funds will be used.
	<b>Basis for Relative Priority</b>	Essential to the health and well-being of every community.
<b>3</b>	<b>Priority Need Name</b>	Housing and Assistance for the Homeless
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth

	<b>Geographic Areas Affected</b>	Non-Entitlement Areas
	<b>Associated Goals</b>	Homelessness Prevention and Alleviation
	<b>Description</b>	The number of unsheltered people experiencing homelessness indicates a high priority need for both emergency shelter and services to help them escape homelessness, but for permanent affordable housing with services to help them remain housed.
	<b>Basis for Relative Priority</b>	Homelessness is a life-threatening situation for those experiencing it. Both the Federal government and Colorado's Governors office have stated goals to end homelessness
4	<b>Priority Need Name</b>	Public Infrastructure
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	Non-Entitlement Areas
	<b>Associated Goals</b>	Build Local Government Capacity Improve Public Infrastructure
	<b>Description</b>	Help communities install, repair or expand public infrastructure in many low to moderate income rural Colorado communities.
	<b>Basis for Relative Priority</b>	This need is essential to the health and well being of communities.
5	<b>Priority Need Name</b>	Acquire and Preserve Affordable Housing Stock.
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	Non-Entitlement Areas
	<b>Associated Goals</b>	Preserve Existing Affordable Housing
	<b>Description</b>	Affordable housing providers will need financial assistance to acquire and/or preserve affordable housing that is nearing the end of its affordability period.
	<b>Basis for Relative Priority</b>	Colorado is now in a period where rents are going up very rapidly and rental housing vacancy rates are very low. DOH expects pressure from investors who want to acquire existing affordable housing stock and turn it into market rate housing because there could be significant profit in doing so.
<b>6</b>	<b>Priority Need Name</b>	Housing Rehabilitation
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	Non-Entitlement Areas
	<b>Associated Goals</b>	Preserve Existing Affordable Housing
	<b>Description</b>	Improving older housing, both single family and mult-family so that it is not dilapidated, unsafe or unsanitary.

	<b>Basis for Relative Priority</b>	363,261 rental units and 605,172 owner occupied homes in Colorado were built before 1980. This older housing will have, at least, surpassed the typical life span for furnaces, water heaters, roofs and often windows. It is difficult for low to moderate income households to pay for such repairs even though the problems are life/safety hazards.
7	<b>Priority Need Name</b>	Community Development and Capital Improvements
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Public Housing Residents Non-housing Community Development
	<b>Geographic Areas Affected</b>	Non-Entitlement Areas
	<b>Associated Goals</b>	Community Development and Capital Improvement
	<b>Description</b>	Provide financial assistance to rural communities for community development and capital improvement projects.
	<b>Basis for Relative Priority</b>	This activity is essential to the health and well being of Colorado communities.
8	<b>Priority Need Name</b>	Economic Development
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development

	<b>Geographic Areas Affected</b>	Non-Entitlement Areas
	<b>Associated Goals</b>	Build Local Government Capacity Community Development and Capital Improvement Support Small Business Development
	<b>Description</b>	Communities need public infrastructure to help start-up and expanding businesses create or retain jobs. Small businesses in rural areas need loans to help them grow and add jobs.
	<b>Basis for Relative Priority</b>	This activity is essential to the health and well-being of every community.
9	<b>Priority Need Name</b>	Affirmatively Further Fair Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Families with Children Mentally Ill veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Non-Entitlement Areas
	<b>Associated Goals</b>	Affirmatively Further Fair Housing
	<b>Description</b>	Equal access to housing has not been achieved. This especially affects people with disabilities who face a shortage of housing suited to their needs and landlords/property managers who are not attuned to fair housing compliance. Other forms of housing segregation also persist.



	<b>Basis for Relative Priority</b>	Persons with disabilities continue to file the largest number of discrimination complaints with OFHEO. In addition, a study done by the Denver Metro Fair Housing Center revealed the existence of subtle forms of discrimination against Black/African American and Hispanic testers.
<b>10</b>	<b>Priority Need Name</b>	Housing Non-Profit Capacity Building
	<b>Priority Level</b>	Low
	<b>Population</b>	Other
	<b>Geographic Areas Affected</b>	Non-Entitlement Areas Presidentially-declared disaster area for CDBG-DR assistance
	<b>Associated Goals</b>	Build Housing Non-Profit Capacity
	<b>Description</b>	Affordable housing non-profits need funding to help them improve their capacity in terms of qualified and knowledgeable personnel.
	<b>Basis for Relative Priority</b>	The capacity of housing non-profit organizations is key to meeting all of the other priority housing needs, as they are the ones who actually carry out the work.
<b>11</b>	<b>Priority Need Name</b>	Local Government Capacity Building
	<b>Priority Level</b>	Low
	<b>Population</b>	Other
	<b>Geographic Areas Affected</b>	Non-Entitlement Areas
	<b>Associated Goals</b>	Build Local Government Capacity Community Development and Capital Improvement Disaster Recovery Improve Public Infrastructure Support Small Business Development
	<b>Description</b>	Improve the ability of local governments to oversee and ensure compliance of public improvements and housing projects.
	<b>Basis for Relative Priority</b>	Local governments are a critical link in the use of CDBG funds for public facilities and infrastructure as well has housing.

## **Narrative (Optional)**

Colorado's two top priorities at this time are to address the acute shortage of affordable housing and to help the communities, families, and businesses that were damaged by floods and wildfires. The state is currently doing very well economically and growth in jobs is driving in-migration to the state. However, a number of factors have come together to limit the amount of housing available and to drive up housing costs. First, we are in a catch-up period in housing construction which slowed down to a near stop during the recession. It takes time for lenders and developers to gain confidence that the business climate has improved enough to make investment worthwhile, and then more time to work out funding, get local government approval and finally complete construction of new housing, especially multi-family housing. There are now a considerable number (some estimate 20,000) of new rental housing projects underway, but it is not expected to relieve the pressure on costs or vacancy rates for 2-3 more years. According to a story in the Denver Business Journal, development of new units has been slowed by lack of available land and by shortages of construction workers.

Ownership housing is also experiencing cost increases. Again, very little construction was done during the recession so the supply of single-family homes and condominiums did not increase significantly. A more recent development has been that would-be homebuyers, even if they have pre-qualified for a mortgage, find that they are in competition with institutional investors who can bid up the price, pay cash and don't have any contingencies. Thus, households that want to buy a home to live in are frequently unable to purchase. There is now significant single-family home development under way on the fringes of the metro area, but again it will take time for the new supply to reduce cost pressures.

## SP-30 Influence of Market Conditions – 91.315(b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Market rate rents are at record high levels. DOH will use TBRA from a number of sources to subsidize rents primarily for those who would otherwise be homeless.
TBRA for Non-Homeless Special Needs	Again, very high rental costs mean that DOH will continue to use HOPWA TBRA to assist people with HIV/AIDS. In addition, the Division's HCV section prioritizes people with disabilities, and DOH also administers TBRA vouchers through a number of other programs that target people with special needs.
New Unit Production	Both rental and for-sale housing are in short supply relative to demand, making new unit production a high priority. Rental vacancy rates are extremely low, making it especially difficult for low/mod income households to obtain housing. High and rising rents, while making people want to purchase a home, also make it difficult to save enough money for a down payment. According to an article in the Denver Post on Feb. 13, 2015, the number of homes for sale in the Denver Metro area was only 4,171 at the end of January, approximately a quarter of the 12-year average of 16,717 homes available for sale. This has resulted in a median for-sale home price of \$329,000. Denver currently has a median rent of \$1,040 for a one-bedroom apartment, and while other areas of the state have lower rents they are still experiencing rapid increases (Denver Post, Nov. 20, 2014).
Rehabilitation	Much of Colorado's housing stock is aging and in need of rehabilitation, especially single-family homes in rural parts of the state. 363,261 rental units and 605,172 single-family homes were built prior to 1980. As housing ages, it requires greater investment in rehabilitation.
Acquisition, including preservation	In a booming housing market such as the one along Colorado's Front Range, it becomes more likely that investors will purchase existing affordable rental properties and seek to turn them into higher-profit market rate rentals, thus diminishing the supply of affordable housing. This increases the need to help affordable housing organizations acquire and preserve properties that may be nearing the end of their affordability period.

**Table 52 – Influence of Market Conditions**

## SP-35 Anticipated Resources - 91.315(a)(4), 91.320(c)(1,2)

### Introduction

Since the last 5-year Consolidated Plan was created, DOLA's HOME and CDBG funding has been reduced by 37%. This will result lower production from these funding sources, but Colorado has been successful in gaining additional funds over the last 5 years that can be used to maintain or increase the state's infrastructure, economic development and affordable housing activities.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	8,114,075	120,000	0	8,234,075	32,456,300	Colorado Non-Entitlement Community Development Block grant allocation.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	4,112,590	0	0	4,112,590	16,450,360	HOME Investment Partnership Non-Entitlement block grant allocation for Colorado.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	433,880	0	0	433,880	1,735,520	Housing Opportunities for Persons with AIDS balance of state block grant allocation for Colorado.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	1,810,390	0	0	1,810,390	7,241,560	Emergency Solutions Grants balance of state block grant allocation.
Continuum of Care	public - federal	Short term or transitional housing facilities Supportive services Transitional housing Other	25,814,762	0	0	25,814,762	103,260,000	This is the total sum awarded to all Continua of Care in Colorado from the FY 2014 Competitive grant process.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
General Fund	public - state	Housing	8,200,000	0	0	8,200,000	32,000,000	The amount received from the State's General Fund varies from year to year and cannot be predicted.
Section 811	public - federal	Rental Assistance Supportive services	7,610,719	0	0	7,610,719	0	HUD funding for permanent affordable housing with supportive services for people with disabilities who have income less than 30% of the area median, to enable them to live independently rather than in institutional settings.
Supportive Housing Program	public - federal	Rental Assistance	6,002,001	0	0	6,002,001	24,008,004	The Supportive Housing program is a federal program designed to promote the development of supportive housing and supportive services to assist homeless persons in transitioning from homelessness, and to promote the provision of supportive housing to enable homeless persons to live as independently as possible.



Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Acquisition Admin and Planning Economic Development Financial Assistance Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Consolidated Plan Multifamily rental rehab New						<p>The State is committed to supporting the full recovery of all communities impacted by flood and wildfire disasters. As part of the recovery effort the State is leveraging all available resources from federal, state, philanthropic and private resources. The State was initially awarded \$62,800,000 in funding under the Community Development Block Grant-Disaster Recovery Program (CDBG-DR) on December 16th, 2013. On June 3rd, 2014, Federal Register FR-5696-N-09 HUD awarded an additional \$199,300,000 of CDBG-DR funding to the State of Colorado to help address remaining unmet need from flooding and wildfire disasters. On June 14, 2014, President Obama announced a National Disaster Resilience Competition, setting aside \$1 billion for communities that have experienced natural disasters to compete for funds to help them rebuild and increase their resilience to future disasters. No specific dollar amount is, as yet, anticipated for Colorado from</p>

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Acquisition Homeowner rehab Multifamily rental rehab	0	0	0	0	0	Program income generated by projects undertaken through NSP1 funding. May be used to acquire and/or rehabilitate foreclosed properties.
Other	public - federal	Acquisition Multifamily rental rehab	19,927,500	0	0	19,927,500	0	DOH anticipates receiving approximately \$535,586 million of Private Activity Bond volume cap in 2015, with an initial Statewide Balance of \$19,927,500. These funds may be used for a variety of affordable housing and economic development purposes. While not a grantsource, Private Activity Bonds provide tax exempt bonding authority to originate tax-exempt mortgages. For rental housing they also give projects access to 4% Low Income Housing Tax Credits.
Other	public - federal	Rental Assistance	36,188,883	0	0	36,188,883	144,785,532	Funds received through HUD's Public and Indian Housing HCV program to provide rental subsidies.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Acquisition Multifamily rental new construction Multifamily rental rehab New construction for ownership Overnight shelter	3,244,619	0	0	3,244,619	2,300,000	The State of Colorado received over \$50 million from the mortgage settlement with the 5 major banks, all custodial funds through the Attorney General's office, to be used for homeowner relief, foreclosure prevention and affordable housing. The Colorado Housing Investment Fund (CHIF) was created with part of those funds to address Colorado's need for affordable rental housing

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Other	4,900,000	0	0	4,900,000	19,600,000	13% of the gaming tax revenues that accrue to the state general fund are distributed into the Local Government Limited Gaming Impact Fund. The geographic eligibility area for the LGLGI Program includes Gilpin and Teller counties as well as the eight contiguous counties: Boulder, Clear Creek, Douglas, El Paso, Fremont, Grand, Jefferson, and Park. In addition, counties that contain tribal lands where limited stakes gaming occurs are also included

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Public Improvements Public Services Other	100,000,000	0	0	100,000,000	100,000,000	This competitive grant program assists communities affected by the growth and decline of energy and mineral industries in the state. Funds come from the state severance tax on energy and mineral production and from a portion of the state's share of royalties paid to the federal government for mining and drilling of minerals and mineral fuels on federally owned land
Other	public - state	Rental Assistance	1,247,940	0	0	1,247,940	0	Funds provided by the state for housing choice vouchers

Table 53 - Anticipated Resources

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

The CDBG program requires dollar-for-dollar matching funds for administrative expenses beyond the first \$100,000. CDBG-funded public facility projects have no minimum match requirements, but communities are strongly encouraged to take primary responsibility for resolving their economic development and public facility problems. In specific projects, this may involve making financial commitments, adjusting development regulations, user rates and fees, and capital construction and maintenance programs as well as establishing other funding mechanisms and generally sharing in or leveraging funds and management for development and redevelopment. The State encourages arrangements between

and among eligible entities to ensure adequate provision of common or related community development activities and services. Also, municipalities and counties may contract with other entities or parties (Councils of Governments, Regional Planning Districts, Special Districts, Local Development Corporations, Downtown Development Authorities, Urban Renewal Authorities, Housing Authorities, non-profit corporations, etc.) to carry out project activities as provided for under statutes (including 31-51-101 (1) (c), 30-11-101 (1) (d), 29-1-203 and 29-1-204.5, C.R.S., as amended), ordinances and resolutions, and State and local financial management procedures.

Businesses receiving economic development awards are required to match dollar for dollar minimum for each dollar received. There is no required match for business loans. Economic Development consideration for new business infrastructure development will participate up to 35% of total project cost and existing business infrastructure requests will be considered for funding up to 55% of total project cost.

The HOME program requires a 25% match on all expenditures other than planning and administration, CHDO operating, CHDO Capacity Building and CHDO project-specific expenses when repayment is waived by the PJ (Colorado Dept. of Local Affairs) under §92.301. The Division of Housing achieves its HOME match requirement with local funding used in HOME projects, foundation funds used in HOME projects, and other HOME eligible match sources. DOH also commits State grant funds to HOME-eligible activities. During the 2014-2015 program year, DOH committed \$4,269,000 in Colorado Housing Investment Funds (CHIF), Housing Development Grants (HDG) and Housing Development Loan Funds (HDLF) to affordable housing efforts. These state funds helped create 78 emergency beds for the homeless and victims of domestic violence, build 130 rental units, and acquire and/or rehabilitate 228 affordable rental units.

The Emergency Solutions Grants program requires a dollar-for-dollar match on all expenditures after the first \$100,000. DOH requires ESG applicants to provide matching contributions in an amount equal to the ESG funds they receive from us. The matching contributions must meet all requirements that apply to the ESG funds provided by HUD. In the event that a subrecipient is unable to meet its matching requirements due to a financial hardship, it may request, in writing, an exception to this rule, with explanation of amount, nature and cause of the hardship. DOH shall consider such requests on a case by case basis.

During the 2014-2015 program year, the Division of Housing leveraged the HOME and CDBG funds it awarded at a ratio of 13.6 to 1.

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

DOLA is not aware of any publically owned land or property that could be used to address needs identified in the plan.

**Discussion**

DOH coordinates the use of LIHTC funds awarded by the Colorado Housing and Finance Authority (CHFA) through pipeline meetings and throughout the grant underwriting process for each proposed project. Because DOH accepts applications for the types of projects that are LIHTC eligible we are able to accommodate CHFA's funding cycle. The "pipeline" meetings include members of development staff from DOH, the Colorado Housing and Finance Authority (CHFA), Mercy Housing Southwest, the USDA Rural Development, and Department of Housing and Urban Development (HUD).

During the past program year, DOH combined its funds with Low-Income Housing Tax Credits on four projects utilizing three federal funding programs, helping to create 296 housing units.

## SP-40 Institutional Delivery Structure – 91.315(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
COLORADO	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	State
Colorado Dept of Local Affairs	Departments and agencies	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	State
Colorado Division of Housing	Departments and agencies	Homelessness Ownership Planning Public Housing Rental	State



Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Colorado Division of Local Government	Departments and agencies	Non-homeless special needs Planning neighborhood improvements public facilities public services	State
Office of Economic Development and International Trade	Departments and agencies	Economic Development	State
COLORADO HOUSING AND FINANCE AUTHORITY	Public institution	Ownership Rental	State
Division of Housing PHA	PHA	Non-homeless special needs Public Housing	State

**Table 54 - Institutional Delivery Structure**

**Assess of Strengths and Gaps in the Institutional Delivery System**

Through the Department of Local Affairs, State government works with local governments, private industry, and nonprofit organizations to tackle the issues involved in providing affordable housing, and community and economic development. Colorado has 64 counties and too many municipal and special district governments to list. The Division of Housing alone has a list of over 620 organizations with which it works to provide decent affordable housing. The gaps in the system consist of problems with governmental coordination and lack of capacity among non-profit organizations, local housing authorities and local governments.

**Governmental Coordination:**

**Problem:** Gaps in communications can affect the decision-making of an entire region and lead to inefficient land use or excessive burden on one locale.

**Solution:** The Department of Local Affairs (DOLA) is the one agency in Colorado that deals almost exclusively with local governments on all levels of its mission. DOH continues to increase the coordination and involvement of State and federal agencies, public and private nonprofits and others in the leveraging of funding sources, the planning and delivery of housing-related services, and the development of special initiatives to increase and preserve affordable housing.

The State’s interagency “Housing Pipeline” is composed of key agencies that include the DOH, Colorado Housing Finance Authority, U.S. Department of Housing and Urban Development and U.S. Department of Agriculture, Rural Development. These bi-monthly meetings provide coordination around multiple

agency rules, various funding sources and an annual targeting of specific priority areas of the State in order to address immediate housing needs.

**Capacity of Local Nonprofit Organizations and Housing Authorities:**

*Problem:* Many nonprofits lack not only the funding to meet their community’s housing demands, but also the staff expertise to expand or diversify existing services.

*Solution:* DOLA works with the Department of Human Services and special-needs providers to encourage partnerships between service providers and housing development agencies. These alliances are essential to increasing the supply of affordable, accessible housing for persons with special needs. The new Neighborhood Stabilization Program provides an opportunity for local governments and nonprofits to stabilize housing markets through purchase and rehabilitation of foreclosed homes.

DOLA works to improve agency capacity through technical assistance, workshops, training and monitoring. These efforts encourage retention of existing housing and new production of housing units and the creation and expansion of projects and programs that meet community needs.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		

Supportive Services			
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
Other			

Table 55 - Homeless Prevention Services Summary

**Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction**

A wide range of mainstream supportive services are offered through the homeless programs at DOLA, which include housing search assistance, intensive case management, one-on-one mental health counseling, one-on-one substance abuse counseling, group therapy sessions, psychiatric care including medication management and connection to main stream benefit programs. DOLA's goal is to provide housing and services to 1,225 participants, who would have otherwise become homeless for the first time or remained homeless. These participants will be provided safe, affordable, housing in combination with supportive services. Placement in supportive housing allows program participants the stability to attend to their mental health and physical health needs that are oftentimes ignored while living on the streets.

Additionally, when homeless individuals are housed and provided supportive services, we see a reduction hospitalizations and incarceration rates which ultimately save the entire service delivery system valuable dollars. Additionally, with the expansion of the Affordable Care Act in Colorado, service providers are now able to leverage Medicaid funds to provide critical health and mental health care for individuals at risk of or experiencing homelessness.

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

Across the State of Colorado there are robust services for people with special needs and people experiencing homelessness. Medicaid expansion has opened services to people who previously did not qualify. Many of the new Medicaid enrollees also participate in DOLA's Rental Assistance Programs for the Homeless. This affords program participants greater access to behavioral health services, primary

care treatment and decreases the use of emergency services. However, in the last several years, Colorado has seen a drastic decrease in vacancy rates for rental properties. In addition, as vacancy rates decrease, rents have steadily increased. DOLA serves homeless individuals and families primarily through rental assistance or voucher programs. The challenging rental market makes it increasingly difficult for our program participants to locate housing units within the Fair Market Rents. DOLA has identified the need for disabled voucher holders to be provided assistance in locating suitable units. In addition, participants are in need of ongoing housing case management to stay housed after being homeless. These services are not currently reimbursable under Medicaid and historically, the funds awarded to DOLA for rental assistance programs do not include funding for services.

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

In 2015, DOLA has been awarded 1.6 million dollars in new funds through the HUD NOFA bonus cycle. Funds will be used for rental assistance and services to the chronically homeless in the Denver Metro Area. This new award will allow DOLA to employ “Housing Navigators” to help program participants with housing search, landlord relationships and ongoing housing case management. DOLA hopes to use this project as a model to inform program design of legacy projects that previously did not include “housing navigation” or “housing case management” services. This will assist DOLA in filling the gap and allow us to provide a vital service to formerly homeless program participants.

## SP-45 Goals Summary – 91.315(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Supply of Affordable Housing	2015	2020	Affordable Housing Homeless Non-Homeless Special Needs	State of Colorado	Additional Affordable Housing	CDBG: \$5,679,852 HOME: \$8,225,180 General Fund: \$10,250,000	Rental units constructed: 2500 Household Housing Unit  Homeowner Housing Added: 300 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Disaster Recovery	2015	2019	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development Economic Development, Planning and Resiliency, Infrastructure	State of Colorado	Local Government Capacity Building Urgent Need/Disaster Recovery	CDBG-DR: \$257,546,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 205 Households Assisted  Rental units constructed: 1381 Household Housing Unit  Homeowner Housing Added: 70 Household Housing Unit  Homeowner Housing Rehabilitated: 250 Household Housing Unit  Direct Financial Assistance to Homebuyers: 81 Households Assisted  Jobs created/retained: 2500 Jobs  Businesses assisted: 450 Businesses Assisted  Buildings Demolished: 60 Buildings  Other: 55 Other
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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Homelessness Prevention and Alleviation	2015	2020	Homeless	State of Colorado	Additional Affordable Housing and Assistance for the Homeless	HOME: \$4,112,590 ESG: \$1,810,390 General Fund: \$10,250,000	Homeless Person Overnight Shelter: 50000 Persons Assisted  Overnight/Emergency Shelter/Transitional Housing Beds added: 30 Beds  Homelessness Prevention: 20000 Persons Assisted  Housing for Homeless added: 500 Household Housing Unit
4	Preserve Existing Affordable Housing	2015	2020	Affordable Housing	State of Colorado	Acquire and Preserve Affordable Housing Stock. Housing Rehabilitation	CDBG: \$2,581,200 HOME: \$5,140,740 General Fund: \$20,500,000 Colorado Housing Investment Fund: \$16,223,095	Rental units rehabilitated: 2300 Household Housing Unit  Homeowner Housing Rehabilitated: 8000 Household Housing Unit  Other: 700 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Improve Public Infrastructure	2015	2020	Non-Housing Community Development	State of Colorado	Local Government Capacity Building Public Infrastructure	CDBG: \$9,100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 17500 Persons Assisted  Jobs created/retained: 92 Jobs
6	Improve Housing Affordability	2015	2020	Affordable Housing	State of Colorado	Additional Affordable Housing	CDBG: \$4,800,000 HOPWA: \$2,200,000 HOME: \$2,056,295 State Housing Choice Vouchers: \$1,247,940	Direct Financial Assistance to Homebuyers: 500 Households Assisted  Tenant-based rental assistance / Rapid Rehousing: 1125 Households Assisted
7	Community Development and Capital Improvement	2015	2020	Non-Housing Community Development	State of Colorado	Community Development and Capital Improvements Economic Development Local Government Capacity Building	CDBG: \$6,700,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2500 Persons Assisted



Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Support Small Business Development	2015	2020	Non-Housing Community Development	State of Colorado	Economic Development Local Government Capacity Building	CDBG: \$9,500,000	Jobs created/retained: 460 Jobs
9	Affirmatively Further Fair Housing	2015	2020	All housing	State of Colorado Flood Disaster Recovery Area	Affirmatively Further Fair Housing		
10	Build Housing Non-Profit Capacity	2015	2020	Affordable Housing	State of Colorado	Housing Non-Profit Capacity Building	HOME: \$1,028,395	Other: 40 Other
11	Build Local Government Capacity	2015	2020	Non-Housing Community Development	State of Colorado	Economic Development Local Government Capacity Building Public Infrastructure		

Table 56 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	Increase Supply of Affordable Housing
	<b>Goal Description</b>	Help fund the construction of new affordable rental and ownership housing, as well as the acquisition of market rate housing to be converted to affordable housing where possible. This includes not only housing for the general low/moderate income population, but for people who need accessible housing and/or housing with supportive services such as people with disabilities, seniors, frail elderly, victims of domestic violence, those experiencing homelessness or chronic homelessness
2	<b>Goal Name</b>	Disaster Recovery
	<b>Goal Description</b>	Through a coordinated approach with the Governor’s Recovery Office, Office of Emergency Management’s Local Recovery Liaisons, the Division of Local Government’s Regional Managers and Community Development Office and the Division of Housing, the State of Colorado experts have met with, provided high level technical assistance and professional strategic consulting, and designed and facilitated processes across all impacted counties and local jurisdictions. The State of Colorado will utilize all three methods to support local efforts towards this cause. The alignment of state and federal agencies, whose programs are designed towards the common goal of safer and more resilient communities, will be central to the success of mitigation and resiliency efforts. Agencies involved in mitigation and resiliency efforts include the Governor’s Office, Department of Local Affairs, Office of Emergency Management, Department of Natural Resources, the Department of Public Health and Environment, and the Department of Transportation, as well as the flood impacted local communities. Programs that will be critical to the State and local communities’ overall mitigation and resiliency efforts will include CDBG-DR, the FEMA Public Assistance and Hazard Mitigation Grant Programs, the Natural Resources Conservation Service Emergency Watershed Protection Program, and the multiple State programs administered through the agencies identified above.  CDBG-DR funds will be made available to local communities to complement projects that meet CDBG-DR criteria and national priorities that are partially funded by other agencies such as FEMA and the Natural Resources Conservation Service.
3	<b>Goal Name</b>	Homelessness Prevention and Alleviation
	<b>Goal Description</b>	This goal includes the use of Emergency Solutions funds for emergency shelter support, Homelessness Prevention, and Rapid Rehousing efforts. It also includes creation of transitional housing and permanent supportive housing for the homeless using HOME and HDG funds.

4	<b>Goal Name</b>	Preserve Existing Affordable Housing
	<b>Goal Description</b>	This goal includes acquisition of existing affordable housing so that it does not become market rate housing; also rehabilitation of both rental and owner-occupied housing to keep it decent and viable.
5	<b>Goal Name</b>	Improve Public Infrastructure
	<b>Goal Description</b>	Help communities with the installation of public infrastructure items such as water system, sanitary sewer system and/or storm drainage system improvements that will either: 1.) remedy problems from the existing system(s) being under-sized, leaky, out of regulatory compliance or obsolete, benefiting over 51% low to moderate income persons living in the entire community or in the specific area where the improvements are made; or 2.) benefit start-up and/or expanding businesses in a community that create or retain jobs, at least 51% of which will be filled by persons of low to moderate income.
6	<b>Goal Name</b>	Improve Housing Affordability
	<b>Goal Description</b>	This goal includes actions that reduce the low/moderate income renter or homebuyer's housing cost by subsidizing either their rent or providing them with homebuyer assistance. It includes tenant-based rental assistance programs and downpayment assistance programs.
7	<b>Goal Name</b>	Community Development and Capital Improvement
	<b>Goal Description</b>	Provide financial assistance to rural communities for community development and capital improvement projects. This can be a fair housing issue because low-income areas and communities, which likely house a concentration of minority households, often have inferior quality infrastructure and this reduces their access to clean water and sanitation, transportation, jobs and quality education.
8	<b>Goal Name</b>	Support Small Business Development
	<b>Goal Description</b>	Provide assistance to qualified small businesses to start or expand their operations, and partner with local banks to fill gaps in financing packages so that 51% of jobs created or retained are filled by persons of low to moderate income.
9	<b>Goal Name</b>	Affirmatively Further Fair Housing
	<b>Goal Description</b>	Take actions that will help to achieve the goal of equal opportunity in housing choice regardless of race, national origin, disability, color, sex, familial status, religion, sexual orientation or marital status. Specific actions will be determined by the outcome of studies that are already under way.

<b>10</b>	<b>Goal Name</b>	Build Housing Non-Profit Capacity
	<b>Goal Description</b>	This goal will be used to create projects and activities for CHDO operating, which supports the operations of Community Housing Development organizations so that they can establish the feasibility
<b>11</b>	<b>Goal Name</b>	Build Local Government Capacity
	<b>Goal Description</b>	Provide training and technical assistance to units of local government so that they can more effectively manage federal and state grants for public improvements and economic development

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

Based on previous production for the 5-year period from 2010-2015, the Division of Housing expects to provide affordable housing to 1,100 families at or below 30% AMI; 3,100 with incomes between 31 and 60% AMI; and 1,600 between 61 and 80% AMI.

**SP-50 Public Housing Accessibility and Involvement – 91.315(c)**

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

**Activities to Increase Resident Involvements**

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

**Plan to remove the ‘troubled’ designation**

## **SP-55 Barriers to affordable housing – 91.315(h)**

### **Barriers to Affordable Housing**

The State's rapid development from the early 1990s to early 2000s made growth management issues a concern for State and local elected officials in Colorado and caused many communities to adopt policies that growth should "pay its own way." This resulted in sometimes complex impact fee structures. These growth-control policies and fees remain in place and continue to work against development of affordable housing.

Growth control policies can serve either as management tools controlling and directing appropriate development or as regulatory barriers to prevent additional development. This is most apparent in housing development, which is affected by every tool a community might use to control growth. Tools include annexation and zoning policies, both in terms of the amount of land available for residential development and its density; subdivision design and engineering standards; impact fees for infrastructure and other public facilities; building codes; limits on the number of building permits allowed each year; and regulations to protect environmental and cultural resources.

The Division defines "regulatory barriers" as either deliberate or de facto actions that prohibit or discourage construction of affordable housing without reasons directly related to public health and safety. Additionally, a regulatory barrier can be a federal, State, or local statute, ordinance, policy, custom, practice, or procedure that excessively increases the cost of new or rehabilitated housing, either by improperly restricting the location of housing, or by imposing unjustified restrictions on housing development with little or no demonstrated compensating assistance.

The existence of regulatory barriers often reflects the "not in my backyard" syndrome. The problem of finding suitable sites for affordable housing or community development projects continues to be a problem in Colorado. Many localities are unwilling to have mixed income rental units, housing for persons with special needs or senior housing. This lack of understanding and fear of affordable housing residents also hampers efforts to expand Colorado's affordable housing inventory.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

DOLA staff works with local governments and housing providers to increase their capacity to design, locate and provide infrastructure, economic development and new affordable housing projects. The Department supplements technical assistance with statewide training including capacity building activities for local governments, technical assistance to nonprofit organizations and classes such as the Developer's Toolkit, Hammering out the Deal, and application workshops for housing.

DOH provides technical assistance to local governments that want to modify land use regulations in order to encourage affordable housing development. During our application review process, the Division makes it a priority to assess a local government's financial contribution compared to the impact its regulations and policies have on the total project cost.

The primary way the Division will provide technical assistance is through its ongoing discussions with local governments during project funding. The Division will also provide workshops for local government officials about regulatory barriers as requested.

## **SP-60 Homelessness Strategy – 91.315(d)**

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

The Division of Housing Homeless Programs Team will continue to work closely with the Governor's office to use data from the Vulnerability Index survey tool in communities around the State to identify the most vulnerable individuals experiencing homelessness. With the information gleaned from the Vulnerability Index along with the annual HUD Point-in-Time survey data, the HPT makes funding and policy recommendations for new supportive housing partnerships. An example of this in the coming year is increased advocacy for Veterans' supportive housing as the population has been found to be extremely vulnerable and experiencing high levels of chronic homelessness in several communities according to survey tools. DOH works with community partners to assess the individual needs of program participants and works to fund a continuum of service-enriched housing from very intensive services, serving chronically homeless individuals for example, to less intensive "step up" supportive housing models with case management services available as needed.

### **Addressing the emergency and transitional housing needs of homeless persons**

While the HPT prioritizes permanent supportive housing, DOLA also works to address emergency shelter and transitional housing needs of homeless persons. Each community's needs for emergency and transitional housing are determined by the population that they serve, mainly through the PIT survey data collected statewide. Many communities are in need of additional emergency shelters and transitional housing units and the HPT will recommend funding, specifically through the ESG program, to fill the local service gaps for those experiencing homelessness. In 2014, DOLA funded sixty-four programs statewide providing emergency shelter and other homeless prevention activities to address the needs of those experiencing homelessness in Colorado communities. DOLA will continue this into the future, awarding ESG funding to local HUD Continuum of Care organizations in order to give local organizations a greater ability to prioritize programs based upon their unique needs. Additionally, the HPT advises DOLA staff and Housing Development Specialists on emergency shelter and transitional housing projects that are appropriate for, and in need of federal CDBG or HOME funds in order to serve homeless individuals and families.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

One of the primary goals in the coming year for the HPT is to focus on increasing access to housing units (particularly for the chronically homeless, veterans, persons with disabilities, and youth) through the

continuum of housing. This calls for collaboration and capacity building at the local level to help communities identify their service gaps and most vulnerable populations with the longest histories of homelessness. Also, the HPT will work towards the production of new permanent supportive housing units by providing leadership and technical assistance to local partners on the housing development process and resources. Not only will this work shorten the period of time that individuals and families experience homelessness; the HPT will also facilitate increased access to affordable housing units. The team will accomplish this by working with new and existing projects to promote unit set-asides for targeted populations (e.g. chronically homeless, veterans, persons with disabilities, or youth) and recommend incentives for this such as project-based voucher allocations for projects dedicating units to priority populations.

Additionally, DOH has taken the lead on a pilot project converting a recently closed State Prison - the Ft. Lyon facility in Bent County, CO.

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

DOH will continue to provide temporary homelessness prevention services and funding through the ESG grant. The HPT is collaborating with numerous other agencies as part of the Pathways Home Colorado initiative to prevent homelessness by increasing the supply of affordable housing, improving access to mainstream benefits, improving access to education and employment opportunities, improving access to the supportive services needed by some populations to maintain housing. The Pathways Home Colorado document can be found at <http://www.colorado.gov/cs/Satellite/DOLA-Main/CBON/1251611679326>



## **SP-65 Lead based paint Hazards – 91.315(i)**

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

DOH works closely with subgrantees, contract agencies, and the Colorado Department of Public Health and Environment (CDPHE) to assure that the State's housing programs and projects comply with current requirements of Title X of the Community Development Act of 1992. Approximately 431,736 (+/-10%) homes in Colorado may contain lead based paint. DOH staff reviews each proposed housing project to ensure compliance Title X, based on the type of project; the type, amount, and duration of financial assistance; and the age of the property. In addition, DOH makes training and technical resources available to local housing providers and developers. DOH is implementing the following activities during the period of 2015–2020 to ensure statewide compliance with applicable lead-based paint regulations.

#### **1. Enhance Existing Partnerships**

DOH will assist public and private efforts to reduce lead-based paint hazards across the State through involvement in the Colorado Lead Coalition interagency work group, which develops and implements strategies for statewide lead hazard reduction and education efforts. The Coalition includes the U.S. Environmental Protection Agency, Denver Health, the U.S. Department of Housing and Urban Development, the Colorado Department of Health and Environment and other agencies.

DOH also provides technical assistance and supports integration of the various services offered to lower-income households, including participation in current healthy home projects in the state. This includes the Colorado Healthy Homes Coalition (CHHC) that promotes the provision of comprehensive housing rehabilitation and household services to lower-income households. The CHHC works to maximize the interventions for each household in regard to their overall well-being by linking housing rehabilitation and weatherization services with medical care and hazard mitigation programs. DOH will continue to participate in the CHHC. DOH also supports the HUD Safe and Healthy Homes Investment Partnership certification program as a tool for program integration.

#### **2. Provide Lead Hazard Information to Housing Providers, Local Officials and Assisted Households**

DOH provides all sub-grantees, contractors and local housing and service providers with the most current required publications for distribution to occupants of housing units assisted with Division funds. The DOH staff has a working knowledge of the Environmental Protection Agency (EPA) Renovation, Repair, and Painting Rule (RRP) that requires all rehabilitation contractors to be certified in lead-based paint procedures. DOH has processes in place to confirm that contractors compensated through DOH funded activities are properly RRP certified.

#### **3. Enhance Existing Delivery System and Technical Capacity**

DOH has increased its involvement in CDPHE's lead-based paint education activities and sponsored additional lead-safe work practice trainings around the State. DOH will continue to provide technical assistance about Title X requirements through web-based training, on-site visits, project underwriting

and the distribution of best practice methods. DOH continues to search for funding opportunities to provide additional resources concerning lead-based paint and other home hazards, including funds from HUD's Office of Healthy Homes and Lead Hazard Control grants. DOH will coordinate applications for funding under the Lead Hazard Reduction Program – Healthy Homes Initiative on behalf of the entire state.

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

DOH staff reviews each proposed housing project to ensure compliance Title X, based on the type of project; the type, amount, and duration of financial assistance; and the age of the property. The DOH staff has a working knowledge of the Environmental Protection Agency (EPA) Renovation, Repair, and Painting Rule (RRP) that requires all rehabilitation contractors to be certified in lead-based paint procedures. DOH has processes in place to confirm that contractors compensated through DOH funded activities are properly RRP certified.

## **SP-70 Anti-Poverty Strategy – 91.315(j)**

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

The fundamental “antipoverty strategy” is development of well-paying jobs. Thus, the key element for lifting people out of poverty is creating and retaining jobs, helping people acquire the right skills to fill those jobs, and connecting the unemployed to jobs.

The Office of Economic Development and International Trade (OEDIT) focuses on using CDBG funds for job creation. By helping provide businesses and local governments with the funding and infrastructure they need, OEDIT enables businesses to create and retain jobs.

HUD’s formula grants to DOLA also contribute to creating and retaining jobs in Colorado, although that is not their primary purpose.

The Divisions of Housing and Local Government are working to strengthen Section 3 performance in their use of federal funds to better create and retain jobs through their public facilities and housing projects.

The Division of Housing works to lift people out of poverty by combining housing opportunities with the supportive services needed to achieve self-sufficiency. The Division funds transitional and permanent supportive housing development for people with special needs as well as the homeless and chronically homeless. Programs operated by our Public Housing Authority section include the Family Self-Sufficiency and Family Unification programs, Housing Choice Voucher special needs programs for people with disabilities, Homeless with Substance Abuse initiatives, Housing Choice Voucher Welfare-to-Work program, Project Access vouchers to assist younger persons with disabilities in moving from institutions into the community and Veterans Administration Supportive Housing vouchers that provide permanent housing to homeless veterans.

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

All affordable housing efforts in this plan are directed toward the goal of reducing poverty by relieving the pressure of housing costs on households and adding supportive services for those segments of the population that need them to achieve independence.

## **SP-80 Monitoring – 91.330**

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

DOLA is responsible for ensuring that grantees under the CDBG program carry out projects in accordance with both Federal and State statutes and regulations. Projects are reviewed for eligibility and national objective prior to award and the contract with the grantee outlines the basis for award under these criteria. These requirements are set forth in the grant contract executed between the State and the grantee. The Department provides maximum feasible delegation of responsibility and authority to grantees under the program. Whenever possible, deficiencies are rectified through constructive discussion, negotiation and assistance. Under the CDBG Program two basic types of monitoring are conducted: off-site or desk monitoring and on-site monitoring.

All public facility and economic development projects are monitored on-site using a formal monitoring tool at time of project close out; however, a combination of both off and on-site monitoring may occur throughout the term of the contract. Staff members regularly review each project to verify that it is proceeding in the manner set forth in the CDBG contract in accordance with applicable laws and regulations.

Desk monitoring is an ongoing process in which staff responsible for overseeing the grantee's project use all available information to review the grantee's performance in carrying out the project. Grantees are required to submit quarterly project performance and financial reports for review. The review process enables the Department to identify problems requiring immediate attention. Additionally, whenever a grantee submits a request for payment, all backup documentation is reviewed for consistency with the contract and approved prior to approval of payment.

On-site monitoring is a formal, structured review conducted by the regional manager or program manager at the project location or where project records are maintained. A standardized monitoring tool is used to ensure that all items are addressed. In addition to using the tool, the monitor will interview key staff and inspect property if applicable. A monitoring report is sent to the grantee within 30 days unless circumstances noted on the checklist indicate a delayed report would be appropriate. The monitor will work with the grantee until all monitoring findings are cleared and concerns are addressed. Once all issues are addressed a second report clearing all concerns is sent.

In order to successfully administer State and federal housing funds, Division of Housing developed a monitoring policy that ensures affordable housing units are in compliance with applicable State and Federal guidelines. During the course of grant and or loan administration, Asset Managers and other DOH staff monitor project performance in a variety of ways. The monitoring policy describes DOH monitoring methods that focus on the following programs: HOME Program (HOME), Emergency Shelter Grant (ESG), Housing Development Grant (HDG), Home Investment Trust Fund and Section 8 Rental Assistance Programs. In addition to the forms of monitoring described above, DOH performs long-term monitoring for all HOME-funded projects. Under HUD regulations, DOH must monitor affordability

compliance of the HOME units for the term stated in the Use Covenant by conducting an on-site visits every 1, 2 or 3 years, depending on the number of HOME-assisted units. For each year that an on-site monitoring visit is not conducted, a property rent roll and certification of verification of family income and immigration eligibility are required to be submitted to DOH.

## Expected Resources

### AP-15 Expected Resources – 91.320(c)(1,2)

#### Introduction

Since the last 5-year Consolidated Plan was created, DOLA's HOME and CDBG funding has been reduced by 37%. This will result lower production from these funding sources, but Colorado has been successful in gaining additional funds over the last 5 years that can be used to maintain or increase the state's infrastructure, economic development and affordable housing activities.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	8,114,075	120,000	0	8,234,075	32,456,300	Colorado Non-Entitlement Community Development Block grant allocation.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	4,112,590	0	0	4,112,590	16,450,360	HOME Investment Partnership Non-Entitlement block grant allocation for Colorado.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	433,880	0	0	433,880	1,735,520	Housing Opportunities for Persons with AIDS balance of state block grant allocation for Colorado.



Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	1,810,390	0	0	1,810,390	7,241,560	Emergency Solutions Grants balance of state block grant allocation.
Continuum of Care	public - federal	Short term or transitional housing facilities Supportive services Transitional housing Other	25,814,762	0	0	25,814,762	103,260,000	This is the total sum awarded to all Continua of Care in Colorado from the FY 2014 Competitive grant process.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
General Fund	public - state	Housing	8,200,000	0	0	8,200,000	32,000,000	The amount received from the State's General Fund varies from year to year and cannot be predicted.
Section 811	public - federal	Rental Assistance Supportive services	7,610,719	0	0	7,610,719	0	HUD funding for permanent affordable housing with supportive services for people with disabilities who have income less than 30% of the area median, to enable them to live independently rather than in institutional settings.
Supportive Housing Program	public - federal	Rental Assistance	6,002,001	0	0	6,002,001	24,008,004	The Supportive Housing program is a federal program designed to promote the development of supportive housing and supportive services to assist homeless persons in transitioning from homelessness, and to promote the provision of supportive housing to enable homeless persons to live as independently as possible.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Acquisition Homeowner rehab Multifamily rental rehab	0	0	0	0	0	Program income generated by projects undertaken through NSP1 funding. May be used to acquire and/or rehabilitate foreclosed properties.
Other	public - federal	Acquisition Multifamily rental rehab	19,927,500	0	0	19,927,500	0	DOH anticipates receiving approximately \$535,586 million of Private Activity Bond volume cap in 2015, with an initial Statewide Balance of \$19,927,500. These funds may be used for a variety of affordable housing and economic development purposes. While not a grantsource, Private Activity Bonds provide tax exempt bonding authority to originate tax-exempt mortgages. For rental housing they also give projects access to 4% Low Income Housing Tax Credits.

Table 57 - Expected Resources – Priority Table

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

The CDBG program requires dollar-for-dollar matching funds for administrative expenses beyond the first \$100,000. CDBG-funded public facility

projects have no minimum match requirements, but communities are strongly encouraged to take primary responsibility for resolving their economic development and public facility problems. In specific projects, this may involve making financial commitments, adjusting development regulations, user rates and fees, and capital construction and maintenance programs as well as establishing other funding mechanisms and generally sharing in or leveraging funds and management for development and redevelopment. The State encourages arrangements between and among eligible entities to ensure adequate provision of common or related community development activities and services. Also, municipalities and counties may contract with other entities or parties (Councils of Governments, Regional Planning Districts, Special Districts, Local Development Corporations, Downtown Development Authorities, Urban Renewal Authorities, Housing Authorities, non-profit corporations, etc.) to carry out project activities as provided for under statutes (including 31-51-101 (1) (c), 30-11-101 (1) (d), 29-1-203 and 29-1-204.5, C.R.S., as amended), ordinances and resolutions, and State and local financial management procedures.

Businesses receiving economic development awards are required to match dollar for dollar minimum for each dollar received. There is no required match for business loans. Economic Development consideration for new business infrastructure development will participate up to 35% of total project cost and existing business infrastructure requests will be considered for funding up to 55% of total project cost.

The HOME program requires a 25% match on all expenditures other than planning and administration, CHDO operating, CHDO Capacity Building and CHDO project-specific expenses when repayment is waived by the PJ (Colorado Dept. of Local Affairs) under §92.301. The Division of Housing achieves its HOME match requirement with local funding used in HOME projects, foundation funds used in HOME projects, and other HOME eligible match sources. DOH also commits State grant funds to HOME-eligible activities. During the 2014-2015 program year, DOH committed \$4,269,000 in Colorado Housing Investment Funds (CHIF), Housing Development Grants (HDG) and Housing Development Loan Funds (HDLF) to affordable housing efforts. These state funds helped create 78 emergency beds for the homeless and victims of domestic violence, build 130 rental units, and acquire and/or rehabilitate 228 affordable rental units.

The Emergency Solutions Grants program requires a dollar-for-dollar match on all expenditures after the first \$100,000. DOH requires ESG applicants to provide matching contributions in an amount equal to the ESG funds they receive from us. The matching contributions must meet all requirements that apply to the ESG funds provided by HUD. In the event that a subrecipient is unable to meet its matching requirements due to a financial hardship, it may request, in writing, an exception to this rule, with explanation of amount, nature and cause of the hardship. DOH shall consider such requests on a case by case basis.

During the 2014-2015 program year, the Division of Housing leveraged the HOME and CDBG funds it awarded at a ratio of 13.6 to 1.

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

DOLA is not aware of any publically owned land or property that could be used to address needs identified in the plan.

**Discussion**

DOH coordinates the use of LIHTC funds awarded by the Colorado Housing and Finance Authority (CHFA) through pipeline meetings and throughout the grant underwriting process for each proposed project. Because DOH accepts applications for the types of projects that are LIHTC eligible we are able to accomodate CHFA's funding cycle. The "pipeline" meetings include members of development staff from DOH, the Colorado Housing and Finance authority (CHFA), Mercy Housing Southwest, the USDA Rural Development, and Department of Housing and Urban Development (HUD).

During the past program year, DOH combined its funds with Low-Income Housing Tax Credits on four projects utilizing three federal funding programs, helping to create 296 housing units.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Supply of Affordable Housing	2015	2020	Affordable Housing Homeless Non-Homeless Special Needs	State of Colorado	Additional Affordable Housing	CDBG: \$1,136,000 HOME: \$1,645,000 General Fund: \$2,050,000	Rental units constructed: 500 Household Housing Unit Homeowner Housing Added: 60 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Disaster Recovery	2015	2020	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development Economic Development, Planning and Resiliency, Infrastructure	Flood Disaster Recovery Area	Community Development and Capital Improvements Economic Development Public Infrastructure Urgent Need/Disaster Recovery	CDBG: \$54,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 205 Households Assisted Rental units constructed: 1381 Household Housing Unit Homeowner Housing Added: 70 Household Housing Unit Homeowner Housing Rehabilitated: 250 Household Housing Unit Direct Financial Assistance to Homebuyers: 81 Households Assisted Jobs created/retained: 2500 Jobs Businesses assisted: 450 Businesses Assisted Buildings Demolished: 60 Buildings Other: 55 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Homelessness Prevention and Alleviation	2015	2020	Homeless	State of Colorado	Additional Affordable Housing and Assistance for the Homeless	HOME: \$822,518 ESG: \$1,810,390 Continuum of Care: \$25,814,762 General Fund: \$2,050,000	Tenant-based rental assistance / Rapid Rehousing: 120 Households Assisted Homeless Person Overnight Shelter: 20000 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 5 Beds Homelessness Prevention: 1200 Persons Assisted Housing for Homeless added: 200 Household Housing Unit
4	Preserve Existing Affordable Housing	2015	2020	Affordable Housing	State of Colorado	Acquire and Preserve Affordable Housing Stock. Housing Rehabilitation	CDBG: \$516,240 HOME: \$1,028,148 General Fund: \$4,100,000	Rental units rehabilitated: 460 Household Housing Unit Homeowner Housing Rehabilitated: 1600 Household Housing Unit Other: 140 Other
5	Improve Public Infrastructure	2015	2020	Non-Housing Community Development	State of Colorado	Public Infrastructure	CDBG: \$1,900,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3500 Persons Assisted



Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Improve Housing Affordability	2015	2020	Affordable Housing	State of Colorado	Additional Affordable Housing and Assistance for the Homeless	CDBG: \$973,689 HOPWA: \$433,880 HOME: \$411,259 Section 811: \$7,610,719 Supportive Housing Program: \$6,002,001	Direct Financial Assistance to Homebuyers: 100 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 225 Households Assisted HIV/AIDS Housing Operations: 50 Household Housing Unit
7	Community Development and Capital Improvement	2015	2020	Non-Housing Community Development	State of Colorado	Community Development and Capital Improvements Economic Development	CDBG: \$1,300,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
8	Support Small Business Development	2015	2020	Non-Housing Community Development	State of Colorado	Economic Development	CDBG: \$1,900,000	Jobs created/retained: 92 Jobs
9	Affirmatively Further Fair Housing	2015	2020	All housing	State of Colorado Flood Disaster Recovery Area	Affirmatively Further Fair Housing	CDBG: \$1,300	Other: 4 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Build Housing Non-Profit Capacity	2015	2020	Affordable Housing	State of Colorado	Housing Non-Profit Capacity Building	HOME: \$205,270	Other: 10 Other
11	Build Local Government Capacity	2015	2020	Non-Housing Community Development		Local Government Capacity Building		Other: 100 Other

Table 58 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	Increase Supply of Affordable Housing
	<b>Goal Description</b>	Help fund the construction of new affordable rental and ownership housing, as well as the acquisition of market rate housing to be converted to affordable housing where possible. This includes not only housing for the general low/moderate income population, but for people who need accessible housing and/or housing with supportive services such as people with disabilities, seniors, frail elderly, victims of domestic violence, those experiencing homelessness or chronic homelessness
2	<b>Goal Name</b>	Disaster Recovery
	<b>Goal Description</b>	The first two tranches of CDBG-DR funding are required to be fully expended respectively by April and November of 2016. The numbers indicated in the Goal Outcome Indicator above reflect the programmatic goals for this timeframe of the program.  Additional projected work using the \$58 million tranche 3 funds, and any awarded National Disaster Resiliency Competition funds will be added to the ConPlan goals and objectives in forthcoming annual plan submissions.

3	<b>Goal Name</b>	Homelessness Prevention and Alleviation
	<b>Goal Description</b>	This is a truly essential goal, since people experiencing homelessness are at risk for life and safety. HESG funding, HPAP and Continuum of Care funding will be used to provide emergency shelter and services to those who are already homeless and to rehouse them quickly, while providing financial assistance and services to prevent those who are at risk of homelessness by preventing eviction. Creating permanent housing for the homeless falls under the goal of creating additional affordable housing.
4	<b>Goal Name</b>	Preserve Existing Affordable Housing
	<b>Goal Description</b>	This goal includes acquisition of existing affordable housing so that it does not become market rate housing; also rehabilitation of both rental and owner-occupied housing to keep it decent and viable.
5	<b>Goal Name</b>	Improve Public Infrastructure
	<b>Goal Description</b>	Help communities with the installation of public infrastructure items such as water system, sanitary sewer system and/or storm drainage system improvements that will either: 1.) remedy problems from the existing system(s) being under-sized, leaky, out of regulatory compliance or obsolete, benefiting over 51% low to moderate income persons living in the entire community or in the specific area where the improvements are made; or 2.) benefit start-up and/or expanding businesses in a community that create or retain jobs, at least 51% of which will be filled by persons of low to moderate income.
6	<b>Goal Name</b>	Improve Housing Affordability
	<b>Goal Description</b>	Fund down payment assistance programs for low/moderate income first-time homebuyers and provide rental assistance to households that would otherwise be homeless and have school age children or a family member with a disability.
7	<b>Goal Name</b>	Community Development and Capital Improvement
	<b>Goal Description</b>	Provide financial assistance to rural communities for community development and capital improvement projects. This can be a fair housing issue because low-income areas and communities, which likely house a concentration of minority households, often have inferior quality infrastructure and this reduces their access to clean water and sanitation, transportation, jobs and quality education.
8	<b>Goal Name</b>	Support Small Business Development
	<b>Goal Description</b>	Provide assistance to qualified small businesses to start or expand their operations, and partner with local banks to fill gaps in financing packages so that 51% of jobs created or retained are filled by persons of low to moderate income.

<b>9</b>	<b>Goal Name</b>	Affirmatively Further Fair Housing
	<b>Goal Description</b>	Take actions that will help to achieve the goal of equal opportunity in housing choice regardless of race, national origin, disability, color, sex, familial status, religion, sexual orientation or marital status. Specific actions will be determined by the outcome of studies that are already under way.
<b>10</b>	<b>Goal Name</b>	Build Housing Non-Profit Capacity
	<b>Goal Description</b>	Provide funding to support the operations and build capacity of certified Community Housing Development Organizations who commit to using additional HOME funds to preserve or expand the supply of affordable housing within two years.
<b>11</b>	<b>Goal Name</b>	Build Local Government Capacity
	<b>Goal Description</b>	Build local government capacity through training and technical assistance.

## AP-25 Allocation Priorities – 91.320(d)

### Introduction:

The break down below is an estimate of the percentage of each type of funding that will go into achieving each. The percentages will not necessarily reflect the relative priority of each goal, since the costs involved for each type of project vary.

### Funding Allocation Priorities

	Increase Supply of Affordable Housing (%)	Disaster Recovery (%)	Homelessness Prevention and Alleviation (%)	Preserve Existing Affordable Housing (%)	Improve Public Infrastructure (%)	Improve Housing Affordability (%)	Community Development and Capital Improvement (%)	Support Small Business Development (%)	Affirmatively Further Fair Housing (%)	Build Housing Non-Profit Capacity (%)	Build Local Government Capacity (%)
CDBG	0	0	0	0	0	0	0	0	0	0	4
HOME	0	0	20	0	0	0	0	0	0	5	0
ESG	0	0	0	0	0	0	0	0	0	0	0
Supportive Housing Program	0	0	0	0	0	0	0	0	0	0	0
Other NSP-1 Program Income	0	0	0	0	0	0	0	0	0	0	0
Other Private Activity Bond Allocation	75	0	0	25	0	0	0	0	0	0	0

Table 59 – Funding Allocation Priorities

### Reason for Allocation Priorities

We allocate funds from the various sources to meet our priority needs but within the constraints of the eligible uses of each funding source.

**How will the proposed distribution of funds will address the priority needs and specific objectives described in the Consolidated Plan?**

The greatest priority needs for 2015-2016 are Disaster Recovery receiving 100% of the CDBG-DR funds, a far greater sum than the funding available from other sources. Our next two top priorities are addressing homelessness and increasing the supply of affordable housing. Addressing homelessness receives all of the Emergency Solutions Grant funding which goes to assisting those who are already homeless, preventing homelessness and rapidly rehousing those who fall into homelessness. While we do not control the Continuum of Care spending, all of it goes to addressing homelessness. 20% of our HOME funding and 25% of the State's General Fund allocation will go toward providing permanent housing for the homeless. State funding for the Ft. Lyon Supportive Housing facility supports the housing and recovery of formerly homeless Coloradans. Increasing and Preserving the affordable housing supply each receive significant funding from HOME, CDBG, State General Fund (HDG), Housing Investment Fund and Private Activity Bond allocation.

## AP-30 Methods of Distribution – 91.320(d)&(k)

### Introduction:

Within the Colorado Department of Local Affairs, the Division of Housing administers the State of Colorado's allocation of HOME Investment Partnership (HOME), Emergency Solutions Grants (ESG) and Housing Opportunities for Persons with AIDS (HOPWA) funds, while the Division of Local Government is the lead agency administering Community Development Block Grant (CDBG) funds.

The Department of Local Affairs splits its annual allocation of Non-Entitlement CDBG funds into 3 equal buckets once funds are taken out for administration. Each bucket represents Housing, Public Facilities or Economic Development. The Division of Housing administers CDBG Housing funds, the Division of Local Government administers CDBG Public Facility Funds and the Governor's Office of Economic Development and International Trade administers Economic Development CDBG Funds. Generally, if there are available funds in any one bucket after a reasonable length of time, and there is a high demand in another area, these funds may be re-assigned in order to address the demands of the local communities. DOLA will distribute CDBG resources through a competitive process to eligible non-entitlement local governments through the divisions who administer these programs.

### Distribution Methods

Table 60 - Distribution Methods by State Program

<b>1</b>	<b>State Program Name:</b>	Community Housing Development Organization Operating Grants
	<b>Funding Sources:</b>	HOME
	<b>Describe the state program addressed by the Method of Distribution.</b>	Certified Community Housing Development Organizations (CHDOs) apply to the Division of Housing (DOH) once a year on September 1st for operating funds. Applications for pre-development loans are taken anytime during the year. Colorado DOH Development Specialists review the requests and simultaneously review documentation submitted to re-certify the agency as a CHDO.
	<b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b>	Agencies provide copies of their articles, bylaws, Board of Directors names and sector representing, staff bios, business plan, financial stats, letters of local funding match (for entitlement areas), and memorandum of understanding with DOH to begin construction on new development within 24 months. Developers also review CHDO's progress on previously identified projects.

<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>Not Applicable</p>
<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>Not Applicable</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>Not Applicable</p>
<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>CHDO operating funds are generally awarded to all agencies meeting the threshold requirements and demonstrating capacity to complete projects identified in their business plan. Agencies in rural areas without local contribution are prioritized based on staff review of need for funding.</p>



	<b>Describe threshold factors and grant size limits.</b>	Successful completion of previously identified projects is required. A business plan identifying new development or acquisition activities is required. Because of the number of CHDOs requesting operating funds, grants are generally \$20,000-\$50,000 per agency.
	<b>What are the outcome measures expected as a result of the method of distribution?</b>	DOH expects all CHDOs receiving operating funds to increase the number of affordable housing units through acquisition of existing market rate housing and restricting them to low/moderate income households or in creating new affordable units.
2	<b>State Program Name:</b>	Economic Development
	<b>Funding Sources:</b>	CDBG
	<b>Describe the state program addressed by the Method of Distribution.</b>	The economic development use of CDBG funds is administered by the Governor's Office of Economic Development and International Trade (OEDIT), and receives a one-third share of Colorado's annual non-entitlement CDBG allocation. OEDIT will accept and consider business development proposals that involve providing financial assistance to private for-profit and non-profit businesses (except for financing for community development proposals) on a continuous basis. Such proposals include those that would provide funding through local or regional loan funds, infrastructure to benefit specific businesses, and feasibility/planning studies to benefit specific businesses.

**Describe all of the criteria that will be used to select applications and the relative importance of these criteria.**

Final funding decisions are made by the Governor's Financial Review Committee and applications are considered on a continual basis until all funds are awarded. Because housing, public facility and economic development projects are administered by separate divisions, the application review and award process is different for all. However, all CDBG applications are reviewed for the following: Applicant Eligibility, Eligible Activity, National Objective Eligibility, Priority within the Consolidated Plan, the project's benefit to low and moderate income persons or households, Demonstrated Need, Project Implementation and Sustainability, number and economic status of individuals affected by the need, Level of Urgency, project's Readiness to Go, and Management Capacity.

Other review criteria include:

- Consistency with local development strategies and coordination with other activities;
- Public and Private Commitments; value and the viability of those commitments; Level of local commitment; communities are strongly encouraged to take primary responsibility for resolving their public facilities problems. In specific projects, this may involve making financial commitments; adjusting development regulations, user rates and fees, and capital construction and maintenance programs; creating improvement districts; establishing development and redevelopment authorities; and generally sharing in or leveraging funds and management for development and redevelopment
- Management Capability - the ability of the local government submitting the proposal to administer the project as described either through their own staff or contractors.
- Budget - DOLA staff will compare administrative and other costs with those of other similar proposals. Are the proposed administration and overall project budgets adequate, reasonable and realistic given the project work plan?
- Statutory and Regulatory Compliance - Does the proposed project involve or result in residential displacement? Is there a plan to replace all low/moderate income housing demolished or converted, and to assist persons being relocated? Does the proposed project involve real property acquisition or relocation of any persons or businesses? Does it trigger Uniform Relocation Act requirements? Are cost and time requirement estimates reasonable? Are estimated labor wage costs reasonable? Is the project subject to Davis-Bacon prevailing wage requirements? Is the proposed project in a floodplain or geological hazard area, or does it affect cultural or historic resources? Are there other environmental considerations?

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For economic development projects that involve grants or business loan funds or loan guarantees:

<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>Additional information can be accessed through the website and Colorado's CDBG Guidebook also posted on the web.</p>
<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>Not Applicable</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>Not Applicable</p>

	<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>Colorado Governor's Office of Economic Development and International Trade (OEDIT) will accept and consider business development proposals that involve providing financial assistance to private for-profit and non-profit businesses (except for financing for community development proposals) on a continuous basis. Such proposals include those that would provide:</p> <ul style="list-style-type: none"> <li>• Funding through local or regional loan funds</li> <li>• Infrastructure to benefit specific businesses and</li> <li>• Feasibility/planning studies to benefit specific businesses.</li> </ul>
	<p><b>Describe threshold factors and grant size limits.</b></p>	<p>There are no minimum or maximum grant size limits for economic development.</p>
	<p><b>What are the outcome measures expected as a result of the method of distribution?</b></p>	<p>To the extent that CDBG funds are allocated and available, Colorado's rural local government priorities will be addressed, particularly those with low to moderate income populations. This method of distribution will provide economic opportunity to help create sustainable communities.</p>
<p><b>3</b></p>	<p><b>State Program Name:</b></p>	<p>Emergency Solutions Grants</p>
	<p><b>Funding Sources:</b></p>	<p>ESG</p>
	<p><b>Describe the state program addressed by the Method of Distribution.</b></p>	<p>Emergency Solutions Grants (ESG) funds provide grants by formula to States, metropolitan cities, urban counties and U.S. territories for eligible activities. The funds can be used to provide a wide range of services and supports under the five program components: street outreach, emergency shelter, rapid rehousing, homelessness prevention, and HMIS.</p>
	<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>The criteria used to select applications and the relative importance of these criteria can be found on the scoring sheets used as our method of distribution for this program. The questions listed on the scoring sheet include, but are not limited to: location, match requirement, existing agency's reporting history, application content, agency capacity, and HUD performance standards and outcomes.</p>

<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>Not Applicable</p>
<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>The request for proposal is completed once per year and is listed in the <i>Denver Post</i> as well as the Division of Housing website to make its allocation available to the various agencies. Funds are awarded to state recipients using the scoring sheet system described above, followed by a review and recommendation of the Asset Manager, Deputy Director/Housing Programs Manager, and Director. Many of the applicants are continuing programs and agencies who Division of Housing has worked with in previous years.</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>Not Applicable</p>

	<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>The five funding categories used to allocate resources are street outreach, emergency shelter, rapid rehousing, homelessness prevention, and HMIS. Each of the five categories have corresponding ESG activities and eligible costs provided by U.S. Department of Housing and Urban Development. Resources are allocated among funding categories using the ESG program regulations, eligible costs, and program requirements.</p>
	<p><b>Describe threshold factors and grant size limits.</b></p>	<p>The exact funding amount provided for ESG varies each year. Once an amount is allocated to Division of Housing, the number and amount of grants to be awarded is determined. There is not a grant size limit, however our average grant size is approximately \$15,000 per grantee. Because many of our applicants are continuing programs from agencies we have worked with previously, most of the applications request the same or similar amounts as the years prior. We are able to adjust the threshold factors and grant size limits based on the number of returning and new applications we get each year compared to the funding provided.</p>
	<p><b>What are the outcome measures expected as a result of the method of distribution?</b></p>	<p>Emergency Solutions Grant funds used to support emergency shelters create available suitable living environments for the homeless; those used for homelessness prevention help to provide affordability for decent affordable housing; funds used for rapid re-housing make decent affordable housing available or accessible.</p>
<p><b>4</b></p>	<p><b>State Program Name:</b></p>	<p>Homeownership Down Payment Assistance/Equity Sharing</p>
	<p><b>Funding Sources:</b></p>	<p>CDBG HOME</p>

<p><b>Describe the state program addressed by the Method of Distribution.</b></p>	<p>Funded with HOME or CDBG, Division of Housing (DOH) provides grant funds to regional housing organizations to provide down payment assistance loans to low and moderate-income families. These loans are set at a low interest rate and can be amortized or deferred depending upon the need of the family. When loan repayment is received, the housing agency places the payment into a revolving loan fund. The primary goals of the down payment assistance program are to:</p> <ul style="list-style-type: none"> <li>• Provide opportunities for low and moderate-income Coloradans to purchase their own homes;</li> <li>• Increase the number of homeowners in the regional housing organization's service area;</li> <li>• Create and maintain a regional revolving loan fund to assist future families with Down Payment Assistance;</li> <li>• Enhance neighborhoods and communities; and,</li> <li>• Provide stability for families and achieve lower foreclosure rates by requiring pre-homeownership counseling.</li> </ul> <p>Annual follow-up with families is highly recommended, as well as foreclosure prevention through pre-homeownership counseling.</p>
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<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>Applications are accepted once per year. Review criteria may include, but are not limited to the following:</p> <ul style="list-style-type: none"> <li>• The need for the program;</li> <li>• Program sustainability;</li> <li>• Financial, administrative, and management capacity of the applicant;</li> <li>• Geographic coverage;</li> <li>• Applicant's past performance as a grantee of the state;</li> <li>• Application thresholds;</li> <li>• Administrative fees;</li> <li>• Cost effectiveness;</li> <li>• Cost containment guidance;</li> <li>• Cost ranges.</li> </ul> <p>Regional field and program staff review each application and reach a consensus on a recommended level of funding based on underwriting. The Housing Development Specialist is responsible for underwriting the program to assess the need for funding. The Development Specialist prepares a Pro/Con document for each submitted application. The Pro/Con is designed to provide information in an objective format to assist staff and the State Housing Board in making a funding recommendation. The staff forwards the results of its review to the Executive Director of the Department of Local Affairs, who may consult with the State Housing Board or other advisory groups on the proposal. DOH accepts applications once a year for the competitive application cycle that allows for the direct comparison of programs to ensure funding goes to the applications with the best merits.</p>
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<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>All potential applicants are able to access application instructions, CDBG guidebook, and other state publications describing the application criteria on the Division of Housing website: <a href="http://www.DOLA.Colorado.Gov">www.DOLA.Colorado.Gov</a>. In addition, the Revolving Loan Fund Program Guidelines can be found on the Division of Housing website: <a href="http://www.Colorado.gov/DOLA/DOH">www.Colorado.gov/DOLA/DOH</a>.</p>
<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>Not Applicable</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>Not Applicable</p>

	<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>Revolving Loan Fund or recycled HOME program income Homeownership Programs for single-family owner-occupied homes loan funds to the homeowner for down payment assistance. The funds are retained by the local agency operating the program and are re-lent to new homebuyers. Additional information can be found in the Revolving Loan Fund Program Guidelines.</p> <p>Recommendations on resource allocation among funding categories are determined following the application criteria reviews described above. An underwriting process reviews whether the program is feasible and necessary based on the type, location, and ability of the agency to carry out its proposal. Recommendations range from full funding, low to high partial funding, or no funding based on underwriting. Division of Housing determines which funding will be utilized for each project and program by following HUD and funding source regulations, and by availability of funds.</p>
	<p><b>Describe threshold factors and grant size limits.</b></p>	<p>Each proposed RLF or recycled HOME program income program is evaluated using the Division of Housing evaluation criteria which are detailed in its application instructions.</p>
	<p><b>What are the outcome measures expected as a result of the method of distribution?</b></p>	<p>The outcome measures expected for this RLF program are improved affordability of decent housing.</p>
5	<p><b>State Program Name:</b></p>	<p>Housing Opportunities for Persons with AIDS (HOPWA)</p>
	<p><b>Funding Sources:</b></p>	<p>HOPWA</p>
	<p><b>Describe the state program addressed by the Method of Distribution.</b></p>	<p>The resources of the HOPWA program are granted to Colorado AIDS Project (CAP), an umbrella organization that serves the balance of state outside the Denver Metro Area. CAP distributes funds through its regional offices: Southern Colorado AIDS Project, Western Colorado AIDS Project and Northern Colorado AIDS Project. CAP also enters into a memorandum of understanding with Boulder County AIDS Project to provide tenant-based rental assistance and supportive services in Boulder County. Funds are allocation on the basis of the number of people living with HIV/AIDS in each catchment area as well as the ability to use the funds timely.</p>

<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>The critical criterion is the ability of the organization to effectively fund and provide services to people living with HIV/AIDS throughout the balance of state. Only one organization, Colorado AIDS Project, has this capacity.</p>
<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>Not Applicable</p>
<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>Not Applicable</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>The Balance of State HOPWA program was designed in partnership with Colorado AIDS project, and there are no other organizations in the state capable of providing the same level of specialized services for people living with HIV/AIDS. CAP is a grassroots, community-based organization for serving people living with HIV/AIDS that existed prior to the creation of the HOPWA program. It is not, however, faith based.</p>

	<b>Describe how resources will be allocated among funding categories.</b>	As required by 24 CFR 574.300, 3% of the grant is allocated to the State's administrative costs; the remaining funds are granted to Colorado AIDS project. Under the regulations they may use up to 7% of the amount they receive for administrative costs. Remaining funds are distributed between rental assistance and supportive services and each regional office receives an amount consistent with the number of people living with HIV/AIDS in their service area with consideration to their ability to use the funds in a timely manner.
	<b>Describe threshold factors and grant size limits.</b>	The grant size is limited by the amount of funding available under each annual HOPWA allocation.
	<b>What are the outcome measures expected as a result of the method of distribution?</b>	Decent affordable housing and supportive housing services will be made available/accessible to low-income persons living with HIV/AIDS in the State of Colorado outside of the Denver Metro Eligible Metropolitan Statistical Area (EMSA).
6	<b>State Program Name:</b>	Public Facilities
	<b>Funding Sources:</b>	CDBG
	<b>Describe the state program addressed by the Method of Distribution.</b>	This state program funds improvements in public infrastructure, such as water and sewer or drainage systems, and public facilities like day care centers or hospitals.

**Describe all of the criteria that will be used to select applications and the relative importance of these criteria.**

Final funding decisions are made by the Executive Director of the Colorado Department of Local Affairs with input from Division of Local Government Management and Regional staff. All CDBG applications are reviewed for the following: Applicant Eligibility, Eligible Activity, National Objective, Priority within the Consolidated Plan, the project's benefit to low and moderate income persons or households, Demonstrated Need, Project Implementation and Sustainability, number and economic status of individuals affected by the need, Level of Urgency, Project's Readiness to Go, and Management Capacity.

Other review criteria include:

- Consistency with local development strategies and coordination with other activities;
- Public and Private Commitments; value and the viability of those commitments; Level of local commitment; communities are strongly encouraged to take primary responsibility for resolving their public facilities problems. In specific projects, this may involve making financial commitments; adjusting development regulations, user rates and fees, and capital construction and maintenance programs; creating improvement districts; establishing development and redevelopment authorities; and generally sharing in or leveraging funds and management for development and redevelopment
- Management Capability - the ability of the local government submitting the proposal to administer the project as described either through their own staff or contractors.
- Budget - DOLA staff will compare administrative and other costs with those of other similar proposals. Are the proposed administration and overall project budgets adequate, reasonable and realistic given the project work plan?
- Statutory and Regulatory Compliance - Does the proposed project involve or result in residential displacement? Is there a plan to replace all low/moderate income housing demolished or converted, and to assist persons being relocated? Does the proposed project involve real property acquisition or relocation of any persons or businesses? Does it trigger Uniform Relocation Act requirements? Are cost and time requirement estimates reasonable? Are estimated labor wage costs reasonable? Is the project subject to Davis-Bacon prevailing wage requirements? Is the proposed project in a floodplain or geological hazard area, or does it affect cultural or historic resources? Are there other environmental considerations?

Consolidated Plan

<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>The State will continue a coordinated technical assistance program to assist communities with CDBG project management and project formulation and planning, particularly in coordination with State programs such as Impact grants, housing grants and loans, and economic development funds. The State will target special project management technical assistance to communities that have never administered a CDBG grant, and to those that have experienced or are experiencing difficulty in administering a CDBG grant. Project formulation and planning assistance will be targeted to communities that need more long-term technical assistance to prepare for CDBG or other State funding in the future, and that have committed to undertake overall development and maintenance planning and budgeting efforts.</p> <p>To provide consistent guidance to CDBG recipients, the Department of Local Affairs will have a CDBG staff specialist. State technical assistance may be in the form of personal contact with local government officials and staff, workshops, brokering assistance from private or local public sources, and documents and materials. Staff members have prepared a CDBG Guidebook that is available online at: <a href="http://www.dola.state.co.us/LGS/FA/cdbg.htm">www.dola.state.co.us/LGS/FA/cdbg.htm</a>.</p> <p>The Guidebook contains information on Project Start-up, Financial Management, Reporting, Environmental Review, Civil Rights, Acquisition, Relocation, Labor and Construction, Project Close-Out, and Monitoring. All sections are available in PDF or Word format. DOLA also gives this Guidebook to grantees in hard copy at the time of award.</p>
<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>Not Applicable</p>

	<b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b>	Not Applicable
	<b>Describe how resources will be allocated among funding categories.</b>	For public facilities or community development projects, there is no breakdown among funding categories. Funding is subject to local government's applications and eligibility requirements.
	<b>Describe threshold factors and grant size limits.</b>	The department suggests that \$600,000 be considered the maximum grant guideline for public facility or community development projects, however, if a local government demonstrates a significant health and/or safety need and is unable to find other funding, the department may consider increasing this maximum. Applications are reviewed through funding cycles that are announced on the web and made known through state associations. Typically, only one cycle is per year. Additional cycles may be announced if sufficient funds remain.
	<b>What are the outcome measures expected as a result of the method of distribution?</b>	To the extent that CDBG funds are allocated and available, Colorado's rural local government priorities will be addressed, particularly those with low to moderate income populations.
<b>7</b>	<b>State Program Name:</b>	Single-Family Owner-Occupied Rehabilitation/Home Modification
	<b>Funding Sources:</b>	CDBG HOME

<p><b>Describe the state program addressed by the Method of Distribution.</b></p>	<p>Single-Family Owner-Occupied Rehabilitation (SFOO): Division of Housing (DOH) provides grant funds to regional housing organizations throughout the state to provide SFOO Housing Rehabilitation or emergency repair loans to low and moderate-income families. Similar to the Down Payment Assistance Program, these loans are set at a low interest rate and can be amortized or deferred depending upon the need of the family. When loan repayment is received, the housing agency places the payment into a revolving loan fund. These funds are then recycled back into the community to provide additional housing rehabilitation. The primary goals of the SFOO Rehab program are to:</p> <ul style="list-style-type: none"> <li>• Preserve, enhance, and maintain affordable housing stock through repair and renovation within the community;</li> <li>• Protect the health and safety of the occupants through the correction of housing hazards;</li> <li>• Assist homeowners in improving the condition of their homes;</li> <li>• Allow homeowners to stay in their homes and not be forced to move due to a lack of accessibility;</li> <li>• Assist homeowners to improve their home’s energy efficiency;</li> <li>• Create and maintain regional revolving loan funds to assist with future housing rehabilitation projects; and</li> <li>• Develop and sustain a network of local contractors to complete housing repairs and renovations.</li> </ul>
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<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>Applications are accepted once per year. Review criteria may include, but are not limited to, the following:</p> <ul style="list-style-type: none"> <li>• The need for the program;</li> <li>• Program sustainability;</li> <li>• Financial, administrative, and management capacity of the applicant;</li> <li>• Geographic coverage;</li> <li>• Applicant's past performance as a grantee of the state;</li> <li>• Application thresholds;</li> <li>• Administrative fees;</li> <li>• Cost effectiveness;</li> <li>• Cost containment guidance;</li> <li>• Cost ranges.</li> </ul> <p>Regional field and program staff review each application and reach a consensus on a recommended level of funding based on underwriting. The Housing Development Specialist is responsible for underwriting the program to assess the need for funding. The Development Specialist prepares a Pro/Con document for each submitted application. The Pro/Con is designed to provide information in an objective format to assist staff and the State Housing Board in making a funding recommendation. The staff forwards the results of its review to the Executive Director of the Department of Local Affairs, who may consult with the State Housing Board or other advisory groups on the proposal. The Division of Housing accepts applications once a year for the competitive application cycle that allows for the direct comparison of programs to ensure funding goes to the projects with the best merits.</p>
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<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>All potential applicants are able to access application instructions, CDBG guidebook, and other state publications describing the application criteria on the Division of Housing website: <a href="http://www.Colorado.gov/DOLA">www.Colorado.gov/DOLA</a>.</p>
<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>Not Applicable</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>Not Applicable</p>

	<b>Describe how resources will be allocated among funding categories.</b>	Recommendations on how resources will be allocated among funding categories are determined following the application reviews described above. An underwriting process reviews whether the program is feasible and necessary based on the type, location, and ability of the agency to carryout its proposal. Recommendations range from full funding, low to high partial funding, or no funding based on underwriting. Division of Housing determines which funding will be used for each project and program by following HUD and funding source regulations, and by availability of funds.
	<b>Describe threshold factors and grant size limits.</b>	Each proposed RLF program is evaluated using the Division of Housing evaluation criteria which are detailed in its application instructions.
	<b>What are the outcome measures expected as a result of the method of distribution?</b>	The outcome of these RLF programs is expected to be improved availability/accessibility of decent affordable housing that meets the needs of its occupants.
8	<b>State Program Name:</b>	Tenant Based Rental Assistance
	<b>Funding Sources:</b>	HOME

<p><b>Describe the state program addressed by the Method of Distribution.</b></p>	<p>Tenant Based Rental Assistance (TBRA) is a HOME program supporting two Division of Housing (DOH) programs to assist:</p> <ol style="list-style-type: none"> <li>1. Homeless families in need of housing; and,</li> <li>2. Assist households moving from institutions.</li> </ol> <p>This program current assists homeless families identified by the Department of Education and individuals being released from institutions by:</p> <ul style="list-style-type: none"> <li>• Providing temporary housing assistance that allows participants to stabilize their lives;</li> <li>• Providing case management to assist participants in obtaining long term housing;</li> <li>• Stabilizing participants and helping them move past multiple issues in their lives including limited job skills and/or lack of problem solving ability, evictions and poor credit; and,</li> <li>• Providing opportunities with responsibility to participate</li> </ul> <ol style="list-style-type: none"> <li>1. Participants are expected to apply for Section 8 (rental assistance, or obtain an affordable unit, e.g. Low-Incomes Housing Tax Credit, other subsidized unit or other housing assistance);</li> <li>2. Participants are expected to work with a case manager and complete case management goals to secure long term housing.</li> </ol>
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<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>Applications are accepted by the first of every month throughout the year. Review criteria may include but are not limited to the following:</p> <ul style="list-style-type: none"> <li>• Project need;</li> <li>• Project sustainability;</li> <li>• Financial, administrative, and management capacity of the applicant;</li> <li>• Geographic coverage;</li> <li>• Applicant's past performance as a grantee of the state;</li> <li>• Cost effectiveness; and,</li> <li>• Cost containment guidance.</li> </ul> <p>Regional field and program staff review each application and reach a consensus on a recommended level of funding based on underwriting. The Housing Development Specialist is responsible for underwriting the program to assess the need for funding. The Development Specialist prepares a Pro/Con document for each submitted application. The Pro/Con is designed to provide information in an objective format to assist staff and the State Housing Board in making a funding recommendation. The staff forwards the results of its review to the Executive Director of the Department of Local Affairs, who may consult with the State Housing Board or other advisory groups on the proposal. The Division of Housing accepts applications monthly for this.</p>
<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>Not Applicable</p>

<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>Not Applicable</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>Not Applicable</p>
<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>Recommendations on how resources will be allocated among funding categories are determined following the application reviews described above. An underwriting process reviews whether the program is feasible and necessary based on the type, location, and ability of the agency to carryout its proposal. Recommendations range from full funding, low to high partial funding, or no funding based on underwriting. Division of Housing determines which funding will be used for each project and program by following HUD and funding source regulations, and by availability of funds.</p>
<p><b>Describe threshold factors and grant size limits.</b></p>	<p>Each proposed RLF or recycled HOME program income program is evaluated using the Division of Housing evaluation criteria which are detailed in its application instructions.</p>

<b>What are the outcome measures expected as a result of the method of distribution?</b>	The outcome of these programs is expected to be improved affordability of decent housing.
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**Discussion:**



## AP-35 Projects – (Optional)

### Introduction:

These are the projects that will be used to carry out the Annual Action Plan for 2015-2016, consistent with the needs and goals established in the 5-year Consolidated Plan.

#	Project Name
1	Rental New Construction
2	Permanent Supportive Housing
3	Tenant -Based Rental Assistance for People with Special Needs
4	Homeowner-Single-Family Owner-Occupied Rehab
5	Rental Rehabilitation
6	Homeownership New Development
7	Rental Acquisition and Rehabilitation
8	Homeownership Assistance
9	Ownership Housing-Land Trusts
10	CHDO Operating

**Table 61 – Project Information**

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

Rental New Construction is the top priority due to the increasing cost of rent in the most populous parts of Colorado. Permanent Supportive Housing is a sub-category of additional affordable housing designed to meet the needs of a population that is highly vulnerable to homelessness. Single-family owner-occupied rehab, rental rehabilitation and rental acquisition and rehabilitation all support the need to preserve existing affordable housing. Tenant based rental assistance and homeownership assistance are both programs for making existing housing more affordable to individual households.

**AP-38 Project Summary**  
**Project Summary Information**

<b>1</b>	<b>Project Name</b>	Rental New Construction
	<b>Target Area</b>	State of Colorado
	<b>Goals Supported</b>	Increase Supply of Affordable Housing
	<b>Needs Addressed</b>	Additional Affordable Housing
	<b>Funding</b>	CDBG: \$1,135,970 General Fund: \$2,050,000
	<b>Description</b>	This project will fund activities that create new affordable rental housing that is not specific to the homeless or special needs populations.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>2</b>	<b>Project Name</b>	Permanent Supportive Housing
	<b>Target Area</b>	State of Colorado
	<b>Goals Supported</b>	Increase Supply of Affordable Housing
	<b>Needs Addressed</b>	Additional Affordable Housing Housing and Assistance for the Homeless Affirmatively Further Fair Housing
	<b>Funding</b>	:
	<b>Description</b>	This project will fund activities that wbuild or rehabilitate housing to be used as permanent supportive housing for the homeless or for people with special needs. It is an integral part of the goal of increasing the amount of affordable housing.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	

<b>3</b>	<b>Project Name</b>	Tenant -Based Rental Assistance for People with Special Needs
	<b>Target Area</b>	State of Colorado
	<b>Goals Supported</b>	Improve Housing Affordability
	<b>Needs Addressed</b>	Housing and Assistance for the Homeless
	<b>Funding</b>	:
	<b>Description</b>	Provide rental assistance for people with disabilities, the elderly, homeless families with school-aged children, and ex-offenders released as homeless.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>4</b>	<b>Project Name</b>	Homeowner-Single-Family Owner-Occupied Rehab
	<b>Target Area</b>	State of Colorado
	<b>Goals Supported</b>	Preserve Existing Affordable Housing
	<b>Needs Addressed</b>	Acquire and Preserve Affordable Housing Stock.
	<b>Funding</b>	:
	<b>Description</b>	Provide funding to allow local governments and 105(a)(15) entities to make low-interest loans to low and moderate households for necessary repairs and rehabilitation to their homes.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>5</b>	<b>Project Name</b>	Rental Rehabilitation
	<b>Target Area</b>	State of Colorado
	<b>Goals Supported</b>	Preserve Existing Affordable Housing

	<b>Needs Addressed</b>	Acquire and Preserve Affordable Housing Stock.
	<b>Funding</b>	:
	<b>Description</b>	Preserve the supply of affordable rental housing through rehabilitation needed for health or safety and to keep the properties marketable.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>6</b>	<b>Project Name</b>	Homeownership New Development
	<b>Target Area</b>	State of Colorado
	<b>Goals Supported</b>	Increase Supply of Affordable Housing
	<b>Needs Addressed</b>	Additional Affordable Housing
	<b>Funding</b>	:
	<b>Description</b>	This project will fund activities that help create new affordable single-family homes.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>7</b>	<b>Project Name</b>	Rental Acquisition and Rehabilitation
	<b>Target Area</b>	State of Colorado
	<b>Goals Supported</b>	Increase Supply of Affordable Housing Preserve Existing Affordable Housing
	<b>Needs Addressed</b>	Additional Affordable Housing Acquire and Preserve Affordable Housing Stock.
	<b>Funding</b>	:

	<b>Description</b>	This project will fund activities that acquire properties for use as affordable rental housing and which may also need to be rehabilitated.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
8	<b>Project Name</b>	Homeownership Assistance
	<b>Target Area</b>	State of Colorado
	<b>Goals Supported</b>	Improve Housing Affordability
	<b>Needs Addressed</b>	Additional Affordable Housing
	<b>Funding</b>	:
	<b>Description</b>	Provide low-cost down payment assistance loans to low and moderate income households, thus improving affordability of homeownership.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
<b>Planned Activities</b>		
9	<b>Project Name</b>	Ownership Housing-Land Trusts
	<b>Target Area</b>	State of Colorado
	<b>Goals Supported</b>	Increase Supply of Affordable Housing Improve Housing Affordability
	<b>Needs Addressed</b>	Additional Affordable Housing
	<b>Funding</b>	:

	<b>Description</b>	Provide funding for ownership housing created through the land trust model by contributing funds for acquisition of land or existing housing through non-profit housing providers. Reduces the cost of housing for the homebuyer.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>10</b>	<b>Project Name</b>	CHDO Operating
	<b>Target Area</b>	State of Colorado
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	Housing Non-Profit Capacity Building
	<b>Funding</b>	:
	<b>Description</b>	Improve non-profit capacity by funding operating costs of qualified Community Housing Development Organizations related to the production of new affordable housing.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	

**AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)**

**Will the state help non-entitlement units of general local government to apply for Section 108 loan funds?**

No

**Available Grant Amounts**

**Acceptance process of applications**



**AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)**

**Will the state allow units of general local government to carry out community revitalization strategies?**

Yes

**State's Process and Criteria for approving local government revitalization strategies**

Yes; however these projects typically are not requested through the regular CDBG program.

## **AP-50 Geographic Distribution – 91.320(f)**

### **Description of the geographic areas of the state (including areas of low-income and minority concentration) where assistance will be directed**

The State of Colorado includes all non-entitlement areas of the State for all four of the Consolidated Plan programs. The Flood Disaster Recovery Area contains the 18 counties designated as a disaster area under a presidential declaration.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
State of Colorado	
Flood Disaster Recovery Area	

**Table 62 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The Flood Disaster Recovery area will receive all of the CDBG-DR funding that has been awarded to the State. All other funding from the annual allocations of CDBG, HOME, HOPWA and ESG will be used throughout the rest of the state.

### **Discussion**

## Affordable Housing

### AP-55 Affordable Housing – 24 CFR 91.320(g)

#### Introduction:

One Year Goals for the Number of Households to be Supported	
Homeless	
Non-Homeless	
Special-Needs	
Total	

**Table 63 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	20
Total	20

**Table 64 - One Year Goals for Affordable Housing by Support Type**

#### Discussion:

These are all rough estimates. Actual numbers will depend on the projects that survive the competitive application process.

## **AP-60 Public Housing - 24 CFR 91.320(j)**

### **Introduction:**

The State of Colorado Department of Local Affairs does not own or manage any public housing.

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

Not applicable.

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

Not applicable.

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

### **Discussion:**

CO-911 is designated a high performing agency.

## **AP-65 Homeless and Other Special Needs Activities – 91.320(h)**

### **Introduction**

DOLA's one year goal to serve 1,225 homeless people encompasses multiple programs

including:

- Permanent Supportive Housing (formerly called Shelter Plus Care) in the seven county Denver Metro Area, Colorado Springs and the Balance of State;
- The State Housing Voucher Program for homeless persons who suffer from mental illness;
- Colorado's Second Chance Housing and Reentry Program (C-SCHARP) for persons exiting State Prisons;
- Next Steps – Tenant Based Rental Assistance Programs for homeless families with school aged children.

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

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

See above.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

See above.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

See above.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services,**

**employment, education, or youth needs**

See above.

**Discussion**

**AP-70 HOPWA Goals – 91.320(k)(4)**

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	0
Tenant-based rental assistance	60
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	60

## **AP-75 Barriers to affordable housing – 91.320(i)**

### **Introduction:**

The State's rapid development from the early 1990s to early 2000s made growth management issues a concern for State and local elected officials in Colorado and caused many communities to adopt policies that growth should "pay its own way." This resulted in sometimes complex impact fee structures. These growth-control policies and fees remain in place and continue to work against development of affordable housing.

Growth control policies can serve either as management tools controlling and directing appropriate development – or as regulatory barriers to prevent additional development. This is most apparent in housing development, which is affected by every tool a community might use to control growth. Tools include annexation and zoning policies, both in terms of the amount of land available for residential development and its density; subdivision design and engineering standards; impact fees for infrastructure and other public facilities; building codes; limits on the number of building permits allowed each year; and regulations to protect environmental and cultural resources.

The Division defines "regulatory barriers" as either deliberate or de facto actions that prohibit or discourage construction of affordable housing without reasons directly related to public health and safety. Additionally, a regulatory barrier can be a federal, State, or local statute, ordinance, policy, custom, practice, or procedure that excessively increases the cost of new or rehabilitated housing, either by improperly restricting the location of housing, or by imposing unjustified restrictions on housing development with little or no demonstrated compensating assistance.

The problems created by regulatory barriers are compounded by the "not in my backyard" syndrome. The problem of finding suitable sites for affordable housing or community development projects continues to be a problem in Colorado. Many neighborhoods are unwilling to have mixed income rental units, housing for persons with special needs or senior housing. This lack of understanding and fear of affordable housing residents also hampers efforts to expand Colorado's affordable housing inventory.

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

DOLA staff works with local governments and housing providers to increase their capacity to design, locate and provide infrastructure, economic development and new affordable housing projects. The Department supplements technical assistance with statewide training including capacity building activities for local governments, technical assistance to nonprofit organizations and classes such as the Developer's Toolkit, Hammering out the Deal, and application workshops for housing.

DOH provides technical assistance to local governments that want to modify land use regulations in order to encourage affordable housing development. During our application review process, the Division makes it a priority to assess a local government's financial contribution compared to the impact its



regulations and policies have on the total project cost.

The primary way the Division will provide technical assistance is through its ongoing discussions with local governments during project funding. The Division will also provide workshops for local government officials about regulatory barriers as requested.

**Discussion:**

Barriers to affordable housing are also barriers to fair housing in most instances. Specifically, since members of racial and ethnic minorities, women, and people with disabilities, protected under Fair Housing law, are disproportionately low-income, lack of affordable housing places greater burdens on them. Overcoming barriers to affordable housing is essential to providing fair housing opportunity for all.

## **AP-85 Other Actions – 91.320(j)**

### **Introduction:**

#### **Actions planned to address obstacles to meeting underserved needs**

Within the Division of Local Government, general areas of assistance to the underserved include, but are not limited to budgeting, finance, general government administration, special district administration and elections, and water and wastewater management. In addition, technical assistance staff processes and assists with a number of required local government filings that are received by the Department of Local Affairs, and perform research functions for the state, local governments, and other interested individuals.

Technical Assistance Services include administrative, financial, and other assistance to local officials, staff, and citizens in the day-to-day operation of a local government. The Technical Assistance section delivers assistance through workshops, publications, individual consultations and on-line resources. The Division of Local Government provides professional assistance to local governments in many areas of financial management, including investment and cash management strategies, short and long term capital financing options, revenue development, expenditure control, and banking. Staff is available to provide financial trend analyses, a valuable tool in predicting future outcomes. The Division of Local Government offers an annual series of workshops usually at six to nine locations around the state on topics of current financial management interest.

Supplying safe drinking water and treating wastewater are two of the basic services local governments provide. Department staff can assist communities in addressing the range of water and wastewater problems they often face, from deteriorating distribution lines to inadequate budgeting and accounting practices. Department staff are available to analyze needs and develop goals, develop a capital improvement program, analyze rate structures for user and tap fees, coordinate with the Colorado Department of Public Health and Environment and other state and federal agencies, explore funding alternatives and identify plant operator training programs.

DOLA, through OEDIT, serves all rural counties with its Business Loan Funds. The Department reaches out to businesses by annually participating in at least five regional business finance forums throughout the state. The State advertises its infrastructure grants to municipal, county and economic development officials.

#### **Actions planned to foster and maintain affordable housing**

DOLA, through the Division of Housing plans to take the following actions to foster and maintain affordable housing:

(1) promote the development of low-income units by providing HOME and/or CDBG resources to fill gaps on the housing development side of a project, while using project-based Section 8 Housing Choice Vouchers to create revenue after completion;

- (2) using Veterans Administration Supportive Housing vouchers (VASH) to assist veterans experiencing homelessness;
- (3) creating an initiative that ensures linkage between housing and Medicaid, SAMHSA, TANF and other mainstream human service assistance;
- (4) Working with key stakeholder groups to make progress toward recognizing and treating the long-term effects of addiction and alcoholism as a disabling condition;
- (5) coordinating HEARTH ACT services with Continua of Care and local jurisdictions to ensure that it funds projects and programs to meet the greatest homeless needs.

When State revenues are sufficient DOH may receive Housing Development Grant funds. When available, these State funds are the most flexible of the Division's resources, and allow tailored community solutions to help ensure that the poorest families in Colorado have an increasing supply of rental units affordable to them. DOH is expects to receive \$8,200,000 in Housing Development Grant funds for the State Fiscal Year that runs from July 1, 2015 through June 30, 2016. Additional funding that is used for affordable housing has become available over the past few years, such as the Colorado Housing Investment Fund which originated with mortgage settlement funds and which DOH receives as custodial funds through the Attorney General's office, to be used for homeowner relief, foreclosure prevention and affordable housing.

The primary housing assistance program is the Housing Choice Voucher program (HCV). These funds are used in the administration of both the Housing Choice Voucher and Shelter Plus Care programs through DOH.

DOH will continue to coordinate its funding efforts with those of the Colorado Housing and Finance CHFA and other funding agencies often coordinate their efforts to make affordable housing projects successful.

The Colorado Community Interagency Council on Homelessness (CCICH) creates statewide collaboration among nonprofit corporations, State and federal agencies. DOH actively participates to better link housing and services for low-income residents and homeless persons. Other topics of the CCICH include job training, education, employment, childcare, transportation, housing and food stamp benefits to assist poverty-stricken families in achieving economic self-sufficiency.

### **Actions planned to reduce lead-based paint hazards**

DOH works closely with subgrantees, contract agencies, and the Colorado Department of Public Health and Environment (CDPHE) to assure that the State's housing programs and projects comply with current requirements of Title X of the Community Development Act of 1992. Approximately 431,736 (+/-10%) homes in Colorado may contain lead based paint. DOH staff reviews each proposed housing project to ensure compliance Title X, based on the type of project, the type, amount, and duration of financial assistance, and the age of the property. In addition, DOH makes training and technical resources available to local housing providers and developers. DOH is implementing the following activities during

the period of 2010–2015 to ensure statewide compliance with applicable lead-based paint regulations.

#### 1. Enhance Existing Partnerships

DOH will assist public and private efforts to reduce lead-based paint hazards across the State through involvement in the Colorado Lead Coalition interagency work group, which develops and implements strategies for statewide lead hazard reduction and education efforts. The Coalition includes the U.S. Environmental Protection Agency, Denver Health, the U.S. Department of Housing and Urban Development, the Colorado Department of Health and Environment and other agencies.

DOH also provides technical assistance and support integration of the various services offered to lower-income households, including participation in current healthy home projects in the state. This includes the Colorado Healthy Homes Coalition (CHHC) that promotes the provision of comprehensive housing rehabilitation and household services to lower-income households. The CHHC works to maximize the interventions for each household in regard to their overall well-being by linking housing rehabilitation and weatherization services with medical care and hazard mitigation programs. DOH will continue to participate in the CHHC. DOH also supports the HUD Safe and Healthy Homes Investment Partnership certification program as a tool for program integration.

#### 2. Provide Lead Hazard Information to Housing Providers, Local Officials and Assisted Households

DOH provides all sub-grantees, contractors and local housing and service providers with the most current required publications for distribution to occupants of housing units assisted with Division funds. The DOH staff has a working knowledge of the Environmental Protection Agency (EPA) Renovation, Repair, and Painting Rule (RRP) that requires all rehabilitation contractors to be certified in lead-based paint procedures. DOH has processes in place to confirm that contractors compensated through DOH funded activities are properly RRP certified.

#### 3. Enhance Existing Delivery System and Technical Capacity

DOH has increased its involvement in CDPHE’s lead-based paint education activities and sponsored additional lead-safe work practice trainings around the State. DOH will continue to provide technical assistance about Title X requirements through web-based training, on-site visits, project underwriting and the distribution of best practice methods. DOH continues to search for funding opportunities to provide additional resources concerning lead-based paint and other home hazards, including funds from HUD’s Office of Healthy Homes and Lead Hazard Control grants. DOH will coordinate applications for funding under the Lead Hazard Reduction Program – Healthy Homes Initiative on behalf of the entire state.

### **Actions planned to reduce the number of poverty-level families**

#### Employment

The fundamental “antipoverty strategy” is a good job. Thus, the key element for lifting people out of poverty is creating and retaining jobs, helping people acquire the right skills to fill those jobs, and connecting the unemployed to jobs.

The Office of Economic Development and International Trade (OEDIT) focuses on using CDBG funds for job creation. By helping provide businesses and local governments with the funding and infrastructure they need, OEDIT enables businesses to create and retain jobs.

HUD's formula grants to DOLA also contribute to creating and retaining jobs in Colorado, although that is not their primary purpose.

The Divisions of Housing and Local Government are working to strengthen Section 3 performance in their use of federal funds to better create and retain jobs through their public facilities and housing projects.

#### Housing and Supportive Services

The Division of Housing works to lift people out of poverty by combining housing opportunities with the supportive services needed to achieve self-sufficiency. The Division funds transitional and permanent supportive housing development for people with special needs as well as the homeless and chronically homeless. Programs operated by our Public Housing Authority section include the Family Self-Sufficiency and Family Unification programs, Housing Choice Voucher special needs programs for people with disabilities, Homeless with Substance Abuse initiatives, Housing Choice Voucher Welfare-to-Work program, Project Access vouchers to assist younger persons with disabilities in moving from institutions into the community and Veterans Administration Supportive Housing vouchers that provide permanent housing to homeless veterans.

### **Actions planned to develop institutional structure**

The Department of Local Affairs works with local governments, private industry, and nonprofit organizations to tackle issues involved in providing affordable housing, and community and economic development. The primary gaps remaining in the institutional structure in Colorado are:

#### Governmental Coordination:

**Problem:** Gaps in communications can affect the decision-making of an entire region and lead to inefficient land use or excessive burden on one locale.

**Solution:** The Department of Local Affairs (DOLA) is the one agency in Colorado that deals almost exclusively with local governments on all levels of its mission. DOH continues to increase the coordination and involvement of State and federal agencies, public and private nonprofits and others in the leveraging of funding sources, the planning and delivery of housing-related services, and the development of special initiatives to increase and preserve affordable housing.

The State's "Interagency Housing Pipeline" is composed of key agencies that include the DOH, Colorado Housing and Finance Authority, U.S. Department of Housing and Urban Development and U.S.

Department of Agriculture, Rural Development. These bi-monthly meetings provide coordination around multiple agency rules, various funding sources and an annual targeting of specific priority areas of the State in order to address immediate housing needs.

Colorado consults and collaborates with its CoCs.

#### Capacity of Local Nonprofit Organizations and Housing Authorities:

**Problem:** Many nonprofits lack not only the funding to meet their community's housing demands, but also the staff expertise to expand or diversify existing services.

**Solution:** DOLA works with the Department of Human Services and special-needs providers to encourage partnerships between service providers and housing development agencies. These alliances are essential to increasing the supply of affordable, accessible housing for persons with special needs.

DOLA works to improve agency capacity through technical assistance, workshops, training and

monitoring. These efforts encourage retention of existing housing and new production of housing units and the creation and expansion of projects and programs that meet community needs.

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

The Division of Housing takes the following actions and collaborates with the following organizations to enhance coordination between public and private housing and social service agencies:

- Established a “Housing Initiatives” program to coordinate and collaborate with multiple agencies across additional program areas, including Veterans’ Housing, Renewable Energy, and other areas of interest.
- Second Chance Housing and Prisoner Reentry Program (C-SCHARP) Task Force
- Intradepartmental CDBG Coordinating Group. DOLA created a cross-divisional work group to coordinate and integrate its use of CDBG funds.
- The Interagency Housing Pipeline which includes development staff from DOH, the Colorado Housing and Finance Authority (CHFA), the USDA Rural Development, US Department of Housing and Urban Development (HUD), and several Community Development Financial Institutions (CDFIs).
- Colorado and Community Interagency Council on Homelessness, a State coordinating organization appointed by the Governor to develop a strategic plan to end homelessness.
- Participates in Colorado’s three Continua of Care (CoC): Metropolitan Denver Homeless Initiative; Homeward Pikes Peak and the Balance of State.
- Housing Colorado, Inc., a 501(c)(3) membership organization that facilitates workshops, meetings and educational opportunities, as well as an annual conference for housing organizations and industry professionals
- Colorado Chapter, National Association of Housing Redevelopment Organizations (NAHRO), a state trade association for housing authorities and redevelopment agencies.
- Colorado Foreclosure Task Force, a public-private task force in which the Division of Housing participates as an active member.
- Supportive Housing Program, a statewide housing authority whose oversight transferred to the Division of Housing as of July 1, 2011. DOH has established and will maintain Housing Advisory Housing Board.
- Examines linkages between HOME, CDBG and the HUD Section 8 Housing Choice Voucher Program. The purpose of the examination is to increase the supply of affordable housing for persons of limited income.
- DOH's internal Homeless Programs Team will focus on homeless issues.
- Office of Homeless Youth, a program within the Division of Housing, will meet on a regular basis with statewide agencies to establish goals, objectives and to seek funding.

### **Discussion:**

Actions Planned to Affirmatively Further Fair Housing: DOH will continue to take opportunities to educate housing providers across the state on fair housing whenever possible. DOH will propose

sessions at both the National Association of Housing and Redevelopment Officials Conference and also with Housing Colorado Annual Conference. In addition, the Division has contracted with the Denver Metro Fair Housing Center to test for housing discrimination in the Disaster Recovery area and for discrimination against people with disabilities and people with children in the Denver Metro Area, and has contracted with Western Economic Services to produce an Analysis of Impediments to Fair Housing Choice that will inform our efforts going forward. The State of Colorado is firmly committed to equal housing rights and to affirmatively furthering those rights.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

#### Introduction:

The entries below comprise the program specific requirements for CDBG, HOME, and ESG.

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.320(k)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	120,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>120,000</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	100,000
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%



**HOME Investment Partnership Program (HOME)**  
**Reference 24 CFR 91.320(k)(2)**

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

HOME funding is not being used for any form of investment other than those identified in Section 92.205.

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

The State reviews applications for homeownership projects and programs to determine whether resale or recapture restrictions are best suited to each proposal. Generally, recapture is preferred, unless the applicant can demonstrate that they will be able to assist homebuyers with meeting resale requirements during the HOME affordability period.

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

**Recapture:** HOME funds subject to recapture include any development subsidy or direct assistance to the homebuyer that reduced the purchase price from fair market value to an affordable price, or any down payment or subordinate financing provided on behalf of the purchaser.

- The property may be sold during the affordability period with full or partial repayment of the HOME assistance. Recaptured funds must be used for more HOME-eligible activities.
- Full Recapture, subject to net proceeds – the subgrantee will recapture 100% of the funds if the client sells their home before the end of the affordability period, unless the client can demonstrate that the sale was an arms-length transaction and that net proceeds are not adequate to pay off 100% of the loan.
- Net proceeds = Sales price – Senior debt repayment – Closing costs. Any excess net proceeds, after repayment of the DPA loan to the agency, may be kept by the client, unless their loan is structured with an equity ratio instead of an amortizing interest rate (for Shared Equity Programs).

**Resale to another Low-income Buyer:** The subsequent purchaser must be a low-income family (80% or less of area median income) that will use the property as its principal residence.

- Such sale must be at a price that allows for "fair return on investment, including any improvements" to the seller (the former homebuyer).
- The former homebuyer's investment consists of their down payment plus the value of any improvements they made to the house. "Fair return" is defined as the percentage change in the value of the home, based on the percentage change in median home prices and documented by appraisals from the former homebuyer's purchase and the new homebuyer's purchase.
- If median sales prices decline between sales, the seller may not receive a return on their

investment.

- The property must be sold at a price that is affordable to a household at 75% to 80% of area median income that will pay not more than 30% of their income for principal and interest.
- If the affordable sales price is too low to allow the seller a fair return on their investment, the State may provide HOME funding to help a qualified buyer afford a sales price that does ensure a fair return. The new HOME funding would be provided through an existing State subgrantee.
- If the property is transferred by sale or descent, the unpaid balance of the loan will be due and payable immediately (limited to Net Proceeds). Descent to co-borrower is excluded from this provision. Transfers by inheritance or other estate planning tools may be excluded from this provision if the home and its occupant continue to qualify – the new resident must qualify as Low-Income and treat the home as their primary residence. For the purposes of this Program, “sale or transfer of title” shall mean any sale or transfer that will cause the assisted property to be reassessed by the Assessor’s Office.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The Division of Housing may use HOME funds to refinance existing debt on an eligible single-family, owner-occupied property when it uses HOME funds to rehabilitate the unit, if the refinancing will reduce overall housing costs for the owner and make the housing more affordable.

The Division may also use HOME funds to refinance existing debt on multifamily rehabilitation, or new construction projects if refinancing is necessary for continued long-term affordability and is consistent with State-established guidelines. To qualify, the proposed project must meet one of the following criteria:

- Rehabilitation is the primary eligible activity. This means that the amount of HOME funds for rehabilitation must equal or exceed the amount of HOME funds used to refinance existing debt on the property. The minimum ratio of rehabilitation costs to refinancing costs must be 1 to 1, or a minimum rehabilitation cost of \$5,000 per unit; or
- A review of management practices should demonstrate that disinvestment in the property has not occurred, that the long-term needs of the project can be met, and that it is feasible to serve the targeted population over the proposed affordability period; or
- The application must state whether the new investment is being made to maintain current affordable units, create additional affordable units, or both; or
- The required period of affordability will be a minimum of 30 years; or
- The State will accept applications for refinancing statewide; and, or
- The State will not use HOME funds to refinance multifamily loans made or insured by any Federal program, including CDBG, unless additional affordable units will be income-restricted to low-income households or the affordability period is extended.

**Emergency Solutions Grant (ESG)**  
**Reference 91.320(k)(3)**

1. Include written standards for providing ESG assistance (may include as attachment)

Colorado requires its subrecipients to establish and consistently apply written standards for providing ESG assistance. At a minimum these written standards must include:

(i) Standard policies and procedures for evaluating individuals' and families' eligibility for assistance under Emergency Solutions Grant (ESG);

(ii) Standards for targeting and providing essential services related to street outreach;

(iii) Policies and procedures for admission, diversion, referral, and discharge by emergency shelters assisted under ESG, including standards regarding length of stay, if any, and safeguards to meet the safety and shelter needs of special populations, e.g., victims of domestic violence, dating violence, sexual assault, and stalking; and individuals and families who have the highest barriers to housing and are likely to be homeless the longest;

(iv) Policies and procedures for assessing, prioritizing, and reassessing individuals' and families' needs for essential services related to emergency shelter;

(v) Policies and procedures for coordination among emergency shelter providers, essential services providers, homelessness prevention, and rapid re-housing assistance providers; other homeless assistance providers; and mainstream service and housing providers (see §576.400(b) and (c) for a list of programs with which ESG-funded activities must be coordinated and integrated to the maximum extent practicable);

(vi) Policies and procedures for determining and prioritizing which eligible families and individuals will receive homelessness prevention assistance and which eligible families and individuals will receive rapid re-housing assistance;

(vii) Standards for determining what percentage or amount of rent and utilities costs each program participant must pay while receiving homelessness prevention or rapid re-housing assistance;

(viii) Standards for determining how long a particular program participant will be provided with rental assistance and whether and how the amount of that assistance will be adjusted over time; and

(ix) Standards for determining the type, amount, and duration of housing stabilization and/or relocation services to provide to a program participant, including the limits, if any, on the homelessness prevention or rapid re-housing assistance that each program participant may receive, such as the maximum amount of assistance, maximum number of months the program participant receive assistance; or the maximum number of times the program participant may receive assistance.

(x) Participation in HMIS. The subrecipient must ensure that data on all persons served and all activities assisted under ESG are entered into the applicable community-wide HMIS in the area in which those persons and activities are located, or a comparable database, in accordance with HUD's standards on participation, data collection, and reporting under a local HMIS. If the subrecipient is a victim service provider or a legal services provider, it must use a comparable database that collects client-level data over time (i.e., longitudinal data) and generates unduplicated aggregate reports

based on the data. Information entered into a comparable database must not be entered directly into or provided to an HMIS. Subgrantee organizations will be required to submit monthly data quality reports to ensure compliance with this provision.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

A coordinated assessment system is currently under development.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

ESG Housing Assistance applications will be submitted to the Division of Housing whose internal staff will screen applications for threshold criteria and forward eligible applications to a scoring committee. This committee comprised of seven members representing the three Continua of Care, local government, a homeless or formerly homeless person and two at-large representatives will score applications and recommend agencies for funding. The Program Manager will present funding recommendations to the Division Director, DOLA's Executive Director and State Housing Board. DOLA's Executive Director will make the final funding decision.

#### THRESHOLD CRITERIA

- 501(c)(3) status or unit of general local government
- Compliance with HMIS Participation
- Dollar for dollar match requirement
- Ability to meet certification of insurance requirement

#### SCORING CRITERIA

- Years of experience in serving special needs population
- Staff capacity and track record for serving special needs population
- Staff capacity and track record
- Identify and document NEED for shelter and/or services
- Financial capacity
- Policies and procedures for assessing client needs
- Ability to conduct income determinations
- Ability to comply with grant requirements

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The ESG application scoring committee includes a homeless or formerly homeless individual among its seven members.

5. Describe performance standards for evaluating ESG.

Currently, the Division of Housing is relying on quarterly e-snaps reports that capture unduplicated numbers of persons or households served as well as on-site monitoring performed by DOH staff members.

In partnership with the Continua of Care, new written performance standards will be developed using the Consolidated plan, quarterly e-Snaps report, Annual Action Plan and CAPER, as a guide to which performance standards will be recorded, tracked and produced in monthly or quarterly reports. General performance standards such as the unduplicated number of persons or households prevented from becoming homeless and the unduplicated number of persons or households assisted from emergency shelters/streets into permanent housing will be reported.

**Discussion:**

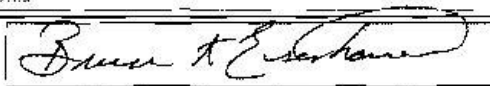
1. HOME Program subfunds: The Division of Housing will set aside 10% of its allocation for administration, \$411,259 based on an allocation of \$4,112,590. Our set aside for CHDO Reserve will be 15% of the allocation (\$616,889), and CHDO operating will be funded at 5% of our allocation, or an estimated \$205,629.

## Attachments

# Grantee SF-424's and Certification(s)

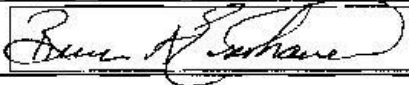
CMB Number: 4040-0004  
 Expiration Date: 8/31/2016

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision	* 3. Revision, select appropriate letter(s): _____ * Other (Specify): _____
* 3. Date Received: _____	4. Applicant Identifier: _____	
5a. Federal Entity Identifier: _____	5b. Federal Award Identifier: _____	
<b>State Use Only:</b>		
6. Date Received by State: _____	7. State Application Identifier: _____	
<b>8. APPLICANT INFORMATION:</b>		
* a. Legal Name: <u>State of Colorado</u>		
* c. Employer/Taxpayer Identification Number (EIN/TIN): <u>34-6644139</u>	* d. Organizational DUNS: <u>8781021610000</u>	
<b>d. Address:</b>		
* Street1:	<u>1003 Sherman St</u>	
* Street2:	<u>Ironwood</u>	
* City:	<u>Denver</u>	
* County/Parish:	<u>Denver</u>	
* State:	<u>CO: Colorado</u>	
* Province:	_____	
* Country:	<u>USA: UNITED STATES</u>	
* Zip / Postal Code:	<u>80204-2241</u>	
<b>e. Organizational Unit:</b>		
Department Name: <u>Department of Local Affairs</u>	Division Name: _____	
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>		
Prefix: <u>Mr.</u>	First Name: <u>Harry</u>	
Middle Name: <u>S.</u>	Last Name: <u>Miller</u>	
Suffix: _____	Title: <u>General Counsel, Plan Coordination</u>	
Organizational Affiliation: _____		
* Telephone Number: <u>303-864-7836</u>	* Fax Number: <u>303-864-7836</u>	
* Email: <u>harry.miller@colorado.gov</u>		

Application for Federal Assistance SF-424	
<b>16. Congressional Districts Of:</b>	
* a. Applicant: <input type="text" value="00-001"/>	* b. Program/Project: <input type="text"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
A1 Colorado Counties.docx	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
<b>17. Proposed Project:</b>	
* a. Start Date: <input type="text" value="04/01/2011"/>	* b. End Date: <input type="text" value="03/31/2016"/>
<b>18. Estimated Funding (\$):</b>	
* a. Federal	<input type="text" value="1,800,000.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text" value="0,000.00"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="1,800,000.00"/>
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach <input type="text"/>	
<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
<b>21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)</b>	
<input checked="" type="checkbox"/> I AGREE	
** The list of certifications and assurances or an internet site where you may obtain this list is contained in the announcement or agency specific instructions.	
<b>Authorized Representative:</b>	
Prefix: <input type="text" value="Ms"/>	* First Name: <input type="text" value="Kevin"/>
Middle Name: <input type="text"/>	
* Last Name: <input type="text" value="Peterson"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="Interim Executive Director, Dept. Local Affairs"/>	
* Telephone Number: <input type="text" value="303-854-2843"/>	* Fax Number: <input type="text" value="303-854-2838"/>
* Email: <input type="text" value="Kevin.Peterson@state.co.us"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="04/13/2011"/>



Application for Federal Assistance SF-424		
*1 Type of Submission <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		*2 Type of Application. If Revision, select appropriate item(s) <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision * Other (Specify): _____
*3 Date Received: _____		4. Applicant Identifier: _____
6a. Federal Entity Identifier: _____		5b. Federal Award Identifier: _____
State Use Only:		
6. Date Received by State: _____		7. State Application Identifier: _____
<b>8. APPLICANT INFORMATION:</b>		
*a. Legal Name: State of Colorado		
*b. Employer/Taxpayer Identification Number (EIN/TIN): 84-0614759		*c. Organizational DUNS: 8781924830000
d. Address:		
* Street1:	313 Sherman St	
* Street2:	Room 500	
* City:	Denver	
* County/Parish:	Denver	
* State:	CO Colorado	
* Province:		
* Country:	USA; UNITED STATES	
* Zip / Postal Code:	80203 2411	
e. Organizational Unit:		
Department Name: Department of Transportation		Division Name: _____
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: Mr.	* First Name: Sunny	
Middle Name: J.		
* Last Name: Hillier		
Suffix: _____		
Title: Contract Admin. Pkcs. Coordinator		
Organizational Affiliation: _____		
* Telephone Number: 303-854-7411	Fax Number: 303-851-7456	
* Email: sunny.hillier@state.co.us		

Application for Federal Assistance SF-424	
<b>16. Congressional Districts Of:</b>	
* a. Applicant: <input type="text" value="100-207"/>	* b. Program/Project: <input type="text"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text" value="100MS_COUN_100_100_424.docx"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
<b>17. Proposed Project:</b>	
* a. Start Date: <input type="text" value="04/01/2015"/>	* b. End Date: <input type="text" value="03/31/2016"/>
<b>18. Estimated Funding (\$):</b>	
* a. Federal: <input type="text" value="433,880.00"/>	
* b. Applicant: <input type="text"/>	
* c. State: <input type="text"/>	
* d. Local: <input type="text"/>	
* e. Other: <input type="text"/>	
* f. Program Income: <input type="text"/>	
* g. TOTAL: <input type="text" value="433,880.00"/>	
<b>19. Is Application Subject to Review By State Under Executive Order 12372 Process?</b>	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
<b>20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)</b>	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
<b>21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 21B, Section 1001)</b>	
<input checked="" type="checkbox"/> ** I AGREE	
<small>** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.</small>	
<b>Authorized Representative:</b>	
Prefix: <input type="text" value="001"/>	* First Name: <input type="text" value="Kevin"/>
Middle Name: <input type="text"/>	
* Last Name: <input type="text" value="Brown"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="Federal Executive Director, Dept. Social Affairs"/>	
* Telephone Number: <input type="text" value="303-864-7811"/>	* Fax Number: <input type="text" value="303-864-7878"/>
* Email: <input type="text" value="kevin.brown@statecolorado.us"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="04/10/2015"/>

Application for Federal Assistance SF-424		
* 1. Type of Submission <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="checkbox"/> _____ * Other (Specify): <input type="checkbox"/> _____
* 3. Date Received	4. Applicant Identifier	
5a. Federal Entry Identifier	5b. Federal Award Identifier	
<b>State Use Only:</b>		
6. Date Received by State	7. State Application Identifier	
<b>B. APPLICANT INFORMATION:</b>		
* a. Legal Name: STATE OF COLORADO		
* b. Employer/Taxpayer Identification Number (EIN/TIN)	* c. Organizational OIGINS	
84-1641733	372197420000	
<b>d. Address:</b>		
* Street:	1314 Spiveyman St	
* Street2:	Room 502	
* City:	DENVER	
* County/Parish:	Denver	
* State:	CO: Colorado	
* Province:		
* Country:	USA: UNITED STATES	
* Zip / Postal Code:	80202-2242	
<b>e. Organizational Unit:</b>		
Department Name	Division Name:	
Department of Local Affairs		
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>		
Prefix: Ms.	* First Name: Mary	
Middle Name: E.		
* Last Name: Miller		
Suffix:		
Title: Consolidated Plan Coordinator		
Organizational Affiliation:		
* Telephone Number: 303-619-7814	* Fax Number: 303-619-7850	
* Email: mary.miller@state.co.us		

**Application for Federal Assistance SF-424**

**16. Congressional Districts Of:**

\* a. Applicant:  \* b. Program/Project:

Attach an additional list of Program/Project Congressional Districts if needed.

**17. Proposed Project:**

\* a. Start Date:  \* b. End Date:

**18. Estimated Funding (\$):**

* a. Federal	4,112,580.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	3,000,000.00
* g. TOTAL	7,112,580.00

**\* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

a. This application was made available to the State under the Executive Order 12372 Process for review on

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E.O. 12372.

**\* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment)**

Yes  No

If "Yes", provide explanation and attach

**21. \*By signing this application, I certify (1) to the statements contained in the list of certifications\*\* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances\*\* and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1061)**

\*\* I AGREE

\*\* The list of certifications and assurances, or an internet site where you may obtain this list is contained in the announcement or agency specific instructions.

**Authorized Representative:**

Prefix:  \* First Name:  \* Suffix:


Middle Name:

\* Last Name:  \* S. Pfx:

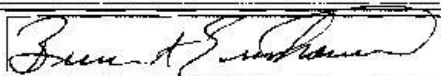
\* Title:

\* Telephone Number:  \* Fax Number:

\* Email:

\* Signature of Authorized Representative:  \* Date Signed:

Application for Federal Assistance SF-424		
* 1 Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2 Type of Application: <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision	* 1 Revision, select appropriate letter(s): <input type="text"/> <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: <input type="text"/>	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>		5b. Federal Award Identifier: <input type="text"/>
<b>State Use Only:</b>		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
<b>8. APPLICANT INFORMATION:</b>		
* a. Legal Name: <input type="text" value="State of Colorado"/>		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text" value="84-6071739"/>	* c. Organizational DUNS: <input type="text" value="8781974830000"/>	
<b>d. Address:</b>		
* Street1: <input type="text" value="1310 Sherman St"/>	Street2: <input type="text" value="Round 500"/>	
* City: <input type="text" value="Denver"/>	County/Parish: <input type="text" value="Denver"/>	
* State: <input type="text" value="CO, Colorado"/>	Province: <input type="text"/>	
* Country: <input type="text" value="USA, UNITED STATES"/>	Country: <input type="text"/>	
* Zip/Postal Code: <input type="text" value="80202 2241"/>	Zip/Postal Code: <input type="text"/>	
<b>e. Organizational Unit:</b>		
Department Name: <input type="text" value="Department of Local Affairs"/>	Division Name: <input type="text"/>	
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>		
* Prefix: <input type="text" value="Ms."/>	* First Name: <input type="text" value="Mary"/>	* Last Name: <input type="text" value="Miller"/>
Middle Name: <input type="text" value="L."/>	Suffix: <input type="text"/>	
Title: <input type="text" value="Consolidated Plan Coordinator"/>		
Organizational Affiliation: <input type="text"/>		
* Telephone Number: <input type="text" value="303-866-7916"/>	Fax Number: <input type="text" value="303-866-7806"/>	
* Email: <input type="text" value="mary.miller@state.co.us"/>		

Application for Federal Assistance SF-424	
<b>16. Congressional Districts Of:</b>	
* a. Applicant: <input type="text" value="CO-021"/>	* b. Program/Project: <input type="text"/>
Attach an additional list of Program/Project Congressional Districts if needed	
<input type="text" value="Congressional District 024, 000X"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
<b>17. Proposed Project:</b>	
* a. Start Date: <input type="text" value="04/01/2018"/>	* b. End Date: <input type="text" value="03/31/2019"/>
<b>18. Estimated Funding (\$):</b>	
* a. Federal: <input type="text" value="8,114,075.00"/>	
* b. Applicant: <input type="text"/>	
* c. State: <input type="text"/>	
* d. Local: <input type="text"/>	
* e. Other: <input type="text"/>	
* f. Program Income: <input type="text" value="120,000.00"/>	
* g. TOTAL: <input type="text" value="8,234,075.00"/>	
<b>* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?</b>	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372	
<b>* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)</b>	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes," provide explanation and attach	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
<b>21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)</b>	
<input checked="" type="checkbox"/> ** I AGREE	
<small>** The list of certifications and assurances, or an internet site where you may obtain this list is contained in the announcement or agency specific instructions.</small>	
<b>Authorized Representative:</b>	
Prefix: <input type="text" value="Mr."/>	* First Name: <input type="text" value="Kevin"/>
Middle Name: <input type="text"/>	
* Last Name: <input type="text" value="Johnson"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="Executive Director, Dept. Local Affairs"/>	
* Telephone Number: <input type="text" value="303.364.7451"/>	Fax Number: <input type="text" value="303.364.7438"/>
* Email: <input type="text" value="Kevin.johnson@colorado.gov"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="4/13/18"/>

### ESG Certifications

Each State that seeks funding under the Emergency Solutions Grants Program must provide the following certifications.

**Matching Funds** – The State will obtain any matching amounts required under 24 CFR 576.201 in a manner so that its subrecipients that are least capable of providing matching amounts receive the benefit of the exception under 24 CFR 576.201(a)(2)

**Discharge Policy** – The State will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

**Confidentiality** – The State will develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

The State will ensure that its subrecipients comply with the following criteria:

**Major rehabilitation/conversion** – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the building will be maintained as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the building will be maintained as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the building will be maintained as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

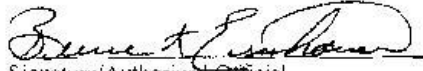
**Essential Services and Operating Costs** – If ESG funds are used for shelter operations or essential services related to street outreach or emergency shelter, the subrecipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the applicant serves the same type of persons (e.g., families with children, unaccompanied youth, veterans, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

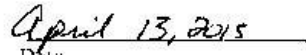
**Renovation** – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

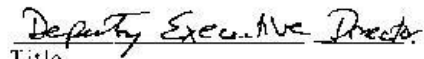
**Supportive Services** – The subrecipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living), and other Federal, State, local, and private assistance available for such individuals.

**Homeless Persons Involvement** – To the maximum extent practicable, the subrecipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted ESG

**Consolidated Plan** – All activities the subrecipient undertakes with assistance under ESG are consistent with the State's current HUD-approved consolidated plan.

  
Signature/Authorized Official

  
Date

  
Title



**HOPWA Certifications**

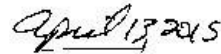
The State HOPWA grantee certifies that:

**Activities** -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

**Building** -- Any building or structure assisted under the program shall be operated for the purpose specified in the plan.

- 1 For at least 10 years in the case of any building or structure purchased, leased, rehabilitated, renovated, or converted with HOPWA assistance,
- 2 For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

  
Signature/Authorized Official

  
Date

  
Title

## APPENDIX TO CERTIFICATIONS

### INSTRUCTIONS CONCERNING LOBBYING REQUIREMENTS:

#### A Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

## CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

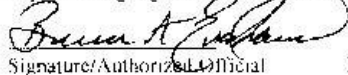
**Anti-Lobbying** -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-L.L.L., "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 1.35.

  
Signature/Authorized Official

Date 4/13/15

## STATE CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the State certifies that:

**Affirmatively Further Fair Housing** -- The State will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the state, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

**Anti-Lobbying** -- To the best of the State's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-L.L.L., "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraphs 1 and 2 of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts

(under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of State** -- The submission of the consolidated plan is authorized under State law and the State possesses the legal authority to carry out the programs under the consolidated plan for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

Signature/Authorized Official

Date

Title

### Specific CDBG Certifications

The State certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR §91.115 and each unit of general local government that receives assistance from the State is or will be following a detailed citizen participation plan that satisfies the requirements of 24 CFR §570.486.

**Consultation with Local Governments**-- It has or will comply with the following:

1. It has consulted with affected units of local government in the nonentitlement area of the State in determining the method of distribution of funding;
2. It engages in or will engage in planning for community development activities;
3. It provides or will provide technical assistance to units of local government in connection with community development programs; and
4. It will not refuse to distribute funds to any unit of general local government on the basis of the particular eligible activity selected by the unit of general local government to meet its community development needs, except that a State is not prevented from establishing priorities in distributing funding on the basis of the activities selected.

**Local Needs Identification** -- It will require each unit of general local government to be funded to identify its community development and housing needs, including the needs of low-income and moderate-income families, and the activities to be undertaken to meet these needs.

**Community Development Plan** -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objectives of Title I of the Housing and Community Development Act of 1974, as amended. (See 24 CFR 570.2 and 24 CFR part 570)

**Use of Funds** -- It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2015 , 2016, and 2017 (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;

3. Special Assessments. The state will require units of general local government that receive CDBG funds to certify to the following:

It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** -- It will require units of general local government that receive CDBG funds to certify that they have adopted and are enforcing

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations, and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

**Compliance With Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations

**Compliance with Laws** -- It will comply with applicable laws.

  
Signature/Authorized Official

April 13, 2015  
Date

Deputy Executive Director  
Title

**Specific HOME Certifications**

The State certifies that:

**Tenant Based Rental Assistance --** If it intends to provide tenant-based rental assistance.

The use of HOME funds for tenant-based rental assistance is an essential element of the State's consolidated plan.

**Eligible Activities and Costs --** It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through §92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

**Appropriate Financial Assistance --** Before committing any funds to a project, the State or its recipients will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing.

  
Signature/Authorized Official

April 13, 2015  
Date

Deputy Executive Director  
Title



**Specific CDBG Certifications**

The Entitlement Community certifies that

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

**Following a Plan** -- It is following a current consolidated plan for Comprehensive Housing Affordability Strategy that has been approved by HUD

**Use of Funds** -- It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available).
2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) ~~2013~~ ~~2014~~ (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.
3. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its

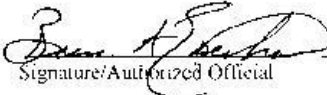
jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

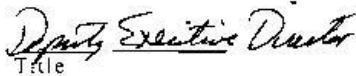
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

**Compliance With Anti-discrimination laws --** The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations

**Lead-Based Paint --** Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R.

**Compliance with Laws --** It will comply with applicable laws.


 4/13/15  
Signature/Authorized Official Date


  
Title

**OPTIONAL CERTIFICATION  
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c).

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

 4/13/15  
Signature/Authorized Official Date

  
Title

**Specific HOME Certifications**


The HOME participating jurisdiction certifies that:

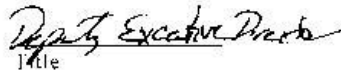
**Tenant Based Rental Assistance** -- If the participating jurisdiction intends to provide tenant-based rental assistance

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary and affordable housing.

**Eligible Activities and Costs** -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

**Appropriate Financial Assistance** -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing.

 4/13/15  
Signature of Authorized Official      Date

  
Title

### ESG Certifications

The Emergency Solutions Grants Program Recipient certifies that:

**Major rehabilitation/conversion** – If an emergency shelter’s rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

**Essential Services and Operating Costs** – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the jurisdiction will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the jurisdiction serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

**Renovation** – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

**Supportive Services** – The jurisdiction will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal, State, local, and private assistance available for such individuals.

**Matching Funds** – The jurisdiction will obtain matching amounts required under 24 CFR 576.201.

**Confidentiality** – The jurisdiction has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

**Homeless Persons Involvement** – To the maximum extent practicable, the jurisdiction will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

**Consolidated Plan** – All activities the jurisdiction undertakes with assistance under ESG are consistent with the jurisdiction’s consolidated plan.

**Discharge Policy** – The jurisdiction will establish and implement, to the maximum extent practicable and where appropriate policies and protocols for the discharge of persons from

publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

A handwritten signature in cursive script, appearing to read "Bruce H. ...", written over a horizontal line.  
Signature/Authorized Official

A handwritten date "April 13, 2015" written in cursive script over a horizontal line.  
Date

A handwritten title "Deputy Executive Director" written in cursive script over a horizontal line.  
Title

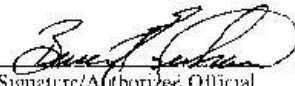
### HOPWA Certifications


The HOPWA grantee certifies that:

**Activities --** Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

**Building --** Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility.
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

  
Signature/Authorized Official      4/13/15  
Date

  
Title

## APPENDIX TO CERTIFICATIONS

### INSTRUCTIONS CONCERNING LOBBYING:

#### A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.



## Appendix - Alternate/Local Data Sources

1	<p><b>Data Source Name</b></p> <p>Maplebrook Survey data</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Maplebrook County</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>County needs assessment for regional plan</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>Support development of regional plan for Maplebrook County</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>December, 2012</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p>
	<p><b>Describe the total population from which the sample was taken.</b></p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p>
2	<p><b>Data Source Name</b></p> <p>Elite database</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Emphasys Computer Solutions provided the structure, Colorado Division of Housing (DOH) provided the data input</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>The data system is used to report to PIC via uploading electronic 50058s. The data is used to report unit months to VMS and to pay HAP, UAP and admin fee to landlords, tenants, PHAs and other contractors.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>The data is used to report unit months to VMS and to pay HAP, UAP and administrative fees to landlords, tenants, PHAs and other contractors.</p>

	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>The data consists of residents receiving HCV and VASH funding from CDOH throughout the state of Colorado.</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>The data that was used was effective data for those tenants that we are paying HAP as of January, 2015.</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
3	<p><b>Data Source Name</b></p> <p>ACS 2007-2011</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>US Census Bureau</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>Same as default data set</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>Created as an alternative data set for data that did not download from the ACS although it should have.</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>Same as default data set</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>Same as default data set</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>Same as default data set</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>Same as default data set</p>
4	<p><b>Data Source Name</b></p> <p>2007-2014 Point In Time Homeless Counts by state</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Metro Denver Housing Initiative, Colorado Balance of State CoC, and Colorado Springs/El Paso County CoC.</p>

	<p><b>Provide a brief summary of the data set.</b></p> <p>Count of the number of people experiencing homelessness on the night of January 27, 2014.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>To estimate the size of the homeless population at a single point in time.</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>January, 2014</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>The annual Point-In-Time survey efforts involve hundreds of volunteers from surrounding communities to capture the need on a single night of the year. The 2014 effort was hampered by inclement weather on January 27th which resulted in fewer volunteers therefore fewer surveys conducted than in previous years.</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>The population of the State of Colorado.</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>The total number of homeless persons who participated in the 2014 Point-In-Time Survey was 10,028. This is likely an undercount of the true number of people experiencing homelessness. Homeless people in families made up the largest subgroup in the count.</p>
5	<p><b>Data Source Name</b></p> <p>2007-2014-HIC-Counts-by-State.xlsx</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>HUD originated the dataset.</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>List of housing resources for people experiencing homelessness.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>To have an inventory of resources available to temporarily house people who have lost their housing.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>This data is for the year 2014.</p>

	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
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