

**2008 CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT  
CITY OF BOULDER AND  
BOULDER COUNTY/BROOMFIELD COUNTY  
REGIONAL HOME CONSORTIUM**



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The Boulder County/Broomfield County HOME Consortium is an intergovernmental partnership of the City of Boulder, Boulder County, City and County of Broomfield County and the City of Longmont and the cities and towns of Erie, Lafayette, Louisville, Lyons, Jamestown, Nederland, Superior, and Ward

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**City of Boulder  
Community Development Block Grant Program  
and  
Boulder County/Broomfield County Regional HOME Consortium  
Consolidated Annual Performance Evaluation Report**

**Fiscal Year 2008**

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## **I. INTRODUCTION**

The City of Boulder has successfully completed the third year of its 2006 - 2010 Consolidated Plan. Boulder's 2006-2010 Consolidated Plan is a reflection of the City's community vision and describes priority needs, goals and objectives adopted to achieve the vision. The overall goals for the Consolidated Plan are to increase the supply of permanently affordable housing and support and maintain the city's human services infrastructure for persons with modest incomes. Activities undertaken during this period reflect the goals and objectives stated in the City's Consolidated Plan and 2008 Annual Action Plan.

The City of Boulder is also the Lead Agency in the Boulder County/Broomfield County Regional HOME Consortium (the Consortium). The Consortium has completed the second year of its 2008 – 2009 Consolidated Plan.

The Consolidated Plans provide guidance regarding the use of federal Community Development Block Grant and HOME Investment Partnership formula grants. The grant program funds provide over \$2.5 million annually for affordable housing development, community facilities, and public services.

This *2008 Consolidated Annual Performance and Evaluation Report (CAPER)* reports accomplishments in the City of Boulder's Community Development Block Grant (CDBG) program as well as the regional HOME Consortium. It details what funds were made available in 2008, and how they were used to help address identified priority needs and strategies.

The City of Boulder annually reports its progress addressing goals in the Consolidated Plans to the public and U.S. Department of Housing and Urban Development (HUD) within 90 days of the end of the its program year. This report was prepared in accordance with 24 CFR Part 91.520.

### **CAPER Development**

To develop the 2008 CAPER, the City of Boulder takes the following steps:

- ✓ Requests information on a quarterly basis from recipients. Reports include the number of clients receiving service broken down by ethnic and racial characteristics, female head of household status; household size and income. Reports are due on January 31, April 30, July 31 and October 31;
- ✓ Enters relevant information in IDIS;
- ✓ Gathers data from the community, CDBG recipients, Consortium communities and civic organizations;
- ✓ Collects information from newspapers, reports throughout the year;
- ✓ Monitors recipients throughout the year. Works to bring recipients in compliance with local/federal requirements as needed.

### **Geographic Area Covered by the CAPER**

The City of Boulder's CDBG program is limited to Boulder city limits.

The HOME Consortium is a partnership between the City of Boulder, Boulder County, City and County of Broomfield and the City of Longmont. The Consortium encompasses the geographic area of Boulder County and Broomfield County and the incorporated and unincorporated areas within these two counties.

## II. EXECUTIVE SUMMARY

Stakeholders and elected officials in the City of Boulder and Consortium helped establish goals and objectives for the use of s federal CDBG and HOME “formula” funds. The funds may be supplemented by program income, primarily from rehabilitation grants and loan repayments.

### *City of Boulder Community Development*

The City of Boulder has established the following priorities for its Consolidated Plan for program years 2006 – 2010:

#### **Human Services**

- ☛ Support individuals and families throughout the life cycle;
- ☛ Balance prevention, intervention and treatment services;
- ☛ Provide home, community and school based services;
- ☛ Build upon strengths of individuals and families;
- ☛ Integrate social concerns with community development;
- ☛ Build community capacity to support residents;
- ☛ Assess organization and service effectiveness to ensure efficient use of public resources and;
- ☛ Evaluate service outcomes to ensure cost-effective stewardship of public dollars.

#### **Housing**

- ☛ Continue to pursue the City Council established goal that 10% of the community's housing stock be permanently affordable;
- ☛ Pursue housing opportunities that produce or acquire a greater proportion and variety of affordable housing that is desirable to families;
- ☛ Pursue initiatives to increase a variety of housing options appropriate for seniors;
- ☛ Explore options to preserve housing for very-low income residents
- ☛ Explore opportunities to develop more housing options for people transitioning from shelters, the justice system, and people dealing with mental illness or physical disabilities, as well as very inexpensive housing for people with marginal income;
- ☛ Explore ways in which Boulder's lower income residents could be supported to make needed repairs and upgrades to aging housing stock;
- ☛ Ensure broad public awareness of affordable housing opportunities through expanded outreach and pubic information efforts.

### *City of Boulder Performance Using CDBG*

#### Human Services

1. \$2,634,000 in local Human Services Funds provided to human services agencies

2. \$351,830 in CDBG funds was allocated to non-profits meeting the needs of low and moderate-income families;
3. The city provided \$25,000 to the Colorado Enterprise Fund. The funds were allocated as microloans to low-income entrepreneurs;
4. \$138,095 was provided to the Family Resource School project, a partnership between the city and Boulder Valley School District.

#### Housing

1. 16 units were added to the portfolio of permanently affordable homes in the community;
2. 26 homes were rehabilitated;
3. 3 removal of architectural barriers projects were completed;
4. Down payment assistance was provided to 4 households;
5. \$505,318 in CDBG funds provided to preserve affordable housing.

#### *Regional HOME Consortium*

The goals and objectives are described in the Consortium's Regional HOME Consolidated Plan for 2008–2009. Consistent with the intent of the federal funds, the major goals are:

1. Increase and maintain the supply of affordable housing units for low- to moderate-income homebuyers.
2. Increase affordability of rental housing for the Consortium's lowest-income renters.
3. Preserve existing affordable housing stock.
4. Work to reduce homelessness in the Consortium.
5. Maintain and/or improve a suitable living environment and expand economic opportunities for low- and moderate-income persons.
6. Eliminate impediments to housing choice while providing education, training and information on fair housing.
7. Develop and foster collaborative partnerships within the Consortium area.
8. Identify financial resources to help achieve goals.

#### *Regional HOME Consortium Performance*

##### **Goal One: Increase and maintain the supply of affordable housing units for low- to moderate income homebuyers**

The Consortium provided funding for housing strategies for low and moderate-income households (households between 50% and up to 80% of the area median income. Strategies include: providing first-time homebuyer opportunities for households at these income levels and removing architectural barriers in homes owned by households with limited incomes.

18 down payment assistance grants and loans to assist households purchase homes

- The City of Boulder provided 4 down payment assistance grants
- The City of Longmont provided 14 down payment assistance loans; 2 of the loans were made in Broomfield

**Goal Two: Increase affordability of rental housing for the Consortium's lowest income renters.**

In 2008, the Consortium provided funding for housing strategies for very low-, low and moderate-income households (households at or below 30%, 50% and up to 80% of the area median income).

26 units of affordable rental housing were funded in Boulder with HOME funds;  
12 units of affordable rental housing funded with local Boulder funds

**Goal Three: Preserve existing affordable housing stock**

3 disabled households in the City of Boulder were assisted with accessibility modifications.

52 homes (26 in the City of Boulder; 26 homes in the City of Longmont) owned by very low- to moderate-income households were repaired or improved, improving the health and safety of the housing stock in the region.

**Goal Four: Work to reduce homelessness in the Consortium**

The 2008 – 2013 Boulder County Human Services Strategic Plan (HSSP) includes the following goal:

*Provide Boulder County's most vulnerable residents with the support and resources necessary to live in safe, well-maintained, affordable housing.*

The HSSP has identified the following strategies to address the goal:

- Provide emergency and transitional housing for individuals who are homeless;
- Increase access to affordable home ownership opportunities for low income households;
- Offer services and resources that help people retain housing.

During 2008

31,004 bed nights of emergency shelter were provided to homeless households who were safe and sheltered from the elements;  
27 clients were sheltered in the Housing First program;  
12 units of transitional housing were provided in the City of Boulder to increase the housing stability of homeless households;

8,460 individuals received homelessness prevention services through Emergency Family Assistance Association to stabilize them in their permanent housing; 5,922 of the individuals were Boulder residents;

71 youth were sheltered; 8 of these were City of Boulder residents;

St Vrain Women's Shelter provided emergency shelter to 157 women and children;

Safehouse Progressive Alliance for Nonviolence provided services to 1,280 women and children 690 of these were City of Boulder residents.

Additionally,

- \$364,605 in financial assistance and \$494,623 in food, furniture and cars distributed to low-income households.
- 752 residents were provided with financial assistance for housing costs and received budget counseling
- 111 clients were provided with an average of 7.3 weeks of emergency shelter and services
- 43 residents exited emergency shelter programs and went to affordable, stable housing
- 51 Boulder residents were provided with an average of 16.5 months of transitional housing and services
- At the end of their stay, 44 of the residents in transitional housing went on to stable affordable housing.

**Goal Five: Maintain and/or improve a suitable living environment and expand economic opportunities for low- and moderate-income persons.**

In 2008, the City of Boulder provided CDBG funding for human service, community facility, and public improvement strategies to benefit very low- to moderate-income households and communities; as well as economic development strategies to increase the viability of existing businesses owned by low- to moderate income entrepreneurs.

10 community facility projects completed in Boulder; projects involve repair and improvement of community facilities that provide basic human services and/or acquisition of real property; 33 small and/or disadvantaged businesses received financial assistance and technical assistance to improve their long-term viability. This included 6 small businesses in the City of Boulder and 27 potential Longmont entrepreneurs assisted by the Latino Business Training program.

**Goal Six: Eliminate impediments to housing choice while providing education, training and information on fair housing.**

517 persons attended homeownership educational training, including Homeownership Training, pre-purchase budget counseling, mortgage delinquency or foreclosure prevention counseling; and reverse mortgage training.

190 from Boulder; 162 from Longmont ; 12 from Broomfield; 50 from Boulder County

**Goal Seven: Develop and foster collaborative partnerships within the Consortium area**

Consortium members developed the following logo and tagline:



*a HOME Consortium working to promote regional housing opportunities*

**Goal Eight: Identify financial resources to help achieve goals.**

The City of Boulder provided \$800,000 in general fund support to Boulder Housing Partners for its Boulder Mobile Manor redevelopment project.

**III. Narrative Statements**

**A. Assessment of Goals and Objectives**

**GOAL ONE: Increase and maintain the supply of affordable housing units for low to moderate-income homebuyers.**

Four strategies have been identified to address this goal:

**Strategy 1A:** Continue to provide new homeownership units through land use regulations, fee waivers/subsidies, density bonuses and other incentives

**Outcome Measure** - Availability/Accessibility

**Output Measure** – 150 new homes available for purchase by low and moderate income homebuyers over term of Consolidated Plan.

**Actual Output** No 2008 activity

**Strategy 1B:** Continue to offer down payment assistance for first time homebuyers. All of Boulder County is covered by the two programs operated by Longmont (countywide, outside of Boulder) and by Boulder (inside Boulder city limits).

**Outcome Measure** - Affordability

**Output Measure** – 57 down payment assistance grants/loans will be provided to first time homebuyers meeting low and moderate-income limits over the term of the Consolidated Plan.

**Actual Output:** In 2008,

- the City of Boulder provided 4 down payment assistance grants for a total of \$224,893
- the City of Longmont provided 14 down payment assistance loans for a total of \$130,495 (2 of the loans were made in Broomfield) :

**Strategy 1C:** Continue to fund homeownership-counseling classes, including education, and housing counseling for low- to moderate-income households who are prepared to purchase a home.

**Outcome Measure** - Availability/Accessibility

**Output Measure** – 1,400 households will complete homeownership training in order to purchase an affordable home over the course of the Plan timeframe. In addition, about 450 households will receive financial counseling in order to refinance their affordable home, receive a reverse mortgage, or deal with default or foreclosure issues.

**Actual Output:** Boulder County Housing Authority continued to offer its homeownership counseling classes. The cities of Boulder and Longmont continued to provide funding to the program.

517 persons received services in 2008. Breakdown by community:

Boulder –

- 192 residents attended at least one Homeownership Training Course in 2008,
- 17 completed required one-on-one pre-purchase budget counseling.
- 40 residents received mortgage delinquency or foreclosure prevention counseling,
- 5 received HECM/Reverse Mortgage counseling,
- 6 received one-on-one credit/budget management counseling and
- 3 received post-purchase counseling (including loan refinancing or requests to subordinate city loans).
- 47 persons attended at least one Financial Fitness class

Longmont –

- 151 residents attended at least one Homeownership Training Course in 2008,
- 25 completed required one-on-one pre-purchase budget counseling.
- 118 residents received mortgage delinquency or foreclosure prevention counseling,

- 3 received HECM/Reverse Mortgage counseling,
- 17 received one-on-one credit/budget management counseling and
- 5 received post-purchase counseling (including loan refinancing or requests to subordinate city loans)
- 39 persons attended at least one Financial Fitness class

Broomfield –

- 12 residents attended at least one Homeownership Training Course in 2008,
- 1 completed required one-on-one pre-purchase budget counseling.
- 38 residents received mortgage delinquency or foreclosure prevention counseling,
- 1 received HECM/Reverse Mortgage counseling,

Boulder County –

- 54 residents attended at least one Homeownership Training Course in 2008,
- 25 completed required one-on-one pre-purchase budget counseling.
- 118 residents received mortgage delinquency or foreclosure prevention counseling,
- 3 received HECM/Reverse Mortgage counseling,
- 17 received one-on-one credit/budget management counseling and
- 5 received post-purchase counseling (including loan refinancing or requests to subordinate city loans).
- 33 persons completed at least one Financial Fitness class.

**Strategy 1D** The Consortium will provide funding for acquisition of land on which to construct affordable ownership housing, especially land that is in an area targeted for future transit or higher density development and acquisition of existing for sale housing.

**Outcome Measure** - Availability/Accessibility

**Output Measure** – No numeric goals are established, but the Consortium will report its output in its annual report.

**Actual Output:** Boulder City Council policy action provided in 2004 for the City of Boulder, in partnership with RTD, to purchase an 11.2 acre-site at 30<sup>th</sup> & Pearl Streets to develop the Boulder Transit Village as a regional Bus/Bus Rapid Transit (BRT) station and housing with a high level of permanent affordability. The city Housing Division owns 8 acres on the western side of the site, while RTD owns 3.2 acres on the east side adjacent to the railroad tracks. Master and site planning is intended to ensure an efficient and attractive bus transit facility that is well integrated with the future adjacent housing and neighborhood serving retail uses.

Planning Board adopted the Transit Village Area Plan on August 30, 2008 and by City Council on September 18, 2008.

Next steps include (in partnership with RTD):

- 2009: Begin construction of RTD Bus/BRT transit facility, associated infrastructure including new multi-modal transportation connections.
- 2009-2010: New RTD Transit Station completed, RTD implements new bus service. If feasible, develop a first phase of housing on the un-leased portion of the city owned parcel.
- 2010-2016+: Develop remaining housing, commercial and possible joint development and additional transportation connections required for development.

**GOAL TWO: Increase the affordability and amount of rental housing for the lowest income renters.**

The Consortium will meet this goal by increasing the number of affordable rental housing units through acquisition of existing rental housing for very low-moderate income households; acquisition of land on which to build permanently affordable and/or mixed income housing; and construction of safe, decent, permanently affordable rental housing for very low- moderate income households.

**Strategy 2A** Acquire land on which to build permanently affordable and or mixed income housing.

**Outcome Measure** - Availability/Accessibility

**Output Measure** – No numeric goals are established, but the Consortium will report its output in its annual report.

**Actual Output** See narrative at 1D

**Strategy 2B** Fund the acquisition or new construction of safe, decent, affordable rental housing for very low-moderate income households.

**Outcome Measure** - Affordability

**Output Measure** – 150 rental homes will be provided over the course of the Consolidated Plan period.

**Actual Output** No activity in 2008

**Strategy 2C** Provide funding to public housing authorities to assist them with capital needs, operating needs and affordable rental development. Also, apply for additional Housing Choice Vouchers when available.

**Outcome Measure** - Affordability

**Output Measure** – 150 public housing units will be assisted with their Capital Improvement Needs Plans over the course of the Consolidated Plan period.

**Actual Output** Boulder Housing Partners received CDBG funding for its Capital Improvements Program. 127 units were assisted.

**Strategy 2D:** Provide funding for Tenant Based Rental Assistance (TBRA) with case management as needed.

**Outcome Measure** - Affordability

**Output Measure** – 65 TBRA’s will be issued to very low income households over the course of the Consolidated Plan.

**Actual Output**

- 11 households were served by the City of Boulder’s TBRA program using HOME funds (Consortium and State of Colorado)
- Longmont - 8 households available to clients in 2008 using city Affordable Housing Funds and State HOME funds

**Strategy 2E** Provide funding for pre-development costs associated with potential new affordable rental housing.

**Outcome Measure** - Affordability

**Output Measure** – No numeric goals are established, but the Consortium will report its output in its annual report.

**Actual Output** \$220,670 in HOME funds were provided to Boulder County. The grant will pay a portion of the predevelopment costs associated with the Great Park site; it is located in Lafayette, Co.

As planned, the site will include 130 units of housing; between 40 and 50 percent will be affordable to low- to moderate-income households.

\$772,067 to Broadway West for soft costs associated with development of 26 units of rental housing for households earning up to 60% AMI

\$100,000 to Powell Plaza for soft costs associated with development of the project

### **GOAL THREE: Preserve existing affordable housing stock**

**Strategy 3A** Provide programs to rehabilitate and or improve the existing stock of homes occupied by low- and moderate-income owners (can include mobile and/or manufactured homes). Rehabilitation efforts would include lead-based paint detection and remediation and programs like the Paint-A-Thon

**Outcome Measure** - Availability/Accessibility

**Output Measure** – 60 General Rehab loans will be made to improve the housing of low and moderate income homeowners over the course of the Consolidated Plan. 6-10 homes will be painted through the Paint-A-Thon during this time frame.

**Actual Output** 34 households assisted

Boulder - 26 households were rehabilitated in Longs Peak Weatherization program with CDBG funds. Maximum grant provided: \$7,500 for mobile homes; \$25,000 for single-family homes

Longmont – 1 family received General Rehab assistance totaling \$4,833 with CDBG; 4 homes owned by very low-income elderly persons were painted in partnership with Longmont Senior Services staff and various volunteers using \$9,685 in CDBG funds.

**Strategy 3B** Provide programs to remove architectural barriers in homes (can include mobile and/or manufactured homes) occupied by persons with physical disabilities. These programs should primarily benefit households earning less than 50 percent of the AMI and can be in either owner-occupied or renter-occupied homes

**Outcome Measure** - Availability/Accessibility

**Output Measure** – 24 Architectural Barrier Removal grants/loans will be made to improve the accessibility of housing by low and moderate-income households.

**Actual Output** 3 CDBG grants provided in the City of Boulder

**Strategy 3C** Provide emergency assistance programs to homeowners (can include mobile or manufactured homes) to assist them with emergency repairs as needed. These programs should primarily benefit households earning less than 50 percent of the AMI

**Outcome Measure** - Availability/Accessibility

**Output Measure** – 30 Emergency Assistance grants will be made over the course of the Consolidated Plan period

**Actual Output** Longmont - 22 emergency grants were made to replace heating systems, water heaters and correct electrical safety issues – average assistance was \$1,500 using CDBG funds

Broomfield – 2 emergency repair grants were made from the Broomfield Housing Authority. Total assistance was \$1,521.

**Strategy 3D** Make capital funds available to rehabilitate existing rental units that will maintain affordable rents to low to moderate-income households.

**Outcome Measure** - Availability/Accessibility

**Output Measure** – 25 rental units will be rehabilitated during the course of the Consolidated Plan period

**Actual Output** Boulder Housing Partners received City of Boulder CDBG funds to fund a portion of its 2008 Capital Improvements Program. The request included public housing units as well as properties in its reduced rent portfolio. Funds are also provided to make 504 improvements at public housing sites. The City provided \$346,500 in 2008 CDBG funds to the project. 127 units were rehabilitated

In the City of Longmont 60 rental units were rehabilitated – 24 at Terry St. Apartments (Thistle) –and 36 at Cottonwood Court Apartments (BCHA) . Both projects were funded with Longmont CDBG funds.

**Strategy 3E** Support the acquisition and preservation of mobile home parks when feasible, to protect low and moderate-income mobile home owners who might otherwise be displaced.

**Outcome Measure** - Availability/Accessibility

**Output Measure** – No numeric goals are established, but the Consortium will report its output in its annual report

**Actual Output** The City of Boulder awarded \$200,000 in local Affordable Housing Funds to Thistle Community Housing. The agency used the funds to pay a portion of its costs to upgrade the infrastructure in the Mapleton Mobile Home Park.

Boulder Housing Partners received \$2,300,000 in local funds to redevelop Boulder Mobile Manor, a 66-unit mobile home park located in central Boulder. All of the households in the park are low income.

#### **GOAL FOUR: Work to reduce homelessness in the Consortium area**

There are four objectives under the goal of reducing homelessness in the Consortium. The objectives relate to 1) homeless prevention; 2) homeless housing programs such as emergency and transitional housing support; 3) permanent housing and 4) long term planning.

**Strategy 4A** Allocate funds for emergency shelter and transitional housing programs for operations and supportive services and rental assistance.

**Outcome Measure** - Availability/Accessibility

**Output Measure** –

1. Provide 1,075 bed nights of emergency shelter annually.
2. Provide 3,200 nights of transitional housing annually

**Actual Output** The Boulder Shelter for the Homeless provided 31,004 bed nights during its emergency sheltering season (January 1 – through April 30 and October 1 through December 31). According to the Metropolitan Denver Homeless Initiative survey conducted in January 2007, there are approximately 1,500 homeless people living in Boulder County. The Boulder Shelter for the Homeless is the only emergency shelter for homeless, single adults in Boulder and Broomfield Counties.

**Strategy 4B** Allocate funds for emergency shelter and transitional housing programs for operations and supportive services and rental assistance.

**Outcome Measure** - Availability/Accessibility

**Output Measure** No numeric goal established. The Consortium will report its progress in its annual report.

**Actual Output** The City of Boulder's Human Services Fund allocated \$72,294 to the Boulder Shelter for the Homeless Emergency and Transition program.

In addition, the Shelter's Boulder County Cares program received \$15,000. Boulder County Cares (BCC) provided critical services to unsheltered homeless individuals in 2008. A significant portion of the area's homeless population does not meet the requirements necessary to stay at local sheltering and treatment agencies due to ailments such as mental illnesses, extreme intoxication or disruptive and violent behavior.

BCC operated during the coldest months, from January 1 – April 30 and from October 1 – December 31. During these months, BCC provided 800 homeless men and women with basic life sustaining services and supplies during life-threatening conditions, made service and shelter referrals, and transported individuals to service providers whenever requested and appropriate; 746 of clients served were City of Boulder residents.

Boulder County Advocates for Transitional Housing (BCATH) received \$20,000 in HOME CHDO support. BCATH's mission is *"to enhance the ability of homeless individuals and families in Boulder County to achieve self-sufficiency through the provision of transitional housing and supportive services."* The agency works with very low-income individuals and families who are moving away from homelessness. It owns twelve units of transitional housing.

Attention, Inc received \$19,604 in operating expense support from the City of Boulder

- EFAA distributed \$364,605 in financial assistance and \$494,623 in food, furniture and cars to low-income Boulder residents.

- 752 residents were provided with financial assistance for housing costs and received budget counseling
- 111 Boulder residents were provided with an average of 7.3 weeks of emergency shelter and services
- 43 residents exited EFAA's program and went to affordable, stable housing
- 51 Boulder residents were provided with an average of 16.5 months of transitional housing and services
- At the end of their stay, 44 of the residents in transitional housing went on to stable affordable housing.
- The Attention, Inc Youth Shelter served 71 low-income youth; 8 of these were City of Boulder residents.
- Longmont's new domestic violence shelter opened in May 2008. The facility provided emergency shelter and services to 157 women and children.
- Safehouse Progressive Alliance for Nonviolence provided services to 1,280 women and children 690 of these were City of Boulder residents

The State of Colorado provided the following shelters with Emergency Shelter Grant funds in 2008:

- The INN Between received approximately \$14,763 for operating costs of its homeless shelter,
- The Safe Shelter of the St. Vrain Valley received \$35,000,
- Safehouse Progressive Alliance for NonViolence received \$13,125.

**Strategy 4C** Provide support for development of permanently affordable housing for homeless households.

**Outcome Measure** - Affordability

**Output Measure** Provide financial support for the development/acquisition of two (2) rental units affordable to households at or below 30% Area Median Income

**Actual Output** No 2008 activity

**GOAL FIVE:** Maintain and/or Improve a Suitable Living Environment and Expand Economic Opportunities for Low and Moderate Income Persons

The four (4) Community Development objectives relate to 1) maintaining and/or improving the ability of human services agencies to serve residents; 2) improving living conditions of low and moderate income households; and 3) supporting economic opportunities for low and moderate income persons

**Strategy 5A** Make capital funds available for public facilities, in order to maintain the capacity of human services agencies to provide human services to low and moderate income residents/citizens.

**Outcome Measure** – Sustainability

**Output Measure** Fund 18 public facility capital projects over the term of the Consolidated Plan.

**Actual Output** 10 public facility projects were completed in the City of Boulder

**Strategy 5B** Maintain support for priority public service activities

**Outcome Measure** - Availability/Accessibility

**Output Measure** Annually provide support for education, intervention to at least one public service activity over the term of the Consolidated Plan.

**Actual Output** The City of Boulder continued to support the Family Resource School project, a partnership between the city and Boulder Valley School District. 542 families were assisted.

The City of Longmont funded five Public Service projects totaling \$51,398 in CDBG funding and \$8,305 in other public funding. These included:

IDA program - 7 new families participating in 2008 totaling \$16,503 in CDBG funding

Computer Learning Lab – 6 laptops were purchased serving 32 housing units (migrant farmworker housing) using \$10,000 of CDBG funds

Rent deposit assistance – 7 disabled households and 13 homeless persons were assisted using \$2500 in CDBG funds and \$5,110 in other funding

Digital Divide program provided computers and free internet access for families with children on Section 8 or in other low-income housing - \$2,395 in CDBG and \$3,195 from City's General Fund

**Strategy 5C** Maintain support for the removal of architectural barriers in public housing units and in residential units occupied by low and moderate-income households.

**Outcome Measure** - Availability/Accessibility

**Output Measure** Provide funding for 24 removal of architectural barrier projects over the term of the Consolidated Plan.

**Actual Output** See output at 3B

**Strategy 5D** Assist small and or economically disadvantaged businesses that are owned by low to moderate-income entrepreneurs.

**Outcome Measure** - Sustainability




**Output Measure** Provide assistance to an annual average of 7 small businesses.

**Actual Output** Assistance was provided to 6 small business owners

**GOAL SIX** Eliminate impediments to Housing Choice while providing education, training and information on Fair Housing

**Strategy 6A** The Consortium will continue to carry out initiatives and activities that further fair housing in the Consortium as follows:

1. Fair housing education and outreach:

-  Work with community partners to disseminate fair housing information
-  Explore effective means to provide outreach to the community about programs and services that are accessible by the public, through culturally competent formats
-  Work with stakeholders to re-tool and or develop efficient affordable housing search mechanisms that are sensitive to culture and language

**Outcome Measure** - Sustainability

**Output Measure** No numeric goals are established, but the Consortium will report its progress in its annual report

**Actual Output** See narrative below

**Strategy 6B** The City of Boulder will continue to support the office of Human Rights, and Longmont will support the office of Community and Neighborhood Resources, which both provide fair housing enforcement

**Outcome Measure** - Availability/Accessibility

**Output Measure** No numeric goals are established, but the Consortium will report its progress in its annual report.

**Actual Output** 6A/6B

Boulder -

The City of Boulder's Office of Human Rights (OHR) works in two areas:

Human Rights Ordinance, which strives to ensure protection of rights afforded within the city limits of Boulder by the Human Rights Ordinance.

Community Relations Program, which works to encourage interaction based on respect and understanding among the various communities that make up the Boulder population. Provides funding for Cultural Celebrations.

In 2008, OHR received 329 cases. Seven of the cases were formal complaints. Of the formal complaints filed, four were withdrawn, two reached agreement and 1 was dismissed.

Longmont –

- Received federal funding to conduct predatory lending outreach and education; well over 200 persons benefited from outreach and education activities.

- Conducted annual landlord tenant symposium which covered fair housing, substandard housing, eviction requirements, provided model leases, etc.
- Provided mediation, problem solving or facilitation on 3 fair housing issues/complaints. Fielded over 600 inquiries about fair housing or landlord/tenant issues.
- Outreach efforts –
  - Attended 2 El Comité Parent Resource Fairs serving primarily Spanish-speaking parents

**GOAL Seven** Develop and foster collaborative partnerships within the Consortium area.

**Strategy 7A** Consortium members will work to utilize expertise in each community to further affordable housing initiatives, create and maintain partnerships to increase affordable housing options in the Consortium area, and address the issue of homelessness throughout the Consortium area.

**Outcome Measure** - Affordability

**Output Measure** This strategy does not have annual output goals, but will reported on in narrative form as progress is made

**Actual Output**

**GOAL Eight** Identify additional financial resources to help achieve goals.

**Strategy 8A** The Consortium will identify and/or develop additional resources and initiatives to address affordable housing goals.

**Outcome Measure** - Affordability

**Output Measure** This strategy does not have annual output goals, but will report on in narrative form as progress is made.

**Actual Output** The Consortium anticipates that additional funding will be received in 2008 and 2009 due to of steps taken to formally add the above-mentioned communities to the Consortium.

## **B. Affirmatively Furthering Fair Housing**

In 2006, the Consortium completed an Analysis of Impediments to Fair Housing Choice (AI). The AI involved:

- A review of a laws, regulations, and administrative policies, procedures and practices in the Consortium;
- An assessment of how those laws, policies and practices affect the location, availability and accessibility of housing; and
- An assessment of public and private sector conditions affecting fair housing choice.

According to HUD, impediments to fair housing choice are:

- Any actions, omissions, or decisions *taken because of* race, color, religion, sex, disability, familial status or national origin that restrict housing choices or the availability of housing choices.
- Any actions, omissions or decisions that have the effect of restricting housing choices or the availability of housing choices *on the basis of* race, color, religion, sex, disability, familial status or national origin.

**Impediments.** The review of fair housing barriers in the HOME Consortium conducted in this section found the following impediments to fair housing choice:

1. **Limited information about fair housing.** The Cities of Broomfield, Boulder and Longmont has easily accessible information about fair housing on their websites. A review of and searches within the websites of other cities within the Consortium, as well as the Counties of Boulder and Broomfield, found little or no information on fair housing or housing discrimination available or easily accessible.
2. **Discrimination.** The complaint data reviewed for this section found that people do experience fair housing discrimination in the Consortium—however, the prevalence with which discrimination occurs is unknown. The complaint data, legal cases and comments from stakeholders suggest that persons with disabilities and persons of Hispanic descent are the most vulnerable to housing discrimination. This is supported by the City of Longmont’s Analysis of Impediments to Fair Housing Choice, which identifies discrimination against the Hispanic population (e.g., differing rental terms, evictions, materials not available in Spanish) as a fair housing impediment in the City.
3. **Lending to Hispanic population.** In 2005, Hispanics in the Consortium who applied for mortgage loans experienced comparatively higher denial rates than Whites for all loan types, regardless of applicant income. For conventional home purchases, most lower-income minorities experienced higher denial rates than lower-income Whites.
4. **Cost of land and housing.** Limitations on the availability of land, slow growth controls and very high costs of for sale housing in the Consortium make it very difficult for low- and moderate-income persons to purchase housing in most areas within the Consortium.

To address these impediments, the Consortium took the following steps in 2008:

- a. Information about Fair Housing

Boulder and Longmont continue to partner with the Boulder County Housing Authority to administer a Countywide Housing Counseling Program.

In 2008, 517 persons received assistance. See narratives at 1C.

City of Boulder staff conducts periodic on-site monitoring of federally funded activities and CHDOs. On site reviews are conducted according to the CDBG and HOME program requirements. Additional on-site visits are conducted if findings in the initial on-site visit deem it necessary. Ongoing, in-house monitoring of federally funded projects are conducted by Division of Housing staff. Each activity is reviewed under several categories, including Fair Housing – EEO.

b. Discrimination

Enforcement Activities

The City of Boulder's Office of Human Rights (OHR) continued to enforce the City's Human Rights Ordinance. This Ordinance prohibits discrimination in the areas of housing, employment and public accommodation. Within these three areas, the Ordinance prohibits discrimination based on age, ancestry, color, creed, custody of a minor child, gender variance, genetic characteristics, marital status, mental disability, national origin, parenthood, pregnancy physical disability, race, religion, sex and sexual orientation. In 2008, OHR received 92 housing cases; 1 case resulted in a formal complaint.

Data from the OHR does not indicate that persons with disabilities or persons of Hispanic descent are experiencing discrimination.

c. Lending to Hispanic Community

The City of Boulder's Office of Human Rights handled 101 housing cases in 2008. Of these, three resulted in formal complaints. None of the cases or formal complaints alleged discriminatory lending practices.

d. Cost of Housing/Land

In the region, an impediment to providing affordable housing is the cost of homeownership and land. According to the 2005 Regional Housing Needs Assessment, the City of Boulder leads the region in terms of high housing prices.

*City of Boulder*

The city's council, boards, citizens, and staff have struggled with this impediment to affordable housing, and have pursued a number of major community efforts to address it. Currently, all of the city's regulatory and public policy efforts are directed toward dramatically increasing the provision of affordable housing. At the Council level, creating and preserving affordable housing opportunities has been a top goal and major emphasis for several years. With respect to the broad planning and vision for Boulder, affordable housing has emerged as a guiding principal and key theme of the Boulder Valley Comprehensive Plan. Several task forces, including the Comprehensive Housing Strategy and the Housing Implementation and Funding Task Force, have spent considerable time researching, studying, debating, and strategizing how to make progress with affordable housing. These groups have included representation from a broad base of diverse citizens and organizations from the public and private sector.

The **Community Housing Assistance Program** (CHAP) was initiated in 1991 in part due to the City's recognition of the need for additional affordable rental housing and alternatives for potential homebuyers who currently occupy rental units.

CHAP is funded by the community through a property tax element (8/10 of one percent mill levy) and a tax on new development called the Housing Excise Tax. Approximately \$1.3 million is collected each year through this process.

CHAP funds are combined with general funds, Community Development Block Grant (CDBG) and HOME funds to create a pool of dollars to address the affordable housing priorities identified in the City of Boulder's 2000 Housing and Community Development Consolidated Plan.

In 2001, City Council began allocating general fund in support of the affordable housing goal. \$406,000 was received in 2008. Of this amount, \$94,480 is budgeted for waivers for affordable housing projects. The balance of \$311,520 was allocated to acquire housing for families with incomes up to 78.5% AMI.

In recent years, Boulder has also implemented a number of initiatives to bridge the gap between housing costs and incomes, including land use changes to the Boulder Valley Comprehensive Plan. These changes are summarized below:

**Affordable Housing as a Top Council Goal and Major Area of Emphasis in the Boulder Valley Comprehensive Plan:** Affordable housing continues as a major City Council goal. Further, affordable housing is an area of significant emphasis in the Boulder Valley Comprehensive Plan, which is a joint City/County document articulating the vision and land use policies for the community.

**Affordable Housing as a Priority Community Benefit:** Affordable housing is considered a priority community benefit with new development as well as with annexation. With annexations, established practice generally results in 40 – 60% permanently affordable housing, with ½ of targeted for low-moderate income households, and ½ for middle income households.

**Affordable Housing Required by Ordinance:** City is continuing its implementation of the inclusionary zoning ordinance, which requires that all new residential development contribute 20% to permanently affordable housing with either on-site units or cash-in-lieu contribution, with cash then used to fund affordable housing initiatives in the community.

**Conversion of Selected Industrial Zoned Land to Allow Residential:** Land use regulations were changed to allow residential in selected industrial zones, where appropriate and in keeping with livability and safety requirements. In Boulder, a number of areas zoned industrial are desirable and appropriate for housing, and are currently underutilized. This will result in more land available for housing, and with inclusionary zoning requirements, a minimum of 20% will be permanently affordable.

**Addressing the Jobs-Housing Imbalance:** In recent years, employment in the city has grown significantly more than housing, which has resulted in increased in-commuting, a general increase in traffic, and has contributed to higher housing prices. In 2003, Council adopted Resolution 922, which outlines several goals to increase opportunities for more residential in the community in order to improve the current jobs to housing imbalance in Boulder.

**Land Use Code Simplification:** The City has completed a major simplification of its land use code, which is intended, in part, to address the complexity of current regulations that can be barrier to residential and affordable housing development.

**Occupancy Code Changes:** The City is in the process of making changes to the code that limits the number of occupants of residential units. Changes will make it more inclusive of extended family members, and be more marriage neutral, recognizing domestic partners.

**Zoning Changes:** The Boulder Valley Comprehensive is in the process of a major update. Through that process, several areas in the community are being studied for re-zoning to provide more opportunities for residential development.

### **C. Affordable Housing**

In FY 2008, three affordable housing projects received CDBG funding and three affordable housing projects received HOME funding. The city also provided CHDO operating support to two agencies. In the City of Boulder, 26 homes occupied by low-moderate income households were rehabilitated. Three homes received accessibility modifications.

In the balance of the region, 28 homes were rehabilitated.

Thistle Community Housing received the 15% of funds set-aside for nonprofit Community Development Housing Development Organizations (CHDO's). Thistle used this funding towards acquisition of the Cannery Apartments in Longmont, Colorado.

### **D. Continuum of Care Narrative**

#### **Homelessness**

Denver Metro Homelessness Initiative – The City of Boulder and Boulder County (including the City of Longmont) participates in this regional coalition of housing and human service providers and government representatives from six counties in the metro area that continually assess the regional continuum of care for homeless and at-risk families and apply as a group for Super NOFA funds from HUD to provide transitional and supportive services.

The goal in this area is to assist homeless families and individuals and prevent homelessness. In Boulder and the Consortium this population is supported by funding to non-profit agencies and programs that assist the homeless and those with emergency shelter needs.

\$126,000 in City of Boulder Affordable Housing Funds were allocated to the Boulder Shelter for the Homeless to support debt service on the Shelter's new facility.

The agency provided 31,004 bed nights to 1,011 unduplicated clients. Of this number, 200, or 20%, were female. 82,480 meals were served. This included 43,926 breakfasts and 38,554 hot dinners. Additionally, Shelter case management staff made 2,332 contacts in 2008. In cooperation with its community partners, 399 mental health contacts were made and over 156 hours psychiatric services were provided.

The Boulder Shelter continues to administer a small transitional housing program for those residents who are employed at least 30 hours a week. To date, over 650 individuals have secured permanent housing through this effort.

All of the homeless served were extremely low income. The ethnic characteristics of those served in 2008 are presented below.

Racial/Ethnic Status	White	73%
	Hispanic	14%
	Black	9%
	Native Amer.	2.5%
	Asian Pacific	less than 1%
	Mixed Race	less than 1%
	Unknown	less than 1%

Emergency Family Assistance Association (EFAA), Attention, Inc, and Boulder County Advocates for Transitional Housing (BCATH) received operating support from the City of Boulder; the Inn Between received support from the City of Longmont.

EFAA provides shelter to families in Boulder and Boulder County at risk of becoming homeless. In addition, the agency provides a comprehensive range of services that help families meet basic needs on an emergency basis and work towards securing stable and permanent housing.

Attention, Inc. provides shelter and services to emancipated youth; BCATH provides transitional housing to households transitioning from shelters.

The Inn Between provides transitional housing with case management and supportive services that will promote stability and increased levels of self-sufficiency in the City of Longmont.

The Cities of Boulder and Longmont participated in TBRA in 2008.

The Longmont Housing Authority received \$145,136 in funds from the State Division of Housing in 2008 for Tenant Based Rental Assistance to support the Housing First Program.

In November 2003, Boulder County residents approved a second Worthy Cause Tax. The intent of this initiative is to extend an existing sales tax of 0.05% (five cents on a \$100 purchase) for an additional five years in order to provide funding for capital needs of non-profit organizations in Boulder County. The organizations furnish health-care and transitional housing to low-income families in the county.

**E. Other Actions**

*i. Foster/Maintain Affordable Housing*

Actions to foster and maintain affordable housing fall into several general categories. These include

- providing funding to preserve and/or retain existing assisted housing units,
- providing financial subsidy to pay fees associated with development of affordable housing,
- supporting applications seeking funding to develop or continue programs for low income families,
- and providing density bonuses to developers willing to increase the amount of affordable housing in new developments.

2008 Activities:

See outputs under Goals 3A – 3D, pages 12 – 13.

*ii. Eliminate Barriers to Affordable Housing*

One of the primary obstacles to producing affordable housing is the high cost of land in the Consortium area, along with the limited availability of land. The Regional Housing Assessment conducted for the Consortium estimated that there are a little less than 40 acres of publicly owned land in the Consortium which could be used to produce between 550 and 700 housing units. The publicly owned land is located in Boulder (potential for 370 units), Lafayette (127 to 285 units) and Longmont (up to 270 units). As these units are produced they will alleviate some of the unmet demand for affordable housing in the Consortium area. However, much more land would need to be available to address the full range of needs.

The Consortium's public housing authorities face growing constraints as their budgets are tightened, coupled with increased needs of the populations they serve. The Consortium's lowest income renters often require social supports, ranging from substance abuse counseling to mental health services to job training, which the PHAs are inadequately staffed and/or trained to provide. Finally, the aging PHA housing stock and rehabilitation needs put even more pressure on budgets.

The primary obstacle to meeting the underserved needs is insufficient financial resources. All potential funding resources will be pursued by the Consortium and funding applications for other resources from other agencies will be supported. Funding resources will continue to be leveraged when possible by the Consortium.

See outputs under Goal 2D, page 11; Goal 6, page 17 and actions taken to address impediments, page 20

*iii. Preservation of Affordable Housing*

Efforts to maintain existing affordable housing included use of CDBG funding for home repair programs and housing rehabilitation work carried out at public housing sites. Additional affordable housing opportunities were available to eligible residents through the down payment assistance program. (See Output at Goal 3A – 3D, pages 12 -13.)

It is anticipated that several other organizations and Community Housing Development Organizations (CHDO'S) will partner with the City of Boulder and Consortium members to address the affordable housing needs in the region. The coordination of resources and efforts is achieved through on-going discussions with service providers and community meetings to seek input on housing programs and policies.

In 2009, the Consortium will continue to work collaboratively with its partners to address housing and community development needs.

*iv. Public Housing Resident Initiatives*

*Boulder County Housing Authority*—BCHA has performed well on the required REAC inspections at the PH and HUD-MF sites owned and managed by BCHA. BCHA has internal staff within maintenance and property management that manages the properties and maintain them to the

UPCS standards. In addition, BCHA serves as the General Contractor for any Capital Funds rehabilitation at the associated sites. The needs of the sites are outlined in the CFP and rehab plans of BCHA and expensed from the CFP or other reserve funds that are available. BCHA has unaddressed capital needs and the challenge facing affordable housing providers is to obtain the necessary capital to invest in the properties while maintaining reduced rents.

The Consolidated Plan has assist Boulder County Housing Authority address its needs by:

- 1) Providing leadership on coordinated planning, acquisition and development. Focus on developing a true housing continuum of care throughout Boulder/Broomfield counties where housing and community services are joined in a wrap around service model for ELI families, seniors, and individuals with disabilities.
- 2) Allocating of capital rehabilitation dollars to meet the needs of an aging housing stock that has historically served ELI clients.
- 3) Funding to meet the increasing demand for energy-efficiency enhancements and implementation of green-building techniques.
- 4) Funding to meet the increasing demand for comprehensive case management services for the populations we serve, whether they be seniors, people with disabilities, people living with HIV/AIDS, low-income families, or Hispanic/Latino families
  - a. Increase in Family Self-Sufficiency service delivery. Expansion of FSS case management services to all populations served. Increasing demand for services for the Hispanic population (bi-lingual services).
  - b. Increase in Senior Service delivery.
  - c. Increase in financial management, default and foreclosure prevention, and comprehensive housing counseling.
- 5) Building community partnerships throughout the human services sector to enhance collaboration, allocate resources appropriately and ensure the long-term vitality of the organizations providing services.

Additionally, BCHA has an annual meeting of the Resident Advisory Board that is attend by approximately 30 individuals to express their needs in BCHA's Public Housing. The requests outlined in the RAB determine the scope of work for CFP in the 5-year and annual plans. In addition, BCHA markets all of the above resources to PH residents and encourages the movement to homeownership.

*Boulder Housing Partners*—The Consolidated plan has helped this agency to meet its two commitments to the community:

1. To protect and enhance the housing that we currently own and manage so that all of our housing is an asset to the community and a wonderful place to live for the residents.
2. To create new opportunities for affordable housing, through the purchase of existing housing, construction of new homes, and increase in supply of vouchers that can be used in the private market.

In 2008, the City of Boulder address the needs of public housing and other low-income residents in the community by continuing to support the agency's capital improvement program and work towards completion of Broadway West and East projects (formerly 3120 Broadway) and Boulder Mobile Manor. Broadway West and East will provide 46 public housing units and 26 workforce rental-housing units. Boulder Mobile Manor provides 79 affordable housing units in a variety of styles and sizes. City support and resources have been, and will continue to be, crucial to the success of these new developments.

*Longmont Housing Authority*— the Consolidated Plan helped address the needs of low-income residents of Longmont by continuing to support the housing projects that will be implemented over the term of the Plan. In 2008, these included the purchase and rehab of Cannery Apartments and the Housing First program.

v. *Lead Based Paint*

As of September 1, 2000, City of Boulder staff has undergone training to comply with Lead-Based Paint requirements. The Division of Housing staff enforced all applicable Lead-Based Paint requirements in all federally funded projects.

vi. *Program Compliance*

City of Boulder staff identified specific areas of compliance to review and conducted monitoring on projects under contract. Monitoring included but was not limited to:

- Documenting Consortium compliance with requirement for conducting sub recipient monitoring
- Assuring that funded projects comply with established regulations and that project activities continue to serve the target population identified in the initial application;
- Assuring that CDBG recipients are complying with applicable federal regulations, OMB Circulars and City of Boulder regulations relating to financial management systems, procurement and contracting, labor standards, record keeping and reporting requirements.

vii. *Anti Poverty Strategy*

The Consortium maintains a commitment to both assisting those residents in need as well as preventing such needs from occurring whenever possible. A number of programs are designed to assist individuals to attain self-sufficiency. For some, this assistance centers on basic needs (food, shelter, medical needs). For others, several programs are designed to assist residents in obtaining a marketable skill, thus enabling an income which can sustain self-sufficiency. For still others, programs for the mentally ill and developmentally disabled are designed to assist individuals approach self sufficiency within the community.

## **Human Services**

The City of Boulder's Human Services Master Plan provides guidance to the City's Human Services Fund (HSF). The HSF annually distributes over \$2 million to implement the City's Human Services Master Plan.

## **Economic Opportunity**

The City of Boulder maintained its support for the Colorado Enterprise Foundation (CEF) CEF administers a micro Loan program. (CEF) received \$20,000 in block grant funds. The funding enhances economic opportunities and growth of small businesses owned and operated by low to moderate income entrepreneurs. Longmont provided services to potential business persons through a contract with the Micro Business Development Center. (See Output at Goal 5D, page 17)

**F. Leveraging Resources**

Consistent with the Consortium’s Consolidated Plan, the City of Boulder’s Department of Housing and Human Services is the lead agency for overseeing and administering the Community Development Block Grant and HOME Investment Partnerships programs. To meet the needs identified in its Consolidated Plan, the Consortium has identified a number of resources, including the City of Boulder’s Community Housing Assistance Program (CHAP), Affordable Housing Fund (AHF) and Human Services Fund (HSF); City of Longmont’s Affordable Housing Fund. Funds administered in the Consortium are described below:

*Funds received by the Consortium*

HOME Investment Partnership Funds	\$1,222,647
HOME ADDI Funds	\$11,493

HOME funds were allocated as follows:

<b>Government</b>	<b>Allocation</b>	<b>Percentage of Total</b>
City of Boulder	\$611,323	50%
Longmont	\$281,208	23%
Boulder County	\$244,529	20%
Broomfield	\$85,585	7%

**NOTE: The City of Boulder received the entire ADDI allocation in 2008.**

In addition to these federal resources, the following funds were received in the Consortium:

*City of Boulder*

The City received the following grant amounts in 2008; these funds correspond with those noted in the Consolidated Plan.

*federal*

Community Development Block Grant	\$ 920,635
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*local*

Community Housing Assistance Program	\$1,635,112
Affordable Housing Fund	\$3,497,000
Human Service Fund	\$2,634,000

Community Housing Assistance Program (CHAP) is a program funded through property tax and a tax on new development called the Housing Excise Tax. This local source generates \$1,000,000 - \$1,500,000 a year. The property tax portion is based on a .8 mill levy out of a total of 9.981 mills levied for the City. The Housing Excise Tax is generated from a tax on new commercial/industrial and residential development. Residential properties provide 56% of the tax and commercial and industrial properties provide 44%. The CHAP Fund has been in existence since 1991.

CHAP funds target households earning 15% - 60% of the Area Median Income. In 2008, the target annual income range for CHAP funds was up to \$46,980 for a three-person family.

**Affordable Housing Fund** This local funding is comprised of two sources, Cash in Lieu and General Fund support.

*Cash In Lieu* In certain cases, money may be paid in lieu of providing a permanently affordable unit. For each detached market rate unit to be built, the cash in lieu amount is equal to the lesser of \$24,627 or \$103 multiplied by 20% of the total floor area of the market rate unit. For each attached market rate unit, the cash in lieu amount is equal to the lesser of \$21,230 or \$88 multiplied by 20% of the total floor area of the market rate. Funds from this source are to be used to secure permanently affordable housing for families earning up to 10% above the HUD low-income limit.

*General Fund:* In 2000, City Council began contributing general funds in support of the affordable housing goal. In 2008 the general fund contribution to housing was \$406,000.

**Human Services Fund** The City of Boulder's Human Services Fund (HSF) annually distributes approximately \$2.6 million to community agencies in support of the Housing and Human Services Master Plan. Awards are made once every two years on a competitive basis.

### **Allocation of Federal Resources**

CDBG funds in the amount of \$1,204,370\* were allocated as follows:

Administration/Planning	\$184,127
Acquisition	\$262,000
Micro Enterprise	\$25,000
Public Facilities	\$89,830
Public Service	\$138,095
Rehabilitation	\$505,318

\*Includes \$283,735 from prior year's funds.

HOME funds in the amount of \$1,563,709\*\* were allocated as follows:

City of Boulder

Administration	\$94,665
CHDO Operating	\$30,000
TBRA	\$48,000
Predevelopment	\$772,067
Downpayment Assistance	\$44,893

Boulder County

Predevelopment	\$220,065
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Broomfield

Acquisition	\$77,027
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Longmont

Predevelopment	\$100,000
Down Payment Assistance	\$140,000
Rehabilitation	\$13,088
Administration:	\$23,903

\*\*Includes \$329,569 from prior year's funds.

The 25% match comes from a variety of sources (See 2008 HOME Match report).

**Allocation of Local Resources**

City of Boulder

CHAP funds in the amount of \$1,635,112 were allocated as follows:

Construction	\$950,000
Administration	\$358,791
Opportunity Fund	\$137,251
Predevelopment	\$136,250
Rehabilitation	\$52,820

Affordable Housing Funds in the amount of \$3,497,000 were allocated as follows:

Acquisition	\$30,000
Administration	\$390,894
Construction	\$802,000
Debt Service	
BTV	\$1,774,808
Shelter	\$126,000
Down Payment Assistance	\$180,000
Fee Waivers	\$153,838
Homeownership Counseling	\$26,000
Opportunity Fund	\$13,460

HSF dollars in the amount of \$2,634,000 were allocated as follows:

<b>Program Area A</b>	\$278,127
Targeted prevention and early intervention programs focused on parenting, prenatal and infant care and child development.	
<b>Program Area B</b>	\$479,725
Affordable, accessible, high quality child care, nurturing Programs and preschool programs.	
<b>Program Area C</b>	\$418,011
School linked (K-12) programs providing mental health care, parenting support, conflict resolution and other services to children, youth and families.	
<b>Program Area D</b>	\$190,946
Support services for children, youth and families who are at risk for or are experiencing family, violence, sexual abuse, neglect and other problems.	
<b>Program Area F</b>	\$1,267,191
Critical human services infrastructure for low income or chronically disabled residents.	

*Other funds received in the Consortium area:*

MDHI/McKinney Funds	\$271,300
HOPWA	\$66,000
CDBG - Longmont	\$532,646

#### **F. Citizen Comments**

The City of Boulder made a draft of this report available for public review and comment. A notice of availability was published in the Boulder Daily Camera on March 3, 2009. The public was given thirty (30) days to comment on the CAPER. As of March 18, 2009, the city had not received any comments on the report.

## **H. Self Evaluation**

### **HOME Consortium**

The Boulder/Broomfield County HOME Consortium has been an important step in bringing additional resources and forming collaborative partnerships to address crucial housing concerns in all our communities in the Boulder and Broomfield County region. The Consortium developed goals and objectives, consistent with federal regulations, which are designed to meet the region's particular housing and community development needs. Federal and local funds utilized by the City in 2008 were consistent with the Consortium's Consolidated Plan and Boulder Valley Comprehensive Plan

The Consortium did not make any changes in its program objectives in 2008.

The majority of the activities carried out as part of the Consolidated Plan benefited low and moderate-income persons. All activities funded gave maximum priority to low and moderate income persons.

Here is a summary of 2008 HOME Consortium milestones:

- 1) Provided nearly \$1M towards future development of affordable rental housing;
- 2) The Consortium exceeded its CHDO set-aside obligation
- 3) 18 households received down payment assistance
- 4) Continuation of homeownership counseling, 517 persons benefited from this service in 2008;
- 5) Developed stationary and tagline for the Consortium

#### **Other**

Boulder County, the City of Boulder and City of Longmont delegated more than \$14 million in Private Activity bonds to Boulder County's ClimateSmart Loan Program. Through the program, owners of residential and commercial properties can apply for loans for energy efficiency and renewable energy measures.

### **City of Boulder**

#### ***Community Vision***

The City of Boulder has developed local goals and objectives, consistent with federal regulations, which are designed to meet our particular housing and community development needs. Federal and local funds utilized by the City in 2008 were consistent with the 2006 - 2010 Consolidated Plan, Boulder Valley Comprehensive Plan, Comprehensive Housing Strategy and Human Services Master Plan.

The City did not make any changes in its program objectives in 2008.

The majority of the activities carried out as part of the Consolidated Plan benefited low and moderate-income persons. All activities funded gave maximum priority to low and moderate-income persons.

In 2000, City Council accepted the recommendations of the Housing Implementation and Funding

Task Force (HIFTF) as a blueprint for the city's policies and funding allocations towards the development of affordable housing. In order to stimulate progress toward this challenge, the Task Force recommended that the city strive to:

“increase the proportion of permanently affordable units to an overall goal of at least 10 percent of the total housing stock in ten years... .”

In partnership with non-profit organizations and housing developers, more than 1,000 permanently affordable housing units have been added to the city's inventory during the past seven years. These include shelter facilities for the homeless, housing for people with special needs, rental housing and homes for purchase. As a result of city funding and/or policy, it is anticipated that at least two hundred additional affordable homes will come on-line during 2008 – 2009 through acquisitions or new construction.

The housing funding program of the City of Boulder supports other key City goals and planning efforts, such as the Boulder Valley Comprehensive Plan and Comprehensive Housing Strategy. In keeping with the goals of these efforts, the funding program supports proposals for units which are integrated into the existing community in terms of location, and design and which are distributed throughout Boulder.

The funding program works with community groups to help provide a variety of housing choices to households at all income levels. The real estate market, generally, provides housing choices for households with higher incomes. Most of the new single family homes built continue to be un-affordable to low, and even middle income families. The cost and availability of land is a major factor in providing affordable housing.

The Division of Housing funding program focuses its efforts on families at the lower end of the income spectrum. Target populations are:

- Families with children;
- Low or Moderate Income Households who live or work in Boulder;
- Households with working members who earn a low or moderate wage
- Special population groups, including
  - Physically disabled
  - Chronically mentally ill
  - Frail elderly
  - Homeless

The past year's housing program projects have been successful in moving the City closer to achieving its 10 percent goal. In 2008 an additional 16 housing units were added to the City's permanently affordable inventory. Currently, about 6.3 percent of the housing stock is permanently affordable to households at or below the current U.S. Department of Housing and Urban Development's low income limit.

The City continues to benefit from the effort of both non-profit and private sector housing developers. Non-profit developers such as Emergency Family Assistance, Boulder Housing Partners, and Thistle, Inc. have strong ties to the community and are committed to assisting Boulder achieve its housing goals.

## Affordable Housing Priorities

The Task Force and City Council established the following targets regarding income levels to be served by affordable housing to be added subsequent to 2000:

- 14% to households below 30% Area Median Income (AMI)
- 48% to households between 30 – 60% AMI
- 38% to households between 60 – 80% AMI

## New Construction vs. Existing Inventory

In recognition that Boulder is a growth-managed community, it was acknowledged that the next phase of affordable housing would be secured through a combination of acquisition, rehabilitation and new construction. The guideline that was established by the Task Force and City Council:

- 45% from new construction
- 55% from existing inventory

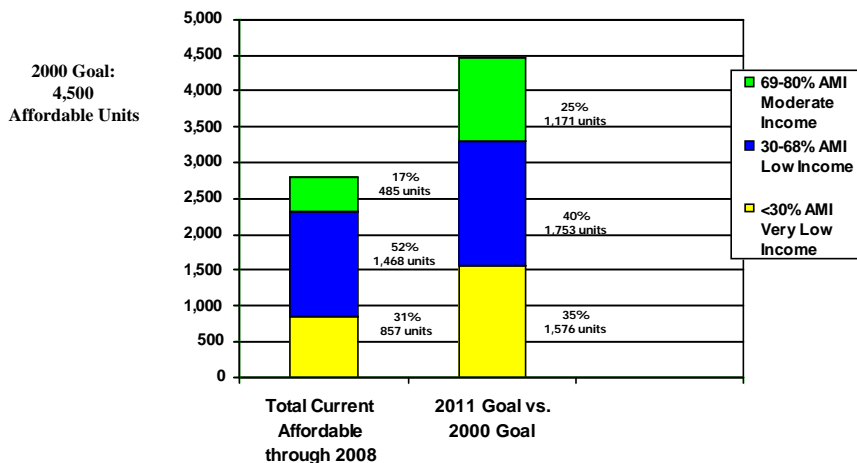
## Rental vs. Home Ownership

The Task Force and City Council determined that there was a continued need for special needs housing, rental housing and homeownership. The recommended targets regarding tenure:

- 61% rental
- 39% homeownership

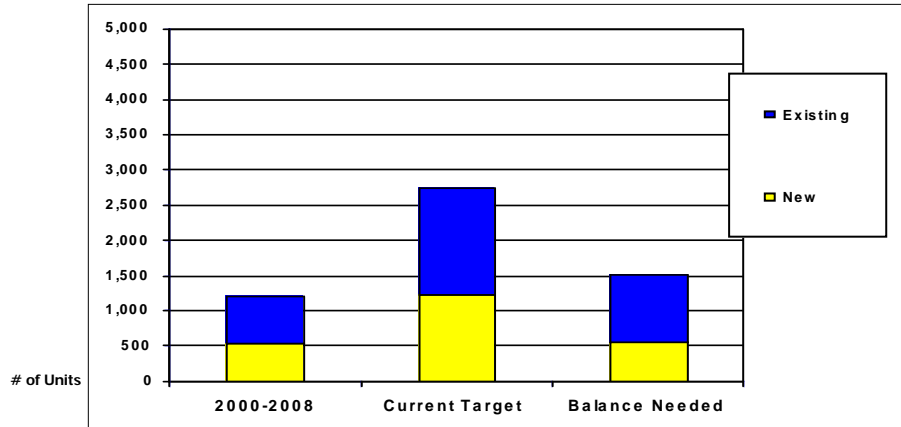
## Progress by Priority

**Affordable Unit Progress by Income Distribution**



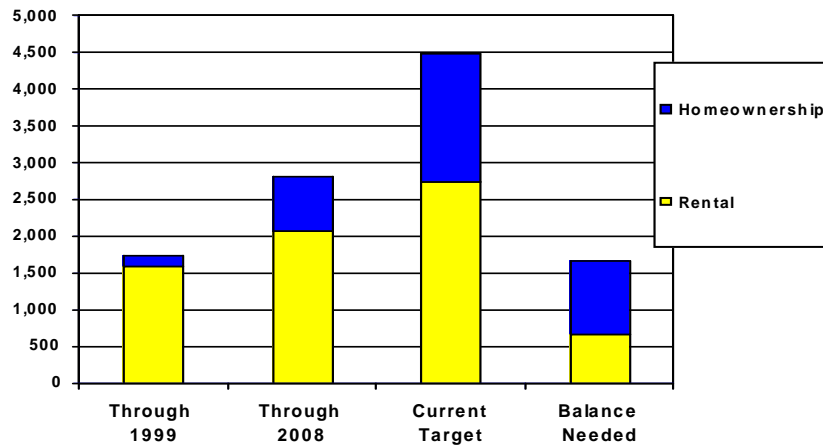
## New Construction Versus Acquisition of Existing Units since 2000

	2000-2008		Current Target		Balance Needed	
Existing Units	533	(44%)	1,510	(55%)	977	(62%)
New Construction	677	(56%)	1,235	(45%)	558	(38%)



## Rental and Homeownership Distribution

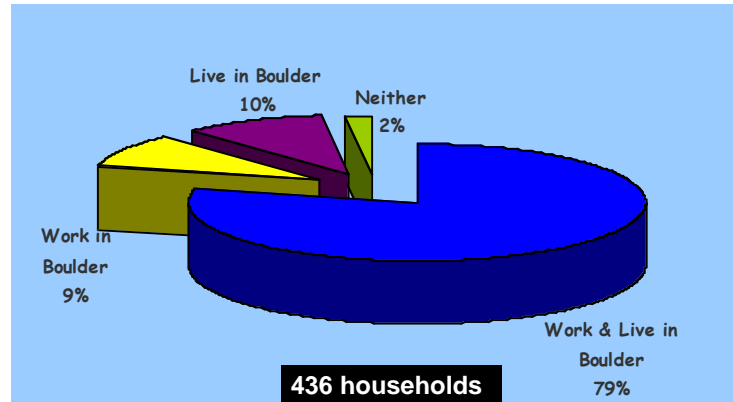
	Through 1999	Through 2008	Current Target	Balance	Needed	
Homeownership	140	(8%)	736	(42%)	1,755	(39%)
Rental	1,615	(92%)	2,077	(76%)	2,745	(61%)
					668	(24%)



## Home Buyer Profile

As of 2008, over 90% of affordable homebuyers were already part of the community (work, live or both) prior to buying an affordable home.

### Home Buyers Through 2008



## Other 2008 Highlights

Homeownership counseling: Average of 320 city of Boulder residents attend Boulder County Homeownership Counseling program annually.

Rehabilitation: Average of 25 homes rehabilitated through Longs Peak Energy Conservation program annually.

Planning: Transit Village Area Plan including a significant level of affordable housing

Redevelopment: Continued progress toward the redevelopment of Boulder Mobile Manor

2008 Private Activity Bond allocation of \$4.1 delegated to Boulder County. The funds will be used to support for its energy assistance

Two key housing division staff retired in 2008. The positions will be filled by first quarter 2009.

## III. CDBG Narrative

### A. Relationship of CDBG Funds to the Priorities, Goals and Specific Objectives in the Consolidated Plan

The City of Boulder Consolidated Plan for 2006 – 2010 contained the City's housing and community development strategic plan (Five-Year Plan) identifying long range housing and community development priorities that were broad and general in order to encompass all of the possible objectives that could advance the objectives.

The City of Boulder has established the following priorities for its Consolidated Plan for program years 2006 – 2010:

## Human Services

- Support individuals and families throughout the life cycle;
- Balance prevention, intervention and treatment services;
- Provide home, community and school based services;
- Build upon strengths of individuals and families;
- Integrate social concerns with community development;
- Build community capacity to support residents;
- Assess organization and service effectiveness to ensure efficient use of public resources and;
- Evaluate service outcomes to ensure cost-effective stewardship of public dollars.

## Housing

- Continue to pursue the City Council established goal that 10% of the community's housing stock be permanently affordable;
- Pursue housing opportunities that produce or acquire a greater proportion and variety of affordable housing that is desirable to families;
- Pursue initiatives to increase a variety of housing options appropriate for seniors;
- Explore options to preserve housing for very-low income residents
- Explore opportunities to develop more housing options for people transitioning from shelters, the justice system, and people dealing with mental illness or physical disabilities, as well as very inexpensive housing for people with marginal income;
- Explore ways in which Boulder's lower income residents could be supported to make needed repairs and upgrades to aging housing stock;
- Ensure broad public awareness of affordable housing opportunities through expanded outreach and public information efforts.

In FY 2008, the Community Development Advisory Committee, Housing Technical Review group and staff of the Department of Housing and Human Services organized funding priorities according to the above listed priorities.

Seven projects administered by non-profit organizations received FY 2008 CDBG funds. Two housing activity received CDBG funds in FY 2008. One project administered by a division of local government received CDBG public service funding.

All CDBG funded activities benefited low and moderate income persons.

## B. Changes in Program Objectives

There were no changes in the City of Boulder's objectives in 2008.

### **C. Efforts in Carrying Out Grantee's Certifications**

The City of Boulder made significant progress in carrying out the activities described in its Consolidated Plan. The city's activities in 2008 addressed the priority needs outlined in the 2006-2010 Consolidated Plan. The city was successful leveraging federal funds with state and local funds administered to serve the neediest residents of the community.

City of Boulder staff reviewed projects located in the city for consistency with the Consolidated Plan and federal relocation regulations. Staff reviews project applications to local funding entities, and state funding entities. Staff provided all project applicants whose projects were consistent with the 2006-2010 Consolidated Housing and Community Development Plan the required certification of consistency.

Staff also provided this level of review for Consortium activities.

### **D. Compliance with National Objectives**

In FY 2008, grantee funds were used exclusively for one national objective, and the City of Boulder was in compliance with the overall benefit certification. The national objective addressed was: 1) Activities benefiting low and moderate-income persons.

### **E. Steps to Minimize Displacement from CDBG Assisted Activities and to Comply with the Uniform Relocation Act (URA)**

1. Technical assistance was provided to potential recipients involved in acquisition or rehabilitation activities with CDBG or HOME funds.
2. Steps to Minimize Displacement: Consistent with the goals and guidance of the Uniform Relocation Act, the city took the following steps to minimize the displacement of persons from their homes:
  - a. During the initial planning stages, each acquisition and/or rehabilitation is evaluated by the City of Boulder/Division of Housing to determine the impact on persons occupying the project.
  - b. During the planning stages, consideration is given to the needs of existing tenants
  - c. Whenever possible, vacant dwellings are selected for acquisition in lieu of occupied units.
  - d. Rehabilitation of units is geared toward assisting present tenants of the project to remain in the project.

### **F. Evaluation of Economic Development Program**

The City of Boulder continued to fund the Colorado Enterprise Fund's micro loan program.

In 2008, the City maintained its support for the Boulder Micro Loan program. The Colorado Enterprise Fund (CEF) received \$20,000 in block grant funds. The funding enhances economic opportunities and growth of small businesses owned and operated by low to moderate income entrepreneurs.

## **G. Additional Narratives**

### *i. Limited Clientele*

The City of Boulder funded non-profits serving a limited clientele of low and moderate-income households. The clientele either fell into the category of

- programs required information on family size and income to demonstrate that at least 51% of the clientele were persons not exceeding low and moderate income limits for Boulder; or
- the activities were of such nature or in such location that it may be concluded that the activities were serving clients of low and moderate income.

### *ii. Program Income*

The City received \$7,500 in CDBG Program Income for 2008. The Program Income was received from the Rehabilitation Program. The program income was expended in the Rehabilitation Program in 2008.

### *iii. Rehabilitation*

Longs Peak Weatherization administers the City of Boulder's housing rehabilitation program. The program provides grants to low and moderate income homeowners for home repairs. In FY 2008, Longs Peak rehabilitated 26 homes occupied by low and moderate-income households.

### *iv. HUD approved Neighborhood Revitalization Strategies*

Not Applicable

### *v. Timeliness*

At the end of October 2008, the draw down ratio for the City (per the HUD IDIS report) was 1.27.

### *vi. Environmental Review*

City of Boulder Staff continues to attend training on the Environmental Regulations offered by the local HUD Field Office. Staff also provided technical assistance to participating cities and did preliminary assessments during the initial stages of the allocation process.

An extensive environmental Review program, featuring a fully automated ERR system that produces was developed in 2008. The system produces

- The statutory checklist;
- Public notices;
- Request for Release of Funds and Certification; and
- Annual SHPO Report

It also monitors and tracks projects/properties that require Environmental Review Reports.

vii. *Public Service Clarification*

The city provided \$138,095 in public service funding to the Family Resource School in 2008. However, the amount disbursed on the IDIS CDBG Financial Summary report CO4PR26 is \$51,132.96, a difference of \$86,962.05. The city received returned funds of \$100,000 in 2008 and, based on guidance from IDIS technical support, used these returned funds to fund a draw.

**IV. HOME NARRATIVE STATEMENTS**

**A. HOME Funds and Housing Needs Priorities**

***An analysis to the extent to which HOME funds was expended among different categories of housing needs identified in the Consolidated Plan.***

The City of Boulder allocated \$448,359 to 4 HOME projects in 2006. All of the HOME funded projects addressed the Consolidated Plan goal of increasing affordable housing opportunities in the City of Boulder.

HOME Expenditures by Categories of Housing Needs

#1 Very low and Other Low Income Renters (0-60% AMI) \$973,155

**B. A report on match contributions**

See HOME Match report, HUD-40107-A.

**C. Minority Business Enterprise and Women's Business Enterprise Report**

See Part II of HUD Form-40107

**D. Assessment of HOME assisted Projects, Affirmative Marketing and Outreach**

*An assessment of the effectiveness of the affirmative marketing actions prescribed in 24 CFR 92.351 Minority Outreach.*

Housing that is acquired or rehabilitated with HOME funds must meet all applicable local codes and Housing Quality Standards at the time of completion. Annual inspections of HOME assisted rental housing are conducted to assure that housing quality standards are maintained. Tenant income limits and rent limits for HOME units are verified at the time Covenants are executed. Income and rent increases are annually reviewed.

**E. Affirmative Marketing**

In order to solicit proposals for the use of HOME and other federal and local funds, the City of Boulder publishes announcements in the local newspaper. In addition, local groups, which specialize in affordable housing, and non-profits which serve low-income, ethnic minorities and other disadvantaged households are advised of the availability of funds. Information placed on the Division's website and in flyers is provided in English and Spanish. Additionally, staff makes

presentations to those populations that do not respond to the standard procedures. The majority of non-English speaking monolingual households in Boulder are Spanish speaking. The Division of Housing staff consists of eight full time individuals; one staff member is fluent in Spanish. This staff member serves as the Division's primary contact for most of our direct client services.

There is great interest in the Division's various affordable housing programs. The number of applications submitted for assistance evidences this. Programs previously funded, and those proposed, address the needs of a diverse population including projects to house the chronically mental ill, the elderly, and single parent families as well as those directed only to very low and low-income families.

The Division has observed that women own many of the firms used to conduct lead based paint analyses.

#### ***F. Results of On Site Inspections***

Site reviews were conducted by the Division of Housing on the following HOME assisted projects.

- BCATH Next Step Housing
- Boulder Housing Partners Condos
- Boulder Housing Partners Foothills
- Broomfield TBRA
- Chinook Clubhouse
- Longmont DPA
- Longmont Thistle Cannery
- Mary Sandoe House
- Thistle Buena Vista
- Thistle Fairways
- Thistle Pinewood Apartments
- Thistle Valmont Square
- Thistle Van Artists Apartments

A compliance issue was identified during the monitoring of Thistle's Van Artists Apartments. One of the tenants was living in unsanitary conditions. Thistle worked with the tenant to clean up the apartment and within 30-days a Housing staff re-inspection was completed with satisfactory results. Subsequently, the tenant moved out.

In addition to these monitoring reviews, City of Boulder staff provided technical assistance to Broomfield on its TBRA and acquisition projects and to Longmont on its Powell Plaza project.