



Five-Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

GENERAL

The Consolidated or Five-Year Strategic Plan, is the result of a collaborative planning process in which a community establishes its vision for a variety of community development projects and programs. This process gives the local jurisdiction the opportunity to plan its housing and community development programs to provide effective and coordinated projects and programs and to reduce local duplication of efforts. It also creates opportunities for public participation and makes efforts to include those who might otherwise not participate in such an effort.

This Strategic Plan defines a course of action for the community and outlines how anticipated funding is expected to be spent. The plan considers physical, economic, environmental, community, and human development goals in a comprehensive and coordinated way and provides program goals, objectives, and benchmarks for measuring and evaluating progress toward these goals.

Activities funded by the Community Development Block Grant (CDBG) programs include such things as affordable housing; and public services which include programs and activities for seniors, persons with disabilities, and families. Each activity or program funded must meet one of the following objectives: (1) Benefit low and moderate-income persons; (2) Prevent or eliminate slum or blight; or (3) meet an urgent community need. At least seventy (70) percent of CDBG funds must be used for activities that primarily benefit low- and moderate-income persons. The HOME Investment Partnership program provides funding for the acquisition, rehabilitation or construction of affordable housing along with Tenant-Based Rental Assistance (TBRA).

Three basic objectives are used to evaluate the Consolidated or Strategic Plan and the local jurisdiction's performance under the plan as to how these goals have been met. These goals are:

Decent Housing, including:

- Increasing the availability of affordable permanent housing;
- Retaining affordable housing stock;
- Assisting homeless persons in obtaining affordable housing;
- Assisting persons at risk of becoming homeless;
- Increasing the supply of supportive housing, including for persons with special needs, such as HIV/AIDS; and
- Providing affordable housing accessible to jobs.

Suitable Living Environment, including:

- Improving the safety and livability of neighborhoods;
- Increasing the access to quality public and private facilities and services;
- Geographic distribution of housing opportunities for low- and moderate-income persons and revitalization of deteriorating neighborhoods;
- Restoring and preserving properties of historic, architectural, or aesthetic value; and
- Conserving energy.

Expanded Economic Opportunities, including:

- Creating and retaining jobs;
- Establishing, stabilizing, and expanding small and micro-businesses;
- Providing public services related to employment;
- Providing jobs to low-income persons living in targeted areas;
- Improving access to capital and credit for development activities that promote sustainable economic and social viability; and
- Empowering low-income persons in federally-assisted housing and public housing to reduce generational poverty (Check this section with HUD.)

Underlying these objectives is the need to benefit low- and-moderate income persons; aid in the prevention or elimination of slums and blight; and meet an urgent community need.

Executive Summary

Five-Year Strategic Plan Executive Summary:

The City of Fort Collins anticipates receiving federal funding of \$9,604,860, which includes Community Development Block Grant (CDBG) and HOME Investment Partnership funds over the next five years. In addition, nearly \$3,000,000 in City funds are expected, and along with Program Income from CDBG and HOME activities, will result in a five-year total of \$11,867,835 to fund housing and public service requests.

Development of this Consolidated Plan included consultations with more than 60 local non-profit agencies, entities, and organizations who are actively involved in serving low and moderate-income persons and families in Fort Collins. The City's Commission on Disabilities, Senior Advisory Board, and the Women's Commission were also consulted. Residents of Fort Collins were surveyed through a questionnaire presented at several focus group meetings, as well as at the Larimer County Food Bank, and an on-line survey was also available. Over 170 persons responded to these surveys, providing information that included type of housing and household size; age and current services received; and services needed and barriers to receiving services. The City's Affordable Housing Strategic Plan (AHSP), updated every five years, provided input to address affordable housing needs as did the Larimer County Housing Needs Assessment, completed in 2009.

The public review process included a 30-day public review and comment period, and a presentation to the Fort Collins City Council at a Study Session on May 11, 2010. Comments received during the public review period have been incorporated or responded to in the Plan. Finally, a Public Hearing before the City Council to consider adoption of the Plan was held. This process, as well as all of the input received

during the development of the Draft Plan served to help identify the needs of the community. From these needs, the goals and objectives necessary to address these needs were developed and are reflected in the Consolidated Plan, as follows:

Housing: In order to provide decent housing to Fort Collins residents, the City of Fort Collins will improve the availability, affordability, and sustainability of housing through the following goals and objectives (which have been developed from the City's Affordable Housing Strategic Plan):

1. Increase the inventory of affordable rental units through the production of new rental units or the acquisition and rehabilitation of former market-rate units converting them to affordable housing.

Objective: The City will actively solicit the development of new rental units that are affordable to households earning 50% of AMI or less.

2. Preserve affordable housing units by monitoring the status of existing affordable units to maintain or add to the inventory.

Objective: The City will use funds for rehabilitation of existing affordable housing units.

3. Increase housing and facilities for people with special needs.

Objective: The City will support the development of new shelter and housing opportunities for persons with special needs.

4. Provide financial assistance for first-time homebuyers.

Objective: The City will encourage and provide assistance to first-time home buyers.

Homelessness: In order to provide decent housing and a suitable living environment, the City of Fort Collins will:

1. Provide support and assistance to agencies and organizations that provide permanent supportive housing.

Public Services: In order to provide a suitable living environment, the City of Fort Collins will:

1. Support and enhance public services that focus on providing basic services to low-income individuals and families over the next five years using 15% of CDBG funding and 100% of the City's Human Services Program (HSP) funds.

Public Facilities: In order to provide a suitable living environment, the City of Fort Collins will improve the sustainability and accessibility of public facilities through:

1. The acquisition, support and enhancement of public facilities which focus on providing basic services to low-income citizens and families.

Economic Development: In order to provide for economic opportunity, the City of Fort Collins will improve the availability and sustainability of economic development by the following:

1. Support, promote or expand development of the Fort Collins Urban Renewal Authority.
2. Remove severely blighted properties, especially to promote infill redevelopment.
3. Continue to expand use of tools for developments such as the Section 108 Loan Program, Brownfields, and Economic Development Initiatives.
4. Collaborate with adjoining communities in the county to improve gateways to Fort Collins.
5. Use CDBG funds to leverage public and private funds.
6. Support, establish or expand programs that provide job training or career development for low- and moderate-income persons.
7. Implement revitalization efforts in neighborhoods to improve housing and/or economic development opportunities.
8. Promote or support sustainable energy resources.

Non-Homeless Special Needs: In order to provide a suitable living environment and decent housing, the City of Fort Collins will:

1. Provide funding to projects that address housing and supportive service needs for the elderly, persons with disabilities, at-risk/endangered teens and young adults, victims of domestic violence and persons with mental illness and/or substance abuse issues.

Special Needs: In order to provide a suitable living environment and decent housing, the City of Fort Collins will:

1. Support and enhance housing and public service projects that directly address the needs of special needs populations, including the elderly/frail elderly, persons with disabilities, at-risk/endangered teens and young adults, victims of domestic violence, persons with mental illness and/or substance abuse issues, and persons with HIV/AIDS and their families.

Strategic Plan

Mission:

The mission of this Consolidated Plan is to provide a comprehensive vision for the entire community of Fort Collins to address the diverse needs of all residents so that they can fully participate in living the American Dream. This Plan will identify and propose goals for actions to address the priority needs of Fort Collins within the requirements established by the U.S. Department of Housing and Urban

Development (HUD) for the use of CDBG and HOME funding. These goals include projects and programs that serve homeless, near-homeless and low-income populations; address fair housing and lead-based paint issues; overcome institutional barriers to the production and/or preservation of affordable housing; and encourage economic development and neighborhood revitalization. The City of Fort Collins coordinates with the Fort Collins Housing Authority (FCHA) to accomplish the goals identified for Public Housing.

Many of these goals parallel those of *City Plan*, the City's Comprehensive Plan. *City Plan*, which was adopted in 1997 and updated in 2004, consists of the *City Structure Plan* as well as the Community Vision & Goals element of the plan and is the basis for the future planning and development of Fort Collins to 2025. *City Plan* is based on community values identified through the plan update in 2004. These values are **sustainability** (utilities and services, environmental stewardship, safe/convenient/flexible transportation system, mixed land use, compact urban form, enhanced community pride, quality design and development, healthy economy); **fairness** (public participation, economic/cultural/social opportunities, diversity, equal access and mobility, equitable housing opportunities); **fulfillment** (safe/healthy/nonthreatening community, enduring community pattern interconnected with natural environment; neighborhood focus, walkable/attractive streets and public spaces, heritage, recreation/parks/open lands); and **choices** (diverse neighborhoods, alternative transportation modes, diverse housing, entrepreneurial opportunities, learning community, education/cultural services). Another update to *City Plan*, called Plan Fort Collins, began in early 2010.

The community vision "is to make change work for Fort Collins while protecting the best of what we have and recognizing who and what Fort Collins will become by preserving a sense of community identity and pride. Fort Collins will confront and mitigate the negative impacts of the car on our lives. Fort Collins will share in the region's responsibilities".

A series of community goals have been identified for land use, transportation, community appearance and design, economy, housing, environment, open lands and growth management. These goals support many of the national objectives for the CDBG and HOME programs. Of particular note are the housing goals, which state that:

- Our community will be a place where all of its people will have an opportunity to live in **safe, habitable, and affordable housing**.
- Our community will provide **a mix of housing distributed throughout the city**.
- Our community will **encourage preservation of existing housing**.
- Our community will **create an environment that meets the special needs of our residents**.
- Our buildings will be **environmentally sustainable**.

Available Funds:

The priorities outlined in this Plan are based on the assumption that future federal funding levels will continue at their current levels for each of the five program years. However, this funding will be dependent on the annual appropriation and distribution formulas, as well as the number of communities participating as entitlement communities. If funding levels change, the activities and programs planned may

also be subject to change, as a result of funding availability. Table 1, following, summarizes the available funds for the life of this Consolidated Plan, which are expected to amount to \$8,978,385 of federal funding. In addition, nearly \$3,000,000 in City funds is expected, resulting in a five-year total of \$11,867,835 to fund housing and public service requests. Of this amount approximately \$7,700,000 is expected to be allocated to housing projects.

Total			
<i>Federal Funding</i>	<i>CDBG</i>	<i>HOME</i>	<i>TOTAL</i>
Annual Entitlement	\$1,000,000	\$685,677	\$1,685,677
Annual Program Income	\$60,000	\$50,000	\$110,000
<i>City Funding</i>	<i>AHF</i>	<i>HSP</i>	
Annual Allocation	\$188,890	\$389,000	\$577,890
Annual Total			\$2,373,567
Five-Year Total			\$11,867,835
Housing			
<i>Federal Funding</i>	<i>CDBG</i>	<i>HOME</i>	<i>TOTAL</i>
Annual Entitlement	\$650,000	\$617,110	\$1,267,110
Annual Program Income	\$39,000	\$45,000	\$84,000
<i>City Funding</i>	<i>AHF</i>	<i>HSP</i>	
Annual Allocation	\$188,890	\$0	\$188,890
Annual Housing Total			\$1,540,000
Five-Year Housing Total			\$7,700,000
Public Service			
<i>Federal Funding</i>	<i>CDBG</i>	<i>HOME</i>	<i>TOTAL</i>
Annual Entitlement	\$150,000	\$0	\$150,000
Annual Program Income	\$9,000	\$0	\$9,000
<i>City Funding</i>	<i>AHF</i>	<i>HSP</i>	
Annual Allocation	\$0	\$389,000	\$389,000
Annual Public Service Total			\$548,000
Five-Year Public Service Total			\$2,740,000
Administration/Planning			
<i>Federal Funding</i>	<i>CDBG</i>	<i>HOME</i>	<i>TOTAL</i>
Annual Entitlement	\$200,000	\$68,567	\$268,567
Annual Program Income	\$12,000	\$5,000	\$17,000
<i>City Funding</i>	<i>AHF</i>	<i>HSP</i>	
Annual Allocation	\$0	\$0	\$0
Annual Administration/Planning Total			\$285,567
Five-Year Administration/Planning Total			\$1,427,835

Source: U.S. Department of Housing and Urban Development and City of Fort Collins

General Questions:

1. Geographic Area of Jurisdiction

Fort Collins, Colorado is the county seat of Larimer County. It is centrally located along the Front Range of the Rocky Mountains in Northern Colorado and occupies about 55.5 square miles. The 2009 population was estimated by the City at 137,200. Because of Fort Collins' location as the northernmost Front Range

community, as well as its size, it serves as a regional hub for residents of southern Wyoming and western Nebraska. Interstate 25 (I-25) lies along the eastern edge of the city and has five interchanges that provide access to Fort Collins. U.S. Highway 287 (College Avenue) splits the community from north to south, linking it with Laramie, Wyoming to the north and the Denver Metropolitan area to the south. U.S. Highway 14 (East Mulberry Street) provides access from I-25 through Fort Collins and into the Rocky Mountains to the west.

The community was incorporated in 1873 and continued to grow with the advent of the railroad and the growth of agriculture -- the sugar beet industry, in particular. Residential neighborhoods were built south of Old Town, with Prospect Road being the southern edge of the community for many years. Significant growth occurred in the community during the 1970's and 1980's and by the late 1980's, its southern boundary reached Trilby Road, five miles south of Prospect Road. Western development of the city has been limited by its proximity to the Foothills of the Rocky Mountains, which are about four miles west of U.S. Highway 287 (College Avenue).

Development of Fort Collins to the north has been limited by physical features (Terry Lake, and irrigation ditches), as well as the existing development approved by Larimer County, and development to the east was limited by I-25. Intergovernmental agreements, the first signed in 1980, with other area jurisdictions (Larimer County, Town of Timnath, and City of Loveland), defined the future growth boundaries of the community and served to shape much of the community's physical growth and development. The technology industry became a major component of the local economy with the location of Hewlett-Packard on the city's Harmony Road Corridor in the early 1980's and was followed by other tech-related businesses in the area. This industry was a major economic driver of the local economy until a series of layoffs occurred in Larimer County between 2001 and 2005, resulting in a loss of 5,300 jobs in the manufacturing sector - many of which were in Fort Collins, in the high-paying technology sub-sector. Table 2 summarizes the population growth in Fort Collins over the past 10 years and shows future population projections to 2025.

Table 2: Fort Collins Population and Population Projections				
Fort Collins Population, 2000 – 2009				
2000	2001	2002	2003	2004
118,652	122,986	125,793	127,155	129,151
2005	2006	2007	2008	2009
129,951	131,711	134,186	136,427	137,200*
Fort Collins Population Projections, 2010 - 2025				
2010	2015	2020	2025	% Change
142,519	159,116	175,532	193,167	+35.5%

Source: Colorado Demographer's Office, Larimer County Housing Needs Assessment
 *City of Fort Collins estimate

In addition to its year-round population, Fort Collins is home to Colorado State University (CSU), founded in 1870 as the Colorado Agricultural College. Classes were first held in 1879 and the college became known as Colorado State College of Agriculture and Mechanic Arts in 1935 and Colorado State University by 1957. In the Fall Semester of 2009, a record 25,413 students were enrolled with 21,204 undergraduates; 3,671 graduate students; and 538 veterinary medicine students. One-fourth of the fall 2009 freshman class are first-generation college students. The

University is home to world-class programs in veterinary medicine, engineering, and natural resources.

The Larimer Campus of Front Range Community College (FRCC) is also located in Fort Collins. FRCC was created in 1968 and is the largest community college in Colorado. Over 3,600 full-time students enroll annually at the Larimer Campus, which has seen increasing enrollments since 2006. In addition to certificates, students can earn an Associate’s Degree, which can be transferred to any four-year school in Colorado and applied toward a Bachelor’s Degree. Students in the Poudre School District (PSD) can receive dual credit for high school and college credit under the Post Secondary Enrollment Option (PSEO) offered by Front Range.

The Fort Collins population has become more diverse since 1990. Table 3 shows population by race and ethnic origin. In the 1990 Census, 93.2% of the Fort Collins population was Caucasian or White. By the 2000 Census, this figure had dropped to 89.6% and to 89.0% in the 2006–2008 American Community Survey. In contrast, the African-American and Asian populations saw modest increases, while the Native American and Native Hawaiian/Pacific Islander populations have declined since the 2000 Census. The Other Race/Two or More Race populations had substantial increases between the 1990 and 2000 Census, from 2.8% to 6.1% of the population. Some of this increase may be attributable to changes made in the definition of these populations by the Census Bureau between the decennial censuses. Also of note is the increase in the Hispanic or Latino population, from 7.0% in 1990 and 8.7% in the 2000 Census, to an estimated 9.3% in the 2006–2008 American Community Survey.

Table 3 – Fort Collins Population Race and Ethnic Origin, 1990 - 2008			
Race/Ethnicity	1990 Census	2000 Census	2006 – 2008 American Community Survey
African-American/Black	856 (0.09%)	1,213 (1.0%)	1,476 (1.0%)
Asian	2,032 (2.4%)	2,948 (2.4%)	3,870 (2.8%)
Native American	459 (0.05%)	715 (0.06%)	681 (0.04%)
Native Hawaiian/Pacific Islander	66 (0.01%)	143 (0.01%)	40 (0.002%)
Other Race/ 2 or more Races	2,468 (2.8%)	7,286 (6.1%)	8,884 (6.5%)
White/Caucasian	81,877 (93.2%)	106,347 (89.6%)	121,714 (89.0%)
TOTAL POPULATION*	87,758	118,652	136,665
Latino/Hispanic Origin (all races)	6,197 (7.0%)	10,402 (8.7%)	12,715 (9.3%)

Source: U.S. Census Bureau

*Census figures from decennial census and American Community Survey

The city’s highest concentration of low- and moderate-income households is found in Census Tracts 1, 2, 13.04, 13.05 and 13.06. These areas are generally located north of West Prospect Road, between South Taft Hill Road and Riverside Avenue. The areas with the highest percentage of Hispanic/Latino population are Census Tracts 2, 4, 13.04, and 13.05 which are generally located North of West mulberry Street,

between Taft Hill Road and Willox Lane. A map showing Census Tracts is included as an attachment.

The major employers in Fort Collins are Colorado State University (CSU), Poudre School District (PSD), Hewlett Packard (HP), Poudre Valley Health System (PVHS), Larimer County, Agilent Technologies (Agilent), City of Fort Collins, Celestica Colorado (Celestica), LSI Logic (LSI), Advanced Energy (AE), Anheuser-Busch (A-B), and Woodward Governor.

Of the 82,379 member civilian workforce in Fort Collins (labor force not adjusted seasonally), 76,573 were employed in December 2009, with an unemployment rate of 7.0%. This rate is contrasted with the state unemployment rate of 7.3% and the national unemployment rate of 10.0% for December 2009. Since 1990, the lowest unemployment rate for Larimer County was 2.5% in 2000 and 3.1% in 1999. In addition to 2009, the highest unemployment rate since 1990 was 5.1% in 1992 and 2003. January of 2010 saw unemployment rates (not seasonally adjusted) in Fort Collins/Larimer County of 7.2%, while the Colorado rate was 8.2%. The majority of jobs lost in the Fort Collins/Larimer County area in 2009 came from the construction, manufacturing, and administrative/waste services sectors.

2. Allocation of Funding

The City of Fort Collins' Comprehensive Plan, *City Plan*, mandates that investments and services be allocated through the entire community to ensure that no one area of the community receives a concentration of affordable housing and/or services. The priorities for housing-related needs were established by the Larimer County Housing Needs Assessment (2009) which was completed by Community Strategies Institute to be a resource for the preparation of the City's Consolidated Plan. Funding through the CDBG and HOME programs will be directed to serve low and moderate-income families and individuals of Fort Collins.

3. Barriers to Meeting Underserved Needs

The greatest barrier to meeting the underserved needs of Fort Collins residents has been and is expected to continue to be the lack of funding available for public and private agencies to address the level of need prevalent to low- and moderate-income persons and families. Housing is particularly limited by the availability of funds to subsidize the cost of units that are affordable for households earning below 50% of AMI. The funding available for human service agencies has continued to decline over the past five years, although demand has increased. While the services are in place in Fort Collins to assist low and moderate-income persons and families, the funding to adequately provide these services to all who need them falls short. For additional information on barriers to meeting underserved needs of specific populations, see the response to Item 3 in the Community Development Section (91.25)(3).

Funding has been reduced in recent years, from a high of \$1,154,086 in CDBG funds in FY2005, to a low of \$998,391 in FY2008. HOME funds have been variable in recent years, from \$681,881 in FY 2005, to a recent low of \$618,429 in FY 2008. HOME funds for FY2009 increased to \$686,973, a five-year high. Table 4 on the next page shows CDBG and HOME funding received between 2005 and 2009. The amount of CDBG and HOME funds for FY2010 (\$1,104,431 for CDBG and \$682,541 for HOME) represent amounts that are still below the FY2005 levels by about 2.7%.

Table 4: CDBG and HOME Funding Levels, 2005 - 2009				
Fiscal Year	CDBG	HOME	TOTAL	% CHANGE
2005	\$1,154,086	\$681,881	\$1,835,967	-
2006	\$1,037,758	\$645,419	\$1,683,177	-8.3%
2007	\$1,034,986	\$640,931	\$1,675,917	-0.04%
2008	\$998,391	\$618,429	\$1,616,820	-3.5%
2009	\$1,017,568	\$686,973	\$1,704,541	+5.4%

Source: City of Fort Collins CDBG/HOME Programs

The City of Fort Collins provides Human Services Program (HSP) funding from the City's General Fund. These funds have increased in recent years, from \$332,000 in FY2006 to \$440,334 for FY2008 and FY2009. Affordable Housing Fund (AHF) monies provided by the City have received significant cuts since FY2006. From a high of \$893,962 in FY2002, Affordable Housing Fund dollars fell to a low of \$133,000 in 2007 and to \$136,000 for FY2009. The FY 2010 amounts are \$389,601 in Human Services Program funds and \$188,890 in Affordable Housing Fund monies.

The City of Fort Collins received Economic Stimulus (CDBG-R) funding through the American Recovery and Reinvestment Act (ARRA) in the amount of \$270,137 in FY2009. This funding was used for the rehabilitation of 82 units of permanently affordable housing at the Fort Collins Housing Authority's Village on Stanford (\$230,466) and to the Homelessness Prevention Initiative (HPI) to provide rent assistance for households that are facing eviction (\$40,671).

Private funding sources, such as foundations, have also seen reduced funding levels and all non-profit agencies are having a difficult time finding adequate funding to provide the level of service needed.

Managing the Process (91.200(b)):

1. Lead Agency

The City's Advance Planning Department is the lead agency responsible for preparing the community's Consolidated Plan. Within the Advance Planning Department, the Plan is supported and implemented by the Affordable Housing and Human Services Team which consists of the Advance Planning Director, the Chief Planner, the Affordable Housing Planner, the two CDBG/HOME Program Administrators, and the Grants Programs Coordinator. The citizens of the community are represented in the coordination and implementation of the Plan by members of the City's Community Development Block Grant Commission and the Affordable Housing Board (AHB). The Fort Collins Housing Authority administers the Section 8 Rental Assistance and Public Housing programs.

2. Plan Development Process

The 2010 - 2014 Consolidated Plan was developed through the collection and analysis of the most current data available, as well as through consultations with the agencies, organizations, and others listed in the Consultations section on Page 12. Focus group meetings were held and questionnaires were collected at CARE Housing, Inc. (affordable housing); the Food Bank for Larimer County; the Sister Mary Alice

Murphy Center for Hope (homeless persons); Harmony Road Apartments (persons with disabilities); Disabled Resource Services (persons with disabilities); the Women's Resource Center (Spanish-speaking women); and Matthews House (youth/teens).

A total of 144 written questionnaires were collected, with the results summarized below:

- The majority (54%) of those surveyed rent local apartments or houses and 23% own their homes.
- Of those surveyed, 12.5% are living with friends or family members and 34% have lived in their current housing from 1-5 years.
- The predominant household size was one person (31%), while households of five or more persons accounted for 21% of those surveyed.
- The age of those surveyed saw 16% in the 0-18 age group; 28% in the 19-35 range; 24% were 36-50 years old; 21% were 51- 60 and 22% were over the age of 60.
- Of services currently being used, food was the most common, at 84% of those surveyed. This high response was driven by the large number of surveys collected at the Food Bank. Other services currently being used include health care (38%), housing (22%), and employment/unemployment services (16%).
- The top services that are *not* being received include health care (17%), housing (10%), and food (10%).
- Many barriers to service were noted, with the most frequent responses being related to a lack of money (9%), transportation (6%), income just exceeding the limit for some forms of assistance (6%), and the time it takes to receive assistance (5%). One example of the time it can take to receive services is for Social Security Disability Income (SSDI), where denial rates are high for persons 20 – 60 years of age with disabilities, and the process of applying, being denied, and filing an appeal can take nearly two years before payments begin.

Copies of the English and Spanish questionnaires are included in the Other Narrative section of this Plan.

An on-line survey was also available between March 15 and March 26, on the City's Affordable Housing web page and resulted in 29 surveys being submitted. This survey focused on ten categories, with the following highest priority needs identified after each category: **housing** (affordable rental units), **anti-poverty** (job creation), **human services** (mental health services), **homelessness** (transitional housing), **persons with disabilities** (affordable/accessible rental units), **seniors/elderly** (affordable rental units), **public safety** (housing code violations), **youth** (crime prevention), **transportation** (taxi vouchers), and **other needs** (housing and health care). A copy of this survey is included in the Other Narrative section of this Plan.

Information was also collected on community needs at meetings of the Commission on Disability, Senior Advisory Board, and Women's Commission and is also summarized in the Other Narrative section of this Plan. The primary needs identified by the Commission on Disability and the Senior Advisory Board were housing that is affordable and accessible (new units and retrofitting existing units) and affordable transportation to major area facilities (Senior Center, hospitals). (Update after 4/21 meeting with Women's Commission.)

The City's Affordable Housing Strategic Plan (AHSP) was also used in the development of this Plan. The AHSP is updated every five years and identifies the housing priorities, goals, and objectives for the community. This information has been incorporated into the Consolidated Plan. In addition, the results of a community survey done by Pathways Past Poverty in 2008 were also considered. Key themes from the survey and group discussions included such topics as child care, health care, housing, transportation, job training and better jobs, increased awareness of diversity and poverty, and increased financial literacy. A survey of Fort Collins Housing Authority residents about unmet needs was also considered and highlighted a need for security deposit assistance, rent assistance to cover several months rent, skills training, emergency housing, child care, transportation, a detox/mental health facility, health care, and employment opportunities.

(Complete at end of process.) After completion of the Draft Consolidated Plan, the Draft was available for review during a 30-day public comment period, which ran from April 19 – May 18, 2010. Included in the process were a review by the Affordable Housing Board and the CDBG Commission. The Fort Collins City Council reviewed the Draft Plan at a Work Session on May 11, 2010 and considered the Plan at a Public Hearing held June 15, 2010. Comments received during the public review of the Plan are found in the Comments Received section, starting on Page 14.

3. Consultations

Consultations were held with the following public and non-profit agencies, entities, and organizations listed below, many of which administer programs that are funded through the Consolidated Plan:

Aging Center of the Rockies
B.A.S.E. Camp
Boys and Girls Club of Larimer County
CARE Housing
Care-a-Van/Saint
CASA of Larimer County
Catholic Charities
Center for Family Outreach
City of Fort Collins Advance Planning Department
City of Fort Collins Commission on Disability
City of Fort Collins Senior Advisory Board
City of Fort Collins Neighborhood Services Department
City of Fort Collins Public Works Department
City of Fort Collins Women's Commission
City of Loveland Community Partnership Division
City of Loveland Current Planning Division
Colorado Department of Health
Colorado Department of Labor and Employment
Colorado Division of Housing
Colorado Legal Services
Consumer Credit Counseling of Northern Colorado
Crossroads Safehouse
Disabled Resource Services
Education and Life Training Center
Elderhaus (Mindset)
Family Medicine Center

Food Bank for Larimer County
Foothills Gateway
Fort Collins Housing Authority
Funding Partners
Fort Collins Habitat for Humanity
Health District of Northern Larimer County
Homelessness Prevention Initiative
Homeward 2020
La Familia/Family Center
Larimer Center for Mental Health
Larimer County Area Office on Aging
Larimer County Corrections Department
Larimer County Criminal Justice Services
Larimer County Human Services Department
Larimer County Planning Department
Loveland-Berthoud Interfaith Hospitality Network/Angel House
Lutheran Family Services
Matthews House (Live the Victory)
Meals on Wheels
Neighbor to Neighbor
Northern Colorado AIDS Project
North Front Range Metropolitan Planning Organization
Open Door Mission
Partners Mentoring Youth
Poudre R-1 School District
Poudre Valley Health Systems
Project Self-Sufficiency
Realities for Children
Rehabilitation and Visiting Nurse Association
Respite Care
Restoration Now
Salud Family Health Clinic
Salvation Army
Sister Mary Alice Murphy Center for Hope
The Group, Inc.
Teaching Tree Early Childhood Learning Center (formerly United Day Care Center)
Turning Point for Youth and Family Development
United Way of Larimer County
 2-1-1
 Pathways to Poverty
Volunteers of America
Women's Resource Center

Citizen Participation (91.200 (b)):

1. Citizen Participation Process

The Citizen Participation process for the Fort Collins Consolidated Plan consisted of the following steps:

1. Focus group meetings were held with residents of local affordable and public housing; persons with disabilities; clients of the Food Bank for Larimer County; Spanish-speaking women; youth and teens; and homeless or near

- homeless clients of the agencies housed at the Sister Mary Alice Murphy Center for Hope. Meeting summaries, surveys, etc. are included in the Other Narrative Section of this plan.
2. Publication of the Draft Plan. The notice of publication was provided by an advertisement in the Fort Collins Coloradoan, as well as notification on the City's website: www.fcgov.com A copy of the advertisement is included in the Other Narrative section of this plan.
 3. An invitation to review the Draft Plan was sent to all agencies, entities, and organizations that provided information for the Draft.
 4. The Draft Plan was reviewed by the Affordable Housing Board at its May 6, 2010 meeting. A summary of the discussion at this meeting is included in the Other Narrative section of this plan.
 5. The Draft Plan was reviewed by the Community Development Block Grant Commission at its May 6, 2010 meeting. A summary of the discussion at this meeting is included in the Other Narrative section of this plan.
 6. The Draft Plan was reviewed by the Fort Collins City Council at a Study Session on May 11, 2010. A summary of the discussion at this Study Session is included in the Other Narrative section of this plan.
 7. The Draft Plan was reviewed and adopted by the Fort Collins City Council at a Public Hearing on June 15, 2010. A summary of the discussion at this public hearing is included in the Other Narrative section of this plan.

2. Comments Received

The following is a summary of comments and suggestions received during the public review of the City of Fort Collins Draft Consolidated Plan, as well as the response to each comment.

(Complete at end of public process.)

3. Efforts to Broaden Participation

The following efforts were made to broaden public participation in the development of the City of Fort Collins Consolidated Plan, including outreach to minorities and non-English speaking persons, seniors, youth and teens; and persons with disabilities.

Focus group meetings were held and questionnaires were collected at the Food Bank for Larimer County (Spanish-speaking persons, persons with disabilities, homeless persons); Sister Mary Alice Murphy Center for Hope (homeless and special needs populations); Harmony Road Apartments (persons with disabilities); Disabled Resource Services (persons with disabilities); the Women's Resource Center (Spanish-speaking women); and Matthews House (youth/teens). The questionnaire was provided in Spanish and translation services were available for Spanish-speakers who participated in the questionnaire.

A total of 144 questionnaires were collected at these locations and represented residents of local affordable housing; persons with disabilities; homeless persons; Spanish-speaking residents; seniors; teens and youth; and families with children. An on-line survey was also available as another way to gather input and resulted in 29 surveys being completed. Summaries of the survey information received can be found in the Plan Development Process section on Page 10. Information was also collected at meetings of the Commission on Disability, Senior Advisory Board, and

Women’s Commission. These boards and commissions consist of Fort Collins citizens who are appointed by the Fort Collins City Council and who are knowledgeable about the specific population which is the focus of their board or commission.

4. Comments Not Accepted

1. The following is a written explanation of any comments that were not accepted and also includes the reasons why these comments were not accepted:

(Complete at end of public process.)

Institutional Structure (91.215 (i)):

1. Institutional Structure

The City of Fort Collins Advance Planning Department is responsible for the planning, development, and implementation of the City’s CDBG and HOME programs. The staff works closely with the Fort Collins Housing Authority, Larimer County Health and Human Services Department, and area housing, community development, and public service providers. Many of these participate in broad-based networks of organizations and institutions in the community that carry out many of the activities of the City’s Consolidated Plan. These networks include the North Front Range Continuum of Care, Larimer County Affordable Housing Coalition, and the Larimer Home Improvement Program (LHIP). These networks are described in greater detail in the Strengths and Weaknesses of Consolidated Plan Delivery System section below.

The staff of the Advance Planning Department also provides technical assistance to area agencies, organizations, and institutions to facilitate the achievement of the activities of the City’s Consolidated Plan.

2. Strengths and Weaknesses of Consolidated Plan Delivery System

Through the development of this Consolidated Plan, the City of Fort Collins has assessed the strengths and weaknesses in the delivery of housing services and programs, as follows:

Strengths:

- Cooperative working relationships among agencies, organizations, and institutions
- Knowledge of the City’s development process
- Access to federal housing programs
- Knowledge of low- and moderate-income needs
- Knowledge of special population needs
- Established and organized human service delivery system.

Weaknesses:

- Limited resources available to meet increasing demand for affordable housing and related services
- Competition among human service agencies for limited funds

- Lack of a comprehensive intake system for housing and homeless programs
- Release of individuals from mental and/or detention facilities without housing resources
- Lack of affordable transitional and permanent supportive housing for single individuals, women and children who are victims of domestic violence, and the mentally ill
- Lack of housing resources for individuals with special needs, including individuals with HIV/AIDS
- Lack of resources to adequately address unemployment/underemployment
- Lack of affordable childcare for single parents, particularly for female single parents
- Lack of medical, dental, transportation, and case management services for the mentally ill, persons with disabilities, youth/teens, and seniors

The City of Fort Collins will continue to pursue activities detailed in the Consolidated Plan to eliminate gaps, strengthen and coordinate community development activities with public housing agencies, assist housing providers and human service agencies, and work closely with other private and public agencies. City staff will continue to work closely with human service providers to develop methods and tools of increasing and maximizing efficiency in the delivery of housing and related services.

The staff of the City's Advance Planning Department participates in local and area collaborations, including the Larimer Home Improvement Program; the Affordable Housing Coalition of Larimer County; and the North Front Range Continuum of Care. The Larimer Home Improvement Program board meets as needed, to oversee this program that provides low-interest loans for rehabilitation of owner-occupied affordable housing units throughout Larimer County. The Affordable Housing Coalition of Larimer County meets monthly and is a broad group of service providers and government representatives who are currently working on the affordable housing goal for the Pathways Past Poverty program. The Continuum of Care group includes service providers and government staff from Larimer and Weld Counties and meets bi-monthly to work on issues related to homelessness and cooperatively apply for HUD's SUPERNOFA (Notice of Funding Availability). The City will continue to encourage and facilitate joint applications for funding among housing and service agencies and organizations and work with the Fort Collins Housing Authority to eliminate gaps in the delivery system.

3. Assessment of Public Housing Delivery System

The Fort Collins Housing Authority administers the public housing and the Section 8 Housing Choice Voucher (Section 8) program for Fort Collins. The Housing Authority is a separate entity from the City of Fort Collins' governmental structure whose Board of Commissioners is appointed by the City Council. The Board is a seven-member group that advises the Housing Authority staff on issues related to the development, management, and administration of affordable housing programs for low-income families in Fort Collins. The Housing Authority also administers the Larimer County Housing Authority and the Wellington Housing Authority, through intergovernmental agreements.

The Housing Authority staff works closely with the City's CDBG and HOME program staff on programs and activities that benefit low and moderate-income persons and families in Fort Collins. The Housing Authority owns and manages 154 units of public housing and has recently received funding through the Economic Stimulus Act for

rehabilitation and energy efficiency improvements on these units. The Housing Authority administers 914 Housing Choice vouchers, which include 65 Mainstream vouchers reserved for people with disabilities, and 70 VA Supportive Housing vouchers reserved for homeless veterans. The only disposition of Housing Authority units in Fort Collins has been the sale of 14 single-family homes from the Authority's Villages portfolio to help with the purchase of the 82 units in the Villages on Stanford. Some of the 14 homes were sold to residents who participated in the Housing Authority's Housing Choice Voucher Homeownership Program. Housing Authority staff plans to conduct a portfolio analysis which may result in some properties being sold. There is, however, no expected net loss of affordable housing units owned by the Authority since any units sold would be replaced either by another unit or a voucher.

The Fort Collins Housing Authority offers programs for its residents to participate in which are designed to promote self-sufficiency and homeownership. The Family Self-Sufficiency program works with between 200–250 families annually to assist them in transitioning off of public assistance. Several resident Commissioners participate on the Authority's and the Housing Corporation's Board of Commissioners. Hiring, contracting, and procurement activities of the Housing Authority are conducted by Housing Authority staff and must adhere to practices required by HUD, as well as any applicable Colorado regulations. All residents of public and assisted housing in Fort Collins have access to all other City-funded services available to any Fort Collins resident.

Monitoring (91.230):

1. Monitoring

The City of Fort Collins CDBG and HOME programs are audited by HUD on a regular basis. The City's Advance Planning Department is responsible for monitoring all CDBG and HOME program sub-recipients. The City staff monitors sub-recipients annually (or as required by program requirements) to ensure compliance with individual program guidelines. The staff uses Community Development Manager (CDM) software to track and alert staff to projects that require monitoring and updating. Also, with the exception of public service project funding, all funding is in the form of a due-on-sale loan and a deed of trust and/or restrictive covenants are filed against each property to assure that future legal proceedings on the property protect the federal investment. All contracts with sub-recipients detail program requirements, applicable statutes and regulations and references the provisions of several OMB Circulars containing federal cost principles, audit and uniform administrative requirements. City staff meets with sub-recipients individually to ensure that all parties are aware of and agree to the requirements of the funding. In addition, staff provides one-on-one technical assistance to the sub-recipient throughout the contract period.

Priority Needs Analysis and Strategies (91.215 (a)):

1. Basis for Priority Needs

The City of Fort Collins staff prepares the Affordable Housing Strategic Plan, which is intended to serve as a guide to establishing funding priorities for affordable housing projects and activities. This document is updated every five years, to coincide with

completion of the Consolidated Plan. To establish the priority needs for other categories, a diverse group of community agencies, entities, and organizations were asked to provide input, through consultations, about the community's unmet needs, as well as statistical information about services available and demand for services. Included was resident survey information provided by the Fort Collins Housing Authority and survey information gathered in 2008 by the Pathways Past Poverty Initiative. Community residents were also consulted, through written questionnaires and on-line surveys (for more information, refer to Plan Development Process section of this plan, on Page 10). All of this information, along with information from the Larimer County Housing Needs Assessment, completed in 2009, was used to identify the community's priority needs and complete the required tables relative to these needs.

Following are the Priority Needs to be addressed by this Consolidated Plan, for the five-year period between 2010 and 2014:

Priority Housing Needs:

1. Increase the inventory of affordable rental units through the production of new rental units, or the acquisition and rehabilitation of former market-rate units, converting them to affordable housing.
2. Preserve affordable housing units by monitoring the status of existing affordable units to maintain or add to the inventory.
3. Increase housing and facilities for people with special needs.
4. Provide financial assistance for first-time homebuyers.

Priority Homeless Needs:

1. Provide support and assistance to agencies and organizations that provide permanent supportive housing.

Priority Public Services Needs: In order to provide a suitable living environment, the City of Fort Collins will:

1. Support and enhance public services that focus on providing basic services to low-income individuals and families over the next five years using 15% of CDBG funding and 100% of City Human Services Program funds.

Priority Public Facilities Needs: In order to provide a suitable living environment, the City of Fort Collins will improve the sustainability and availability/accessibility of public facilities through the following:

1. Acquire, support and enhance public facilities which focus on providing basic services to low-income citizens and families.

Priority Non-Homeless Special Needs: In order to provide a suitable living environment and decent housing, the City of Fort Collins will:

1. Provide funding to projects that address housing and supportive service needs for the elderly, persons with disabilities, at-risk/endangered teens and

young adults, victims of domestic violence, and persons with mental illness and/or substance abuse issues.

Priority Special Needs: In order to provide a suitable living environment and decent housing, the City of Fort Collins will:

1. Support and encourage housing and public service projects that directly address the needs of special needs populations, including: the elderly/frail elderly, persons with disabilities, at-risk/endangered teens and young adults, victims of domestic violence, persons with mental illness and/or substance abuse issues, and persons with HIV/AIDS and their families.

Priority Community Development Needs: In order to provide for economic opportunity, the City of Fort Collins will improve the availability and sustainability of economic development by the following:

1. Support, promote or expand development of the Fort Collins Urban Renewal Authority.
2. Tear down severely blighted properties, especially to promote infill re-development.
3. Continue to expand use of tools for developments such as the Section 108 Loan Program, Brownfields, and Economic Development Initiatives.
4. Collaborate with adjoining communities in the county to improve gateways.
5. Use CDBG funds to leverage public and private funds.
6. Support, establish or expand programs that provide job training or career development of low- and moderate-income persons.
7. Implement revitalization efforts in neighborhoods to improve housing and/or economic development.
8. Promote or support sustainable energy resources.

2. Barriers to Meeting Underserved Needs

The greatest barrier in meeting the underserved needs has been the overall lack of available funding, which has limited the extent to which programs and activities can assist and provide benefit to low- and moderate-income persons and families. Competitive funding requests submitted to the City's CDBG program are typically well over the amount of available funding.

The economic downturn over the past two years has resulted in lower City revenues. Other sources of funding, such as funding through foundations and corporations have also dropped, or are no longer available. This has resulted in an increasing number of grant requests for important programs and activities, for which the City does not have funding.

Lead-Based Paint (91.215) (g):

Five-Year Strategic Plan Lead-Based Paint Response:

1. Prevalence of Lead-Based Paint Hazards

The Residential Lead-Based Paint Hazard Reduction Act of 1992 was intended to identify and mitigate sources of lead in residences. High levels of lead in the blood are especially hazardous to children six and younger. High levels of lead can result in central nervous system damage, mental retardation, convulsions, and even death. Lower level of lead can cause reading and learning disabilities, decreased attention span, and aggressive behavior. Exposure to lead-based paint typically occurs in housing built prior to 1978, when the use of lead-based paint was banned in the United States. Other sources of lead include vinyl blinds, pottery, lead in water pipes, and some herbal remedies.

Beginning April 22, 2010, new EPA regulations will go into effect regarding lead. These regulations apply to homes and "child-occupied" facilities built before 1978. They require that rental property owners and managers, remodelers, contractors, plumbers, painters, handymen, and any others who may cause the disruption of lead while doing their work be EPA-certified and follow certain procedures to minimize the spread of lead. While lead is typically found primarily in paint, this regulation applies to any lead found in these older homes and structures.

The Center for Disease Control and Prevention recommends that children two and younger be screened for lead poisoning and that children between the ages of 3 and 6 receive testing if they have not been previously tested; if they live in or regularly visit a structure built prior to 1950; or live in or regularly visit a structure built prior to 1978 that is undergoing remodeling; or have a relative or playmate that has lead poisoning.

The Colorado Department of Public Health and Environment conducted a two-year study on lead in the blood of children 0 – 72 months in 2003 and 2004. There was an estimated 22,760 children in this age range in Larimer County at that time and during the two-year period of this study, 1,407 children were tested in Larimer County for lead. Of these, 12 children had levels higher than 10 ug/dL (micrograms per deciliter) – which is the level at which lead is considered "elevated"; however, blood lead levels under 10 ug/dL may also be dangerous to young children. Four of the 12 children had levels above 15 ud/dL. As a result of budget cuts at the state level, there have not been any lead surveillance reports or studies conducted since these results were published in October of 2005.

The 2006 – 2008 American Community Survey identified 58,114 housing units in Fort Collins, of which 54,398 were occupied housing units. A total of 24,900 (or 42.8%) of all housing units (occupied and unoccupied combined) were built in 1979 or earlier (see Table 5, following), with the largest number built between 1970 and 1979. These older units have a higher likelihood of containing lead-based paint, since the use of lead-based paint was not prohibited in the U.S. until 1978. Many of these housing units are located in the older areas of the community, which also represent the community's neighborhoods that are home to many of the low- and moderate-income populations in Fort Collins.

Table 5 – Lead-based Paint Hazard		
Year Built	# of Units Built	% of Units Built
1939 or before	3,648	6.3%
1940 – 1949	929	1.6%
1950 – 1959	2,343	4.0%
1960 – 1969	4,713	8.1%
1970 - 1979	13,267	22.8%
Total Units Pre-1980	24,900	42.8%
Total Units Post-1980	33,214	57.2%
TOTAL UNITS	58,114	100%

Source: 2006 – 2008 American Community Survey

2. Evaluation and Reduction of Lead-Based Paint Hazards

Lead-based paint hazards in public housing units and other units of the Fort Collins Housing Authority have been stabilized and/or removed in previous years during rehabilitation of these units. During 2009, 14 units of the Housing Authority’s units received lead-based paint abatement. For all projects which have applied for federal funds through the City of Fort Collins, lead paint hazards are evaluated for each property if the structure was built prior to January 1, 1978. If a visual assessment finds evidence of lead hazards, these properties are tested by local companies who evaluate the hazard and report back to the city as to the lead hazard mitigation needs. All properties must be cleared of lead hazards before funding is provided.

The City of Fort Collins will continue to stay up-to-date and partner in new strategies and programs from HUD, as well as inter-agency groups such as the Colorado Lead Coalition, for lead-based paint hazard prevention, education and distribution of information, regulatory compliance, and mitigation and technology.

HOUSING

Housing Needs (91.205):

Five-Year Strategic Plan Housing Needs Response:

1. Housing Needs

“Affordable” housing units are those units whose rents do not exceed 30% of a household’s gross income. Housing costs that exceed 30% are considered to be an excessive or severe cost burden and will result in less money being available for other key household costs, such as food, health care, child care, and transportation. The table below provides estimates of the households that are facing costs burdens in Fort Collins. Data used for this table was provided from HUD’s Comprehensive Housing Affordability Strategy (CHAS), which has been updated for 2009 using data from the 2005–2007 American Community Survey (ACS). The data in the ACS was provided for Larimer County as a whole. However, estimates specific to Fort Collins have been extrapolated using a multiplier of 51% because when ACS data was collected, 51% of all housing units in Larimer County were in Fort Collins.

The information in Table 6, following, provides an analysis of the availability of housing units that were priced within the range of low-income households and

compares that with the income of the household. For rental units, nearly half (54.2%) of households earning under 30% AMI were living in units that were affordable to them, which means that 45.8% of households at this income level were paying more than 30% of their income and had a cost burden. For households earning between 31% and 50% AMI, 55.5% were living in units that were affordable, based on their income and 44.5% were burdened by their housing costs. On the ownership side, there were no owner-occupied households with incomes at or below 30% AMI, since these households generally do not earn enough money to purchase a home. For households earning between 31% and 50% of AMI, 44.6% of households had incomes adequate for this price range and 55.6% were burdened by housing costs, while the remainder (55.4%) were occupied by higher income households.

Table 6 – Affordability Mismatch, Occupied Housing Units, Fort Collins		
	Rental	Owned
Rent/price affordable <30% AMI		
Units in price range	2,291	N/A
Occupants at <30% AMI	1,242 / 54.2%	N/A
Rent/price affordable at 31% - 50% AMI		
Units in price range	7,359	2,523
Occupants at <50% AMI	4,085 / 55.5%	1,124 / 44.6%
Rent/price affordable at 50.1% - 80% AMI		
Units in price range	7,226	9,441
Occupants at <80% AMI	4,745 / 65.7%	4,078 / 43.2%

Source: HUD 2009 CHAS data (based on 2005–2007 American Community Survey)

Housing Needs for Renter Households

Table 7, following, shows renter household housing needs. These households are experiencing housing problems, which are defined as having a cost burden (paying more than 30% of income for rent/utilities), living in overcrowded units (more than one person per room), and/or a lack of complete kitchen and plumbing facilities or sub-standard housing. The table shows the extent of cost burden by 30%, as well as those households that are spending up to 50% of their household incomes on rent and utilities, correlated to household size and composition. This data is based on the 2005–2007 American Community Survey, as well as the 2000 Comprehensive Housing Affordability Strategy (CHAS) data.

More than half of all renters are experiencing housing problems. Most of these problems are due to paying more than 30% of household income on rent and utility costs. The number of households with housing problems is higher for households who have incomes of less than 50% AMI, while households with incomes over 50% AMI generally have a lower incidence of housing problems. Large, related-households are experiencing housing problems to a greater extent and may also be living in overcrowded conditions. Households in the “other” category are also more severely cost burdened, with 88.2% of households paying more than 30% of the household income for rent and utilities.

	Elderly 1-2 persons	Small Related 2-4 persons	Large Related 5+ persons	All others	Total Renters
Household Income < 30% AMI	439	930	155	3,637	5,161
% w/housing problems	61.4	82.1	97.0	88.6	85.4
% Cost burden > 30%	61.4	81.2	78.4	88.2	84.4
% Cost burden > 50%	44.7	67.4	70.9	75.9	71.6
Household Income < 31.1% - 50% AMI	469	977	235	2,228	3,909
% w/housing problems	67.3	76.7	84.4	77.5	76.6
% Cost burden > 30%	67.3	72.3	64.4	76.3	73.6
% Cost burden > 50%	31.5	21.8	11.1	26.3	24.9
Household Income 50.1% - 80% AMI	381	1,228	212	2,412	4,233
% w/housing problems	58.8	33.3	62.6	36.2	38.5
% Cost burden > 30%	56.1	25.8	36.9	34.0	33.5
% Cost burden > 50%	22.7	3.0	0.0	4.0	5.0
Household Income > 80.1% AMI	275	1,790	230	2,295	4,590
% w/housing problems	22.9	7.5	16.7	4.0	7.0
% Cost burden > 30%	15.7	3.4	1.4	2.6	3.6
% Cost burden > 50%	5.7	0.0	0.0	0.3	0.5
TOTAL Renter HH	1,564	4,925	832	10,572	17,893

Source: HUD 2000 Comprehensive Housing Affordability Strategy (CHAS) Data (updated for 2009 from the 2005–2007 American Community Survey)

Housing Needs for Owner Households

Owner households in the large, related-household category that earn 30% of AMI or less, are all experiencing housing cost burden problems. As with renter households,

as income increases, the incidence of cost burden decreases. Table 8, below, summarizes this information. Many households having incomes of over 80% AMI are experiencing few or no housing problems, as their household income is high enough to overcome the housing problems being faced by households with incomes below 50% of AMI.

Table 8 – Housing Needs for Owner Households – HH Size and Composition					
	Elderly 1-2 persons	Small Related 2-4 persons	Large Related 5+ persons	All others	Total Owners
Household Income < 30% AMI	810	713	304	593	2,420
% w/housing problems	74.3	84.4	100.0	83.2	81.3
% Cost burden > 30%	74.3	84.4	100.0	83.2	81.3
% Cost burden > 50%	38.8	83.0	76.9	76.6	65.4
Household Income < 31.1% - 50% AMI	1,361	1,005	130	745	3,241
% w/housing problems	30.7	79.6	68.8	63.1	54.9
% Cost burden > 30%	29.7	75.2	53.1	63.1	52.5
% Cost burden > 50%	7.9	48.7	15.6	41.7	28.8
Household Income 50.1% - 80% AMI	1,824	2,371	486	1,398	6,079
% w/housing problems	27.7	52.9	53.1	53.4	45.6
% Cost burden > 30%	27.7	51.2	45.3	53.4	44.2
% Cost burden > 50%	4.5	15.1	15.6	10.8	11.0
Household Income > 80.1% AMI	3,541	16,345	2,725	4,631	27,242
% w/housing problems	6.0	10.1	20.2	16.3	11.7
% Cost burden > 30%	6.0	9.7	15.3	16.3	11.0
% Cost burden > 50%	0.0	0.7	1.6	0.4	0.6
TOTAL Owner HHs	7,536	20,434	3,645	7,367	38,982

Source: HUD 2000 Comprehensive Housing Affordability Strategy (CHAS) Data (updated for 2009 from the 2005–2007 American Community Survey)

Housing Needs for Persons with Disabilities, including persons with HIV/AIDS and their Families

Table 9, below, shows the housing needs for persons with disabilities, based on household income levels. These households are experiencing some type of housing problem. At the lowest income levels (30% AMI and under), 64% of the renter households that include persons with disabilities, and 75% of owner households that include persons with disabilities are experiencing housing problems; while 95.5% of renter households and 60.8% of owner households are experiencing housing problems.

Table 9 – Housing Needs for Persons with Disabilities, Fort Collins					
	Household Income < 30% AMI	Household Income 30.1% - 50% AMI	Household Income 50.1% - 80% AMI	Household Income > 80.1% AMI	Total HH
Renter Households (Persons with Disabilities)					
# Households	347	171	115	33	666
% Households	64%	95.5%	51.3%	14.5%	56.8%
All Renter Households with Housing Problems	543	179	224	227	1,173
Owner Households (Persons with Disabilities)					
# Households	237	191	260	245	933
% Households	75%	60.8%	51.5%	18.8%	38.2%
All Owner Households with Housing Problems	316	314	505	1,303	2,438

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data (updated for 2009 from the 2005–2007 American Community Survey)

Overcrowding

Overcrowding is another housing problem faced by some households. The 2005–2007 American Community Survey estimated that a total of 553 housing units, or 1.0% of all housing units in Fort Collins, had more than one occupant per room, resulting in overcrowding. The percentages of overcrowded units in Colorado are somewhat higher than those in Fort Collins, as noted in Table 10 below.

Table 10 – Incidence of Overcrowding in Fort Collins			
Persons Per Bedroom	Number	%	Colorado
1.00 or less	52,569	99.0%	97.9%
1.01 – 1.50	384	0.7%	1.6%
1.51 or more	169	0.3%	0.5%

Source: 2005-2007 American Community Survey

Housing Needs of Households on Waiting Lists

The Fort Collins Housing Authority’s waiting list for Section 8 Housing Choice Vouchers is closed because it may take several years for households on this waiting list to receive a voucher. There are 914 Section 8 Housing Choice Vouchers, and the waiting list for these vouchers has approximately 50 households on it -- all of which include a person with disabilities. The public housing waiting list is still open, as is the Project-Based waiting list and the waiting list for Single-Room Occupancy units. The Section 8 Project-Based waiting list has over 1,200 households on it, while the Single-Room Occupancy (SRO) units also have a waiting list. There are 149 project-based vouchers for use at Neighbor to Neighbor’s Coachlight Plaza and Crabtree Apartments. Table 11, below, summarizes the demographics of households currently on these waiting lists.

	Public Housing		Section 8 – Project-Based		SRO	
	Number	%	Number	%	Number	%
Waiting List Total	1,510	100%	1,203	100%	187	100%
Families w/children	725	48%	577	48%	n/a	n/a
Elderly	408	27%	349	29%	180	96%
Disabled	76	5%	60	5%	2	1%
Waiting List Demographics						
African American/Black	76	5%	72	6%	15	8%
Asian	15	1%	12	1%	2	1%
Caucasian/White	1,389	92%	1,095	91%	166	89%
Nat. American/Pac. Islander	30	2%	24	2%	4	2%
Latino/Hispanic	347	23%	253	21%	32	17%

Source: Fort Collins Housing Authority

Families with children accounted for about 48% of households on the Public Housing and Project-Based Section 8 waiting lists. Elderly persons accounted for large segments of the Housing Authority’s waiting lists, with 27% of the public housing list, 29% of the Section 8 project-based list, and 96% of the SRO waiting list. Persons with disabilities accounted for 5% of the public housing and project-based lists and 1% of the SRO list. The waiting lists are predominantly Caucasian persons, with Hispanic or Latino persons accounting for 17% on the SRO list, 21% on the project-based list, and 23% on the public housing waiting list. The Housing Authority has received 70 additional vouchers that are ear-marked for veterans and their families; however, 35 of these vouchers are allocated for use in Weld County.

2. Disproportionate Housing Needs

Housing needs have been evaluated based on race and ethnicity, to determine if minority and ethnic populations are experiencing a disproportionately higher housing need, when compared by income level, household type, or tenure (i.e., renter or owner). “Disproportionate need” is defined as being 10% higher than the overall category as a whole. Table 12, following, shows total households in Fort Collins, as

well as those households experiencing housing problems and household income, and establishes a threshold for identifying the disproportionate need. Housing problems include such things as sub-standard conditions of the housing unit (i.e., incomplete kitchen and/or plumbing facilities), as well as affordability issues (cost burden), and over-crowding. These problems translate into housing needs for those households experiencing these problems.

Table 12 – Total Housing Needs, Based on Household Income				
Household Income	Total Households	Households w/Housing Problem	% w/ Housing Problem	Disproportionate Need Threshold (+10%)
< 30% AMI	7,571	6,245	82.5%	92.5%
30.01 – 50% AMI	8,726	5,018	57.5%	67.5%
50.1 – 80% AMI	10,312	5,284	51.2%	61.2%
>80.01 AMI	12,373	4,850	39.2%	49.2%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data (updated for 2009 from the 2005–2007 American Community Survey)

Table 13, below, illustrates housing needs by race and ethnicity, and identifies the households that have housing problems as a disproportionate need. The lowest two household income levels (< 30% AMI and up to 50% AMI) show a disproportionate level of housing needs for African American, Native American and Pacific Islander households, while Hispanic households experience a disproportionate level of housing need only at the <30% AMI level. Asian households are not experiencing a disproportionate housing need at any income level.

Table 13 – Disproportionate Housing Needs, Based on Race/Ethnicity				
Household Income as % of AMI	Total Minority Households	HH w/Housing Problems	% w/Housing Problem	Over Disproportionate Need Threshold
African American				
<30% AMI	46	46	100%	Yes
30.01 – 50% AMI	13	13	100%	Yes
50.01 – 80% AMI	33	15	45.4%	No
>80.01% AMI	189	10	5.3 %	No
Asian				
<30% AMI	207	174	84.1%	No
30.01 – 50% AMI	145	97	66.9%	No
50.01 – 80% AMI	89	15	16.9%	No
>80.01% AMI	414	54	13.0%	No
Native American				
<30% AMI	23	23	100%	Yes
30.01 – 50% AMI	38	38	100%	Yes
50.01 – 80% AMI	0	0	0	No
>80.01% AMI	79	0	0	No
Pacific Islander				
<30% AMI	77	77	100%	Yes
30.01 – 50% AMI	31	31	100%	Yes
50.01 – 80% AMI	0	0	0	No
>80.01% AMI	0	0	0	No
Hispanic/Latino				
<30% AMI	1,043	974	93.4%	Yes

30.01 – 50% AMI	729	489	67.0%	No
50.01 – 80% AMI	974	512	52.6%	No
>80.01% AMI	1,640	314	19.1%	No

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data (updated for 2009 from the 2005–2007 American Community Survey)

Priority Housing Needs (91.215 (b)):

Five-Year Strategic Plan Priority Housing Needs Response:

1. Priority Housing Needs

Estimates of housing needs in Fort Collins are shown on the Priority Housing Needs Table in the Appendix. The data on this Table were taken from HUD’s Comprehensive Housing Affordability Strategy (CHAS) Data Book, which has been updated, based on data from the 2005–2007 American Community Survey. This Table includes data for renters and homeowners separately, by household income levels (percentage of Area Median Income) and by household size. Household composition is also indicated, from small elderly households of one or two persons; to large related or family households. Housing needs include problems such as high cost burden, overcrowding, and housing units that lack completed kitchen or plumbing facilities.

2. Impact of Housing Market

The City’s Affordable Housing Strategic Plan (AHSP), which has recently been updated, provides the basis for the City’s affordable housing development priorities and goals. The AHSP gives an overview of the City’s affordable housing stock, determines the existing and future housing needs for low-income households; and identifies those populations with the most urgent need for affordable housing. This Strategic Plan is updated every five years and includes relevant demographic data; data for renter and owner-occupied households; the needs of specific populations; and the economic conditions of the community. The Larimer County Housing Needs Assessment, completed in 2009, was also used to establish priority housing needs. The data used for the AHSP and the Consolidated Plan has been provided through the Comprehensive Housing Affordability Strategy (CHAS), which is derived from the 2005–2007 American Community Survey. Other studies were also used, including the quarterly Multi-Family Housing Vacancy and Rental Survey, prepared by Dr. Gordon E. Von Stroh of the University of Denver (under the sponsorship of the Colorado Division of Housing, Apartment Realty Advisors, and Pierce-Eislen).

The drop in new construction has resulted in rehabilitation and remodeling of some older homes, which has improved the housing stock in the community by increasing energy efficiency, and improving livability. In some cases, physical accessibility improvements have been made, as homeowners and occupants may need assistance to address mobility constraints. As the population continues to age, and the number of persons with disabilities increases, there is expected to be a greater demand for housing units that will accommodate persons who have disabilities. The number of houses in foreclosure in Fort Collins and Larimer County may provide an opportunity for property acquisition to be done at a reduced price and offer homeownership opportunities for lower income households. For more information, refer to the Housing Market Analysis section (91.210) of this Plan.

3. Basis for Assigning Priorities

The priority housing needs have been determined based on local housing market conditions, as well as the relative priority of need in the community and the ability to address such needs, given funding levels. For further information, refer to the Basis for Assigning Priorities on Pages 17 and 62.

4. Barriers to Meeting Underserved Needs

Barriers to meeting underserved housing needs have been addressed in similar sections on Pages 9 and 42.

Housing Market Analysis (91.210):

1. Housing Market Characteristics

A. Housing Supply

According to the 2008 American Community Survey, there were 58,114 housing units in Fort Collins, of which 54,398 units were occupied. Of the occupied housing units or 30,878 units (67.1%) were owner-occupied and 23,520 units (32.9%) were renter-occupied units. Since 2000, there has been an increase in homeownership, as shown on Table 14, below. During this same period, the number of new housing units built totaled 10,754 units, for an average of 1,075 new housing units each year. Of these, 7,348 (or 68.3%) were single-family units, while 3,406 (or 31.7%) were multi-family units. In 2009, there were only 185 new housing units constructed. City sales tax revenues have also dropped from \$64,650,000 in 2008 to \$62,170,000 in 2009 -- a 3.8% decrease. Residential building permits issued in January and February of 2010 represented an increase of 158% over the same months in 2009. However, this increase does not necessarily mean the housing market is improving.

Year	New Housing Units Built		New Housing Unit Total	Owner Occupied (%)	Renter Occupied (%)
	SF*	MF*			
2000	985	597	1,582	66.2%	33.8%
2001	1,161	738	1,899		
2002	1,224	312	1,536		
2003	973	425	1,398		
2004	987	308	1,295		
2005	735	244	979		
2006	458	127	585		
2007	408	186	594		
2008	264	437	701	67.1%**	32.9%**
2009	153	32	185		
TOTAL	7,348	3,406	10,754		

Source: City of Fort Collins Building Permit Data; U.S. Census Bureau Data
 *SF - Single-family and single-family attached units; MF - Multi-family units
 **Estimates from American Community Survey, 2006-2008

B. Condition of Housing Stock

As noted in the Lead-Based Paint Hazards section of this Plan, 42.8% of all of the existing housing units in Fort Collins were constructed prior to 1979. As a result, many of these units may be in need of basic repair and rehabilitation. The Fort Collins Housing Authority provided abatement of lead-based paint in 2009 for 14 of its housing units and has addressed lead-based paint in many of its housing units as rehabilitation occurred in the past.

C. Housing Cost

The average home sales price has steadily increased in Fort Collins from 2000 until 2008, when a decline occurred and the average sales price dropped by 1.0%. The number of homes sold began to decline in 2007 and continued to drop in 2008 and 2009, to a 10-year low of only 2,923 sales. At the end of the fourth quarter of 2009, there were 1,301 single-family homes for sale in the Fort Collins area. Table 15, below, summarizes this information.

Year	Average Sales Price	Rate of Change (%)	Number of Homes Sold
2000	\$194,042	+11%	3,674
2001	\$213,042	+10%	4,059
2002	\$217,314	+2%	4,175
2003	\$228,541	+5%	3,821
2004	\$230,589	+1%	4,087
2005	\$245,494	+6%	4,008
2006	\$248,767	+1%	3,701
2007	\$253,578	+2%	3,613
2008	\$251,081	-1%	3,121
2009	\$239,223	-5%	2,923

Source: The GROUP, Inc. Real Estate, 2009 Annual Report, Includes Fort Collins, Wellington & Timnath

The Everitt Real Estate Center at Colorado State University released a report in September of 2009 that showed that housing prices in Fort Collins and Timnath saw appreciation rates between 1997 and 2009 reach nearly 50.0%. This report also noted that home values dropped about 4.0% during the first half of 2009 from the same period in 2008.

Housing affordability is improving somewhat in Fort Collins. The PMI Affordability Index tracks housing prices, as well as income and interest rates to develop an affordability index. This index is compared to a baseline using 1995 and a score of 100 established at that time. Scores over 100 show a higher level of affordability, while scores under 100 show lower levels of affordability. The Fort Collins-Loveland area received an index score of 147.54 for the first quarter of 2009. This means that homes in the area in early 2009 were 47.54% more affordable than they were in 1995. The national average for the first quarter of 2009 was 133.3%. Lower interest rates play a key role in this index, as do home prices; however, incomes must be high enough to qualify for a home mortgage and lenders have generally **used** more stringent lending requirements in the past year. In February of 2010,

home mortgage rates dropped below 5%, which is the lowest rate in 38 years.

D. Foreclosure

Foreclosures have continued to hit the Fort Collins and Larimer County housing market. In 2009, 2,091 foreclosures were filed and 817 foreclosure sales were finalized. While the number of foreclosures filed in 2009 increased over 2008, the number of foreclosure sales completed in 2009 was higher than in 2008. Data in Table 16, below, summarizes the foreclosure history for 2008 and 2009 in Larimer County. During January of 2010, 137 foreclosures were filed compared to 152 during January of 2009. In February 2010, 152 foreclosures were filed compared to 200 in February of 2009. Foreclosure sales completed in January of 2010 (98) were higher than in January of 2009 (64), while February 2010 foreclosure sales (73) were up slightly from February 2009 sales (71).

Table 16: Larimer County Foreclosure Data, 2008/09, Jan/Feb 2009/10				
	2008 Calendar Year		2009 Calendar Year	
Foreclosures Filed	1,644		2,091	
Foreclosure Sales	791		817	
	January 2009/2010		February 2009/2010	
Foreclosures Filed	152	137	200	152
Foreclosure Sales	64	98	71	73

Source: Larimer County Public Trustee, Colorado Division of Housing

The Colorado Foreclosure Hotline started in October of 2006 and was immediately receiving calls from homeowners seeking help in trying to avoid foreclosure. In February of 2010, the Hotline call center received its 100,000th call. Fort Collins-based Neighbor to Neighbor is a participant in the hotline, offering foreclosure prevention counseling to homeowners who are in danger of losing their home to foreclosure. In 2009, Neighbor to Neighbor assisted 445 households with foreclosure prevention and saw that 96% of those assisted managed to avoid foreclosure.

E. Rental Market

The Colorado Multi-Family Housing Vacancy & Rental Survey is produced quarterly by Gordon E. Von Stroh, Ph.D. of the University of Denver. This survey is sponsored by the Colorado Division of Housing, Apartment Realty Advisors, and Pierce-Eislen and provides information on rental units in Fort Collins. In some cases, data is only available for the combined Fort Collins/Loveland area and is noted on the tables on the next pages.

The average vacancy rate in Fort Collins has fluctuated over the past 4-1/2 years, from a low of 4% in the first quarter of 2009, to a high of 9.9% in the second quarter of 2009. These numbers are somewhat surprising. However, the high vacancy rate for the second quarter of 2009 appears to be influenced by vacancy rates of 13.7% in Northwest Fort Collins (area north and west of the College Avenue and Prospect Road intersection) and 10.2% in Southwest Fort Collins (area south and west of College Avenue and Prospect Road intersection), which may be attributed to vacancies in student apartments during the summer break of Colorado State University (May-July), while college students are out-of-town.

Average rents fluctuated from a low of \$728.57 during the first quarter of 2007, to a

high of \$860.81 during the first quarter of 2009. The high average rent in first quarter of 2009 was influenced by an average rent of \$966.60 in Northwest Fort Collins, an area where student housing is concentrated. The vacancy rate is expected to continue to drop and is impacted, to a large extent, from the demand for student housing. New housing has increased the number of student housing units on and off-campus. There are 13 residence halls housing over 5,000 students on-campus, as well as single units and family units that house more than 1,000 students in on and off-campus locations. Fifty new privately-owned off-campus units are planned adjacent to and north of campus, at the Northwest corner of Laurel Street and Howes Street in the Oval Flats development. These units are expected to be available for students by mid-2010.

Table 17 – Fort Collins Multi-Family Housing Vacancy Rates & Rent								
Fort Collins Average Vacancy Rate								
2006 1 st Q.	2006 2 nd Q.	2006 3 rd Q.	2006 4 th Q.	2007 1 st Q.	2007 2 nd Q.	2007 3 rd Q.	2007 4 th Q.	2008 1 st Q.
8.8%	*	8.9%	8.3%	7.0%	8.5%	4.9%	4.4%	4.8%
2008 2 nd Q.	2008 3 rd Q.	2008 4 th Q.	2009 1 st Q.	2009 2 nd Q.	2009 3 rd Q.	2009 4 th Q.	2010 1 st Q.	2010 2 nd Q.
9.5%	4.2%	4.1%	4.0%	9.9%	5.9%	5.8%		
Fort Collins Average Rent								
2006 1 st Q.	2006 2 nd Q.	2006 3 rd Q.	2006 4 th Q.	2007 1 st Q.	2007 2 nd Q.	2007 3 rd Q.	2007 4 th Q.	2008 1 st Q.
748.88	*	766.14	752.45	758.57	800.88	757.17	767.72	760.21
2008 2 nd Q.	2008 3 rd Q.	2008 4 th Q.	2009 1 st Q.	2009 2 nd Q.	2009 3 rd Q.	2009 4 th Q.	2010 1 st Q.	2010 2 nd Q.
835.55	854.38	809.81	860.81	825.03	846.37	854.10		

Source: Colorado Multi-Family Housing Vacancy & Rental Survey, Gordon E. Von Stroh, PhD *Data not collected

The vacancy and rent survey has also been completed for affordable housing units in Fort Collins and Loveland, combined, and began with the third quarter of 2006. "Affordable" units are those units that are deed-restricted and have income restrictions at or below Area Median Income levels for residents. Table 18, following, illustrates this information. The lowest vacancy rate for affordable housing was during the first quarter of 2008, at 4.5%, while the highest vacancy rate of 9.8% occurred during the first quarter of 2009. Average rents dipped to \$581.07 during the third quarter of 2008 and reached a high of \$710.21 in the first quarter of 2008. The overall lowest average rents are found in Northeast Fort Collins, which is east of College Avenue and north of Prospect Road.

Table 18 – Fort Collins/Loveland Affordable Housing Survey							
Fort Collins/Loveland Average Affordable Vacancy Rate							
2006 3rd Q.	2006 4th Q.	2007 1st Q.	2007 2nd Q.	2007 3rd Q.	2007 4th Q.	2008 1st Q.	2008 2nd Q.
6.7%	5.6%	5.9%	8.1%	6.2%	7.7%	4.5%	8.8%
2008 3rd Q.	2008 4th Q.	2009 1st Q.	2009 2nd Q.	2009 3rd Q.	2009 4th Q.	2010 1st Q.	2010 2nd Q.
7.6%	6.9%	9.8%	6.8%				
Fort Collins/Loveland Average Affordable Rent							
2006 3rd Q.	2006 4th Q.	2007 1st Q.	2007 2nd Q.	2007 3rd Q.	2007 4th Q.	2008 1st Q.	2008 2nd Q.
661.76	620.50	650.84	692.75	670.45	661.13	710.21	575.72
2008 3rd Q.	2008 4th Q.	2009 1st Q.	2009 2nd Q.	2009 3rd Q.	2009 4th Q.	2010 1st Q.	2010 2nd Q.
581.07	665.03	658.04	582.90	644.63	711.91		

Source: Colorado Multi-Family Affordable Housing Vacancy and Rent Study

The Area Median Income (AMI) for Fort Collins, as established by the U.S. Department of Housing and Urban Development for 2009 was \$75,200 for a family of four. For income levels that are at 80% of AMI, an affordable monthly rent would not exceed \$1,376 for a family of four. Affordable rents for 50% AMI would not exceed \$812 per month and 30% AMI rents would not exceed \$436 for a four-person household. Based on the average rents for 2009 shown previously on Tables 18 and 19, households earning less than 30% of AMI have the most difficult time finding housing that is affordable

F. Housing for Persons with Disabilities

The Fort Collins Housing Authority has 48 housing units that are accessible or adaptable to accommodate persons with disabilities. Harmony Road Apartments is a 22-unit supportive housing development in Fort Collins, which serves persons with disabilities and opened in 2009. Disabled Resource Services (DRS) has 15 vouchers that are currently being used in Loveland and has over 100 on a waiting list for housing vouchers. DRS’s Community Transitions Program helps move persons with disabilities from nursing homes into affordable housing, such as at the Harmony Road Apartments. The Larimer Center for Mental Health (LCMH) provides housing units for over 50 persons with mental illness and administers a total of 115 housing vouchers. Foothills Gateway has 80 clients residing in group or staffed homes, with 84 in host homes, and 73 in independent living situations. Another 180 clients reside at home with their own families. Persons with disabilities who are homeless have a very difficult time being accommodated at Catholic Charities Hostel of Hospitality (The Mission) and usually a motel is their next option. Group homes that may accommodate persons with disabilities are available in Fort Collins and nursing homes provide other sources of housing, although often at a higher cost, due to the level of care available.

The number of veterans returning from war with disabilities is increasing and out of

an estimated 23,067,000 veterans nationally, 3,100,000 (or 13.5%) are receiving disability compensation. Disabilities may be hidden disabilities, such as Traumatic Brain Injury (TBI) or Post Traumatic Stress Syndrome (PTSD), or physical or sensory disabilities. Estimates are that up to 25% of veterans may suffer from PTSD. In Larimer County, 620 new claims for veterans services were filed in 2009 and as of 2008, there were an estimated 22,936 veterans living in Larimer County.

G. Housing for Persons with HIV/AIDS

As of the end of 2009, there were 195 persons reported to be living with HIV (103) or AIDS (92) throughout Larimer County. The Northern Colorado AIDS Project (NCAP) served 182 persons in 2009, with 56 of these being Fort Collins residents. There are no housing units in Fort Collins specifically intended to serve persons with HIV/AIDS and their families; however, NCAP has ten Section 8 Housing Choice Vouchers for its clients. These vouchers are not assigned for use specifically in Fort Collins, but half of them are currently being used in Fort Collins. NCAP recently had 13 clients on a waiting list (which has since been closed) for tenant-based rental assistance vouchers, and assisted 5 clients in 2009 with its Short Term Rental, Mortgage and Utility Assistance program. An estimated 16 individuals in Fort Collins request housing assistance annually through NCAP.

H. Housing for the Elderly/Frail Elderly

The elderly and frail elderly have choices for housing in Fort Collins. However, many of these choices are not affordable, particularly for those who are low and moderate-income households. There are 534 assisted housing units or units that have reduced rents for the elderly and some of these may be occupied by persons with disabilities that are not elderly. CARE Housing reserves 10 units at its Swallow Road location for persons 62 and older. There are also over 560 independent living units, 538 assisted living beds, and over 750 nursing home beds in Fort Collins. Most of the nursing homes in Fort Collins accept Medicaid clients, while very few of the assisted living facilities will accept Medicaid.

2. Assisted Units

The Fort Collins Housing Authority owns and operates 154 units of Public Housing. The Housing Authority's Public Housing waiting list had 1,510 households on it as of late 2009. The Housing Authority administers 914 Section 8 Housing Choice Vouchers in Fort Collins and 149 of these vouchers are project-based. The Section 8 waiting list has 50 households on it but is closed due to the time it takes to receive housing. However, the project-based waiting list had 1,203 households on it as of late 2009. The Single-Room Occupancy waiting list had 187 applicants on it. The Housing Authority is receiving 70 additional vouchers to be used by veterans and their families, 35 of which will be allocated for use in the Fort Collins/Larimer County area. The other 35 will be used for Weld County.

Tables 19 and 20, on the following pages describe the number of housing units and intended population(s) to be served by these units. There are 154 public housing units; 512 units of affordable housing specifically to serve seniors; 98 units to serve persons with disabilities; and 14 units for large families (ie. 4-bedroom or larger units). CARE Housing has 80 accessible units at its Fort Collins locations, which were developed using Low-Income Housing Tax Credits (LIHTC).

Table 19: - Housing Units Assisted by Local, State, Federal Program						
Location	Studio/eff	1bdr.	2bdr.	3bdr.	4+ bdr.	Total/# Access.
Section 8 (HA and Project-Based)						
Coachlight Plaza	--	--	60	8	--	68/4
Crabtree Apts.	--	--	8	--	--	8
Village on Bryan	--	25	2	--	--	27/4
Village on Cowan	--	1	16	--	--	17/1
Village on Elizabeth	--	24	24	--	--	48
Village on Impala Circle	--	--	12	12	--	24/3
Village on Leisure	--	--	10	16	--	26
Village on Matuka Court	--	--	13	7	--	20
Village on Plum	--	5	70	20	--	95
Village on Stanford		58	24	--	--	82/5
Village on Swallow	--	--	22	22	--	44/3
Northern Hotel	41	6	--	--	--	47/6
Scattered sites	--	9	18	13	8	48/16
SRO	41	2	--	--	--	43
TOTAL	82	130	279	98	8	597/42
Public Housing Units						
Scattered sites		21	76	47	10	154/10

Source: Fort Collins Housing Authority, Neighbor to Neighbor

Table 20 – Low-Income Housing Tax Credit Units			
Name	# Units	# Rent Assisted	Population Served
Buffalo Run	144	86	Families
Bull Run Apartments	176	175	Families
CARE Housing at Eagle Tree	36	36	Families, disabled
CARE Housing at Greenbriar Village	40	40	Families, disabled
CARE Housing at Swallow Road	40	40	Families, disabled
Country Ranch	118	117	Families
Fairbrooke Heights	36	35	Families, disabled
Hickory Hill	92	91	Families
Oakbrook Manor Apartments	107	106	Seniors, disabled

Reflections Senior Apartments	72	71	Seniors
Rose Tree Village	120	120	Families
The Residence @ Oakridge	44	22	Seniors/assisted living
Willow Grove Village	72	54	Families
Windtrail Park	50	50	Families, seniors, disabled
Woodbridge Senior Apts.	50	49	Seniors
Woodlands Apts.	116	115	Families
TOTAL	1,313	1,207	80 accessible units

Source: LIHTC Database, www.hud.gov, Larimer County Housing Needs Assessment (CSI)

There are other affordable housing units in Fort Collins with at least some of these units being restricted based on income of the residents. These units are listed on Table 21, below. CARE Housing housed 202 families in Fort Collins in 2009 and has averaged 20 families on its waiting lists in the past year. Neighbor to Neighbor housed 150 households in 2009 and had 58 families on its waiting list at the end of 2009. Neighbor to Neighbor’s Coachlight Plaza and Crabtree Apartments use project-based Section 8 vouchers and this waiting list can take up to three years, particularly if the need is for a three-bedroom or an accessible unit.

Name	# Units	# Rent Assisted	Population Served
Bethpage	5	5	Disabled
Caribou Apartments	192	162	Families
DMA Plaza	126	126	Seniors, disabled
Fox Meadows	62	50	Families
Harmony Road Apartments	22	22	Disabled
Mosaic III	18	18	Disabled
Neighbor to Neighbor (scattered sites)	50	50	Families
Oakbrook II	100	100	Seniors, disabled
Penny Flats	7	7	Families
Sanctuary Apartments	60	60	Seniors
TOTAL	642	600	

Source: Larimer County Housing Needs Assessment (CSI)

In addition to the units listed on the table above, some Section 8 vouchers and other rental assistance vouchers are used for scattered site single-family homes. Other organizations have housing vouchers for the use of their clients, including NCAP (10), the Larimer Center for Mental Health (115), Disabled Resource Services (15), and Foothills Gateway (129), accounting for a total of 269 households served. The Fort Collins Housing Authority anticipates doing an analysis of its real estate portfolio during 2010 to determine the community’s 20-year capacity needs and funding to support such needs. As a result of this analysis, it is possible that the Housing Authority may decide to dispose of some of its properties in the future. However, if units are sold, it is anticipated that these units will be replaced with others acquired by the Housing Authority.

3. Impact of Housing Market Characteristics

The economic and housing market slump over the past two years has resulted in a higher number of foreclosures and as homeowners lose their homes, they typically look for housing in the rental market. Rental vacancy rates have historically been higher during the second quarter of each year, being somewhat influenced by college students leaving town after completion of the Spring semester in mid-May; however, vacancy rates have been generally dropping for the past two years and as vacancies decrease, rents typically increase, making rental housing less affordable for low and moderate-income households. There have been very few building permits issued in 2008 and 2009. And while the 2010 permits have increased, this increase is not necessarily indicative of a return to the former housing market. The only affordable housing developments that have been constructed in the past two years have been by Habitat for Humanity and the Harmony Road Apartments, built by Accessible Space, Inc. for persons with disabilities. Housing values are starting to increase again; however, overall, housing costs in Fort Collins have been lower in 2009 than at times in the past. At the same time, unemployment and underemployment have resulted in fewer households being able to afford homeownership even with lower home prices.

The need for affordable housing has not diminished in Fort Collins and the City will continue to support affordable housing development. The greatest need is for affordable housing for rental units below 50% AMI. The preservation and improvement of older housing stock through rehabilitation is a way to provide decent, suitable affordable housing at a more effective cost and to sustain neighborhoods, at the same time.

Specific Housing Objectives (91.215 (b)):

Five-Year Strategic Plan Specific Housing Objectives Response:

1. Specific Housing Objectives

In order to provide decent housing to Fort Collins residents, the City will improve the availability, affordability and sustainability by meeting the following goals and objectives:

Housing Goal 1: Increase the inventory of affordable rental units through the production of new rental units, or the acquisition and rehabilitation of former market-rate units, converting them to affordable housing.

Objective 1: The City of Fort Collins will actively solicit the development of new rental units that are affordable to households earning 50% of AMI or less.

Housing Goal 2: Preserve affordable housing units by monitoring the status of existing affordable units to maintain or add to the inventory.

Objective 2: The City will use funds for rehabilitation of existing affordable housing units.

Housing Goal 3: Increase housing and facilities for people with special needs.

Objective 3: The City will support the development of new shelter and housing opportunities for persons with special needs.

Housing Goal 4: Provide financial assistance for first-time home buyers.

Objective 4: The City will encourage and provide assistance to first-time home buyers.

Table 22, below, lists the City’s Specific Housing Objectives, along with the proposed five-year goals. More information on the strategies intended to accomplish these goals and objectives is included in the 2010–2014 Affordable Housing Strategic Plan, which is included in the Other Narrative section of this Plan. If the City were to pursue a program based on achieving a minimum of 10% of the current need in each program or activity, the following table identifies a five-year goal:

Table 22 – Specific Housing Objectives		
Program/Activity	Units/Households/Persons	Five-Year Goal
Rental units to serve 50% AMI or less	Housing units produced	620
Rehabilitation of owner-occupied and rental units	Housing Units rehabbed	250
Housing & facilities for special needs populations	Persons served	24,000
First-time homebuyer assistance	Housing units purchased	200

2. Use of Resources

The City of Fort Collins is expected to receive an estimated \$1,000,000 in CDBG funds and \$685,677 in HOME funds annually for the five-year period of this Plan. In addition, Program Income is expected to generate additional funds that can be used to meet specific housing objectives, resulting in an expected total of \$7,700,000 over the five-year period of this Plan. Additional funds from the City’s Affordable Housing Program are also included in the total

Other sources of funding that may be available for housing projects include the following:

- Federal Resources: HUD Section 8 Rental Subdivision, Emergency Shelter Grants (through Larimer County), McKinney-Vento Homeless Assistance (through the Poudre School District), Low Income Housing Tax Credits, HOPWA Funds (through Larimer County), and the Federal Home Loan Bank of Topeka’s Affordable Housing Program.
- State Resources: Colorado Housing Finance Authority Programs (home ownership, rentals), Colorado Division of Housing grants and loans, Supportive Housing Program, Colorado Coalition for the Homeless.
- Local Resources: City of Fort Collins Affordable Housing Fund, City of Fort Collins Land Bank Program, Larimer County Health and Human Services Grants, United Way Grants, Bohemian Foundation, Funding Partners for

Housing Solutions, Homelessness Prevention Initiative, Community Foundation Grants, Private Activity Bond Financing, Partnerships with local lenders, and private contributions.

Needs of Public Housing (91.210 (b)):

Five-Year Strategic Plan Needs of Public Housing Response:

The Fort Collins Housing Authority owns and operates 154 units of public housing. The Public Housing Needs Table lists the location, number, and number of bedrooms of public housing units (see Table 20 on Page 35). The Housing Authority received Economic Stimulus funds for the rehabilitation of many of these units. For each of the five years covered under this Plan, the Housing Authority expects to receive and spend about \$250,000 per year in Capital Funds for the rehabilitation of its public housing units, to improve energy efficiency as well as livability. Of these 154 units, persons of minority populations comprised 5.0% of residents and 38.0% were of Hispanic or Latino origin. Thirty-four percent of the units were occupied by persons with disabilities and 8.0% were senior residents.

As of late 2009, there were 1,510 households on the waiting list for public housing units. It can take over a year on this waiting list to receive public housing. On the waiting list were 408 households that included persons with disabilities and 75 senior households. The project-based vouchers program had a waiting list of 1,203 households, which included 349 households with persons with disabilities and 60 senior households. The waiting list for Section 8 Housing Choice Vouchers is closed, but has about 50 households of persons with disabilities on this list. Applications are placed on the waiting list in order by the date and time that the completed application is received by the Housing Authority.

Public Housing Strategy (91.210):

Five-Year Strategic Public Housing Plan Strategy Response:

1. & 2. Public Housing Strategy and Plan

The Fort Collins Housing Authority administers the Section 8 Housing Choice Voucher Program, which assists low-income households in finding safe, decent, and affordable housing in privately-owned housing units. The Authority certifies eligible households and they negotiate directly with local landlords for private rental housing. The Authority administers 914 vouchers, of which 149 are project-based vouchers, assigned to specific housing developments. The project-based vouchers are used at Neighbor to Neighbor properties (Coachlight Plaza, Crabtree Apartments) and the Northern Hotel (SRO units). The Fair Market Rents (FMR) for FY 2009 are shown on Table 23, below. These rents represent the maximum that a Section 8 Voucher holder is permitted to pay for rent and utilities, under HUD guidelines.

Table 23 – FY 2009 Fair Market Rent by Number of Bedrooms					
	Efficiency	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
FY 2009	\$574	\$688	\$834	\$1,214	\$1,415

Source – U.S. Department of Housing and Urban Development, FY 2009

The Housing Authority's Five-Year Strategic Plan (2007–2012) was updated in October of 2009. This plan identifies a series of goals and actions designed to achieve these for housing programs supported by the Authority. The goals and key actions are summarized below.

Public Housing Agency Goals:

1. Maintain and preserve existing affordable housing for the community's lowest income families
 - Maintain satisfactory occupancy and turn-over rates to ensure adequate cash-flow
 - Capital needs assessments, improvements and maintain reserves to maintain physical integrity of properties
 - Fully utilize all tenant-based rental assistance
 - Focus on customer service
2. Increase permanently affordable rental housing portfolio through acquisition/rehab, development, and sound partnerships
 - Acquire/renovate existing units annually based on market need, funding conditions, and opportunity
 - Leverage private or other public funds to create additional affordable housing and preserve existing affordable housing
 - Encourage partnerships with for-profit and non-profit developers to serve lowest income families
 - Build internal capacity for development projects
3. Increase assisted housing choices for the community's lowest income families
 - Plan regular community relations activities
 - Continue voucher homeownership program
 - Implement additional homeownership opportunities
 - Continue to building/update comprehensive referral system for those seeking housing and supportive services
4. Provide resident services and promote development of family self-sufficiency skills
 - Maintain current funding/staffing levels for public housing and Housing Choice Voucher self-sufficiency programs
 - Pursue continued funding for transitional programs with intensive case management
 - Provide SRO case-management
 - Provide successful Self-Sufficiency and Resident Services Case Management Services
5. Ensure equal opportunity and affirmatively further fair housing
 - Affirmative measures to ensure access to assisted housing regardless of race, color, religion, national origin, sex, familial status, sexual orientation, and disability

- Affirmative measures to provide a suitable living environment for families in assisted housing, regardless of race, color, religion, national origin, sex, familial status, sexual orientation, and disability
 - Affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required
6. Work as a partner and resource with other community groups to develop and meet common goals
- Build networks with other agencies/entities
 - Take leadership role in coordination efforts
 - Identify voids in availability of facilities or programs in communities
 - Provide resources to community regarding housing issues
 - Link residents to public and private resources
 - Active involvement and understanding of local and national housing issues and trends
 - Develop relationship between City of Fort Collins and other governmental entities
7. Organizational structure that supports FCHA mission and goals
- Annual review of organizational structure
 - Hire and retain knowledgeable, skilled staff
 - Implement new organizational structure in 2010 and revise, as needed
 - Conduct training and development activities that reflect the mission for staff and board members
 - Attend local, state, and national meetings and training programs
 - Encourage active staff participation in policy development
 - Utilize staff skills to maximum capacity
 - Provide cross-training opportunities
8. Develop positive image and promote community aware of Housing Authority programs
- Educate public about mission and services
 - Presentations to public about goals attained, impact of services provided, and demonstration of accountability of public funds
 - Active involvement of Board in public relations
 - Annual event, as fundraiser or celebratory success and partner recognition

The Fort Collins Housing Authority's Goal #6. (Work as a partner and resource with other community groups to develop and meet common goals) includes an action step for "Development of the relationship between the City of Fort Collins and other governmental entities". This action acknowledges the close working relationship that the City of Fort Collins and the Fort Collins Housing Authority have and reinforces the need for both entities to continue work closely together to further the provision of affordable housing in Fort Collins, particularly for the lowest income and special needs families.

The Fort Collins Housing Authority/Housing Corporation encourages its residents to participate in its boards, as well as in educational, recreational, and social activities. Public Housing units owned by the Housing Authority have been/are being upgraded, with improvements intended to improve energy efficiency, as well as an overall

improved sense of livability. The Housing Authority has received \$249,975 annually and expects to receive that amount, on an annual basis, for the next five years.

The Housing Authority prides itself in “putting people (its residents) before profits”. The Authority’s mission is “To provide and promote affordable housing, economic opportunity and a safe living environment free from discrimination”. The Authority also operates a program that allows the use of a Section 8 Housing Choice Voucher to be used toward a mortgage payment for those families who can qualify to become homeowners. Since its inception, 30 households have become homeowners through this program and nine became homeowners in 2009.

3. “Troubled” Public Housing Agencies

The Fort Collins Housing Authority has not been designated as “troubled”, so this section is not applicable.

Barriers to Affordable Housing (91.210 (e) and 91.215 (f)):

Five-Year Strategic Plan Barriers to Affordable Housing Response:

1. Barriers to Affordable Housing

There are a number of factors that may serve as “barriers” to affordable housing. These barriers may include the cost of housing, as well as the renter/homeowner or prospective renter/homeowner’s ability to afford rent or purchase housing. The ability to afford and rent or purchase is strongly influenced by income and wages, as well as credit history -- either a history of bad credit or little or no credit history. As a result of the economic downturn, lender willingness to loan money for home mortgages has become a greater influence than previously experienced, but has tended to “weed out” many of the predatory lenders that were in business prior to 2008. Rents in Fort Collins have been increasing since mid-2009 and are not affordable to many individuals and families, as shown by the number of households that are on waiting lists for public housing assistance in Fort Collins. Declining rental vacancy rates are expected to result in increasing rents, particularly with newer rental housing units in Fort Collins. A large number of home foreclosures and bankruptcies will also continue to affect many households’ ability to find rental housing or become homeowners again.

Public policy and decision-making can also serve as a barrier to affordable housing, since so many decisions made in the public sector ultimately have an impact on the cost of housing. These policies and decisions include land use and zoning regulations, growth management boundaries, the development review process, building and construction codes and costs, and tax regulations.

The City’s Analysis of Impediments to Fair Housing Choice (AI) study, completed in 2007, identified barriers that affect housing affordability, as well as fair housing choice. Public policy barriers identified included: development-related costs and fees, transportation, decrease in funding, and neighborhood opposition through NIMBY-ism (Not In My Back Yard). Other identified barriers, such as income and wage levels, foreclosure and credit history issues, and language, can serve as additional barriers to finding affordable housing. However, these factors are not

directly related to local public policy, and the City's ability to remove or address these barriers is somewhat more limited.

2. Strategies for Addressing Public Policy Barriers to Affordable Housing

In addition to providing financial assistance, the City of Fort Collins offers a number of development incentives for development proposals that qualify as affordable housing developments. These incentives are intended to address public policy barriers that might otherwise affect the cost of affordable housing and the City's ability to influence the provision of such housing. In order to qualify, development projects must provide at least 10% of the total number of housing units for households that earn 80% or less of AMI. If qualified, the development is then eligible to receive the incentives described below.

1. Impact Fee Delay. These fees are usually paid at the time a building permit is issued, but under this incentive, the payment of fees can be delayed until a certificate of occupancy is issued, or December 1 of the particular year, whichever occurs first. Delaying the payment of fees can serve as a key incentive by reducing up-front development costs.

2. Development Fee Waiver. The fees for development review are waived, based on the percentage of affordable units proposed.

3. Administrative Construction Fee Waiver. Some fees may be waived, based on the percentage of affordable units proposed in a development, and can include construction inspection fees, development permit fees, right-of-way license fees, and street cut fees.

4. Priority Processing. This incentive gives priority processing to qualified affordable housing developments.

5. Density Bonus. Affordable housing development in the LMN (Low Density Mixed-Use Neighborhood) district allows an increase in residential density from 8 up to 12 dwelling units per acre.

These incentives have been in place for a number of years and given the current economy and housing market, they may not be as effective as originally intended. As a result, they should be evaluated and other best practices explored for application to Fort Collins to help encourage and promote the development of affordable housing units.

In addition to incentives, the City's Affordable Housing staff has worked to "put a face" on affordable housing, producing an award-winning poster to show that residents who need affordable housing are those that work in jobs that include teachers, firefighters, and office workers. This issue is of particular importance, as opposition to affordable housing developments often focuses on who may ultimately reside in affordable units. This type of public outreach and education is a way to address issues related to neighborhood opposition and NIMBY-ism.

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c)):

Five-Year Strategic Plan Homeless Needs Response:

Homeless Needs

An analysis of persons sheltered at Catholic Charities Hostel of Hospitality (The Mission) in Fort Collins during 2007–2008 was done by Larimer County for its Compass publication. This analysis showed a total of 636 homeless individuals sheltered between July 1, 2007 and June 30, 2008. Of these, 500 (78.6%) were adult males, while 74 (11.6%) were adult females and 62 (or 9.7%) were youth. The characteristics of those sheltered at The Mission during this time are summarized in Table 24, below, with the unemployed and those with substance abuse issues being the most prevalent characteristics. The August 28, 2006 statewide point-in-time homeless count showed 556 persons homeless in all of Larimer County, with 476 (or 85.6%) of these being sheltered and 72 were unsheltered. Of those counted in 2006, 35 (6.2%) were chronically homeless, while 318 (or 57.1%) were episodically homeless. Of the persons sheltered at The Mission during 2007/2008, 93.8% had incomes under 30% AMI.

Table 24 – Homeless Population, Catholic Charities/The Mission - 2007 - 2008			
Homeless Pop.	Adult Males #/%	Adult Females #/%	Youth #/%
636	500 / 78.6%	74 / 11.6%	62 / 9.8%
Homeless Population Characteristics			
Unemployed	223	Severe mental illness & alcohol/drugs	54
Alcohol & drugs	174	Domestic violence	20
Employed	146	Elderly	16
Physically disabled	112	Migrant worker	2
Veterans	92	Developmentally disabled	1
Severe mental illness	86		

Source: Larimer County Compass, August 27, 2008

The first point-in-time (PIT) homeless count in Fort Collins was held on March 10, 2010. (Fill in results of this count once data is available; where and how count was taken.) Based on this count, there are an estimated xx persons who are chronically homeless in Fort Collins, and another xxxx persons who are temporarily homeless, seeking services from local non-profit agencies and organizations. This count was spearheaded by the Homeward 2020 Initiative, which has a goal of providing “rapid response sustainable housing” for all homeless Fort Collins citizens by the year 2020. A ten-year plan will be developed, with the information collected from the point-in-time count serving as the baseline for the plan. This effort will focus on developing a plan that will address both chronic and episodic homelessness and include prevention, housing, services, education, and employment.

The Homeward 2020 initiative is a collaborative effort that involves many community partners, including the City of Fort Collins, as well as UniverCity Connections, the Community Foundation, the Fort Collins Housing Authority, CARE Housing, Crossroads Safehouse, Neighbor to Neighbor, Catholic Charities, the Sister Mary Alice Murphy Center for Hope, the Open Door Mission, the Homelessness Prevention Initiative, Larimer County United Way, Larimer Center for Mental Health, Poudre Valley Health Systems, Larimer County Workforce Center, and Habitat for Humanity. About 145 local agencies and organizations provide some level of service and assistance to the local homeless population, with services ranging from shelter, case management, and food, to transitional or permanent housing. On April 23, 2010, the community's first Project Homeless Connect was held and will offer immediate services to those who are homeless or at risk of becoming homeless, including housing and legal information, medical and dental screenings, mental health/substance abuse services, haircuts, employment assistance, and grocery cards. (Update after event is held.)

The Poudre R-1 School District had 737 homeless children attending school as of January 2010. Of these, 138 were enrolled in the Early Childhood Program; 343 in Elementary School (K – 5 grades); 93 in Junior High (6-8 grades); and 163 in High School (9 – 12 grades). The majority of these youth and teens report their housing situation as living with other relatives or family friends, often with a grandparent. Others report living at local shelters or in local transitional housing; motels; temporary foster homes; or in area campgrounds. For many, their living situation is unstable at best, and a change in school or school district is very common. As a result, these youth and teens may have a difficult time establishing a support system of friends and teachers and are at a disadvantage in their pursuit of an education.

The United Way's 2-1-1 hotline experienced a doubling in the number of calls from persons that are homeless between July and October of 2009 (147) as compared to the same time period in 2008 (68). The most-requested services in Fort Collins and throughout Larimer County by 2-1-1 callers in 2009 were for assistance with income/support; information services; clothing/personal needs; health care; and individual, family and community support. The Sister Mary Alice Murphy Center for Hope was averaging 85 people daily by the end of November 2009 and 56% of the households that received assistance are households with children. The Center staff had anticipated serving about 30 persons per day when they opened in March of 2009. The Center operates a homeless gear program, providing sleeping bags, blankets, and other items to help those without shelter survive on the streets.

A severe weather day shelter was open in Fort Collins between November of 2009 and March of 2010 and was operated by Catholic Charities. During this time, 824 unduplicated individuals used the day shelter. Services provided included lunch, access to a computer, and showers. The majority of those served received lunch and used this facility as a place of shelter during the daytime. Since the closure of this day shelter, Catholic Charities has expanded its hours of operation to serve lunch and has been averaging 55 persons daily.

The Loveland-Berthoud Interfaith Hospitality Network (IHN) is planning to expand into Fort Collins to serve the homeless population here. The Network works with local host churches that provide overnight shelter, three meals a day, and hospitality by church volunteers. Homeless families arrive at local churches for an evening meal, spend the night there, and then are driven to the Network's day shelter, Angel House, or to their jobs or school. They return to Angel House and are driven to the

host church for the evening. This concept is used successfully through the U.S., making use of church space that is otherwise unused during the evening. Ideally, 8-10 churches participate as hosts, so that the host location can be rotated throughout the year. Based on the demand in Loveland, IHN/Angel House staff anticipates a need to shelter 20 families during a year, with about four families sheltered at a time for approximately 50 days. In addition to shelter, the Angel House provides case management and mentoring services and assists about 150 families annually.

The Homelessness Prevention Initiative (HPI) began in 2001 and became a program of the Larimer County United Way in 2004. By 2007, this program became an independent non-profit, providing rental assistance to community residents who have or are at risk of losing their housing through unforeseen circumstances, such as job loss, reduction in hours, or emergency medical costs. The program provides basic rent assistance at a maximum of \$300 (averaged \$273 per household in 2009) and served 837 households – an increase of 27.7% over 2008 – as well as providing counseling and referrals. A supplemental grant is available to families who qualify and gives a maximum of \$200 to families with children, if the family is working with Consumer Credit Counseling. A record level of demand for this program was experienced in 2009, with a total of \$258,777 dispersed and by December of 2009, HPI had provided \$1M in assistance since 2001. This assistance is limited to once a year.

Finding information about available services is key to those who are homeless, as well as those who are at risk of becoming homeless. A new program, Concerned Larimer, is working to enhance the provision of information and services to persons in Larimer County who have unmet needs. Concerned Larimer is a network of trained “connectors” who can link services with persons in need and works with the United Way 2-1-1 staff and a database of over 850 providers for identifying available services and screening for eligibility. The “connectors” are persons from local faith-based communities who are trained to facilitate information and resource sharing.

Priority Homeless Needs:

Five-Year Strategic Plan Priority Homeless Needs Response:

1. Priority Homeless Needs

The priorities for addressing homeless needs in Fort Collins are to:

1. Provide support and assistance to agencies and organizations that provide permanent supportive housing.

These priorities were established based on the input received during the development of this plan, as well as the noted gaps in service and needs that were identified through the Continuum of Care (CoC) planning process. The largest gaps were identified for emergency and transitional housing, as well as permanent supportive housing.

2. Chronic Homelessness

A point-in-time count was conducted in Fort Collins on March 10, 2010. (Update with data when available.) In August of 2006, a statewide point-in-time homeless

count showed 556 persons homeless in all of Larimer County, with 476 of these being sheltered and 72 being unsheltered. Of those counted in 2006, 35 were chronically homeless, while 318 were homeless on a periodic basis.

There are currently 134 emergency shelter beds at local shelters, including The Mission, Open Door Mission, and Crossroads Safehouse. Transitional housing provides 35 units and there are 34 permanent supportive housing units. These numbers only address a small portion of the current need. The estimated chronically homeless population in Fort Collins is 40 persons (update with March PIT) who are homeless at any given time, on a regular basis. Many of the chronically homeless population suffer from mental illness and/or substance abuse. In addition to providing shelter or housing, it is also critical to provide a system of supportive services, particularly for those persons with mental illness and/or substance abuse. Case management is offered at local shelters, but the demand has outpaced the ability to provide such services to meet the demand. Since the Sister Mary Alice Murphy Center for Hope opened in March of 2009, staff at the Center has seen up to 85 persons per day seeking assistance from one or more of the agencies located there. (Add to this section with PIT info.)

Homeless Inventory (91.210 (c)):

Five-Year Strategic Plan Homeless Inventory Response:

1. Homeless Facilities/Services Inventory

Based on information provided by local agencies providing shelter and supportive services to the Fort Collins homeless population, Table 25 below lists the facilities available to assist homeless individuals and families.

Agency/Facility	Type of Facility	Maximum Capacity
Crossroads Safehouse	Domestic violence shelter	29 + 25 transitional units
Catholic Charities/The Mission	Emergency shelter	40 + 7 transitional units
Open Door Mission	Emergency shelter	65
Total Capacity Per Night		134

Table 26, below, lists the range of services that are available for persons who are homeless in Fort Collins, or who are at risk of becoming homeless.

Agency	Overnight	Voucher	Rent Assist.	Utility Assist.	Perm. Support. Housing	Meals, Soup Kit.	Food	Health Care	Counsel.	Advocacy	Childcare	Transp	Other
Aging Center of Rockies									x	x			
CARE Housing					x				x	x			x

Care-a Van/Saint												X	
Catholic Charities	x		X	x		x	x		x	x		x	x
Consumer Credit Counseling									x	x			x
Crossroads Safehouse	x								x	x			
Disabled Resource Services		x	x						x	x			x
Education & Life Training Center									x	x			x
Elderhaus						x				x			x
Family Medicine Center							x						
Food Bank for Larimer County							x						
Foothills Gateway		x	x	x	x				x	x			x
Fort Collins Housing Authority		x	x		x				x	x			x
Habitat for Humanity					x				x	x			
Health District of Northern Larimer County							x		x	x			x
Homelessness Prevention Initiative			x						x				x
La Familia/Family Center							x				x		
Larimer Area Office on Aging									x	x			x
Larimer Center for Mental Health		x			x				x				x
Lutheran Family Services									x	x		x	x
Matthews House													
Meals on Wheels						x							
Neighbor to Neighbor		x	x		x				x	x			x
Northern Colorado Aids Project	x		x	x					x	x			x
Open Door Mission	x					x			x	x			x
Partners Mentoring Youth										x			x
Poudre School District						x							x
Project Self-Sufficiency					x								
Respite Care									x	x	x		x
RVNA							x						
Salud Family Health Center							x						
Salvation Army			x	x			x					x	x

Sister Mary Alice Murphy Center for Hope										X	X			X
Turning Point										X	X			X
Teaching Tree Early Childhood Learning Center (former UDCC)												X		
United Way of Larimer County (PPP)			X	X						X	X			X
Volunteers of America					X	X				X	X			X
Women's Resource Center								X	X					

The agencies and organizations that provide housing for the homeless are listed on Table 27, below, including information on the nights of shelter and populations served in 2009. Data for this table was provided by the agencies listed.

Table 27 – Homeless Population Served by Agency in 2009				
Agency	Total Children	Total Adults	Total People	Total Nights
Catholic Charities/Hostel of Hospitality	133	566	699	17,088*
Crossroads Safehouse	216	220	436	8,553
Open Door Mission	--	500*	500*	11,270
Total Unduplicated People & Nights			1,635	36,911

*Estimate, based on average monthly or quarterly data

Homeless Strategic Plan (91.215 (c)):

Five-Year Homeless Strategic Plan Response:

1. - 3. Homeless/Chronic Homeless Strategy; Homelessness Prevention

The City of Fort Collins will continue to encourage the use of federal funding to produce new transitional housing, as well as to retain existing transitional housing units owned and operated by local non-profit agencies and organizations. The City will also continue to direct federal funding to those agencies that provide supportive services to homeless individuals and families. The City participates in the North Front Range Continuum of Care network, which focuses on the coordination and collaboration among many agencies to ensure that needs are met in the most financially efficient method.

The Sister Mary Alice Murphy Center for Hope, which opened in 2009, provides on-site counseling and referrals for housing, mental health, and other supportive services to persons who are homeless or at risk of becoming homeless. The Center

does not serve as a day shelter, but does offer a place during the daytime for those who are meeting with Case Managers on-site. A day shelter has not existed in Fort Collins since the closing of the New Bridges Day Shelter several years ago.

The Homeward 2020 Initiative is working to develop a plan to address (eliminate) homelessness in Fort Collins by 2020 and will include strategies for those who are chronically or episodically homeless. This plan is expected to be completed and implemented during 2010 and is a collaborative effort with over 100 local agencies and organizations. The City of Fort Collins has provided funding for this effort and will continue to work in collaboration with Homeward. The Homeward 2020 Plan will provide the detailed strategies to address the future of the Fort Collins homeless population, as well as homelessness prevention strategies.

The Homelessness Prevention Initiative (HPI) and Neighbor to Neighbor provide rental assistance to community residents who have lost or are in danger of losing their housing through unforeseen circumstances, such as job loss, reduction in hours, or emergency medical costs. HPI provides basic rent assistance at a maximum of \$300 and assisted 837 households in 2009. A supplemental grant for families with children gives a maximum of \$200 if they are working with Consumer Credit Counseling. This assistance is intended to provide a safety net to help families avoid becoming homeless. Neighbor to Neighbor also provides assistance with security deposits.

4. Institutional Structure

The City's Advance Planning Department serves as the lead agency for the City of Fort Collins when participating with non-profit agencies and organizations who serve the homeless population in the community. Strategies for the prevention of homelessness have been and will continue to be developed collaboratively, among the following partners:

Catholic Charities
CARE Housing
City of Fort Collins
Community Foundation
Crossroads Safehouse
Fort Collins Housing Authority
Habitat for Humanity
Homelessness Prevention Initiative
Homeward 2020
Larimer Center for Mental Health
Larimer County Workforce Center
Neighbor to Neighbor
Open Door Mission
Poudre Valley Health Systems
Sister Mary Alice Murphy Center for Hope

5. Discharge Coordination Policy

The City of Fort Collins will continue to work with the Northern Front Range Continuum of Care (NFRCC) member agencies and organizations to ensure that local discharge policies are coordinated, to the maximum extent possible. Several local entities are involved in discharging local residents and their discharge policies are

summarized below.

Poudre Valley Health System (PVHS) – Poudre Valley Health System, including Poudre Valley Hospital, Medical Center of the Rockies, Mountain Crest Behavioral Health, and the Family Medicine Center provide discharge planning and counseling services to all clients who are in need of medical and/or psychosocial services post discharge. Those services include referrals to facilities and agencies licensed to provide skilled nursing and rehabilitation services, home health agencies, assisted living centers, and both inpatient and outpatient behavioral health/counseling facilities and agencies. For those who don't have the means to pay for services, including those who are homeless and those who are at risk of becoming homeless, medications, transportation, and/or case management services are provided post discharge. Referrals to services and resources in the community include those for financial, housing (including the Fort Collins Housing Authority, shelters, and safe houses), food, transportation, and low or no-cost medical and prescription services. These referrals are made to agencies and services locally and in other communities from which the patients and families come to PVHS for care.

Larimer County Detention Center (LCDC). The Larimer County Detention Center housed an average of 469 persons monthly in 2009, which has been declining from a monthly high of 513 in 2005. The maximum number of jail beds is 557. The decline in jail population in the past five years has been a result of an early release agreement, which allows some inmates to be released without serving their full sentence. The Detention Center's Counseling Department meets with all inmates that are detained for more than 48 hours and reviews community resource information packets about options inmates may have. For homeless inmates that have had extended stays, the Detention Center provides applications for the Fort Collins Housing Authority programs, particularly the SRO program. The Detention Center also provides coordination with the LCMH for treatment of inmates who need mental health services after their discharge. Inmates may be discharged to The Mission if there are no other options available. If those being released are in need of in-patient substance abuse treatment, they may be transported to the Island Grove Regional Treatment Facility, which is a detox facility in Greeley.

The Fort Collins Housing Corporation, an arm of the Housing Authority, has a Memorandum of Agreement (MOA) with the Detention Center to give priority processing and additional support to women who are discharged from Community Corrections; however, referrals under this Agreement have been few and Housing Coordinators at the Housing Authority believe it is because women coming out of corrections have trouble affording local rents. Also, the Housing Corporation has an MOA with Crossroads Safehouse to provide two apartments to women with families who are moving out of the Safehouse into transitional housing.

Local non-profit agencies and organizations work to explore and use all housing and support service options available before discharging persons to the streets, which is done only as a last resource. Several local organizations have policies that will not permit them to be part of a "pass through" situation for state and non-local agencies that may be discharging without an appropriate plan. These are:

Catholic Charities Hostel of Hospitality (The Mission). Because of an initial two-week length of stay policy, The Mission will not hold a bed for anyone. Beds are awarded equally through the use of a lottery system. The Mission cannot accept persons who are not ambulatory, or who may need nursing care, since this higher level of care is

not available there.

Larimer Center for Mental Health. For Larimer County residents being discharged from state mental health facilities, LCMH will arrange transitional housing through its Choice House and Promise House. Another option when transitional housing space is not available is to discharge patients to Greeley's Acute Treatment Center, which requires a specific discharge plan prior to admission.

Local agencies and organizations will continue to coordinate services related to discharge planning for the justice, mental health, children welfare, and public health systems of care.

Emergency Shelter Grants (ESG):

Five-Year Strategic Plan ESG Response:

This section is not applicable to local jurisdictions, only to states.

COMMUNITY DEVELOPMENT

Community Development (91.215 (e)):

Five-Year Strategic Plan Community Development Response:

1. Priority Community Development Needs

Community development programs are intended to help in the provision of a suitable living environment and expand the economic opportunities for low and moderate-income persons. These programs include such things as public facilities that serve low-income residents; public services that provide support and resources for low-income households, public improvements including improvements to streets, sidewalk, curb, gutter, and streetlights; and economic development programs or activities that result in the creation of jobs or the provision of job skills that will lead to self-sufficiency.

The Community Development priorities for Fort Collins have been identified as follows:

a. Public Facilities: In order to provide a suitable living environment, the City of Fort Collins will improve the sustainability and availability/accessibility of public facilities by the following:

1. Acquire, support, and enhance public facilities that focus on providing basic services to low-income citizens and their families.

b. Public Services: In order to provide a suitable living environment, the City of Fort Collins will:

1. Support and enhance public services that focus on assisting low-income citizens and their families.

c. Economic Development: In order to provide for economic opportunity, the City of Fort Collins will improve the availability and sustainability of economic development by the following:

1. Support, promote or expand development of the Fort Collins Urban Renewal Authority.
2. Remove severely blighted properties, especially to promote reuse of desirable vacant lots.
3. Continue to expand use of tools for developments such as the Section 108 Loan Program, Brownfields, and Economic Development Initiatives.
4. Collaborate with adjoining communities in the county to improve gateways.
5. Use CDBG funds to leverage public and private funds.
6. Support, establish or expand programs that provide job training or career development of low- and moderate-income persons.
7. Implement revitalization efforts in neighborhoods to improve housing and/or economic development.
8. Promote or support sustainable energy resources.

Narrative for Community Development Needs Table.

The following information serves as a supplement and background to the Community Development Needs Table. Some funding amounts are not included or are not listed as “planned”. This is because of the City’s Competitive Process for funding affordable housing and community development projects. Funding will be decided on an annual basis, depending on funds available and applications received. Not all agencies or organizations listed in the CD table and in this section receive CDBG/HOME funding. “Needs”, “Current” and “Gap” are listed as programs or activities, rather than units. If specific information about a program or organization is available, it has been included in this Narrative section.

Acquisition of Real Property (01): 1) CARE Housing, and 2) Fort Collins Habitat for Humanity are the only agencies who have acquired property for the development of new affordable housing units. Habitat will begin construction on housing units in a portion of the area known as “Linda Norton’s Neighborhood” in Union Place Subdivision, on North College Avenue. The first four units in Union Place are expected to cost \$740,000 (\$185,000 per home). Habitat goals are to build six new homes annually, or 30 units over the next five years. CARE Housing will begin construction of the first phase of its new Provincetown location in southeast Fort Collins, which consists of 85 units. An additional 70 units are planned and depending on funding and the housing market, are expected to be completed within the next five years. 3) Neighbor to Neighbor anticipates the acquisition of approximately 30 additional existing housing units during the next five years, with an estimated cost of \$1.5 - \$1.8 million. The City’s Land Bank program is a potential source of land to be used for affordable housing development.

Public Facilities

Public Facilities and Improvements(03): Although public facilities are a lower priority for the City’s Competitive Process funding, the City of Fort Collins tries to maximize resources for all demonstrated need. Crossroads Safehouse has recently received funding from the City of Fort Collins toward the purchase of a new, larger facility and is seeking additional funding for the estimated cost of a new shelter at

\$5,500,000. The Fort Collins City Council has allocated \$350,000 of City funds toward this project.

Senior Centers (03A): The City's Senior Center has experienced expanding usage of its facility and serves over 1,000 persons daily. By 2020, the senior population of Fort Collins is estimated to exceed 74,000. As a result, an expansion is planned to this facility, which is expected to cost \$12,000,000. The Fort Collins City Council has allocated \$4,000,000 to the project and fund raising is underway by the Grants Writing Committee.

Handicapped Centers (03B): The centers that serve persons with developmental or physical disabilities are 1) Foothills Gateway (301 W. Skyway Drive); 2) Foothills Gateway Respite Care Facility (400 Wood Street); 3) Respite Care (6203 S. Lemay Avenue); 4) Elderhaus Adult Day Program (605 S. Shields Street) and 5) Elderhaus Recreation Center (4825 S. Lemay Avenue – leased from Covenant Church).

Homeless Facilities (03C): 1) Catholic Charities' Hostel of Hospitality (The Mission); 2) Open Door Mission; and 3) Severe Weather Hospitality Center (temporary day center). When the Sister Mary Alice Murphy Center for Hope opened in March of 2009, it did not include a day shelter component. This is still a great need in the community and a task force is working on the development of a permanent day shelter. Visitors to the Center for Hope may remain in the Center as long as they are working on programs (i.e., computer training, employment assistance, etc.) or are meeting with a Case Manager. A year-round day shelter has not been available in Fort Collins since the New Bridges Day Center closed. A severe weather day shelter was operated by Catholic Charities between November of 2009 and March of 2010 and served 824 unduplicated individuals with lunch, access to a computer, showers, and a place of shelter during the daytime. Catholic Charities has since begun serving lunch on a regular basis and averages 55 persons daily. The organization plans to offer more day service programs for homeless persons at The Mission and also expand the living space there. Funding for expansion of the building, as well as expanding programs, is estimated at \$625,000 over the next five years.

Youth Centers (03D): 1) Boys and Girls Club (north Fort Collins) and 2) Youth Activity Center (south Fort Collins). The Youth Activity Center is now used for programs and events and is not open on a regular basis, or to the public. The Boys and Girls Club anticipates the need for improvements to its current facility. A new roof, sound proofing for the gymnasium and energy efficiency improvements are needed. A separate space for older teens is planned within the next five years. Cost estimates are \$120,000 for improvements to the existing building and \$1,000,000 for a teen space.

Street Improvements (03K): The City's Master Transportation Plan, completed in 2003, includes a survey of all needed street improvements, as well as priorities and related costs. Funds are not available for many of these improvements. City policy prohibits the use of city-wide funding for neighborhood-specific improvements. In many cases, the use of Special Improvement Districts to fund these improvements would be cost-prohibitive to the small number of households that would be responsible for payment. There are about 10 pedestrian improvement projects located within the target neighborhoods where the sidewalk system is incomplete and low and moderate-income residents could benefit from the completion of these systems. The costs for these projects were originally calculated in 2003 dollars and

have been re-estimated for 2010 costs (using a factor of 1.3212), for a total of about \$2,250,000.

Child Care Centers (O3M): The child care agencies receiving public subsidies for client child care costs are 1) Teaching Tree; 2) B.A.S.E. Camp; 3) Respite Care; and 4) La Familia/The Family Center. These centers cover full day care, after school care for elementary school students, respite care for special needs children, and care for Spanish-speaking/bilingual children. Teaching Tree served 177 children in 2009, of which 30% were from low-income households and has had waiting lists for infants and toddlers for two years. Interior improvements are planned at an estimated \$67,000. B.A.S.E. Camp provides before and after-school care, as well as care during school breaks, summer camp, and preschool services. In 2009, 2,605 children (3-14) were served, with most being 5 to 13 years old. More participants in B.A.S.E. Camp are families that have higher incomes, who as a result of a job loss or work reduction, are seeking lower-cost child care. Respite Care provided over 38,000 hours of care to 111 families in 2009 and instead of using a waiting list, now limits its care to a maximum of 4 days per week, except during vacation stays. Plans are to expand the Summer Day Camp from five weeks to nine weeks, as well as increase after school program capacity through other established programs, such as B.A.S.E. Camp and the Boys and Girls Club.

La Familia/The Family Center provides child care for infants and children at least six weeks old and up to five years old, and recently had 62 children enrolled (capacity of 66), with 46 children participating in the Sliding Scale Fee Tuition Assistance program. Waiting lists had 18 infants and children. The Family Center recently began a \$1 million fund-raising campaign (\$500,000 match from Bohemian Foundation) to pay off the mortgage on its current facility and purchase adjacent space for expansion to double capacity. The purchase of additional space may be a lower priority until the economy improves. Due to increased demand, Respite Care has limited families to receiving care a maximum of four days a week, so that all clients can receive some level of respite each week. Based on population projections for the next five years, there is an expected population increase of more than 800 children age five and under, many of which, may need child care services.

Larimer County stopped enrollment in the County's Child Care Assistance Program (CCAP) as of March 1, 2010 due to a lack of funding and a waiting list has been started for the first time for this program. The waiting list had 58 children from 39 families on it as of the end of March. In early February of 2010, there were 1,136 children enrolled in this program and estimates are that 356 will need to be removed from the program, through attrition, as families no longer meet the eligibility requirements. An estimated \$1.3 million of supplemental funding is needed to support the program. Licensed child care centers that serve CCAP children and licensed home care centers will receive payment cuts, as well. Costs for this program have increased since the program benefit was extended from 30 days up to 180 days.

Abused/Neglected Children Facilities (O3Q): There are no facilities of this nature in Fort Collins. Court Appointed Special Advocates (CASA), Lutheran Family Services, and Realities for Children serve families where abuse is occurring. The CASA program served 250 children and 114 families, while Harmony House provided 331 children and 204 families with supervised visitations and exchanges at Harmony House in 2009. CASA staff noted that nearly one-half of the children and families served in 2009 were there as a result of substance abuse in the family.

Facilities for HIV/AIDS Clients (03S): The Northern Colorado AIDS Project (NCAP) staff estimates a need for housing for 10 – 20 persons living with HIV/AIDS. Transitional housing units and a group home to accommodate 10 persons are estimated to cost about \$5.5 million.

Operating Costs (03T) have been divided into Homeless Programs (03Ta) and HIV/AIDS Client Programs (03Tb).

Operating Costs of Homeless Programs (03Ta): 1) Catholic Charities/ The Mission; and 2) Open Door Mission. Catholic Charities assists about 700 persons with shelter and over 14,000 households annually through its Emergency and Community Assistance and Senior Outreach programs. Case management has become more complex, requiring more time to assist each client. The Open Door Mission has seen a consistent level of demand for its services and expects the current demand to continue

Operating Costs of HIV/AIDS Client Programs by Northern Colorado AIDS Project (NCAP) (03Tb): NCAP has stated that they need significant additional funds to meet the growing need in the community. NCAP currently serves 56 Fort Collins residents living with HIV/AIDS. In 2009, there was a 4% increase in the total number of clients served, including 14 new clients in Fort Collins. Factors influencing client care are the economy, increased cost of care and treatment, transportation barriers, unemployment, reduced private funding, stigma, poverty, mental health needs and substance abuse. NCAP offers free HIV testing and direct referrals of new positives into medical case management. Based on these factors, NCAP anticipates an increase in clients of more than 5%.

NCAP is the sole recipient of \$500,000 in federal Ryan White funding that provides access to housing, insurance continuation, and the AIDS Drug Assistance Program. NCAP has currently stabilized salaries and reduced staff. NCAP's development plan has changed to diversify the funding base to continue to provide the same level of service with less funding and more restrictions on the funding they receive. Current operating costs run approximately \$110,000 annually. Projected additional operating costs are approximately \$40,000 and two additional staff.

Public Services:

Public Services (General) (05): This category includes assistance to agency programs that do not fall under a more specific heading.

Senior Services (05A): 1) Catholic Charities; 2) City of Fort Collins Senior Center; 3) Volunteers of America; 4) Elderhaus and 5) Larimer County Office on Aging. Catholic Charities provides case management and other services intended to help seniors stay in their homes and maintain independence as long as possible. This program serves over 200 seniors annually. Program operations cost about \$80,000. The Senior Center provides life-enhancing services to seniors at all income levels. A major expansion is planned for the Center, with the estimated cost of \$12 million – of which \$4 million has been allocated by the Fort Collins City Council. Meals for seniors are provided by the Meals on Wheels program of Volunteers of America, through volunteers who deliver frozen meals. More than 30,000 hot meals are provided at seven locations in Fort Collins. Volunteers of America also operates RSVP, which is a volunteer program for retired seniors. Elderhaus is included in

section 05B, below. Larimer County operates several programs in support of low-income and at-risk elderly and their caregivers. The Family Caregiver Support Program is federally funded through the Older Americans Act. The program was developed by the Larimer County Office on Aging to provide information, support, and assistance to individuals who are caring for a loved one over 60 years of age in the home. The Long Term Care Ombudsmen at the Larimer County Office on Aging are trained, experienced advocates who provide services to help resolve complaints and concerns within nursing facilities and assisted living residences. ARCH (Adult Resources for Care and Help) is a pilot program for anyone over 60, or for those over 18 with a disability, who need information on or referral to long term care services. The Senior Citizen's Property Tax Workoff program allows seniors to temporarily work for Larimer County in order to reduce their property tax bill.

Handicapped Services (05B): 1) Disabled Resource Services; 2) Elderhaus; 3) Foothills Gateway; and 4) Respite Care. Elderhaus and Foothills Gateway provide longer-term care, while Disabled Resource Services (DRS) provides case management. In 2009, DRS served 315 unduplicated persons during the second half of 2009 – a 346% increase in the demand for services over the number anticipated (91) for this period. DRS has 15 vouchers that are currently being used in Loveland and has over 100 persons on its voucher waiting list and estimates a need for 200 vouchers to accommodate this housing need. In 2009, DRS moved 11 persons out of nursing homes and into affordable housing (some at Harmony Road Apartments) through its Community Transition Program. DRS staff is working in crowded conditions and much of its equipment is in storage in multiple locations. DRS began a Building and Capital fund raising campaign in 2009, to raise funds to lease, or acquire/develop space for DRS offices and equipment storage needs. The estimated costs could range from \$25,000 for an annual lease, up to \$3.5 million to purchase or develop new space.

Elderhaus provided 13,087 units of service in 2009 for older, special needs Larimer County residents at its two facilities: Elderhaus on Shields Street and Mindset Creative Community Resources on Lemay Avenue, for higher energy adults. Elderhaus also provides a transportation program, which travelled over 42,000 miles in 2009; nutrition; a veteran's program (25 vets and their spouses participated); mobile health services; Medicaid Benefit Helper program; and a variety of other programs for seniors. Respite Care provides care for individuals with developmental disabilities up to age 21.

Foothills Gateway served 312 adults and 221 children in 2009. The waiting list for services from Foothills was 349 adults and 230 children as of early 2010. This waiting list is now larger than the number of persons receiving services. Foothills Gateway is seeing an increasing demand with insufficient resource levels to meet this demand.

Legal Services (05C): 1) Colorado Legal Services. All clients of Colorado Legal Services are low-income persons and over 1,000 are served annually on topics including housing, consumer/finance, family law, and health-related issues.

Youth Services (05D): 1) Boys and Girls Club; 2) City of Fort Collins Youth Activity Center (YAC); 3) Partners Mentoring Youth; 4) Center for Family Outreach; 5) Matthews House; and 6) B.A.S.E. Camp. The Boys and Girls Club had 1,527 members during 2009 and 27,161 visits throughout the year. The Boys and Girls Club serves children ages 6 – 18. The YAC is no longer used as a daily, public

facility. Instead, it is available for programs and events and has seen a reduced level of usage. Partners mentored 301 youth in 2009 and has a goal of working with 350 youth in 2010. There are 75 youth working in the Nexus Program (which serves as a waiting list for other mentoring program) and another 50 youth waiting for the Nexus Program. Funding for its new school-based mentoring program has been funded for the first four years and will potentially need \$60,000 to continue for the fifth year. The Center for Family Outreach served 789 youth between the ages of 10 and 18 during 2009. About 500 youth are referred from the District Attorney's office for drug or alcohol abuse, or for community service and nearly 300 are from the juvenile justice system and are being monitored. The Center will be opening its services to the community as a whole and expects to see an increase in the demand for its services. A new program, Campus Corps, will involve CSU students as mentors for at-risk youth.

Substance Abuse Services (05F): 1) Larimer Center for Mental Health; 2) Health District of Northern Larimer County; 3) Turning Point. The Poudre Valley Health System provides a variety services for households of all income levels. The Larimer Center for Mental Health is the main provider for low and moderate-income clients. There is limited funding for substance abuse treatment and more active intervention is needed. Over 3,300 clients are served annually, most of which, are from low and moderate-income households, and the need for services is expected to continue to increase. Persons who are dually-diagnosed (mental illness and substance abuse) have a difficult time finding treatment, particularly those with low incomes. Other programs operated by the Larimer Center for Mental Health include residential treatment, housing assistance programming, the Spirit Crossing Clubhouse and vocational services, and Projects for Assistance in Transition from Homelessness (PATH). Turning Point served 219 children and families in 2009 in Fort Collins and has started an emergency mental health service program for its clients. This program is receiving many referrals and as a result, those seeking services must wait.

The Community Mental Health and Substance Abuse Partnership brought together the Health District of Northern Larimer County, Poudre Valley Health System and the Larimer Center for Mental Health to work for changes in the local mental health and substance abuse systems. Since its inception in 1999, this partnership has grown to include 53 individuals representing 35 agencies. One of its programs, known as Connections, has helped over 20,000 Larimer County residents connect to mental health and substance abuse services. In 2009, Connections served 208 clients in Fort Collins. Another collaboration among the Health District, the Larimer Center for Mental Health, and the Fort Collins Housing Authority is the Community Dual Disorders Team (CDDT). This program serve 12 homeless individuals at a time, who have severe co-occurring mental illness and substance abuse disorders by combining housing with intensive case management and supportive therapy. This program has resulted in a significant reduction in jail and prison days, reduction in emergency services use and hospitalization, and has resulted in community cost savings of over \$260,000. Because of cost savings, two additional individuals are currently participating, for a total of 14. The Health District staff estimates that another 50-75 persons could benefit from this program, if space were available.

The AIIM Program (Alternatives to Incarceration for Individuals with Mental Health needs) was developed as a joint venture between the Larimer Center for Mental Health, Larimer County Community Corrections, the Sheriff's Office, and the Probation Department. This program offers an alternative to incarceration for repeat

offenders who have mental health issues related to their crimes. The program reduces jail bed days, as well as the number of persons in the probation, courts, and jail systems. There is still a need for a detox/Acute Treatment Unit (ATU) facility to serve Larimer County residents, at an estimated cost of \$7.5 million.

The Center for Family Outreach provides education, intervention and support for families who are dealing with adolescents with drug and alcohol additions, anger and conflict, and other issues.

Battered & Abused Spouses (05G): Crossroads Safehouse is the agency serving domestic violence survivors in Fort Collins. In 2009, Crossroads provided 8,553 nights of shelter to 220 adults and 216 children and had to turn away 67 adults and 70 children due to a lack of space. Crossroads has begun a fundraising campaign for a new facility at a cost of \$5,500,000. The City of Fort Collins has allocated \$350,000 toward this project as a loan from a Police Services fund.

Employment Training (05H): The Education and Life Training Center (ELTC) provide employment and training services to low and moderate-income clients. ELTC works with persons who have disabilities and single parents and served over 1,500 clients in 2009. The Larimer County Work Force Center is the local governmental entity that provides employment training services in Fort Collins, but is not included in statistics or costs, since it is a governmental agency.

Tenant/Landlord Counseling (05K): Neighbor to Neighbor (N2N) is the primary agency offering counseling to address tenant/landlord issues. N2N served 326 households with housing counseling services in 2009. Other organizations that provide such counseling are Colorado Legal Services, the City's Neighborhood Services Department, and for issues related to students – Colorado State University. The Neighborhood Services Department has a Community Mediation Program, which provides mediation for issues in Fort Collins, including tenant/landlord issues. CSU's Student Legal services assists with student tenant/landlord issues.

Child Care Services (05L): See notations under **Public Facilities**, Child Care Centers 03M.

Health Services (05M): 1) Health District of Northern Colorado; 2) Rehabilitation & Visiting Nurses Association (RVNA); 3) Women's Resource Center (WRC); 4) Salud Family Health Clinic; and 5) Family Medicine Center. Also see notes under 05F and 05O. Northern Colorado AIDS Project is described under 03S and 05S. The Larimer Center for Mental Health is described under 05F and 05O. The Health District served over 3,600 low and moderate-income persons in more than 9,000 client visits for dental health services. Prescription assistance for free or discounted prescriptions was provided for over 1,300 prescriptions at an estimated value of \$1.5 million. RVNA saw 497 Fort Collins clients in 2009 and had up to 30 persons waiting for services during 2009, with 2/3 of these waiting 60 years or older.

The Women's Resource Center (WRC) provides health care services to women with lower incomes who are medically underserved. In 2009, WRC served over 1,000 female clients through its Health and Dental Assistance programs. The highest demand was for the mammogram program, followed by the dental program. These two services have seen a 15% and 16% increase, respectively, over the previous year. WRC works closely with Latinas in the community and expects to see its client numbers increase.

The Salud Family Health Clinic is sponsored by Family Health Centers and provides health services to low and moderate-income clients. In Fort Collins in 2009, Salud provided services to 10,950 clients through nearly 17,000 client visits. Much of the increase in demand for Salud's services has come as a result of the loss of health care coverage for persons who have lost jobs and cannot afford the cost of COBRA coverage.

The Family Medicine Center is operated by Poudre Valley Hospital and served 8,500 clients in 2009 during 31,986 client visits. Center staff expects these numbers to continue to increase and is considering opening an urgent care facility. A barrier to providing health services is having an adequate number of doctors and nurses to meet the demand for health care. Very few medical practices in Fort Collins accept Medicare and Medicaid clients.

Abused & Neglected Children (05N): 1) Court Appointed Special Advocates (CASA); 2) Lutheran Family Services; 3) Realities for Children; and 4) Mathews House. CASA served 331 children, representing 204 families, at its Harmony House visitation center in 2009. This organization oversees supervised visits or custody exchanges, and expects this demand to continue. CASA volunteers represented 250 abused and neglected children in the court system. Lutheran Family Services worked with children and foster families in Larimer County in 2009. Their program, Fostering Family Strengths, offers classes for families where abuse or neglect is occurring. During 2009, LFS lost funding for some of its classes and support groups. Realities for Children is a unique organization that through its 150 business members, raises funds to meet the needs of abused and neglected children in Larimer County. Realities for Children provides emergency funding to Adoption Dreams Come True, Alternatives to Violence (Loveland), Larimer County Department of Human Services, the Namaqua Center (Loveland), The Center for Family Outreach, and Mathews House. Mathews House served 74 Fort Collins youth in 2009 that are transitioning to living on their own and is averaging one call weekly from the school district, referring teens for service. Other teens are seeking services on their own, after hearing word-of-mouth about Mathews House. There is a waiting list for services and one area where demand is growing is for substance abuse treatment.

Mental Health Services (05O): 1) Larimer Center for Mental Health; 2) Health District of Northern Larimer County; and 3) Aging Center of the Rockies. The Larimer Center for Mental Health served over 3,300 low and moderate-income persons in 2009. These numbers are expected to increase and increased funding levels would help expand services to include all self-pay and uninsured clients. An estimated one in every five persons, or 20% of the population, has some mental health issue. The increased numbers translate to an operations increase of over \$100,000 annually.

The need for a detox/Acute Treatment Unit was mentioned previously and in addition to this facility, other high-priority needs include permanent housing with supportive case management, and additional group living housing with 24-hour staffing for persons with dual-diagnoses. The Aging Center of the Rockies is a fairly new non-profit agency (2007) that provides mental health services to persons 55 and older, and their families, on a sliding-scale fee system, based on income. The Center also serves as a supervised training facility for students who are not yet licensed and notes that in addition to a large aging Baby Boomer population, life expectancy is

increasing, so the need for mental health services for this older population will continue to increase. In 2009, the Center served 23 individuals and families.

Screening for Lead-Based Paint (05P): See notations under 14I, Lead-Based/Lead Hazard Testing/Abatement

Rental Housing Subsidies (05S): 1) Neighbor to Neighbor; 2) Homelessness Prevention Initiative (HPI); and 3) Salvation Army. Neighbor to Neighbor assisted 448 households with emergency rent assistance and 164 households with first month's rent in 2009 and typically runs out of funding before meeting the demand for rent assistance. The Homelessness Prevention Initiative assisted 837 families with rental assistance totaling \$258,777 in 2009, a 62% increase over funds dispersed in 2008. In 2009, the average amount of basic assistance given by HPI was \$273 and the average supplemental assistance for families with children was \$148. HPI conducted a three-month study in 2008 of families that received rent assistance and found that after three months, 98% of those who responded were still in the same housing. The response rate of this study was 66%. The Salvation Army provided rent assistance to 53 households in 2009, at a value of over \$11,000. More than 1,500 households received either first month's rent or emergency assistance in 2009 from these organizations.

Security Deposits (05T): 1) Neighbor to Neighbor; 2) Disabled Resource Services; and 3) Northern Colorado Aids Project assist with security deposits or first month's rent for clients at-risk of becoming homeless. Residents of Fort Collins Housing Authority units noted a need for assistance with security deposits, as well as rent assistance that is available for several months.

Housing:

Removal of Architectural Barriers (10): 1) Volunteers of America (Handyman Program); 2) Neighbor to Neighbor; 3) Fort Collins Housing Authority; and 4) Disabled Resource Services. The Handyman program provides home safety and repairs, including the installation of grab bars and handrails, minor repair on stairs, and installing smoke and carbon monoxide detectors to seniors. Neighbor to Neighbor and the Fort Collins Housing Authority have provided architectural barrier removal in conformance with the Americans with Disabilities Act (ADA) at their housing units. DRS provides assistance through its Housing Improvement Program, to remove barriers to accessibility for their clients.

Construction (12): 1) CARE Housing; 2) Fort Collins Habitat for Humanity; 3) Fort Collins Housing Corporation. CARE and Habitat have been the primary providers of new affordable rental and homeownership units. CARE plans on the construction of 85 units in Phase one of its Provincetowne development in south Fort Collins and another 70 units are planned for Phase two. Habitat plans on an average of six new homes being constructed each year for the next five years (for a total of 30 units) at an estimated cost of about \$5.5 million. The City of Fort Collins solicits for-profit developers to construct new affordable housing units, but does not currently consider construction assistance as a priority for the use of its HUD funding. The City's preference has been to assist with land acquisition or with development fee payment assistance.

Direct Homeownership Assistance (13): The City's Home Buyers Assistance Program for first-time home buyers uses CDBG and HOME Investment Partnership

Program funding and closed on 48 loans in 2009. About 40 households are projected to be assisted annually with this program including participants in Section 8 homeownership programs. Funding Partners has temporarily suspended their downpayment program; however, some local banks still participate in Funding Partner's employer assisted housing programs.

Rehab, Single-Family Residential (14A): The Fort Collins Housing Authority has recently rehabilitated many of its single-family units using grants for rehabilitation and energy efficiency improvements and will continue to make improvements using the grants it receives. The Larimer Home Improvement Program (LHIP) assisted five Fort Collins households in 2009 with rehabilitation of their homes, with \$120,000 in low-interest loans. The LHIP typically has a waiting list of 5 – 15 households on it and while the number of applications has been increasing, funding has been decreasing. Restoration Now is a new non-profit that provides rehabilitation assistance in Larimer County and has helped with rehab and remodeling work on the Project Self-Sufficiency offices in Loveland, as well as residences in Fort Collins and Larimer County.

Rehab, Multi-Family Residential (14B): The Housing Authority has rehabilitated many of its multi-family units using grants for rehabilitation and energy efficiency improvements and will continue to do so with grants it receives. Neighbor to Neighbor anticipates rehabilitation on some of their housing units, at an average of \$3,000 per unit.

Public Housing Modernization (14C): Fort Collins Housing Authority. The Housing Authority will receive about \$250,000 for rehabilitation and energy efficiency improvements for its public housing units during five years (2009 – 2014), for a total of about \$1.25 million.

Energy Efficiency Improvements (14F): The Fort Collins Housing Authority and Neighbor to Neighbor plan to continue making energy efficiency improvements in their housing units with rehabilitation projects.

Acquisition for Rehab (14G): Several local housing agencies have considered plans for acquiring older homes and rehabilitating them to sell, or to retain as housing units; however, in Fort Collins, a large-scale program has not been a good cost/benefit match.

Rehabilitation Administration (14H): The Fort Collins Housing Authority estimates spending \$20,000 to administer housing rehabilitation programs and Neighbor to Neighbor anticipates spending approximately \$5,000 for rehab project administration annually.

Lead-Based/Lead Hazard Testing/Abatement (14I): The Fort Collins Housing Authority has received grants in the amounts of \$316,000 and \$462,000 for rehabilitation activities for its public housing units. As units are rehabilitated, any disturbance of surfaces containing lead requires mitigation. New EPA rules and regulations will require greater care and expertise in treatment of these surfaces.

2. Basis for Assigning Priorities

The priorities assigned for Community Development Needs were developed based on input gathered during the Consolidated Plan development process, as well as City

policies, guidelines for the City's Competitive Funding Process, the Affordable Housing Strategic Plan, and information from recent surveys. This prioritization also takes into account the feasibility of activities and programs, the anticipated funding levels, and whether other sources of funding are available to address the identified needs. Projects that have the opportunity to leverage funds from other sources and where funds can be loaned, rather than granted and can generate program income, were also given a higher priority.

3. Obstacles to Meeting Underserved Populations

As noted previously in this Plan, the primary barrier to meeting the community's underserved needs is a lack of funding available to accomplish all of the identified needs. In addition to funding levels, the continued need for collaboration is key to developing and implementing lasting solutions to meet these underserved needs.

Supportive services, in addition to housing, are vital to encourage and promote self-sufficiency; however, finding funding for these services is a barrier. The funding that the City has to direct toward supportive services is not adequate to meet this need. Several trends in the community are placing a strain on these services. Based on input received from service providers and citizens in the development of this plan, as well as recent surveys by Pathways Past Poverty, the following service needs exist in the community:

1. Most frequent service request: health/dental care, food, housing/emergency shelter or housing, child care, employment

2. Services in need of expansion: health/dental care, housing/emergency housing, transitional housing, food, child care, mental health services

3. Services not currently available: housing/emergency shelter or housing, lack of transportation, emergency mental health care, substance abuse treatment, day shelter

Virtually all local service providers are seeing an increased demand for services, particularly by special needs populations, including persons with disabilities; persons who are homeless or at risk of becoming homeless; and persons with mental illness and/or substance abuse; as well as unemployed or displaced workers; persons with criminal records (particularly with felony records); and individuals and families displaced as a result of foreclosure.

The unmet needs for these populations include the full continuum of housing, particularly for very low-income households; housing-related services; case management; emergency financial assistance (rent, food, medication, child care); self-sufficiency supportive services; subsidized or free child care, medical care, dental care, vision care; mental health care services; substance abuse services; financial literacy; and job skills training. Recent cuts in the Larimer County Childcare Assistance Program (CCAP) will result in fewer families receiving childcare and reduced payments to the local childcare providers who serve the lowest income families.

Youth: The City of Fort Collins has recognized the need for emancipated youth to have access to rental housing as they work toward independence. Young people typically have barriers to finding housing, as they may not have a credit history;

cannot sign legal contracts (lease); and there is a lack of funding for the purchase of housing for this population by local agencies. Substance abuse is becoming a more prevalent issue for young people and there is limited access to emergency mental health and substance abuse services in the community.

Judicial System: Individuals who are released from jail or prison are faced with housing challenges, particularly those with felonies on their record and sex offenders. Local programs offer alternatives to incarceration for some offenses and there are early release programs for lesser offenses, so that the Detention center population can be maintained at reasonable levels.

Homeless with Special Health Needs: Homeless persons living in the elements are more likely to develop serious illnesses and often have untreated medical, dental, vision, and mental health needs. The Northern Front Range Continuum of care and Catholic Charities will continue to look for solutions to these needs.

Working Poor: The working poor are often one emergency away from becoming homeless and this situation has worsened in the past year, with increasing unemployment.

Mental Illness, Co-Occurring Substance Abuse: The Larimer Center for Mental Health is the primary local provider for mental health services. The need for mental health and substance abuse services continues to increase. With the only in-patient detox facility being in Greeley, there is a need for such a facility in Fort Collins. A detox/Acute Treatment Unit would serve local residents and allow for family members to be more involved in treatment done locally.

Other At-Risk Populations: Other at-risk populations, including persons with disabilities, the elderly and frail elderly, and low-income minority households face continued barriers due to a lack of funding.

Single-Parent Families: Single-parent households typically need the full range of services, including housing, health care, child care, transportation, and employment. Supportive programs, such as Project Self-Sufficiency can assist up to 150 families and has waiting lists for this program.

4. Community Development Objectives

The City of Fort Collins will implement the following Economic Development goal and objectives:

Goal: In order to provide for economic opportunity, the City of Fort Collins will improve the availability and sustainability of economic development by the following:

1. Support, promote or expand development of the Fort Collins Urban Renewal Authority.
2. Remove severely blighted properties, especially to promote re-development of infill.
3. Continue to expand use of tools for developments such as the Section 108 Loan Program, Brownfields, and Economic Development Initiatives.

4. Collaborate with adjoining communities in the county to improve gateways to Fort Collins.
5. Use CDBG funds to leverage public and private funds.
6. Support, establish or expand programs that provide job training or career development for low and moderate-income persons.
7. Implement revitalization efforts in neighborhoods to improve housing and/or economic development opportunities.
8. Promote or support sustainable energy resources.

These proposed objectives will benefit low and moderate-income households through the creation of a more suitable living environment (removal of severely blighted properties and neighborhood revitalization) and expand economic opportunities for low and moderate-income persons through the provision of job training and career development. These objectives are based on the assumption that funding levels will remain level for the five-year period covered under this Consolidated Plan.

The City uses CDBG and HOME funds to further the housing/jobs/services linkage to assist in breaking the cycle of poverty. A significant amount of grant funding has historically been directed to subsidize child care costs and with the recent cuts in CCAP, this will be an even more critical need, as families rely on affordable childcare in order to work and/or attend school.

Another priority in the City's Competitive Funding process has been to direct funding toward empowerment or self-sufficiency programs, such as Project Self-Sufficiency (PS-S) and the Education and Life Training Center (ELTC). ELTC's Employment Skills and Training Program offers fast-track, low-cost training in areas where job opportunities exist or have existed in the past, including medical coding and billing.

The City has historically not funded economic development projects; however, given the current economy, as well as the City support for economic development-related programs, this may be a needed component in the community's focus on empowering its citizens which may be met by utilization of the Section 108 Economic Development funds.

Antipoverty Strategy (91.215 (h)):

Five-Year Strategic Plan Antipoverty Strategy Response:

1. Goals, Programs and Policies to Address Poverty

A goal of the Consolidated Plan is to help reduce poverty through the provision of activities and programs that are intended to promote and encourage self-sufficiency. While short-term assistance such as rent and utility assistance, and food are available to assist on a temporary basis, the longer-term goal is to assist households to become self-sufficient. Two keys to achieving self-sufficiency are employment and housing. Project Self-Sufficiency's (PS-S) programs provide the needed elements to move families toward self-sufficiency. In 2009, PS-S served nearly 150 families and filled to this capacity by early 2010. Its waiting list of over 100 Fort Collins families

is at an all-time high. PS-S staff is seeing more college-educated single-parent families asking for assistance, as well as more applicants with mental health and/or substance abuse issues and with felony criminal records.

The Poverty Guidelines for FY2009-2010, as determined by the U. S. Department of Health and Human Services, are set at \$10,830 for a one-person household (in the 48 contiguous state and Washington, D. C.) and \$22,050 for a four-person household. Estimates in the 2006 – 2008 American Community Survey show 7.2% of all families in Fort Collins were living below the poverty level, while 23.0% of families headed by a single-female parent were living in poverty.

The average weekly wage in Larimer County in the second quarter of 2009 (most recent data available) ranged from a low of \$264 in the accommodation and food services sector, to a high of \$1,302 in the utilities sector. The average weekly wage of all sectors during this time was \$793.10. During the second quarter of 2009, wages ranged from a low of \$264 in the accommodation and food services sector, to a high of \$1,336 in the professional and technical services sector and the overall weekly average wage was \$789.95.

In Larimer County and Fort Collins in 2008, the Self-Sufficiency Standard revealed that in a two-adult, two-school-age children household, both adults would need to earn at least \$9.85 per hour (or one adult working, earning \$19.70 per hour), based on a 40-hour work week. This equates to \$3,466 per month, or an annual income of \$41,593. This standard is the amount working families need to earn in order to meet their basic necessities without receiving any public or private assistance. These basic needs do not take into account any medical emergency costs, or other unforeseen costs.

The City of Fort Collins adopted an anti-poverty strategy as part of its 1993 Comprehensive Housing Affordability Strategy, and this strategy seeks to integrate and coordinate local housing and support services for households that are below the poverty levels. To accomplish this, the City staff will continue to network and participate on many community-wide task forces, promote programs that provide skills development, education, and job training for low-income persons, as well as integrate public housing residents with programs that focus on self-sufficiency.

The Pathways Past Poverty Initiative (PPP) is a program of the Larimer County United Way, in collaboration with Colorado State University, Northern Colorado Economic Development Council, the Coloradoan, and other non-profit agencies. This program began as a result of the increase in the number of persons living in poverty in Larimer County and Fort Collins. It is focused on addressing all of the causes of poverty, through changes in the approached used by existing agencies and organizations. Goals of this program include access to quality child care; job training, critical life skills and education; a multi-dimensional approach to low-income housing; and financial stability and literacy. Key partners with the founding organizations of Pathways include the Early Childhood Council of Larimer County, Northern Colorado Workforce Initiative, Larimer County Workforce Center, UniverCity Connections, and Colorado State University's Extension Office. Funding was recently granted to PPP for the Hand Up Cooperative. This program is a collaborative effort between United Way, the Larimer County Workforce Center, the business community and the Sister Mary Alice Murphy Center for Hope to match businesses that have jobs with pre-screened, qualified applicants who are homeless and unemployed. Eight local businesses are participating in this program.

A transportation survey was conducted over two days in October of 2009 by Pathways Past Poverty and the North Front Range Metropolitan Planning Organization. Seven hundred surveys were completed and one in every five persons who completed a survey noted that they had lost a job due to a lack of transportation. During 2009, Senior Alternatives in Transportation, or SAINT, provided over 12,000 rides to Fort Collins seniors and persons with disabilities and the Salvation Army provided transportation assistance (bicycles, local bus passes, and gas money) to over 400 individuals in Fort Collins. Transportation was cited as a barrier to receiving services by persons surveyed for the development of this plan.

The Larimer County Department of Human Services provided services to 14,118 adults and families on Medicare and 357 households that included persons with disabilities received Aid to Needy Disabled (AND) funding. The Colorado Childcare Assistance Program (CCAP) provided 721 households consisting of 1,431 children with childcare costs. Temporary Assistance to Needy Families (TANF)/Larimer County Works provides cash assistance to eligible families and is intended to promote self-sufficiency. Families must have dependent children or be parents of an unborn child to be eligible. During 2009, there were 3,603 families in Larimer County applying for TANF – more than double the applications received in 2007 (1,617 applications). During 11 months of 2009 (data for August 2009 is not available), a total of 4,027 families were receiving TANF assistance, or an average of 366 per month. TANF/Larimer County works applications also include assistance for food stamps, Medicaid and child support services. Recipients must participate in a work-related activity, which may include education programs or job skills training, volunteer work, community services, job search and full or part-time employment.

2. Extent of Poverty Reduction

There are a number of factors that affect local poverty levels, including the economy, cost of living, housing costs, and wage /income levels. Wages and income levels, on average, are higher than in Fort Collins than in the surrounding communities. This has been due, in part, to the number of jobs in the higher-paying technology sector; however, 5,300 jobs were lost in Northern Colorado between 2001 and 2005, many of which were in the technology industry. Some of these jobs have been replaced in the community, but typically, were replaced with jobs that pay much lower wages.

Consumer Credit Counseling Services (CCCS) of Northern Colorado and Southeastern Wyoming held 1,451 first-time appointments in Fort Collins. This number represents an increase of 15% over the number of first-time appointments held in 2007. CCCS staff held a total of 4,679 appointments in 2009 in Fort Collins, assisting its clients with financial counseling, housing counseling, bankruptcy counseling and debt management. CCCS staff noted a great need to provide financial education at an early age.

The Food Bank for Larimer County serves about 11,000 unduplicated persons monthly through its Food Share program and also provides food to area non-profit agencies for their use. Of those served by the Food Bank, 53% are children, while 9% are seniors. The Food Bank's Kids Café also provided over 60,000 meals for children in 2009. The Larimer County Low-Income Energy Assistance Program or LEAP, saw 6,580 applications for utility assistance during the fall and winter of 2009 and typically runs out of funding before the demand subsides. Catholic Charities and the Salvation Army provided utility assistance to about 1,000 households in 2009.

The City of Fort Collins expects to continue directing federal funding to local agencies and organizations that focus on helping families out of poverty, to become self-sufficient. One such program is Project Self-Sufficiency, which assists nearly 150 families annually on the path to economic and social self-sufficiency. Programs offered by Project Self-Sufficiency, in addition to housing, include job training, financial management, and education.

The increasing demand for services in the community is indicative of the growing need to assist those persons and families who are living in poverty, or who are at risk of becoming impoverished.

Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k)):

Five-Year Strategic Plan LIHTC Coordination Response:

This section is not applicable to local jurisdictions, only to states.

NON-HOMELESS SPECIAL NEEDS

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA):

Five-Year Non-Homeless Special Needs Response:

1. & 2. Non-Homeless Special Needs Populations and Priorities

Elderly/Frail Elderly

The elderly population in Fort Collins is generally thought of as those persons between the ages of 65 and 74, while the frail elderly are those persons who are 75 or older. Of the frail elderly, many are women and are in poor health and these individuals are at higher risk. Most local programs and services do not distinguish between the elderly or frail elderly, but use a specific age range to define those served. A Strengths and Needs Assessment of Older Adults was conducted for Larimer County in 2004. This assessment showed the following problems faced by Larimer County seniors, as well as their rate of incidence:

- Physical health (39%)
- Cost of medications (29%)
- Financial problems (20%)
- Depression (19%)
- Being financially exploited (8%)
- Being a caregiver (8%)
- Having inadequate transportation (7%)
- Being a victim of a crime (5%)
- Having housing suited to their needs (4%)
- Being physically or emotionally abused (3%)
- Having enough food to eat (5%)

This information was collected from 375 surveys that were completed by Larimer County residents. At the time this study was conducted, there were 1,107 seniors living below the poverty level in Larimer County. As of the 2006 – 2008 American Community Survey, seniors (over the age of 64) living below poverty were estimated at 6.2% of the senior population.

Persons with Severe Mental Illness

The Larimer County Compass estimates that there are over 15,000 adult residents in Larimer County that may need, but are not using, mental health services. The Larimer County Detention Center had an average of 469 persons detained monthly during 2009, many of whom suffer from mental illness. The recidivism rate for the Detention Center has been about 60%. Persons with a mental illness have a rate of 56% and persons with a substance abuse disorder have a rate of 69%. When individuals have both a substance abuse disorder and a mental illness, the recidivism rate jumps up to 81%. The housing and treatment continuum for these individuals typically begins at an emergency shelter (The Mission or Open Door Mission); moves to a temporary safe haven; then to transitional housing for a maximum of two years; supported housing; and then ultimately, to permanent housing. Supportive services must be provided throughout this journey.

Alternative treatment programs have been created to keep individuals with mental illnesses (often, along with substance abuse), who are often repeat offenders, out of jail. The AIIM Program (Alternatives to Incarceration for Individuals with Mental Health needs) was developed as a joint venture among the Larimer Center for Mental Health, Larimer County Community Corrections, the Sheriff's Office, and the Probation Department. This program offers an alternative to incarceration for repeat offenders who have mental health issues related to their crimes. The program reduces jail bed days, as well as the number of persons in the probation, courts, and jail systems and as a result, is less costly. Another program, the Re-Entry Program, is for repeat offenders with mental illness and substance abuse issues and is also intended to reduce jail bed days and overcrowding at the jail. This program includes residential, transitional residential, and community treatment over 180 days. The Re-Entry Program has over 100 participants in a program designed to accommodate 36 persons.

The need for mental health services in Larimer County and Fort Collins continues to increase and affects many sectors of the community. In 2009, the Larimer Center for Mental Health served over 3,300 clients: 2,310 clients with mental health services and 1,016 substance abuse clients.

The priority needs for mental health and substance abuse services include:

- Housing with intensive case management;
- Integrated treatment for persons with mental illness, as well as substance abuse
- "Wraparound" services for children and youth;
- Coordination among agencies for those who are frequent users of the response system;
- Local detox services;
- Local acute treatment services;
- An adequate capacity of community-based mental health services (to help decrease the number of people with mental illness in the Detention Center);

- Transitional housing and supportive services;
- Cross-sharing of information among agencies (potential for privacy issues);
- Increased capacity for all levels of community-based mental health services (particularly for those not qualifying for Medicaid, those with long-term therapy needs, and those with limited or no insurance for mental health services); and
- Increased access to comprehensive mental health evaluations.

Alcohol and/or Other Addiction

There is a critical need for a detox or residential treatment facility for substance abuse, and there is a need for an Acute Treatment Facility (ATU) in Larimer County to assist persons who experience a mental health crisis. An estimated 3,600 persons in the Criminal Justice System in Larimer County have a mental illness and/or substance abuse disorder and could benefit from inpatient treatment; however, the only detox facility available in Northern Colorado is the Island Grove Regional Treatment Center in Greeley. The cost to house a person at the Detention Center is estimated by Larimer County to be \$104 per day. A center, combining detox/residential treatment for substance abuse and an Acute Treatment Unit for persons in a mental health crisis, is needed to serve citizens of Fort Collins. An estimated \$7.5M would be needed to construct such a facility.

Persons with Developmental Disabilities or Physical Disabilities

Housing has long been a key issue for those with disabilities. If unable to live alone, housing with family, in group homes, in apartments that provide some level of support, or in host homes are the primary options. Nursing home living has been a last resort, if no other options are available, but in many cases, the level of service provided in a nursing home is not needed. Particularly for younger persons with disabilities, living in a traditional nursing home with frail, elderly persons is not desirable. The completion of the Harmony Road Apartments by Accessible Space, Inc. was a welcome addition of 22 housing units specifically for persons with disabilities. These units were opened in August 2008 and were filled soon after opening. When openings occur, they are filled quickly and the current waiting list has about ten persons on it.

For persons who are able to live alone, they have a difficult time finding housing that is affordable and accessible. Public housing and other HUD-subsidized housing developments for seniors also allow persons with disabilities who are not seniors to live there. This may result in lifestyle issues among residents. Also, it is very difficult to find housing that is fully wheelchair accessible, particularly units that have roll-in showers. Several of the individuals living at the Harmony Road Apartments moved there from a nursing home, providing them with a more desirable and more independent living situation.

In 2009, Disabled Resource Services served over 500 clients, many of whom were seeking assistance with housing. There is a severe shortage of housing units that are fully accessible to persons who are wheelchair-bound and with roll-in showers. The Fort Collins Housing Authority waiting list at the end of 2009 showed 408 households waiting for public housing and 349 households waiting for project-based Section 8 housing that is accessible. All 50 households on the Section 8 (non-project based) waiting list, which has since been closed, include households with a person with disabilities.

Public Housing Residents

The Fort Collins Housing Authority Waiting List at the end of 2009 had 1,510 households on it for public housing. The average waiting period can range from months to several years, depending on the size of unit and whether an accessible unit is needed or not.

Housing and Supportive Services Needs

There are several local housing developments that provide affordable housing specifically to seniors – either through rent subsidies or reduced rents. These units typically have a waiting list that could take months, or up to one year to reach the top of the waiting list. These developments include the DMA Plaza, Oakbrook I and II, Sanctuary Apartments, Reflections Senior Apartments, The Residence at Oakridge, and Woodbridge Senior Apartments and account for over 530 affordable units for the elderly. Most have waiting lists and unit turnover does not occur very frequently. Some of the units may be occupied by younger persons who have disabilities.

Another area where seniors or the elderly need assistance is with in-home support. This support includes basic living tasks, as well as repair work, housework, yard work, and snow shoveling. The Handyman Program of Volunteers of America provides assistance for many of these basic tasks. The Rehabilitation & Visiting Nurses Association (RVNA) provides home health care, so older residents can remain in their own homes as long as possible. The baby boomer generation is reaching its senior years and because of this large population, will create significant demand for elder care services. While many older adults would prefer to remain in their own homes as they age, this will necessitate the need for services that will assist them in “aging in place”. These services include housekeeping, meal preparation, personal care, maintenance of their property, and transportation. In many cases, housing units will require modification in order for some to stay in their own home. The Commission on Disability is promoting the Practical Housing for All (PHA) program, which while intended to assist persons with disabilities, would also help address and avoid future accessibility issues for aging seniors.

A new program, known as the Larimer County Special Needs Population Registry, is a collaboration of seven local agencies and the cities of Fort Collins and Loveland. This program allows individuals or family members to register persons who may need assistance to evacuate their residence, in times of emergencies.

Persons with HIV/AIDS and Their Families

The Northern Colorado AIDS Project (NCAP) staff estimates that an additional 10 – 20 of its clients need housing. The key issues for housing are affordability and accessibility and roommates are typically limited to other NCAP clients. Depending on the status of their health and treatment, NCAP clients may be able to work, while others who are unable to work must rely on family or public assistance.

In addition to addressing the need for affordable and accessible housing, persons with HIV/AIDS may face discrimination in their search for housing. Legal assistance is available through NCAP and Colorado Legal Services. Nursing homes are often the only option for housing for those who can’t live independently. There are no HIV/AIDS-specific housing units in Fort Collins.

NCAP administers ten Section 8 Housing Choice Vouchers, five of which, are currently being used by Fort Collins clients. There are currently 13 persons on the waiting list for a housing voucher. NCAP hopes to increase the number of persons served through housing case management and work collaboratively with area housing authorities to increase the number of NCAP clients who receive permanent housing opportunities.

3. Basis for Assigning Priorities

The basis for assigning non-homeless special needs is addressed under Priority Needs Analysis #2, above.

4. Barriers to Meeting Underserved Needs

See response to Item 2., Community Development Section (91.25(e)2. on Page 62.

5. Existing Facilities and Services

Elderly/Frail Elderly

There are seven housing developments that provide affordable housing units for the elderly or frail elderly. These locations are the DMA Plaza, Oakbrook I and II, Reflections Senior Apartments, The Residence @ Oakridge, Sanctuary Apartments, and Woodbridge Senior Apartments. These developments account for over 500 affordable units for seniors and are listed in greater detail on Pages 35 and 36. In some cases, younger persons with disabilities may reside in these units. There are 237 Housing Authority units occupied by elderly households and about another 200 elderly households on Housing Authority waiting lists. Services for seniors are provided by Volunteers of America (Meals on Wheels, RSVP, Handyman Program); Aging Center of the Rockies (mental health services); Elderhaus; Catholic Charities (case management); and the Fort Collins Senior Center (recreation, classes).

Persons with Developmental Disabilities or Physical Disabilities

Disabled Resource Services (DRS) serves as the Center for Independent Living for Fort Collins and Larimer County and the majority of their clients have very low incomes. DRS administers 15 housing vouchers and provides case management for more than 500 clients annually. Foothills Gateway provides vocational training, work, activity, residential, and supportive living services for adults. Their consumers' incomes range from SSI (\$674 per month or \$8,088 annually) to earned income for those who are able to work and have a job. The waiting lists for services at Foothills Gateway now exceed the number of persons receiving services.

Financial support for persons with disabilities comes from SSI and SSDI, and Aid to the Needy Disabled (AND) provides temporary assistance. The current maximum SSI payment is \$674 or \$8,088 annually. SSDI is for persons who previously worked but as a result of their disabilities, are unable to work. The SSDI amount varies, based on the person's former income earned and number of quarters worked. Most people with disabilities rely on rental subsidies to pay for their housing. Housing vouchers are available to persons with disabilities and together, include 269 vouchers supplied by Disabled Resource Services, Foothills Gateway, and the Larimer Center for Mental Health (for persons with mental illness). Waiting lists for these

vouchers are prevalent and can take from months, up to a year or longer to receive a voucher. There are currently 463 households living in Housing Authority units that include a person with disabilities.

At-Risk/Endangered Teens and Young Adults

(Add updated information.)

Victims of Domestic Violence

(Add updated information.)

Persons with Severe Mental Illness, Alcohol and/or Other Drug Addiction

The Larimer Center for Mental Health provides housing, as well as case management, medical services, therapy, and vocational counseling for persons with mental illness and/or substance abuse disorders. LCMH serves more than 3,300 clients annually. The Center administers 115 Section 8 vouchers through the Colorado Supportive Housing and Homeless Program; 12 Shelter Plus Care vouchers through the Supportive Housing and Homeless Program; Housing Corporation, which has Project-Based Section 8 vouchers; an 8-bed home and a house that can accommodate five - six persons. These housing units are all intended to be transitional housing solutions, but clients typically stay longer since they cannot find other affordable housing units. As a result, there is a backlog of persons waiting for the transitional units.

Persons with HIV/AIDS and Their Families

The Northern Colorado AIDS Project (NCAP) has operated since the late 1980's in response to the unmet needs of persons directly affected by HIV/AIDS and the community. NCAP provides emergency assistance when funds are available. NCAP administers 10 Section 8 Housing Choice Vouchers and estimates a need to house between 10 and 20 additional clients in transitional housing or group homes.

6. Tenant-Based Rental Assistance

The City of Fort Collins amended its Consolidated Plan in 2006 to include a program of Tenant Based Rental Assistance (TBRA). Since that time, the Fort Collins Housing Authority has applied for and received HOME Investment Partnership funding for a program of rent and security deposit assistance. Most recently, the TBRA program has been used to support the housing component of a cooperative effort to house and assist dually-diagnosed homeless individuals.

Specific Special Needs Objectives (91.215):

Five-Year Non-Homeless Specific Special Needs Response:

1. Specific Special Needs Objectives

In order to provide a suitable living environment, decent housing and economic opportunity for persons with special needs:

1. The City will support and enhance housing and public service projects that directly address the needs of special needs populations, including persons with disabilities, elderly/frail elderly, persons with mental illness and/or substance abuse, and persons with HIV/AIDS and their families.

2. Specific Special Needs Resources

There are many non-profit agencies and organizations that provide supportive services and programs to the special needs populations in Fort Collins. Many of these have received funding through the CDBG program. These agencies and organizations also receive state and/or other federal funding, as well as private funding. The agencies and organizations that serve specific special needs populations include those that serve the elderly and frail elderly (Larimer County Area Agency on Aging); persons with mental illness (Larimer Center for Mental Health); and persons with HIV/AIDS (Northern Colorado AIDS Project).

Housing Opportunities for People with AIDS (HOPWA):

Five-Year Strategic Plan HOPWA Response:

The City of Fort Collins does not receive HOPWA funding.

Specific HOPWA Objectives

Five-Year Specific HOPWA Objectives Response:

Not applicable.

OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.

1. Attach any written comments received; printed e-mail responses.
2. Attach copies of questionnaires used.
3. Attach copies of any advertisements.

Table 1A
Homeless and Special Needs Populations

Continuum of Care: Housing Gap Analysis Chart

		Current Inventory	Under Development	Unmet Need/ Gap
Individuals				
Example	Emergency Shelter	100	40	26
Beds	Emergency Shelter	134		500
	Transitional Housing	32		50
	Permanent Supportive Housing	34		75
	Total	200		625
Persons in Families With Children				
Beds	Emergency Shelter			
	Transitional Housing			
	Permanent Supportive Housing			
	Total			

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households):	15	20	10	10
1. Number of Persons in Families with Children	1,135	32	20	20
2. Number of Single Individuals and Persons in Households without children	500	12	100	100
(Add Lines Numbered 1 & 2 Total Persons)	1,635	44	130	130
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless	40			
b. Seriously Mentally Ill	134			
c. Chronic Substance Abuse	251			
d. Veterans	92			
e. Persons with HIV/AIDS	25			
f. Victims of Domestic Violence	46			
g. Unaccompanied Youth (Under 18)	20			

Table 1B
Special Needs (Non-Homeless) Populations

Special Needs Sub-Populations	Priority	Unmet Need	Dollars to Address Unmet Need	Multi-Year Goals	Annual Goals
Elderly	Medium	500			
Frail Elderly	High	100			
Persons w/ a Developmental Disability	Medium	100			
Persons w/ a Physical Disability	High	300			
Victims of Domestic Violence	High	140			
Persons w/ a Severe Mental Illness	High	1,000			
Persons w/Alcohol/Other Drug Addictions	High	1,000			
Persons w/ HIV/AIDS	Medium	20			
Other					
TOTAL		3,160			

Table 1C Summary of Specific Objectives

Grantee Name:

Availability/Accessibility of Decent Housing (DH-1)							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
DH 1.1			2010				%
			2011				%
			2012				%
			2013				%
			2014				%
			MULTI-YEAR GOAL				
Affordability of Decent Housing (DH-2)							
DH 2.1			2010				%
			2011				%
			2012				%
			2013				%
			2014				%
			MULTI-YEAR GOAL				
Sustainability of Decent Housing (DH-3)							
DH 3.1			2010				%
			2011				%
			2012				%
			2013				%
			2014				%
			MULTI-YEAR GOAL				
Availability/Accessibility of Suitable Living Environment (SL-1)							
SL 1.1			2010				%
			2011				%
			2012				%
			2013				%
			2014				%
			MULTI-YEAR GOAL				
Affordability of Suitable Living Environment (SL-2)							
SL 2.1			2010				%
			2011				%
			2012				%
			2013				%
			2014				%
			MULTI-YEAR GOAL				
Sustainability of Suitable Living Environment (SL-3)							
SL 3.1			2010				%
			2011				%
			2012				%
			2013				%
			2014				%
			MULTI-YEAR GOAL				

Table 1C Summary of Specific Objectives

Grantee Name:

Availability/Accessibility of Economic Opportunity (EO-1)							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
EO 1.1			2005				%
			2006				%
			2007				%
			2008				%
			2009				%
			MULTI-YEAR GOAL				
Affordability of Economic Opportunity (EO-2)							
EO 2.1			2005				%
			2006				%
			2007				%
			2008				%
			2009				%
			MULTI-YEAR GOAL				
Sustainability of Economic Opportunity (EO-3)							
EO 3.1			2005				%
			2006				%
			2007				%
			2008				%
			2009				%
			MULTI-YEAR GOAL				
Neighborhood Revitalization (NR-1)							
NR 1.1			2005				%
			2006				%
			2007				%
			2008				%
			2009				%
			MULTI-YEAR GOAL				
Other (O-1)							
O 1.1			2005				%
			2006				%
			2007				%
			2008				%
			2009				%
			MULTI-YEAR GOAL				
Other (O-2)							
O 2.1			2005				%
			2006				%
			2007				%
			2008				%
			2009				%
			MULTI-YEAR GOAL				

**Table 2A
Priority Housing Needs/Investment Plan Table**

PRIORITY HOUSING NEEDS (households)		Priority		Unmet Need
Renter	Small Related	0-30%	H	930
		31-50%	H	977
		51-80%	M	1,228
	Large Related	0-30%	H	155
		31-50%	H	235
		51-80%	H	212
	Elderly	0-30%	H	439
		31-50%	H	469
		51-80%	H	381
	All Other	0-30%	H	3,637
		31-50%	H	2,228
		51-80%	M	2,412
Owner	Small Related	0-30%	H	713
		31-50%	H	1,005
		51-80%	M	2,371
	Large Related	0-30%	H	304
		31-50%	H	130
		51-80%	M	486
	Elderly	0-30%	H	810
		31-50%	M	1,361
		51-80%	M	1,824
	All Other	0-30%	H	593
		31-50%	H	745
		51-80%	M	1,398
Non-Homeless Special Needs	Elderly	0-80%	M	3,000
	Frail Elderly	0-80%	H	500
	Developmental Disability	0-80%	M	300
	Physical Disability	0-80%	H	500
	At-Risk Yourh & Young	0-80%	M	20
	Victims of Domestic Violence	0-80%	H	140
	Severe Mental Illness	0-80%	H	15,000
	Alcohol/Drug Abuse	0-80%	H	10,000
HIV/AIDS	0-80%	M	20	

**Table 2A
Priority Housing Needs/Investment Plan Goals**

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
Renters						
0 - 30 of MFI						
31 - 50% of MFI						
51 - 80% of MFI						
Owners						
0 - 30 of MFI						
31 - 50 of MFI						
51 - 80% of MFI						
Homeless*						
Individuals						
Families						
Non-Homeless Special Needs						
Elderly						
Frail Elderly						
Developmental Disability						
Physical Disability						
At-Risk Teens/Youth						
Victims of Domestic Violence						
Severe Mental Illness						
Alcohol/Drug Abuse						
HIV/AIDS						
Total						
Total Section 215						
215 Renter						
215 Owner						

* Homeless individuals and families assisted with transitional and permanent housing

**Table 2A
Priority Housing Activities**

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
CDBG						
Acquisition of existing rental units						
Production of new rental units						
Rehabilitation of existing rental units						
Rental assistance						
Acquisition of existing owner units						
Production of new owner units						
Rehabilitation of existing owner units						
Homeownership assistance						
HOME						
Acquisition of existing rental units						
Production of new rental units						
Rehabilitation of existing rental units						
Rental assistance						
Acquisition of existing owner units						
Production of new owner units						
Rehabilitation of existing owner units						
Homeownership assistance						
HOPWA						
Rental assistance						
Short term rent/mortgage utility payments						
Facility based housing development						
Facility based housing operations						
Supportive services						
Other						

Table 2B
Priority Community Development Needs

Priority Need	Priority Need Level	Unmet Priority Need	Dollars to Address Need	5 Yr Goal Plan/Act	Annual Goal Plan/Act	Percent Goal Completed
Acquisition of Real Property	High					
Disposition	Low					
Clearance and Demolition	Low					
Clearance of Contaminated Sites	Low					
Code Enforcement	Low					
Public Facility (General)	Low					
Senior Centers	Low					
Handicapped Centers	Medium					
Homeless Facilities	High					
Youth Centers	Medium					
Neighborhood Facilities	Low					
Child Care Centers	High					
Health Facilities	High					
Mental Health Facilities	High					
Parks and/or Recreation Facilities	Low					
Parking Facilities	Low					
Tree Planting	Low					
Fire Stations/Equipment	Low					
Abused/Neglected Children Facilities	Medium					
Asbestos Removal	Low					
Non-Residential Historic Preservation	Low					
Other Public Facility Needs	Medium					
Infrastructure (General)	Low					
Water/Sewer Improvements	Low					
Street Improvements	Low					
Sidewalks	Low					
Solid Waste Disposal Improvements	Low					
Flood Drainage Improvements	Low					
Other Infrastructure	Low					
Public Services (General)	Low					
Senior Services	Medium					
Handicapped Services	High					
Legal Services	Low					
Youth Services	Medium					
Child Care Services	High					
Transportation Services	High					
Substance Abuse Services	High					
Employment/Training Services	High					
Health Services	High					
Lead Hazard Screening	Low					
Crime Awareness	Low					
Fair Housing Activities	Low					
Tenant Landlord Counseling	Low					
Other Services	Low					
Economic Development (General)	Low					
C/I Land Acquisition/Disposition	Low					
C/I Infrastructure Development	Low					
C/I Building Acq/Const/Rehab	Low					
Other C/I	Low					
ED Assistance to For-Profit	Low					
ED Technical Assistance	Low					
Micro-enterprise Assistance	Low					
Other	Low					

Table 3B
ANNUAL AFFORDABLE HOUSING COMPLETION GOALS

Grantee Name: Program Year:	Expected Annual Number of Units To Be Completed	Actual Annual Number of Units Completed	Resources used during the period			
			CDBG	HOME	ESG	HOPWA
BENEFICIARY GOALS (Sec. 215 Only)						
Homeless households			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-homeless households			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special needs households			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Sec. 215 Beneficiaries*			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RENTAL GOALS (Sec. 215 Only)						
Acquisition of existing units			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Rental			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HOME OWNER GOALS (Sec. 215 Only)						
Acquisition of existing units			<input type="checkbox"/>	<input type="checkbox"/>		
Production of new units			<input type="checkbox"/>	<input type="checkbox"/>		
Rehabilitation of existing units			<input type="checkbox"/>	<input type="checkbox"/>		
Homebuyer Assistance	40		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Owner			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
COMBINED RENTAL AND OWNER GOALS (Sec. 215 Only)	N/A					
Acquisition of existing units			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Homebuyer Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Combined Total Sec. 215 Goals*			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OVERALL HOUSING GOALS (Sec. 215 + Other Affordable Housing)						
Annual Rental Housing Goal			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Overall Housing Goal			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

* The total amounts for "Combined Total Sec. 215 Goals" and "Total Sec. 215 Beneficiary Goals" should be the same number.

**Table 3B
ANNUAL AFFORDABLE HOUSING COMPLETION GOALS**

* The total amounts for "Combined Total Sec. 215 Goals" and "Total Sec. 215 Beneficiary Goals" should be the same number.