



GREELEY URBAN RENEWAL AUTHORITY

Agenda

Wednesday – March 8, 2023

**1001 11th Avenue
City Council Chambers, Overflow Room, City Center South
& remotely**

4:30 p.m.

- I. Call to Order - Roll Call**
- II. Approval of Minutes** - from the February 8, 2023 meeting
- III. Items of Business**
 - A. Public Hearing – Consideration of priorities for 2024 Annual Action Plan
 - B. Public Hearing – Consideration of the Consolidated Annual Performance and Evaluation Report (CAPER)
- IV. Board Member Comments/Reports**
- V. Staff Report**
- VI. Adjournment**

Next Meeting: April 12, 2023 @ 4:30 p.m.

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**GREELEY URBAN RENEWAL AUTHORITY
Proceedings**

**February 8, 2023
4:30 p.m.**

**High Plains Library
Library & Innovation Center
501 8th Avenue, Greeley, CO**

Prior to the Greeley Urban Renewal Authority meeting the Commissioners toured the High Plains Library & Innovation Center – 501 8th Avenue

I. Call to Order

Chair Cummins called the meeting to order at 4:37 p.m. Commissioners Leffler, Lucero, Utrata, and Welsh were present. (Commissioner Silva was absent; One vacancy exists.)

II. Approval of minutes for the meeting held on January 11, 2023

Commissioner Utrata made a motion to approve the minutes for the meeting held on January 11, 2023, as written. Commissioner Lucero seconded the motion; the motion carried 5-0. (Commissioner Silva was absent; One vacancy exists.)

III. Items of Business

Public Hearing – HOME-ARP Allocation Plan

In September 2021, the City of Greeley was allocated \$1,481,453 in U. S. Department of Housing and Urban Development (HUD) funds. The funds, a part of the American Rescue Plan identified as HOME-ARP, must be applied for by the City by March 31, 2023. The attached Allocation Plan, as presented during the meeting by Assistant City Manager Juliana Kitten serves as the application. This meeting of the GURA Board is a public hearing.

HOME-ARP funds can only be used for the following activity groups, with many more restrictions within each type of activity. (Ms. Larsen, Grant Specialist, noted that one eligible activity, non-congregate shelter, was inadvertently missed in the Board memo, but is included in eligible activities below):

- Administration and Planning (maximum 15%)
- Acquisition, rehabilitation, or construction of affordable rental housing primarily for occupancy by households of individuals and families that meet the

- definition of one or more of the qualifying populations
- Purchase and development of non-congregate shelter
- Tenant-Based Rental Assistance
- Supportive services to qualifying individuals or families

The American Rescue Plan requires that the grant funds be used to primarily benefit individuals and families in program-defined “qualifying populations”, as follows, again with additional requirements/definitions under each:

- The homeless
- Persons at risk of homelessness
- Persons fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking
- Other populations where providing supportive services or assistance would prevent homelessness or would serve those with the greatest risk of housing instability

Veterans and families that include a veteran family member that meet the criteria for one of the “qualifying populations” named above are eligible to receive HOME-ARP assistance.

Chair Cummins opened the public hearing at 5:06 p.m. and called for public comment. There being no one from the public present, the hearing closed.

Commissioner Leffler made a motion to approve to recommend approval to Greeley City Council. Commissioner Lucero seconded the motion; the motion carried 5-0. (Commissioner Silva was absent; One vacancy exists.)

Public Hearing – Increase to CDBG and HOME budgets for 2023

Ms. Larsen, Grant Specialist, gave a brief overview of the proposed budget changes and asked for questions. There being none, Chair Cummins opened the public hearing at 4:33 p.m. and called for public comment. There being no one from the public present, the hearing closed.

Commissioner Utrata made a motion to approve the following:

- Recommend that City Council accept the CDBG budgeting with the increase occurring within the Public Works infrastructure budget (to approximately \$1,149,237) with any further budget changes continuing to be absorbed within this activity.
- Recommend that City Council accept the increase to the multi-family rental project activity in the HOME program to a total availability of approximately \$1,248,108.
- Recommend CDBG-CV budget with increased amount for United Way of Weld County per Council approval in 2022.
- Add HOME-ARP as a budget for a TBD activity, if Allocation Plan is accepted.

Commissioner Welsh seconded the motion; the motion carried 5-0. (Commissioner Silva was absent; One vacancy exists.)

Use of TIF on Infrastructure for Ironwood Project

Benjamin Snow, Director Department of Economic Health & Housing presented a business prospect (Code named Project Energy) related to the development of a pyrolysis plant (converting plastics into fuel, energy and biochar) and an associated plastics sorting facility (transfer station), both in Greeley. The location of the proposed pyrolysis plant has been determined and will be adjacent west of the Anderson Sales and Salvage facility off 8th Street. Anderson purchased this site from GURA in 2022 and now holds title to this property under the name ASR Energy LLC. Anderson intends to use plastic waste from its auto recycling operations by conveying it to the adjacent site for processing.

To make the plant economically viable, Project Energy will collect household waste and sort it into plastics destined for the pyrolysis plant. The company has secured commitments from current household waste haulers operating in Greeley to use their proposed local sorting facility site as the delivery point versus this waste being sent straight to the landfill, which is what happens currently. Project Energy already owns real estate in Greeley but is actively looking for an alternative location closer to the plant. They are now focusing their acquisition efforts on the Ironwood Business Park. City staff has negotiated the following terms:

Project Energy agrees to the following:

1. Purchase the entire undeveloped portion of the Ironwood Business Park (+/- 12 acres).
2. Develop a municipal waste sorting/transfer station on the site (+/- \$12M, 20,000sf, 25 jobs).
3. Develop additional speculative industrial space on the site (+/- \$7.5M, 50,000sf, 20 jobs).
4. Provide household plastic feedstock from its sorting/transfer station to the proposed pyrolysis plant in Greeley (+/- \$85M, 40,000sf, 35 jobs).
5. Donate land it currently owns to the City of Greeley for open space, trails and parks use (+/- 8.77 acres), contingent on environmental assessment.

City Agrees to the following:

1. Invest up to \$1.3M, sourced from the existing Western Sugar TIF balance to construct the road and utilities in current right-of-way through Ironwood Business Park.

Commissioner Utrata made a motion to approve spending up to \$1.3M of existing TIF balance to facilitate new industrial development projects within the Ironwood Business Park, contingent on agreeing to final terms within a new Development Agreement.

Commissioner Lucero seconded the motion; the motion carried 5-0. (Commissioner Silva was absent. One vacancy exists.)

IV. Board Member Comments/Reports

The Commissioners thanked Commissioner Welsh for arranging the tour of the High Plains Library & Innovation Center.

A brief discussion was held regarding the decision last year to reduce funding to public services. The Board felt they needed to revisit this decision and asked for a time later to discuss in more detail.

V. Staff Report

(Commissioner Leffler exits the meeting.)

Staff gave an update on ADEO stating that if changes are made a qualifying population will reside in the units.

VI. Adjournment

There being no more business, the meeting was adjourned at 5:59 p.m.

Benjamin Snow, Secretary

Jediah Cummins, Chair



GREELEY URBAN RENEWAL AUTHORITY

Memorandum

TO: GURA Board of Commissioners
RE: Public Hearing to consider priorities for 2024 CDBG and HOME
FROM: J. R. Salas, GURA Manager
DATE: March 8, 2023

Recent understanding of HUD regulations regarding public hearings for Action Plans is that one needs to occur prior to the Action Plan being written, so that any public comment can be taken into consideration as the Action Plan is being formulated and activities recommended for funding. This public hearing will satisfy that requirement.

It is timely, as the Board asked for an opportunity to discuss its preferences regarding public service funding for 2024. Combining the two gives the Board a chance to hear public perception on what 2024 funding priorities should be prior to holding its discussion.

BACKGROUND

In February 2022, the current Board members had a Work Session to discuss public services funding. The intent with the 2020-2024 Consolidated Plan pre-COVID was to start reducing public service exposure and move toward funding new agencies or those providing an impact collectively. This was not due to ineffectual non-profit agencies receiving CDBG funds, but to discontinue being a standing source of funding and encourage agencies providing like services to work together, rather than individually. At that meeting, it was decided public service applications for 2023 funding should be judged based on Consolidated Plan priority and longevity of receiving funding, discontinuing funding to agencies that had received funding for many years.

For the discussion, please consider these points:

1. The priorities are set in the Consolidated Plan. Whatever decision is made, the activities should meet one of the set priorities. To add to the priorities would be a long process of Substantial Amendment to the Consolidated Plan and not a good use of time considering this is the last year for the set priorities.
2. This is federal funding with public services being eligible activities. While GURA is inherently for urban renewal, use of these funds should be looked at through the federal lens, not the state urban renewal lens. Brick and mortar projects (such as infrastructure and support for affordable housing, but not new construction) are eligible activities under CDBG regulations, but so are public service and public facility activities (among others). When you determine how to move forward, it should not be as an urban renewal authority, but as the administrator of federal funds from HUD.
3. CDBG regulations cap public services at 15%. Because of the way draws occur against expenses, staff does not recommend reaching that limit, but rather staying at no more than 11-12% maximum.
4. The City is fortunate to have incredible, caring non-profit agencies that provide services for many low-moderate-income persons. Reducing or eliminating CDBG funding only means they will need to find funding elsewhere. Not one said losing CDBG funding would cause them to close.
5. Starting early in 2024, new five-year priorities will be set. The activities and budgets to be approved in 2023 will complete the 2020-2024 Consolidated Plan.

ATTACHMENT – Current priorities

A City Achieving Community Excellence

2020-2024 CONSOLIDATED PLAN PRIORITIES

Priorities for the current Consolidated Plan years were set in the spring of 2019 after significant consultation with local agencies and the public. A typical application process followed, with applications available in June and Council accepting activities and budgets in October 2019 for the 2020 program year. Agencies were told during the consultations that the move away from heavy support of public services was expected. There was a joint meeting for any agency interested as well as individual meetings with agencies willing to be a part of the consultation process.

The process to set new priorities (for years 2025-2029) will begin late this year, with priorities determined in time for Council to approve them so that applications to meet those priorities can be available in June 2024.

High priorities

1. Support efforts to preserve, maintain, and provide access to affordable housing for homeless, low-moderate-income, underserved, and/or special needs residents (including public services that are specific to housing)
2. Support efforts to revitalize neighborhoods of the Redevelopment District (infrastructure, property conditions)

Low priorities

1. Support public facilities that serve the homeless, low- moderate-income, underserved, and/or special needs residents OR low- moderate-income neighborhoods
2. Support public services that assist homeless, low- moderate-income, underserved, and special needs residents



ECONOMIC HEALTH & HOUSING – GURA Memorandum

DATE: March 8, 2023
TO: GURA Board of Commissioners
FROM: J. R. Salas, GURA Manager
RE: Public Hearings and Consideration of the City's Consolidated Annual Performance and Evaluation Report (CAPER) for Program Year 2022 for Submission to the U. S. Department of Housing and Urban Development

The Board will be holding a public hearing on March 8, 2023, to hear any comments on the Consolidated Annual Performance and Evaluation Report (CAPER), which was emailed to you for review on February 15, 2023. It is also attached for your review.

The CAPER is required by the U. S. Department of Housing and Urban Development (HUD) because the city receives HUD funding through the Community Development Block Grant and HOME Investment Partnership Program grants (and sometimes others, such as CDBG-CV). It describes for to HUD, and the public, how the grant funds were used and what the City does for low-moderate-income persons and neighborhoods. The CAPER being considered is for the 3rd year of the current Strategic Plan (2022). The City's 2022 grants were as follows: CDBG-\$837,611; HOME-\$436,526.

The public was invited to comment during a 15-day comment period, which ended March 3, 2023. No comments were received.

If the Board so recommends, staff will take the CAPER to the Greeley City Council for consideration. If approved, it will be submitted to HUD.

Staff Recommended Vote

Staff recommends the GURA Board of Commissioners consider any comments received during the public hearing, then accept the CAPER and recommend approval of same to the Greeley City Council.

2022

Consolidated Annual Performance and Evaluation Report (CAPER)

3rd Year of 2020-2024 Consolidated Plan

John Gates, Mayor

Benjamin L. Snow, Economic Health & Housing Director

Sostenes L. Salas, Greeley Urban Renewal Authority Manager

Prepared by

Greeley Urban Renewal Authority

1100 10th Street, Suite 201

Greeley, CO 80631

Program Year – January 1, 2022-December 31, 2022



Introduction

Note: The introduction is not part of the Consolidated Annual Performance and Evaluation Report (CAPER) that is submitted to the U. S. Department of Housing and Urban Development (HUD). It is provided to give the public a better understanding of the intent and purpose of the document.

The Consolidated Annual Performance and Evaluation Report (CAPER) is a step in HUD's Consolidated Plan process for use of the Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME) grant funds, two federal grants received by the City annually. The Consolidated Plan provides a framework for formulation of a Five-Year Strategic Plan for the City to assess affordable housing and community development needs and market conditions, identify activities to address these needs and conditions, and then target the federal funds to the identified needs. Annual Action Plans then describe activities that will implement goals identified in the Strategic Plan. The CAPER is the annual report on accomplishments and progress made toward the just-completed-year's Action Plan goals, in this report's case, 2022. This CAPER is the second report on the Strategic Plan for 2020-2024. The CDBG and HOME grants may be used as follows:

- **Community Development Block Grant:** May be used for a wide range of community development needs that are to benefit low- moderate-income residents of the City through the provision of decent, affordable housing; suitable living environments; and expansion of economic opportunities; or for clearance of blight.
- **HOME Investment Partnership Program:** This grant is exclusively for the creation of affordable housing for low- moderate-income households.
- **Community Development Block Grant-Coronavirus:** Must be used to prepare for, respond to, or prevent COVID-19.

At least 70% of CDBG funds and all HOME funds must have beneficiaries that earn 80% or less of the Area Median Income (AMI) for the Greeley Metropolitan Statistical Area (MSA), which encompasses all of Weld County. Income limits are based on family size, and HUD releases new income limits annually. The 80% income in 2022 for the Greeley MSA was \$79,200 for a family of four, which is defined as a "moderate" income. The "beneficiary" may be a neighborhood, an individual, or a household. By HUD definition, "moderate income" is between 51% and 80% of AMI; "low income" is 31%-50% of AMI; and "poverty level income" is 30% or less of AMI.

Grant awards from HUD in 2022 were \$837,611 (CDBG) and \$436,526 (HOME). The CDBG grant was a decrease from the 2021 award of \$844,698 (CDBG) and an increase from the 2021 HOME grant of \$409,150. There was also program income generated during the year. The City has received \$1,020,067 in CDBG-CV funds.

Reporting to HUD and draws against the grants are done online through the Integrated Disbursal and Information System (IDIS). (A "draw" is the City reimbursing itself for CDBG or HOME expenses by "drawing down" the grant funds from the U. S. Treasury through the IDIS system.) The City must respond to specific questions for each step of the Consolidated Planning process: Five-year Strategic Plan, Annual Action Plans, and the CAPER. Terminology may not be familiar to the public; definitions or further explanation of any information in the CAPER is available from the Greeley Urban Renewal Authority (970-350-9380) during the office hours of 9:00 a.m. to 4:00 p.m. The CAPER in a form other than written English may be provided upon request by contacting GURA.

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The activities noted below are those on which funds were drawn or which had significant progress in 2022. Each activity met a goal set in the 2020-2024 Consolidated Plan. Goals were set to meet priority needs identified.

Neighborhood Revitalization

- **Redevelopment District Infrastructure Phases 4, and 5-Central Greeley, Maplewood neighborhood** – Curbs, gutters, sidewalks, and ramps issues were addressed. While Phases 4 and 5 (CDBG 2020 and 2021) were completed during 2021, final draws did not occur until 2022. The targeted area for both Phases was 23rd and 11th Avenues and 11th and 13th Streets.
- **Redevelopment District – 5th Street Infrastructure** – Curbs, gutters, sidewalks, and ramps were installed (or removed and replaced) along 5th Street between 14th and 23rd Avenues.
- **Parkway Tree Planting** – Properties in low-moderate-income census tracts received one or more trees, with 32 trees planted at 22 properties during 2022.
- **Alley Reconstruction** – Approximately six blocks of gravel alleys were reconstructed using asphalt millings with the 2022 Phase IV activity. Reconstruction improves the appearance of neighborhoods, reduces dust, improves safety, and improves substandard infrastructure. The 2021 Phase III activity was completed in 2021, but final drawn not made until 2022.
- **Clean-up Weekend** – The annual activity was again held in the spring in 2022.

Affordable Housing

- One very-low-income household received a housing rehab grant for the installation of a ramp.
- The Greeley-Weld Habitat for Humanity sold six new construction, single-family houses in the Clover Meadows Subdivision (aka Northview Estates) to low-moderate-income buyers; only four are reported on in 2022 CAPER, other two will have draws in 2023. A HOME grant award provided a direct subsidy to the buyers to reduce the sales price to an affordable amount.

Public Services and Facilities that Assist Persons who are Homeless, Low-Moderate-Income, Underserved, or have Special Needs

- The **Greeley Transitional House (GTH-dba Greeley Family House) and Catholic Charities (Guadalupe Community Center)**, both of which provide shelter and services to the homeless, continued to receive CDBG to support staff who worked with homeless families (GTH) and single men and women (Guadalupe) on housing issues. The services also included working with landlords and providing tenant education. The goal for all participating is to be housed and achieve self-sufficiency.
- Support for staff services providers of the Guadalupe Community Center was provided for the **Cold Weather Shelter** during January-March in 2022 (2021 CDBG).
- **North Colorado Health Alliance** and a number of community partners continued the Community Action Collaborative through February 2022, after which it declined further CDBG awards.

- **Senior Resource Services** (dba 60+ Ride) provided transportation services and grocery/medical needs deliveries for seniors.
- **Northern Colorado Veterans Resource Center** provided multiple services to Veterans in need.
- **CDBG-CV** – The Housing Navigation Center/day use facility/cold weather shelter opened and began providing services to persons experiencing homelessness. Other agencies have on-site hours and provide access to services needed by the homeless population.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
SF, owner-occupied housing rehab loans	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	23	2	8.71%	5	0	Cancelled Program
SF, owner-occupied housing rehab grants	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	12	4	33.33%	4	2	50.00%
Acquisition or infrastructure support-SF housing	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Added	Household Housing Unit	31	0	0.00%	8	0	0.00%
Acquisition or infrastructure support-MF housing	Affordable Housing	CDBG: \$ / HOME: \$	Rental units constructed	Household Housing Unit	75	0	0.00%	40	0	0.00%
Multi-family housing-rental rehab loans or grants	Affordable Housing	CDBG: \$	Rental units rehabilitated	Household Housing Unit	15	0	0.00%	5	0	0.00%
Assistance to housing specific public services	Affordable Housing	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	2500	150	6.0%	500	66	13.2%
Public improvements-infrastructure	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	10000	10040	100.00%	2000	5640	100%
Public improvements-alley reconstruction	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	250	9855	100%	50	5730	100%

Public improvements-parkway tree planting	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1500	25706	100%	300	8845	100%
Property conditions-clean-up weekend	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	6250	44224	100%	1250	3042	100%
Assistance to public services not housing related	Homeless Non-Homeless Special Needs	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	7500	1905	25.4%	1500	339	25.93%
HOME Program-homeownership	Affordable Housing	HOME: \$	Homeowner Housing Added	Household Housing Unit	41	13	31.71%	7	6	85.71%
HOME Program-Rental housing	Affordable Housing	HOME: \$	Rental units constructed	Household Housing Unit	75	0	0.00%	40	0	0.00
CARES Act Funding-Public services for LMI	Prepare for, prevent, respond to COVID-10	CARES Act Funding-CDBG-CV: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	275	285	100%	0	285	100%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

The City’ addressed its high priorities in the following manner:

1. Neighborhood Revitalization (CDBG) - The City continued with activities in support of neighborhood revitalization in the form of public improvements in the following manner:
 - a. Completed a large infrastructure activity involving new (or removal and replacement) sidewalks, curbs, gutters, and ramps along 5th Street from 14th Avenue to 23rd Avenue. Final draws were made on prior years’ activities in the Maplewood area in 2022, although the actual activities were completed in prior years.
 - b. In the Redevelopment District (north Greeley area), 6 blocks of alleys were reconstructed, taking them from gravel to re-purposed asphalt. (Also completed the prior phase of alley reconstruction with final draw in 2022. Actual work was completed in 2021.)
 - c. Tree planting in the parkways of the Redevelopment District also continued. Twenty-two properties received one or more trees; 32 trees were planted.
 - d. The annual clean-up weekend was held. Fifty-seven percent of the vehicles through the gates were from the zip code with all low- moderate-income census tracts.
2. Affordable housing
 - a. Maintaining affordable housing was addressed with CDBG through the continuation of the Single-family Housing Rehabilitation grant programs. One grant was provided in 2022.
 - b. Greeley-Weld for Humanity (HOME-homeownership) sold six houses to qualified buyers, addressing the need for additional units of affordable housing (four reported on in 2022 CAPER).
 - c. CDBG continued to support two housing-related public services: Greeley Transitional House and Catholic Charities-Guadalupe to partially fund a housing case manager at each agency.
 - d. HOME funds were committed to the Immaculata Plaza housing development, which will rehab 25 units of senior housing and add 30 new units.
 - e. The City received a grant from the Colorado Division of Housing to support the Hope Springs Habitat for Humanity development. Work will begin in early 2023.

Priorities that the City ranked low included the following:

1. Support public facilities that serve the homeless, low-moderate-income, underserved, and/or special needs residents or neighborhoods
 - a. There were no 2022 activities under this priority.
2. Support public services that aren’t specifically tied to housing, but assist the homeless, low-moderate-income, underserved, and special needs populations.
 - a. CDBG funds supported public service activities of the North Colorado Health Alliance (callers to 911 with non-emergency needs), Catholic Charities-Guadalupe (shelter and service homeless persons), United Way Cold Weather Shelter (two activities: (1) Jan-mid-March 2021 and (2) November and December 2021); Senior Resource Services (transportation for seniors), and the Northern Colorado Veterans Resource Center.

The City allocated a majority percentage (approximately 95%) of its non-administrative 2022 grant for activities that included infrastructure improvements and support of affordable housing, the highest priorities of the 2020-2024 Consolidated Plan.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted). 91.520(a)

Direct Benefit Activities: The City tracked demographics for households directly benefiting from the CDBG and HOME grant programs, including race, ethnicity, family size, and (in most cases), which had female heads of households and/or a disability. The information is used for IDIS reporting and also (in the case of housing activities) for fair housing statistics. Direct benefit activities utilizing CDBG funds included:

- Housing activities (rehab grants)
- Public services (case manager support at Greeley Transitional House and Guadalupe Community Center, Community Action Collaborative; Senior Resource Services; and Northern Colorado Veterans Resource Center)

Demographic data is also collected for Habitat for Humanity-produced housing (HOME funds) and during the monitoring of developments with HOME units.

	CDBG	HOME
White	298	3
Black or African American	15	1
Asian	2	
American Indian or American Native	15	
Native Hawaiian or Other Pacific Islander	2	
Other/Multiple Races	75	
Total	407	4
Hispanic	140	3
Not Hispanic	267	1

Table 2 – Table of assistance to racial and ethnic populations by source of funds

In-direct Benefit Activities: Activities with in-direct benefits are those that benefit an area, rather than an individual or household. LM Universe is total population; LM Area is population having low-moderate-income.

CDBG Indirect Benefit Activities	LM Universe	LM Area	% LMI	% Hispanic
Phase 5 Infrastructure-2021 comp in 2022	3,610	2,200	60.94%	38.79%
Phase 1 Infrastructure-2022 (5 th Street)	4,735	3,440	72.65%	75.85%
Alley reconstruction-2021 complete in 2022	4,835	3,285	67.97%	64.28%
Alley reconstruction-2022	3,195	2,445	76.53%	72.50%
Trees in Parkways	11,865	8,845	74.55%	44.47%
Clean-up Weekend	76,995	40,975	53.22%	42.03%

Table 2b – Table of assistance to racial and ethnic populations by source of funds – CDBG area benefit activities

Narrative

To meet requirements of federal grants and assist people who are non-English speakers who want to access programs and activities, the City completed a Four-Factor Analysis and Language Assistance Plan prior to the start of the current Consolidated Plan to identify languages with a high usage in Greeley.

The Hispanic ethnicity was identified as the only minority group with a large percentage of persons in Greeley. The Analysis data is supported by the U. S. Census Bureau’s Quick Facts for Greeley (based on populations estimates on July 1, 2019), which shows the White, Non-Hispanic population in Greeley at 53.6% and the Hispanic population at 40.3%. The Black/African American race, per Quick Facts, accounts for 2.6% of Greeley population on the date noted. Many of Greeley residents of the Black/African American race are refugees and there isn’t one language or dialect associated with this race in Greeley. All other races are represented by a percentage of less than 2% per race, according to the ACS data.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	1,569,437	1,602,341
HOME	public - federal	2,019,782	66,869

Table 3 - Resources Made Available

Narrative

Refer to table above. CDBG information was taken from the IDIS PR26 report (CDBG Financial Summary Report). The City’s Comprehensive Annual Financial Report (CAFR) has not been completed for 2022. HOME information was based on the 2022 grant plus receipted program income (resources made available) and expenditures from the IDIS PR05 report. (amount expended during program year). Because the City’s fiscal year may not be completely closed out when the CAPER is due for submittal, there may be adjustments needed. Additionally,

there may be resources and draws for 2021 income/expenditures in 2022 information and not all resources and expenditures in 2022 may have been yet accounted for in IDIS information.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Redevelopment District- Comprehensive	85%	73%	The percentage includes only those activities that were located only in the Redevelopment District. Public service activities are available to residents and homeless without regard to location. That brings the percentage down.

Table 4 – Identify the geographic distribution and location of investments

Narrative

There are 38 census tracts within Greeley boundaries, 13 of which have a low-moderate-income percentage that exceeds 51% (1, 2, 4.02, 5.01, 5.02, 7.01, 7.03, 8, 10.3, 10.5, 2.01, 13, and 14.05), 14 if CT 6 is counted (far NE corner; very few residents). Additionally, there are block groups with more than 51% of the residents earning low-moderate-incomes (if looked at alone and not as a part of the entire census tract): Block Groups 1 and 4 in Census Tract 4.01; Block Groups 3 and 4 in Census Tract 11, and Block Group 2 in Census Tract 14.17.

Greeley’s low-moderate-income census tracts are east of 35th Avenue and are included in the Redevelopment District. The only Census Tract west of 35th Avenue that has a greater than 51% LMI percentage is 14.05, which is predominantly commercial. Most of the residential in that Census Tract are apartments, which includes some developments specifically for LMI residents. Census Tract 14.05 is not a part of the Redevelopment District.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

CDBG –Non-profit agencies utilizing CDBG for activities are expected to provide the majority of the activities’ funding from sources other than CDBG. Those other funds are generally from agency fund raising events and include private, corporate, and foundation donations. When available, the City matches its in-house activities with City funds, including General Funds, Quality of Life funds, or Sales Tax Dollars (local programs).

HOME – By waiver, HUD reduced the matching requirement for Participating Jurisdictions in areas covered by a major disaster declaration (which included the City of Greeley) by 100 percent for FY 2020 and FY 2021. There was no update to this in 2022. This was meant to ease the economic burden on Participating Jurisdictions and eliminate the need for them to identify other sources of match for HOME activities during the COVID-19 pandemic. The City was able to meet its normal match requirement of 25% in 2022, however, with Match coming from four homes constructed and sold (and with funds drawn from IDIS in 2022) by the Greeley-Weld

Habitat for Humanity. Match was provided via donated goods, private funds, donations from corporations and foundations, etc. At this time, Greeley does not count volunteer hours, although they are eligible as match.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	\$6,526,145
2. Match contributed during current Federal fiscal year	\$1,157,264
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	\$7,683,409
4. Match liability for current Federal fiscal year	\$0.00
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	\$7,683,409

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year				
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Site Preparation, Construction Materials, Donated labor	Total Match
3 rd Clover Meadows (#7)	8/19/22	260,985	53,737	314,724
4 th Clover Meadows (#8)	8/11/22	249,739	50,839	300,328
5 th Clover Meadows (#9)	10/28/22	220,237	53,737	273,974
6 th Clover Meadows (#10)	10/28/22	217,369	50,869	268,238
Total Match		948,332	208,932	1,157,264

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period	Amount received during reporting period	Total amount expended during reporting period	Amount expended for TBRA	Balance on hand at end of reporting period
\$	\$	\$	\$	\$
\$81,068	\$245,792	\$0	\$0.00	\$326,860

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts – (based on properties closed in 2022 = 2990 C St #7,8,9,10)						
Number	4	0	0	0	0	0
Dollar Amount	\$122,669	0	0	0	0	0
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
			Total	Women Business Enterprises	Male	
Contracts						
Number			4	0	0	
Dollar Amount			\$122,669	0	0	
Sub-Contracts						
Number			0	0	0	
Dollar Amount			0	0	0	

Table 8 - Minority Business and Women Business Enterprises

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition	
Parcels Acquired	0
Businesses Displaced	0
Nonprofit Organizations Displaced	0
Households Temporarily Relocated, not Displaced	0

Table 9 – Relocation and Real Property Acquisition

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 10 – Minority Owners of Rental Property

Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 11 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	1-Year Goal	Actual
Number of homeless households to be provided affordable housing units	0	0
Number of non-homeless households to be provided affordable housing units	47	4
Number of special-needs households to be provided affordable housing units	0	0
Total	47	4

Table 12 – Number of Households

	1-Year Goal	Actual
Number of households supported through rental assistance	0	0
Number of households supported through the production of new units	47	4
Number of households supported through the rehab of existing units	14	2
Number of households supported through the acquisition of existing units	0	0
Total	61	6

Table 13 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The City set high goals for affordable housing with its 2020-2024 Consolidated Plan and has made affordable housing a high priority for those years. Outcomes have not reached the goals set; several reasons can be identified:

- Non-homeless households provided an affordable housing unit, goal not met. The CDBG Single-family Housing Rehab loan program was discontinued at the start of 2022 due to several factors: (1) The lack of contractors willing to work on rehab jobs and with the federal requirements had diminished to the point that continuing a rehab loan program was not viable, (2) applications from homeowners willing to take out a loan for rehab decreased to the point that staffing a rehab program and tying up federal funds to keep it operational was not feasible, and (3) costs for testing and mitigation of environmental concerns (lead paint, asbestos, radon, etc.) often exceeded the limits of the rehab program and what low-moderate-income homeowners could afford.
- The Single-family Housing Rehab Grant Program continued, but numbers of applications continued to be low. Four grants were the goal; two were completed. No other applications were received.
- Habitat for Humanity was back on track with housing production and sold six homes in Greeley during 2022. Four are included in the 2022 CAPER; two did not close early enough for a 2022 draw. The sale of 4 is three less households assisted than expected. Habitat constructs the homes and HOME funds provide a direct subsidy to the buyers to make the homes affordable.
- A multi-family rehab project was identified mid-year 2022 (Hope Apartments); however, the activity was just getting underway by the end of 2022 due to supply-chain issues with getting in the replacement windows.
- Other affordable housing activities using CDBG funding have not yet come to fruition. It has proven difficult to find suitable properties for acquisition and potential projects identified will utilize Low-Income Housing Tax Credits, which take time.
- A HOME project including rehab of existing (no federal funds) and construction of new multi-family housing for seniors (HOME funds) is underway (Immaculata Plaza).

Discuss how these outcomes will impact future annual action plans.

The City expects to continue its commitment to affordable housing throughout the 2020-2024 Consolidated Plan years. While the start has been slow, there is a development that will apply for tax credits in early 2023 that could be eligible for CDBG funding (North Weld Village-Phase I). The City will also continue to be supportive of the work done by Greeley-Weld Habitat for Humanity. The subsidies provided to buyers of Habitat homes allows them to be affordable to households with low-moderate-income. The Clover Meadows (aka Northview Estates) subdivision should be completed and all houses sold during 2023. A large development (Hope Springs) is slated to begin construction in 2023 that will provide for-sale homes to more than 170 low-moderate-income households. It is expected that HOME funds will continue to provide direct homebuyer assistance to buyers in this development.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	2	0
Low-income	0	2
Moderate-income	0	2
Total	2	4

Table 14 – Number of Households Served

Narrative Information

The table numbers represent households served by an affordable housing activity only. The CDBG households are beneficiaries of the Single-family Housing Rehab Grant Program; the HOME beneficiaries are Habitat homebuyers. The Habitat for Humanity homeownership program typically supports low-moderate-income households. Extremely-low-income households are not able to support a mortgage. The single-family rehab grant program is generally accessed by households with extremely low incomes (elderly and disabled).

The City is strong in its commitment to increasing and improving the supply of affordable housing stock in Greeley and is looking at ways to address the housing needs of the most vulnerable as part of that commitment. Recent Colorado legislation (Colorado House Bill 1271-HB21-1271) created a competitive grant program for local governments developing strategies to promote affordable housing. The City was awarded a one of these grants (through the Colorado Department of Local Affairs), which is being utilized to conduct a city-wide housing needs assessment and develop a sub-area plan. The sub-area plan will provide potential affordable housing development options for a small, localized area in the community. The goal of the assessment is to increase affordable housing. Following the sub-area plan will allow affordable housing contractors and developers to receive expedited development review and reduced development review fees.

Multiple agencies in Greeley work with homeless individuals and families. Most utilize the Coordinated Housing Assessment and Placement System (CAHPS), which identifies those most vulnerable and assists them in finding housing. There has been no new developments of housing specifically for persons with disabilities. The City follows ADA guidelines for new construction of housing.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction’s progress in meeting its specific objectives for reducing and ending homelessness through:

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

- The Northern Colorado Continuum of Care, in its 3rd year as a Continuum, continued to work regionally in Weld and Larimer County to identify, assess, and locate housing for persons experiencing homelessness. This included an expanded Coordinated Housing and Placement System (CAHPS).

- As part of CAHPS, three weekly collaborative case management meetings of 43 partner agencies from Weld and Larimer Counties that work directly with unhoused people are held to discuss referrals for housing. Additionally, 32 agencies served as Access Points for homeless households to be assessed and included in the CAHPS community by-name list for housing referrals. Eleven partners were new in 2022. Since starting in 2019, 506 Veterans, 487 single adults, 423 families, and 14 youth have been housed.
- The City of Greeley sent a team out during weather that dropped into the minus 20 degrees to offer shelter and services.
- United Way of Weld County's Housing Navigation Center (HNC) facilitates a Lived Experience Council for people experiencing homelessness and utilizing homelessness response services in Greeley. The Committee's objectives are to help inform and improve programming and services, identify gaps in community resources, and address neighborhood challenges around the Housing Navigation Center and Cold Weather Shelter. The Continuum of Care hopes to expand and improve this Committee.
- The Housing Navigation Center provides services to people experiencing homelessness. Within the Center, they can access lockers, mail, computers for job and housing searchers, ID and birth certificate assistance, resource and housing navigation, hygiene and clothing donations, and a seasonal cold weather shelter.
- The Cold Weather Shelter opened in November 2022 with 24-7 access with plans to be open until April 15, 2023. It has room for 60 overnight guests.
- The annual Point-in-Time Count was held in January 2022.
- The Northern Colorado Veterans Resource Center assessed the needs of Veterans many who are homeless and who approach them for assistance.

Addressing the emergency shelter and transitional housing needs of homeless persons

On the 2022 Point-in-Time Count night, the 2022 Point-in-Time Count found 114 persons receiving emergency shelter, 39 in transitional housing, and 83 unsheltered.

Greeley has a cold weather shelter operational November 15-April 15 open all day, but no 24/7/365 emergency shelter. Other Greeley "shelters" provide extended stays with services and are considered transitional housing and, at times, provide emergency overflow shelter.

Emergency Shelter

- Cold Weather Shelter numbers served were not available at the time the CAPER was drafted, had 60 beds available nightly with operation at near- to full-capacity. The shelter can increase capacity to 70 with permission in emergencies. United Way's 211 provides shelter information in English and Spanish.
- Emergency overflow shelter for 122 people (46 single women, 21 families) was provided at the Guadalupe Community Center May-December 2022. Within those numbers, forty children, seven older adults (age 60+), and one Veteran were served.
- During extreme cold in December 2022, The Salvation Army opened its facility for overflow shelter. Additionally, the City was prepared to open the Island Grove event center, if space was needed for a large number of people.

Transitional Housing

- The Guadalupe Community Center operated a Transitional Living Extended Stay Shelter program focused on moving the residents to sustainability through income acquisition, employment, and affordable housing as quickly as possible. Maximum stay is 150 days (150-Program).
- The Guadalupe Community Center (Guadalupe) has 24 beds for men, six beds for women, and five separate family rooms. The program called the 150-program assisted 199 people from January 1, 2022-December 31, 2022. Included were 82 single men, 34 single women, 24 families, 52 children, 19 adults aged 60 and over, and 15 veterans. Of those, five were “return” guests during that timeframe.
 - A community team, the Emergency Family Coordination Team, comprised of the Greeley Transitional House, A Women’s Place, Weld Department of Human Services, Hope at Miracle House, Almost Home, Weld County School District Six, and Catholic Charities worked with case managers at the Guadalupe Community Center and families to develop housing plans and resolutions of other emergency needs. In 2022, 24 families were served at the Guadalupe Shelter with a total of 52 children.
 - Two families received emergency assistance at a motel.
- The Greeley Transitional House provided shelter through transitional housing (6,591 individual nights) and supportive services to 48 families (62 adults and 100 children). Supportive services included case management, housing navigation and stabilization, and management of rapid rehousing and transitional housing grants. Post-COVID numbers are increasing, after a significant drop during 2020-mid-2022.
- The Greeley Transitional House provided post-shelter housing programs for families: Camfield Corner Apartments (16 units of transitional housing) and the North Front Range Rapid RE-Housing (NFR-RRH) program, which partners with private landlords throughout Weld County. Forty-seven families were served.
- A Woman's Place provided emergency shelter for survivors of domestic violence. In 2022, 3,582 nights of shelter were provided to 385 survivors, 146 of which were youth under 19 (37%). The average stay was 17 days.
- The Northern Colorado Veterans Resource Center’s Peer Navigation Program assists homeless Veterans with motel vouchers while helping connect them to permanent housing.

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

The Northern Colorado Continuum of Care, which serves Weld and Larimer Counties, is a leader in assisting the populations noted (particularly through the CAHPS).

A good, consistent network where providers can email blast needs (“I have someone who is…” or “I have someone who needs”), has been invaluable in addressing needs. The network was originally started as outreach within the Departments of Corrections.

The Housing Navigation Center expanded services and partnerships in 2022 with 21 agencies available to eliminate barriers for clientele. Since opening, services have been provided to 1343 individuals, 210 households were connected to permanent housing, and 70 people diverted from homelessness. Financial assistance helped 147 households and kept them from homelessness. HNC services have been accessed 25,740 times, there were 1,235 community referrals, 5,809 meeting between guests and other service providers were hosted.

The Hospital-to-Housing Program at the Guadalupe Center cared for 15 NCMC patients during 2022: 10 men, five women, including one veteran. Program intent is to avoid a return to the emergency room or hospital readmission and ultimately a program outcome of housing. Support services continue for up to six months after the patient is housed.

A sample of other services aimed at avoiding homelessness are highlighted below:

General Emergency Assistance

- Catholic Charities' Homeless Prevention Program: Rent (57 households-\$66,525.81) and utilities assistance (295 households-\$129,749.42). Total served: 352 households at approximately \$557 per assistance. More than 425 calls were recorded from people seeking utility assistance; more than 800 from people calling for rent assistance.
- Greeley Transitional House and Weld County School Districts-Rapid Re-Housing Grant (NS2G): 48 months of rent and/or security deposit assistance to identified families via McKinney-Vento.
- Churches and other charitable organizations Weld County: emergency rent and utility assistance.
- United Way of Weld County's 2-1-1 Resource and Referral: 16,762 northeastern Colorado referrals. Rent, utility, and housing, assistance were the top three needs.

Assistance for Persons with a Criminal Record

- Jobs of Hope provided services to men 18 and older who were released from incarceration, had gang affiliation, struggled with substance abuse, employment and housing. Fifty-eight men (in incomes below poverty) were enrolled; 34 Hispanic and 43 (75%) identified as homeless/living in conditions unfit for habitation. Its 14-bed transitional housing program provided temporary housing to homeless men enrolled in the Jobs of Hope program. Beds were full most of the time and are part of the Housing Inventory Count for transitional beds.
- The Guadalupe Community Center provided shelter and support services to those exiting the community correction system (excepting those on the Sexual Registry or who committed a recent violent crime).

Assistance for Veterans

- Weld County Veterans Services offer no-cost assistance to veterans and their families. The website also provides links to other non-profit agencies providing veterans' services.
- The Guadalupe Shelter contracts with the VA to serve homeless veterans and help them with healing and self-sufficiency goals.
- Through its Veteran Peer Support Navigation, Northern Colorado Veteran Resource Center assisted veterans and their families in receiving services, benefits, and resources.

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

- United Way of Weld County continued to implement the “Weld’s Way Home 2.0 Strategic Plan”, which contains 11 priority areas identified by community stakeholders that focus on increasing household stability and connecting people back to permanent housing. A few of these priority areas include developing relationships with police and landlords, increasing case management and street outreach capacity, and improving community transportation.
- The City awarded CDBG-CV funds to United Way for the May 2022-April 2023 services at the Housing Navigation Center. The services help prepare for, respond to, and prevent the spread of COVID-19. The Center works diligently to get people into housing as quickly as possible or connect them to services so that homelessness can be avoided altogether.
- The Northern Colorado Continuum of Care (CO-505, Fort Collins, Loveland, Greeley/Larimer and Weld Counties) promoted equitable access to housing resources through Housing First best practices. The City of Greeley has a seat on the governing board. Annual CoC-mandated activities (such as the Point in Time and Housing Inventory Counts) are facilitated locally by the CoC Collaborative Applicant (United Way of Weld County) and CoC HMIS Lead (Homeward Alliance).
- The Coordinated Assessment system (CAHPS) is utilized to get people permanently housed. See accomplishments in other areas of the CAPER.
- In 2022, the Northern Colorado CoC distributed \$1.1 million in Emergency Solutions Grant (ESG) and ESG-Coronavirus funds to grantees to provide Rapid Rehousing and Emergency Shelter and support the implementation of the Homeless Management Information System (HMIS). These funds permanently housed 216 people across Weld and Larimer Counties.
- Case management is provided at all shelters in Greeley, with a focus on deterring homelessness or shortening the length of shelter stay when possible. A continuing trend is for shelter residents to be employed, but not able to find affordable housing. The COVID-19 pandemic challenges of social distancing and inability to hold in-person meetings lessened in 2022.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

Cabinets have been replaced and new flooring installed as units turn over. Consideration is being given to replacing gas burning stoves in 40 public housing units due to recent information regarding health hazards of gas. Additionally, improvements to the exterior of the “First Avenue” property is expected in spring 2023.

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

The disabled public housing tenant who served as a Housing Authority Commissioner was term-limited (10 years). The replacement was not a current tenant or voucher holder; however, with the next Commissioner vacancy, they will be looking to recruit a tenant or voucher holder. This goal will be relooked at once health conditions improve. Higher income tenants are still encouraged to consider the purchase of a home or move into market-rate housing. (With the current cost of local housing coupled with the rise in interest, potential residents are being priced out of the market.)

Actions taken to provide assistance to troubled PHAs

Not applicable. The Greeley PHA is not troubled.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

The City continued to work toward implementing action items identified in its 2019 Strategic Housing Plan. The Plan is a blueprint for ameliorating or removing negative effects of public policy. In 2022, the following was done:

- **Amendment of the development code to promote housing choice:** Following the development code being amended in 2021, the City continued to encourage development applications that include significant changes to lot sizes and mixed zoning categories. This encourages development at higher densities and lower per-unit costs.
- **Development of financial strategies that minimize development costs:** For the past three years, the City has assigned its annual Private Activity Bond allocation to the Colorado Housing & Finance Authority to be used for as tax credit bond financing to assist with four identified affordable housing projects, which will add more than 700 units to our local inventory. The City was also fortunate to partner with Weld County for both years 2020 and 2021, and they assigned their annual allocation to be used for these projects, as well.
- **Impact of raw water costs:** The City continues to address the impact of raw water on housing affordability. In 2021, a transaction known as Terry Ranch was completed, which secured 1.2M acre feet of raw water for future use and will provide a cost-effective underground water storage reservoir for decades. The City has already had several land developers purchase water credits related to the Terry Ranch project and dedicate them to the City for their respective planned developments.
- **Development of manufactured housing communities:** One of the City's most visible and highest quality manufactured homes parks is expanding, with the approval in 2021 of an additional 129 lots. These will be developed during 2022 and 2023.

Some of the public policies noted in the question do not affect affordable housing in Greeley:

- **Tax policies affecting land:** There are no tax policies that create an affordable housing barrier.

- **Building codes:** The City adopted the 2018 International Residential Codes, to which all residential construction is subject. Building codes do not inhibit the provision and/or maintenance of affordable housing but are necessary to providing housing standards for safety and habitability (which HUD also expects).
- **Growth limitations:** There are no policies regarding growth limitations in Greeley. Growth is restricted by jurisdictional boundaries, which directs much of the growth west.

Policies affecting the return on residential investment: There are no public policies other than those imposed on properties that received assistance from HUD (CDBG and/or HOME) that affect the return on residential investment.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

See information throughout the CAPER, such as support for the Guadalupe Community Center (homeless), Greeley Transitional House (homeless families), Senior Resource Services (seniors needing transportation), Northern Colorado Veterans Resource Center, and Habitat for Humanity (for-sale housing to low-income households).

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

No new actions were taken in 2022 to reduce lead-based paint hazards and with the closing of the Single-family Housing Rehab Program, does not offer funding to address lead-based paint concerns. However, the City still considers the following as policy should a housing rehab program ever be reinstated:

- GURA policy requires that testing for lead-based paint be done by a certified lead-based paint inspector on any house constructed prior to 1978. This policy is applicable when the proposed rehab includes work that would disturb any existing painted surface, such as replacement of windows or doors or exterior painting.
- GURA policy also requires that all rehab work that disturbs a painted surface be performed by an Environmental Protection Agency (EPA) certified Renovation, Repair, and Painting (RRP) Program contractor who has been properly trained in setup, disposal, and clearance of affected areas. Safe handling of all lead-based paint is part of the rehab contract.

Additionally:

- The GURA Manager holds two lead-based paint certifications from the Colorado Department of Public Health and Environment, Air Pollution Control Division. The certifications are Lead-Based Paint Inspector and Lead-Based Paint Assessor. GURA’s Manager attends lead-based paint training when available.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The most recent data from the U. S. Census Quick Facts estimated that 15.3% of Greeley families live in poverty. Ongoing actions in 2022 which may reduce the number of poverty-level families included:

- The disproportionate increases to housing costs vs. increases in wages is an issue for Greeley residents, as it is across the country. By working to add affordable housing units, the City hopes to help lessen this

issue. Additionally, the Economic Development Division of the City works to attract more businesses to the City that provide livable wages.

- Support education. The City provided free bus passes to School District 6 students (elementary through high school).
- Support non-profits assisting poverty level families with CDBG funds in areas of food, shelter, mental and physical health services, transportation, etc.
- Social services provided through Weld County Human Services.

While none of the actions noted in the CAPER are specifically to reduce the number of poverty level families, the actions do provide families with assistance as they move to improve their lives. There are many social service assistance opportunities that can be accessed through Weld County Human Services and a great support system of non-profit agencies that provide help in the form of food, shelter, mental and physical health services, transportation, etc.

As reported in prior years, some of the agencies whose work may reduce the number of poverty-level families are listed below.

- Women2Women provided emergency financial assistance to women by women.
- The Avery Center works with survivors of sex trafficking.
- The Immigrant and Refugee Center of Northern Colorado provides English language training and community navigation to refugees and immigrants.
- Sunrise Community Health provided health and dental care at seven locations in Greeley with payment based on the ability to pay.
- Connections for Independent Living served persons with disabilities needing to access services and programs.
- North Range Behavioral Health provided a comprehensive set of programs and services for persons with mental illness; addiction; in need of counseling, peer assistance, or crisis support; etc., without regard to someone's ability to pay. North Range also provided a continuum of residential services, from staffed homes to supported housing and independent living.
- Weld Food Bank administered several programs to help alleviate hunger and poverty by providing food and food services to people in need.
- The Greeley Interfaith Association and many churches within the faith community aided those in need, including clothing and meals.
- The Weld County Faith Partnership Council was created by the Weld County Board of Commissioners to facilitate information sharing between the faith-based community and county government. with focus on foster care, veterans, housing stability, and youth development.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The City consistently reports on its strong institutional structure, as it continues to watch for new areas of partnership opportunities. The institutional structure is evident in part through the number of agencies and representatives that participate in the Northern Colorado Continuum of Care and the Connections network; the collaboration among agencies providing shelter that work toward housing the homeless; the faith community which provide meals and clothing to those in need; and in the Community Action Collaborative, a function of the

Northern Colorado Health Alliance. The strong institutional structure seen during 2020 and 2021 during the COVID pandemic remains visible, as collaborations among agencies and the City remain critical.

With the hiring of an Assistant City Manager whose main responsibilities currently focus on issues of affordable housing and homelessness, an additional resource has been made available within the existing institutional infrastructure. A team to support the Assistant City Manager's work with the City's homeless population will be hired in 2023 to further expand institutional structure.

As noted elsewhere, the Housing Navigation Center opened to centralize efforts to get people into housing as quickly as possible and provide lockers, mailing address, computers, etc. to homeless persons. In 2022, the new location opened and provided "one stop" for housing navigation, cold weather shelter, and day use. The City collaborated with United Way to achieve this success. The facility will initially be supported with CDBG-CV funds, as it will help identify and assist homeless persons, who are particularly vulnerable to COVID-19, and thus meet the requirement to prepare for, prevent, and respond to the COVID-19 pandemic.

Actions taken to enhance coordination between public and private housing and social service agencies.

91.220(k); 91.320(j)

For those experiencing homelessness or threat of homelessness, a good deal of coordination happens through the Northern Colorado Continuum of Care. The Continuum is comprised of service providers, regional government representatives, and other interested parties. Additionally, as referred to in other parts of the CAPER, the Connections network, Weld's Way Home, and the City's implementation of a Strategic Housing Plan all provide collaboration among housing providers and social services. To the extent possible and appropriate, the City and the Greeley Housing Authority have staff that participate in many of the meetings/ groups and help with programs. Additionally, Weld County United Way heads the Emergency Food and Shelter Program committee; a City staff member participates in the committee.

Identify actions taken to overcome the effects of any impediments identified in the jurisdiction's analysis of impediments to fair housing choice. 91.520(a)

With each of the impediments noted below, there were goals and actions. The full Analysis of Impediments to Fair Housing for 2020-2024 is available on request.

Impediment: Housing Discrimination

- Fair housing information and sample brochures are available to CDBG and HOME subrecipients on request. Informational flyers were posted on the City's webpages quarterly with information on selected protected classes with regard to Fair Housing.

Impediment: Language and Culture

- The City has "Limited English Four-Factor Analysis" and Americans with Disabilities Act/Section 504 Effective Communications Policies and Procedures. Greeley has several options for classes in English as a Second Language (ESL), including the Immigration and Refugee Center of Northern Colorado and Aims Community College.
- Ads associated with the Action Plan and CAPER in 2022 were published in English and Spanish.
- The City's website can be translated into multiple languages.

- The City of Greeley subscribes to a language interpretation service for employee use when communicating with customers who speak a language other than English.

Impediment: Transportation

- The City gave United Way of Weld County 3,416 adult bus passes via a Memorandum of Understanding, each providing for unlimited rides in a 24-hour period, and 1,984 two-ride passes. They also received 100 Paratransit trip tickets. Twenty-four-hour passes had a value of \$4.50; two-ride passes were each valued at \$3.00. Non-profit agencies may request passes for their clientele from United Way.
- Greeley Evans Transit (GET) continued to offer a number of free/discount programs, including free rides to School District 6 students with identification (to school, activities, and back home), discounted fares for seniors and individuals with disabilities, and discount pass booklets further reduce costs for seniors and persons with disabilities.

Impediment: Lack of affordable housing units disproportionately affecting some protected classes

- Single-family Housing Rehab grant program was available for elderly/disabled persons needing an accessibility ramp. This helps keep people in their home, which may be the most affordable option available to them. The Retired Seniors Volunteer Program constructs the ramps at a materials-only cost.
- Six Habitat for Humanity houses sold in 2022 in the Clover Meadows Subdivision, four are reported on, including one to a family of the Black race, three to families of Hispanic ethnicity, and two to female head-of-households.
- A Letter of Interest was issued to developers of affordable housing to gauge interest in the City’s affordable housing funds (CDBG and/or HOME).
- Construction began on Immaculata Plaza, a housing development for seniors earning 30% or less of AMI.

Impediment: Higher mortgage loan denial rates for Hispanic/Latino households

- HMDA data for 2021 was reviewed. Only people who identified as of the American Indian/Alaskan Native racial group showing significantly higher mortgage loan denial percentages (almost 17% compared to approximately 11-12% for other races). Those of Hispanic ethnicity were denied loans at a rate of 15.73% v. non-Hispanic people at 9.80%. Race and ethnicity were “not available” for a significant number of loan applications) There is no information on why loans were denied, and it could certainly be for a reason other than housing discrimination. While the City has no control over loan originations, the data will continue to be monitored.

CR-40 - Monitoring 91.220 and 91.230

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

The City developed a CDBG monitoring plan that includes several layers of activity review; it is unchanged from last year. Activity monitoring includes:

- At receipt of applications, all proposed activities are reviewed to ensure they further the priorities of the Consolidated Plan, meet a National Objective, and are eligible CDBG activities. Submitting agencies are required to certify they are in compliance with federal requirements as part of the application. The City strives to ensure applicants are informed with respect to the federal obligations by offering two

optional-but-encouraged technical assistance meetings to discuss federal obligations prior to the applicant accepting CDBG funds and makes staff available for consultation upon an applicant's request.

- Throughout the activity, GURA staff maintains close contact with the subrecipients of CDBG funds. Staff is involved in procurement, bidding language (Section 3; Minority and Women Owned Business statements), and contracting (when applicable); meets individually with the awardees to review the City agreements; and makes great effort to notify agencies that staff is available for technical assistance upon request.
- There is also a desk review at the time draw requests are received: Draw requests and invoices are reviewed, beneficiaries are counted, and it is verified that the draw is consistent with the City's agreement. The City maintains a complete file of the activity. City staff sends draw reminders (as most subrecipients only draw quarterly) so that draws on funds stay timely.

By policy, annual on-site monitoring should be conducted on a minimum of 10% of the agencies that received funding during that fiscal year, with the goal of on-site monitoring of no fewer than three subrecipients, subject to staff modification based on activities and subrecipients. On-site CDBG monitorings generally occur in December; however they were not conducted then due to the COVID-19 pandemic, flu, and RSV concerns for staff and subrecipients. However, all other stages of monitoring (above bullet points) were done.

Minority-and Women-Owned Business Outreach

The City does not discriminate against minority or women-owned businesses during the bidding process and has awarded bids to a number of contracts to minority- and women-owned businesses over the years. Greeley is not a large community and has a small pool of contractors willing to bid on work that involves Federal funds. No bidder is discouraged.

When advertising an Invitation to Bid, both the City and GURA include a statement encouraging minority- and women-owned businesses to apply. (They also include a Section 3 statement.) A sample bid invitation by GURA follows: *"Bids are being solicited for (insert job) by Greeley Urban Renewal Authority (GURA). Bids will be accepted until (time) on (date). Bidders must meet qualifications set by GURA. Women- and minority-owned businesses are encouraged to participate. Section 3 requirements for opportunities for low- moderate-income residents and businesses may apply. For more information call (GURA office phone number)."*

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The 2022 CAPER was available for public comment as follows:

- Mailed to remaining two members of the former Citizens Committee for Community Development with request that they provide comments between February 15, 2023, and March 3, 2023. There **were no comments** received.
- Ads were posted in the Greeley Tribune in English and Spanish on January 29, 2023, notifying the public of the 15-day comment period noted in the prior bullet point and public hearing. There were **no comments generated** from the ads.

- Available for review on City’s website. There were no comments generated by the website.
- Made available at local libraries. **No comments were received** from library patrons.
- Non-profit agency partners with the City received notice of the availability of the CAPER, were invited to attend the public hearing (both) and were encouraged to provide comments and share it with their clientele.
- **The GURA Board of Commissioners’ public hearing to accept the CAPER and recommend that City Council approve the report was held March 8, 2023. There were seven Board members present and one member of the public, who commented on the amount of information available in the CAPER.**
- The City Council accepted the report **with no further comment** on March 21, 2023.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction’s program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The Federal code noted (24 CFR 91.520(c) states the CAPER must evaluate the City’s progress in meeting its specific objectives for reducing and ending homelessness. The questions in CR-25 mirror what is required under 24 CFR 91.520(c). To avoid duplication, please refer to CR-25 for specifics on how the City is progressing with the issue of homelessness.

There were no goals from the Strategic Plan or 2022 Annual Action Plan that were not met due to pausing, reducing, or discontinuing non-CDBG-CV-related activities.

The City submitted its fourth Substantial Amendment to change its CDBG-CV activities, as follows:

- Increased the percentage of grant available to Administration (still under the maximum allowable)
- Increased funding for the public service activity at the Housing Navigation Center/Cold Weather Shelter/day use facility (all under one roof). This facility has been operational since May 2022.
- Cancelled Bonell non-congregate shelter activity, which never moved forward.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

Not applicable.

CR-50 - HOME 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

The City has eight multi-family developments that have units that are still in the HOME affordability period. City policy is a rental monitoring schedule that follows old HOME regulations (every year for projects with 26 or more units, every other year for projects with five to 25 units, and every three years for projects with one to four units). In a typical year, monitoring is conducted annually in July/August; however, due to the COVID-19 pandemic, the City requested and received a waiver of the monitoring requirement that continued through the end of 2021. Per HUD guidance post-waiver, the City conducted an on-site monitoring of HOME units within 180 days of the waiver's expiration on December 31, 2021. (Monitoring began in May 2022 when COVID concerns were not as great).

Twenty-five of the 29 HOME units were monitored for ongoing compliance and property standards in 2022. The eight developments with HOME units are: Chinook Wind, Fox Run, Twin Rivers, Plaza del Sol, Stephens Farm Phases I and II, Camfield Corner, and Camelot. Only minor maintenance issues, which were shown to have been corrected during re-inspection, were found.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 92.351(b)

During the HOME monitoring, information was collected on tenants. The City determined there was a good evidence of affirmative marketing, with the following statistics: Of 25 units monitored, four had tenants of the Black/African American race, 10 identified as Hispanic, three were elderly, 12 had a disability, and 11 were female head-of-household.

Other:

- Owners of the HOME units advertise with the Fair Housing symbol
- Resident Selection Criteria and/or leases include a non-discrimination statement

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

Program income was not used during 2022 except to allocate all available to a HOME rental project, Immaculata Plaza. Construction of this development, which will add 30 senior units to be made available to seniors with 30% or less of AMI, started in 2022 and will be finished in 2023. Program income will be drawn at that time.

Describe other actions taken to foster and maintain affordable housing. 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 91.320(j)

A request for Letters of Interest was issued in late 2022 to identify affordable housing developers with interest in the City’s available CDBG and HOME funds set aside for housing. Two developers, Greeley-Weld Habitat for Humanity and High Plains Housing Development Corporation submitted for upcoming projects. The GURA Board will keep these developers in the forefront when considering funding awards.

Private Activity Bonds from Greeley and Weld County were assigned to the Colorado Housing and Finance Authority (CHFA), which in turn, provides them back to support several new developments in Greeley (construction in 2022-2023); HOME funds will support a project involving rehab of a multi-family dwelling and new construction of new units on the same site (Immaculata Plaza), expected to be completed in 2023.

The City continued to partner with Habitat for Humanity on construction of ownership housing. (Habitat accomplishments were discussed elsewhere in the CAPER.) The Hope Springs development expected to have 170+ units for sale to buyers with incomes 80% or less of Ami is expected to break ground in spring 2023. No HUD funds are involved in the development; an application to provide direct subsidies to the buyers will be considered.

To continue engaging with alternative housing providers, the City started identification of more than 70 sites city-wide as good locations for housing projects of all types. Staff will continue to have discussions with developers to promote the Greeley market for housing.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME
Total Number of Activities	2	0
Total Labor Hours	11,341	0
Total Section 3 Worker Hours	861	0
Total Targeted Section 3 Worker Hours	413	0

Table 9 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME
Outreach efforts to generate job applicants who are Public Housing Targeted Workers		
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.		
Direct, on-the job training (including apprenticeships).		
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.		
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).		
Outreach efforts to identify and secure bids from Section 3 business concerns.		
Technical assistance to help Section 3 business concerns understand and bid on contracts.		
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.		
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.		
Held one or more job fairs.		
Provided or connected residents with supportive services that can provide direct services or referrals.		
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.		
Assisted residents with finding childcare.		
Assisted residents to apply for or attend community college or a four year educational institution.		
Assisted residents to apply for or attend vocational/technical training.		
Assisted residents to obtain financial literacy training and/or coaching.		
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.		
Provided or connected residents with training on computer use or online technologies.		
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.		
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.		
Other - Weld County employment office that connects workers w/available positions in Weld County	X	

Table 10 – Qualitative Efforts - Number of Activities by Program

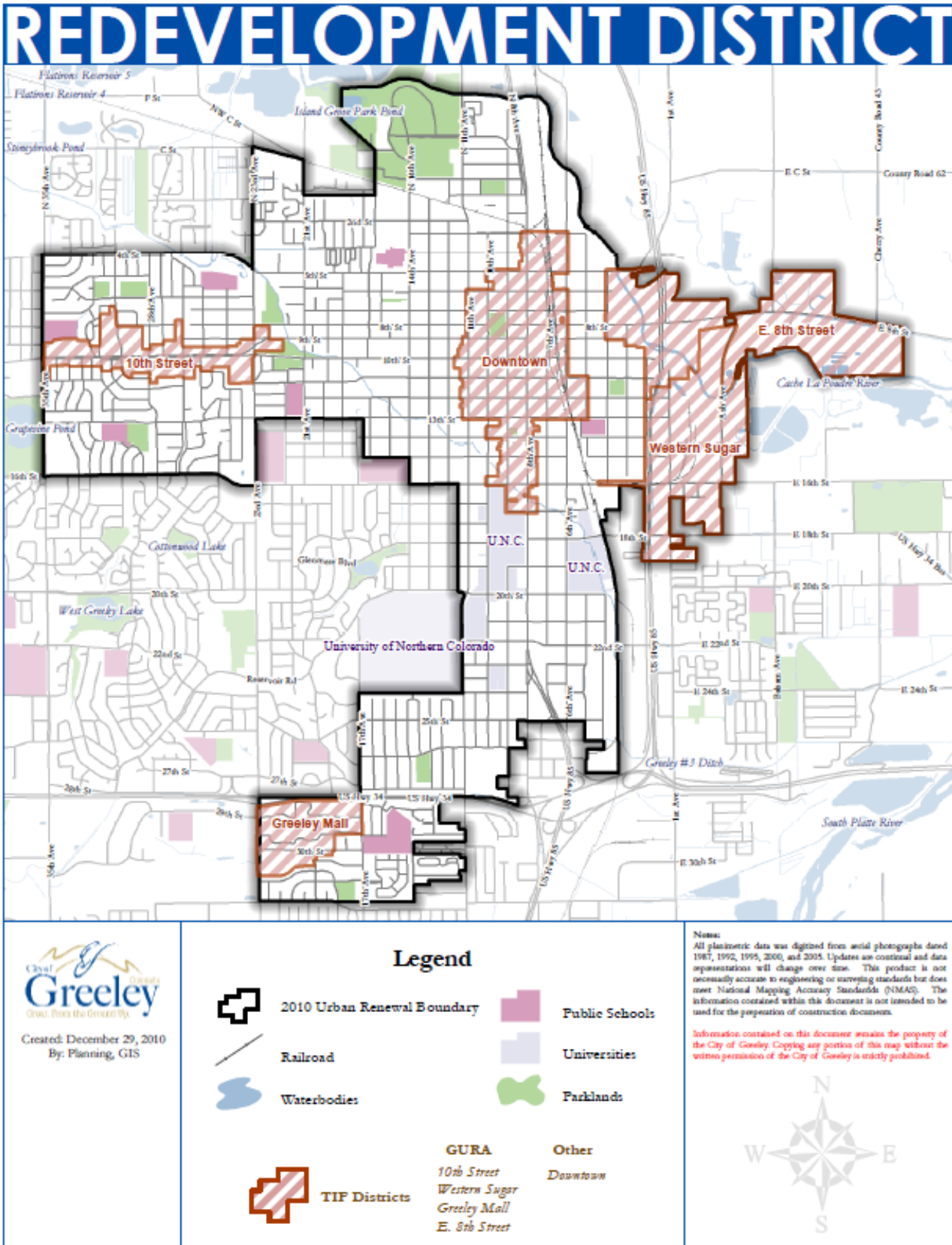
Narrative

The Weld County Employment Office has resources to connect workers to available positions and to assist with skills such as interviewing and resume drafting. The City has a large CDBG infrastructure activity in 2023 and is reviewing ways to increase outreach to Section 3 residents and businesses.

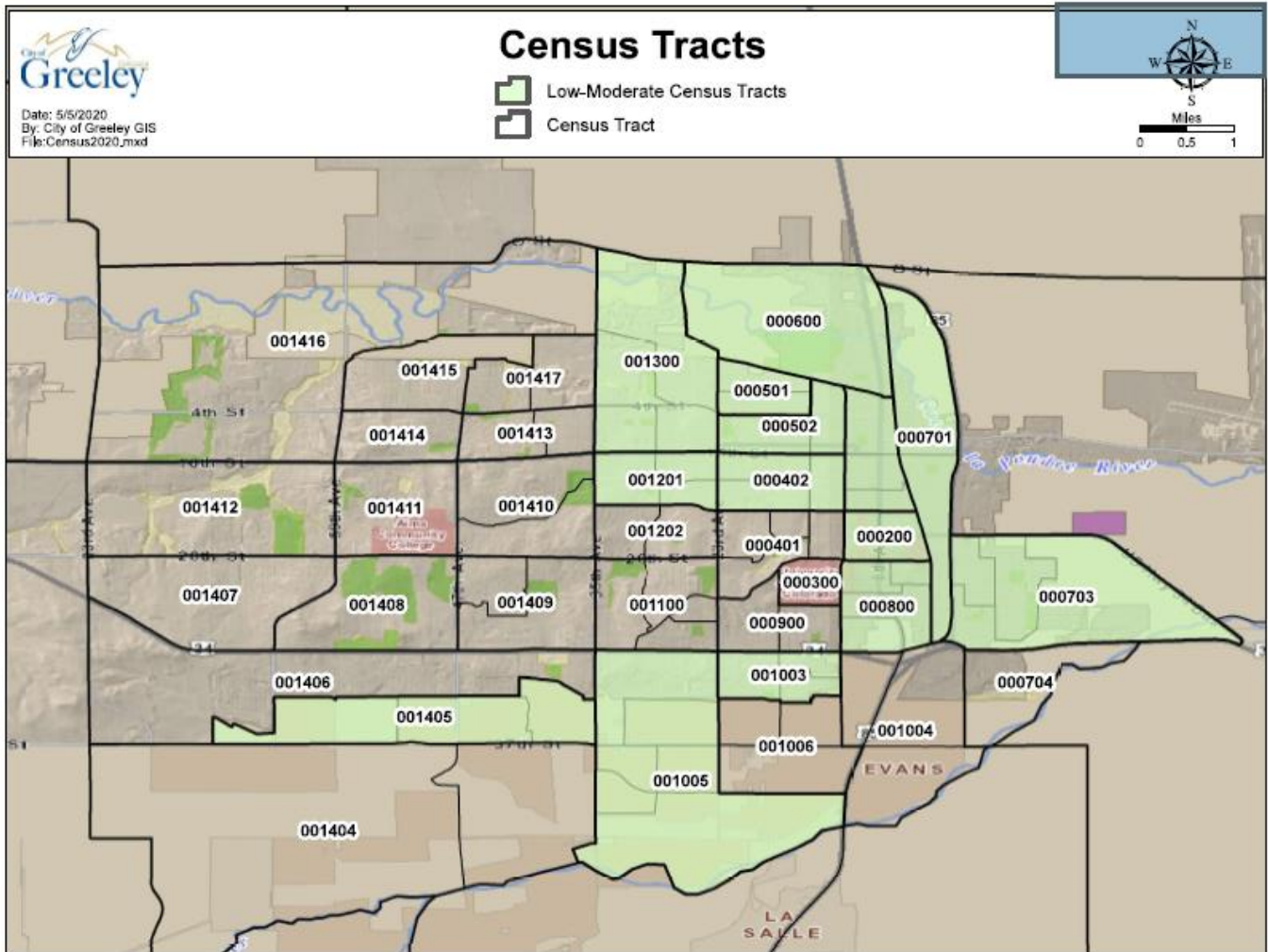
Attachments

- Attachment 1 – Map – Redevelopment District
- Attachment 2 – Map – Low-Mod Census Tracts in Greeley
- Attachment 3 - HOME Affordability and Recapture Policy
- Attachment 4 – CAPER Ads – English & Spanish
- Attachment 5 – Public Notification and Comments

Attachment 1 – Redevelopment District Map



Attachment 2 – Census Tract Map



STANDARD OPERATING POLICIES & PROCEDURES



HOME INVESTMENT PARTNERSHIP PROGRAM SUBSIDY, SALES PRICE, AFFORDABILITY, and RECAPTURE of FUNDS FOR BUYERS OF AFFORDABLE OF OWNERSHIP UNITS

Reference HOME Investment Partnership Program (HOME) regulations at 24 CFR 92, particularly 24 CFR 92.254 (“Qualification as affordable housing: Homeownership”) and 24 CFR 92.503 (“Program income, repayments, and recaptured funds”) with respects to HOME funds assisting the development of homeownership units.

5/17/19 – These policies, as stated below, were Attachment 5 – HOME Affordability/Recapture Policy for Homeownership for the 2019 Action Plan. They were updated in January 2023 to better clarify the direct benefit to homebuyers, after discussions with the City’s 2022 CPD Rep, Jovita Davenport.

These Policies and Procedures are to comply with the HOME regulations noted above and are for the homebuyer program for houses developed by Habitat for Humanity (currently the only offered homebuyer program). “Developer” throughout refers to Habitat for Humanity.

POLICIES

I. Sales Price and Subsidy

- A. The Developer can submit a HOME application and request HOME funds on behalf of their buyers that is the lesser of
 - 1. The gap in buyer purchase financing
 - 2. \$33,000

The GURA Board of Commissioners has determined this is the maximum direct subsidy to be offered to buyers in homebuyer direct assistance program. Buyers must meet all qualifications of the HOME and Developer’s homeownership programs.

- B. The intent of the HOME investment is to reduce the price of the home and is hereinafter called the “direct subsidy” or “HOME investment”.
- C. The sales price of the HOME to be acquired using a HOME investment cannot exceed the New Homes HOME/HTF Purchase Price Limit (also known as the HOME Affordable Homeownership Limits) as set by the U. S. Department of Housing and Urban Development (HUD) on an annual basis. Further restriction on the sales price may be determined by the Developer to comply with its own homeownership program, but at no time can the sales price exceed the amount provided by HUD.

II. Affordability

HUD expects HOME funds to be utilized for affordable housing for households earning 80% or less of the Area Median Income (AMI) and for the home to remain affordable for an established time. To keep the housing affordable, HOME regulations impose affordability requirements that stay with the property for a period, called the “affordability period”.

- A. **Affordability Period.** The length of the affordability period is based on the amount of the HOME investment in the home to be purchased and is the period during which the property must remain affordable, or the homebuyer is subject to the return of the HOME investment. The table below shows HUD’s minimum affordability periods by HOME investment. The City has chosen to utilize the periods defined in the table and will not impose a longer period of affordability. Subrecipients, Owners, Developers, and Community Development Housing Organizations (CHDOs) cannot opt out of applying these policies to its homebuyer program and, further, must assist the City in enforcing the City’s Affordability and Recapture policy.

HOME Funds in Project	Affordability Period
<\$15,000	5 years
\$15,000 - \$40,000	10 years
>\$40,000	15 years

- B. **Enforcement of the Affordability Period.** There are two means by which the HOME investment is protected during the period of affordability and which will restrict the way in which the home can be used and sold, as outlined in these policies and protected by recorded legal documents. The diagram below provides a visual of the enforcement means, both of which are described by policy following the diagram.

Purpose: Maintain Affordability and Protect the HOME Investment	
Repayment	Recapture
100% of the HOME investment is subject to repayment if the home does not retain affordability throughout the affordability period. Affordability is defined by regulation and is stated in the policies for repayment below.	All or part of the HOME investment is subject to recapture if the home is sold, either voluntarily or involuntarily, during the period of affordability.
See III. Section A below for policy.	See Section B below for policy.

- C. **Affordability Term.** The affordability period begins after project completion. (“Completion” is defined as the date the activity is closed in IDIS.) Legal documents will designate the affordability term as 5 years, 10 years, or 15 years depending on HOME investment plus three months to allow the City time to draw the funds and close the activity.

III. Policies to Retain Affordability

- A. **Repayment.** The HOME regulation at 24 CFR 92.503(b)(1) states, “Any HOME funds invested in housing that does not meet the **affordability** requirements for the period specified in 24 CFR 92.254 (Qualification as affordable housing: Homeownership) must be repaid by the participating jurisdiction.”

HUD defines **affordable** under the HOME program as meeting the following:

1. The housing must be single-family housing.
2. The housing must be modest, as follows:
 - a. Utilization of the HOME Affordable Homeownership Limits provided by HUD (annually) ensure this requirement.

3. The housing must be acquired by a homebuyer whose family qualifies as a low-income family, i.e., earning no more than 80% of AMI. (The Developer may further restrict income through its program policies.)
4. The housing must be the principal residence throughout the period of affordability.

To enforce the affordability regulation, the City will require prompt repayment of all the HOME investment in the following instances:

1. The home is no longer the principal residence of the homebuyer. The homebuyer must always occupy the home and provide an annual residency certification to remain in compliance with affordability. Non-return of the annual residency certification is considered being out of compliance. Under the residency requirement, the following are not allowed:
 - a. Anything that causes the homeowner to not reside in the home, including leasing the unit to another household or transferring title to another household (for example through a Quit-Claim Deed).
2. Reconstruction of the home to accommodate multiple families (it must remain a single-family residence).
2. Misrepresentation of homebuyer's information (for example, it comes to light that family size or income were reported falsely).
3. The first mortgage is refinanced.

The City will secure the affordability period by a Beneficiary Use Covenant/Homeowner Agreement.

The City will exercise due diligence and make every effort, in conjunction with the Developer, to work with the homeowner to return the home to affordability compliance and avoid repayment of the HOME funds. Due diligence steps will include the following:

1. Through the Agreement with the Developer, the Developer shall be responsible for initially contacting the homeowner, reminding them of their obligations to Beneficiary Use Covenant/Homeowner Agreement, and will attempt to facilitate returning the unit into affordability compliance.
 - a. The Developer will send annual certification letters to the homeowners, which must be signed, dated, and return acknowledging continuation of principal residency.
2. If the homebuyer does not respond to the Developer, contact with the homeowner will be initiated by and for the City through the City Attorney's Office.
3. The Developer and City will work with the homeowner to return the property to compliance through the following:
 - a. Allowing a lease term to expire and continuing with the affordability after expiration (in the case where a home has been rented and a tenant has a lease). The affordability period will be extended past the affordability term by the length of any lease.
 - b. Providing reasonable time (determined by the City and the homeowner) to return the home to single-family status.
 - c. Allowing the homebuyer to sell the property under the recapture provisions below.

Misrepresentation or refinancing require repayment without a means to remedy.

4. **Remedy.** If the Developer and/or the City, through working with the homeowner, are not able to return the home to affordability compliance, the City will contact HUD regarding the repayment of HOME funds to determine how they should be handled. Additionally, the City will take the following steps:

- a. Per the terms of the Beneficiary Use Covenant/Homeowner Agreement, the City will pursue collection by whatever means are allowable under the law, the costs of which will be the responsibility of the homeowner(s).
 - If the homeowner is unable to repay the any or all the HOME funds immediately, the City will allow for a homeowner to enter into a loan agreement for repayment of the funds. In this case, the City will repay HOME from its General Fund and set up loan for repayment of the HOME investment with a term not to exceed the original term of the Beneficiary Use Covenant/Homeowner Agreement.
 - b. Per the terms of the Agreement with the Developer, secondary collection will be pursued by the City from the Developer in any amount uncollectable from the homeowner.
 - c. Right of Legal Remedy in Pursuing Satisfaction of Affordability Period. In the event the homeowner does not satisfy the full terms of affordability and make repayment of HOME funds, the City of Greeley reserves the right to pursue any remedy allowable under HUD regulations and the law for full payment by any legal means necessary. Payment of legal or any other fees will be the responsibility of the homeowner.
- B. **Recapture.** A homeowner cannot **sell** the home during the period of affordability without triggering requirements that some or all the HOME investment be returned. The HOME regulations at 24 CFR 92.524-Qualification as affordable housing: Homeownership govern instances where a homeowner wants to sell the property during the period of affordability. By policy, the City has chosen the **recapture** of funds (24 CFR 92.524(a)(5)(ii)-Recapture) as the means it will use to enforce regulations in case of a sale. “Sale” includes voluntary or involuntary (foreclosure) sales. Voluntary sales include a short sale or deed-in-lieu of foreclosure.
- A short sale is a voluntary sale in a situation where the bank that holds the mortgage agrees to take less than the full payoff for the mortgage in full satisfaction of the mortgage. This is commonly sought by a homeowner who wants to sell but whose house is “upside down” or where the mortgage balance exceeds the fair market value of the property. The homeowner is voluntarily selling for less than the fair market due to the homeowner’s current situation.
 - The City has further determined that foreclosed upon homeowners will follow the recapture provision outlined below. (The City will contact HUD in the case of foreclosure and any direction for HUD that deviates from this must be followed.)
1. **First Right of Refusal.** The Developer shall have a First Right of Refusal Clause in their legal documents (per the Developer Agreement). Should they Developer choose to exercise that Right, the following apply:
 - a. The Developer can resell the property to a new buyer who meets income and all other qualifications of the HOME Program.
 - b. The remaining time on the Beneficiary Use Covenant/Homeowner Agreement can be transferred to the new buyer, provided the new buyer agrees to accept that sale condition and they meet all HOME requirements.
 2. HUD offers options to enforce the recapture provisions; the City has chosen to **recapture the full amount** [(see regulation 92.254(a)(4)(ii)(A)(1)], (option one in the cited regulation). “Full amount” is defined as the net proceeds of the sale (sales price minus non-HOME loans on the property and any closing costs associated with the sale). At no time will the City attempt to recapture more funds than are available from net proceeds. The net proceeds provision includes voluntary and involuntary (foreclosure) sales.

The following scenarios further describe how the City will recapture funds. To clarify policy, an example is provided following each situation, in red. These are examples only and do not reflect true amounts.

- a. **If there are net proceeds greater** than the loan for HOME funds, the full HOME subsidy is recaptured, and the remaining proceeds belong to the homeowner entirely and are considered to be the fair return on the homeowner's investment.

EXAMPLE: The homeowner decides to voluntarily sell the property, and it subsequently sells for \$200,000. The homeowner repays all loans and closing costs (not including the HOME direct subsidy), which total \$150,000. The homeowner thus has net proceeds of \$50,000. The HOME direct subsidy was \$30,000. From the net proceeds of \$50,000, the City will recapture the HOME \$30,000 direct subsidy and the homeowner retains \$20,000.

- b. If a sale results in **less proceeds available than are required** to meet the demands of all liens, including the HOME direct subsidy, any amount available from net proceeds up to the amount of the remaining affordability loan. That amount will be considered full payment of obligations under the affordability/recapture agreement for the homebuyer.

EXAMPLE: The homeowner decides to voluntarily sell the property, and it subsequently sells for \$200,000. The homeowner repays all loans and closing costs (not including the HOME direct subsidy), which total \$175,000. The homeowner thus has net proceeds of \$25,000. The HOME direct subsidy was \$30,000. The entire \$25,000 will be recaptured from the homeowner to satisfy the HOME requirements; the homeowner will keep none of the net proceeds.

- c. **If there are no net proceeds** from the sale, repayment will not be required from the homeowner and the affordability period will be considered satisfied for that party.

EXAMPLE: The homeowner decides to voluntarily sell the property, and it subsequently sells for \$200,000. The homeowner repays all loans and closing costs (not including the HOME direct subsidy), which total \$200,000. The homeowner thus has \$0.00 net proceeds. The HOME direct subsidy was \$30,000, of which \$0.00 will be recaptured. Likewise, there will not be net proceeds left for the homeowner.

- d. In the case of a short sale, the City (or the Developer, as applicable) has the option of whether or not to approve the short sale. Recapture will be based on net proceeds only, and follow the applicable provisions set forth above.

- e. Foreclosure.

- When the City and/or Developer are made aware of a pending foreclosure, they will to the greatest extent feasible provide the homeowner with resources, including counseling options, the Colorado Foreclosure Hotline information, and other guidance as is available.
- Recapture, in the case of foreclosure, is based on net proceeds alone. If there are no net proceeds, the affordability restriction is terminated and there is no further obligation to the homeowner or the City. (Subject to HUD approval, as noted above.)

3. Subject to HUD approval, the City will use any recaptured funds for other HOME-eligible activities.
4. The HOME Investment and recapture provisions will be secured through a Deed of Trust and Promissory Note. This is in addition to the Beneficiary Use Covenant/Homeowner Agreement that secures affordability and the repayment required if a homeowner is not in compliance with the affordability requirements.

- a. If the homeowner resides in the property for the full affordability period and meets all the terms of the Deed of Trust, Promissory Note, and Beneficiary Use Covenant/Homeowner Agreement, the City will release all documents at its expense at the expiration of the legal documents.

PROCEDURES

It is recommended that the City and the Developer use the Procedures below as a checklist during the construction and subsequent sale of housing units. These procedures are only for implementing the recapture policies. Other procedures are noted in the Agreement with the Developer.

Applications for HOME funds are available from the City year-round, as funds are available. Procedures below begin once an application has been approved for funding by the GURA Board of Commissioners.

1. Developer – Provide a written preliminary buyer financing worksheet that identifies a gap in available financing for the home buyer.
 - a. City –Based on numbers, provide a preliminary, written HOME funds commitment to the Developer at which time HOME funds will be committed.
2. Developer - Articulate affordability requirements (repayment of funds) and recapture provisions to potential purchasers at various stages in the process.
 - a. City - Meet with the potential buyer(s) to review the Beneficiary Use Covenant/Homeowner Agreement, Deed of Trust, and Promissory Note to provide additional assurance that the buyer is aware of the affordability period and instances by which the HOME investment may have to be returned (repayment) or recaptured (sale) and the considerations and requirements of each scenario.
3. Developer – As construction completion nears, provide the City with closing information (per the Developer Agreement).
4. Developer – Finalize the buyer financing worksheet with final figures to determine the exact amount of HOME funds to be involved in the property.
5. City – Prepare the Beneficiary Use Covenant/Homeowner Agreement, Deed of Trust, and Promissory Note to secure the affordability period. Ensure the document is recorded following closing. The expense of recordation is the City's with regard to its legal document (HOME program expense).
6. City – At its expense, release the Beneficiary Use Covenant, Deed of Trust, and Promissory Note when the affordability period expires.

Attachment 4 – Public Hearing and Public Comment Ads



Fair Housing Month 2023

WHEREAS, April 2023 marks the 55th anniversary of the passage of Title VIII of the Civil Rights Act of 1968, commonly known as the Federal Fair Housing Act; and

WHEREAS, the Act outlines national policy of fair housing for all individuals who live in the United States and protects individuals from discrimination based on race, color, sex, disability, religion, family status, and national origin; and

WHEREAS, in Colorado, housing laws also protect against discrimination due to marital status, ancestry, and creed; and

WHEREAS, the laws of this nation, our state, and the City of Greeley seek to ensure such equality of choice for all transactions involving renting or buying a home, receiving a mortgage, seeking housing assistance, and engaging in other housing related activities; and

WHEREAS, Fair Housing is essential to the ethical commitment of the City and a critical component of family and community health and stability; and

WHEREAS, the City of Greeley encourages renters and homeowners to know their rights under the National Fair Housing Law.

NOW, THEREFORE, I, John Gates, by virtue of the authority vested in me as Mayor of the City of Greeley, do hereby proclaim April 2023 as Fair Housing Month.

IN WITNESS WHEREOF, I have hereunto set my hand and caused to be affixed the official seal of the City of Greeley, Colorado, this 21st day March 2023.

John Gates
Mayor