



5 Year Strategic Plan 2010-2014

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

Strategic Plan Executive Summary:

The Strategic Plan covers the years 2010-2014. This plan was developed through a comprehensive local effort including the analysis of secondary data, programmatic input meetings, community conditions and needs assessments based on community climate, economic factors, and data from social service providers. The resulting plan and document will be used by the Housing Development Division and City Council to allocate Community Development Block Grant (CDBG), HOME Investment Partnership Act (HOME), and Emergency Shelter Grant (ESG) program funds within the City of Colorado Springs.

The Housing Development Division (HDD) has made progress toward meeting housing, community development and homeless needs over the past five years and will continue to further address these needs over the next five years through meeting the following objectives:

1. Support local affordable housing development and preservation
2. Increase the supply of affordable housing (rental and homeownership)
3. Support a housing continuum that includes support to those qualified agencies that provide emergency, transitional, permanent supportive and permanent affordable housing opportunities in the community
4. Increase funding opportunities as appropriate for affordable and accessible housing for special needs populations
5. Support neighborhood preservation through capital improvements, infrastructure and housing preservation activities in designated neighborhood strategy areas
6. Support local efforts to assure that households in crisis are able to obtain and/or maintain housing stability.

Strategic Plan

The regulations of the U.S. Department of Housing and Urban Development (HUD) require the preparation of a Consolidated Plan covering a three, four or five-year period as a pre-requisite to receiving CDBG, ESG, HOME and other applicable Community Planning Development Grant program for which an entitlement community is eligible. In response to this requirement, HDD has prepared this Consolidated Plan for a five-year period for program years 2010-2014, beginning

April 1, 2010 through March 31, 2014. The plan consists of several parts, including general strategies that will be followed in utilizing CDBG, HOME and ESG funding; a housing section including priority housing needs, a housing market analysis, specific housing objectives and barriers to affordable housing delivery; a homeless section including a homeless needs assessment, priority homeless needs, homeless inventory, homeless continuum of care strategy, ESG strategy; a community development needs assessment, antipoverty strategy, and a non-homeless special needs section; and an annual Action Plan which describes the annual activities that will be undertaken through HDD utilizing the federal funding assistance under the CDBG, HOME and ESG grant programs.

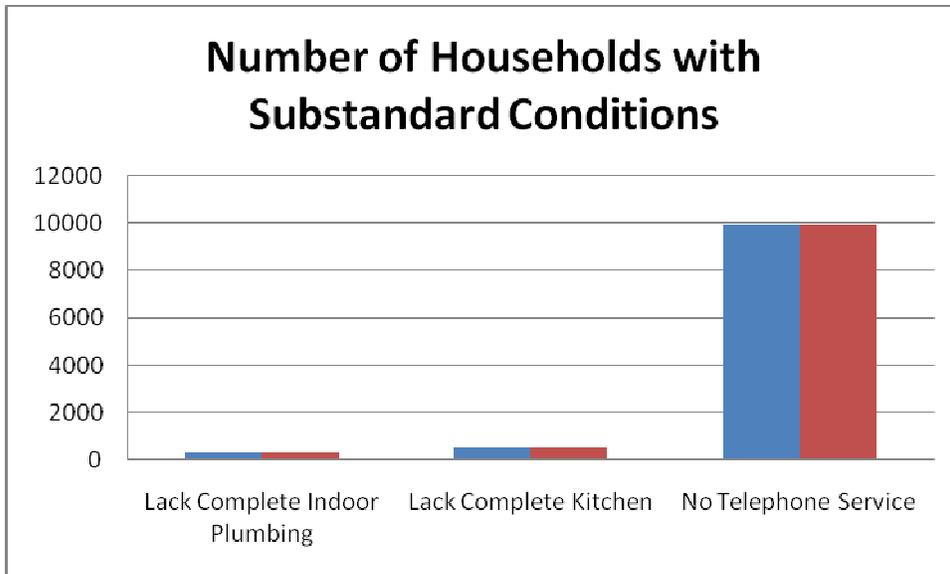
General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a) (1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a) (2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
3. Identify any obstacles to meeting underserved needs (91.215(a) (3)).

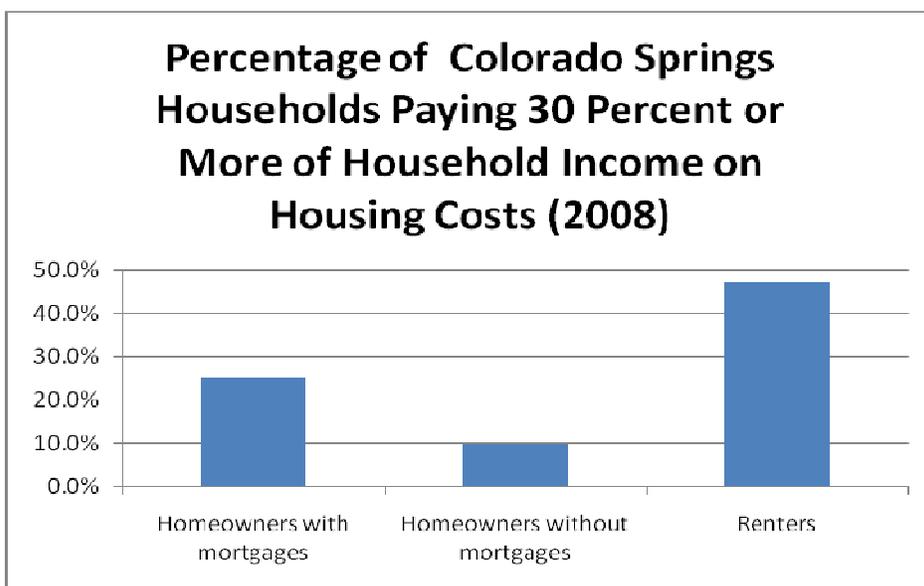
3-5 Year Strategic Plan General Questions response:

In 2008 the population of Colorado Springs was 380,307, the second most populous city in the State of Colorado and ranked 48th in the United States. This represents a +5.4% increase in population since 2000. Colorado Springs was ranked #1 in Outside Magazine's 2009 list of America's best cities. The total population is expected to reach the 500,000 mark by 2010 this includes the urban and rural areas. The estimated median household income in 2008 for Colorado Springs in 2008 was \$56,263 up from \$45,081 in 2000. However, the estimated per capita income in 2008 was \$28,674. Households earning this amount qualify for many federally funded programs. Even though the median income in the area is rather high, approximately 11.8% of the residents of Colorado Springs live in poverty. The federal programs and the areas of concentration have been identified based on community needs and external data such as the US Census American Cities Survey conducted every year. Approximately 0.2% of households or 301 lack complete indoor plumbing facilities and 0.3% or 522 lack complete kitchen facilities. Another 6.4% of households in Colorado Springs or 9,939 lack telephone service. While no telephone service does not indicate substandard conditions, the lack of complete plumbing and kitchen facilities are two basic indicators of substandard housing.

The chart below represents the data listed above:



In 2008, there was a total of 172,250 housing units in Colorado Springs. Of that total 155,535 or 90.3% were occupied and 16,715 or 9.7% were vacant. Owner occupied units totaled 99,155 or 63.8% and renter occupied units totaled 56,308 or 36.2%. A total of 6,337 or 8.1% of the 78,359 housing units with a mortgage pay between 30-34.9% of household income for housing costs. A total of 19,485 or 24.9% of the 78,359 housing units with a mortgage pay 35% or more of household income for housing costs. Approximately 422 or 2.1% of households without a mortgage pay between 30-34.9% of their household income for housing costs, while 1,611 or 7.9% pay more than 35% of their household income for housing costs. Of the 54,112 renter occupied housing units in the community 4,367 or 8.1% of those households pay between 30-34.9% of their household income for housing costs, while 21,085 or 39% pay more than 35% of their household income for housing costs. This indicates that there is a need for more affordable housing in the community as well as a need for living wage employment. See the chart below:

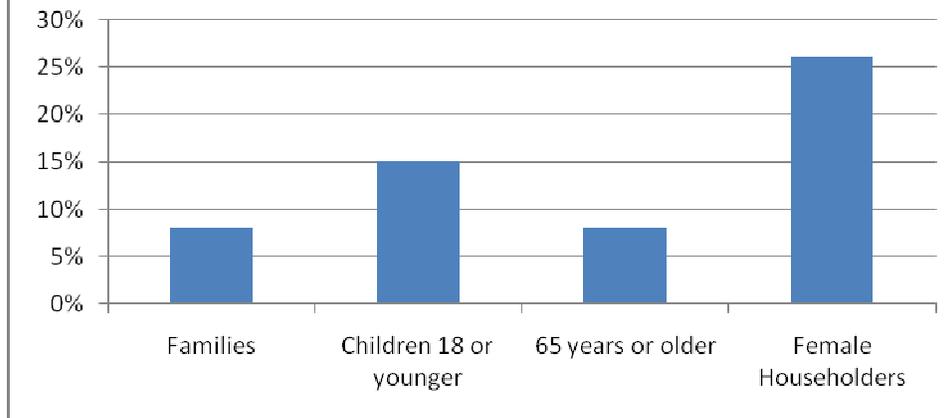


Data also indicates that the housing stock in the community is aging with a total of 84,290 housing units at 30 years or older. The number of aging units can be broken down by the year built. A total of 10,772 or 6.3% of housing units were built from 1939 or earlier, 2,871 or 1.7% of units were built between 1940-1949, 15,185 or 8.8% were built between 1950-1959, 19,344 or 11.2% were built between 1960-1969, and 36,018 or 19.4% were built between 1970-1979. Only 5,900 or 3.4% of the housing units in Colorado Springs were built in 2005 or later. As a result, many housing units are beginning to have maintenance issues specifically for low to moderate income homeowners who may have deferred maintenance for lack of additional funds.

Specific social, economic and demographic statistics for the City of Colorado Springs based on US Census American Community Survey is as follows:

Social Characteristics	
Average Household Size:	2.5
Percentage of Families:	64%
Married Couples:	48%
Other Families:	16%
Non-Family:	36%
Foreign Born:	8%
Colorado Born:	32%
Age Distribution	
Under 18	25%
25 to 44	30%
45-65	25%
65 and older	10%
Education Characteristics	
Less than 9 th Grade:	2.8%
9 th -12 th grade no diploma:	5.2%
High School Graduate:	23.4%
Some College No Degree:	24.8%
Associates Degree:	9.4%
Bachelors Degree:	21.5%
Graduate or Professional Degree:	12.8%
Dropout:	9%
Economic Characteristics	
In Labor Force:	214,000 or 70.4%
Mean Travel Time to Work:	21 minutes
Median Household Income:	\$56,263
Families below Poverty Level:	8%
Children Living Below Poverty:	15%
65 years and older in Poverty:	8%
Female Householders in Poverty:	26%

Percentage and Type of Colorado Springs Residents Living in Poverty



Source: American Community Survey, 2008-US Census

The federal resources received through HUD enable Colorado Springs to concentrate efforts in areas where the need has been identified. In an effort to meet the needs in the community, HDD allocates funding to an array of eligible activities however, the majority of the federal funding is directed toward housing related activities such as affordable housing development, affordable housing preservation through housing rehabilitation, emergency home repair and barrier removal programs. In addition, the City provides funding for infrastructure improvements in designated neighborhood strategy areas. Historically these designated areas have been older neighborhoods near the city's core downtown area as this is where the majority of the oldest housing stock and oldest infrastructure is located. These areas also meet the 51% or higher concentration of low to moderate income persons. In recent years as the community has seen growth in the east and northeast quadrants of the community, the need for assistance is also expanding. To that end in the past year, the City closed out two older strategy areas where identified deficiencies had been addressed and designated a new strategy area, Deerfield Hills, which is east of the City's core. The goal of the program, however, is to make a positive impact in the community, but HDD encourages development of affordable housing throughout the community to eliminate the concentration of affordable housing or human services in a particular area of the community. This philosophy has worked well for the program. Affordable housing development has been created and/or preserved in all areas of the City.

Each program (CDBG, HOME, ESG, ADDI) varies in its methods to fund distribution but as a rule priority is given to designated strategy areas for infrastructure improvements as well as housing rehabilitation activities. The housing rehabilitation program is available city wide for qualified households. Each specific program is tailored to meet federal and program specific guidelines and to most efficiently meet the needs of the community. Most program activities are administered with community partners such as non-profit and for-profit developers, non-profit service providers, neighborhood associations, the Colorado Springs Housing Authority, Pikes Peak United Way, other city divisions as applicable and practical. The City has designated four Community Housing Development Organizations (CHDOs). These are non-profit housing providers that meet the federal requirements. The designated

CHDOs in Colorado Springs are: Ithaka Land Trust, Rocky Mountain Community Land Trust, Partners in Housing and Greccio Housing. These agencies each have a niche in the housing community that ranges from affordable rental housing development, affordable homeownership, transitional and affordable permanent housing, and permanent housing for hard to serve populations.

ESG funds are utilized to provide support to the two major overnight homeless shelter providers in the community: The Salvation Army New Hope Center and the Urban Peak Teen Shelter.

CDBG funds are used to supplement the HOME program for affordable housing development activities and housing rehabilitation activities. In addition, a portion of these funds are used to fund human service/public service activities administered by non-profit agencies in the community who go through a competitive application and review process each year. CDBG funds are also used for infrastructure projects in designated neighborhood strategy areas, to provide support for neighborhood organizations in the strategy areas, to fund two code enforcement officers who provide service in the strategy areas and to cover eligible planning and administrative activities.

HOME funds are used for housing related activities only. As indicated earlier, funding is provided for housing rehabilitation, affordable housing development, tenant based rental assistance, CHDO support and CHDO development reserves as required by the grant.

American Dream Downpayment Initiative (ADDI) funds are administered through a partnership with the Colorado Springs Housing Authority. This partnership works well, as the Authority already had a downpayment assistance program in place which met the requirements of the ADDI program, therefore HDD did not see a need to develop a separate program since a program was already in existence. The City did not receive ADDI funds in 2009 and it is anticipated that these funds will not be available to Colorado Springs in the 2010 program year. The ADDI program description will remain a part of the plan as this funding may become available in future years.

Obstacles to meeting community needs include: (1) Economic conditions which have led to an increased level of need for program assistance; (2) Increased numbers of homeless persons and lack of resources to address additional needs; (3) Continued decrease in federal funding allocations; (4) Loss of State funding for almost a year limited ability to leverage dollars for affordable housing development; (5) Economic conditions limiting ability for bond financing has also limited leveraging opportunities; and (6) Increased need for subsidized, affordable and accessible housing for persons with disabilities and limited resources to meet the need.

Managing the Process (91.200 (b))

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the

process.

3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

3-5 Year Strategic Plan Managing the Process response:

The City of Colorado Springs, Housing Development Division (HDD) is the lead agency in the development of the community's consolidated plan. There are many entities that assist in carrying out programs and activities identified in this plan.

The Housing Development Division is responsible for management and oversight of the federal block grant funds, local funds and state funds utilized for activities that benefit low and moderate-income citizens. The Division handles all reporting including the consolidated plan, the comprehensive annual performance report, compliance reports, environmental and labor assessments, affordable housing development, housing preservation and rehabilitation, emergency repair and barrier removal, tenant based rental assistance, neighborhood support and capital improvements, human service activities and certain homeless activities. To meet the stewardship and fiduciary responsibility for grants management, HDD staff reviews annually and throughout the program year program data and trends to ensure that activities are meeting community needs. Assessments include a review of goals and resulting outcomes, funding distribution and community climate.

The agencies listed below contributed to the development of this plan and a brief description of their programs and responsibilities is included.

The Colorado Springs Housing Authority (CSHA) is the largest affordable housing provider in the community. While the City nor HDD have an oversight capacity of the agency, HDD and CSHA have developed a great partnership for the delivery of affordable housing in the community. CSHA is primarily responsible for administering the Section 8 Housing Assistance program, public housing programs, downpayment assistance programs and housing development. A portion of HOME funds are utilized to support tenant based rental assistance and affordable housing development undertaken by the Housing Authority. In addition, CSHA utilizes ADDI funds granted through an agreement with the City for downpayment assistance when funds are allocated through the federal government. CDBG funds have also been utilized for housing projects undertaken in partnership with CSHA to include the creation of the lease option to purchase program.

Homeward Pikes Peak is the homeless coordinating agency in the community and serves as the lead entity in identifying and developing mechanisms to address homeless needs, coordinate the semi-annual homeless count and coordinate community response to identified needs for the effective and efficient delivery of services.

Two code enforcement officer's salaries are covered under the block grant program. These officers are responsible for monitoring the designated neighborhood strategy areas. The officers conduct community meetings which have led to a more proactive code enforcement effort to address code violations and concerns.

Neighborhood associations in the neighborhood strategy areas have assisted the Division in developing a strategy area designation and close-out policy and provide valuable input in addressing neighborhood concerns identified in neighborhood plans. In addition, these organizations provide information regarding any changes in project priorities for their respective neighborhoods.

Comprehensive Homeless Assistance Providers (CHAP) meets monthly to discuss homeless issues. This group is instrumental in helping Homeward Pikes and the City identify issues that need to be worked on in the homeless services delivery arena.

Affordable Housing and Loan Review Committees provide valuable input and approval of affordable housing development and rehabilitation projects that benefit low and moderate-income persons in the community.

Other ad hoc committees are formed as needed to address certain issues where public input is needed to ensure that community needs are being adequately addressed.

In addition to the entities listed above, data was collected from the following:

- El Paso County Housing Authority
- El Paso County Department of Human Services
- El Paso County Department of Health and Environment
- State Division of Housing
- Colorado Housing and Finance Authority
- Pikes Peak Workforce Council

Housing Development Division staff will continue to participate in community forums and serve on committees that provide information regarding community needs in the areas of housing, social service needs, accessibility issues and homeless needs.

Citizen Participation (91.200 (b))

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

3-5 Year Strategic Plan Citizen Participation response:

Citizen Participation

The City of Colorado Springs has adopted a citizen participation plan that complies with the U. S. Department of Housing and Urban Development's regulatory requirements. The plan provides for a 15-day comment period for the CAPER, a 30-

day comment period for the Consolidated Plan, Annual Action Plan, and substantial change amendments.

The primary purpose of the plan is to gather input and information from citizens and citizen groups, especially those affected by the programs; gain input which will assist in budget development; gather feedback on programs that have been funded in the past; and provide a means to utilize citizens in the everyday decision making process regarding federal funding of programs through several working citizen committees.

The following citizen committees are utilized by the City:

- Human Service Funding Allocation committee
- Loan Review Committee
- Affordable Housing Funding Review Committee
- Neighborhood Associations
- Comprehensive Homeless Assistance Providers Taskforce (CHAP)

Numerous actions are taken to enable and encourage citizen participation:

1. Community-wide meetings are held to identify and develop methods to address homeless service needs in the community
2. Human service providers are afforded the opportunity to share their agency stories and identify needs for their constituents
3. Homeless street count provides valuable information and opportunities for staff to see what is happening at the grass roots level
4. Capital improvements program manager attends neighborhood meetings to obtain information and provide input on projects in designated strategy areas
5. Housing rehabilitation program coordinator attends community meetings to provide information on programs and overall availability of services
6. On-going assessments on current programs and activities are utilized for improvements
7. Surveys are utilized in the housing rehabilitation program to solicit citizen input for continuous program improvement
8. Affordable housing manager attends community meetings to obtain information, provide input on projects and provide information on availability of services
9. Meeting announcements are published in English in the local Gazette newspaper and in Spanish in the Hispania News; in neighborhood newsletters, on the City's Channel 18 cable network, on the Housing Development web page, and through direct mailings to citizens in identified low-income neighborhood strategy areas.

The City relies on the service providers in this community that assist individuals and families with disabilities to provide feedback and information regarding their needs. The homeless street count provides an opportunity for the City to get a first hand view and converse with the subpopulations of the homeless who have physical and mental disabilities. The service provider community is well respected and they are an excellent source of information for plan development.

The City's Citizen Participation Plan, printed in English and in Spanish, has been widely distributed throughout the city, particularly in areas where low and moderate-income people reside. The plan is available in the six community centers, senior center, and in all major Housing Authority apartment complexes. Additionally, copies of the plan are available through the Apartment Association of Southern Colorado, City Hall, City Administration Building, Silver Key Senior Services, Independence Center, Pikes Peak Library, United Way office, Housing and Building

Association office, and in the Housing Development office. Copies of the Citizen Participation Plan can be downloaded from the Housing Development website.

The City's budget process is widely publicized and includes an after-hours town hall meeting that provides citizens the opportunity to address City Council members in person; watch on www.springsgov.com or on Cable TV Channel 18. Citizens are invited to send in comments by phone or by email. The town hall meeting was held on October 22, 2009. The federal block grant budget is part of that process.

Citizens were provided a 30 day comment period during the development of the Consolidated Plan and the proposed 2010 block grant budget. Public notice was published in the Gazette on November 7, 2009 and in the Hispania News on November 5, 2009. The proposed budget in its entirety was made available on the City's web site and the Housing Development web page. No comments were received.

In addition, Housing Development staff conducted four neighborhood meetings during the month of November in designated Neighborhood Strategy Areas to solicit input on the development of the Consolidated Plan and 2010 budget. Notification of the meetings included the local papers mentioned above, the Housing Development web site, Channel 18, neighborhood association newsletters and by direct mail.

Institutional Structure (91.215 (i))

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

3-5 Year Strategic Plan Institutional Structure response:

HDD works with a host of organizations, both public and private, to carry out its Consolidated Plan. Housing development and preservation activities are accomplished through partnerships with other entities such as the Colorado Springs Housing Authority, and the El Paso County Housing Authority, State Division of Housing, non-profit and for-profit developers, and certified Community Housing Development Organizations (CHDOs). In addition, HDD staff serve as rehabilitation specialists that oversee the preservation aspect of housing through contracts with homeowners and private contractors. Capital improvement activities are carried out with staff oversight through partnerships with other city divisions (e.g. engineering), and private contractors. Public/human service activities are carried out through partnerships with local non-profit service providers in the areas designated as areas of need (e.g. Emergency Care and Shelter, Youth Services, and Self-Sufficiency).

Challenges include community need outweighing the level of resources available. The network of partnerships with other funding agencies (e.g. El Paso County, Colorado Springs Housing Authority, CHAFA and the State Division of Housing) has helped to stretch the available resources particularly for housing related activities. By collaborating with other funding sources, HDD leads by example for community organization in reaching the goal of community collaboration to meet identified community needs. One agency can make a small impact but agencies working together in a collaborative fashion can make a huge impact and in many instances alleviate or greatly diminish the problem or need they are addressing. The strength of service delivery is promotion of partnerships to address community needs and the gap in service delivery is the lack of resources to meet the demand for service.

The Colorado Springs and El Paso County Housing Authorities are components of the affordable housing development and preservation delivery system for the Colorado Springs community. Local housing authorities are established through the auspices of local government, subject to state enabling legislation. Neither the City nor HDD specifically has direct oversight for the local PHAs, however we may partner with these entities through a grantee or project sponsor relationship to complete local projects and activities. HDD does certify that their local plans and projects are consistent with the City's Consolidated Plan.

The Colorado Springs Housing Authority provides the HDD division manager with monthly reports regarding programs. HDD receives a copy of the monthly board meeting minutes and is generally involved in all discussions with regard to affordable housing development where the Authority is seeking HOME or CDBG funding. A City Council member sits on the Board of Commissioners for the Authority.

The two housing authorities within our jurisdiction are considered "high" performing authorities. HDD continues to monitor activities and accomplishments in relationship to community needs. By utilizing the Geographical Information System (GIS), HDD is able to identify where services, affordable housing and infrastructure improvements are located and identify any gaps and concentrations as a result of this mapping on an ongoing basis. To date there are no significant gaps in the delivery system, however we are beginning to see concentrations of some service delivery organizations in certain areas. The concentration of service organizations can be a double edged sword in that clients requiring services can find those services without much travel time or inconvenience but the concentration can cause problems and concerns with surrounding neighborhoods.

Monitoring (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

3-5 Year Strategic Plan Monitoring response:

The City follows the federal guidelines for monitoring activities funded with federal block grant funds. The monitoring system is that of providing technical assistance to agencies rather than punitive in nature. Every contract that utilizes federal funds contains federal requirements applicable to a program or project. All agencies receiving funding are audited through monthly desk audits, reviews of pay requests and on-site visits as necessary to ensure compliance with all regulations.

The City will review activities on a quarterly basis to ensure that activities outlined in the Plan are being met and make adjustments as necessary. The quarterly review will include a review of goals and activities outlined in the Plan as well as expenditure of funds to ensure timeliness requirements are being met. The City has never had a problem with timeliness issues for the expenditure of federal funds.

Representative samples of housing projects are monitored each year to ensure compliance with housing codes. The monitoring includes on-site inspection with the proper notification of said inspections provided to the managing entity in accordance with federal requirements. In addition, agencies that have received funding for housing projects are required to submit tenant information to ensure that the low to moderate-income benefit is being accomplished or other special income restrictions are in compliance as applicable. These projects include both CDBG and HOME funded projects. Each project is reviewed to assure that the project requirements included in the contract are in compliance.

The monitoring process is a four part process as described below:

All programs and activities within the Consolidate Plan are monitored on an on-going basis as follows: (1) Project/subgrantee level monitoring, (2) Action plan/contract compliance monitoring, (3) Fiscal monitoring; and (4) Technical assistance monitoring.

(1) Project/subgrantee level monitoring: All entities receiving assistance from HDD are monitored for project compliance in accordance with the program guidelines for which they have received funding. A risk assessment is conducted for all new subgrantees and for existing subgrantees as needed. Project monitoring includes monthly desk audits and on-site monitoring on an annual basis.

(2) Action plan/contract compliance monitoring: This monitoring type is a self-monitoring of HDD to ensure compliance with the action plan submitted to HUD and adherence to the federal guidelines governing each program. This includes all report compliance, federal drawdown and commitment requirements, the number and types of units and services created by the program, occupancy data and income targeting requirements.

(3) Fiscal monitoring: Each program is set up to monitor for fiscal accountability. HDD is responsible for the fiscal set up of all program allocations and sub-allocations. Determinations for sub-allocation amounts are determined by the staff based on community needs assessments and other data. Staff is required to set up projects, approve funding requests for reimbursement, draw-down and de-obligate funding. The set up and drawdown process utilizes two separate positions as a means of checks and balance.

(4) Technical assistance monitoring: The Division's approach to monitoring is to ensure program compliance and long-term program success, capacity building for

our partners which leads to their success and the successful delivery of services to the clients they serve. To that end, HDD staff provides technical assistance in a variety of ways. Most notable is the evaluation and review of proposed actions by subgrantees, intervening to provide advice and support when agencies are encountering problems, and providing suggestions on program design and enhancements.

Priority Needs Analysis and Strategies (91.215 (a))

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Needs Analysis and Strategies response:

Data from all sources have been combined to identify priority needs and strategies facing the Colorado Springs community. Input received from representation from various areas include: clients, housing development, human service and social services providers, non-profit and for-profit developers, housing authorities, homeless service providers, and other county agencies (Department of Human Services, and El Paso County Health and Environment). The economic climate may cause us to make short term adjustments to avoid crisis situations. The economic climate indicates that the need for affordable housing is greater than ever. In Colorado Springs, as in other communities across the nation, there is an increase in the number of foreclosures, an increase in the number of families requiring assistance and an increase in the number of families losing employment. To that end, the City must rely on its partnerships to address the wholistic needs of the community with each entity working to promote and provide assistance in their area of expertise, bringing limited resources together to meet the needs of those low to moderate income residents in our community.

As a result of these efforts the following have been identified as obstacles to meeting underserved needs:

1. Economic factors (lack of living wage jobs, lack of availability of jobs, lack of training, credit issues, housing costs and lack of adequate transportation)
2. Lack of decent, accessible, affordable housing
3. Costs of construction and land costs make development more difficult
4. Tightening credit market makes the issuance of bonds and debt financing for affordable housing projects more difficult
5. Lack of resources for homeless persons (e.g. funding for housing and support services)
6. Inadequate mental health services or access to mental services
7. Lack of day facilities for homeless in the community

Lead-based Paint (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.
2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

3-5 Year Strategic Plan Lead-based Paint response:

To date, we have been unable to accurately determine the number of housing units containing lead-based paint hazards in our community. All data supports that housing built pre-1978 contain lead paint. Data from the US Census Bureau indicates that of the 99,155 owner-occupied units in Colorado Springs, 46.1% were built prior to 1978 and 5.4% of that total were built 1939 or earlier. Of renter occupied units in Colorado Springs, 52.7% were built prior to 1978 and 7.3% of that total were built 1939 or earlier. We have not been able to determine the percentage of those units occupied by extremely low-income, low-income and moderate-income families.

Coordination between federal, state, and local agencies is a key element of the five-year plan. A community-wide lead based paint study has not been conducted in Colorado Springs. A variety of lead-related services are currently being provided through coordination with El Paso County Department of Health and Environment (EPCDHE). EPCDHE applied for a grant to reduce childhood lead poisoning through the Environmental Protection Agency. The grant focused on three areas: data gathering, outreach, and partnership development. As part of the grant the Community Lead Coalition was formed involving one staff member from the City.

The Colorado Department of Health and Environment (CDPHE), in coordination with the EPCDHE and the Community Lead Coalition, completed a comprehensive analysis of lead testing activity in El Paso County representing 14 years of clinical data (1994-2008) and nearly 10,000 associated records. The focus of the analysis was on children 2 years of age or younger who are most at risk for lead infections resulting in health complications – including kidney and brain damage, learning disabilities and delayed speech. The entire report can be found at www.cdphe.state.co.us

The Community Lead Coalition identified current local outreach efforts (e.g., culturally/linguistically appropriate materials, education materials distributed by organizations/programs or businesses, parent education efforts, and medical provider trainings; development of a bookmark: **Facts about Lead Poisoning**) across the community, outreach efforts that have been successful in other communities.

The third area that the Community Lead Coalition focused on was to develop a sustainable community coalition to implement ongoing, sustainable initiatives to prevent/reduce childhood lead poisoning by identifying and convening government,

military, community-based organizations, schools, childcare providers, health care, contractors and targeted business owners to develop a partnership.

The Housing Development Division is compliant with the Lead Safe Housing Rule in all of its housing rehabilitation programs as well as affordable housing preservation. Households requesting assistance through Housing Development programs that were constructed prior to 1978 are all tested for lead based paint. From January 1, 2001 through January 31, 2009 lead based paint surveys, including clearance tests have been performed on approximately 400 homes throughout the city for an approximate total cost of \$251,159.

The Housing Development Division will continue to conduct lead based testing as applicable for homes built prior to 1978 and utilize applicable procedures for abatement. When a lead based paint survey is conducted on a structure, clients receive a copy of the Lead Base Inspection Summary that indicates if lead is present and a brief summary of the inspection.

Over the next five years, more vigorous efforts will be made to obtain grants from the federal government. We will also look at providing Lead-Based paint Safe Work Practice training to contractors, subcontractors, and their employees.

HOUSING

Housing Needs (91.205)

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).
2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

3-5 Year Strategic Plan Housing Needs response:

The most up to date complete census data is 2000 and though the Census Bureau does surveys each year, data in this section is based on the 2000 CHAS data compiled during the 2000 Census.

RENTERS	Household Income <30% MFI	Household Income >30%-<50% MFI	Household Income >50%-<80% MFI
Elderly			
with housing problems	73.5%	70.5%	43.1%
with cost burden>30%	72.5%	69.5%	42.4%
with cost burden>50%	56.3%	26.7%	16.5%
Small Related families			
with housing problems	84.6%	82.0%	42.9%
with cost burden>30%	84.0%	79.3%	33.9%
with cost burden >50%	72.1%	19.5%	1.2%
Large related			
with housing problems	89.2%	89.8%	60.0%
with cost burden>30%	79.7%	71.0%	26.8%
with cost burden >50%	67.0%	12.8%	0.0%
All other households			
with housing problems	25.8%	26.3%	10.5%
with cost burden >30%	23.1%	3.9%	4.5%
with cost burden >50%	8.0%	0.0%	0.5%

Source: Comprehensive Housing Affordability Strategy (CHAS) Data: US Census Special Tabulation

Based on the percentages above we can see that the elderly, small related families and large related families in the extremely low and low income categories have a high percentage of housing problems and cost burden for housing.

In addition, in 2008 the Census Bureau’s American Community Survey provided data indicating the poverty status of families according to race. The total number of families in Colorado Springs was 99,103. Of that total, 57.7% lived below the poverty level. There were a total of 55,579 households that had related children under the age of 18. Of that total, 12.2% lived below the poverty level. The survey was broken down further to indicate the poverty level for married couples and female householders with no husband present. The chart below shows the percentage of those living below the poverty level based on race.

	Married Couples	Female Householder- no husband present	All Families
Race			
White	2.8%	21.8%	5.9%
Black or African American	4.1%	26.5%	11.8%
American Indian, or Alaska Native	5.5%	14.6%	7.1%
Asian	0.9%	27.1%	6.3%

Native Hawaiian and other Pacific Islander	N	N	N
Some other Race	17.9%	58.7%	28.9%
Two or more races	11.2%	25.3%	14.5%
Hispanic or Latino origin (of any race)	13.9%	50.2%	23.1%
White alone, not Hispanic or Latino	2.1%	17.2%	4.6%

This data indicates that the minority populations are living in poverty at a higher rate than the majority. While the economic downturn is probably a contributing factor, the City will be monitoring this statistic and will continue to work with agencies in the community to address the needs of those families and female householders who are living below the poverty level through a variety of programs. The income targeting in our housing development program will provide some assistance with affordable housing relief, however, the key component will be living wage work which will enable those living in poverty to become more stable.

Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Housing Needs response:

In Colorado Springs, the needs of renters and homeowners are substantial. This is even more apparent now that the country and our community are experiencing tough economic times. With unemployment levels at an all time high and the time to find employment being longer, the needs seem to be greater. As a result, HDD has to prioritize to attempt to address housing needs in the community. Housing funds will be targeted for those projects that: (1) address substandard conditions, (2) provide accessible and decent housing for low income renters, (3) preserve affordable housing stock in the community, and (4) provide first-time homeownership opportunities.

Housing needs of low to moderate income homeowners will be addressed through the housing rehabilitation program by providing general housing rehabilitation in the areas of energy efficiency retrofits, emergency home repair and barrier removal assistance for special needs populations. This will be carried out with a combination of HOME and CDBG funds.

It is impossible to meet all the needs at this point but the target income populations for CDBG and HOME funds are those households who are at 50% or below the median family income for the area. HDD believes this strategy will provide the opportunity to meet the needs for those families and individuals who need the services most, particularly in the area of housing. Projects are targeted mainly in the area of housing development (e.g. acquisition, new construction and rehabilitation). This does not preclude funding mixed income projects that may have some market units within the overall project. By funding mixed income projects, we also alleviate the possibility of having a high concentration of extremely low and low income individuals and families in a certain area or development. In addition, HDD specifies the desire to have projects that have accessible units with universal design or special adaptation. This strategy is generally structured as low interest permanent financing and does not include rental subsidies. All proposals for new projects consider overall cash flow and take into consideration projects with rental subsidy sources that target low income households.

While development is a large part of the mission and strategy, HDD also seeks to preserve affordable housing and maintain housing stability. HDD utilizes CDBG funds to fund a Housing Rescue program which provides rental assistance to help households maintain their housing. This approach provides immediate and somewhat short-term assistance; however, it opens the door for clients to have access to other sources that will help them develop long term housing stability.

The housing rehabilitation program operates in a similar fashion in that the primary goal of the program is to provide housing repair for low income households which will allow them to maintain their housing in an affordable manner.

The measures identified above are sometimes not enough to prevent households from losing housing and falling into a homeless situation. HDD works with Homeward Pikes Peak and other non-profit homeless services providers to address this need. The ESG grant is used to cover operating expenses at the Salvation Army New Hope Shelter and the Urban Peak Teen Shelter. In addition, these agencies along with others in the community utilize state and private funding to provide assistance which enables individuals and families to access more stable housing through case management and access to mainstream resources available in the community. The Affordable Housing development program will continue to fund those housing development activities that promote homeownership and provide high quality rental housing in our community. CDBG and HOME funds will be used for acquisition, rehabilitation and new construction activities as appropriate.

HDD also utilizes HOME funds to provide assistance to entities that provide homeownership opportunities for low to moderate income families and federal funds are leveraged with other federal, state and local funding to accomplish this goal.

HDD has the ability to target low and moderate income persons and also place conditions for set asides for renters or homeowners at certain income levels by partnering with the non-profit and for-profit housing development community. HDD supports projects that targets households at 50% or below area median income (AMI). Many of the units that have been produced by utilizing CDBG and HOME funds are affordable at incomes even below 50% AMI.

Housing Market Analysis (91.210)

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note that the goal of affordable housing is not met by beds in nursing homes.

3-5 Year Strategic Plan Housing Market Analysis responses:

The US Department of Housing and Urban Development, Office of Policy Development and Research completed a comprehensive Housing Market Analysis for Colorado Springs, Colorado as of August 1, 2006. This analysis provides data regarding economic conditions, population and households, housing market trends and data profile. Much of the information for the housing market analysis section was taken from this secondary data source.

The economic data in the report indicates that as of July 2006 resident employment was up 2.6 percent compared with the previous 12 months. As we all are aware, the economic downturn has caused a higher unemployment rate for most communities across the country. In January 2006, the unemployment rate in Colorado Springs was 4.7%. According to the Bureau of Labor Statistics the unemployment rate in Colorado Springs as of November 2009 was 7.2%, an increase of 2.5%. This decline in employment equates to a decline in purchasing power and the ability to maintain housing as well. The median home price in 2008 was \$208,000 while in 2006 the median home price was \$252,500. This represents a significant decrease in median home prices in the community.

The economic downturn with increased unemployment levels will make homeownership unattainable for many Colorado Springs households. The economic conditions indicate that both owners and renters are showing cost burdens and housing problems in large numbers. HUD data shows the affordability of housing units for both renter units and owned or for sale units by the number of bedrooms. This data provides valuable information regarding the market in our community. This data is based on 2000 Census information but is the most recent census data available. Census 2000 data indicated a total of 148,850 housing units in Colorado Springs. Of those, a total of 7,178 were vacant.

AFFORDABILITY MISMATCH OUTPUT FOR HOUSEHOLDS IN COLORADO SPRINGS									
Housing Units by Affordability	Renters Units by # of Bedrooms				Owned or for sale units by # of Bedrooms				
Rent <30%	0-1	2	3+	Total	Value <30%	0-1	2	3+	Total
#occupied	1,598	1,084	1,441	4,123		N/A	N/A	N/A	N/A
%occupants <30%	63.5	43.0	25.0	44.6		N/A	N/A	N/A	N/A
%built before 1970	48.0	44.9	51.4	48.4		N/A	N/A	N/A	N/A
% some problem	33.2	21.0	16.8	24.3		N/A	N/A	N/A	N/A
#vacant for rent	34	58	43	135	#vacant for sale	N/A	N/A	N/A	N/A
Rent>30% <50%					Value >30% <50%				
# occupied units	8,605	7,022	1,923	17,550		669	2,417	3,085	6,171
% occupants <=50%	52.9	42.6	35.3	46.8		45.1	35.8	25.7	31.8
% built before 1970	49.1	44.6	51.5	47.5		39.5	32.6	34.5	34.3
% some problem	48.2	42.5	37.4	44.7		14.6	11.0	6.0	8.9
# vacant for rent	658	741	127	1,526	#vacant for sale	30	107	71	208
Rent>50% < 80%					Value>50% < 80%				
# units occupied	9,031	12,051	6,140	27,222		784	6,865	22,498	30,147
% occupants <80%	63.0	51.7	41.7	53.2		60.3	46.4	32.7	36.6
% built before 1970	25.1	24.0	30.6	25.8		55.0	48.1	49.5	49.3
% some problem	53.5	41.3	35.9	44.1		4.3	1.6	1.3	1.5
# vacant for rent	628	799	261	1,688	# vacant for sale	22	163	276	461

Source: Comprehensive Housing Affordability Strategy (CHAS) Data: US Census 2000 Special Tabulation

Based on the table above it is clear that the availability of owner units for very low income persons is not available in our community and there is not a huge availability at the moderate income level either. This makes it difficult particularly for large families to find affordable housing in Colorado Springs. Partnerships with non-profit developers such as Habitat for Humanity and Rocky Mountain Community Land Trust provide an opportunity to help fill this gap.

Below are two charts showing the household size by unit type and occupants per room by unit. The data is from 2008 and shows an increase in the total number of occupied housing units from 148,850 in 2000 to 155,535 in 2008.

HOUSEHOLD SIZE BY UNIT TYPE			
	Occupied housing units	Owner-occupied housing units	Renter-occupied housing units
	155,535	99,155	56,380
1-person household	29.9%	22.0%	43.7%
2-person household	33.4%	38.1%	25.2%
3-person household	15.6%	16.0%	14.7%
4-or-more person household	21.1%	23.8%	16.4%

OCCUPANTS PER ROOM BY UNIT TYPE			
	Occupied housing units	Owner-occupied housing units	Renter-occupied housing units
	155,535	99,155	56,380
1.00 or less occupants per room	98.0%	99.3%	95.8%
1.01 to 1.50 occupants per room	1.4%	0.7%	2.7%
1.51 or more occupants per room	0.6%	0.0%	1.4%

Source: American Community Survey, 2008, US Census

The charts that follow are all taken from the American Community Survey 2008, US Census Bureau. These charts provide an idea of the housing market from unit types to household makeup. These are all factors that are considered when evaluating housing proposals from developers, both non-profit and for-profit.

HOUSEHOLD TYPE (INCLUDING LIVING ALONE) AND AGE OF HOUSEHOLDER			
	Occupied Housing Units	Owner-occupied housing units	Renter-occupied housing units
Family Households	63.7%	73.3%	46.8%
Married –couple family	48.2%	61.1%	25.5%
Householder 15 to 34 years	10.6%	9.5%	12.6%
Householder 35 to 64 years	30.8%	41.8%	11.5%
Householder 65 years and over	6.8%	9.8%	1.4%
Other Family	15.5%	12.3%	21.3%
Male householder, no wife present	4.6%	3.8%	6.0%
Householder 15 to 34 years	1.6%	0.9%	2.8%
Householder 35 to 64 years	2.8%	2.6%	3.1%
Householders 65 years and over	0.2%	0.3%	0.1%
Female Householder, no husband present	11.0%	8.5%	15.3%
Householder 15 to 34 years	3.6%	1.3%	7.8%
Householder 35 to 64 years	6.4%	6.0%	7.1%
Householder 65 years and over	0.9%	1.2%	0.3%
Nonfamily households	36.3%	26.7%	53.2%
Householder living alone	29.9%	22.0%	43.7%
Householder 15 to 34 year	7.3%	2.1%	16.4%
Householder 35 to 64 years	15.2%	12.5%	20.0%
Householder 65 years			

and older	7.4%	7.4%	7.3%
Householder not living alone	6.4%	4.6%	9.5%
Householder 15 to 34 years	3.7%	1.7%	7.2%
Householder 35 to 64 years	2.3%	2.4%	2.3%
Householder 65 years and older	0.3%	0.5%	0.0%

Source: American Community Survey, 2008, US Census

FAMILY TYPE AND PRESENCE OF OWN CHILDREN			
	Occupied Housing Units	Owner-occupied housing units	Renter-occupied housing units
With related children under 18 years	33.8%	34.9%	31.8%
With own children under 18 years	31.8%	32.6%	30.4%
Under 6 years only	7.9%	6.6%	10.4%
Under 6 years and 6 to 17 years	6.1%	6.1%	6.2%
6 to 17 years only	17.7%	19.9%	13.7%
No own children under 18	2.0%	2.4%	1.5%
No related children under 18 years	66.2%	65.1%	68.2%

UNITS IN STRUCTURE BY TYPE			
	Occupied Housing Units	Owner-occupied housing units	Renter-occupied housing units
1, detached	64.0%	86.0%	25.3%
1, attached	8.0%	7.3%	9.1%
2 apartments	1.3%	0.3%	3.2%
3 or 4 apartments	4.5%	1.1%	10.6%
5 to 9 apartments	4.3%	1.0%	10.1%
10 or more apartments	15.5%	1.1%	40.8%
Mobile Home or other type of housing	2.4%	3.3%	1.0%

Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Strategic Plan Specific Housing Objectives response:

Based on anticipated funding levels, the City of Colorado Springs will continue its efforts in the following program areas:

- Housing Rehabilitation (owner-occupied, emergency, barrier removal, and investor owner components). Over the next five years, the City anticipates completing approximately 450 units in this area.
- Affordable Housing Development and Preservation (to include special needs housing as applicable) 500 units.
- Tenant Based Rental Assistance - 300 households.

- Homeownership - 125 units.

Housing Unit Production Goals for 5-Year Period by Type		
Program Type	Funding Sources/Resources	Number of Units
Housing Rehabilitation	CDBG/HOME	450 (90 units x 5 years)
Homeownership	CDBG/HOME, State, Private	125 (25 households x 5 years)
Affordable Housing Development	CDBG, HOME, State, PAB, Private	500 (100 units x 5 years)
Tenant Based Rental Assistance	HOME	300 (60 households x 5 years)
		Five Year Total- 1,375

HOME and CDBG funds will be used for the programs mentioned above. Utilization of these funding sources alone will not provide the opportunity to meet the projected numbers, therefore HOME and CDBG funds will be leveraged with the state, the Federal Home Loan Bank, and other private sources. The Housing Rehabilitation Program will be funded with HOME and CDBG funding. The target group for the housing programs is those families and individuals that are at 50% or below AMI. The program will ensure that some of the multi-family units developed or preserved target specific special needs populations (e.g. physically impaired). Projects may serve clients above the 50% target but a certain percentage of units will be set aside for 50-60% AMI. Homeownership programs may target those up to 80% AMI.

HOME/ American Dream Downpayment Initiative (ADDI)

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.
3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
 - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
 - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
 - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
 - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
 - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.

- f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
 - a. Describe the planned use of the ADDI funds.
 - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
 - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Action Plan HOME/ADDI response:

The City's Resale/Recapture provisions are included in the Note and Deed of Trust for Home and ADDI funded homeownership projects. ADDI is referenced in this section even though the City did not receive an allocation in 2009. These provisions are designed to protect the homeowner's equity and fair market return on their investment. The required period of affordability is also included and is defined as the period of time the homeowner is responsible for keeping the unit as their principal residence and as a low and very low income housing unit. The following are the defined periods of affordability under the program: Loans less than \$15,000 - 5 years; loans of \$15,000-\$40,000 - 10 years; loans over \$40,000 - 15 years. The City has identified below the periods of affordability and the restrictions with regard to the recapture of funds should there be a default.

Because the City utilizes two different agencies for homeownership activities the City is in a unique position to have both resale and recapture provisions. The City provides HOME funds for homeownership to the Rocky Mountain Community Land Trust. Funds provided to this agency are provided with the requirement that all property be resold to LMI qualifying families or individuals. This is included in the contract for services and the Deed of Trust. The City firmly believes that having a healthy, high quality affordable housing stock is essential for a vibrant and thriving community. To that end, all properties that are assisted with HOME funds are evaluated and approved on the basis that the housing will be a part of the community's affordable housing stock for a significant period of time. Should properties utilizing HOME funds be sold during the affordability period or after, the City's resale policy stipulates that properties are to be resold to qualifying LMI families or individuals.

The City provides ADDI funding to the Colorado Springs Housing Authority and funds are channeled through the existing downpayment assistance program. Due to the fact that the program is already in existence, the City has adopted the recapture provisions of the Housing Authority which are listed below.

The City reserves the right to require a longer period of affordability on loans in excess of \$50,000 but requires no less than the minimum of 15 years on such loans. The City reserves the right to evaluate the effectiveness of affordability requirements on each project and will consult with HUD with regard to waiver request for projects depending on the circumstances.

In the event the Promissory Note and Deed of Trust securing the note is released during the first ten year period (or longer depending on the loan amount), otherwise known as the "Affordability Period" the following terms apply:

- a. If the property is refinanced or sold within years one through five, the loan shall be recalculated at 9% interest from the date of origination through and including the effective date of payoff. The 1½% interest paid to the effective date of payoff will be credited against the 9% interest calculation and the difference will be added to the principal loan amount.
- b. If the property is refinanced or sold within years six through ten, the loan shall be recalculated at 5% interest from the date of origination through and including the effective date of payoff. The 1½% interest paid to the effective date of payoff will be credited against the 5% interest calculation and the difference will be added to the principal balance of the loan.
- c. The promissory note secured by the deed of trust is non-assumable.
- d. There is no prepayment penalty.

ADDI funds are used to increase the funding level of an existing homebuyer assistance program under the HOME program. The funds are used to assist low and moderate-income first time homebuyers purchase single-family homes by providing funds for downpayment, closing costs, and rehabilitation carried in conjunction with the assisted home purchase. These loans are originated through the Housing Authority of Colorado Springs. The City has a long standing partnership with the Housing Authority in providing this type of service to low and moderate-income households in the community. The advantage of this approach is that payments that are remitted to the fund can then be used to originate new loans. Therefore, the ADDI funds will continue to be used to support affordable housing regardless of the longevity of the actual program.

All entities receiving funding under the federal block grant program for housing activities with five or more HOME-assisted units are required to provide a marketing plan as a part of the approval process. The City provides technical assistance to the developer to ensure that all federal requirements are included in the marketing of these projects.

The City of Colorado Springs Purchasing Division has a minority outreach program that is followed by all City departments with regard to projects undertaken by the City. The Purchasing Division maintains a list of minority and women owned businesses and they are informed of project bids through the Division. All projects for bid go through the Purchasing Division.

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing

agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

3-5 Year Strategic Plan Needs of Public Housing response:

As stated earlier in this plan, the Colorado Springs and El Paso County Housing Authorities are components of the affordable housing development and preservation delivery system for the Colorado Springs community. Local housing authorities are established through the auspices of local government, subject to state enabling legislation. Neither the City nor HDD specifically have direct oversight for the local PHAs, however we may partner with these entities through a grantee or project sponsor relationship to complete local projects and activities.

There are approximately 707 public housing units managed by the Colorado Springs Housing Authority in the community. The public housing units in the community are in good condition but the Colorado Springs Housing Authority is in the midst of a modernization plan for public housing units. The agency has 1.1 million dollars in modernization funds to rehabilitate public housing properties. As of November 2009 there were 4,105 tenants on the Housing Choice Voucher waiting list. The Colorado Springs Housing Authority serves as the administrator of Section 8 vouchers for the El Paso County Housing Authority (103 vouchers), the Manitou Springs Housing Authority (57 vouchers) and the State Division of Housing (102 mainstream vouchers). Additional information is included in the Priority Public Housing Needs Table.

Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

3-5 Year Strategic Plan Public Housing Strategy response:

The City through HDD works very closely with housing authorities in the community as stated earlier in this document. The Colorado Springs Housing Authority is considered a high performing authority.

As stated in the previous section, the Colorado Springs Housing Authority has 707 public housing units. These units serve the needs of extremely low-income and low-income households. In addition, the agency has a resident participation plan which encourages tenants to participate in meetings that affect their housing situation and provide information about other housing opportunities. The Housing Authority has utilized additional tenant based rental assistance to help decrease numbers on the waiting list. The demand is high in this area and the resources are limited. The City does provide funding to the Authority for this activity.

The Colorado Springs Housing Authority has a modernization grant totaling \$1,134,198 to address rehabilitation and modernization needs for public housing units. These funds will be used to improve the living environment for the residents.

HDD will continue to partner with both authorities to assist in the delivery of affordable rental housing and provide opportunities for public housing authorities to access affordable housing outside of public housing units.

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

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

3-5 Year Strategic Plan Barriers to Affordable Housing response:

In most communities institutional barriers to affordable housing are present, Colorado Springs is no different. HDD continues to create partnerships to alleviate or lessen these barriers. One such partnership that has been extremely successful to the development of affordable housing has been the fee waiver and deferral program for affordable housing development. This program provides for the deferment of fees associated with affordable housing development such as waste water and water connection fees, development review fees and park fees. Some planning development fees may be totally waived if projects meet the specified criteria. To date, approximately 1.3 million dollars in fees have been deferred for utility fees for affordable housing development. Lack of funding resources is also a barrier to affordable housing. HDD will work in the following areas:

- Continue to develop partnerships and coordinate project funding through various sources with a common application.
- Continue to review and provide comment on state enabling legislation, local land use issues, and introduced legislation that could potentially affect the production and preservation of affordable housing.
- Recommend support of legislation with the potential to increase housing affordability.
- Promote the use of varied types of affordable housing that support the City's Comprehensive Plan.
- Continue to work with Homeward Pikes Peak, the homeless coordinating agency to increase the availability of housing units for the chronically homeless and homeless families and individuals.
- Offer training and partner with trainers in the area of Fair Housing.

HOMELESS

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

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

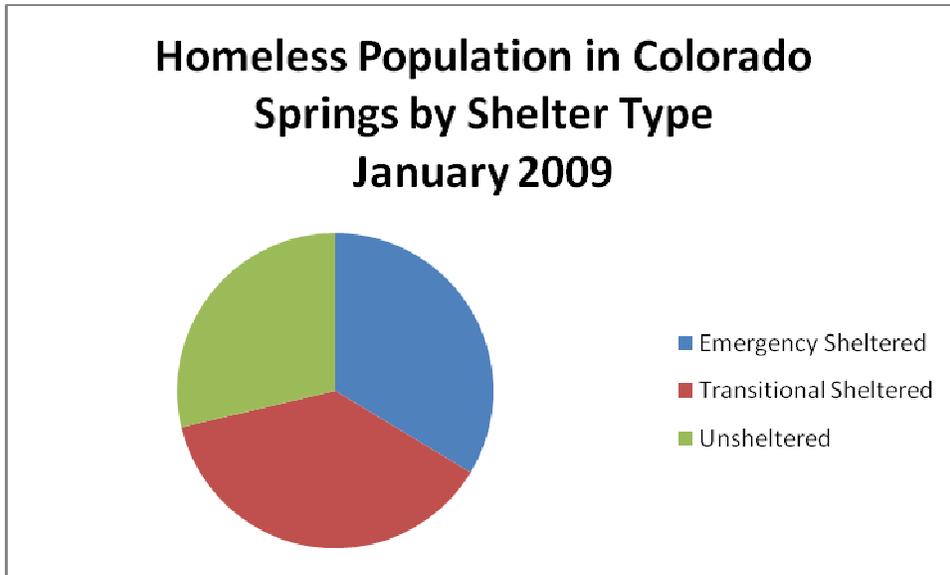
3-5 Year Strategic Plan Homeless Needs response:

HDD works closely with the homeless coordinating agency in the community and participates in the Continuum of Care (CoC) development for the community. In addition, HDD staff serves on the Continuum of Care project monitoring and evaluation committee. HDD manages three CoC grants that provide services to the chronically homeless through housing subsidy assistance and through supportive services. All of the homeless individuals served under the three grants have some disabling condition.

Homelessness directly affects approximately 1,249 individuals and families in the Colorado Springs community. According to national homeless studies, four to five times that number may actually experience homelessness at some point during year. Colorado Springs has experienced an increase in the number of homeless campers along the creek beds in the city. The last point in time homeless count was conducted in January 2009 and the results of that count will be discussed later in this section. Due to the increased number of homeless campers, the community decided

to conduct another point in time count in January of 2010. That count will take place the last week of January as required by HUD but the results will not be available prior to the due date for this plan. Homeless service providers indicate that many of the homeless have special needs ranging from mental or physical disabilities to chronic substance abuse. However, many are also victims of other circumstances such as domestic violence, family abandonment due to lifestyle choices, or job loss.

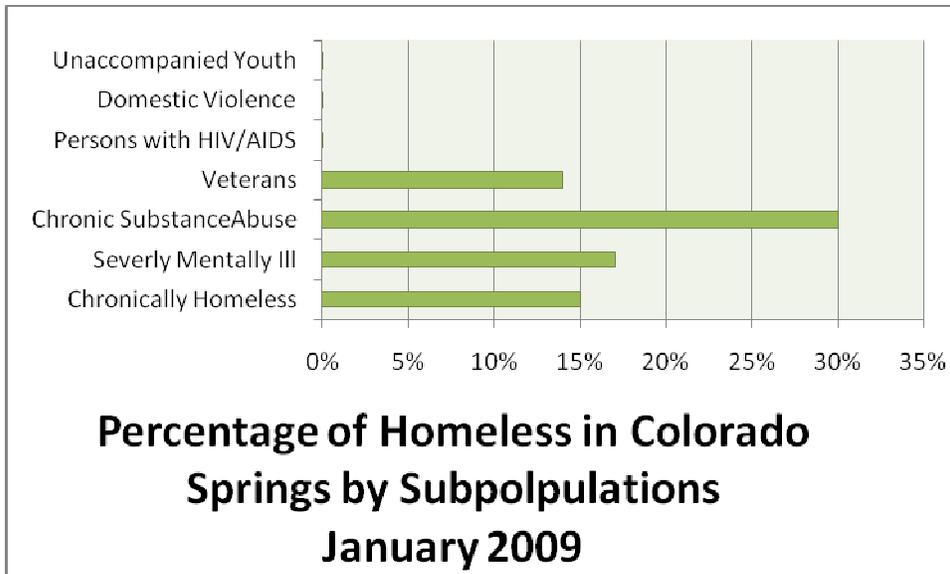
The following chart provides a picture of the homeless situation in Colorado Springs. The data used to generate these charts is from the point in time count of 2009.



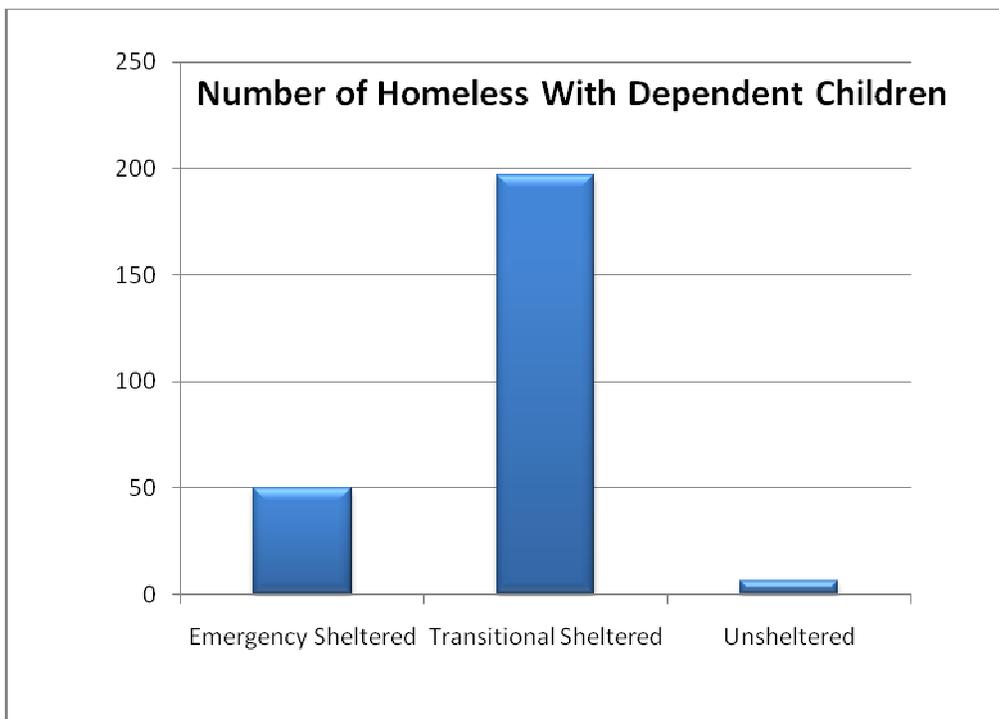
There were a total of 1,249 homeless persons on the date of the point in time count. Of that total 422 or 34% were housed in emergency shelter, 469 or 38% were housed in transitional living situations, and 358 or 29% were unsheltered homeless. The homeless population was further broken down by subcategories as identified in the table below.

Homeless Population by Subcategory January 2009			
Type	Sheltered	Unsheltered	% of Homeless Population
Chronically Homeless	95	93	15%
Severely Mentally Ill	114	97	17%
Chronic Substance Abuse	249	123	30%
Veterans	97	76	14%
Persons with HIV/AIDS	0	2	.001%
Domestic Violence	11	0	.01%
Unaccompanied Youth	2	0	.001%

The percentages in the table above show the total of unsheltered and sheltered as a percentage of the entire homeless population. The bar chart below provides a picture for the data in the table above for subpopulations as a percentage of the homeless population.



The point in time count provides valuable data that helps the community prioritize homeless service delivery. The following graphs show the number of homeless persons with and without dependent children.



Colorado Springs has seen an increase in homeless camping in the community as stated earlier. The Colorado Springs Police Department has a group of officers known as the Homeless Outreach Team (HOT). These officers have received specialized training in dealing with the homeless population and the issues that many homeless face. The City is also considering adopting a no camping on public land ordinance due to the unsanitary conditions caused by waste accumulation near the creeks in our community. The City Council has not voted on the ordinance to date,

however, there are parameters in place and effort has been made to find alternate housing arrangements for those leaving the campsites. If the ordinance passes, a courtesy warning ticket will be issued with a referral to a service provider in the community.

Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.
2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

3-5 Year Strategic Plan Priority Homeless Needs response:

The Colorado Springs Continuum of Care has adopted the five objectives set forth by HUD as follows:

1. Create new permanent housing beds for the chronically homeless
2. Increase the percentage of homeless persons staying in permanent housing over 6 months to at least 71.5%
3. Increase the percentage of homeless persons moving from transitional housing to permanent housing to at least 63.5%
4. Increase the percentage of homeless persons employed at exit to at least 19%
5. Decrease the number of homeless households with children.

Over the past year the Continuum has made rather decent strides in meeting the above objectives. A total of 6 new beds for chronically homeless were put in place which is a high priority for Colorado Springs. Over the past three years, the community has seen a decrease in the number of unsheltered chronically homeless. In 2007 there were 195 unsheltered chronically homeless and in 2009 there were 188. Due to limited funding it is imperative that funding be directed to areas where there is the greatest need. To that end the concentration has been in the following areas:

- Chronically homeless
- Substance abuse
- Veterans and
- Severely mentally ill

For objectives 2-5 there has also been progress over the past year. Objective 2 outcomes yielded 83% of homeless persons staying in permanent housing over 6 months. Objective 3 yielded 60% of homeless persons moving from transitional to permanent housing. We did not meet the goal in this area but came within 3 percentage points. Objective 4 yielded 26% of homeless persons employed at exit and objective 5 yielded a decrease of 82% of homeless households with children a little short of the goal of 85%.

Homeless Inventory (91.210 (c))

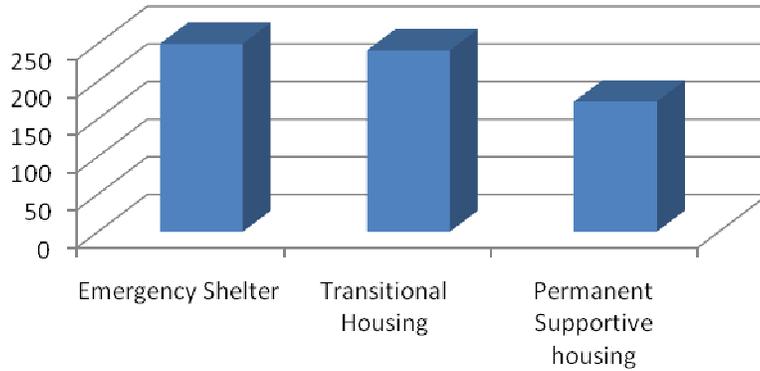
The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

3-5 Year Strategic Plan Homeless Inventory response:

TOTAL YEAR ROUND BEDS WITHOUT CHILDREN		
Emergency	Transitional	Permanent Supportive
250	241	173
TOTAL YEAR ROUND BEDS WITH CHILDREN		
Emergency	Transitional	Permanent Supportive
65	211	21
UNMET NEED OF TOTAL YEAR ROUND BEDS WITHOUT CHILDREN		
Emergency	Transitional	Permanent Supportive
70	35	50
UNMET NEED OF TOTAL YEAR ROUND BEDS WITH CHILDREN		
Emergency	Transitional	Permanent Supportive
64	0	70

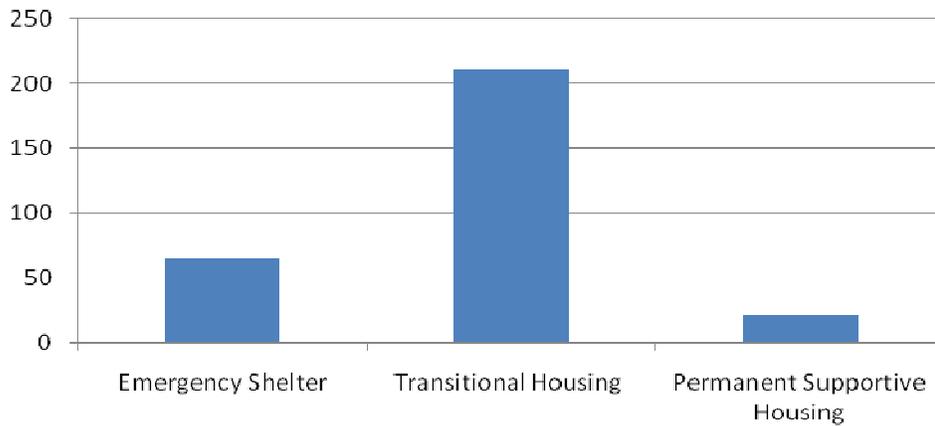
Source: 2009 Housing Inventory Chart- Continuum of Care

Total Year Round Beds Without Children

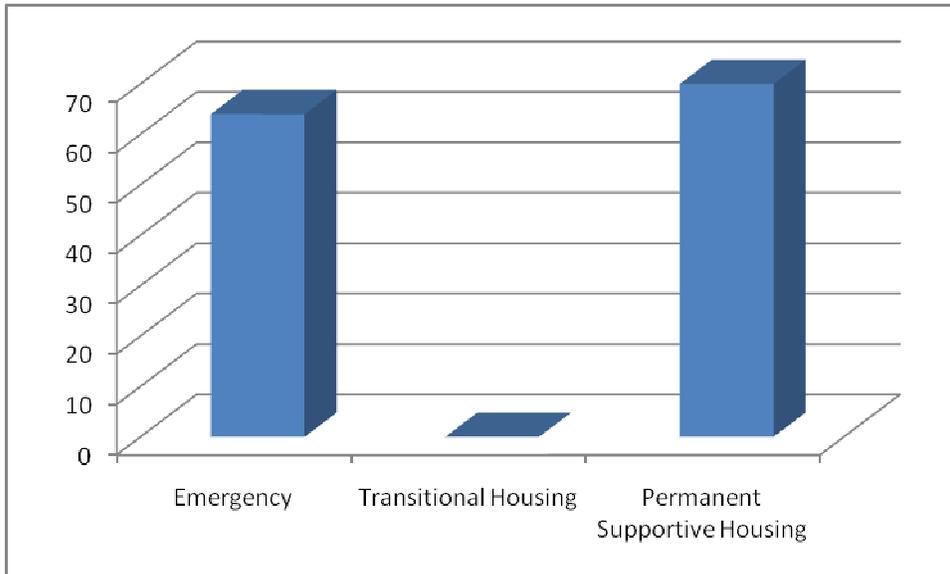


Source: 2009 Housing Inventory Chart- Continuum of Care

Total Year Round Beds With Children



Source: 2009 Housing Inventory Chart- Continuum of Care



Source: 2009 Housing Inventory Chart- Continuum of Care

Homeless Strategic Plan (91.215 (c))

1. Homelessness — Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.
2. Chronic homelessness — Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.
3. Homelessness Prevention — Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.
4. Institutional Structure — Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.

5. Discharge Coordination Policy — Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include “policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.” The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

3-5 Year Homeless Strategic Plan response:

HDD works in partnership with Homeward Pikes Peak, the homeless coordinating agency, to develop the Continuum of Care for the Pikes Peak Region. The goal of Homeward Pikes Peak is to serve as the catalyst for the efficient and effective delivery of homeless services in the community.

The agency coordinates meetings with homeless service providers to ensure that services are not duplicative. HDD serves on the Continuum development, project monitoring and evaluation committee. HDD works with Homeward Pikes Peak to improve service delivery, remove barriers, and leverage funds to address the needs of individuals and families in our community experiencing homelessness.

The community has a strategy to address chronic homelessness through a modified housing first model. To date a total of 33 housing units are available in our community to address the housing needs of the chronically homeless. The community has decided that every year the bonus or Samaritan funding available through the CoC process will be utilized, if approved, to cover the costs associated with this housing first model for the chronically homeless.

Homeless Prevention and Rapid Re-Housing funds have made the goal of homeless prevention more accessible in our community. Resources for homeless prevention are very limited and therefore not a lot has been accomplished in this area as there are no leveraging capabilities with entitlement dollars.

Homeward Pikes Peak and the Continuum group which includes HDD accomplished the following goals:

- Coordinated mainstream resource service providers to increase access to those resources with the ultimate goal of becoming self-reliant
- Exceeded the federal homeless objectives in three areas and are within a 3 percentage point range or less for the other 2
- Worked to coordinate funding applications through the CoC process for transitional housing for homeless individuals and families
- Applied for funding as appropriate to address mental health, substance abuse and housing issues for the chronically homeless
- Worked with the Veterans Administration to coordinate vouchers and services for homeless veterans

These are but a few of the accomplishments and strategy implementations for homeless services delivery in our community. HDD will continue to coordinate its

efforts with Homeward Pikes to ensure that the Consolidated Plan and the Continuum of Care plan for the community are in sync. The community will be working over the next five years to finalize and align the discharge planning policy, to the maximum extent practicable, for the discharge of persons from publicly funded institutions or systems of care. These include health care facilities, correction programs, foster care or other youth facilities in order to prevent such discharge from resulting in homelessness for those persons being discharged.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

3-5 Year Strategic Plan ESG response: **NOT APPLICABLE**

COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

3-5 Year Strategic Plan Community Development response:

The Community Development Block Grant program provides the community with a flexible tool to address a wide array of community needs. The City through this program attempts to address the following needs:

- Housing
- Infrastructure Improvements in designated Neighborhood Strategy Areas (NSAs)
- Code Enforcement in designated NSAs
- Planning activities which include support of neighborhood associations in NSAs

- Human Services activities that provide support and services for low to moderate income persons ranging from child care to senior meals

This program is unlike the State program in that it is not as far reaching and projects are mainly for those within the city limits of the entitlement jurisdiction. Due to the dire needs in the areas of housing, human services, and infrastructure in our community, there has been little room for additional projects such as public facility development or acquisition or economic development.

The City does from time to time provide funding for planning activities to identify needs in areas such as housing, fair housing, homeless services and infrastructure needs in our community. Over the next five years, funding will be utilized to update plans in these areas as appropriate.

The lack of funding available to address community development needs is a definite obstacle to progress in Colorado Springs as well as other communities across the country. This lack of funding presents challenges for all entitlement communities. In the last four years, the CDBG program in Colorado Springs has lost over \$300,000. As funding continues to dip, the demand for services continues to increase and far exceeds what is available. Further exacerbating the funding crisis is the reality that one funding source such as CDBG is not sufficient to cover or address all the funding needs for any one program. The need to combine other funding sources can also be problematic in that the application time table and requirements could be very different. It can be difficult to navigate through this process and meet the thresholds and requirements of different funding sources.

As federal grant resources continue to decline, organizations and entitlement communities must look to bridge the funding gap by taking on debt financing or utilizing their own resources which may also be scarce.

Another issue is the ever increasing project costs such as materials, transportation and higher bids from contractors. The economic downturn has wreaked havoc in this area and many communities including Colorado Springs are finding it difficult to provide funding at a level that will make a difference for community development projects.

Antipoverty Strategy (91.215 (h))

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.
2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

3-5 Year Strategic Plan Antipoverty Strategy response:

The City through HDD will coordinate housing services with activities that help reduce the number of poverty-level families in our community. This is primarily done in partnership with our non-profit and for-profit housing developers by restricting income mix in projects and requiring periods of affordability that will benefit those trying to work their way out of poverty.

Working with local service providers to intervene where appropriate has proven to be beneficial in this area. The majority of the service agencies in the community have attended the "Bridges to Poverty" training and workshops. This program has provided valuable insight into some of the root causes of poverty and effective ways to address the issues.

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

1. (States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.

3-5 Year Strategic Plan LIHTC Coordination response: **NOT APPLICABLE**

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Non-homeless Special Needs Analysis response:

HDD will continue to work with agencies that provide services to special needs populations as appropriate. The goal over the next five years is to continue to ensure that affordable housing developments have units that are accessible and affordable for those residents in the community with special needs. The Colorado Springs Housing Authority administers 102 mainstream vouchers for the State Division of Housing. These vouchers are for persons with disabilities, the majority of which are not homeless. This program has assisted those with special needs to have affordable and accessible housing in our community.

In the past, HDD has worked with agencies that serve those with special needs (e.g. brain injured adults). Recently, an agency working with veterans who have experienced head trauma in the war approached HDD as well as the Colorado Springs Independence Center concerning possible funding opportunities. HDD is still assessing how they can play a role in providing funding for potential projects for these agencies.

The problem with working with these agencies has been the lack of funding resources to cover the supportive services that their clients require to live independently. Funds for supportive services are not readily available specifically for small agencies that may not have the capacity to work through the grant development and submittal process.

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

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.
*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.
2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.
5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

3-5 Year Non-homeless Special Needs Analysis response:

In Colorado Springs, there is not a lack of elderly affordable housing. Generally this type of housing is met with the least resistance in many neighborhoods. The real problem comes with others who have special needs. HDD will continue to work with those developers who are preserving or creating affordable housing opportunities for the elderly in the community as appropriate. These projects are reviewed on a project by project basis.

In Colorado Springs, persons with HIV/AIDS are in need of housing and supportive services. In the past, HDD has worked with agencies providing services to this segment of the population. There are housing vouchers available and other federal resources for supportive services.

Persons with developmental and physical disabilities also have opportunities in our community. State funding cuts have affected this area adversely particularly in the area of supportive services. The role of HDD has been to work with agencies in the development of affordable housing but that housing will not be sustainable unless the supportive services are in place. Therefore, it is difficult to provide funding for affordable housing development in this area if those services are not available.

The City through HDD has provided funding for agencies that support persons with special needs in the community through the human service competitive process. This process is open to all human service providers in the community who provide services in one or more of three priority categories: Emergency Care and Shelter, Youth Services and Self-Sufficiency services.

Through the Continuum of Care process, the community is trying to get a handle on the discharge planning of institutions that are releasing individuals with mental or physical disabilities. Homeward Pikes Peak has received the discharge plans for hospitals and other institutions for persons fitting this category and is in the process of evaluating and developing a coordinated discharge planning policy.

Housing Opportunities for People with AIDS (HOPWA)

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.
2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving

acquisition, new construction or substantial rehabilitation).

4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.
5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.
6. The Plan includes the certifications relevant to the HOPWA Program.

3-5 Year Strategic Plan HOPWA response: **NOT APPLICABLE**

Specific HOPWA Objectives

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Specific HOPWA Objectives response: **NOT APPLICABLE**

OTHER NARRATIVE

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

Fair Housing

Housing Development has formed a strong partnership with the Apartment Association of Southern Colorado to provide Fair Housing education in our community. Through collaborative efforts, staff from the U. S. Department of Housing and Urban Development, Fair Housing and Equal Opportunity office, presented a training session on Basic Fair Housing to members of the Apartment Association, City staff, members of local non-profit organizations, and the public. The training was offered in Spanish and in English. Additional training sessions are planned for 2010.

The City continues to distribute approximately 600 copies of the Fair Housing booklet in English, Spanish, and Korean each year to interested parties, including the Housing Authority, Police and Fire Departments, and Legal Services office. The booklet is available for download on Housing Development's website. The booklet

contains contact information and serves as a resource for individuals and families with landlord/tenant issues. Staff has initiated discussions with the local Colorado Legal Services office to update the booklet that was originally prepared in 2005. A future update will depend upon funding availability.

Housing Development will continue to maintain a translator list for sign language and non-English speaking people. The Division has dedicated a webpage to Fair Housing and the page includes links to agencies where fair housing complaints can be made. Staff is available to assist individuals to complete the Colorado Civil Rights Division forms for filing a housing discrimination complaint. Staff will continue to field telephone calls, respond to emails and provide referral services to individuals with landlord/tenant questions. Potential Fair Housing violations will be tracked on Housing Development's "One Roof" tracking system.

The Analysis of Impediments to Fair Housing was prepared in 2002 with an updated Report of Action completed in 2005. The Analysis provided explicit actions for reducing the impediments to Fair Housing Choice; while the updated report outlined the specific actions undertaken and ongoing to address the barriers. Plans are underway to update the Analysis of Impediments in 2010.

Matching HOME and ESG Dollars

As a requirement of the federal grant guidelines the City must provide matching funds for HOME and Emergency Shelter Grant dollars. HOME funds are matched through a variety of sources to include:

- (a) State Division of Housing
- (b) Colorado Housing and Finance Authority
- (c) Low-Income Housing Tax Credits
- (d) Federal Home Loan Bank (FHLB)
- (e) Banks and other financial institutions

All matches are tracked on a per project basis and those records are maintained in the affordable housing database or OneRoof system. The Emergency Shelter Grant funding is matched with City general fund dollars and the value of volunteer hours for agencies receiving the funding.