



**ARAPAHOE COUNTY**  
COLORADO'S FIRST

# 2014 One-Year Action Plan

To the 2014-2018 Consolidated Plan



Report to the U.S. Department of Housing and Urban Development  
For Community Development Block Grant Entitlement Funds  
and HOME Investment Partnerships Funds  
May 1, 2014-April 30, 2015



Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,332,596	0	0	1,332,596	5,331,823	CDBG resources are allocated annually for projects. There is no program income to distribute. Of the estimated 2014 annual allocation, \$291,562 is City of Centennial entitlement CDBG, and \$1,041,395 is Arapahoe County CDBG funding.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	529,070	0	0	529,070	2,116,280	HOME funds will be allocated throughout the year. Funds are estimated at this time.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Public Housing Capital Fund	public - federal	Multifamily rental rehab	22,850	0	0	22,850	0	The South Metro Housing Options housing authority will use a portion of their own funding for rehabilitation of buildings, in conjunction with CDBG funds.
Other	private	Homebuyer assistance Homeowner rehab Public Services Other	176,800	0	0	176,800	400,000	Agencies funded with CDBG and HOME funds leverage private donations, earned income, and other private funds to housing services, housing rehabilitation, public services and homeless services.
Other	private	Homebuyer assistance Public Services Other	206,043	0	0	206,043	200,000	Agencies funded by CDBG and HOME leverage HUD funds with funding from private foundations and other grant making sources to provide housing services, public services, special needs services, and homeless services.
Other	public - federal	Other	4,500	0	0	4,500	18,000	FEMA Emergency Food and Shelter Program funds are used for homeless prevention activities by agencies in Arapahoe County.
Other	public - state	Other	15,000	0	0	15,000	60,000	HPAP is used by Colorado agencies for homeless prevention activities, and is funded by a state tax check off.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Public Services	76,320	0	0	76,320	0	State of Colorado funds are used by multiple agencies funded by Arapahoe County, and cover services such as audio information services and residential addiction programs.
Other	public - local	Public Services	19,700	0	0	19,700	0	Audio Information Network of Colorado receives funds from the Denver Regional Council of Governments (DRCOG) to support their audio information services project.

**Table 1 - Expected Resources – Priority Table**

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

Applicants for both CDBG and HOME funds are aware that in order to fund as many projects as possible, Arapahoe County looks at leverage when reviewing applications. HOME projects are encouraged to apply to the Colorado Division of Housing for additional HOME funds, and to the Colorado Housing Finance Authority for Low Income Housing Tax Credit Funds for tax credit equity. Multi-family rental properties are expected to use private long term debt as a financing source as well. Arapahoe County ensures that the HOME program has at least 25% match from all projects, though some projects may have more match, and others less match.

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

As part of the Housing Needs Assessment, Arapahoe County and local jurisdictions discussed the availability and use of publically owned land to provide affordable housing units. There is very little land controlled by the county itself, as most of the public land in Arapahoe County is located within jurisdictions.

**Discussion**

CDBG and HOME funds are leveraged with a wide variety of other sources, including federal, state, local, and private sources. These sources include public housing funds, state HOME funds, County funds, City funds, funds from private foundations, donations, and in-kind sources. By encouraging applicants to leverage CDBG and HOME funds with as many other sources as possible, the County is able to provide funding to projects serving the entire geography of Arapahoe County.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Preservation of Existing Housing Stock	2014	2018	Affordable Housing	City of Sheridan Vista Verde-Centennial North Neighborhood-Littleton Englewood Deer Trail Countywide	housing needs	CDBG: \$247,000	Homeowner Housing Rehabilitated: 38 Household Housing Unit
2	Handicapped Services & Senior Services	2014	2018	Non-Homeless Special Needs	City of Sheridan Englewood Littleton Deer Trail Countywide Centennial	non-housing community development needs	CDBG: \$43,775	Public service activities other than Low/Moderate Income Housing Benefit: 295 Persons Assisted
3	Expanding and preserving homeownership	2014	2018	Affordable Housing	Countywide	housing needs	CDBG: \$16,950	Public service activities other than Low/Moderate Income Housing Benefit: 110 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Homeless Prevention Services	2014	2018	Homeless	Countywide	Homelessness	CDBG: \$32,000	Homelessness Prevention: 209 Persons Assisted
5	Emergency housing and shelter for homeless	2014	2018	Homeless	Countywide	Homelessness	CDBG: \$59,741	Homeless Person Overnight Shelter: 63 Persons Assisted
6	Public Facility Improvements	2014	2014	Public Housing Non-Housing Community Development	Countywide	non-housing community development needs	CDBG: \$203,850	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 126 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 168 Households Assisted
7	Youth services to support academic success	2014	2018	Non-Housing Community Development	City of Sheridan	non-housing community development needs	CDBG: \$125,000	Public service activities other than Low/Moderate Income Housing Benefit: 110 Persons Assisted
8	Infrastructure Improvements	2014	2018	Non-Housing Community Development	City of Sheridan Vista Verde- Centennial North Neighborhood- Littleton Deer Trail Countywide	non-housing community development needs	CDBG: \$392,609	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2148 Persons Assisted

**Table 2 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Preservation of Existing Housing Stock
	<b>Goal Description</b>	
2	<b>Goal Name</b>	Handicapped Services & Senior Services
	<b>Goal Description</b>	
3	<b>Goal Name</b>	Expanding and preserving homeownership
	<b>Goal Description</b>	
4	<b>Goal Name</b>	Homeless Prevention Services
	<b>Goal Description</b>	
5	<b>Goal Name</b>	Emergency housing and shelter for homeless
	<b>Goal Description</b>	
6	<b>Goal Name</b>	Public Facility Improvements
	<b>Goal Description</b>	
7	<b>Goal Name</b>	Youth services to support academic success
	<b>Goal Description</b>	
8	<b>Goal Name</b>	Infrastructure Improvements
	<b>Goal Description</b>	

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

Arapahoe County solicited applications for projects in September of 2013, with applications due in October. The County staff reviewed and scored applications based upon Need and Justification, Cost Reasonableness and Effectiveness, Activity Management and Implementation, and Experience and Past Performance. Applications were also reviewed based upon the types of needs within the county met by the project or program. Recommendations for funding were brought before the County Commissioners for action, and the public was provided the opportunity to provide input at two public hearings and for 30 days with the draft Action Plan.

#### Projects

#	Project Name
1	Audio Information Services
2	Brother's Redevelopment Housing Counseling
3	Doctors Care Integrated Primary Care Initiative
4	Family Promise Rental Deposit Assistance
5	Family Promise Case Mgmt
6	House of Hope Staffing
7	Youth Career Development
8	Interfaith Homeless Prevention
9	Home Delivered Meals - Project Angel Heart
10	Rural Meals on Wheels
11	TLC Meals on Wheels
12	Arapahoe County Weatherization
13	Home Maintenance and Repair Program
14	Vista Verde Sidewalk Improvements
15	Energy Efficient Englewood (E3)
16	Housing Rehabilitation Program
17	North Neighborhood Street Paving Littleton
18	West Floyd Avenue Improvements
19	Duplex Exterior Door Replacement
20	Simon Center Automatic Door and Windbreak
21	House of Hope Shelter Improvements
22	Alyson Court Fire Panel Upgrade
23	Addiction Research & Treatment Services (ARTS)

**Table 3 – Project Information**

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

Arapahoe County's community vision has been to build upon and support the existing foundation of service providers, non profits, and other agencies in the community that strive to provide assistance to the most vulnerable members of our community. In the 2014-2018 Consolidated Plan, the County identifies areas of high priority based on the special needs of residents in regard to public services, infrastructure, economic development, public facilities, and affordable housing. The activities meet one of three Objectives; a) Creating Suitable Living Environments, b) Providing Decent Housing, or c) Creating Economic Opportunities. Each activity is also coupled with one of three Outcomes; 1) Availability/Accessibility, 2) Affordability, or 3) Sustainability.

## AP-38 Project Summary

### Project Summary Information

<b>1</b>	<b>Project Name</b>	Audio Information Services
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Handicapped Services & Senior Services
	<b>Needs Addressed</b>	non-housing community development needs
	<b>Funding</b>	CDBG: \$8,755 Denver Regional Council of Governments: \$19,693 State Funding: \$5,572
	<b>Description</b>	Audio Information Network of Colorado (AINC) provides access to ink print materials to blind, visually impaired, and print disabled residents. The focus of AINC's audio content is local news and information that is not easily accessible any other way. This includes newspapers, city/county newsletters, employment listings, calendars of events, and grocery/discount store/classifies ads. All materials are read by volunteers, and cover special interests such as financial news, health/nutrition, consumer tips, audio book reviews, cooking, gardening, history, senior tips, and children's programming. The target population for this project is the blind/visually impaired citizens of Arapahoe County.
	<b>Target Date</b>	4/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Number of Persons Served (County): 148 Number of Persons Served (Centennial): 26
	<b>Location Description</b>	County wide

	<b>Planned Activities</b>	The purpose of the Audio Information Services project for Arapahoe County is to provide access to print materials to blind, visually impaired and print disabled Arapahoe County residents. Special emphasis will be placed on senior citizens, though all ages will be served. The project includes: outreach, provision of AINC's broadcast via the digital signal of Rocky Mountain PBS, access to broadcast via telephone, internet and pre-tuned receivers, provision of annual program schedule and assistance with equipment setup as needed. Programs are broadcast 24 hours a day, 7 days a week. In total, AINC broadcasts 156 hours of local Arapahoe County news annually, including Spanish language programming. Results of the annual listener surveys indicate that listeners experience increases in self-sufficiency, community connection and knowledge and/or education. More specifically, listeners have indicated the programming helps: manage finances, find employment opportunities, access services, create shopping lists, participate in community events and activities, and strengthen their connection to the community.
<b>2</b>	<b>Project Name</b>	Brother's Redevelopment Housing Counseling
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Expanding and preserving homeownership
	<b>Needs Addressed</b>	housing needs
	<b>Funding</b>	Private Funds: \$70,912 Private Grants: \$170,684
	<b>Description</b>	Brothers Redevelopment, Inc. (BRI) was established in 1971 to provide safe, affordable, accessible housing and housing services for Colorado's low-income, elderly and disabled residents. BRI has worked with countless agency, supporters and volunteers to serve nearly 90,000 households across Colorado. In 1981 BRI was certified by the U.S. Department of Housing and Urban Development as a comprehensive housing counseling agency. Following certification BRI has continued to promote, preserve and protect homeownership. BRI is a trusted and respected leader in housing counseling and will continue their counseling efforts in Arapahoe County through the proposed housing counseling program.
	<b>Target Date</b>	4/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Number of Persons Served (County): 110 Number of Persons Served (Centennial): 12

	<b>Location Description</b>	County wide.
	<b>Planned Activities</b>	<p>BRI will offer three different types of housing counseling to Arapahoe County residents, first-time homebuyer, default mortgage and reverse mortgage. Housing counseling is identified as a high priority need in Arapahoe County and this funding request will be used for staffing and project delivery costs. The first-time homebuyer counseling and workshops will explain the home buying process from start to finish. BRI will provide potential homebuyers with all the information needed to understand the purchasing process including, information on lenders, interest rates, insurance requirements, contracting etc... The default mortgage counseling will provide homeowners with the tools they need to better understand their mortgage and the options that are available after falling behind on their mortgage. The reverse mortgage counseling will work with seniors interested in accessing the equity in their home and ensure seniors fully understand the implications of obtaining a reverse mortgage. The overarching goal of the three counseling programs is to provide unbiased information that will assist clients in making informed housing decisions.</p>
<b>3</b>	<b>Project Name</b>	Doctors Care Integrated Primary Care Initiative
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Handicapped Services & Senior Services
	<b>Needs Addressed</b>	non-housing community development needs
	<b>Funding</b>	:
	<b>Description</b>	<p>Doctors Care provides access to affordable healthcare, through a coalition of health care providers, to the medically underserved in South Metro Denver. Doctors Care is a private, nonprofit organization established to provide accessible medical services and improve the health of low-income residents of Arapahoe, Douglas and Elbert counties. The program offers medical care through an extensive network of physicians and hospitals who agree to treat eligible patients at significantly reduced fees. Doctors Care is then able to pass along those savings to its low-income patients via a sliding-fee scale. Approximately fifty-four percent of Doctors Care patients live in Arapahoe County.</p>
	<b>Target Date</b>	4/30/0015

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	The City of Littleton has requested \$22,500 of their entitlement funds be awarded to Doctors Care – Integrated Primary Care Initiative. The project is a collaboration of mental and physical health care providers at Doctors Care ensuring that patients receive comprehensive integrated care. The requested funding will be used to offer patients integrated care and access to coverage, as well as a new level of support that includes care management and patient navigation services for those with higher levels of need, which is not a Medicaid reimbursable service. This project will provide 120 hours of primary integrated health care services to 15 low-income, uninsured, non-Medicaid residents of Littleton and additional Arapahoe County residents. The continuation of Doctors Care primary and mental health services, combined with new care management services will be offered in the same facility, which is a first for the community.
<b>4</b>	<b>Project Name</b>	Family Promise Rental Deposit Assistance
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Homeless Prevention Services
	<b>Needs Addressed</b>	Homelessness
	<b>Funding</b>	CDBG: \$5,000

	<b>Description</b>	Family Promise of Greater Denver is 501(c) 3 non-profit organization, independently affiliated with a national organization founded in 1988 and comprised of 171 affiliates in 41 states (www.familypromise.org). This model brings diverse communities together to address family homelessness by providing shelter and hospitality in church facilities. Family Promise of Greater Denver began serving homeless families in November of 1997 with ten host congregations and four support congregations. Currently, there are two rotations with 22 host congregations, 42 support congregations and 2 civic groups. The mission of Family Promise of Greater Denver is to enable an interfaith and community response to homeless families by providing shelter, meals, comprehensive assistance and encouragement toward self-reliance in an atmosphere of warmth and hospitality. • Family Promise utilizes various day sites to provide case management, referrals, counseling, housing and employment assistance etc, and various shelter locations to provide meals, evening and overnight support and transportation to and from their locations. A portion of the 2013 CDBG is being used to provide rental deposit assistance and the requested amount for 2014 will help continue this program.
	<b>Target Date</b>	4/30/0215
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	25
	<b>Location Description</b>	County-wide
	<b>Planned Activities</b>	As requested, this funding will be used to provide clients with rental deposit assistance, which would subsidize the amount of money families need to save in order to secure safe and stable housing. The need for this type of service is documented in the County's 2013 Analysis of Impediments to Fair Housing Choice. As previously mentioned, the rental deposit assistance is currently being offered as part of the 2013 CDBG and this request will enable Family Promise to continue offering this service to its clients. By funding this project, families participating in Family Promise's program will receive \$200 toward a rental deposit, with a goal of serving 25 families. The rental assistance will be provided in conjunction with stabilizer case management, which is currently partially funded with a 2013 CDBG and has been recommended for funding in 2014 as a separate application.
<b>5</b>	<b>Project Name</b>	Family Promise Case Mgmt
	<b>Target Area</b>	Countywide

<b>Goals Supported</b>	Emergency housing and shelter for homeless
<b>Needs Addressed</b>	Homelessness
<b>Funding</b>	CDBG: \$5,000
<b>Description</b>	<p>Family Promise of Greater Denver is 501(c) 3 non-profit organization, independently affiliated with a national organization founded in 1988 and comprised of 171 affiliates in 41 states (<a href="http://www.familypromise.org">www.familypromise.org</a>). This model brings diverse communities together to address family homelessness by providing shelter and hospitality in church facilities. Family Promise of Greater Denver began serving homeless families in November of 1997 with ten host congregations and four support congregations. Currently, there are two rotations with 22 host congregations, 42 support congregations and 2 civic groups. The mission of Family Promise of Greater Denver is to enable an interfaith and community response to homeless families by providing shelter, meals, comprehensive assistance and encouragement toward self-reliance in an atmosphere of warmth and hospitality. • Family Promise utilizes various day sites to provide case management, referrals, counseling, housing and employment assistance etc, and various shelter locations to provide meals, evening and overnight support and transportation to and from their locations. A portion of the 2013 CDBG is funding the stabilizer case manager position and this request will continue supporting that position.</p>
<b>Target Date</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	25
<b>Location Description</b>	County-wide

	<b>Planned Activities</b>	Family Promise offers a hopeful solution for homeless families and their children by providing both day sites and nighttime shelter locations that allow families to stay together and receive needed services provided by the case manager. The day site acts as an “office” for guests, designed to meet their self-sufficiency activities like counseling and supportive services focused on employment and housing. The shelter provides a safe and comfortable location for families to stay together and continue receiving appropriate services. Both programs rely on the case manager to provide assessments and assistance. As requested, this project will partially fund a stabilizer case manager, whom will carry out the program, providing assessments, assistance, referrals, information, applications for housing, employment and other critical services as needed. The case managers document and track a family’s adherence to the Family Promise guidelines, which include actively seeking employment and housing. As mentioned, the case manager position is currently, partially funded with a 2013 CDBG and the continuation of funding for this program will also coincide with a rental assistance component (separate 2014 application).
6	<b>Project Name</b>	House of Hope Staffing
	<b>Target Area</b>	Countywide Centennial
	<b>Goals Supported</b>	Emergency housing and shelter for homeless
	<b>Needs Addressed</b>	Homelessness
	<b>Funding</b>	CDBG: \$22,500 Private Funds: \$12,022
	<b>Description</b>	For over three decades, Family Tree has provided innovative, life-changing services designed to end child abuse, domestic violence and homelessness. The mission of Family Tree is to help people overcome child abuse, domestic violence and homelessness to become safe, strong and self-reliant. • House of Hope, a 24-hour residential shelter located in Englewood, opened in 2001 to provide homeless female-headed families of Arapahoe County with safe shelter and a broad range of services. The shelter and case management enables residents to stabilize their housing situation while learning skills that will assist them in becoming self-sufficient. House of Hope accommodates up to 35 women and children and has a targeted stay of 90 days. Last year, House of Hope sheltered 81 women and 161 children. And, staff responded to 1,293 crisis line/information calls. The need for this type of facility and service is evident by the monthly average of 54 persons on the waiting list.
	<b>Target Date</b>	4/30/2015

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Number of Persons Served (County): 177 Number of Persons Served (Centennial): 8
	<b>Location Description</b>	county-wide
	<b>Planned Activities</b>	House of Hope provides client-centered case management to help families meet their self-sufficiency goals and rely heavily on staff to assist clients with meeting those goals. Case managers are responsible for interviews and needs assessments, which help the case managers develop a collaborative plan for self-sufficiency. In addition, the case manager provides on-going support and guidance focused on employment, housing and other pressing needs. The request for 2014 funds will partially support the current staff position of a full-time case manager. By providing a full-time case manager, House of Hope is able to support an average of 35 persons per night with coordinated services that help stabilize families and move them toward self-sufficiency faster. Because case management services are available 24 hours a day, residents have more opportunity to address pressing needs and issues as they arise, and their presence, day and night, provides an added level of supervision and security. Case managers are an integral component of the services offered by Family Tree at House of Hope and funding this request will ensure the case manager position will be staffed in 2014.
<b>7</b>	<b>Project Name</b>	Youth Career Development
	<b>Target Area</b>	City of Sheridan
	<b>Goals Supported</b>	Youth services to support academic success
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$25,000

	<b>Description</b>	Goodwill Industries of Denver has an extensive high school career development program that assists teens in formulating a career path prior to graduation from high school. The planning and preparation provide job training to ready them for the workforce or post-secondary education. It also motivates them to finish high school and reach for their dreams. Academic achievement is important for the successful development of young people in contemporary American society. Goodwill's Youth Career Development Programs equip students with the skills needed to graduate school and prepare for a life of career success. Goodwill collaborates with school administrators, guidance counselors and teachers to maximize the positive impact of the program. The program reflects the organizations mission to create opportunities for individuals to change their lives and the lives of others while building a strong and sustainable community. Goodwill has received CDBG funding for Sheridan H.S. Youth Development the past two years and funding this request will help this program continue to serve Sheridan H.S. freshmen.
	<b>Target Date</b>	4/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	110 youth
	<b>Location Description</b>	City of Sheridan
	<b>Planned Activities</b>	The funding request for Goodwill's Youth Career Development Program at Sheridan High School will partially support the salary of the certified teacher for the program. A CDBG from Arapahoe County will reinforce an eight year partnership between Goodwill and Sheridan High School to provide classes to freshman students who struggled to make the transition from 8th grade to the high school environment. Specifically, this request will support classroom instruction to 90 students participating in the 9th Grade Success classes and support services to an additional 20 students at Sheridan H.S. Goodwill employs a licensed teacher to facilitate these classes, delivering a core curriculum that reinforces rigor, relevance and relationships, and covers the following topics: 1) Career Planning and Exploration; 2) Self Awareness (values, personality, interest inventory, leadership); 3) Post-Secondary Education; 4) Problem Solving and Conflict Resolution; 5) Job Readiness (job search, resumes, applications, cover letters, dress for success, etiquette); 6) Interview Skills; 7) Financial Responsibility (credit, budgeting, banking, paychecks); and 8) Civic Activities.
8	<b>Project Name</b>	Interfaith Homeless Prevention

<b>Target Area</b>	Countywide
<b>Goals Supported</b>	Homeless Prevention Services
<b>Needs Addressed</b>	Homelessness
<b>Funding</b>	CDBG: \$22,000 FEMA EFSP: \$4,500 Homeless Prevention Activities Program Program (HPAP): \$15,000
<b>Description</b>	Inter-Faith Community Services (IFCS) provides basic human services and enrichment programs to low-income people using community resources. The organization strives to support its clients in every phase of their climb to self-sufficiency and success. In doing so, IFCS operates under the philosophy of a hand up, not a hand out, which is demonstrated by staff respecting the dignity of each client. One of IFCS's main goals is homeless prevention and the organization utilizes a number of programs to address this issue, including financial assistance and transitional and off-site housing. Although the organization may be best known for food and clothing banks, it offers a wide-range of services and programs that assist with everything from children clothing and school supplies to senior programs that assist with medical expenses and grocery shopping. IFCS has been at the forefront of community based efforts to address unmet basic human needs in the South Metro Denver since 1964, becoming the largest emergency and continual support system in South Metro Denver.
<b>Target Date</b>	4/30/2015
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Number of Persons Served (County): 63 Number of Persons Served (Centennial): 7
<b>Location Description</b>	county-wide

	<b>Planned Activities</b>	The purpose of this project is to provide emergency rent assistance to extremely low-income and very low-income Arapahoe County residents who are struggling to pay rent and/or facing eviction. This program addresses an unmet need, as the organization received nearly 2,000 calls from residents seeking rental assistance last fiscal year, 2012-2013. Unfortunately, Inter-Faith was only able to assist 57 households, roughly 2% of the requests. This program seeks to assist Arapahoe County residents currently housed in order to prevent homelessness. Studies have shown that it's more cost-effective to assist currently housed persons with rental assistance, with the goal of remaining housed, than the alternative of providing services after becoming homeless. With funds from the State of Colorado's Homeless Prevention Activities Program (HPAP), FEMA's Emergency Food and Shelter Program (EFSP), and the requested Arapahoe County CDBG, Inter-Faith hopes to keep approximately 216 Arapahoe County individuals housed in 2014.
9	<b>Project Name</b>	Home Delivered Meals - Project Angel Heart
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Handicapped Services & Senior Services
	<b>Needs Addressed</b>	non-housing community development needs
	<b>Funding</b>	CDBG: \$22,000 Private Funds: \$69,413
	<b>Description</b>	For 22 years, Project Angel Heart (PAH) has been preparing and home-delivering individually modified meals, free of charge, to people living with life-threatening illnesses. While proper nutrition is important to everyone, it is absolutely critical for those living with life threatening illness, because they often have limited ability to absorb nutrients, decreased appetites, nausea, decreased energy and other complications. While poor and improper nutrition can be catastrophic for patients, balanced nutritious meals can provide the energy and response needed to battle illnesses. Because of this dichotomy, PAH is dedicated to promoting the health, dignity and self-sufficiency of people living with life-threatening illnesses with care and compassion. Project Angel Heart provides nutrient-dense, medically appropriate meals, modified as necessary to meet diagnosis-based dietary restrictions. Project Angel Heart's singular goal is to improve their clients nutritional status, thereby strengthening their ability to fight their disease and improve their quality of life.
	<b>Target Date</b>	4/30/2015

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Number of Persons Served (County): 95 Number of Persons Served (Centennial): 26
	<b>Location Description</b>	county-wide
	<b>Planned Activities</b>	The proposed 2014 project providing home-delivered meals in Arapahoe County is a continuous and ongoing project that has received CDBG funds in previous years. Each week meals are prepared and packaged in-house, and a week's worth of frozen meals are delivered on Saturday to each client's doorstep by volunteers. The meals are provided free of charge. All meals are individually tailored to ensure they meet client's needs and restrictions. No other meal program in Colorado is able to accommodate medically necessitated diet restrictions, making PAH a valuable public service provider. The 2014 project is projected to serve 95 Arapahoe County residents living with life-threatening illness, alleviating barriers to accessing and preparing healthy food that meets their needs and dietary restrictions.
<b>10</b>	<b>Project Name</b>	Rural Meals on Wheels
	<b>Target Area</b>	
	<b>Goals Supported</b>	Handicapped Services & Senior Services
	<b>Needs Addressed</b>	non-housing community development needs
	<b>Funding</b>	CDBG: \$15,500 Private Funds: \$35,359
	<b>Description</b>	: The Senior Hub, Inc. is a senior services agency offering support and referral to older adults primarily in the North Denver Metro area, but also serving seniors in Aurora and the rural eastern I-70 corridor. The mission of The Senior Hub is to advance the quality of life for older adults through advocacy, community partnerships and a variety of direct services planned to sustain an independent, healthy aging experience. Senior Hub has a long-standing program in rural Arapahoe County, which has received CDBG funding the past few years. The project will serve rural Arapahoe County residents.
	<b>Target Date</b>	4/30/2015

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	75 seniors in rural areas of the county.
	<b>Location Description</b>	rural Arapahoe County.
	<b>Planned Activities</b>	The Senior Hub's Rural Meals on Wheels program provides nutritious meals to, and regular monitoring of, homebound older adults in rural Arapahoe County. The program helps maintain and improve the nutritional levels of rural older adults in Bennett, Strasburg, Watkins, Byers and Deer Trail. Meals are subsidized for low-income persons when grant funding permits. The Rural Meals on Wheels program is the only such program meeting the needs of older adults in these communities. Volunteers deliver frozen meals once a week and an alternative "Market Basket" is an available option, which provides 10 frozen meals plus fresh fruits and vegetables, milk, bread, cereals, dried fruits, crackers, peanut butter and canned goods. In addition to providing meals and food, the organization responds to other client needs as they are identified. One of the additional benefits of the program is the human interaction and relationships that build between clients and volunteers delivering meals.
<b>11</b>	<b>Project Name</b>	TLC Meals on Wheels
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	non-housing community development needs
	<b>Funding</b>	CDBG: \$34,000
	<b>Description</b>	TLC Meals on Wheels, formerly called Town of Littleton Cares, is a self-governed, private, non-profit 501(C)(3) dedicated to driving away hunger in South Metro Denver, one meal at a time since 1965. • TLC Meals on Wheels prepares hot lunches each day and volunteers deliver them to clients in Arapahoe County and southeast Jefferson County. No one is restricted from receiving meals due to financial status, but the recommended fee is \$4 per meal, or \$20 per week. The organization's mission is to enrich the lives of seniors and others by providing nutritious meals and services that promote dignity, well-being, and independence. • As mentioned, the core operation is to prepare and deliver meals to seniors and persons with disabilities, but an auxiliary operation is to provide nonperishable groceries on a monthly basis to those clients in greatest need, as well as offer additional products and services when available.

	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Number of Persons Served (County): 410 Number of Persons Served (Centennial): 85
	<b>Location Description</b>	county wide
	<b>Planned Activities</b>	CDBG funds reimburse TLC Meals on Wheels for groceries purchased to prepare lunches for low- and moderate-income clients living in Centennial, Englewood, Greenwood Village, Littleton, Sheridan, and surrounding areas within western Arapahoe County (west of I-25). TLC Meals on Wheels delivers hot, nutritious meals to home bound elderly and disabled individuals. This service helps people remain living independently in the security and familiarity of their own home. With pro bono guidance from a registered dietician at South Denver Cardiology, TLC's kitchen staff prepares meals that are nutritious and appropriate to the health needs of seniors. Over 50,000 meals will be provided to seniors and homebound residents in western Arapahoe County during the grant year with the goal of a decreased incidence of food insecurity and a decreased incidence of loneliness and depression in the senior home-bound population.
<b>12</b>	<b>Project Name</b>	Arapahoe County Weatherization
	<b>Target Area</b>	
	<b>Goals Supported</b>	Preservation of Existing Housing Stock
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$45,000
	<b>Description</b>	The Weatherization Division provides income-eligible households with free conservation measures to help them conserve energy and save money on heating and cooling bills. Weatherization can improve the comfort of a home by helping to moderate indoor temperatures during the changing seasons. Families who have weatherized their homes estimate that they save anywhere from 10 to 30% on their energy usage. The goal of the Energy Efficiency Home Improvements project is to provide energy conservation, and health and safety improvement to older homes of low-to-moderate income residents. This is an existing, ongoing project.
	<b>Target Date</b>	4/30/0015

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Number of Persons Served (County): 8 Number of Persons Served (Centennial): 1
	<b>Location Description</b>	county-wide
	<b>Planned Activities</b>	<p>At no cost to clients, eight households will receive:</p> <ol style="list-style-type: none"> <li>1. Energy Audit: free energy audit of the home to identify conservation measures that will make the home more energy efficient.</li> <li>2. Work Plan: based on the information obtained during the audit, a work plan is created of services that will offer the best long-range benefits to make the home more energy-efficient and produce cost-savings.</li> <li>3. Weatherization: technicians will come to the home and provide weatherization services that may include: sealing major air leaks; adding insulation to attics, walls and crawl spaces; performing health and safety assessments on furnaces and water heaters; replacing appliances with high efficiency appliances; and installing high-efficiency compact fluorescent light bulbs.</li> <li>4. Education: information on steps that can be taken to conserve more energy in all seasons.</li> <li>5. Inspection: once the work is complete, a final energy audit will take place to determine the impacts of the installed energy conservation measures.</li> </ol> <p>The Colorado Energy Office's policies and guidelines will provide the basis for determining the energy conservation services and health &amp; safety repairs the project will provide to each household. Our primary goal, however, is to ensure that the older housing stock of low to moderate income residents receive the maximum benefit of all cost-effective energy conservation measures, which may require electrical repairs and service panel upgrades.</p>
<b>13</b>	<b>Project Name</b>	Home Maintenance and Repair Program
	<b>Target Area</b>	
	<b>Goals Supported</b>	Preservation of Existing Housing Stock
	<b>Needs Addressed</b>	housing needs
	<b>Funding</b>	CDBG: \$75,000 Private Funds: \$24,469

	<b>Description</b>	Brothers Redevelopment, Inc. BRI has numerous housing programs, including: Home Maintenance and Repair, Paint-A-Thons, Neighborhood Caretakers program, asset management of 576 affordable housing units, construction and development of affordable housing, and housing counseling for homebuyers, default mortgages (foreclosures), and reverse mortgage counseling. Arapahoe County has funded BRI housing programs in the past.
	<b>Target Date</b>	4/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Number of Persons Served (County): 20 Number of Persons Served (Centennial): 3
	<b>Location Description</b>	county-wide
	<b>Planned Activities</b>	BRI's Home Maintenance and Repair Program will make home repairs, free of charge, for low-income residents that cannot afford to pay the cost of market-rate repairs. Since low-income homeowners often delay, or altogether forgo, home repairs in favor of other pressing needs, the services offered by BRI help to address this issue, enabling homeowners to spend money on other important costs beside home repairs. The 2014 application has identified three target activities: Help for Homes, Ramps and Rails, and Paint-A-Thon. The Help for Homes project will provide 7 families with exterior and interior repairs that improve in home health and safety for clients. The Paint-A-Thon, with the help of sponsors and volunteers, will paint 10 homes of income-qualified senior and disabled homeowners, with an average painting cost that can exceed \$5,000. The Ramps and Rails program will assist 3 low-to-moderate income seniors with mobility and accessibility improvements like wheelchair ramps, handrails, widening doorways and other improvements that meet the client's needs.
<b>14</b>	<b>Project Name</b>	Vista Verde Sidewalk Improvements
	<b>Target Area</b>	Vista Verde-Centennial
	<b>Goals Supported</b>	Infrastructure Improvements
	<b>Needs Addressed</b>	non-housing community development needs
	<b>Funding</b>	CDBG: \$100,000
	<b>Description</b>	The City, with Arapahoe County support, has conducted infrastructure repairs in the CDBG eligible census tract and block group since 2008.

	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1,295
	<b>Location Description</b>	City of Centennial Vista Verde Neighborhood. Census Tract 56.25 Block 1 in the City of Centennial.
	<b>Planned Activities</b>	This project will make infrastructure improvements to the Vista Verde neighborhood, Census Tract 56.25 Block 1 in the City of Centennial. More specifically, this project will replace aging, outdated sidewalks with new ADA-compliant infrastructure (sidewalks, gutters, curb ramps), which will benefit the neighborhood and community as a whole. This is the only area (census tract and block group) that is eligible for CDBG "area benefit" funding as it has a low/moderate income population meeting HUD's threshold of 46.8%.
<b>15</b>	<b>Project Name</b>	Energy Efficient Englewood (E3)
	<b>Target Area</b>	Englewood
	<b>Goals Supported</b>	Preservation of Existing Housing Stock
	<b>Needs Addressed</b>	housing needs
	<b>Funding</b>	CDBG: \$100,000
	<b>Description</b>	Energy efficient improvements for low and moderate income homeowners.
	<b>Target Date</b>	4/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	12 homeowner households in Englewood
	<b>Location Description</b>	City of Englewood

	<b>Planned Activities</b>	Energy Efficient Englewood (E3) is designed to improve energy efficiency by providing grants of up to \$8,000 to low and moderate income homeowners. The grants focus on work items that qualify for federal tax credits or other state and local rebate programs, such as: Energy Star furnaces, water heaters, windows, insulation, roofing, siding, evaporative coolers, and refrigerators. The grant requires a 20% match from the homeowner, or secured with a declining deed of trust on the property that is to be forgiven over a five-year period. The entire city is designated as the target area, and eligible applicants must be at or below 80% of the area median income.
<b>16</b>	<b>Project Name</b>	Housing Rehabilitation Program
	<b>Target Area</b>	Englewood
	<b>Goals Supported</b>	Preservation of Existing Housing Stock
	<b>Needs Addressed</b>	housing needs
	<b>Funding</b>	CDBG: \$27,500
	<b>Description</b>	The housing rehabilitation program is an on-going program that began in 1977 to preserve the existing housing stock in Englewood and to address the problems of low income households financing major household repairs.
	<b>Target Date</b>	4/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Three homeowner households will benefit from this project.
	<b>Location Description</b>	City of Englewood.

	<b>Planned Activities</b>	A component of this program is the Handyman Project, which provides grants for minor repairs up to \$1,000 for residents 60+ or disabled. The program provides loans up to \$24,999 at varying interest rates depending upon the household income, and because the program generates program income it has become partially self-funded over years. The program is designed to address: 1) Life threatening or safety problems; 2) Handicapped retrofitting; 3) Energy conservation measures; 4) Elimination of potential code problems; and 5) General property improvements.
<b>17</b>	<b>Project Name</b>	North Neighborhood Street Paving Littleton
	<b>Target Area</b>	North Neighborhood-Littleton
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	non-housing community development needs
	<b>Funding</b>	CDBG: \$127,500
	<b>Description</b>	This project is a continuation of a CDBG sidewalk replacement program that began in 1997 with improvements to Main Street and progressed through the north neighborhoods of Littleton.
	<b>Target Date</b>	4/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	603 low and moderate households
	<b>Location Description</b>	City of Littleton North Neighborhood
	<b>Planned Activities</b>	The project will continue to remove and replace deteriorated asphalt streets and sidewalks with new infrastructure that meets ADA standards. The street and sidewalk improvements will complete the right-of-way revitalization in the neighborhood and satisfy citizen's requests for improvements in this area. The local residents, as well as the community will benefit from this project
<b>18</b>	<b>Project Name</b>	West Floyd Avenue Improvements
	<b>Target Area</b>	City of Sheridan
	<b>Goals Supported</b>	

	<b>Needs Addressed</b>	non-housing community development needs
	<b>Funding</b>	CDBG: \$59,672
	<b>Description</b>	This project would install curb, gutter and sidewalk on a dirt road addressing both drainage and accessible safe areas for pedestrian traffic.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	250 low and moderate income residents of Sheridan.
	<b>Location Description</b>	This project will serve the area connectively between Dartmouth Avenue and West Hampden Avenue.
	<b>Planned Activities</b>	The area in question is mostly Section 8 Housing and is in the area connectively between Dartmouth Avenue and West Hampden Avenue. Improvements to this area, which is heavily traveled by all ages of children, would greatly benefit the residents by providing safe routes between South Canosa Court and South Bryant Street to the north of West Hampden Avenue. Approximately 250 children live in this area and frequently use these streets.
<b>19</b>	<b>Project Name</b>	Duplex Exterior Door Replacement
	<b>Target Area</b>	Englewood
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	housing needs
	<b>Funding</b>	CDBG: \$14,000
	<b>Description</b>	The Englewood Housing Authority helps promote decent, safe, affordable housing in Englewood by increasing housing opportunities for low and moderate income households. The Housing Authority is responsible for many projects aimed at upgrading and preserving the city's existing housing stock. Englewood Housing owns and operates 10 family duplex units, 100 public housing one bedroom units for the elderly and disabled and 105 units of Section 8 New Construction one bedroom units also for the elderly and disabled.
	<b>Target Date</b>	4/30/2015

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	31 low income renter residents of housing authority properties.
	<b>Location Description</b>	scattered duplexes throughout Englewood.
	<b>Planned Activities</b>	This project will replace 30 exterior doors with metal doors and door frames in low-income housing duplexes to enhance resident safety and security, as well as increase energy efficiency. The current doors and jambs are in poor condition and replacements will offer significant increases to safety, energy efficiency and aesthetics. The existing upgraded locksets and deadbolts would be removed and re-installed on the new insulated metal doors and metal door frames to minimize the replacement costs.
<b>20</b>	<b>Project Name</b>	Simon Center Automatic Door and Windbreak
	<b>Target Area</b>	Englewood
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$16,000
	<b>Description</b>	The Englewood Housing Authority helps promote decent, safe, affordable housing in Englewood by increasing housing opportunities for low and moderate income households. The Housing Authority is responsible for many projects aimed at upgrading and preserving the city's existing housing stock. Englewood Housing owns and operates 10 family duplex units, 100 public housing one bedroom units for the elderly and disabled and 105 units of Section 8 New Construction one bedroom units also for the elderly and disabled.
	<b>Target Date</b>	4/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	108 elderly and disabled residents of the property.
	<b>Location Description</b>	Simon Center, 3333 S Lincoln St, Englewood, CO 80113

	<b>Planned Activities</b>	8 units for the elderly and disabled. The proposed project would entail removing the South door at Simon Center senior building, purchasing and installing a handicap accessible, automatic door with a security card reader access system, as well as a new protective cover entrance vestibule. The current door is difficult for elderly and disabled residents to open, especially under windy conditions. The south side of the building has full exposure to the elements and opening the door during windy conditions is dangerous for residents. Regardless of the conditions, operating the existing door is very difficult for residents that use walkers, wheelchairs, power scooters and other mobility aides.
<b>21</b>	<b>Project Name</b>	House of Hope Shelter Improvements
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	Homelessness
	<b>Funding</b>	CDBG: \$34,471
	<b>Description</b>	House of Hope, a 24-hour residential shelter located in Englewood, opened in 2001 to provide homeless female-headed families of Arapahoe County with safe shelter and a broad range of services. The shelter and case management enables residents to stabilize their housing situation while learning skills that will assist them in becoming self-sufficient. House of Hope accommodates up to 35 women and children and has a targeted stay of 90 days. Last year, House of Hope sheltered 81 women and 161 children. And, staff responded to 1,293 crisis line/information calls. The need for this type of facility and service is evident by the monthly average of 54 persons on the waiting list.
	<b>Target Date</b>	4/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Number of Persons Served (County): 242 Number of Persons Served (Centennial): 8
<b>Location Description</b>	County-wide	

	<b>Planned Activities</b>	The proposed project for Family Tree’s House of Hope shelter includes several small capital projects designed to meet repair needs of the building, increase building safety and improve residents comfort level. All work will be supervised by the organization’s facilities director, whom has many years of experience administering CDBG projects. The proposed projects, include: new refrigerator, floor and wash sinks, front and interior side doors, sump pump, two breaker box upgrades and internal staffing costs.
<b>22</b>	<b>Project Name</b>	Alyson Court Fire Panel Upgrade
	<b>Target Area</b>	Littleton
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	housing needs
	<b>Funding</b>	CDBG: \$62,850
	<b>Description</b>	Funds are being requested to update the existing Fire Alarm Panel at Alyson Court, a 60-unit apartment building that houses low-income elderly and disabled individuals and families.
	<b>Target Date</b>	4/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	60 elderly and disabled low income residents of the property
	<b>Location Description</b>	Alyson Court Apartments, 5807 S Gallup Littleton, Colorado 80120
	<b>Planned Activities</b>	The existing fire alarm system relies on a pager system, which requires a building attendant to assess the emergency and respond accordingly. However, given recent budget cuts, the building attendant position is no longer feasible. Therefore, given the elimination of the building attendant position, the current fire alarm system at Alyson Court is no longer adequate and viable for the safety of the buildings residents. Funds will be used to upgrade the fire panel, offering a more efficient, long-term solution that provides adequate safety measures for residents.
<b>23</b>	<b>Project Name</b>	Addiction Research & Treatment Services (ARTS)
	<b>Target Area</b>	
	<b>Goals Supported</b>	

<b>Needs Addressed</b>	non-housing community development needs
<b>Funding</b>	CDBG: \$125,000 State Funding: \$70,748
<b>Description</b>	ARTS is the clinical program of the Division of Substance Dependence, Department of Psychiatry at the University Of Colorado School Of Medicine. It is the mission of ARTS to save lives and improve the quality of life for persons struggling with substance abuse and dependence, through the application of empirically supported treatments. Since 1972, ARTS has provided residential and outpatient empirically supported substance abuse treatment services in Colorado, with an emphasis on psychosocial and pharmacological treatments for adolescents, women, men, families and those involved in the criminal justice system. ARTS is on the cutting edge of scientific research, medical education and clinical care for the purpose of reducing death and dying from addictive disorders. Approximately 25% of clients are from Arapahoe County.
<b>Target Date</b>	4/30/2015
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	77 persons with substance abuse issues.
<b>Location Description</b>	ARTS building #7, Fort Logan CO Department of Human Services campus. 3520 West Oxford Avenue, Denver, Colorado 80236

<b>Planned Activities</b>	<p>For over 30 years ARTS has been leasing a number of buildings on the Fort Logan campus from the State of Colorado, Department of Human Services. The buildings house residential addiction treatment programs for adolescents, men, women and families. The buildings were erected in the 19th century and require substantial improvements to the fire suppression system. The application and proposal would partially support the installation of a new state-of-the-art fire suppression system in Building #7, which houses the Peer 1 program for men. Arapahoe County used 2010 and 2012 CDBG funds to provide fire suppression system improvements to other Peer 1 and Synergy residential buildings on the Fort Logan campus. The proposed 2014 project is nearly identical to previous projects, as the building layout is the same. This project addresses homelessness and substance abuse treatment in a fully integrated model. The Peer 1 program combines substance abuse treatment with educational and vocational training to help clients gain and maintain sustainable employment. The program has the lowest recidivism rate of any community corrections program for men in the state.</p>
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## **AP-50 Geographic Distribution – 91.220(f)**

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

Each jurisdiction receives a set aside portion of the total CDBG allocation. The amount of each set aside is a flat rate based on each jurisdiction's poverty population. Arapahoe County is considered an exception area by HUD because the County has few areas within the jurisdiction that have 51 percent or more LMI residents. We are allowed to use a percentage of 46.8 percent to qualify activities. Cities use CDBG funds in activities where the benefits of which are available to all the residents in a particular area, where residents are low- and moderate-income persons. The service area must be primarily residential, and the activity must meet the identified needs of low- and moderate-income persons. Cities may also select activities that benefit a limited clientele, with at least 51 percent of whom are low- and moderate-income persons.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
City of Sheridan	4
Vista Verde-Centennial	8
North Neighborhood-Littleton	10
Englewood	11
Littleton	2
Deer Trail	1
Countywide	47
Centennial	3

**Table 4 - Geographic Distribution**

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

The municipalities traditionally utilize their set aside funds for municipally-administered projects that benefit their own jurisdictions with the exception of Centennial which funds projects that serve a percentage of their population. The non-jurisdictional funds are used for projects that benefit persons living in any part of the County. Cities use 85 percent of set aside funding for housing, public facility or infrastructure projects and 15% is used for public services. The beneficiaries are low/mod individuals or areas.

## **Discussion**

Since 2004, Centennial has had the HUD designation of Metropolitan City, which entitles the city to an annual CDBG allocation. Since reaching entitlement status, the city has opted to have a joint cooperation agreement with Arapahoe County to administer the grant for three-year periods, as well as participating in the HOME program as a member of the Arapahoe County HOME consortium.

County and Centennial staff met in November 2012 to review the list and scoring of applicants identified for consideration for City of Centennial funding. The County, in collaboration with Centennial City Staff, has developed criteria for funding consideration by the City of Centennial. Public Service projects must demonstrate that at least 10%, and preferably 20%, of its clients served reside in Centennial. Public Facility projects must be either physically located in the City of Centennial or can demonstrate that nearly 30% of its clients reside in the City. The County provides funding recommendations to Centennial based on the overall intent of HUD CDBG dollars, the cost benefit of the project, the potential risk involved in the project and/or agency, the agency stability and CDBG experience, the need in the community, consistency with the consolidated plan, and the availability of more appropriate funding sources. In January the Centennial City Council reviewed CDBG recommendations from Centennial staff and Arapahoe County staff.

# Affordable Housing

## AP-55 Affordable Housing – 91.220(g)

### Introduction

- The County has considered affordable housing needs in development of its Consolidated Plan and Annual Action Plan. Using the resources available to the County, the County will continue to provide rental assistance through cooperative agreements with the municipal Housing Authorities in the County.
- The County will consider applications for the construction of new affordable housing units particularly for homeless households and special needs households.
- The County will consider applications for the acquisition and rehabilitation of existing rental units that could be added to the affordable inventory.
- The County will continue to operate a downpayment and mortgage counseling program for first time homebuyers. With robust mortgage counseling services and necessary downpayment assistance, there are a number of households in the County which could become successful homeowners.
- The County will continue to support and entertain applications for assistance from developers wishing to provide affordable housing opportunities for special needs households and elderly households which are in need of affordable units.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	63
Non-Homeless	219
Special-Needs	20
Total	302

**Table 5 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	30
Rehab of Existing Units	58
Acquisition of Existing Units	0
Total	88

**Table 6 - One Year Goals for Affordable Housing by Support Type**

### Discussion

Arapahoe County has prioritized new affordable housing production for low income and very low income households including homeless and special needs populations as its top goal. Presently there is a lack of capable developers willing to bring forth proposals for new or acquisition/rehab projects. The

County has outlined a strategy for increasing capacity by greater involvement with local governments, non-profit and private developers. The County is willing to target a substantial portion of HOME funds to assist in lowering the development costs of new affordable inventory.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The County operates its own Public Housing Authority and to ensure efficiency contracts with the Littleton Housing Authority to manage its Section 8 vouchers. The County works with the three Municipal Housing Authorities to support their programs. The County places the preservation of existing Public Housing and affordable housing as its first priority in supporting the Public Housing Authorities in the County. The County has worked each year with the Housing Authorities to provide financial support for projects and improvements which preserve and improve the quality of their housing stock. The second priority for Public Housing in the County is to expand the inventory of affordable units owned by the Authorities. The County has provided support for past new construction and acquisition/rehab efforts. The third priority for the County is to promote greater coordination and cooperation among the Municipal Housing Authorities to ensure that resources are used efficiently and duplication of effort does not occur.

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

The County intends to provide financial support to the Littleton Public Housing Authority and the Englewood Public Housing Authority for life safety and accessibility improvements to their properties.

The County will work with the Public Housing Authorities to identify opportunities and resources for new development of affordable rental units both for low and very low income households, special needs households and elderly households.

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

The County works with the Public Housing Authorities to ensure that residents are represented on Housing Authority Boards. The County provides extensive Public Participation opportunities for public housing residents to participate in planning discussions center around housing needs. The County makes available to public housing residents homeownership counseling services as well as a down payment assistance program to assist them in qualifying for mortgage loans.

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

No designated troubled PHAs in the County.

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

Arapahoe County Department of Community Resources provides a holistic menu of services and support to individuals and special needs populations that need not only affordable housing but some supportive services to assist them in achieving a greater level of indolence. The County provides support for multiple service agencies that provide services for greater accessibility and participation in the community by homeless and special needs populations. The listing of proposed projects covers the range of affordable housing needs, emergency housing, homeless prevention

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

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

The County will reduce the extent of homelessness by providing support to agencies which will provide homeless preventions services to over 200 households who could become homeless.

The County will support homeless service agencies by providing both staffing and facility improvements to the House of Hope, an emergency shelter provider. Through facility upgrades and staffing support, the shelter will be able to operate at maximum capacity and provide as much emergency housing as possible to County residents in need of emergency shelter.

The County will provide support for outreach and case management and emergency assistance to Family Promise to provide outreach and emergency assistance to homeless individuals and households who are presently homeless or in danger of homelessness.

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

This aspect of the homeless services continuum is in short supply in the County. The County will provide support to service agencies and through its participation in the Metro Denver Continuum of Care will network with other service and housing providers to keep an awareness of options for emergency and transitional housing in surrounding jurisdictions. The County provides support for rapid re-housing approaches in order to lessen the need for emergency and transitional housing. The County service providers provide financial support for maintaining an existing housing situation or providing the necessary upfront money for rent and deposits to ensure that the household does not end up on the street.

#### **Helping homeless persons (especially chronically homeless individuals and families, families**

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

Because of the shortage of emergency and transitional options, the County encourages a Housing First approach. By working with service providers and PHAs in the County, the County approach is to help homeless and special needs populations achieve a stable housing situation at the first opportunity. The entire affordable housing continuum is oversubscribed in the County and as soon as an opportunity opens, a family that has been evaluated and has received the needed services are placed in permanently affordable housing.

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

Most special needs providers report that they cannot quickly place all their clients in a stable affordable unit. There is a need for more transitional housing and for permanently affordable units. The County invests limited funds in helping service agencies upgrade their facilities to increase capacity and provide safer living conditions for the special needs populations and homeless families they serve. In order provide housing in the quickest manner possible service providers have to look to other jurisdictions to place families who can find an affordable unit in the County.

## **Discussion**

Because there is no public support for expanding the emergency shelter capacity, the County focuses on the expanding the supply of transitional and permanently affordable housing. The County actively seeks development opportunities which can provide the critically needed housing units.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

As part of the preparation of the Consolidated Plan, the County completed an updated Analysis of Impediments to Fair Housing Choice. This Analysis Identified impediments which the County has formulated actions to take to address the impediments. Two impediments which make it more difficult to add to the affordable housing inventory include: NIMBYISM and high development costs.

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

The County plans to initiate educational efforts to acquaint County residents with the need for more affordable housing opportunities for low wage employees in Arapahoe County. The County will engage municipal governments and employers in a dialogue to increase support and commitment to promoting affordable housing development. The County will recruit service providers and housing providers in educating their clients and communities of interest on the importance of creating more opportunities for development of affordable properties.

The County has a robust set of policies and strategies in its County Comprehensive Plan that provides a range of tools available to lower the cost and difficulty associated with affordable development.

Adjacent municipalities don't have the same set of options the County has adopted. The County will work with interested municipal governments to enhance their affordable housing policies so that developers have stronger incentives for new development. The County will also municipalities to consider policies that will allow for more innovative land uses including small lot single family development and accessory dwelling policies in areas where the infrastructure can support more intensive uses.

### **Discussion:**

The unincorporated areas of the County have been commonly used for development of affordable complexes. However, there are fewer parcels still available where the necessary infrastructure improvements would make development possible. The Community Resources Department will work with the Public Works Department/Planning office to inventory sites of opportunity for future affordable development. The County plans to hold ongoing discussions among local governments and affordable developers to identify areas of opportunity and to discuss incentives that communities may be willing to offer in order reduce risk and increase affordability.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

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

The Community Strategies Institute conducted an Analysis of Impediments to Fair Housing Study in conjunction with the Consolidated Plan. This study suggested the following actions for meeting obstacles to Fair Housing:

#### **IMP1. NIMBYISM**

Action 1A: provide educational information and workshops to community organizations to help educate them on who needs affordable housing and how the challenges of development make housing more costly to front line workers, those with disabilities, the elderly, and those experiencing economic challenges.

Action 1B: e zoning in place to allow multi-family development as a use by right.

Action 1 C: cosponsor with other interested organizations Fair Housing events and workshops to educate both private citizens and housing industry companies on the benefits of having neighborhoods with a multitude of housing choices including detached homes, multi-family homes and group homes for the disabled.

#### **IMP 2. A LACK OF AFFORDABLE HOUSING UNITS FOR LOW AND VERY LOW-INCOME HOUSEHOLDS**

Action 2A: prioritize the creation of low and very low income rental housing units as a priority in its Annual Action Plan work with Public Works & Planning Departments and municipal planning offices to identify parcels that have and Consolidated Plan.

Action 2B: work with affordable housing developers and service providers to identify areas in the unincorporated area of the county and in municipalities to identify suitable sites for affordable housing apartment complexes.

Action 2C: support affordable rental housing development proposals by investing HOME and CDBG funds in projects that are seeking match dollars from state and federal sources.

Action 2D: work with service agencies and special needs housing providers to expand the supply of affordable rental units for those with special needs such as physical/ mental disabilities, frail elderly and homeless households.

#### **IMP 3. A LACK OF RAPID REHOUSING OPTIONS AND TRANSITIONAL HOUSING**

Action 3A: continue to work with homeless service and housing providers to expand accessibility to short term emergency housing options and transitional housing for formerly homeless individuals, Veterans, and families.

Action 3B: continue to provide support funding for homeless service agencies providing services to the unincorporated areas of the County and to the municipalities in the County.

Action 3C: consider funding requests from homeless housing and service providers who provide assistance to Arapahoe County Homeless citizens in order to support applications going to HUD under the Super-NOFA process within the Metro Denver Continuum of Care.

#### **IMPEDIMENT 4. LOCAL GOVERNMENT AND COUNTY REGULATIONS AND FEES**

Action 4A: The County Community Resources Department will work with Arapahoe Public Works and Planning Department to apply the concepts contained in Comprehensive Plan Policies NH3, and Strategy NH-1-a.:

Policy NH 3.1 - Support New Affordable Housing Opportunities and Retain Existing Affordable Housing in Growth Areas.

Strategy NH 3.1(a) - Reduce Local Government Barriers to Affordable Housing

Action 4B: In situations where County fees are necessary, but still create economic impacts on affordable housing projects, the County will consider the use of County resources and Federal resources to lessen the fiscal impact of fees on development costs.

#### **IMPEDIMENT 5. UNDERSTANDABLE FAIR HOUSING INFORMATION IS DIFFICULT TO OBTAIN FOR CONSUMERS, REALTORS®, LENDERS AND OTHER HOUSING PROVIDERS.**

Action 5A: participate in and cosponsor Fair Housing Forums and workshops with other organizations who have clear, simple information on Fair Housing regulations and guidelines for Fair Housing Choice.

Action 5B: maintain contact information for translation service organizations so that the translation service can be obtained in a timely fashion.

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

Arapahoe County has made new construction of affordable rental housing, home buyer assistance, and preservation of existing affordable housing priorities for HOME and CDBG funds. HOME and CDBG funds may be used to construct new rental housing, preserve existing affordable rental housing, purchase and rehabilitate older rental units, and provide assistance to low and moderate income homebuyers.

Arapahoe County works with the local housing authorities, nonprofit housing agencies and private developers to expand and preserve the affordable housing stock throughout the county.

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

The cities of Englewood, Littleton, and Centennial have housing rehabilitation programs that test for lead hazards when conducting rehabilitation, and achieve clearance from certified inspectors when the rehabilitation is complete. All work is completed in accordance with the Lead Safe Housing Rule.

The local Housing Authorities and other Section 8 provider agencies strictly adhere to the Housing Quality Standards (HQS) for public housing and section 8 tenants, and the Lead Safe Housing Rule. Housing Authorities will not allow Section 8 tenants to rent units with lead hazards that are not mitigated by the landlord. In addition, all units owned and purchased and rehabilitated by the housing authorities are mitigated for lead.

Under the HOME funded Homebuyer program, Funding Partners staff has completed HUD's "Visual Assessment Course". The agency conducts visual assessments of each of the homes to be financed, in conjunction with the HQS inspection. If lead-based paint is detected, the homebuyer must agree that it is their responsibility to negotiate with the property seller about payment for and coordination of mitigations and/or renovations to remove lead exposure.

Grantees receiving HOME or CDBG funds to purchase and renovate properties which contain lead-based paint are responsible for paying for and coordinating detection and mitigation of lead hazards within the property.

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

Fewer owner occupied households in Arapahoe County live in poverty, according to the American Community Survey. However, just over 20% of all renters in Arapahoe County live below the poverty level. Sheridan renters have the highest poverty rate of all incorporated areas in Arapahoe County. Glendale, Foxfield, Littleton, and Englewood renters also have high poverty rates. The US Census provides a breakdown of households in poverty by age, race and ethnicity, educational attainment and employment status. Arapahoe County residents under the age of 65 have higher incidences of poverty than those 65 and older. African American and residents of some other race have the highest incidence of poverty of all races. Data is suppressed for American Indian and Alaska Natives and Native Hawaiian and other Pacific Islanders due to the small sample size for these populations. Twenty-two percent (21.6%) of those of Hispanic or Latino ethnic origin live below the poverty level.

Given the increase in poverty, the County will concentrate on three components essential to decreasing poverty within the Urban County; 1) self-sufficiency; 2) expansion of the economic base; and 3) affordable housing.

The County operates many social service programs that help extremely low and low income residents better their lives and become self-sufficient. In addition to funding provided through CDBG and HOME

funded projects described in previous sections of the plan, Arapahoe County also provides direct funding to non profits for their operating costs through the "Aid to Agencies" fund totaling over \$1,000,000. Many of these agencies battle the needs, and consequences, of poverty.

Additionally, Arapahoe County's Senior Resources Division of the Community Resources Department provides many services to low income seniors, including transportation and homemaker services. Senior Resources receives a variety of funds, including Community Services Block Grant (CSBG) from the U.S. Department of Health and Human Services, and County General funds.

The Arapahoe County Human Services Department supports antipoverty activities through their major benefit programs, including: Temporary Aid to Needy Families (TANF), food assistance (SNAP), Low Income Energy Assistance program (LEAP), Social Security Insurance/Social Security Disability Insurance (SSI/SSDI) and Medicaid/Medicare. The following agencies are supported by both Human Services and CDBG:

\*Arapahoe/Douglas Mental Health Network (ADMHN): Contract to provide therapy services to Child Welfare clients who are not receiving Medicaid.

\*Addictions Research and Treatment Services (ARTS), a program within the Department of Psychiatry of the University of Colorado Medical School: Contract to provide substance abuse services to youth and their families.

\* Family Tree House of Hope -homeless services

\* Arapahoe House: Provides residential treatment services to substance abusing parents and their children. Arapahoe House also provides Child Welfare services.

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

Arapahoe County is committed to expanding the economic base of the community. This is accomplished through promotion of a diverse business community, viable wages and a skilled workforce.

the Southeast Business Partnership (SEPB), the South Metro Chamber of Commerce (SMCC), and the I-70 regional economic group (REAP), continue to pursue attracting industries and businesses that pay moderate to high wages. Arapahoe County is also committed to the continued need for job skills enhancement programs, such as Arapahoe/Douglas Works! (AD Works!). AD Works! maintains a close relationship with the business community and aids the unemployed in enhancing skills required by local businesses.

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

The HCDS Division advocates for affordable housing wherever possible. The HCDS Division encourages

developers to build housing for the low income market, in the belief that everyone should have the opportunity to live close to where they work and that a sustainable community should provide a full spectrum of housing. Funding for the First Time Homebuyer program, available throughout the Urban County, is provided with Arapahoe County HOME funds. Housing rehabilitation is funded with both CDBG and HOME funds. County Private Activity Bonds (PAB) and Low Income Housing Tax Credits (LIHTC) have also been used to preserve affordable housing in our community. The local transitional shelter for women and children, House of Hope, has a 90-day possible stay with mandatory counseling, which aids their clients in breaking the cycle of poverty where they often find themselves trapped.

Finally, HCDS continues to coordinate with public and private agencies to produce and preserve affordable housing as described in the housing component of the plan.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

#### Introduction:

Arapahoe County and its SubGrantees/Subrecipients receive CDBG/HOME program income and recaptured funds from loan payments and payoffs that are reallocated to CDBG/HOME eligible projects. Program income and recaptured funds received directly by the County are outlined below. No funds are expected to be placed in or generated by revolving loan accounts, and no float-funded activities are included in this plan.

In addition to receiving federal grant funds, CDBG/HOME program income and recaptured funds from loan payments and payoffs are reallocated to CDBG/HOME eligible projects.

County SubGrantees/Subrecipients also receive Program income and recaptured funds from single family housing rehabilitation and first time home buyer programs loan payments or payoffs.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

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

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

#### Other CDBG Requirements

- |   |   |
|---|---|
| 1. The amount of urgent need activities | 0 |
|---|---|

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

95.00%

**HOME Investment Partnership Program (HOME)**  
**Reference 24 CFR 91.220(I)(2)**

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

HOME projects have not yet been identified, but historically, the other forms of investment used in conjunction with HOME funds are Low Income Housing Tax Credits, private interest-bearing debt for rental housing development, grants of State of Colorado HOME funds, Federal Home Loan Bank Board grant funds, and other private grant funds. Homeowners assisted by the HOME program use private interest-bearing debt to purchase homes.

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

For homebuyer activities, the County will impose either a resale or recapture provision in the loan documents executed with home buyers. The recapture provision is used with the down payment assistance program and the resale provision is used when HOME funds are invested in the construction of housing.

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

The HOME Rule allows the use of either resale or recapture provisions on homes purchased with HOME assistance. The County has opted to use the recapture provision on its direct homeowner assistance program. The following recapture provisions will be provided in an addendum to the County-approved form of Deed of Trust.

The entire HOME investment, including principal and interest must be immediately repaid if, during the period of affordability, which has been established as five years, the home is transferred or is no longer occupied by the borrower as his/her principal place of residence. This includes ownership transfer by sale or by deed, or if the home is used as rental property. (The homeowner may have a roommate who shares household expenses, provided that the homeowner continues to live in the home.)

If there are insufficient net proceeds\* from the sale of the home to repay the entire HOME investment, then a portion of the HOME investment will be required to be repaid as follows:

Amount of HOME loan divided by the sum of the HOME loan and owner's investment. The quotient is multiplied by the amount of available net proceeds to arrive at the amount that must be repaid.

HOME investment

HOME investment + owner investment

x Available net proceeds = Amt. of recapture

Example:

\$10,000

$\$10,000 + \$2,000 = .83 \times \$5,000 = \$4,166$

\$2,000 represents the amount of the buyer's own cash that was provided at the time of purchase

\*Net proceeds are defined as the sales price minus superior non-HOME loan repayments and any closing costs.

The County's form of Promissory Note and Deed of Trust are maintained in the County's electronic files.

#### Identifying Program Income, Repaid Funds and Recaptured Funds

As stated in the introductory paragraph of this section, the County permits sub-recipients who are administering the County's down payment assistance program to retain program income to provide additional loans while the SubRecipient's contract is in force. The following activities are included as

program income for this program:

- Periodic loan repayments of principal and interest (the owner remains in the property)
- Loan payoff of principal and interest (there is no sale or transfer of the property)

Funds collected for reasons other than the above are not considered program income and must be returned to the County upon receipt. These include:

- The owner voluntarily sells the home during the period of affordability and the loan is paid off at closing from sale proceeds. These funds are considered "Recaptured" funds and are subject to the County's Recapture Provision. Funds must be returned to the County.
- The home is foreclosed and sold to another owner. These funds are considered "Recaptured" funds and are subject to the County's Recapture Provision. Funds must be returned to the County.
- The owner moves out of the property but retains ownership. This is a violation of the program and the entire loan amount is due, minus any principal payments previously paid on the loan. These funds are considered "Repaid" funds and must be returned to HUD. (Remit funds to the County for remittance to HUD.)

Upon termination of the contract between the County and SubRecipient, all program income is to be returned to the County at the end of the month in which it was received.

HOME compliance information is provided at the following website:

<http://www.hud.gov/offices/cpd/affordablehousing/training/web/checkup/performance/monitoringtools.cfm>

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

Existing debt on a property may be refinanced when HOME funds will be used for rehabilitation and when refinancing is necessary to permit or continue affordability under 24 CFR 92.252. In addition the application for rehabilitation and refinancing must, at minimum:

- 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;
  - Require a review of management practices to demonstrate that disinvestment 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;
  - State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both;
  - Specify the required period of affordability, whether it is the minimum 15 years or longer;
- 
- 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; and
  - State that HOME funds cannot be used to refinance multifamily loans made or insured by any Federal program, including CDBG.