Loveland Housing Authority’s Role in Disaster Recovery

After the floods of September 2013 the Loveland Housing Authority was immediately identified as a key partner in the recovery efforts. LHA has existing grant programs serving Larimer County residents with their home repair needs. These programs are funded by CDBG and HOME dollars, so the capacity for the grant management of these funds was already in place. The Colorado Division of Housing provided the CDBG-DR funds to the Authority for local recovery programs which included temporary rental assistance, down payment funds for replacement housing purchases, repair and rehab of damaged homes, private roads and bridges. Along with these individual assistance programs the Authority applied for funding to build additional affordable housing apartment homes for families impacted by the floods.

Housing Impact

The Department of Local Affairs and the Division of Housing gathered data showing that the overall impact to housing was $676 Million dollars statewide. Larimer County was determined to have an unmet need of $17 million in housing damage or loss, after FEMA and flood insurance claims were calculated. Visit www.colorado.gov/pacific/dola/action-plans-required-reports for full data on the state and local impacts.

Along with DR funding, The Long Term Recovery Group was established to assist in recovery needs with funds coming through United Way, Catholic Charities and Lutheran Family Services. Working together with the Housing Authority they began assessing cases, determining need, and working in partnership to fund survivors.

Funding Amounts For Larimer County Residents

- Temporary Rental Assistance $146,612
- Down payment Assistance $641,596
- Housing Repair & Rebuilding $2,900,000
- Home Access $5,538,611

Total DR Assistance $9,226,819

Recovering after a disaster is a process and that process looks different for each person who was impacted. Some question why 4 years, but even after 4 years there is more work to be done. Our programs will end as we’ve served all survivors that had applied for assistance. But work continues in public infrastructure, watersheds, economic impacts and resiliency.
Repair & Rebuild

One of the most significant needs after the disasters was to rebuild. Whether that meant a complete rebuilding of the home or repairs to make it habitable this was a major undertaking for Loveland Housing Authority, the Long Term Recovery Group, many volunteers and owners themselves. After such devastation the task to rebuild seemed overwhelming to many, but the can do attitude never wavered. From the owners to the staff and volunteers, every project was an achievable challenge. The maximum assistance per family was up to $100K; so in many cases that meant the project had to have sweat equity to make it feasible to rebuild. The owners did whatever they could to help in the builds, and the volunteers were amazing. Even the contractors and material retailers reduced their costs to help put families back in their homes again.

The High Park Fire hit a little less than a year before the floods but did not receive the federal declaration needed to provide funds to rebuild. After the federal disaster declaration for the flood was issued which enabled the CDBG-DR funds to be released to Colorado, it then allowed the State to request the High Park Fire and other fires that had ravaged the state the prior year to be included into the disaster funding. This request was approved by HUD and enabled us to work with the owners of homes lost to the High Park Fire as well as the flood. Many people were effected by both after the fire stripped the land of vegetation the floods just washed away roads, caused mud slides and more damage.

Volunteers at work!
Over 22,000 hours of donated hours

Flood - 1298 homes damaged or destroyed
Fire - 259 homes were a total loss
Total assistance awarded
$2.9 million
Assisting 67 families
11 full rebuilds
56 major repairs
**Temporary Rental Assistance**

Temporary Rental Assistance provided funds to help pay for rent, storage, moving expenses, and deposits. Eligible recipients had to be 80% or below the area median income and be a verified flood survivor. The maximum assistance per family was $25K.

Total Assistance awarded $146,507 - Assisting 24 families

- $85,662 in assistance for rent
- $50,439 in assistance for storage & moving costs
- $10,406 in assistance for security deposits

**Down payment Assistance**

Down payment Assistance provided up to $50,000 toward the purchase of a home. The recipients had to be 80% or below the area median income and a verified flood survivor. And displaced from a rental or a home that they owned which could not have been rebuilt. The new home purchase did not need to be in Larimer County if they found a home in another part of the state that was an approved use of the funds. Some survivors did need to move to other less expensive area’s in the state to find an affordable home to purchase. Others were able to use the Habitat for Humanity program and remain in Larimer County.

Total Assistance awarded $641,569 - Assisting 13 families

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**Rental Rehab & Repair**

The CDBG-DR program provided funds to rebuild or repair rental housing for landlords with 6 or less units this program ran through the rehab and repair program.

We assisted one landlord with 3 small year round rental units at the base of Big Thompson Canyon. The requirements of the program were that the landlord would rent the units to tenants with income at or below 80% of the area median income, for a minimum of five years. The landlord themselves did not have to meet the 80% rule. The maximum allowable assistance per unit was $100K.
Home Access is a program that was developed as a result of the 2013 floods. The unique landscape and ownership of properties throughout the Rocky Mountains created a situation that left many privately owned roads and bridges damaged or destroyed. Because of the ownership issues, the County and State could not use public infrastructure dollars to repair these roads and bridges. In many cases without repairs owners could not access their properties at all.

The State, HUD, Local Municipalities along with the Local Agencies administering programs for individuals began the development of a program to fund the repairs and provide access to private homes. The program provided many challenges in the development stage but ultimately everyone came together with a workable solution.

Funding was made available in the form of a grant. Local jurisdictions set priorities per the HUD guidelines for the funding; such as primary home owners, no access, low and moderate income, senior or disabled owners.

These were the key priorities for Larimer County. LHA along with their Larimer County partners began to gather data on projects with the help of the Counties Consultants CDR McGuire. The projects were assessed, priorities established and scopes of work developed. You might be wondering why a Housing Authority would be involved with roads and bridges, it came down to the fact they were privately owned. The State Division of Housing needed an agency that could manage the grant funds and work with the individual property owners.

These projects have taken the longest to get through as infrastructure projects are challenging, including bridges which construction is dependent on water flow. These are the last of the Authorities DR projects and will be fully completed in early 2018.

**Total DR assistance provide to Larimer County Residents for Home Access**

$5,538,611

43 - Projects completed

www.lovelandhousing.org