



Housing and Community Investment (HCI) 2025 Funding Cycle Request for Applications

The City of Longmont is pleased to announce the 2025 Housing and Community Investment (HCI) Funding Cycle. The award cycle is intended to provide financial assistance for affordable housing and community development projects. The City is estimating that approximately \$3,000,000 will be available through the locally funded Affordable Housing Fund (AHF) and approximately \$200,000 will be available through the federally funded Community Development Block Grant (CDBG) program*. Funds will be available for projects and public services that further the City's goal of increasing permanently affordable housing within the City of Longmont.

More information can be found on the City's website: <https://longmontcolorado.gov/housing-and-community-investment/grant-funding-information/>

Proposals will be evaluated on the fulfillment of community goals, demonstration of an applicant's ability to successfully complete the project, and the completeness of the application package. The City reserves the right to reject any or all proposals, to waive proposal informalities and irregularities, and to accept any portion of a proposal if deemed in the best interest of the City.

*The City has not received its 2025 CDBG allocation yet. The amount of CDBG available for competitive award is an estimate assuming flat funding from 2024 levels.

2025 Funding Cycle Timeline

Step	Activity	Date
1	Advertise Request for Applications	April 4, 2025
2	Application submission deadline Submit one complete electronic application package per project via email to: Christy Wiseman Housing and Community Investment Manager City of Longmont 350 Kimbark Street Longmont, CO 80501 Christy.wiseman@longmontcolorado.gov	April 25, 2025 4:00 p.m. MT
3	City staff review of applications and summary report preparation	April – May 2025
4	Applicants recommended for funding by City staff present to the Longmont Housing and Human Services Advisory Board (HHSAB), who vote on funding recommendations for City Council	May 8, 2025 7 p.m. MT
6	City Council approves final funding recommendations as part of the 2025 Annual Action Plan	June 17, 2025 7 p.m. MT
7	Staff begins award delegation (i.e., contracting) process	July 2025

2025 HCI Funding Cycle Application

Organization Information		
Contact Person: Meredith Caley		
Title: Boulder County Personal Finance Program Coordinator	Phone: 303-441-4973	Email: mcaley@bouldercounty.gov
Name of Applicant Organization: Boulder County Human Services		
Organization's Full Legal Name: Boulder County Government		
Type of Organization (e.g., Local Government, Non-Profit, PHA, For-Profit, CHDO): local government		
Organization's Mailing Address: 515 Coffman Street, Longmont, CO 80501		
Organization's Website: boco.org/personalfinance		
Organization's SAM.gov Unique Entity Identifier (UEI): LB9EYBMY6NJ8		
Organization's Tax ID Number: 84-6000748		
Has the organization previously received funding from the City of Longmont?: Yes		
<p>Describe how the organization attracts minority and protected classes under federal Fair Housing laws to participate in projects/programs:</p> <p>Boulder County Personal Finance Program (BCFPF) partners with agencies serving the most vulnerable, BIPOC and underserved members in our community. These partnerships provide access to traditionally marginalized populations with which we review Fair Housing Law, protections and file complaints on behalf of our clients.</p>		
<p>Describe how the organization verifies incomes of households assisted:</p> <p>During the BCFPF intake process, clients self-report household income.</p>		
<p>Describe the organization's waitlist policy for projects/programs:</p> <p>BCFPF meet with clients individually by scheduling appointments. Clients can self-schedule and will typically have their appointment in 1-3 weeks from date of scheduling. We do not have a waitlist.</p>		
Project Description		
Project Name: Boulder County Personal Finance Program Housing & Financial Counseling		
<p>Describe the proposed project, including details about how City funds would be used:</p> <p>The Boulder County Personal Finance Program (BCFPF) supports Longmont residents in building financial resilience through personalized finance coaching and housing counseling. We work closely with participants in the City Rehabilitation and Down Payment Assistance Programs, helping them meet program requirements and achieve homeownership goals. Additionally, we engage with applicants for the City's True North project, guiding them on mortgage qualification, debt-to-income ratios, credit, and sustainable homeownership. As a result, we've seen a 45% increase in clients from Longmont compared to last year. Our services include creating personalized spending plans, debt reduction strategies, student loan assistance, and credit improvement for renters and aspiring homeowners. We also assist current homeowners navigate foreclosure risks and explore</p>		

reverse mortgage options to preserve homeownership. The funds requested will be used to directly offset the salary cost for our HUD-certified Personal Finance Specialists.

Describe the need or problem addressed by this project, including quantifiable data:

BCFPF supports low- to moderate-income individuals and families facing financial challenges by offering individualized and reliable financial coaching amid a landscape of misinformation and incentivized product-pushing. As an unbiased entity, we listen to our clients and co-create action steps based on client need and industry knowledge. Our client feedback has repeatedly shown that this collaboration increases confidence in financial decision making for our clients.

In a time of rising living costs, particularly in housing, many families are strained by high rent, rising food prices, and essential expenses. For example, the self-sufficiency standard in Boulder County has increased by up to 49% in the past decade, with housing costs alone up by 56%. Our program offers both the hard and soft skills needed to help individuals navigate these financial pressures and work toward long-term prosperity. Our certified counselors provide one-on-one guidance, teaching clients to manage their finances effectively, set goals, and sustainably move toward homeownership.

Describe how this project meets the organization's goals and strategic plan:

Our goal as the BCFPF is to support our community stability by providing access to personalized financial information, strategies, and increasing participants' confidence in using this information. By funding our Personal Finance Specialists, we can continue to grow this work into proactive asset building and create generational wealth for the Longmont community while still serving those whose primary goal is stability.

Describe the organization/project team's capacity to execute this type of project, including previous experience with similar projects:

BCFPF has 6 Personal Finance Specialists on staff; all of whom are HUD-certified Housing Counselors. Our program has over 30 years of experience helping the community navigate and build confidence in financial topics such as housing stability, banking, credit improvement, debt reduction and student loans. We closely monitor our time commitments and obligations in order to meet appointment demand. Additionally, we utilize a comprehensive data collection system that allows us to track and report on client demographics, outcomes and grant metrics.

Describe how the organization obtains input from low-income people who may be affected by the project:

BCFPF actively seeks input from low-income individuals through two key approaches:

- 1) **Community Partnerships:** We collaborate closely with community-based organizations that provide essential services such as basic needs assistance, support programs, and below-market-rate housing. These trusted partners refer individuals to us, helping us engage directly with low-income populations and better understand their needs and concerns.
- 2) **Client Feedback and Follow-Up:** We gather direct input from clients during key points of engagement. Before and after appointments, we ask clients about their financial confidence, areas of concern, and invite their feedback. Additionally, we conduct follow-up check-ins at two- and six-months post-appointment to ensure their voices continue to be heard and that they feel supported throughout the process.

Financial Summary

Total Estimated Project Cost: \$615,000/year

HCI Funding Amount Requested: \$150,000/year

Funding Source Requested (AHF or CDBG): N/A					
Grant or Loan Requested: Grant					
Amount to be Financed by HCI Funding Request (% of Total Project Cost): 24%					
Has this project previously received funding from the City of Longmont?: Yes					
What will happen to the financial feasibility of the project if you are not successful in receiving an award, or if you receive only a partial award?: While BCPFP will continue to offer personal finance and housing counseling appointments to the Boulder County community, we will be unable to take on the additional client referrals from the City of Longmont initiatives in a timely and prioritized manner as we will need to find funding and tailor our services to other priorities.					
Complete Below Section for Housing Investment Projects (New Construction/Acquisition/Conversion/Rehabilitation)					
All residential construction must comply with Longmont's Inclusionary Housing code, 15.05.220, which requires a minimum of 12% of dwelling units to be permanently deed restricted as affordable. More information on the IH code is on the City's website: https://longmontcolorado.gov/housing/affordable-housing/inclusionary-housing/					
Address of Project Site:					
Site Acreage:					
Census Tract(s):					
Qualified Census Tract(s)?:					
Current Site Zoning:					
Site Control Status:					
For-Sale or For Rent:					
If For-Sale, Proposed Product Type (e.g., Condos, Townhomes, Single Family Detached):					
For rehabilitation projects, is the property currently occupied?:					
Bedroom Size	Total Number of Proposed Units	Affordable Housing Units			Square Footage
		# Units	% of AMI** For-Sale	% of AMI** For Rent	
1 bedroom			80%	60%	
			70%	50%	
			60%	40%	
			50%	30%	
2 bedrooms			80%	60%	
			70%	50%	
			60%	40%	
			50%	30%	
3 bedrooms			80%	60%	
			70%	50%	
			60%	40%	

			50%	30%	
4+ bedrooms			80%	60%	
			70%	50%	
			60%	40%	
			50%	30%	
Number of Proposed Visitable/Accessible/UFAS Units:					
Number of Proposed Units for Audio/Visual Impairment:					
Any Age Restricted Units?:					
Estimated Rent Levels or Sales Price by Unit Type					
	Market Rate Units		Affordable Units		
1 bedroom, 1 bath					
1 bedroom, 1.5 bath					
Other 1 BR configuration					
2 bedrooms, 1 bath					
2 bedrooms, 2 bath					
Other 2 BR configuration					
3 bedrooms, 1.5 bath					
3 bedrooms, 2 bath					
Other 3 BR configuration					
4+ bedrooms					
Total Units in Development					
Proposed Affordability Period and Method of Restriction:					
Describe the project, including location, general description, amenities/services to be included, unique aspects of the project, present use of site and/or existing structures (if applicable):					
Describe any proposed energy conservation features that exceed what is required by the Longmont Municipal Code:					
If there are existing structure on the site: <ul style="list-style-type: none"> Are any existing structures more than 50 years old? Has there been an evaluation of asbestos hazards? Has there been an evaluation of lead-based paint hazards? 					

Is the project in any floodplain zones? Refer to City floodplain maps: <https://longmontcolorado.gov/public-information/flood-information/>

Is the project near a geological hazard area?:

Will the project affect historical, archeological or cultural resources?:

Will the project be located within 1,000 feet of a major highway, 3,000 feet of a railroad, or 15 miles of a commercial airport?:

Will the project be located within one mile of above ground storage tanks, transmission pipelines, or loading facilities for explosive or fire prone substances?:

Is this project stand-alone or part of a larger phasing effort?:

Describe the project's timeline, including target dates for (as applicable):

- a. Purchase contract
- b. Site control
- c. Entitlements (e.g., Zoning, Site Plan, Subdivision Plat Approval)
- d. Primary lender approval
- e. LIHTC allocation
- f. Close of financing
- g. Construction or rehabilitation
- h. Marketing
- i. Tenant selection and lease-up
- j. Project completion

Are there any special infrastructure improvements necessary for the project?:

Complete Below Section for Community Investment Projects

Complete the below section for community investment facility improvement projects located within the City or for the benefit of City residents (e.g., new steps at the library, ADA improvements at a public facility, etc.)

Address of Project Site:

Site Acreage:

Census Tract(s):

Qualified Census Tract(s)?:

Current Site Zoning:

Site Control Status:

Describe the service(s) provided to the public in the project facility:

Describe the population to be served (e.g., general public, elderly people, youth, etc.):

CDBG National Objective (refer to <https://www.hud.gov/hud-partners/community-cdbg>):

Describe the project, including location, general description, amenities/services to be included, unique aspects of the project, present use of site and/or existing structures (if applicable):

Describe any proposed energy conservation features that exceed what is required by the Longmont Municipal Code:

If there are existing structure on the site:

- Are any existing structures more than 50 years old?
- Has there been an evaluation of asbestos hazards?
- Has there been an evaluation of lead-based paint hazards?

Is the project in any floodplain zones? Refer to City floodplain maps: <https://longmontcolorado.gov/public-information/flood-information/>

Is the project near a geological hazard area?:

Will the project affect historical, archeological or cultural resources?:

Will the project be located within 1,000 feet of a major highway, 3,000 feet of a railroad, or 15 miles of a commercial airport?:

Will the project be located within one mile of above ground storage tanks, transmission pipelines, or loading facilities for explosive or fire prone substances?:

Is this project stand-alone or part of a larger phasing effort?:

Describe the timetable for the expenditure of the requested funding, including the timeframe for securing and closing other funding, implementation, and recipient selection/participation:

Complete Below Section for Public Service Projects

Complete the below section for non-capital improvement public service projects/programs open to the public (e.g., eviction prevention programs, economic development programs, etc.)

Describe the population to be served (e.g., general public, elderly people, youth, etc.):

BCFP provides services to all Colorado residents, regardless of income level or documentation status, with a primary focus on individuals and families residing in Boulder County. Notably, over 80% of our clients have incomes below 80% of the Area Median Income (AMI).

CDBG National Objective (refer to <https://www.hud.gov/hud-partners/community-cdbg>): NA

Is this project stand-alone or part of a larger phasing effort?:

While BCFP consistently provides personal finance and housing counseling to promote financial stability and housing security, the requested funds will specifically support the expanded delivery of pre-purchase, homeownership, and financial counseling services aligned with targeted housing initiatives in Longmont, in addition to our ongoing support for local residents.

Describe the timetable for the expenditure of the requested funding, including the timeframe for securing and closing other funding, implementation, and recipient selection/participation:

The requested funds will help offset personnel costs associated with our HUD-certified Housing Counselors who are essential to carrying out this work. Funding will be allocated toward a portion of their monthly salaries and is expected to be fully expended within 12 months.

Describe how applicants apply for services:

Clients can access our services through multiple channels, including scheduling an appointment directly on our website, calling our program line, sending an email, or connecting with us through a referral partner. We strive to respond to all inquiries within 48 hours, though most are addressed within just a few hours. Services are offered in both English and Spanish, with additional language support available through a professional language line to ensure accessibility for all clients.

If client application processes are completed in person, where is the applicant intake facility located?:

Our financial and housing counseling services do not require a formal application process. Instead, we conduct a brief intake at the beginning of each appointment to gather essential information needed to effectively address the client's needs and meet relevant grant requirements. Most appointments are conducted via phone or video for convenience, though in-person appointments are available upon request at our office located at 515 Coffman Street in Longmont.

Describe how services are delivered (e.g., remote, in person, one-time vs. multiple meetings, etc.):

Most appointments are conducted via phone or video for convenience, though in-person appointments are available upon request at our office located at 515 Coffman Street in Longmont. We utilize a coaching-based model, allowing clients to engage at the level that best suits their needs. Some individuals are able to gain the information they need in a single session without requiring ongoing support. Others choose to take full advantage of the coaching approach, working with us to break down their goals into actionable steps with specific timelines, supported by regular check-in meetings.

When are services offered to participants (days and times of the week)?:

BCFPF follows Boulder County's business hours of 8:00 a.m. to 4:30 p.m., Monday through Friday. However, we understand that these hours may not be convenient for everyone. To ensure accessibility, we offer appointments outside of regular business hours upon request.

Required Documents

The City of Longmont reserves the right to request additional information as may be necessary to further the selection process. Incomplete applications may not be processed.

Required for all applications:

- A. Organization W9
- B. SAMs registration verification
- C. Project sources and uses of funds summary (include information about commitment status of funds)
- D. Most recent organization financial audit
- E. Organization's current financial statement

Required for Housing Investment (New Construction/Acquisition/Conversion/Rehabilitation) projects (as applicable):

- Appraisal
- Evidence of site control and clear title or purchase contract
- 15-year project operating proforma
- Market study
- General location map and site plan
- Physical/capital needs assessment
- Uniform Relation Act (URA) Plan

Required for Community Investment and Public Service projects:

- Title VI/non-discrimination policy (N/A)
- F. ADA & Title VI grievance policy
- F. Conflict of interest policy
- F. ADA/Reasonable Accommodation policy
- G. Client head of households' race/ethnicity data (last 12 months)

Application Certification

- ✓ The applicant certifies to the best of their knowledge and belief that the information in this application is true and correct.
- ✓ The applicant possesses the legal authority to apply for and receive CDBG and/or Affordable Housing Funds and the person signing the application has the proper authority from the governing body of the organization.
- ✓ The applicant agrees that the City of Longmont may conduct its own independent review of the information and attachments herein and may verify information from any source.
- ✓ The applicant understands that the City of Longmont will not be responsible for any costs incurred by the applicant in developing and submitting this application.
- ✓ The applicant understands that all applications submitted become the property of the City.
- ✓ The applicant is under no administrative restrictions or sanctions from federal, state, or local sources and has no delinquent City accounts. All properties owned by the entity requesting assistance must be current on property taxes and there can be no outstanding debt owed to the City such as for utilities or building permits.
- ✓ The applicant agrees that this development or project will be in conformance with all applicable development, zoning, building, fire, and life safety codes, regulations, and procedures of the City of Longmont.

Signature: Meredith Caley

Date: 4/14/2025