

CR-05 - Goals and Outcomes

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

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

Over the past program year, the City of Covington pursued the goals and objectives outlined in the PY 2015 Annual Action Plan and the PY 2013-18 Consolidated Plan. Below is a summary of program year accomplishments:

- Completed 18 homeowner rehabs through the Homeowner Repair Program and the Code Enforcement Hardship Repair Program. These programs addressed urgent home repair needs for very-low and low-income homeowners, giving priority to elderly, disabled and veteran households.
- Completed 6 Upper Floor Residential Rent rehab units. This program created new affordable rental units in previously vacant upper floor space of mixed-use buildings in the City's urban core. The City is working to identify potential future projects.
- The City completed 1 CHDO rehab in Covington using HOME funds. This rehabbed property created a new homeownership opportunity for a low-income household. This project was a partnership between the City and Housing Opportunities of Northern Kentucky, an approved HOME Community Housing Development Organization.
- The Homebuyer Assistance Program created 80 new low-income homeowners by providing deferred/forgivable loans to cover lender required down payment and closing costs. Virtually all of the budgeted funds for this program were utilized.
- The City utilized CDBG and HOME funds to begin construction on the Lincoln Grant Scholar House. This is an affordable rental project that will create 25 rehabbed units in the former Lincoln Grant school building and 20 new units in an adjacent newly constructed building. This project will be completed in PY 2016.
- Public improvement efforts occurred including: street improvements and installation of ADA sidewalk ramps, sewer lateral repairs, design work for two large street reconstruction projects that will occur in PY 2016, and facility improvements to Randolph Park Pool and Goebel Park Pool.
- The City continued to implement crime prevention efforts in the downtown core and in targeted public housing complexes, providing increased police presence in these targeted areas.
- The City increased code enforcement efforts in LMI targeted areas. Three code enforcement officers performed targeted inspections of residential rental properties to alleviate blighted conditions.
- The City partnered with the Covington Public Schools to offer summer recreational programs for Covington youth.

- The City provided technical assistance to existing local businesses through the Business Retention Program.
- The City worked to identify potential projects to utilize its \$4 million Section 108 Economic Development Loan Pool that was awarded in 2014.
- The Department continued to implement strategies to address the Analysis of Impediments to Fair Housing Choice (AI). The AI serves as our basis for fair housing planning, and provides essential information in building public support for fair housing efforts.
- There were some organizational changes that occurred in the Department of Development. The Grants Administrator and Strategic Projects Manager position was consolidated into the new Community Development Manager position. The Department hired a new part-time CDBG Administrative Assistant.

These accomplishments furthered the goals established in our strategic plans. City staff, in collaboration with the Louisville Field Office and our other partner agencies will continue to be diligent to further promote these goals in future program years.

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

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

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Business 1st Grant Program	Non-Housing Community Development	CDBG: \$	Jobs created/retained	Jobs	10	17	170.00%			
Business 1st Grant Program	Non-Housing Community Development	CDBG: \$	Businesses assisted	Businesses Assisted	15	4	26.67%			
Business Development Staff	Non-Housing Community Development	CDBG: \$	Facade treatment/business building rehabilitation	Business	0	0		0	0	

Business Development Staff	Non-Housing Community Development	CDBG: \$	Businesses assisted	Businesses Assisted	30	206	686.67%	10	106	1,060.00%
CDBG Program Staff	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development Program Staff	CDBG: \$	Rental units rehabilitated	Household Housing Unit	0	0		3	6	200.00%
CDBG Program Staff	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development Program Staff	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	0		21	25	119.05%

Code Enforcement Hardship Rehab/Repair	Affordable Housing Non-Homeless Special Needs	CDBG: \$	Homeowner Housing Added	Household Housing Unit	0	0				
Code Enforcement Hardship Rehab/Repair	Affordable Housing Non-Homeless Special Needs	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	75	39	52.00%	24	25	104.17%
Code Enforcement Staff	Affordable Housing Non-Housing Community Development	CDBG: \$	Housing Code Enforcement/Foreclosed Property Care	Household Housing Unit	15827	64735	409.02%	75	681	908.00%
Covington CHDO Development Projects	Affordable Housing	HOME: \$	Homeowner Housing Added	Household Housing Unit	5	3	60.00%	1	1	100.00%
Covington Homebuyer Assistance Program	Affordable Housing	HOME: \$	Homeowner Housing Added	Household Housing Unit	0	0		0	0	
Covington Homebuyer Assistance Program	Affordable Housing	HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	0		0	0	

Covington Homebuyer Assistance Program	Affordable Housing	HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	120	134	111.67%	38	58	152.63%
Crime Prevention	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	6895	18550	269.04%	6895	8080	117.19%
Economic Development Technical Assistance	Non-Housing Community Development	CDBG: \$	Facade treatment/business building rehabilitation	Business	0	0		0	0	
Economic Development Technical Assistance	Non-Housing Community Development	CDBG: \$	Businesses assisted	Businesses Assisted	0	206		10	106	1,060.00%
HOME Program Staff	Affordable Housing	HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	0	0		38	58	152.63%
Interim Assistance	Affordable Housing Non-Housing Community Development	CDBG: \$	Other	Other	100	57	57.00%	5	2	40.00%
NKY HOME Consortium CHDO Development Projects	Affordable Housing	HOME: \$	Homeowner Housing Added	Household Housing Unit	5	2	40.00%	1	0	0.00%

NKY HOME Consortium Homebuyer Assistance Program	Affordable Housing	HOME: \$	Homeowner Housing Added	Household Housing Unit	0	0		0	0	
NKY HOME Consortium Homebuyer Assistance Program	Affordable Housing	HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	100	64	64.00%	22	22	100.00%
NKY HOME Consortium Program Staff	Affordable Housing	HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	0	0		22	22	100.00%
Place Matters	Affordable Housing Non-Housing Community Development	CDBG: \$	Homeowner Housing Added	Household Housing Unit	5	2	40.00%	1	0	0.00%
Public Facilities Senior Center	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	6166	0	0.00%			
Recreation Programs	Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	29828	67058	224.82%	29828	37230	124.82%

Relocation	Affordable Housing	CDBG: \$	Other	Other	10	2	20.00%	1	1	100.00%
Section 108 ED Loan pool	Non-Housing Community Development	CDBG: \$	Jobs created/retained	Jobs	0	0		1	0	0.00%
Section 108 ED Loan pool	Non-Housing Community Development	CDBG: \$	Businesses assisted	Businesses Assisted	25	0	0.00%	1	0	0.00%
Section 108 Hope VI Repayment	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	40640	0	0.00%			
Streets, Playgrounds, Greenspace	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	29828	67410	226.00%	30000	26770	89.23%
Streets, Playgrounds, Greenspace	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
Upper Floor Residential Rent Rehab Program	Affordable Housing	CDBG: \$	Rental units rehabilitated	Household Housing Unit	15	15	100.00%	3	6	200.00%
Upper Floor Residential Rent Rehab Program	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	0		0	0	

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

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

The City, through its use of CDBG and HOME funds, seeks to meet the overall goals of the CDBG Program by providing decent/affordable housing, creating a suitable living environment, and expanding economic opportunities as well as meeting identified and prioritized public needs.

Through the public input process, the priorities identified for PY 2015 were to increase affordable housing availability, increase availability of home repair programs, and improve public spaces including infrastructure and parks.

- ***Providing decent/affordable housing*** - We accomplish this by providing affordable housing and preserving the City’s current housing stock. Activities are designed to rehabilitate existing housing and to create new housing opportunities. To meet this priority the City administered the following programs: Code Enforcement Hardship Repair Program, Upper Floor Residential Rental Rehab Program, Homeowner Repair Program and Homebuyer Assistance Programs. The City also invested CDBG and HOME funds into the Lincoln Grant/Scholar House Project which will create 45 affordable rental units in the former Lincoln Grant School building. This project will be completed in Program Year 2016.
- ***Creating a suitable living environment*** - The City focuses on the elimination of conditions that are harmful to health, safety, and public welfare. To meet this priority the City administered Recreation Programs; Crime Prevention Activities; Code Enforcement and Public Improvement projects like streetscape improvements and park facility improvements.
- ***Expansion of economic opportunities*** - The City understands the need to expand economic opportunities, especially to low-mod income persons. Activities are undertaken to create jobs through the expansion and retention of businesses. To meet this priority the City administered Economic Development technical assistance through the Business Retention Program. The City also worked to identify projects for our approved Section 108 Loan Pool that would create additional economic development opportunities.

CR-10 - Racial and Ethnic composition of families assisted

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

91.520(a)

	CDBG	HOME
White	33,618	71
Black or African American	4,879	9
Asian	205	0
American Indian or American Native	123	0
Native Hawaiian or Other Pacific Islander	41	0
Total	38,866	80
Hispanic	1,476	3
Not Hispanic	37,390	77

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

Narrative

The City has continued to increase its outreach efforts in an attempt to increase minority participation in our programs. Information on available programs has been widely marketed, including providing materials to advocacy groups that work with minority populations and attending events like the Senior Expo, Veterans Fair and Old Timers Festival which attract minority, elderly and veteran populations. 7 of 25 CDBG homeowner repair program loans were awarded to African American households. 9 of 80 HOME program loans were awarded to African American households. 1 CDBG loan was awarded to a Hispanic household, 3 HOME loans were awarded to Hispanic households.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG		2,786,660	1,031,181
HOME		770,758	471,751

Table 3 – Resources Made Available

Narrative

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description

Table 4 – Identify the geographic distribution and location of investments

Narrative

Leveraging

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

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	347,220
2. Match contributed during current Federal fiscal year	10,573
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	357,793
4. Match liability for current Federal fiscal year	47,213
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	310,580

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
4598	05/01/2016	0	0	0	0	10,573	0	0

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
0	0	0	0	0

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	0	0	0	0	0	0
Number	0	0	0	0	0	0
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	0	0	0			
Number	0	0	0			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			

Table 8– Minority Business and Women Business Enterprises

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

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0		0		
Businesses Displaced		0		0		
Nonprofit Organizations Displaced		0		0		
Households Temporarily Relocated, not Displaced		0		0		
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

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

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	134	156
Number of Special-Needs households to be provided affordable housing units	0	0
Total	134	156

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	45	45
Number of households supported through Rehab of Existing Units	29	31
Number of households supported through Acquisition of Existing Units	60	80
Total	134	156

Table 12 – Number of Households Supported

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

The goals related to creation, acquisition and rehabilitation of affordable units were achieved in Program Year 2015. The City exceeded its goals for homeowner and rental rehabilitation projects. The 45 unit Lincoln Grant Scholar House affordable rental project is well underway and will be completed in PY 2016. The Homebuyer Assistance Programs continue to be utilized at a high rate and exceeded projected goals. The HOME Consortium cities continue to be a popular destination for homebuyers, especially first-time buyers. There are a high number of affordably priced homes in neighborhoods throughout the Consortium. There is high demand in the downtown core area for affordable rental units. The City was able to create 6 new rental units to meet this demand.

Discuss how these outcomes will impact future annual action plans.

The City recognizes the continued need to create affordable housing opportunities, both for ownership and rental. Homebuyer Assistance Programs, funded with HOME dollars, will continue to be offered to promote homeownership in the HOME Consortium cities. The programs will be evaluated often to ensure that they are designed to meet the needs of low-income buyers and are compatible with market trends and lending practices.

The City has a large inventory of aging housing stock occupied by low-income owners. These owners often experience hardship, especially with urgent home repair needs. Therefore, CDBG funds will continue to be allocated for homeowner repair programs. These programs focus on urgent home repairs and are targeted to the most needy in our population consisting of elderly, disabled and veteran households.

There is a consistent demand for affordable rental opportunities. The City will continue to offer the Upper Floor Residential Rehab Program to create new, affordable rental opportunities. This program was initially only available in the downtown core area. The City will look to expand this program to be available in other neighborhoods.

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

Number of Persons Served	CDBG Actual	HOME Actual
Extremely Low-income	5	0
Low-income	52	9
Moderate-income	16	71
Total	73	80

Table 13 – Number of Persons Served

Narrative Information

Number of persons served through CDBG programs: Upper Floor Residential Rental Rehab: 3 moderate-income; Homeowner Rehab: 5 extremely low-income, 7 low-income and 16 moderate-income households. Lincoln Grant Scholar House rental rehab: 45 low-income

Number of persons served through HOME programs: Homebuyer Assistance Program: 0 extremely low-income, 9 very low-income and 71 moderate-income

City programs were utilized by households of various income categories.

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

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

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

In PY 2015, the City supported the efforts of multiple local agencies in the Region III Continuum of Care to address the needs of homeless persons in Covington. Welcome House, NorthKey, Transitions Inc., HealthPoint Family Care, Women's Crisis Center among others contributed to the regional efforts to address homeless issues including ending chronic homelessness.

The City continued its efforts to address veteran homelessness by participating in the HUD Mayor's Challenge to End Veteran Homelessness. The Covington Housing Authority and Section 8 Program also addressed veteran homelessness by reaching out to veterans with public housing application information, ongoing efforts to obtain additional VASH vouchers for Section 8, and priorities given to veterans on public housing waiting lists.

Addressing the emergency shelter and transitional housing needs of homeless persons

HealthPoint Family Care provided excellent health services, primarily for low-income and uninsured people, and does so through compassion, innovation and excellence. Their Pike Street Clinic in Covington is the only walk-in medical clinic in Northern Kentucky for the homeless.

The Emergency Shelter of Northern Kentucky provided shelter to adults who are homeless. They provide the basic life necessities (shelter, safety, food, clothing, showers and laundry) so that guests will be able to move forward in life. They are Northern Kentucky's only handicap accessible shelter and the only shelter which will take in people who are referred by the police or the emergency room in the middle of the night. Guests, while getting their basic needs met are also being provided with guidance to help them recover from homelessness. They work on finding employment, staying sober, receiving consistent medical care, applying for disability, creating resumes and saving money.

Transitions, Inc. through its Willow Run Project provided transitional housing to homeless individuals in Covington. Transitions, Inc. also administered its Homeless Services Project, which is a services-only project based in Covington that provides transitional housing with intensive case management, outreach, employment services, psychiatric nursing services, mental health case management, and life skills assistance.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after being discharged from publicly funded institutions and systems of care (such as health care

facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Gaining Access through Programs and Services (GAPS) program is a collaborative Supportive Services Only (SSO) involving three agencies working together whose clients often report multiple issues which have led to or prolonged their homelessness. Services were provided onsite at all of the collaborative agencies' locations: Welcome House at 205 W. Pike Street, Transitions at the WRAP House on 19th St. Covington or Detox services in Bellevue or Women's Crisis Center at 8th Street, Covington. The program served singles and families of all ages. 31% are children less than 18 years of age. Mental health conditions, drug and alcohol abuse and domestic violence are significant issues for clients. Heroin use has skyrocketed with devastating results for the community. For women that have lost custody of their children due to an addiction, the program provides treatment and service plans focused on family reunification when appropriate.

The average number of people served at a point in time is 278/142 households serving primarily the three Northern Kentucky counties of Boone, Campbell and Kenton. Since each agency in the collaborative has specialized concentration in one of the problem areas that often contribute to homelessness, they are able as a whole to meet the multiple needs of families struggling to obtain and maintain stability with employment/benefits, housing, physical and mental health, and basic life skills. This leads to improved decision making abilities and ultimately greater self-determination for those participating in the GAPS program.

Other resources were leveraged in order to provide comprehensive services to the program's clients. Although an SSO, GAPS is able to access significant affordable housing for clients by developing successful working relationships with private landlords, PHA's and other housing options leveraging case management services for people with poor rental histories. Rapid Re-housing funds have helped shorten the length of stay in Shelter and stabilize families. Considerable in-kind services are leveraged for this program adding to its success.

A liaison from Covington Independent School District worked with staff to attend to the educational needs of homeless children and youth and also coordinated with other school districts. For adults, the program included a financial education and an educational component with the goal of improving rates of clients obtaining a GED with the local community college. The addition of a computer lab and training room enhance employment and educational services.

Upon first point of contact with one of the collaborative partners, families were assessed in several areas and an agency is named as primary provider at that time, according to the greatest need for services. Regularly scheduled meetings take place at the direct service and administrative levels to review and evaluate data and address issues that surface. In addition to initial and on-going assessment for service needs, all clients are screened for mainstream benefits.

All program participants were entered into HMIS except for victims of domestic violence (29%). They do however enter the required data in a separate system for reporting.

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

Transitions, Inc. administered multiple housing programs to assist homeless persons transition into permanent housing. The Hermes Avenue Project provided permanent supportive housing to 4 homeless individuals and 4 homeless families. The Permanent Housing Initiative provided permanent supportive housing to 16 homeless individuals with disabilities. The Affordable Housing Project provided permanent supportive housing to 12 homeless individuals.

NorthKey Community Care administered a Rental Subsidy Program which is a permanent housing program for homeless and disabled.

Welcome House managed Kings Crossing in which 8 units of permanent, affordable housing for the homeless were made available.

GAPS is able to access significant affordable housing for clients by developing successful working relationships with private landlords, PHA's and other housing options leveraging case management services for people with poor rental histories. Rapid Re-housing funds have helped shorten the length of stay in Shelter and stabilize families. Considerable in-kind services are leveraged for this program adding to its success.

The City of Covington's Housing Consortium administered the Section 8 Housing Choice Voucher Program for all of Kenton County which is inclusive of the Covington City limits and the HOME Consortium city of Ludlow. The Program assists low income households with their rent. The Newport Housing Authority (Neighborhood Foundations) administered Housing Choice Vouchers for the City of Newport and Bellevue. The Housing Department of Campbell County administered Housing Choice Vouchers for the rest of Campbell County and Pendleton County.

The Housing Authority of Covington operated over 800 units including three family sites and two elderly sites.

The Newport Housing Authority operated 357 units in 6 sites. The Housing Authority of Dayton operated 45 units at one site.

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

Actions taken to address the needs of public housing

There were multiple efforts ongoing during the 2015 Program Year to address the needs of public housing. The Housing Authority of Covington and the City of Covington implemented public housing programs and Section 8 assistance programs.

The Housing Authority of Covington, a separate government entity, administers public housing new construction, rehabilitation and modernization activities, and home ownership opportunity programs. The Community Housing Resource Group is a joint effort, formed through a Consortium, between the City of Covington and the Housing Authority of Covington to administer the Section 8 Housing Choice Voucher Program. Section 8 assists very low-income families, the elderly and disabled to afford decent, safe and sanitary housing in the private market.

There were also initiatives to provide new public housing opportunities including the Lincoln Grant Scholar House (a \$700,000 LIHTC project to provide 45 units of project based Section 8 housing with educational and supportive services); the completion of the River's Edge at Eastside Point redevelopment project on the former Jacob Price housing complex site as part of the HOPE VI funding; completion of new homeownership units as part of the HOPE VI funding; and a joint Housing Authority/Section 8 Housing Fair to promote public housing opportunities, especially to the veteran and elderly populations.

The City's Section 8 Housing Choice Voucher Program addresses the needs of public housing by providing detailed briefing sessions to Section 8 applicants. In Program Year 2015, 624 applicants attended a Housing Choice Voucher briefing session. At this meeting, families learn about fair housing, the portability process and are encouraged to move out of poverty concentration areas.

At the briefing, they listen to a presentation by the Family Self-Sufficiency Coordinator and fill out a questionnaire to gauge their interest. Interested applicants meet with the FSS Coordinator after being admitted to the Section 8 program.

Each quarter during the year, families who claim zero or minimal income attend information meetings where speakers cover topics such as education, financial literacy, becoming business owners, childcare benefits and other self-sufficiency topics.

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

The Resident Services Department of the Covington Housing Authority provided leadership and program support for Covington Public Housing programs. The objectives of the Resident Services Department are to provide quality programming, as well as resources, to low income families to address the barriers to economic self-sufficiency. The Resident Services Department coordinated the Resident Advisory Board

as well as programs for adult education, youth programming and elderly services.

- Adult education programs offered included: GED preparatory classes; academic and computer enrichment classes; and employment readiness through classes that promote personal responsibility, and links to job search services
- Youth programming included: after-school programs; summer camp programs; and work readiness and work experience through summer youth employment programs
- Elderly services included: free congregate meals, as well as educational and recreational opportunities, to low income senior citizens

The Resident Services Department collaborates with many community organizations to serve the public housing resident population.

The Section 8 Department administered a Family Self-Sufficiency (FSS) Program to assist Section 8 families to work towards economic self-sufficiency. The Section 8 Department also administered a Section 8 to Homeownership Program. This program allows Section 8 families to use their Housing Choice Vouchers towards the purchase of a home rather than rent. The FSS Program currently has 41 participants.

Actions taken to provide assistance to troubled PHAs

The Housing Authority of Covington is not a troubled PHA.

Section 8 Agency KY133 is not a troubled PHA.

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

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

The City continuously reviews public policies regarding zoning, building, fees and charges, etc. to limit any negative effects or barriers created to affordable housing creation. New and rehabilitated housing for lower-income households occurred in a wide spectrum of neighborhoods throughout the Consortium cities. Zoning ordinances and other land use policies in the Consortium cities do not appear to significantly impact the creation of affordable housing or have a disparate impact on minority populations. The Consortium cities, for the most part, do not have an abundance of available land for growth or new construction of affordable housing. Therefore, most affordable housing development that has occurred is scattered site rehabilitations and in-fill housing.

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

Identified obstacles to meeting underserved needs included: the lack of adequate financial resources, the need for increased supportive services, the increasing cost of housing, the need to expand economic opportunities, the need to coordinate resources, and the need to inform households of available services.

The lack of adequate financial resources continues to be the main obstacle facing the City and other local organizations in meeting underserved needs. The City continued to adjust to the significant reductions in HOME and CDBG allocations that occurred in 2012. The City encouraged and assisted local agencies to seek out other sources of funds, both public and private. The City often offers technical assistance to providers in their pursuit of other federal, state, or private funding sources.

To address housing affordability, the City continued to focus HOME and CDBG funding into programs to promote affordable homeownership, low-income homeowner rehabilitation, and the creation of new affordable homeownership and rental units.

CDBG funds were utilized for business retention programs in an effort to expand economic opportunities in areas where low-mod jobs are made available. The City evaluated and updated the Section 3 policies and procedures to ensure that these efforts were adequately incorporated into development contracts. Potential projects were evaluated for the Section 108 Economic Development loan pool which will expand economic opportunities.

The City continued to support non-profit partners, the Covington Housing Authority, homeless providers, and other special needs groups in their goal to meet the underserved persons of the community. The City utilized the outreach of these agencies to inform households in the underserved

population of available city programs and services.

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

To reduce lead-based paint hazards, the City took the following actions related to our adopted Lead Based Paint Policy for all homes that were built 1978 or before:

Homebuyer Program - Identify and stabilize deteriorated paint thru Notification, Visual Assessment, Paint Stabilization utilizing Safe work practices and obtaining Clearance when work is complete by a Contractor with RRP certification.

Rehabilitation Program - 1) rehab costs \$0-\$5,000 Do no harm thru Notification, Presuming lead-based paint, Use safe work practices on all surfaces and obtaining Clearance when work is complete by a Contractor with RRP certification. 2) \$5,000 - \$25000 Identify and control lead hazards thru Notification, Presuming lead-based paint, Use standard treatments and obtaining Clearance when work is complete by a Contractor with RRP certification. 3) over \$25,000 Identify and abate lead hazards thru Notification, Paint Testing and Risk Assessment, Abatement and obtaining Clearance when work is complete by a licensed Lead Abatement Contractor.

This policy is not applicable to homes that were built after 1978.

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

Activities undertaken by the City of Covington with CDBG and HOME funds are intended to directly benefit low-income families and to improve the quality of life for Covington residents. These activities indirectly affect poverty levels by providing affordable housing and community improvement projects. The City supports other agencies and programs that have a more direct effect on poverty levels.

Programs funded with CDBG and HOME provided homeowner rehabilitation and repairs, new construction and rehabilitation of rental and homeowner units and down payment assistance for income-eligible homebuyers. These activities, that produce and preserve affordable housing, are important in reducing the number of poverty-level families in the city. Using CDBG funding, city programs also supported activities that provide public services and recreational activities.

Section 8 agencies in Kenton and Campbell Counties administered Family Self-Sufficiency Programs and Section 8 to Homeownership Programs to guide Section 8 families on a path of financial stability.

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

The City of Covington Department of Development (DOD) has the primary role for administering the City's CDBG and HOME programs. The DOD consistently reviewed the performance of and monitored the overall program delivery structure to ensure compliance with federal regulations. DOD coordinated

with other City departments i.e. Community Services, Public Works, Police and Parks and Recreation to ensure an understanding of and compliance with HUD grant agreements and all cross-cutting requirements. DOD staff also consulted with the HUD Louisville Field Office frequently to stay current with any programmatic changes or updates. The Field Office conducted a CDBG monitoring visit in PY 2015 to monitor the City's administration of the CDBG program. There were no findings as a result of this monitoring.

There were some organizational structure changes made in PY 2015 to increase efficiency and establish clear separation of duties. The former Grants Administrator position and the former Programs and Strategic Projects Coordinator position was consolidated into the new Community Development Manager position. Also, a new part time CDBG Administrative Assistant position was created.

The Department continued to update and improve our policies and procedures, including increasing efficiencies, improving our communication and collaboration efforts and following up on execution of tasks.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

The City continued to foster collaborative efforts in the community by maintaining a cooperative relationship with the following community based organizations: Covington Neighborhood Collaborative, Center for Great Neighborhoods, Housing Opportunities of Northern Kentucky, Entryway, the United Way, the Catalytic Development Fund of Northern Kentucky, the Life Learning Center, Vision 2015, Catholic Charities of Northern Kentucky, The Brighton Center, The Welcome House, Covington Human Rights Commission, real estate professionals and lenders.

These collaborative efforts included: meeting with neighborhood groups; coordinating affordable housing initiatives with CHDO partners in the HOME Consortium, local housing counseling agencies, realtors and lenders; providing technical assistance to the Housing Authority regarding their HOPE VI homeownership initiative; and consultations with the Human Rights Commission.

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

The 2014 Analysis of Impediments to Fair Housing Choice identified the following impediments: Isolation due to affordability issues; Ability of low-income households to purchase housing; Foreclosures due to predatory lending in low-income census tracts; Public awareness; Physical accessibility; Discrimination due to race, ethnicity, gender, disability. In PY 2015, the City completed the following actions related to these identified impediments:

- Continued to offer the Homebuyer Assistance Program to spur affordable homeownership
- Coordinated marketing efforts for affordable homeownership programs with realtors, lenders,

and housing counseling agencies

- Marketed affordable housing programs at events attended by minority, elderly, disabled and veteran populations
- Marketed credited counseling and financial literacy programs offered by local counseling agencies
- Worked with CHDO partners to create new affordable housing opportunities
- Referred troubled homeowners to local foreclosure and loss mitigation counseling agencies
- Required homebuyer education classes for all Homebuyer Assistance Program participants
- Marketed units financed through City efforts to groups least likely to apply for assistance by working through entities that work with minority and disabled populations
- Informed and educated landlords about fair housing through outreach efforts including trainings, mailings, e-blasts, etc.
- Staff attended Fair Housing Act training provided by the Kentucky Commission on Human Rights
- Utilized CDBG funds to install handicapped accessible sidewalk ramps
- Strictly adhered to the City's anti-discrimination and promoting diversity policies

CR-40 - Monitoring 91.220 and 91.230

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

The City acknowledges that monitoring is a critical and ongoing task related to carrying out activities funded with CDBG and HOME. The City realigned staff to ensure clear roles and responsibilities and will continue to update the procedures to monitor all HOME and CDBG programs and activities internally and externally to ensure program effectiveness and efficiency.

All CDBG and HOME activities are monitored annually by the Community Development Director, with assistance from the CDBG Administrative Assistant, to ensure compliance with all program rules and regulations. An onsite monitoring schedule is created for all external monitoring requirements i.e. CHDO annual monitoring and past projects funded with CDBG or HOME that require ongoing monitoring. External monitoring will be conducted by the Community Development Director, with assistance from the CDBG Administrative Assistant. No CDBG or HOME funds are released for any project or activity without prior review by the Community Development Manager.

- CDBG/HOME program participant files: all files related to CDBG and HOME homeowner rehab and homebuyer activities are reviewed by the Community Development Director, with assistance from the CDBG Administrative Assistant, prior to the commitment of funds. This review includes applicant eligibility, property qualification, underwriting, subsidy layering, appropriate use of funds, costs reasonableness, environmental review requirements, construction documents, bidding documents, costs estimates, etc.
- Other HOME projects: the City conducts on-site inspections of all HOME rental projects during the period of affordability as required by §92.504(d).
- Other CDBG activities: the Community Development Director, with assistance from the CDBG Administrative Assistant, reviews all CDBG activities prior to the commitment/expenditure of funds. This review includes project eligibility per the Annual Action Plan, meeting a National Objective, appropriate use of funds, cost reasonableness, environmental review requirements, etc. Activities such as the Business Retention Program and Code Enforcement that primarily pay staff costs will be reviewed in an ongoing manner throughout the program year to ensure that stated goals are being met and activities being performed are eligible.
- Davis Bacon: the City will consult with any contractors or partner agencies regarding the applicability of Davis Bacon and the program requirements. Staff will conduct site visits, employee interviews, and check weekly payroll forms for accuracy for any projects that require Davis Bacon compliance. The City has dedicated a specific staff person to ensure this compliance.
- Fair Housing/Section 3 Compliance: The City ensures compliance with Fair Housing and Section 3 during the process of awarding grant agreements to selected agencies and throughout the

program year. Documentation is maintained on efforts to support low- and moderate-income residents.

- MBE/WBE Outreach: Outreach to minority and women owned businesses are encouraged in both projects supported with entitlement funds as well as other city projects. The City plans to increase MBE/WBE outreach in Program Year 2016.
- Timeliness: the City recognizes the importance of timeliness in the expenditure of entitlement funds. Funds will only be allocated to projects and activities that can quickly achieve stated goals.

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

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

The availability of the CAPER for the 2015-2016 program year was advertised in the Cincinnati Enquirer on September 12, 2016. Public notices were also posted on the City's website. Copies of the draft CAPER were available for review at the city offices of the City of Covington as well as the HOME Consortium cities of Ludlow, Newport, Bellevue and Dayton. Assistance was offered to those with limited English speaking capabilities or individuals with hearing or vision impairments. The fifteen-day comment period ended on September 28, 2016.

CR-45 - CDBG 91.520(c)

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

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

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

CR-50 - HOME 91.520(d)

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

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

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

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

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