



Consolidated Plan
Management Process

CPMP Version 2.0

Grantee Information Worksheet

City of Covington		UOG: KY210534 COVINGTON	
Department of Development		Duns#: 04-534-2060	
638 Madison Avenue		Organizational Unit	
Covington		Department of Development	
Kentucky	41011	Country U.S.A	Division
Kenton County		7/1	

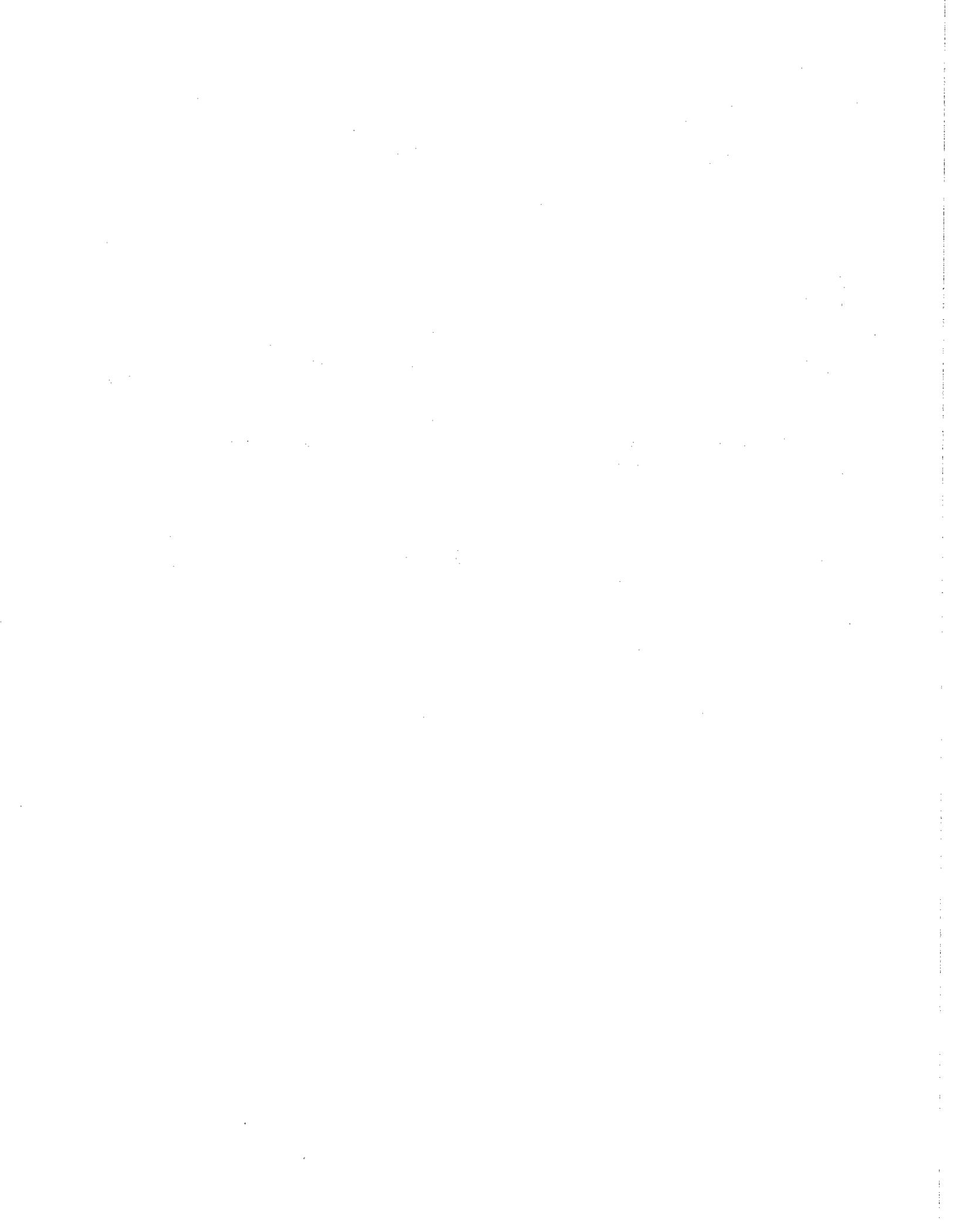
Employer Identification Number (EIN):	61-6001804
Applicant Type:	Local Government: City
	Specify Other Type

Person to be contacted regarding this application:		
Sherry		Carran
Mayor	859-292-2127	859-292-2137
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"To the best of my knowledge and belief, all data in this application are true and correct, the document has been duly authorized by the governing body of the applicant, and the applicant will comply with the attached assurances if the assistance is awarded." Please update the date with each new Action Plan and CAPER submission.

Name: <i>Sherry Carran</i>	Date: 09/26/13
Title: Mayor	(MM/DD/YY)

CPMP Main
Worksheet





Fifth Program Year CAPER

The CPMP Fourth Consolidated Annual Performance and Evaluation Report includes Narrative Responses to CAPER questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

The grantee must submit an updated Financial Summary Report (PR26).

GENERAL

Executive Summary

This module is optional but encouraged. If you choose to complete it, provide a brief overview that includes major initiatives and highlights that were proposed and executed throughout the first year.

Program Year 5 CAPER Executive Summary response:

Every five years, the City of Covington prepares a Consolidated Plan in order to receive federal funds from the U.S. Department of Housing and Urban Development (HUD). The Consolidated Plan combines in one report important information about Covington's demographics and economic activity as well as detailed information on the housing and other needs of its residents. The City of Covington's 2008-2013 Consolidated Plan guides the allocation of federal resources received by the City from HUD. In this plan, the City describes its mission to revitalize the neighborhoods, which are the building blocks of cities. The health of Covington depends on the vitality of its neighborhoods.

At the onset of each program year, the City is required to prepare a one-year Action Plan to notify citizens and HUD of the City's intended actions during that particular program year.

At the end of each program year, the City must also prepare a CAPER to provide information to HUD and the citizens about that year's accomplishments. This information allows HUD, City officials and the public to evaluate the City's performance and determine whether the activities undertaken during the program year helped to meet the City's goals and to address the priority needs identified in the Consolidated Plan.

Programs in the five-year plan are designed and implemented to primarily serve low income residents. The statutory goals for the programs are as follows:

- **Decent Housing**
- **Suitable Living Environment**
- **Expanded Economic Opportunities**

Decent housing is provided by preserving the City's housing stock. Activities are designed to primarily rehabilitate existing buildings while respecting the historic character of many of these structures. Where possible, the housing stock is being

expanded by new construction and adaptive reuse of non-residential structures for housing purposes. Particular attention is given to people with special housing needs.

A ***suitable living environment*** is being addressed through the elimination of conditions harmful to health, safety, and public welfare. The quality of needed public services is being maintained and expanded. Efforts are being made to eliminate social and economic isolation. Utilizing programs developed by local nonprofits, special efforts are directed towards the elderly, single parent families, and the youth of our community. These efforts include nutritional programs, recreation programs, and after school programs. Essential services are directed at those persons with special physical and/or emotional challenges. These efforts are consistent with the Continuum of Care.

The ***expansion of economic opportunities*** is undertaken with the knowledge that basic public services and educational resources must be made available to low income citizens as a prerequisite for their future success. Economic expansion can occur through preservation and growth of existing businesses and the recruitment and development of new businesses including small or micro enterprises. The limited supply of raw land available for business expansion requires prudent planning and flexible land use control.

The 2012-2013 CAPER reviews the PY 2012 Annual Action Plan and reports the accomplishments under the CDBG and HOME programs.

General Questions

1. *Assessment of the one-year goals and objectives:*
 - a. *Describe the accomplishments in attaining the goals and objectives for the reporting period.*
 - b. *Provide a breakdown of the CPD formula grant funds spent on grant activities for each goal and objective.*
 - c. *If applicable, explain why progress was not made towards meeting the goals and objectives.*
2. *Describe the manner in which the recipient would change its program as a result of its experiences.*
3. *Affirmatively Furthering Fair Housing:*
 - a. *Provide a summary of impediments to fair housing choice.*
 - b. *Identify actions taken to overcome effects of impediments identified.*
4. *Describe Other Actions in Strategic Plan or Action Plan taken to address obstacles to meeting underserved needs.*
5. *Leveraging Resources*
 - a. *Identify progress in obtaining "other" public and private resources to address needs.*
 - b. *How Federal resources from HUD leveraged other public and private resources.*
 - c. *How matching requirements were satisfied.*

Program Year 5 CAPER General Questions response:

1. Assessment of one-year goals and objectives

a. Accomplishments in Attaining Goals and Objectives

The 2008-12 Consolidated Plan described the overall goals and objectives that would guide the development of affordable and mixed income housing on an annual basis.

The goals were to be accomplished by reaching the following objectives:

- Expand homeownership opportunities and promote self-sufficiency for low and moderate income families by providing down payment assistance, pre- and post-purchase counseling, administering a Section 8 to Homeownership Program and other education materials and initiatives which assist in purchasing and maintaining a home.
- Provide financial and technical assistance to low and moderate income homeowners in need of home repairs by administering rehabilitation and emergency repair loan programs.
- Promote homeownership and housing opportunities for persons with special housing needs by increasing awareness and partnering with organizations who work with these households.

The 2012-2013 accomplishments are summarized below:

Expanding Homeownership Opportunities		
Type of Assistance	PY 2012-2013 Projected	PY 2012-2013 Actual
HOME Funds Expended – Down payment	\$439,967	\$286,142
Households Assisted with HOME Down payment	77	57
Private Mortgage Dollars Leveraged	\$1,125,000	\$4,518,234

Progress Towards Five Year Goals – (Covington and Consortium)		
Expanding Homeownership Opportunities		
Type of Assistance	PY 2008-12 Projected	% Completed as of 6/30/2013
HOME Funds Expended – Down payment	\$2,875,000	96%
Households Assisted with HOME Down payment	330	Over 100%
Private Mortgage Dollars Leveraged	\$5,625,000	Over 100%

Progress Towards Five Year Goals		
Renovating Existing Owner-Occupied Properties		
Type of Assistance	PY 2008-12 Projected	% Completed as of 6/30/2013
CDBG Funds Expended - Rehab	\$125,000	Over 100%
Number of Households Assisted	5	Over 100%
CDBG Funds Expended - Homeowner Repair	\$150,000	74%
Number of Households Assisted	30	60%

Renovating Existing Owner-Occupied Properties		
Type of Assistance	PY 2012-13 Projected	PY 2012-13 Actual
CDBG Funds Expended - Rehab/Facade	\$115,000	\$33,799
Number of Households Assisted	19	10
CDBG Funds Expended - Homeowner Repair	\$50,000	\$16,208
Number of Households Assisted	6	2

The Fifth Program Year CAPER for 2012-2013 serves as the fifth year for our 5 year Consolidated Plan. This Consolidated Plan covers Program Years 2008 to 2012 and was submitted with our 2008-09 Action Plan.

The Homebuyer Assistance Program did not meet its goals for funds expended and households assisted. The Program surpassed its goal for private mortgage dollars leveraged. The Homebuyer Assistance Program for Covington was designed differently in the 2012-2013 Program Year. Funds were only available in two targeted areas, downtown and the Latonia neighborhood. This dictated where buyers could utilize our assistance. Also our funding was drastically reduced last year. The City modified that approach for the 2012-13 Program Year by opening up the Homebuyer Program to the whole City after January 1, 2013. This was in response to public input. Also, the City discontinued the Purchase-Rehab approach that was created to allow homebuyer to utilize additional assistance to rehab the home. The City has many homes, especially in the down town area, that are in need of repair. The hope was to get those homes in the hands of homeowners. That approach was not utilized in the 2011-2012 Program Year. So in Program Year 2012-2013 the City did not allocate funding for purchase-rehab, but only encouraged buyers to utilize a FHA 203(k) loan product.

The Homeowner Rehab and the Homeowner Façade Programs did not meet their goals for households assisted as stated in the 2012-2013 Annual Action Plan. The City believed the Programs were a beneficial resource to the City, allowing for

positive impacts on neighborhoods by providing the opportunity to rehab homes that could continue to fall into disrepair.

The Homeowner Repair Program did not meet its goal for households assisted nor did not meet the goal for funds expended.

b. CPD Formula Expenditures by Activity

Community Development Block Grant Funds

Rehabilitation – Low/Mod

Location: Targeted Areas

Loans of up to \$25,000 for rehabilitation of the homes of primarily low/moderate income homeowners and special rehabilitation loans for residential and commercial projects approved by the City Commission.

Funds Budgeted	\$70,000
Funds Expended	\$4,364
Number of Units Completed	1

After January 1, 2013, midway through the Program Year, remaining funds from the Rehab and Repair Programs were reallocated to demolition/clearance. This was a strategy of the City Commission and the newly organized Department of Development. The Homeowner Rehab was discontinued.

Emergency Repair Program

Location: City-wide

Emergency home repairs for low-income homeowners up to \$7,500.

Funds Budgeted	\$50,000
Funds Expended	\$16,208
Number of Units Completed	2

After January 1, 2013, midway through the Program Year, remaining funds from the Rehab and Repair Programs were reallocated to demolition/clearance. This was a strategy of the City Commission and the newly organized Department of Development. The Homeowner Repair Program was discontinued.

Homeowner Exterior/Façade Program

Location: Target Areas

Brings homes' exteriors/facades up to code for owner-occupants.

Funds Budgeted	\$80,000
Funds Expended	\$29,435
Number of Units Completed	9

The NSP Program took a large portion of Staff time that would otherwise have been working on the Façade Program. The NSP Program wound down so those Façade loans should pick in the next Program Year. There was also a reorganization that required an assessment period that impeded progress on façade files. Those applicants are still in the pipeline and many have been completed in September of PY 2013-2014.

Upper Floor Residential Rent Rehab – Low/Mod

Location: Downtown target area

Loans of up to \$20,000 per unit for rehabilitation of residential rental units of mixed-use buildings approved by the City Commission for low/moderate income renters.

Funds Budgeted	\$100,000
Funds Expended	\$0
Number of Units Completed	0

This was a new project that took time create. However, by the end of the Program Year, there were enough applicants to utilize all of the funds in the following year. This was a very unique and novel program for the City of Covington that has taken a lot of time to perform our due diligence, however the City is ready to move forward with this ambitious approach to downtown revitalization in the 2013-2014 Program Year. Construction is anticipated in October 2013.

CDBG Rehabilitation Administration

Location: N/A

Administration expenses of CDBG owner/occupant rehab program, emergency repair program and a portion of the HOME program.

Funds Budgeted	\$251,800
Revised Budget	\$141,800
Funds Expended	\$134,291
Number of Units Completed	N/A

Reduced line item to provide additional funds for demolition/clearance and staffing for code enforcement.

Administration of CDBG and portion of the HOME program

Location: N/A

Oversight, management, monitoring, and coordination of the CDBG program and a portion of the HOME program. Pays for a portion of the salary for the department director, grants administration staff, and the costs involved in activities such as plan preparation, legal notices, training costs, and other costs associated with staff responsible for overall administration of the Program.

Funds Budgeted	\$340,376
Funds Expended	\$268,518
Number of Units Completed	N/A

Funding for Planning activities was included in this line item.

Public Improvements

Location: City-wide

Installation of curbs, sidewalks and streetscaping, and resurfacing of streets in targeted CDBG rehab areas.

Funds Budgeted	\$350,000
Revised Budget	\$275,000
Funds Expended	\$421,363
People Served	8,500

The projects executed in this Program Year are larger projects that require longer planning periods to be in line with construction schedules which resulted in PY 2011-2012 funds being expended in PY 2012-2013.

Playground Improvements

Location: City-wide

Rehabilitation and improvements at local parks.

Funds Budgeted	\$40,000
Funds Expended	\$15,761
People Served	11,600

Projects are currently being planned for implementation in PY 2013-2014.

Relocation

Location: N/A

Expenses to pay for relocation of families and/or businesses dislocated by program activities.

Funds Budgeted	\$5,000
Funds Expended	\$0
Number of Households Assisted	N/A

There was no need to relocate anyone.

Acquisition

Location: City-wide

Real property acquisition through the Urban Reclamation Program, Vacant Properties Review Commission, and for economic development activities.

Funds Budgeted	\$45,000
Revised Budget	\$0
Funds Expended	\$587
Number of Units Completed	0

Reduced line item to provide funding for demolition/clearance.

Demolition/Clearance

Location: City-wide

Expenses to pay for the demolition of dangerous structures

Funds Budgeted	\$45,000
Revised Budget	\$229,000
Funds Expended	\$40,498
Number of Units Completed	4

Remaining funds from the Rehab and Repair Programs were reallocated to clearance/demolition. The City did a budget amendment to reflect this change. The strategy of the City Commission and the newly organized Department of

Development was to have an aggressive approach towards the removal of slum and blight throughout the City. Phase One is to include the removal of 44 structures, of which half will be funded by CDBG. This initial effort will extend into PY 2013-2014 due to coordination with the HUD Field Office and the HUD Environmental Division in Atlanta.

Code Enforcement

Location: Eligible Census Tracts

Salary for targeted Code Enforcement.

Funds Budgeted	\$47,500
Funds Expended	\$47,500
Number of Cases Opened	788
Number of "Notice of Violations" Written	90
Number of Fix-it Notices	15
Citations	16
Rental Inspection - Notice of Violation	56
Demolitions processed	6

Interim Assistance

Location: City-wide

Expenses for cleaning of vacant, blighted lots and boarding up vacant structures in connection with the CDBG program.

Funds Budgeted	\$25,000
Funds Expended	\$32,069
Number of Units Assisted	103

As part of a code enforcement blitz, there were multiple efforts to secure city-owned vacant structures.

Small Business Recruitment/Retention

Location: N/A

Funds to provide staff for City's activities to recruit and retain small businesses.

Funds Budgeted	\$85,000
Revised Budget	\$115,000
Funds Expended	\$85,000
Number of Business Recruited	17
Number of Businesses Retained	6

Additional funds were added to support a part-time staff person also dedicated to recruitment and retention efforts.

Small Business Loans

Location: N/A

Funds to provide loans to small businesses

Funds Budgeted	\$30,000
Funds Expended	\$0
Number of Business Recruited	0
Number of Businesses Retained	0

In an effort to make the City more economically competitive, staff analyzed the current economic toolbox. City staff restructured and repackaged the incentives in a more attractive manner. As a result, no small business loans were distributed during the last program Year.

National Development Council (NDC)

Location: N/A

Funds to NDC to provide technical assistance and training to economic development staff

Funds Budgeted	\$60,000
Funds Expended	\$50,000
Number of Business Assisted	N/A

Xceligent

Location: N/A

Funds for computer online database to show available commercial properties

Funds Budgeted	\$3,000
Funds Expended	\$3,300
Number of Businesses Assisted	N/A

Commercial Rent Incentive

Location: N/A

Funds for rental subsidies to new businesses

Funds Budgeted	\$40,000
Funds Expended	\$9,438
Number of Business Assisted	4

The Program is in its inception. After departmental restructuring, in combination with other economic development efforts, the City hopes to assist more businesses in the future.

Place Matters

Location: N/A

Funding to provide financial support to Center for Great Neighborhoods through a joint effort known as Place Matters

Funds Budgeted	\$35,000
Funds Expended	\$35,000
Number of Units Completed	N/A

Housing Development Activities

Location: City-wide

Funds to provide housing development opportunities in the City's targeted neighborhoods.

Funds Budgeted	\$50,000
Funds Expended	\$5,889
Number of Units Completed	1

One completed but it began in a prior year. Funding was committed to three projects but funding won't be disbursed until PY 2013-2014.

CDBG Public Service Activities

City Recreational Activities

Location: City-wide

After school, evening, weekend, and summer recreational activities for low/moderate income youth and adults at scattered sites throughout the City's target rehabilitation areas.

Funds Budgeted	\$32,000
Funds Expended	\$15,584
Number of People Served	1,075

City's Anti-Crime Program
Crime Program

**Location: Targeted
Neighborhoods**

Employment of police officers to increase patrols as an additional anti-crime effort in the City's low/moderate income neighborhoods.

Funds Budgeted	\$150,000
Funds Expended	\$212,500
Number of People Served	12,200

Budgeted for targeted enforcement in high crime areas. However there was an opportunity to provide a space for the Covington Bike Patrol in the downtown core. So more funds were spent than budgeted and utilized for lease payments.

HOME Program Activities

COVINGTON

HOME Program Administration

Location: n/a

Funds to pay for a portion of the administration of the City's HOME program.

Funds Budgeted	\$45,446
Funds Expended	\$60,538
Number of People Served	N/A

Additional staff time was necessary to address compliance issues. Staff also started charging the actual staff time instead of basing it on budgeted percentages.

HOME Program Delivery

Location: n/a

Staff and overhead costs directly related to carrying out project activities.

Funds Budgeted	\$32,431
Funds Expended	\$41,710
Number of People Served	N/A

Additional staff time was necessary to address compliance issues. Staff also started charging the actual staff time instead of basing it on budgeted percentages.

Homebuyer Assistance

Location: Targeted Areas

Funds to assist low-income families and individuals with the purchase of affordable housing.

Funds Budgeted	\$300,000
Funds Expended	\$166,574
Number of Units	32

Homebuyer Exterior/Façade Program

Location: Target Areas

Brings homes' exteriors/facades up to code for homebuyers.

Funds Budgeted	\$45,000
Funds Expended	\$4,660
Number of Units Completed	4

Housing Development Activities

Location: Target Areas

Funds to provide housing development opportunities in the City's targeted neighborhoods.

Funds Budgeted	\$50,000
Funds Expended	\$0
Number of Units Completed	0

NSP projects were being implemented during the Program Year. Funds were committed to 1105 Holman Street. CHDO was doing its due diligence during Program Year.

CHDO Development Activities

Location: Targeted Neighborhoods

HOME funds will be used to finance acquisition, rehabilitation, and/or new construction.

Funds Budgeted	\$36,670
Funds Expended	\$0
Number of Units Completed	0

NSP projects were being implemented during the Program Year. Funds were committed to 325 Orchard Street. CHDO was doing its due diligence during Program Year.

NORTHERN KENTUCKY HOME CONSORTIUM

HOME Program Administration

Location: n/a

Funds to pay for a portion of the administration of the City's HOME program.

Funds Budgeted	\$18,352
Funds Expended	\$22,018
Number of People Served	N/A

Additional staff time was necessary to address compliance issues. Staff also started charging the actual staff time instead of basing it on budgeted percentages.

HOME Program Delivery

Location: n/a

Staff and overhead costs directly related to carrying out project activities.

Funds Budgeted	\$24,671
Funds Expended	\$32,287
Number of People Served	N/A

Additional staff time was necessary to address compliance issues. Staff also started charging the actual staff time instead of basing it on budgeted percentages.

Homebuyer Assistance

Location: Consortium-wide

Funds to assist low-income families and individuals with the purchase of affordable housing.

Funds Budgeted	\$139,966
Funds Expended	\$119,568
Number of Units Completed	25

Housing Development Activities

Location: Consortium-wide

Funds to provide housing development opportunities in the City's targeted neighborhoods.

Funds Budgeted	\$0
Funds Expended	\$0
Number of Units Completed	0

Due to the significant funding cuts to the HOME Program, the HOME Consortium did not have enough funds to fund the Housing Development Activities line item.

CHDO Development Activities

Location: Consortium-wide

HOME funds will be used to finance acquisition, rehabilitation, and/or new construction.

Funds Budgeted	\$27,528
Funds Expended	\$90,000
Number of Units Completed	0

Funds supported a unit located at 1019 Isabella Street that is 95% completed and a unit located at 938 Hamlet.

Federal Stimulus Funding

Neighborhood Stabilization Program (NSP)

Location: Targeted Neighborhoods

Funds to stabilize neighborhoods through demolition of blighted structures, purchase and rehabilitate and re-sale to owner-occupants, Redevelopment of demolished or vacant structures, counseling, and homebuyer assistance.

Funds Budgeted	\$1,500,000
Funds Expended	\$1,581,191
Number of Units Completed	14

c. Progress Towards Meeting Goals

The Homeowner Rehab program did not meet its goals as stated in the Consolidated Plan. The Program did not meet the goals for funds expended or households assisted. In 2004, the City revised the program to begin underwriting the applicants to include a minimum credit score and instituting front and back end ratios, and requiring payments to begin on the loan immediately (the loans had previously been deferred for 30 to 40 years). Payments were calculated so that the borrower's front and back end ratios would not exceed 31 and 43% respectively. Once the changes were instituted, many homeowners, who were accustomed to no immediate repayment, chose not to participate in the program again. Also, Staff assigned to the Rehab Program were being utilized extensively in the City's NSP Program. A reassessment of the workload was undertaken and priority has been given to meeting the goals of the Rehab Program.

There was not a lot of participation in the Rehab or Repair Program last year. The City discontinued the Programs after January 1, 2013 to reallocate the funds to other priorities. The City believes the housing rehabilitation is a beneficial resource to the City, allowing for positive impacts on neighborhoods by providing the opportunity to rehab homes that could continue to fall into disrepair. However the Homeowner Rehab and Repair Programs have been discontinued due to less CDBG funding and a realignment of priorities. The City has created a Code Enforcement Hardship Program to help those at 50% of the area median income rehab their houses to fix code issues for PY 2013. The units completed were continued from PY 2011.

The Homeowner Repair Program did not meet its goals. Also, Staff assigned to the Repair Program were being utilized extensively in the City's NSP Program. A reassessment of the workload was undertaken and priority has been given to meeting the goals of the Repair Program. The applicants that accommodate are still in the pipeline and are continuing into PY 2013-14.

The City has aggressively marketed the program through the year, utilizing the following efforts:

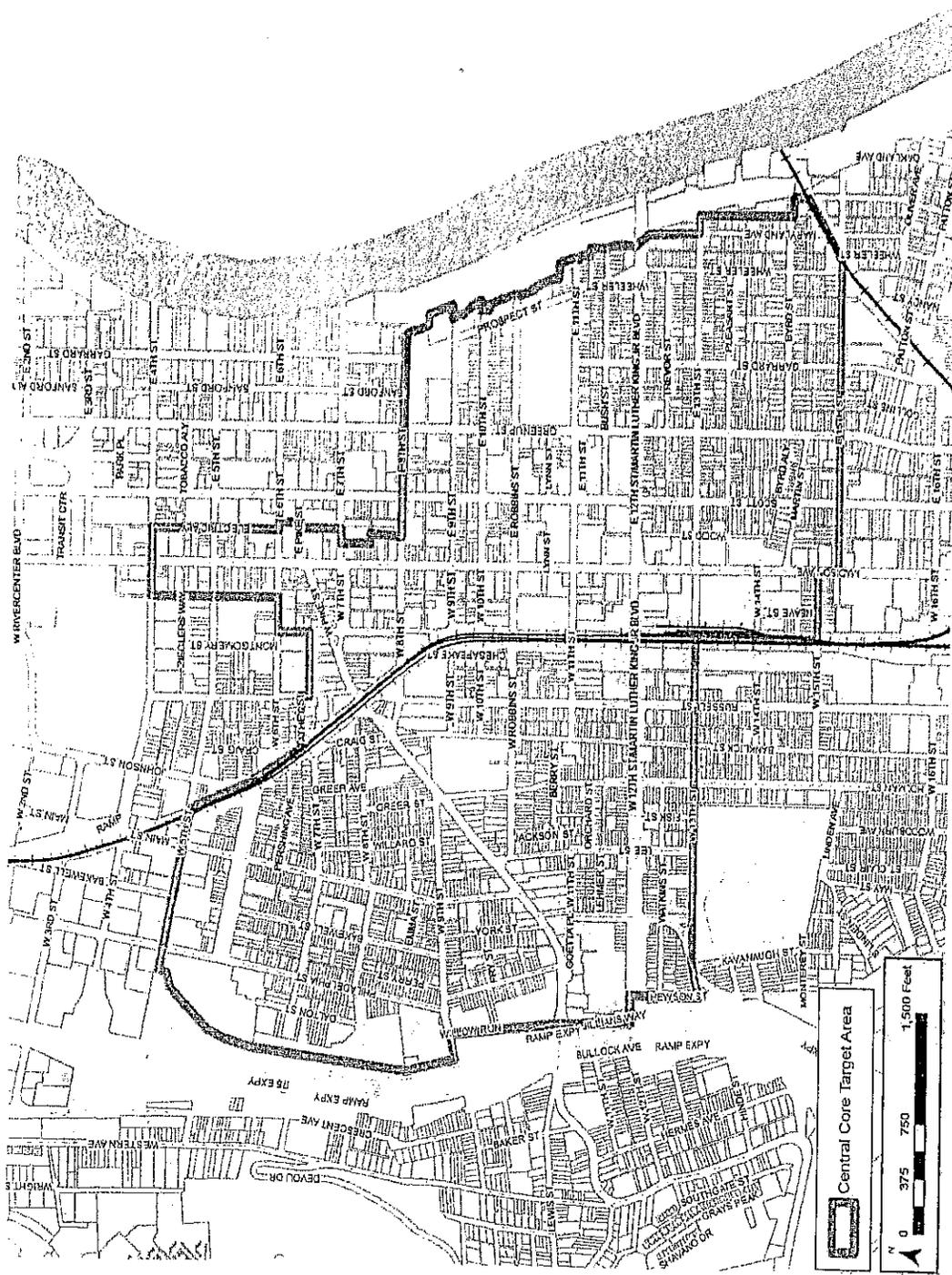
- Direct Mail to interested parties
- Advertised on the City's website
- Utilized new department website to advertise Program
- Informational brochures
- City's E-Newsletter
- Neighborhood meetings

2. Changes to Program Based on Experience

After January 1, 2013 remaining funds from the Homeowner Rehab and Repair Programs were reallocated to clearance/demolition. The Homeowner Rehab and Repair Programs were discontinued. The City did a budget amendment to reflect this funding change. The strategy of the City Commission and the newly organized Department of Development was to have an aggressive approach towards the removal of slum and blight throughout the City. Phase One is to include the removal of 44 structures, half to be funded by CDBG. This initial effort will extend into PY 2013-2014 due to coordination with the HUD Field Office and the HUD Environmental Division in Atlanta.

The Homebuyer Program was targeted to two areas until January 1, 2013 to maximize impact: 1) The downtown area roughly from 4th Street to 12th Street and 2) Latonia. After January 1, 2013, the Homebuyer Program was opened up to the entire City.

The map of these two Targeted Areas is included below:





3. Affirmatively Further Fair Housing

In 2009, the City updated its Analysis of Impediments to Fair Housing Choice. The Analysis was submitted as part of the 2009-2010 Annual Action Plan as an amendment to its 2008-2012 Consolidated Plan. The following impediments were identified:

- **Public Awareness**
 - Residents don't know how to recognize discrimination. Individuals often times lack information on Fair Housing, specifically regarding their rights and their responsibilities on housing issues. Many Impediments to Fair Housing could be addressed if residents were better informed.
- **Historic Isolation**
 - Historical isolation of public housing has resulted in a higher number of low-income people living in concentrated geographic areas.
- **Fair Housing Enforcement**
 - Better enforcement of policies to deter differential treatment is necessary.
- **Accessibility**
 - The economic feasibility of retrofitting apartment buildings for accessibility can be seen as an impediment to fair housing choice. Fixed or otherwise limited incomes present a financial barrier to a disabled person's ability to make necessary, physical modifications.
- **Affordable Housing**
 - Affordability can be a barrier to housing choice when housing patterns and policies start to segregate households based on income.

The City of Covington will be completing a new Analysis of Impediments for the 2013-2017 Consolidated Planning period working in conjunction with HUD staff.

Action Taken to Overcome Impediments

The City of Covington undertook several actions to affirmatively further fair housing. During the past year:

- Fair housing presentations were staffed by every Section 8 staff member.
- To broaden homeownership opportunities, the City referred more than 60 homebuyers to homebuyer education courses such as, "Yes You Can Own a Home" in cooperation with Kentucky Housing Cooperation and local banks. Participation is requirement to receive Homebuyer Assistance.
- The HOME Consortium and the City provided Homebuyer Assistance, utilizing HOME funds, which allowed low-income persons to have a wider choice of housing in all Covington and Consortium neighborhoods. During the program year, 57 new homebuyers received assistance.
- Attended a Realtor's Roundtable and held meetings throughout the Consortium Cities to solicit citizen input.
- The City continued to provide rehab and homeowner (emergency) repair funds to qualified homeowners.

- The City participated in 5 housing fairs and neighborhood meetings. Increasing awareness of the City's existing housing stock, especially in established historic neighborhoods.
- Fair Housing is discussed at every Section 8 orientation. In PY 2012-13, 370 families attended a briefing session and subsequently received fair housing information.
- The City continued to draw upon its Analysis of Impediments to Fair Housing Choice which was approved by HUD.
- The City continued to reference the Strategic Plan for the City. The planning process had various meetings in different parts of the city so input from all citizens was encouraged. This gave all members of the community a chance to sound off about Fair Housing issues and for the City to incorporate Fair Housing practices into its vision.
- Both Public Housing and Section 8 provide Fair Housing material in their application and leasing packets. Information is also available on the City's web site.
- Staff annually attends Fair Housing Training.
- A Fair Housing presentation was conducted by the Kentucky Commission on Human Rights. This year's event was held in Frankfort, Ky.
- Fair Housing posters were posted in multiple City departments and the front of the City building to recognize Fair Housing Month.
- With the award of the HOPE VI grant, the hope is to remedy the issue of historic isolation. As part of that redevelopment initiative, the Housing Authority of Covington is replacing 166 units of public housing that was concentrated on one site with 40 units of scattered site affordable housing and 120 units of housing back on site. Approximately one third of which will be market rate, one third affordable and one third public housing.
- All families and individuals are treated in a consistent manner and the City, the Housing Authority and Section 8 all strive to adhere to policy. These actions deter differential treatment.
- Five percent of Housing Authority units are accessible. On the Section 8 Program, the family chooses the unit where they will reside. At the initial orientation, Section 8 provides a list of known accessible properties in Kenton County.
- Covington Section 8 jurisdiction is Kenton County, however, families may choose to transfer their voucher anywhere in the United States and receive Section 8 assistance. In PY 2012-13, 71 families transferred in to the Section 8 from other jurisdictions and 93 families transferred out to other agencies.

4. Other Actions to Address Obstacles to Meet Underserved Needs

The following actions were undertaken to address obstacles to meet underserved needs:

Homeowner Repair Program activities funded repairs to the homes of very low income homeowners to keep their homes habitable and accessible.

Housing Rehabilitation Program activities funded rehabilitation to the homes of low/moderate income homeowners to keep their homes decent and their living environment suitable.

CDBG funding was provided for public service activities in an effort to meet underserved needs. The activities funded and their roles included:

- The City of Covington funded recreation programs that provided summer programs for youth.
- The Covington Police Department received funds to increase safety in and around a low- income public housing development and the downtown core.

5. Leveraging Resources

The City was successful in leveraging additional resources as part of its program activities. The HOME homebuyer down payment program leveraged a total of \$4,518,234 in first mortgage loans to households earning 80% or less of area median income.

Additionally, the City met the HOME match requirement through matching funds from the Federal Home Loan Bank's Affordable Housing Program.

Managing the Process

1. *Describe actions taken during the last year to ensure compliance with program and comprehensive planning requirements.*

Program Year 5 CAPER Managing the Process response:

The City took the following actions to ensure compliance with program and comprehensive planning requirements:

- The Programs and Strategic Projects Division under the Department of Development routinely review activities for compliance with CDBG and HOME program requirements, environmental review, Davis-Bacon and other rules and regulations
- The City of Covington maintained the Interlocal Agreement with the cities of Ludlow, Newport, Bellevue and Dayton of the HOME Consortium for 2011 to 2014 which includes an automatic renewal provision. The City of Covington acts as the lead agency in the Northern Kentucky HOME Consortium.
- The Citizen Participation Plan was adopted on December 18, 2007.
- The Grants Administrator attended a training on the Environmental Review process. Received Technical Assistance from the HUD Region IV Environmental Division on the City's Environmental Review process.
- Received comprehensive technical assistance on our Policies and Procedures related to our federal funding received from HUD.

The City meets with neighbors as plans are developed that have direct impact in their areas.

Citizen Participation

1. Provide a summary of citizen comments.
2. In addition, the performance report provided to citizens must identify the Federal funds made available for furthering the objectives of the Consolidated Plan. For each formula grant program, the grantee shall identify the total amount of funds available (including estimated program income), the total amount of funds committed during the reporting period, the total amount expended during the reporting period, and the geographic distribution and location of expenditures. Jurisdictions are encouraged to include maps in describing the geographic distribution and location of investment (including areas of minority concentration). The geographic distribution and expenditure requirement may also be satisfied by specifying the census tracts where expenditures were concentrated.

Program Year 5 CAPER Citizen Participation response:

1. Citizen Comments

No comments on the Program Year 2012-2013 CAPER were received.

2. Federal Resources

During the period July 1, 2012 – June 30, 2013, the City of Covington received funding for its Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) programs. Additionally, the City received program income through both CDBG and HOME. The following chart identifies how these funds were distributed among each program:

Grant Program		Funds Available 2012-2013	Funds Committed 2012-2013	Funds Expended 2012-2013
CDBG	Entitlement	\$1,406,381	\$1,301,205	\$1,230,249
	Program Income	\$230,324	\$230,324	\$230,324
	TOTAL	\$1,636,705	\$1,531,529	\$1,460,573
HOME	Entitlement	\$300,889	\$226,833	\$507,173
	Program Income	\$30,813	\$30,813	\$30,813
	TOTAL	\$331,702	\$257,646	\$537,356

Institutional Structure

1. Describe actions taken during the last year to overcome gaps in institutional structures and enhance coordination.

Program Year 5 CAPER Institutional Structure response:

Driven by the needs in the community, a full complement of agencies, organizations (both public and private) and nonprofit corporations have been established. These include other public agencies, representatives of special needs groups, the business community, churches, neighborhood organizations, nonprofit housing groups, and social service providers. These stakeholders work cohesively under the City of Covington's Strategic Plan.

In the last Program Year, the City of Covington began work on a Housing Strategy. The Housing Strategy is currently being developed by the City and key stakeholders in conjunction with existing plans. The plan will stress that housing is a highly important economic development initiative. The housing strategy stresses that a proper mixture of affordable and high quality housing will lead to the revitalization of Covington, making it a place people choose to live. There are many housing needs in the community and plans such as this call for a balanced approach. The Housing Strategy is not funded by the City of Covington, but rather the Local Initiative Support Corporation.

HUD approved the formation of the HOME Consortium on September 24, 2007. This brings much-needed HOME dollars for affordable housing that these communities traditionally did not receive. This HOME Consortium is the only one in the Commonwealth of Kentucky. Funding began on July 1, 2008. The City of Covington Department of Development acts as the lead agency in the Northern Kentucky HOME Consortium. Current members of the Consortium include the City of Ludlow, the City of Newport, the City of Bellevue, and the City of Dayton. Members meet to create policy, develop housing strategy and implement activities directed under the HOME program. The 2012-2013 Program Year was the fifth for the Northern Kentucky HOME Consortium. The Homebuyer Assistance flowed between most of the member cities equally.

It is difficult to find gaps where there is a complete absence of service. Indeed, the major gap, other than funding, may be the need to better coordinate services to avoid needless duplication.

The City of Covington received a Community Challenge Grant from HUD in 2010 in the amount of \$359,300. The grant is being used for planning in the downtown area. In the past 15 years there have been 19 different plans created for different areas within the downtown. This grant will create an all-encompassing plan that will guide the City's efforts from now on. This new plan will incorporate aspects of all the prior plans. The Center City Action Plan (3CAP) was adopted in July of 2013.

Monitoring

1. Describe how and the frequency with which you monitored your activities.
2. Describe the results of your monitoring including any improvements.
3. Self Evaluation
 - a. Describe the effect programs have in solving neighborhood and community problems.
 - b. Describe progress in meeting priority needs and specific objectives and help make community's vision of the future a reality.
 - c. Describe how you provided decent housing and a suitable living environment and expanded economic opportunity principally for low and moderate-income persons.
 - d. Indicate any activities falling behind schedule.
 - e. Describe how activities and strategies made an impact on identified needs.
 - f. Identify indicators that would best describe the results.
 - g. Identify barriers that had a negative impact on fulfilling the strategies and overall vision.
 - h. Identify whether major goals are on target and discuss reasons for those that are not on target.
 - i. Identify any adjustments or improvements to strategies and activities that might meet your needs more effectively.

Program Year 5 CAPER Monitoring response:

All subrecipients are monitored on an annual basis. This process has been institutionalized for HOME Program CHDO's. Staff has developed a monitoring checklist similar to that used in HUD's Transmittal Handbook which addresses the following services: Scope of Services, Operating Budget, Intended Beneficiaries, EEO 11246 Compliance, Monthly Utilization and Progress Review, Project Goals and Objectives, Affirmative Action Review and Proof of Low and Moderate Income.

Subrecipients submit monthly financial and program reports. Annual audits will be conducted to assure compliance with all applicable regulations including OMB Circulars No. A-87, A-102, A-110, A-122, A-128, and A-133.

If the performance of a subrecipient is sub par, these areas will be pointed out and a follow up letter will be sent immediately. The subrecipient will be given a reasonable length of time to clear up such findings before any further payments are made.

Construction contracts must comply with Davis-Bacon, Fair Labor Standards Act, Copeland Act, Prevailing Wage Scales, Section 3 plan, female and minority utilization, minority business utilization, Executive Order 11246 compliance, as well as Job Safety and Health Protection. Staff will conduct HUD 11 interviews as a means of validating Davis-Bacon compliance.

2. Monitoring Results

The City of Covington received reports from two monitoring reviews during the 2012 Program Year: HOME Investment Partnerships Programs and Section 109 of the

Housing and Community Development Act of 1974, Affirmatively Furthering Fair Housing (AFFH).

The Section 109/AFFH monitoring identified a few deficiencies in our policies and procedures, as well as, the need to update our Analysis of Impediments. Efforts are underway to regain compliance.

Earlier in the Program Year the City has to do a repayment of HOME funds that were not committed by the required commitment date. Processes were evaluated and policies and procedures have been implemented to ensure no future commitment issues will occur. HUD Field Office then performed a HOME Program monitoring review later in the Program Year to check these efforts. Results of this monitoring visit included one finding related to staff activity charges to the program. Since then this finding has been closed.

3. Self-Evaluation

Our initiatives have come to fruition due to our ability to develop partnerships, both formal and informal, with the public and private sector. These partnerships include the Consortium between the Housing Authority of Covington and the Housing Development Department, which administers the Housing Choice Voucher Program; participation in United Way Place Matters Program that targets neighborhoods in and around the Central Business District; Covington's Strategic Plan, adopted in May of 2007, challenges us to work cooperatively to build a livable community that includes quality housing for all income levels and the continued focus on neighborhoods through Vision 2015, the regional planning initiative.

The City of Covington utilized a Community Challenge Grant from HUD for planning in the downtown area. In the past 15 years there have been 19 different plans created for different areas within the downtown. This new plan will incorporate aspects of all the prior plans. Named the Center City Action Plan (3CAP), it will establish living sustainability as a key goal, which means making our community a fully viable and attractive place to live for diverse incomes, ages, and socio-cultural characteristics. The 3CAP stresses increasing homeownership and promoting reinvestment of existing housing stock by preserving and rehabilitating existing housing.

The above initiatives address and solve problems because they coordinate the resources of the federal government and private resources in a strategic manner.

The CHDOs were busy last year as well. CHDO projects revitalize neighborhoods, increasing homeownership and getting rid of blight. The City approved funding for two residential projects by the Center for Great Neighborhoods (CGN) on Holman Street through CGN. The projects were located at 1105 Holman Street using HOME funding and 1108 Holman Street using CDBG funding, both in Covington. The City of Covington has redeveloped many homes on Holman Street and the surrounding area as a major redevelopment. In that same neighborhood, on Orchard Street, the City of Covington approved HOME funding for CGN to rehabilitate 325 Orchard Street.

The CHDO that is allowed to operate in 3 of the 5 member cities of the HOME Consortium is named Entryway, Inc. Entryway, Inc. completed one project in Newport in the last Program Year. It was located at 1019 Isabella Street as part of large redevelopment on that street that included a HOPE VI grant. That project is

still awaiting a buyer. A project that was approved but not yet begun was located at 938 Hamlet Street, Newport KY. The Newport Millennium Housing Corporation had already invested in the neighborhood with the renovation of Corpus Christi Church, the rehabilitation of single-family structures and new construction single-family structures. These two Entryway, Inc. projects add to the affordable housing inventory of Newport and eliminated the deleterious effects of two vacant homes.

As a result of those rehabilitation efforts, the City was able to expand economic opportunity principally for low- and moderate- income persons during the last Program Year. Through revitalization of vacant, blighted and underutilized buildings and reduction in crime activities, neighborhoods became increasingly attractive to business investment, which in turn provided economic opportunities.

The project to widen 12th Street and convert the blighted, narrow two-lane street into a four-lane gateway from Interstate 71/75 to Covington and Newport was completed last year. This greatly improved traffic flow and started to stimulate economic and community development. Walgreens, Inc. began work on a new location on a prominent corner on 12th Street to improve services to City residents, such as a new health clinic.

The heart of historic downtown Covington plays a key role in the revival of the urban core. To aid in the success of these efforts, the City targeted some of its shrinking CDBG funds to the downtown area to maximize impact.

The Homeowner (formerly Emergency Repair Program) Repair and Homeowner Rehab Programs continued to serve its target population. There was difficulty attracting multiple contractors to bid the work to create more competitive bidding. There are units that were underway in the Program Year but won't be completed until the 2013-14 Program Year.

The Homebuyer Assistance Program had a good year. The HOME Consortium committed most of its funds, but had to continue them into the 2013-14 Program Year. The HOME Consortium Homebuyer Assistance Program lowered the amount of loans from \$6,000 to up to \$5,000 depending on closing costs and down payment because of the shrinking federal funds allotted to Covington and the Consortium. However, this allowed us to structure the Program to not over-subsidize and help more homebuyers. The Covington Program was targeted as a trial effort and was not utilized as much as hoped. So the Program opened up to the entire City after January 1, 2013, so the goals were not met.

In October 2012, the City tackled a complex reorganization creating the Department of Development which directly impacted the Grants Administration personnel within the City. At the time, a new manager was assigned and attention focused on the current operations of the Grants Administration Team. During this analysis of operations it was determined there were several areas of concern to which efforts would need to be focused to ensure sustainable compliance. Efforts have been taken to create policies and procedures, as well as communication tracking to ensure timeliness of reporting and communication with the HUD Field Office. The time required to perform these efforts while the staff structure was in analysis did create delays, however the efforts were necessary and will result in more effective federal funding administration.

There are barriers that have had a negative impact on the City fulfilling its strategies and goals.

- A very high number of foreclosures
- There is a glut of houses for sale in the real estate market. Houses are sitting on the market longer, which can discourage neighborhoods from investing in their homes.
- Due to the housing crisis, even stricter underwriting guidelines by the lenders are limiting the possible number of would-be homeowners.
- Covington has a preponderance of historical buildings and the sheer expense of bringing them up to modern standards can be prohibitively expensive.
- Dramatically reduced federal funding.
- The City of Covington reorganized the Department in the City that handles CDBG and HOME funds. The purpose was to increase efficiency and coordination among staff however the immediate effect was a temporary lull in program execution while analysis was being performed.

In conclusion, Covington continued to demonstrate its entrepreneurial spirit by forming the partnerships that will create a more comprehensive approach to revitalizing our low to moderate income neighborhoods. Also the targeted approach to maximize impact of shrinking federal funds is constantly being reviewed, analyzed and refined to better serve the citizens of Covington.

Lead-based Paint

1. *Describe actions taken during the last year to evaluate and reduce lead-based paint hazards.*

Program Year 5 CAPER Lead-based Paint response:

Notification

The lead based paint hazard brochure, "Protect Your Family from Lead" was distributed to all purchasers, occupants, and owner-occupants of pre-1978 housing.

We also insured that property owners disclose the presence of lead-based paint and provided prospective buyers with any existing documentation on known lead-based paint hazards in the home.

All pre-1978 housing that received rehabilitation work was sent a Lead Hazard Presumption Notice. This notice defined the presumed lead hazards present and which were addressed during the rehabilitation. Additionally, upon completion of rehabilitation, a Notice of Lead Hazard Reduction was sent to homeowner identifying clearance of lead hazards.

Identification

Visual assessments, paint testing, or risk assessment were conducted on all federally assisted units.

Training

One of the ways the City moved toward compliance with lead-based paint regulations was through bringing local contractors and citizens up to speed with licensing, certification, and safe work practice requirements. Information on Lead Safe classes was provided to local contractors.

HOUSING

Housing Needs

**Please also refer to the Housing Needs Table in the Needs.xls workbook.*

1. Describe Actions taken during the last year to foster and maintain affordable housing.

Program Year 5 CAPER Housing Needs response:

The City has provided assistance to low income homebuyers in the form of second mortgage loans for down payment assistance. The expansion of homeownership, particularly by low and moderate income citizens is increasingly important. Efforts are being made to move households from tenants into homeowners. These new homeowners are selecting homes throughout the City and many are moving to less impacted neighborhoods. Covington provided additional loans for exterior code violations to bring the house up to code before the buyer moved in.

The City's Homeowner Rehab and Homeowner (formerly Emergency Repair) Repair Programs continued to offer a method to allow existing homeowners to stay in their homes by providing financial assistance to make needed repairs.

The City created and took applications for a new Program called the Upper Floor Residential Rent Rehab Program. This provides funding for rehabilitation of residential rental units of mixed-use buildings approved by the City Commission for low/moderate income renters.

The City, through its partnership with the Housing Authority of Covington has continued expanding its Section 8 homebuyer program consistent with the HUD regulations allowing this activity.

The Housing Authority of Covington received a \$17 million HOPE VI grant for its Jacob Price site to assist in eliminating public housing isolation. This will result in 34 units of owner occupied housing, 30 new market rate rental units, 47 affordable rental units and 62 new public housing units.

Kentucky is fighting back against predatory lending with the "Protect My Kentucky Home" education and awareness campaign. Predatory lending is an abuse of lending and credit practices that prey on a person's lack of information with high-pressure sales tactics. In the last Program Year, Covington participated in "Protect My Kentucky Home", which combines a public education campaign with financial counseling that educates consumers about the dangers of predatory lending.

Specific Housing Objectives

1. *Evaluate progress in meeting specific objective of providing affordable housing, including the number of extremely low-income, low-income, and moderate-income renter and owner households comparing actual accomplishments with proposed goals during the reporting period.*
2. *Evaluate progress in providing affordable housing that meets the Section 215 definition of affordable housing for rental and owner households comparing actual accomplishments with proposed goals during the reporting period.*
3. *Describe efforts to address "worst-case" housing needs and housing needs of persons with disabilities.*

Program Year 5 CAPER Specific Housing Objectives response:

**SUMMARY OF HOUSING ACCOMPLISHMENTS
CDBG- REHABILITATION/FAÇADE
FUNDS EXPENDED ON UNITS DURING PROGRAM YEAR**

CITY OF COVINGTON, KENTUCKY

7/1/12-6/30/13

Priority Need Category	ACTUAL UNITS	Funds Expended
Renters		
0-30% of MFI		
31-50% of MFI		
51%-80% of MFI		
Total		
OWNERS		
0-30% of MFI		
31-50% of MFI	6	\$20,280
51-80% of MFI	4	\$13,519
Total	10	\$33,799
HOMELESS		
Individuals		
Families		
Total		
Non Homeless		
Non-Homeless Special Needs		
Total		
Total Housing	10	\$33,799
Total 215 Housing	10	\$33,799

Total Housing	
Hispanic	
Non-Hispanic	10
White	4
Black	6
Native American	
Asian/Pacific	
Other	
Total Racial/Ethnic	10

**SUMMARY OF HOUSING ACCOMPLISHMENTS
CDBG – HOMEOWNER REPAIR
FUNDS EXPENDED ON UNITS DURING THE PROGRAM YEAR**

CITY OF COVINGTON, KENTUCKY

7/1/12-6/30/13

Priority Need Category	ACTUAL UNITS	Funds Expended
Renters		
0-30% of MFI		
31-50% of MFI		
51%-80% of MFI		
Total		
OWNERS		
0-30% of MFI		
31-50% of MFI	2	\$16,208
51-80% of MFI		
Total		
HOMELESS		
Individuals		
Families		
Total		
Non Homeless		
Non-Homeless Special Needs		
Total		
Total Housing	2	\$16,208
Total 215 Housing	2	\$16,208

Total Housing	
Hispanic	0
Non-Hispanic	2
White	2
Black	
Native American	
Asian/Pacific	
Other	
Total Racial/Ethnic	2

**SUMMARY OF HOUSING ACCOMPLISHMENTS
HOME - COVINGTON DOWNPAYMENT ASSISTANCE
Funds expended on units completed during program year**

CITY OF COVINGTON, KENTUCKY

7/1/12-6/30/13

Priority Need Category	ACTUAL UNITS	Funds Expended
Renters		
0-30% of MFI		
31-50% of MFI		
51%-80% of MFI		
Total		
OWNERS		
0-30% of MFI	1	\$4,148
31-50% of MFI	1	\$5,150
51-80% of MFI	30	\$157,276.31
Total	32	\$166,574.31
HOMELESS		
Individuals		
Families		
Total		
Non Homeless		
Non-Homeless Special Needs		
Total		
Total Housing	32	\$166,574.31
Total 215 Housing	32	\$166,574.31

Total Housing	
Hispanic	0
Non-Hispanic	32
White	31
Black	1
Native American	
Asian/Pacific	
Other	
Total Racial/Ethnic	32

**SUMMARY OF HOUSING ACCOMPLISHMENTS
HOME – NKY HOME CONSORTIUM DOWNPAYMENT ASSISTANCE
Funds expended on units completed during program year**

NKY HOME CONSORTIUM

7/1/12-6/30/13

Priority Need Category	ACTUAL UNITS	Funds Expended
Renters		
0-30% of MFI		
31-50% of MFI		
51%-80% of MFI		
Total		
OWNERS		
0-30% of MFI	1	\$5,000
31-50% of MFI	2	\$7,891.58
51-80% of MFI	22	\$106,676.57
Total	25	\$119,568.15
HOMELESS		
Individuals		
Families		
Total		
Non Homeless		
Non-Homeless Special Needs		
Total		
Total Housing	25	\$119,568.15
Total 215 Housing	25	\$119,568.15

Total Housing	
Hispanic	0
Non-Hispanic	25
White	23
Black	1
Native American	
Asian/Pacific	
Other	1
Total Racial/Ethnic	25

3. Worst Case Housing Needs

Section 8 Rent Subsidies

The City administers the Section 8 Program for Kenton County. The average income of persons in these units is \$11,027.

Homeowner Repair Program

The City continued to utilize CDBG funds for the Homeowner Repair program. Many of the participating homeowners in this program are elderly, disabled or experiencing hardship. The City continues its outreach efforts to identify families with emergency housing needs.

**SUMMARY OF RENTAL HOUSING ASSISTANCE PROGRAMS
HOUSING CHOICE VOUCHER PROGRAM AND PUBLIC HOUSING
(NOT ASSISTED WITH HOME OR CDBG PROGRAM FUNDS)**

	HOUSING CHOICE VOUCHER PROGRAM # OF HOUSEHOLDS ASSISTED	PUBLIC HOUSING # OF HOUSEHOLDS ASSISTED	TOTAL HOUSEHOLDS ASSISTED
Renters			
0-30% of MFI	957	656	1,613
31-50% of MFI	178	82	260
51%-80% of MFI	8	59	67
Total	1143	797	1,940

Public Housing Strategy

1. *Describe actions taken during the last year to improve public housing and resident initiatives.*

Program Year 5 CAPER Public Housing Strategy response:

The City of Covington in concert with the Housing Authority of Covington continues to implement a neighborhood revitalization strategy that is focused on renovating vacant and deteriorated buildings in the neighborhoods surrounding the Central Business District. The Housing Authority of Covington received a \$17 million HOPE VI grant for its Jacob Price site to assist in eliminating public housing isolation. This will result in 34 units of owner occupied housing, 30 new market rate rental units, 47 affordable rental units and 62 new public housing units.

To date the revitalization strategy has progressed in phases starting with Academy Flats a \$4 million adaptive reuse of a historic grade school in the Peaseburg neighborhood into 26 units of senior housing. Academy Flats was completed and occupied in September of 2006. The City of Covington invested \$370,000 in this development. This was followed by Eastside Revitalization I (ESR I), a \$3.5 million project that resulted in the renovation of 24 units in the Eastside and Helentown

neighborhoods that had been vacant for 5 plus years. ESR I was completed in June of 2008 with a City investment of \$193,000. Eastside Revitalization II (ESR II) is completed and is a \$6.2 million project that resulted in the renovation of 33 units of housing in the Eastside, Westside and Mainstrasse neighborhoods all of which were formerly vacant. Eastside Revitalization III (ESR III) is complete. All the properties and financing has been secured for this \$6.3 million redevelopment that result in the renovation of 32 units that are currently vacant and in various stages of deterioration. These units are located in the Eastside and Westside neighborhoods. ESR III includes units that were formerly under the ownership of a development known as Brighton Row I. This was an early development that utilized Low Income Housing Tax Credits. Brighton Row I ran into financial problems and over time as all the units became vacant. As part of ESR III these units have become a positive asset to their surrounding neighborhoods. To date the redevelopment efforts outlined above have resulted in a \$20.2 million investment in the neighborhoods adjacent to Covington's Central Business District which coincide with Covington's Neighborhood Revitalization Strategy Area. This effort has placed 114 units of renovated housing in 45 buildings back on the market.

HAC offers various programs to its residents, which includes an after-school program that offers educational and recreational activities and a teen program that provides an outlet for high school students to improve leadership skills. Each site has a resident advisory council.

Barriers to Affordable Housing

1. Describe actions taken during the last year to eliminate barriers to affordable housing.

Program Year 5 CAPER Barriers to Affordable Housing response:

The City of Covington has not identified any policy, rule, or regulation which is excessive, exclusionary, discriminatory, or duplicative that would constitute a barrier to affordable housing.

The City's tax policies, land use controls, zoning ordinance, housing code, and fees are not unduly restrictive. The City's housing code is based on standards to protect public health and safety. The local zoning ordinance provides rational land use controls necessary in a dense urban environment. City taxes and fees are the minimum necessary to underwrite the cost of providing necessary municipal services.

Flexibility has been the key to the City's pursuit of affordable housing policy since 1975. The City has approved zone changes or other land use control modifications to accommodate a number of affordable housing projects over the years. The zoning ordinance has been modified to allow infill housing construction on lots often as narrow as 25 feet. Manufactured and modular homes have been allowed as infill housing. The City modified the space requirements of buildings in many of its neighborhoods' RU Urban Residential, medium density zones to allow the creation of additional living units in existing buildings.

The City charges no impact fees to developers. Additionally, the City has a rehabilitation real estate tax moratorium program to assist those who upgrade existing structures.

There are public policies instituted by other governmental jurisdictions, which impact the development of affordable housing when considering this issue for the entire Northern Kentucky metropolitan area. There are three counties and more than 20 incorporated cities in the Northern Kentucky area. Many of these other jurisdictions have public policies that may increase the cost of affordable housing development or restrict it. While these policies may restrict the mobility and choice of housing outside of the City limits, Covington's control is restricted by legal and political activity.

However, where possible, the City has tried to enhance the mobility of its low- and moderate-income citizens by interlocal cooperation where possible. The City's Section 8 Housing Program operates throughout Kenton County. The policies of Public Housing Agencies in the three-county area allow Section 8 voucher holders to move between counties and transfer their housing benefits.

Five Northern Kentucky cities work together in a first-of-its-kind effort in Kentucky as a HOME Consortium, which secures federal government funding for affordable housing. Covington has participated in the HOME program since its inception. Covington joins with its four sister cities along the Ohio River to form a union that improves the availability of federal dollars for housing. The program targets areas with an inadequate housing supply, poverty, and other factors. The households receiving money must be earning less than 80% of the median income in the area.

Federal regulations have impeded or raised the cost of affordable housing development. Wage and labor regulations add cost to projects. Section 106 requirements for historic structures and neighborhoods can be restrictive in Covington since much of the City is covered by national historic register districts. However, the City has often counterbalanced this restriction by strongly marketing the availability of the investment tax credits for historic rehabilitation. The use of this incentive has been a vital financial tool in the development of many local affordable housing projects. Low Income Housing Tax Credits have been used to help fund affordable housing projects recently, such as Eastside Revitalization Projects.

The City of Covington will be completing a new Analysis of Impediments for the 2013-2017 Consolidated Planning period working in conjunction with HUD staff.

HOME/ American Dream Down Payment Initiative (ADDI)

1. *Assessment of Relationship of HOME Funds to Goals and Objectives*
 - a. *Evaluate progress made toward meeting goals for providing affordable housing using HOME funds, including the number and types of households served.*
2. *HOME Match Report*
 - a. *Use HOME Match Report HUD-40107-A to report on match contributions for the period covered by the Consolidated Plan program year.*
3. *HOME MBE and WBE Report*

- a. Use Part III of HUD Form 40107 to report contracts and subcontracts with Minority Business Enterprises (MBEs) and Women's Business Enterprises (WBEs).

4. Assessments

- a. Detail results of on-site inspections of rental housing.
- b. Describe the HOME jurisdiction's affirmative marketing actions.
- c. Describe outreach to minority and women owned businesses.

Program Year 5 CAPER HOME/ADDI response:

1. Relationship of HOME funds to Goals and Objectives

The City's Homebuyer Assistance program provided the opportunity for 32 low- to moderate-income households to purchase homes in the City. This leveraged approximately \$2,514,226 in first mortgage financing.

The HOME Consortium's Homebuyer Assistance program provided the opportunity for 25 low- to moderate-income households to purchase homes in the HOME Consortium cities of Ludlow, Newport, Bellevue and Dayton. This leveraged approximately \$2,004,008 in first mortgage financing.

2. HOME Match Report

Report is attached.

3. HOME MBE and WBE Report

Report is attached.

4. Assessments

The City affirmatively markets its Homebuyer Assistance program through various resources to ensure that the broadest possible audience is informed of the program. Catholic Charities and Brighton Center sponsor homeownership counseling programs in Spanish and provide information available on Covington and HOME Consortium Homebuyer Assistance programs. City staff works closely with the Northern Kentucky Human Rights Commission to ensure all groups are informed of City Programs.

The City of Covington's HOME program funds are utilized for Homebuyer Assistance and for the two CHDOs located in Covington and a third in Campbell County. If HOME funds in the future are utilized for the purpose of contracting work, then the City will conduct outreach to minority or women-owned businesses.

HOME program income is used for Homebuyer Assistance.

The CHDOs were busy last year as well. CHDO projects revitalize neighborhoods, increasing homeownership and getting rid of blight. The City approved funding for one residential project by the Center for Great Neighborhoods (CGN) on Holman Street. The project was located at 1105 Holman Street using HOME funding in

Covington. The City of Covington has redeveloped many homes on Holman Street and the surrounding area as a major redevelopment. In that same neighborhood, on Orchard Street, the City of Covington approved HOME funding for CGN to rehabilitate 325 Orchard Street.

The CHDO that is allowed to operate in 3 of the 5 member cities of the HOME Consortium is named Entryway, Inc. Entryway, Inc. completed one project in Newport in the last Program Year. It was located at 1019 Isabella Street as part of large redevelopment on that street that included a HOPE VI grant. That project is still awaiting a buyer. A project that was approved but not yet begun was located at 938 Hamlet Street, Newport KY. The Newport Millennium Housing Corporation had already invested in the neighborhood with the renovation of Corpus Christi Church, the rehabilitation of single-family structures and new construction single-family structures. These two Entryway, Inc. projects add to the affordable housing inventory of Newport and eliminated the deleterious effects of two vacant homes.

HOMELESS

Homeless Needs

**Please also refer to the Homeless Needs Table in the Needs.xls workbook.*

- 1. Identify actions taken to address needs of homeless persons.*
- 2. Identify actions to help homeless persons make the transition to permanent housing and independent living.*
- 3. Identify new Federal resources obtained from Homeless SuperNOFA.*

Program Year 5 CAPER Homeless Needs response:

The City of Covington is included in the Commonwealth's Continuum of Care and its Ten Year Plan to End Chronic Homelessness.

Continuum of Care meetings are held monthly. The annual Homeless Point in Time Count took place in January.

There are many programs that will be using McKinney-Vento Homeless Assistance. Transitions, Inc. uses McKinney-Vento funds for three programs: Transitions Willow Run Project, Transitions Affordable Housing Project, and the Transitions Homeless Services Project. The Willow Run Project provides transitional housing to homeless individuals in Covington. The Affordable Housing Project provides permanent supportive housing to 12 homeless individuals in Covington. This is one of only a small number of projects classified as permanent housing for persons with disabilities. The Homeless Services Project 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. NorthKey Community Care uses McKinney-Vento funds for its NorthKey Rental Subsidy Program which is a permanent housing program for homeless and disabled. Permanent housing is a top priority for this region.

Welcome House of Northern Kentucky, Inc. uses McKinney-Vento funds for its Gaining Access to Programs and Services which is a collaborative supportive services-only grant which serves homeless individual women and families with children that addresses complex, multiple needs through outreach and assessment, crisis intervention, coordination of services, collaborative effort to stabilize families and addresses factors contributing to homelessness. The funds pay for case management, housing counseling, life skills education, childcare, employment services, substance abuse treatment, transportation and housing assistance. Welcome House was approved for the project named "Kings Crossing". The Project resulted in 8 units of permanent, affordable housing for the homeless and was completed last Program Year. All units are occupied and meet HOME requirements.

While the Continuum of Care and the Ten Year Plan to End Chronic Homelessness is now being coordinated by the Commonwealth through the efforts of NKADD, the Northern Kentucky Housing and Homeless Coalition (NKHHC) is committed to moving forward on developing a regional approach to addressing homeless issues including chronic homelessness. The City of Covington understands the detrimental impact that homelessness can have on our residents and the City stands committed to working with our local organizations, the NKADD, the Kentucky Housing Corporation and HUD to develop a comprehensive, coordinated approach to ending chronic homelessness.

The City continued to work with the area agencies to address the need for permanent housing for the homeless. The objectives included:

- Prioritize models which encourage and develop self sufficiency. The Welcome House Women's Shelter has developed (with funding from a HHS grant) a model program for client stabilization and eventual self-sufficiency. This model may be implemented area wide.
- Models developed must include special needs of special populations.
- Support services should be offered on a continuum of care model. These services should include, but not be limited to: emergency assistance, substance abuse treatment, employment and educational training, mental health services, role modeling, problem assessment, goal setting, ongoing support and follow up.

The primary emphasis must be to increase the supply of affordable housing. Based on the types of affordable housing needed, there should be a balance between homeownership and rental housing.

- Continue to support existing nonprofit developers, especially Housing Opportunities of Northern Kentucky, Center for Great Neighborhoods, and Entryway, Inc. to enhance coordination and increase affordable housing development.
- Continue the City's Homebuyer Assistance Program which provides HOME funds for downpayment and closing costs assistance for very low and low income individuals and families.
- Welcome House was approved for the project named "Kings Crossing" in Covington. The Project resulted in 8 units of permanent, affordable housing for the homeless. All units are occupied and meet HOME requirements.

Specific Homeless Prevention Elements

1. Identify actions taken to prevent homelessness.

Program Year 5 CAPER Specific Housing Prevention Elements response:

The Continuum of Care and the Ten Year Plan to End Chronic Homelessness is now being coordinated by the Commonwealth through the efforts of NKADD and is committed to moving forward on developing a regional approach to addressing homeless issues including chronic homelessness. The City of Covington and Northern Kentucky HOME Consortium understand the detrimental impact that homelessness can have on our residents and we stand committed to working with our local organizations, the NKADD, the Kentucky Housing Corporation and HUD to develop a comprehensive, coordinated approach to ending chronic homelessness. The Region 3 Continuum of Care has been developing a local Ten Year Plan to End Chronic Homelessness over the past Program Year to address the needs specific to our region, Northern Kentucky. City staff participated in meetings with local stakeholders.

Kentucky is fighting back against predatory lending with the "Protect My Kentucky Home" education and awareness campaign. Predatory lending is an abuse of lending and credit practices that prey on a person's lack of information with high-pressure sales tactics. Covington has joined the "Protect My Kentucky Home" campaign, which combines a public education campaign with financial counseling that educates consumers about the dangers of predatory lending. Kentucky Housing Corporation and the Kentucky Predatory Lending Prevention Committee is sponsoring the "Protect My Kentucky Home" campaign and, working with a coalition of over 20 organizations, hope to help prevent predatory lending around Kentucky. This helps with the effort to prevent homelessness before a family loses its home.

The Northern Kentucky Community Action Commission received Emergency Shelter Grant funds through the Kentucky Housing Corporation to use as homeless prevention assistance. The Emergency Shelter Grant is no more and has been replaced by the Emergency Solutions Grant. The City of Covington is not an Emergency Solutions Grant grantee.

Emergency Shelter Grants (ESG)

1. *Identify actions to address emergency shelter and transitional housing needs of homeless individuals and families (including significant subpopulations such as those living on the streets).*
2. *Assessment of Relationship of ESG Funds to Goals and Objectives*
 - a. *Evaluate progress made in using ESG funds to address homeless and homeless prevention needs, goals, and specific objectives established in the Consolidated Plan.*
 - b. *Detail how ESG projects are related to implementation of comprehensive homeless planning strategy, including the number and types of individuals and persons in households served with ESG funds.*
3. *Matching Resources*

- a. Provide specific sources and amounts of new funding used to meet match as required by 42 USC 11375(a)(1), including cash resources, grants, and staff salaries, as well as in-kind contributions such as the value of a building or lease, donated materials, or volunteer time.
- 4. State Method of Distribution
 - a. States must describe their method of distribution and how it rated and selected its local government agencies and private nonprofit organizations acting as subrecipients.
- 5. Activity and Beneficiary Data
 - a. Completion of attached Emergency Shelter Grant Program Performance Chart or other reports showing ESGP expenditures by type of activity. Also describe any problems in collecting, reporting, and evaluating the reliability of this information.
 - b. Homeless Discharge Coordination
 - i. As part of the government developing and implementing a homeless discharge coordination policy, ESG homeless prevention funds may be used to assist very-low income individuals and families at risk of becoming homeless after being released from publicly funded institutions such as health care facilities, foster care or other youth facilities, or corrections institutions or programs.
 - c. Explain how your government is instituting a homeless discharge coordination policy, and how ESG homeless prevention funds are being used in this effort.

Program Year 5 CAPER ESG response:

The City does not receive Emergency Shelter Grant funding.

COMMUNITY DEVELOPMENT

Community Development

*Please also refer to the Community Development Table in the Needs.xls workbook.

- 1. Assessment of Relationship of CDBG Funds to Goals and Objectives
 - a. Assess use of CDBG funds in relation to the priorities, needs, goals, and specific objectives in the Consolidated Plan, particularly the highest priority activities.
 - b. Evaluate progress made toward meeting goals for providing affordable housing using CDBG funds, including the number and types of households served.
 - c. Indicate the extent to which CDBG funds were used for activities that benefited extremely low-income, low-income, and moderate-income persons.
- 2. Changes in Program Objectives
 - a. Identify the nature of and the reasons for any changes in program objectives and how the jurisdiction would change its program as a result of its experiences.
- 3. Assessment of Efforts in Carrying Out Planned Actions
 - a. Indicate how grantee pursued all resources indicated in the Consolidated Plan.

- b. *Indicate how grantee provided certifications of consistency in a fair and impartial manner.*
 - c. *Indicate how grantee did not hinder Consolidated Plan implementation by action or willful inaction.*
4. *For Funds Not Used for National Objectives*
- a. *Indicate how use of CDBG funds did not meet national objectives.*
 - b. *Indicate how did not comply with overall benefit certification.*
5. *Anti-displacement and Relocation – for activities that involve acquisition, rehabilitation or demolition of occupied real property*
- a. *Describe steps actually taken to minimize the amount of displacement resulting from the CDBG-assisted activities.*
 - b. *Describe steps taken to identify households, businesses, farms, or nonprofit organizations who occupied properties subject to the Uniform Relocation Act or Section 104(d) of the Housing and Community Development Act of 1974, as amended, and whether or not they were displaced, and the nature of their needs and preferences.*
 - c. *Describe steps taken to ensure the timely issuance of information notices to displaced households, businesses, farms, or nonprofit organizations.*
6. *Low/Mod Job Activities – for economic development activities undertaken where jobs were made available but not taken by low- or moderate-income persons*
- a. *Describe actions taken by grantee and businesses to ensure first consideration was or will be given to low/mod persons.*
 - b. *List by job title of all the permanent jobs created/retained and those that were made available to low/mod persons.*
 - c. *If any of jobs claimed as being available to low/mod persons require special skill, work experience, or education, provide a description of steps being taken or that will be taken to provide such skills, experience, or education.*
7. *Low/Mod Limited Clientele Activities – for activities not falling within one of the categories of presumed limited clientele low and moderate income benefit*
- a. *Describe how the nature, location, or other information demonstrates the activities benefit a limited clientele at least 51% of whom are low- and moderate-income.*
8. *Program income received*
- a. *Detail the amount of program income reported that was returned to each individual revolving fund, e.g., housing rehabilitation, economic development, or other type of revolving fund.*
 - b. *Detail the amount repaid on each float-funded activity.*
 - c. *Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other.*
 - d. *Detail the amount of income received from the sale of property by parcel.*
9. *Prior period adjustments – where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed, provide the following information:*
- a. *The activity name and number as shown in IDIS;*
 - b. *The program year(s) in which the expenditure(s) for the disallowed activity(ies) was reported;*
 - c. *The amount returned to line-of-credit or program account; and*

- d. Total amount to be reimbursed and the time period over which the reimbursement is to be made, if the reimbursement is made with multi-year payments.

10. Loans and other receivables

- a. List the principal balance for each float-funded activity outstanding as of the end of the reporting period and the date(s) by which the funds are expected to be received.
- b. List the total number of other loans outstanding and the principal balance owed as of the end of the reporting period.
- c. List separately the total number of outstanding loans that are deferred or forgivable, the principal balance owed as of the end of the reporting period, and the terms of the deferral or forgiveness.
- d. Detail the total number and amount of loans made with CDBG funds that have gone into default and for which the balance was forgiven or written off during the reporting period.
- e. Provide a List of the parcels of property owned by the grantee or its subrecipients that have been acquired or improved using CDBG funds and that are available for sale as of the end of the reporting period.

11. Lump sum agreements

- a. Provide the name of the financial institution.
- b. Provide the date the funds were deposited.
- c. Provide the date the use of funds commenced.
- d. Provide the percentage of funds disbursed within 180 days of deposit in the institution.

12. Housing Rehabilitation – for each type of rehabilitation program for which projects/units were reported as completed during the program year

- a. Identify the type of program and number of projects/units completed for each program.
- b. Provide the total CDBG funds involved in the program.
- c. Detail other public and private funds involved in the project.

13. Neighborhood Revitalization Strategies – for grantees that have HUD-approved neighborhood revitalization strategies

- a. Describe progress against benchmarks for the program year. For grantees with Federally-designated EZs or ECs that received HUD approval for a neighborhood revitalization strategy, reports that are required as part of the EZ/EC process shall suffice for purposes of reporting progress.

Program Year 5 CAPER Community Development response:

1. Relationship of CDBG funds to Goals and Objectives

The City utilized its CDBG funds to further its goals and objectives through the various activities outlined in the 2012-2013 Annual Action Plan:

Rehab Program: Funds were budgeted to provide assistance to homeowners to rehab their homes. This program activity picked up in 2012-2013 over the previous year.

Homeowner Repair: Funds were also budgeted to provide assistance to those homeowners that need immediate work on their homes to eliminate an emergency situation.

Police Department: Funds were budgeted to increase safety in and around a low-income public housing area.

Recreation Department: Funds were used to make programs available to Covington's youth and seniors the Summer Youth Program, summer arts and crafts program.

Overall, CDBG activities largely benefited low and moderate-income citizens. Public services, improvements to public facilities and housing rehabilitation resulted in 82.6% of CDBG funds being expended to benefit low and moderate-income residents.

**SUMMARY OF COMMUNITY DEVELOPMENT ACCOMPLISHMENTS
FOR PUBLIC FACILITIES AND IMPROVEMENTS**

CITY OF COVINGTON, KENTUCKY

7/1/12-6/30/13

Priority Need Category	Actual Number of Projects Assisted	Actual Number of Projects Completed	Funds Expended
Public Facilities			
Senior Centers			
Handicapped Centers			
Homeless Centers			
Youth Centers			
Neighborhood Facilities			
Child Care Centers			
Parks and/or Recreation Facilities	2	2	\$2,280
Health Facilities			
Parking Facilities			
Abused/Neglect Facilities			
AIDS Facilities			
Other Public Facilities	1	1	\$2,997
Public Improvements			
Solid Waste Improvements			
Flood Wall Improvements			
Water Improvements			
Street Improvements	27	26	\$378,158
Sewer Improvements	1		\$25,408
Asbestos Removal			
Other Infrastructure Improvements	1	1	\$15,761
Other			
Handicap Ramps	50	25	\$11,500

**SUMMARY OF COMMUNITY DEVELOPMENT ACCOMPLISHMENTS
FOR PUBLIC SERVICES**

CITY OF COVINGTON, KENTUCKY

7/1/12-6/30/13

Priority Need Category	Actual Number of Persons Served							Funds Expended	
	Race						Ethnic Status		
PUBLIC SERVICES	Total	White	Black	Indian	Asian	Other	Hispanic	Non-Hispanic	
Senior Services									
Handicapped Services									
Youth Services	1,075								\$15,584
Transportation Services									
Substance Abuse Services									
Employment Training									
Crime Awareness	12,200								\$212,500
Fair Housing Counseling									
Tenant/Landlord Counseling									
Child Care Services									
Health Services									
Other Public Services									
Abuse/Neglect Services									
Emergency Services									
Accessibility Needs									
Other Community Development									
Energy Efficiency Improvements									
Lead Based Paint/Hazards									
Code Enforcement									
Other Literacy Training									

2. Changes in Program Objectives

There was no change in overall Program Objectives, however funding was reallocated from the Rehab Program to address slum and blight.

3. Assessment of Efforts in Carrying Out Planned Actions

The majority of the public service agencies that received CDBG funds leverage their dollars with funds from other agencies, including the United Way.

For programs within the City, non-federal public funds were used to complement activities. City-sponsored recreational activities were held in Covington school buildings during the after school and weekend time frames. There is no charge for the use of these facilities. Additionally, the City's general fund absorbs the cost of staff employed in these programs.

The City provided certifications of consistency in a fair and impartial manner to any organization that submitted the request when their activity was in line with the City's plan.

The City of Covington did not hinder Consolidated Plan implementation by action or willful inaction.

4. Funds Not Used for National Objective

There were no CDBG funds expended for activities that did not meet national objectives.

5. Anti-Displacement and Relocation

The City did not temporarily relocate a resident in the last Program Year. The City has adopted a Residential Anti-Displacement and Relocation Plan and a Temporary Relocation Plan.

6. Low/Mod Job Activities

The City employed a Small Business Recruitment staff person whose role was to maintain contact with the small businesses located in Covington and added a part-time staff member to assist with these duties. The former Small Business Recruitment/Retention staff person left last Program Year in September of 2012. The City hired a new Business Recruitment/Retention Officer in November.

From November 2012 – June 2013

19 proactive and 63 reactive retention visits were made to Covington businesses as part of the business retention program and 6 businesses were retained. 17 businesses were recruited to the City out of 134 recruiting attempts.

This represents a total of 164 full time jobs.

The City utilized CDBG funds for computer online database to show available commercial properties called Xcelligent. Xcelligent assists the City with marketing available properties to businesses as well as marketing City owned properties to potential owners. It is a database that combines available properties that are for lease and sale.

7. Low/Mod Limited Clientele Activities

The Low/Mod Limited Clientele Activities undertaken by the City fell in the Public Service category, which included Youth Services through the City's Recreation Department and Crime Awareness through the City's Police Department.

8. Program Income Received

- a. There was no program income returned to Individual revolving loan funds.
- b. Float funded activity does not apply to the City of Covington.
- c. Other program income received included the following:

Section 108 loan repayments	\$62,152
Economic Development loan repayments	\$10,959
Housing Rehab loan repayments	\$153,013
Rental Income	\$4,200
TOTAL	\$230,324

9. Prior Period Adjustments

There were no prior period adjustments.

10. Loans and Other Receivables

- a. There were no float funded activities.
- b. Loans generated in PY-2012-2013:

Total # loans originated PY 2012-2013 63

Total \$ loans originated PY 2012-2013 \$390,892

Total number of loans outstanding: 1,237
 (includes loans originated prior to PY 2012-2013)

Principal balance owed: \$12,793,239
 (includes loans originated prior to PY 2012-2013)

c. Loan Terms – PY 2012-2013

	# of Loans	Principal Balance Owed	Terms
Deferred Loans	2	\$15,000	Due upon sale/transfer or owner ceases to occupy property or 30 years, whichever comes first. Primarily utilized in the CDBG Homeowner Repair Program.
Forgivable Loans	57	\$286,142	Repaid in full if house is sold in first 15 years. Forgiven if homeowner remains in property for 15 years. Used in the HOME Homebuyer Assistance Program.
Amortizing Loans	5	\$112,189	1-20 years at an interest rate of 0% to 5% Used in the CDBG Homeowner Rehab Program and Housing Development Activities

11. Lump Sum Agreements

This is not applicable to the City of Covington.

12. Housing Rehabilitation

Homeowner Rehabilitation Program – Low/Mod

Funds Budgeted	\$70,000
Funds Expended	\$4,364
Number of Units Completed	1

Homeowner Exterior/Façade Program

Brings homes' exteriors/facades up to code for owner-occupants.

Funds Budgeted	\$45,000
Funds Expended	\$29,435
Number of Units Completed	9

Homeowner (Emergency) Repair Program

Funds Budgeted	\$50,000
Funds Expended	\$16,208
Number of Units Completed	2

No match or private funds leveraged.

13. Neighborhood Revitalization Strategies

The City adopted a Neighborhood Revitalization Strategy Area Report as an amendment to the 2004-09 Consolidated Plan. The City of Covington has received the U.S. Department of Housing and Urban Development's (HUD) NRSA designation of four Census Tracts (603, 607, 670, and 671) in the urban core to allow for greater flexibility in the way that CDBG funds are spent in this area. The City has plans to better utilize this flexibility in the 2013-2014 Program Year to assist with Programmatic changes. Progress was slow in the NRSA for Homebuyer Assistance. The City was successful with a Façade Program that was targeted to the NRSA and

Latonia neighborhood outside the NRSA. Seven facades were completed in the NRSA. There was also a Rental Subsidy Program targeted towards certain blocks in the downtown area located within the NRSA. Three rental subsidy grants are ongoing and are continuing into the 2013-14 Program Year. Funding is ongoing for the park on 6th Street. The City, in partnership with the Center for Great Neighborhoods of Covington completed an acquisition-rehab on Holman Street that is a targeted development area for the City within the NRSA. Nearby, on Banklick Street a home was acquired for demolition/clearance. The total investment of drawn CDBG funds in PY 2012-13 in the NRSA was \$306,456.85.

The City has submitted a new Consolidated Plan for 2013-2017. As part of this new Con Plan, the City is creating a new NRSA for 2013-2017. That plan will be submitted to HUD in the 2013-14 Program Year.

Antipoverty Strategy

1. Describe actions taken during the last year to reduce the number of persons living below the poverty level.

Program Year 5 CAPER Antipoverty Strategy response:

The City of Covington, according to the 2000 Census (the data utilized for the 2012-2013 Annual Action Plan), had a poverty level of 16%.

To assist in ameliorating the strain on low income individuals, the City of Covington looked at the effects of policy, procedures, and programs on low income persons. The City's actions to reduce poverty continued to be the following:

- **Section 8 Rent Subsidies.** The City of Covington administers the Section 8 Housing Choice Voucher program for Kenton County. The Housing Choice waiting list was opened in 2007-08 and closed in March 2013. The City also maintains a list of properties that because of their financing structure are able to provide below market rents without Section 8 assistance.
- **Homestead Exemption.** The Homestead Exemption program is available to Covington residents allowing the Property Valuation Office to reduce property values by a flat amount for Senior Citizens and Disabled persons thus reducing their property tax and waste fee burden.
- **Landlord Tenant Law.** The City of Covington has adopted a Landlord Tenant law under local option that provides protection for landlords and tenants.
- **Family Self-Sufficiency.** This program is offered to all persons presently on Section 8 through the City of Covington. Incentives are offered to the participants to upgrade job skills and education levels. When a participant is able to move into a higher income bracket, he or she is not penalized through a reduction in his or her housing subsidy but rather an escrow account is established. Once the program is finished this escrow is then turned over to the participant and it can be used for things such as a down payment on a home. The program has people constantly coming in and out of the program, however in one year it has about 50 participants.
- **Yes You Can... Own A Home.** This program is sponsored in cooperation with the Kentucky Housing Corporation. These classes teach people how they can become homeowners. Information ranges from shopping for the right

home to sales contracts and loan applications. The 32 Covington residents and 25 Consortium City residents who received a loan through our Homebuyer Assistance Program completed the class or similar classes. This was in addition to the applicants that went to the class and either were denied, withdrew or never actually applied for the Homebuyer Program.

- **EITC Assistance.** The Center for Great Neighborhoods in Covington expanded its assistance to people interested in completing the form for Earned Income Tax Credits. There are now more sites and more volunteers. They were able to take advantage of the United Way Place Matters Initiative to aid in the expansion of the program. This created economic opportunity for those who previously did not know how to take advantage of these tax credits.
- **Money Matters Workshops.** The Center for Great Neighborhoods in Covington also provided workshops teaching budget basics and how to save \$2500, information regarding credit reports and ID information, banking basics and predatory lending, and introduction to homeownership.

NON-HOMELESS SPECIAL NEEDS

Non-homeless Special Needs

**Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.*

1. *Identify actions taken to address special needs of persons that are not homeless but require supportive housing, (including persons with HIV/AIDS and their families).*

Program Year 5 CAPER Non-homeless Special Needs response:

Many elderly residents, although physically able to live unassisted, are financially burdened and unable to afford to maintain their homes. Through its Homeowner (Emergency) Repair Program the City assists elderly homeowners with repairs of their homes. Repairs costing less than \$7,500 are loans, which require no repayment until the property is sold or until the homeowner ceases to be an owner/occupant. Programs such as these often make it possible for elderly citizens to remain in their homes confident that the houses are safe and habitable. Homeowners whose houses need total renovation are served by the City's Homeowner Rehabilitation program.

These programs assist extremely low- and low-income households, the segment of the Covington community with the highest need for supportive housing service.

The City's Section 8 Program is responsible for the administration of the Self-Sufficiency Program and a Section 8 Homeownership Program, which is working to help families, primarily those headed by single mothers, attain educational and job skills which will permit them to potentially purchase a home and eventually live without government assistance.

Families and organizations are encouraged to approach the City for assistance in funding any activities to benefit the special needs population of the City. Because the City is unable to provide total funding for these projects, these groups will contact City representatives during their early planning stage in order to ascertain the City's level of participation.

Specific HOPWA Objectives

**Please also refer to the HOPWA Table In the Needs.xls workbook.*

1. *Overall Assessment of Relationship of HOPWA Funds to Goals and Objectives*
Grantees should demonstrate through the CAPER and related IDIS reports the progress they are making at accomplishing identified goals and objectives with HOPWA funding. Grantees should demonstrate:
 - a. *That progress is being made toward meeting the HOPWA goal for providing affordable housing using HOPWA funds and other resources for persons with HIV/AIDS and their families through a comprehensive community plan;*
 - b. *That community-wide HIV/AIDS housing strategies are meeting HUD's national goal of increasing the availability of decent, safe, and affordable housing for low-income persons living with HIV/AIDS;*
 - c. *That community partnerships between State and local governments and community-based non-profits are creating models and innovative strategies to serve the housing and related supportive service needs of persons living with HIV/AIDS and their families;*
 - d. *That through community-wide strategies Federal, State, local, and other resources are matched with HOPWA funding to create comprehensive housing strategies;*
 - e. *That community strategies produce and support actual units of housing for persons living with HIV/AIDS; and finally,*
 - f. *That community strategies identify and supply related supportive services in conjunction with housing to ensure the needs of persons living with HIV/AIDS and their families are met.*
2. *This should be accomplished by providing an executive summary (1-5 pages) that includes:*
 - a. *Grantee Narrative*
 - i. *Grantee and Community Overview*
 - (1) *A brief description of your organization, the area of service, the name of each project sponsor and a broad overview of the range/type of housing activities and related services*
 - (2) *How grant management oversight of project sponsor activities is conducted and how project sponsors are selected*
 - (3) *A description of the local jurisdiction, its need, and the estimated number of persons living with HIV/AIDS*
 - (4) *A brief description of the planning and public consultations involved in the use of HOPWA funds including reference to any appropriate planning document or advisory body*
 - (5) *What other resources were used in conjunction with HOPWA funded activities, including cash resources and in-kind contributions, such as the value of services or materials provided by volunteers or by other individuals or organizations*

- (6) Collaborative efforts with related programs including coordination and planning with clients, advocates, Ryan White CARE Act planning bodies, AIDS Drug Assistance Programs, homeless assistance programs, or other efforts that assist persons living with HIV/AIDS and their families.
- ii. Project Accomplishment Overview
 - (1) A brief summary of all housing activities broken down by three types: emergency or short-term rent, mortgage or utility payments to prevent homelessness; rental assistance; facility based housing, including development cost, operating cost for those facilities and community residences
 - (2) The number of units of housing which have been created through acquisition, rehabilitation, or new construction since 1993 with any HOPWA funds
 - (3) A brief description of any unique supportive service or other service delivery models or efforts
 - (4) Any other accomplishments recognized in your community due to the use of HOPWA funds, including any projects in developmental stages that are not operational.
- iii. Barriers or Trends Overview
 - (1) Describe any barriers encountered, actions in response to barriers, and recommendations for program improvement
 - (2) Trends you expect your community to face in meeting the needs of persons with HIV/AIDS, and
 - (3) Any other information you feel may be important as you look at providing services to persons with HIV/AIDS in the next 5-10 years
- b. Accomplishment Data
 - i. Completion of CAPER Performance Chart 1 of Actual Performance in the provision of housing (Table II-1 to be submitted with CAPER).
 - ii. Completion of CAPER Performance Chart 2 of Comparison to Planned Housing Actions (Table II-2 to be submitted with CAPER).

Program Year 5 CAPER Specific HOPWA Objectives response:

The City of Covington does not receive HOPWA funds.

OTHER NARRATIVE

Include any CAPER information that was not covered by narratives in any other section.

Program Year 5 CAPER Other Narrative response:

Please see attached information.

C

Housing Needs Table		Grantee: COVINGTON												Total Low Income HIV/AIDS Population				
		Only complete blue sections. Do NOT type in sections other than blue.																
Household Income ≤ 30% MFI	Owner	Current % of Households	3-5 Year Quantities												# of Households with a Disabled Member	Disproportionate Racial/Ethnic Need?	# of Households in lead-Hazard Housing	
			2008	2009	2010	2011	2012	Multi-Year	Plan. or Fund?	Priority Need?	Fund Source	% HSHLD	# HSHLD	% Goal				% Goal
			Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal				
		100%	908															
		61.0	554															
		61.0	554															
		30.7	279															
		100%	1075															
		72.6	780															
		70.7	760															
		47.9	515															
		100%	185															
		81.6	151															
		79.5	147															
		40.0	74															
		100%	1004															
		65.1	654															
		65.1	654															
		44.7	449															
		100%	403															
		68.0	274															
		68.0	274															
		32.0	129															
		100%	139															
		67.6	94															
		67.6	94															
		57.6	80															
		100%	53															
		100.0	53															
		81.1	43															
		66.0	35															
		100%	179															
		72.1	129															
		72.1	129															
		69.8	125															

City of Covington, Kentucky
PY 2012 – CAPER
Project Summary Sheets

Project Name: Rehabilitation - Low/Mod					
Description:	IDIS Project #: UOG Code: KY210534 COVINGTON				
Loans up to \$25,000 for rehabilitation of homes of primarily low/moderate income homeowners and special rehabilitation loans for residential and commercial projects approved by the City Commission.					
Location: Census tracts part 603, 607, part 670, 671, part 611, part 613, part 614, 621	Priority Need Category: Select one: Owner Occupied Housing				
Expected Completion Date: 6/30/2013	Explanation: Provides rehab loans for primarily owner-occupied households				
Objective Category: <input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	Specific Objectives:				
Outcome Categories: <input type="checkbox"/> Availability/Accessibility <input checked="" type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability	1 Improve the quality of owner housing 2 3				
Project-level Accomplishments	10 Housing Units	Proposed	3	Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type:	Proposed		Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type:	Proposed		Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
Proposed Outcome	Performance Measure	Actual Outcome			
Improved sustainability and affordability	housing units				
14A Rehab; Single-Unit Residential 570.202	Matrix Codes				
Matrix Codes	Matrix Codes				
Matrix Codes	Matrix Codes				
Program Year 5	CDBG	Proposed Amt.	\$ 70,000	Fund Source:	Proposed Amt.
		Actual Amount	\$ 4,364		Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	10 Housing Units	Proposed Units	3	Accompl. Type:	Proposed Units
		Actual Units	1		Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units

Project Name: Section 108 Loan Repayment				
Description:	IDIS Project #: UOG Code: KY210534 COVINGTON			
Repayment of principle and interest of Section 108 loan in connection public improvements for the HOPE VI redevelopment.				
Location: n/a	Priority Need Category: Select one: Public Facilities			
Explanation:				
Expected Completion Date: 6/30/2013	Provide financing to increase economic development opportunities.			
Objective Category: <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	Specific Objectives:			
Outcome Categories: <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability	1. Improve the quality of affordable rental housing 2. 3.			
Project-level Accomplishments	Accompl. Type: Proposed Underway Complete	Accompl. Type: Proposed Underway Complete		
	Accompl. Type: Proposed Underway Complete	Accompl. Type: Proposed Underway Complete		
	Accompl. Type: Proposed Underway Complete	Accompl. Type: Proposed Underway Complete		
	Proposed Outcome			
	Performance Measure			
	Actual Outcome			
	Sustainability			
	Area benefit through Infrastructure Improvements			
	19F Planned Repayment of Section 108 Loan Principal Matrix Codes			
Matrix Codes Matrix Codes				
Matrix Codes Matrix Codes				
Program Year 5	CDBG	Proposed Amt. \$ 85,125	Fund Source:	Proposed Amt.
	Fund Source:	Actual Amount \$ -	Fund Source:	Actual Amount
	11 Public Facilities	Proposed Amt.	Fund Source:	Proposed Amt.
	Accompl. Type:	Actual Amount	Fund Source:	Actual Amount
		Proposed Units 1	Accompl. Type:	Proposed Units
		Actual Units 0	Accompl. Type:	Actual Units
		Proposed Units	Accompl. Type:	Proposed Units
		Actual Units	Accompl. Type:	Actual Units

Project Name:		Home Repair Program (Emergency Repair Program)					
Description:		IDIS Project #:		UOG Code:		KY210534 COVINGTON	
Deferred loans for very low-income homeowners for assistance with emergency repairs in the homes							
Location:		Priority Need Category					
Community wide		Select one:		Owner Occupied Housing			
Explanation:							
Expected Completion Date:		Provide assistance to low income owner-occupied households to address emergency repair issues.					
6/30/2013		Objective Category					
<input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity		Specific Objectives					
Outcome Categories		1.		Improve the quality of owner housing			
<input type="checkbox"/> Availability/Accessibility <input checked="" type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability		2.					
		3.					
Project-level Accomplishments	10 Housing Units	Proposed	5	Accompl. Type:	Proposed		
		Underway			Underway		
		Complete			Complete		
	Accompl. Type:	Proposed		Accompl. Type:	Proposed		
		Underway			Underway		
		Complete			Complete		
	Accompl. Type:	Proposed		Accompl. Type:	Proposed		
		Underway			Underway		
		Complete			Complete		
Proposed Outcome		Performance Measure			Actual Outcome		
Affordability and sustainability		housing units					
14A Rehab; Single-Unit Residential 570.202		Matrix Codes			Matrix Codes		
Matrix Codes		Matrix Codes			Matrix Codes		
Matrix Codes		Matrix Codes			Matrix Codes		
Program Year 5	CDBG	Proposed Amt.	\$ 50,000	Fund Source:	Proposed Amt.		
		Actual Amount	\$ 16,208		Actual Amount		
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.		
		Actual Amount			Actual Amount		
	10 Housing Units	Proposed Units	6	Accompl. Type:	Proposed Units		
		Actual Units	2		Actual Units		
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units		
		Actual Units			Actual Units		

Project Name: CDBG Rehab Administration and Planning				
Description:	IDIS Project #: UOG Code: KY210534 COVINGTON			
Delivery of CDBG Rehab Program, Emergency Repair program and a portion of the HOME program.				
Location:	Priority Need Category:			
n/a	<table border="1"> <tr> <td>Select one:</td> <td>Owner Occupied Housing</td> </tr> </table>	Select one:	Owner Occupied Housing	
Select one:	Owner Occupied Housing			
Explanation:				
Expected Completion Date:	Delivery of CDBG Rehab Program, Emergency Repair Program and a portion of the HOME program			
6/30/2013				
Objective Category:				
<input type="radio"/> Decent Housing <input type="radio"/> Sutable Living Environment <input type="radio"/> Economic Opportunity				
Specific Objectives:				
Outcome Categories	1. Improve the quality of owner housing			
<input type="checkbox"/> Availability/Accessiblility	2.			
<input type="checkbox"/> Affordability	3.			
<input type="checkbox"/> Sustainability				
Project-level Accomplishments	Accompl. Type: <input type="checkbox"/> Proposed	Accompl. Type: <input type="checkbox"/> Proposed		
	<input type="checkbox"/> Underway	<input type="checkbox"/> Underway		
	<input type="checkbox"/> Complete	<input type="checkbox"/> Complete		
	Accompl. Type: <input type="checkbox"/> Proposed	Accompl. Type: <input type="checkbox"/> Proposed		
	<input type="checkbox"/> Underway	<input type="checkbox"/> Underway		
	<input type="checkbox"/> Complete	<input type="checkbox"/> Complete		
	Accompl. Type: <input type="checkbox"/> Proposed	Accompl. Type: <input type="checkbox"/> Proposed		
	<input type="checkbox"/> Underway	<input type="checkbox"/> Underway		
	<input type="checkbox"/> Complete	<input type="checkbox"/> Complete		
Proposed Outcome	Performance Measure	Actual Outcome		
Delivery of CDBG and HOME program activites	n/a			
14H Rehabilitation Administration 570.202	Matrix Codes	Matrix Codes		
Matrix Codes	Matrix Codes	Matrix Codes		
Matrix Codes	Matrix Codes	Matrix Codes		
Program Year 5	CDBG	Proposed Amt. \$ 141,800	Fund Source:	Proposed Amt.
	Fund Source:	Actual Amount \$ 134,291	Fund Source:	Actual Amount
	Accompl. Type:	Proposed Amt.	Accompl. Type:	Proposed Amt.
	Accompl. Type:	Actual Amount	Accompl. Type:	Actual Amount
	Accompl. Type:	Proposed Units N/A	Accompl. Type:	Proposed Units
	Accompl. Type:	Actual Units N/A	Accompl. Type:	Actual Units
	Accompl. Type:	Proposed Units	Accompl. Type:	Proposed Units
	Accompl. Type:	Actual Units	Accompl. Type:	Actual Units

Project Name:	Administration of CDBG and portion of the HOME program and Planning		
Description:	IDIS Project #:	UOG Code:	KY210534 COVINGTON
Oversight, management, monitoring and coordination of the CDBG program and a portion of the HOME program. Eligible Planning activities			

Location: n/a	Priority Need Category: Select one: Planning/Administration
Explanation:	

Expected Completion Date: 6/30/2013	Oversight, management, monitoring and coordination of the CDBG program and a portion of the HOME program. Eligible Planning activities
Objective Category: <input type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	

Outcome Categories <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	Specific Objectives
1,	
2,	
3,	

Project-level Accomplishments	Accompl. Type: ▼	Proposed		Accompl. Type: ▼	Proposed	
		Underway			Underway	
		Complete			Complete	
	Accompl. Type: ▼	Proposed		Accompl. Type: ▼	Proposed	
		Underway			Underway	
		Complete			Complete	
	Accompl. Type: ▼	Proposed		Accompl. Type: ▼	Proposed	
		Underway			Underway	
		Complete			Complete	

Proposed Outcome	Performance Measure	Actual Outcome

21A General Program Administration 570.206	Matrix Codes
Matrix Codes	Matrix Codes
Matrix Codes	Matrix Codes

Program Year 5	CDBG ▼	Proposed Amt.	\$ 340,376	Fund Source: ▼	Proposed Amt.	
		Actual Amount	\$ 268,518		Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	

Project Name:	Public Improvements		
Description:	IDIS Project #:	UOG Code:	KY210534 COVINGTON
Installation of curbs, sidewalks and streetscaping in targeted areas.			

Location:	Priority Need Category		
Census tracts 651 and 614	Select one:	Priority Need Category	▼
Explanation:			

Expected Completion Date:	Installation of curbs, sidewalks and streetscaping in targeted areas.		
6/30/2013	Objective Category		
<input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity			

Specific Objectives			
Outcome Categories	1,	Improve quality / increase quantity of public improvements for lower income persons	▼
<input type="checkbox"/> Availability/Accessibility	2,		▼
<input type="checkbox"/> Affordability	3,		▼
<input checked="" type="checkbox"/> Sustainability			

Project-level Accomplishments	01 People	▼	Proposed	43,370		Accompl. Type:	▼	Proposed	
			Underway					Underway	
			Complete					Complete	
	Accompl. Type:	▼	Proposed			Accompl. Type:	▼	Proposed	
			Underway					Underway	
			Complete					Complete	
	Accompl. Type:	▼	Proposed			Accompl. Type:	▼	Proposed	
			Underway					Underway	
			Complete					Complete	

Proposed Outcome	Performance Measure	Actual Outcome
Sustain improved streets	Public Improvements which impact 20,000 residents	

03 Public Facilities and Improvements (General) 570.201(c)	▼	Matrix Codes	▼
Matrix Codes	▼	Matrix Codes	▼
Matrix Codes	▼	Matrix Codes	▼

Program Year 5	CDBG	▼	Proposed Amt.	\$ 350,000	Fund Source:	▼	Proposed Amt.	
			Actual Amount	\$ 421,363			Actual Amount	
	Fund Source:	▼	Proposed Amt.		Fund Source:	▼	Proposed Amt.	
			Actual Amount				Actual Amount	
	01 People	▼	Proposed Units	20,000	Accompl. Type:	▼	Proposed Units	
			Actual Units	8,500			Actual Units	
	Accompl. Type:	▼	Proposed Units		Accompl. Type:	▼	Proposed Units	
			Actual Units				Actual Units	

Project Name:	Covington Recreation Dept - Park Improvements		
Description:	IDIS Project #:	UOG Code:	KY210534 COVINGTON
Funds to maintain, repair and improve parks pools and playgrounds in low income census tracts			

Location:	Priority Need Category		
Census tracts 638, 603, 670, 616, 607, 671, 650, 609, 610, 651, 611, 652, 614, 613, 612	Select one:	Public Facilities	
Explanation:			

Expected Completion Date:	Funds to maintain, repair and improve parks pools and playgrounds in low income census tracts		
6/30/2013	Projective Category		
<input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity			

Specific Objectives			
Outcome Categories	1	Improve quality / Increase quantity of neighborhood facilities for low-income persons	
<input type="checkbox"/> Availability/Accessibility	2		
<input type="checkbox"/> Affordability	3		
<input checked="" type="checkbox"/> Sustainability			

Project-level Accomplishments	11 Public Facilities		Proposed	101		Accompl. Type:		Proposed	
			Underway					Underway	
			Complete					Complete	
	Accompl. Type:		Proposed			Accompl. Type:		Proposed	
			Underway					Underway	
			Complete					Complete	
	Accompl. Type:		Proposed			Accompl. Type:		Proposed	
			Underway					Underway	
			Complete					Complete	

Proposed Outcome	Performance Measure	Actual Outcome
Improve public parks	Number of parks improved	
03F Parks, Recreational Facilities 570.201(c)	Matrix Codes	
Matrix Codes	Matrix Codes	
Matrix Codes	Matrix Codes	

Program Year 5	CDBG		Proposed Amt.	\$ 40,000	Fund Source:		Proposed Amt.	
			Actual Amount	\$ 15,761			Actual Amount	
	Fund Source:		Proposed Amt.		Fund Source:		Proposed Amt.	
			Actual Amount				Actual Amount	
	01 People		Proposed Units	11,000	Accompl. Type:		Proposed Units	
			Actual Units	11,600			Actual Units	
	Accompl. Type:		Proposed Units		Accompl. Type:		Proposed Units	
			Actual Units				Actual Units	

Project Name: Relocation					
Description:	IDIS Project #: UOG Code: KY210534 COVINGTON				
Funds to pay for the temporary relocation of families/businesses displaced by program activities					
Location: Community-wide	Priority Need Category: Select one: Owner Occupied Housing				
Explanation:					
Expected Completion Date: 6/30/2013	Funds to pay for the temporary relocation of families/businesses displaced by program activities				
Objective Category: <input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity					
Specific Objectives					
Outcome Categories <input type="checkbox"/> Availability/Accessibility <input checked="" type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability	1, Improve the quality of owner housing				
	2,				
	3,				
Project-level Accomplishments	04 Households	Proposed	1	Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type:	Proposed		Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type:	Proposed		Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
Proposed Outcome		Performance Measure		Actual Outcome	
Affordability/sustainability		Relocate for rehab work or acq. of occupied properties			
08 Relocation 570.201(i)		Matrix Codes		Matrix Codes	
Matrix Codes		Matrix Codes		Matrix Codes	
Matrix Codes		Matrix Codes		Matrix Codes	
Program Year 5	CDBG	Proposed Amt.	\$ 5,000.	Fund Source:	Proposed Amt.
		Actual Amount	\$ -		Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	04 Households	Proposed Units	1	Accompl. Type:	Proposed Units
		Actual Units	0		Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units

Project Name: Acquisition					
Description:	IDIS Project #: UOG Code: KY210534 COVINGTON				
Acquisition of properties through the Urban Reclamation Program, master commissioner sale and for economic development activities					
Location:	Priority Need Category:				
Census tracts part 603, 607, part 670, 671, part 611, part 613, part 614, 621	Select one: Owner Occupied Housing				
Explanation:					
Expected Completion Date:	Acquisition of properties through the Urban Reclamation Program, master commissioner sale and for economic development activities				
6/30/2013					
Objective Category:					
<input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity					
Specific Objectives:					
Outcome Categories	1. Increase the availability of affordable owner housing				
<input type="checkbox"/> Availability/Accessibility	2.				
<input checked="" type="checkbox"/> Affordability	3.				
<input checked="" type="checkbox"/> Sustainability					
Project-level Accomplishments	10 Housing Units	Proposed	2	Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type:	Proposed		Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type:	Proposed		Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
Proposed Outcome		Performance Measure		Actual Outcome	
Affordability, sustainability		Acquisition of properties			
01 Acquisition of Real Property 570.201(a)		Matrix Codes		Matrix Codes	
Matrix Codes		Matrix Codes		Matrix Codes	
Matrix Codes		Matrix Codes		Matrix Codes	
Program Year 5	CDBG	Proposed Amt.	\$ -	Fund Source:	Proposed Amt.
		Actual Amount	\$ 587		Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	10 Housing Units	Proposed Units	2	Accompl. Type:	Proposed Units
		Actual Units	0		Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units

Project Name: Demolition					
Description:	IDIS Project #: UOG Code: KY210534 COVINGTON				
Funds to pay for the demolition of dangerous structures					
Location: community-wide	Priority Need Category: Select one: Other				
Explanation:					
Expected Completion Date: 6/30/2013	Funds to pay for the demolition of dangerous structures				
Objective Category:					
<input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity					
Outcome Categories:	Specific Objectives:				
<input type="checkbox"/> Availability/Accessibility	1. Improve the quality of owner housing				
<input type="checkbox"/> Affordability	2.				
<input checked="" type="checkbox"/> Sustainability	3.				
Project-level Accomplishments	10 Housing Units	Proposed	7	Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type:	Proposed		Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type:	Proposed		Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
Proposed Outcome	Performance Measure	Actual Outcome			
Sustainability	Demolition of dangerous structures per year.				
04 Clearance and Demolition 570.201(d)	Matrix Codes	Matrix Codes			
Matrix Codes	Matrix Codes	Matrix Codes			
Matrix Codes	Matrix Codes	Matrix Codes			
Program Year 5	CDBG	Proposed Amt.	\$ 229,000	Fund Source:	Proposed Amt.
		Actual Amount	\$ 40,498		Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	10 Housing Units	Proposed Units	5	Accompl. Type:	Proposed Units
		Actual Units	4		Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units

Project Name: Interim Assistance					
Description:	IDIS Project #: UOG Code: KY210534 COVINGTON				
Funds to pay for cleaning of vacant, blighted lots and boarding up vacant structures acquired in connection with the CDBG program					
Location:	Priority Need Category				
community-wide	Select one: <input type="radio"/> Other <input type="radio"/>				
Explanation:					
Expected Completion Date:	Funds to pay for cleaning of vacant, blighted lots and boarding up vacant structures acquired in connection with the CDBG program				
6/30/2013					
Projective Category					
<input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity					
Specific Objectives					
Outcome Categories	1, Improve the quality of owner housing				
<input type="checkbox"/> Availability/Accessibility	2,				
<input type="checkbox"/> Affordability	3,				
<input checked="" type="checkbox"/> Sustainability					
Project-level Accomplishments	10 Housing Units	Proposed	40	Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type:	Proposed		Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type:	Proposed		Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
Proposed Outcome		Performance Measure		Actual Outcome	
sustainability		40 lots/structures per year			
06 Interim Assistance 570.201(f)		Matrix Codes		Matrix Codes	
Matrix Codes		Matrix Codes		Matrix Codes	
Matrix Codes		Matrix Codes		Matrix Codes	
Program Year 5	CDBG	Proposed Amt.	\$ 25,000	Fund Source:	Proposed Amt.
		Actual Amount	\$ 32,069		Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	10 Housing Units	Proposed Units	40	Accompl. Type:	Proposed Units
		Actual Units	103		Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units

Project Name: Place Matters (formerly ABC Funding Collaborative)						
Description:	IDIS Project #: UOG Code: KY210534 COVINGTON					
Funds to provide financial support to the Center for Great Neighborhoods though a joint effort known as the ABC Funding Collaborative						
Location:	Priority Need Category					
community wide	Select one: Owner Occupied Housing					
Explanation:						
Expected Completion Date:	Funds to provide financial support to the Center for Great Neighborhoods though a joint effort known as the Place Matter (ABC Funding Collaborative) In conjunction with the United Way					
6/30/2013						
Objective Category						
<input type="radio"/> Decent Housing <input checked="" type="radio"/> Sutable Living Environment <input type="radio"/> Economic Opportunity						
Specific Objectives						
Outcome Categories	1, Increase the availability of affordable owner housing					
<input type="checkbox"/> Availability/Accessibility	2,					
<input checked="" type="checkbox"/> Affordability	3,					
<input checked="" type="checkbox"/> Sustainability						
Project-level Accomplishments	10 Housing Units	Proposed 2	Accompl. Type:	Proposed		
		Underway		Underway		
		Complete		Complete		
	Accompl. Type:	Proposed	Accompl. Type:	Proposed		
		Underway		Underway		
		Complete		Complete		
	Accompl. Type:	Proposed	Accompl. Type:	Proposed		
		Underway		Underway		
		Complete		Complete		
Proposed Outcome		Performance Measure		Actual Outcome		
Affordability, sustainability		2 units created per year				
14A Rehab; Single-Unit Residential 570.202		Matrix Codes				
Matrix Codes		Matrix Codes				
Matrix Codes		Matrix Codes				
Program Year 5	CDBG	Proposed Amt.	\$ 35,000	Fund Source:	Proposed Amt.	
		Actual Amount	\$ 35,000		Actual Amount	
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.	
		Actual Amount			Actual Amount	
	10 Housing Units	Proposed Units	2	Accompl. Type:	Proposed Units	
		Actual Units	1		Actual Units	
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units	
		Actual Units			Actual Units	

Project Name: Residential Façade Program																																																							
Description:	IDIS Project #: UOG Code: KY210534 COVINGTON																																																						
Façade Improvement program in targeted areas of the city; residential properties only																																																							
Location: Census tracts part 603, 607, part 670, 671, part 611, part 613, part 614, part 621	Priority/Need Category: Select one: Other																																																						
Expected Completion Date: 6/30/2013	Explanation: Façade improvement program in targeted areas of the city; includes residential structures only																																																						
Projective Category: <input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	Specific Objectives: 1. Improve the quality of owner housing 2. 3.																																																						
Outcome Categories: <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability																																																							
Project-level Accomplishments	<table border="1"> <tr> <td>10 Housing Units</td> <td>Proposed</td> <td>32</td> <td>Accompl. Type:</td> <td>Proposed</td> <td></td> </tr> <tr> <td></td> <td>Underway</td> <td></td> <td></td> <td>Underway</td> <td></td> </tr> <tr> <td></td> <td>Complete</td> <td></td> <td></td> <td>Complete</td> <td></td> </tr> <tr> <td>Accompl. Type:</td> <td>Proposed</td> <td></td> <td>Accompl. Type:</td> <td>Proposed</td> <td></td> </tr> <tr> <td></td> <td>Underway</td> <td></td> <td></td> <td>Underway</td> <td></td> </tr> <tr> <td></td> <td>Complete</td> <td></td> <td></td> <td>Complete</td> <td></td> </tr> <tr> <td>Accompl. Type:</td> <td>Proposed</td> <td></td> <td>Accompl. Type:</td> <td>Proposed</td> <td></td> </tr> <tr> <td></td> <td>Underway</td> <td></td> <td></td> <td>Underway</td> <td></td> </tr> <tr> <td></td> <td>Complete</td> <td></td> <td></td> <td>Complete</td> <td></td> </tr> </table>	10 Housing Units	Proposed	32	Accompl. Type:	Proposed			Underway			Underway			Complete			Complete		Accompl. Type:	Proposed		Accompl. Type:	Proposed			Underway			Underway			Complete			Complete		Accompl. Type:	Proposed		Accompl. Type:	Proposed			Underway			Underway			Complete			Complete	
10 Housing Units	Proposed	32	Accompl. Type:	Proposed																																																			
	Underway			Underway																																																			
	Complete			Complete																																																			
Accompl. Type:	Proposed		Accompl. Type:	Proposed																																																			
	Underway			Underway																																																			
	Complete			Complete																																																			
Accompl. Type:	Proposed		Accompl. Type:	Proposed																																																			
	Underway			Underway																																																			
	Complete			Complete																																																			
Proposed Outcome	Performance Measure																																																						
Sustainability	16 structures per year																																																						
14A Rehab; Single-Unit Residential 570.202	Matrix Codes																																																						
Matrix Codes	Matrix Codes																																																						
Matrix Codes	Matrix Codes																																																						
Program Year 5	<table border="1"> <tr> <td>CDBG</td> <td>Proposed Amt.</td> <td>\$ 80,000</td> <td>Fund Source:</td> <td>Proposed Amt.</td> <td></td> </tr> <tr> <td></td> <td>Actual Amount</td> <td>\$ 29,435</td> <td></td> <td>Actual Amount</td> <td></td> </tr> <tr> <td>Fund Source:</td> <td>Proposed Amt.</td> <td></td> <td>Fund Source:</td> <td>Proposed Amt.</td> <td></td> </tr> <tr> <td></td> <td>Actual Amount</td> <td></td> <td></td> <td>Actual Amount</td> <td></td> </tr> <tr> <td>10 Housing Units</td> <td>Proposed Units</td> <td>16</td> <td>Accompl. Type:</td> <td>Proposed Units</td> <td></td> </tr> <tr> <td></td> <td>Actual Units</td> <td>9</td> <td></td> <td>Actual Units</td> <td></td> </tr> <tr> <td>Accompl. Type:</td> <td>Proposed Units</td> <td></td> <td>Accompl. Type:</td> <td>Proposed Units</td> <td></td> </tr> <tr> <td></td> <td>Actual Units</td> <td></td> <td></td> <td>Actual Units</td> <td></td> </tr> </table>	CDBG	Proposed Amt.	\$ 80,000	Fund Source:	Proposed Amt.			Actual Amount	\$ 29,435		Actual Amount		Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.			Actual Amount			Actual Amount		10 Housing Units	Proposed Units	16	Accompl. Type:	Proposed Units			Actual Units	9		Actual Units		Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units			Actual Units			Actual Units							
CDBG	Proposed Amt.	\$ 80,000	Fund Source:	Proposed Amt.																																																			
	Actual Amount	\$ 29,435		Actual Amount																																																			
Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.																																																			
	Actual Amount			Actual Amount																																																			
10 Housing Units	Proposed Units	16	Accompl. Type:	Proposed Units																																																			
	Actual Units	9		Actual Units																																																			
Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units																																																			
	Actual Units			Actual Units																																																			

Project Name: Housing Development Activities					
Description:	IDIS Project #: UOG Code: KY210534 COVINGTON				
Funds to provide housing development activities					
Location:	Priority Need Category:				
Census tracts part 603, 607, part 670, 671, part 611, part 613, part 614, 621	Select one: Owner Occupied Housing				
Explanation:					
Expected Completion Date:	Funds to provide housing development activities				
6/30/2013					
Projective Category:					
<input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity					
Outcome Categories:	Specific Objectives:				
<input type="checkbox"/> Availability/Accessibility <input checked="" type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability	1. Increase the availability of affordable owner housing 2. Increase the supply of affordable rental housing 3.				
Project-level Accomplishments	10 Housing Units	Proposed	2	Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type:	Proposed		Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type:	Proposed		Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
Proposed Outcome	Performance Measure	Actual Outcome			
affordability, sustainability	acquire/rehab/construct units				
01 Acquisition of Real Property 570.201(a)	Matrix Codes				
14A Rehab; Single-Unit Residential 570.202	Matrix Codes				
Matrix Codes	Matrix Codes				
Program Year 5	CDBG	Proposed Amt.	\$ 50,000	Fund Source:	Proposed Amt.
		Actual Amount	\$ 5,889		Actual Amount
	HOME	Proposed Amt.	\$	Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	10 Housing Units	Proposed Units	2	Accompl. Type:	Proposed Units
		Actual Units	1		Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units

Project Name: Small Business Recruitment/Retention										
Description:	IDIS Project #: UOG Code: KY210534 COVINGTON									
Funds to provide support of the City's activities to recruit and retain small businesses.										
Location: Community-wide	Priority Need Category: <table border="1"> <tr> <td>Select one:</td> <td>Economic Development ▼</td> </tr> </table>	Select one:	Economic Development ▼							
Select one:	Economic Development ▼									
Explanation:										
Expected Completion Date: 6/30/2013	Funds to provide support of the City's activities to recruit and retain small businesses.									
Objective Category: <input type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input checked="" type="radio"/> Economic Opportunity	Specific Objectives:									
Outcome Categories: <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability	<table border="1"> <tr> <td>1.</td> <td>Improve economic opportunities for low-income persons</td> <td>▼</td> </tr> <tr> <td>2.</td> <td></td> <td>▼</td> </tr> <tr> <td>3.</td> <td></td> <td>▼</td> </tr> </table>	1.	Improve economic opportunities for low-income persons	▼	2.		▼	3.		▼
1.	Improve economic opportunities for low-income persons	▼								
2.		▼								
3.		▼								
Project-level Accomplishments	08 Businesses ▼	Proposed	19	Accompl. Type: ▼	Proposed					
		Underway			Underway					
		Complete			Complete					
	Accompl. Type: ▼	Proposed		Accompl. Type: ▼	Proposed					
		Underway			Underway					
		Complete			Complete					
	Accompl. Type: ▼	Proposed		Accompl. Type: ▼	Proposed					
		Underway			Underway					
		Complete			Complete					
Proposed Outcome		Performance Measure		Actual Outcome						
Sustainability		create/retain 19 businesses								
18B ED Technical Assistance 570.203(b) ▼		Matrix Codes ▼		Matrix Codes ▼						
Matrix Codes ▼		Matrix Codes ▼		Matrix Codes ▼						
Matrix Codes ▼		Matrix Codes ▼		Matrix Codes ▼						
Program Year 5	CDBG ▼	Proposed Amt.	\$ 158,000	Fund Source: ▼	Proposed Amt.					
		Actual Amount	\$ 138,300		Actual Amount					
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.					
		Actual Amount			Actual Amount					
	08 Businesses ▼	Proposed Units	19	Accompl. Type: ▼	Proposed Units					
		Actual Units	27		Actual Units					
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units					
		Actual Units			Actual Units					

Project Name: City of Covington - Recreation Programs																																																							
Description: Afterschool activities, senior programs, summer enrichment activities	IDIS Project #: UOG Code: KY210534 COVINGTON																																																						
Location: community-wide	Priority Need Category: Public Services																																																						
Expected Completion Date: 6/30/2013	Explanation: Afterschool activities, senior programs, summer enrichment activities																																																						
Objective Category: <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	Specific Objectives: 1, Improve the services for low/mod income persons 2, 3,																																																						
Outcome Categories: <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability																																																							
Project-level Accomplishments	<table border="1"> <tr> <td>01 People</td> <td>Proposed</td> <td>950</td> <td>Accompl. Type:</td> <td>Proposed</td> <td></td> </tr> <tr> <td></td> <td>Underway</td> <td></td> <td></td> <td>Underway</td> <td></td> </tr> <tr> <td></td> <td>Complete</td> <td></td> <td></td> <td>Complete</td> <td></td> </tr> <tr> <td>Accompl. Type:</td> <td>Proposed</td> <td></td> <td>Accompl. Type:</td> <td>Proposed</td> <td></td> </tr> <tr> <td></td> <td>Underway</td> <td></td> <td></td> <td>Underway</td> <td></td> </tr> <tr> <td></td> <td>Complete</td> <td></td> <td></td> <td>Complete</td> <td></td> </tr> <tr> <td>Accompl. Type:</td> <td>Proposed</td> <td></td> <td>Accompl. Type:</td> <td>Proposed</td> <td></td> </tr> <tr> <td></td> <td>Underway</td> <td></td> <td></td> <td>Underway</td> <td></td> </tr> <tr> <td></td> <td>Complete</td> <td></td> <td></td> <td>Complete</td> <td></td> </tr> </table>	01 People	Proposed	950	Accompl. Type:	Proposed			Underway			Underway			Complete			Complete		Accompl. Type:	Proposed		Accompl. Type:	Proposed			Underway			Underway			Complete			Complete		Accompl. Type:	Proposed		Accompl. Type:	Proposed			Underway			Underway			Complete			Complete	
01 People	Proposed	950	Accompl. Type:	Proposed																																																			
	Underway			Underway																																																			
	Complete			Complete																																																			
Accompl. Type:	Proposed		Accompl. Type:	Proposed																																																			
	Underway			Underway																																																			
	Complete			Complete																																																			
Accompl. Type:	Proposed		Accompl. Type:	Proposed																																																			
	Underway			Underway																																																			
	Complete			Complete																																																			
Proposed Outcome	Performance Measure																																																						
Sustainability	950 people will participate in programs																																																						
05D Youth Services 570.201(e)	Matrix Codes																																																						
05A Senior Services 570.201(e)	Matrix Codes																																																						
Matrix Codes	Matrix Codes																																																						
Program Year 5	<table border="1"> <tr> <td>CDBG</td> <td>Proposed Amt.</td> <td>\$ 32,000</td> <td>Fund Source:</td> <td>Proposed Amt.</td> <td></td> </tr> <tr> <td></td> <td>Actual Amount</td> <td>\$ 15,584</td> <td></td> <td>Actual Amount</td> <td></td> </tr> <tr> <td>Fund Source:</td> <td>Proposed Amt.</td> <td></td> <td>Fund Source:</td> <td>Proposed Amt.</td> <td></td> </tr> <tr> <td></td> <td>Actual Amount</td> <td></td> <td></td> <td>Actual Amount</td> <td></td> </tr> <tr> <td>01 People</td> <td>Proposed Units</td> <td>950</td> <td>Accompl. Type:</td> <td>Proposed Units</td> <td></td> </tr> <tr> <td></td> <td>Actual Units</td> <td>1,075</td> <td></td> <td>Actual Units</td> <td></td> </tr> <tr> <td>Accompl. Type:</td> <td>Proposed Units</td> <td></td> <td>Accompl. Type:</td> <td>Proposed Units</td> <td></td> </tr> <tr> <td></td> <td>Actual Units</td> <td></td> <td></td> <td>Actual Units</td> <td></td> </tr> </table>	CDBG	Proposed Amt.	\$ 32,000	Fund Source:	Proposed Amt.			Actual Amount	\$ 15,584		Actual Amount		Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.			Actual Amount			Actual Amount		01 People	Proposed Units	950	Accompl. Type:	Proposed Units			Actual Units	1,075		Actual Units		Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units			Actual Units			Actual Units							
CDBG	Proposed Amt.	\$ 32,000	Fund Source:	Proposed Amt.																																																			
	Actual Amount	\$ 15,584		Actual Amount																																																			
Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.																																																			
	Actual Amount			Actual Amount																																																			
01 People	Proposed Units	950	Accompl. Type:	Proposed Units																																																			
	Actual Units	1,075		Actual Units																																																			
Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units																																																			
	Actual Units			Actual Units																																																			

Project Name: Code Enforcement					
Description:	IDIS Project #: UOG Code: KY210534 COVINGTON				
Salary for hiring code enforcement officer for targeted enforcement activities in low- and moderate-income neighborhoods.					
Location:	Priority Need Category				
Census tracts part 603, 607, part 670, 671, part 611, part 613, part 614, 621	Select one: Owner Occupied Housing				
Explanation:					
Expected Completion Date:	Salary for hiring code enforcement officer for targeted enforcement activities in low- and moderate-income neighborhoods.				
6/30/2013					
Objective Category					
<input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity					
Specific Objectives					
Outcome Categories	1 Improve the quality of owner housing				
<input type="checkbox"/> Availability/Accessibility	2 Improve the quality of owner housing				
<input type="checkbox"/> Affordability	3 Improve the quality of affordable rental housing				
<input checked="" type="checkbox"/> Sustainability					
Project-level Accomplishments	10 Housing Units	Proposed	400	Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type:	Proposed		Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type:	Proposed		Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
Proposed Outcome		Performance Measure		Actual Outcome	
Sustainability		Housing units			
15 Code Enforcement 570.202(c)		Matrix Codes		Matrix Codes	
Matrix Codes		Matrix Codes		Matrix Codes	
Matrix Codes		Matrix Codes		Matrix Codes	
Program Year 5	CDBG	Proposed Amt.	\$ 47,500	Fund Source:	Proposed Amt.
		Actual Amount	\$ 47,500		Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	10 Housing Units	Proposed Units	400	Accompl. Type:	Proposed Units
		Actual Units	1,791		Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units

Project Name: City of Covington - anti-crime program				
Description:	IDIS Project #: UOG Code: KY210534 COVINGTON			
Employment of police officers to increase patrols as an additional anti-crime effort in the City's low/moderate income neighborhoods and public housing site				
Location:	Priority Need Category			
Census tracts part 603, 607, part 670, 671	Select one: Public Services ▼			
Explanation:				
Expected Completion Date: 6/30/2013	Employment of police officers to increase patrols and increased security measures as an additional anti-crime effort in the City's low/moderate income neighborhoods and public housing site			
Objective Category	Specific Objectives			
<input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	1 Improve the services for low/mod income persons ▼ 2 ▼ 3 ▼			
Outcome Categories				
<input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability				
Project-level Accomplishments	01 People ▼	Proposed 2,723	Accompl. Type: ▼	Proposed
		Underway		Underway
		Complete		Complete
	Accompl. Type: ▼	Proposed	Accompl. Type: ▼	Proposed
		Underway		Underway
		Complete		Complete
	Accompl. Type: ▼	Proposed	Accompl. Type: ▼	Proposed
		Underway		Underway
		Complete		Complete
Proposed Outcome	Performance Measure	Actual Outcome		
Sustainability	anti-crime efforts will impact 2,723 resident			
05I Crime Awareness 570.201(e) ▼	Matrix Codes ▼	Matrix Codes ▼		
Matrix Codes ▼	Matrix Codes ▼	Matrix Codes ▼		
Matrix Codes ▼	Matrix Codes ▼	Matrix Codes ▼		
Program Year 5	CDBG ▼	Proposed Amt. \$ 150,000	Fund Source: ▼	Proposed Amt.
		Actual Amount \$ 212,500		Actual Amount
	Fund Source: ▼	Proposed Amt.	Fund Source: ▼	Proposed Amt.
		Actual Amount		Actual Amount
	01 People ▼	Proposed Units 2,723	Accompl. Type: ▼	Proposed Units
		Actual Units 12,200		Actual Units
	Accompl. Type: ▼	Proposed Units	Accompl. Type: ▼	Proposed Units
		Actual Units		Actual Units

Project Name: HOME Program Administration				
Description:	IDIS Project #: UOG Code: KY210534 COVINGTON			
Funds to pay a portion of the administration of the City's HOME Program				
Location: N/A	Priority Need Category: Select one: Priority Need Category			
Expected Completion Date: 6/30/2013	Explanation: Funds to pay a portion of the administration of the City's HOME Program			
<input type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	Specific Objectives:			
<input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1. <input type="text"/> 2. <input type="text"/> 3. <input type="text"/>			
Project-level Accomplishments	Accompl. Type: <input type="text"/> Proposed	Accompl. Type: <input type="text"/> Proposed		
	Accompl. Type: <input type="text"/> Underway	Accompl. Type: <input type="text"/> Underway		
	Accompl. Type: <input type="text"/> Complete	Accompl. Type: <input type="text"/> Complete		
	Accompl. Type: <input type="text"/> Proposed	Accompl. Type: <input type="text"/> Proposed		
	Accompl. Type: <input type="text"/> Underway	Accompl. Type: <input type="text"/> Underway		
	Accompl. Type: <input type="text"/> Complete	Accompl. Type: <input type="text"/> Complete		
	Accompl. Type: <input type="text"/> Proposed	Accompl. Type: <input type="text"/> Proposed		
	Accompl. Type: <input type="text"/> Underway	Accompl. Type: <input type="text"/> Underway		
	Accompl. Type: <input type="text"/> Complete	Accompl. Type: <input type="text"/> Complete		
Proposed Outcome	Performance Measure	Actual Outcome		
21H HOME Admin/Planning Costs of PJ (subject to 5% cap) <input type="text"/> Matrix Codes <input type="text"/>				
Matrix Codes <input type="text"/> Matrix Codes <input type="text"/>				
Matrix Codes <input type="text"/> Matrix Codes <input type="text"/>				
Program Year 5	HOME <input type="text"/>	Proposed Amt. \$ 63,798	Fund Source: <input type="text"/>	Proposed Amt.
	Fund Source: <input type="text"/>	Actual Amount \$ 82,556	Fund Source: <input type="text"/>	Actual Amount
	Accompl. Type: <input type="text"/>	Proposed Units	Accompl. Type: <input type="text"/>	Proposed Units
	Accompl. Type: <input type="text"/>	Actual Units	Accompl. Type: <input type="text"/>	Actual Units
		Proposed Units	Accompl. Type: <input type="text"/>	Proposed Units
		Actual Units	Accompl. Type: <input type="text"/>	Actual Units

Project Name: HOME Program Delivery						
Description:	IDIS Project #: UOG Code: KY210534 COVINGTON					
Staff and overhead costs directly related to carrying out the HOME program activities						
Location:	Priority Need Category					
n/a	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:30%;">Select one:</td> <td>Priority Need Category ▼</td> </tr> <tr> <td colspan="2">Explanation:</td> </tr> </table>	Select one:	Priority Need Category ▼	Explanation:		
Select one:	Priority Need Category ▼					
Explanation:						
Expected Completion Date:	Staff and overhead costs directly related to carrying out the HOME program activities					
6/30/2013						
Objective Category						
<input type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity						
Outcome Categories	Specific Objectives					
<input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	<table border="1" style="width:100%; border-collapse: collapse;"> <tr><td>1, ▼</td></tr> <tr><td>2, ▼</td></tr> <tr><td>3, ▼</td></tr> </table>	1, ▼	2, ▼	3, ▼		
1, ▼						
2, ▼						
3, ▼						
Project-level Accomplishments	Accompl. Type: ▼	Proposed		Accompl. Type: ▼	Proposed	
		Underway			Underway	
		Complete			Complete	
	Accompl. Type: ▼	Proposed		Accompl. Type: ▼	Proposed	
		Underway			Underway	
		Complete			Complete	
	Accompl. Type: ▼	Proposed		Accompl. Type: ▼	Proposed	
		Underway			Underway	
		Complete			Complete	
Proposed Outcome	Performance Measure	Actual Outcome				
19A HOME Admin/Planning Costs of PJ (not part of 5% Ad) ▼ Matrix Codes ▼						
Matrix Codes ▼ Matrix Codes ▼						
Matrix Codes ▼ Matrix Codes ▼						
Program Year 5	HOME ▼	Proposed Amt.	\$ 57,102	Fund Source: ▼	Proposed Amt.	
		Actual Amount	\$ 73,997		Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	

Project Name:	HOME Homebuyer Assistance Purchase Program - Covington		
Description:	IDIS Project #:	UOG Code:	KY210534 COVINGTON
Funds to assist low- to moderate-income households purchase homes in Covington			

Location:	Priority Need Category		
Census tracts part 603, 607, part 670, 671, part 611, part 613, part 614, 621	Select one:	Owner Occupied Housing	▼
Explanation:			

Expected Completion Date:	Funds to assist low- to moderate-income households purchase homes in targeted areas of Covington and funds for façade improvements for those homebuyers		
6/30/2013	Objective Category:		
<input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity			

Specific Objectives			
Outcome Categories	1	Increase the availability of affordable owner housing	▼
<input checked="" type="checkbox"/> Availability/Accessibility	2		▼
<input type="checkbox"/> Affordability	3		▼
<input type="checkbox"/> Sustainability			

Project-level Accomplishments	10 Housing Units	▼	Proposed	37		Accompl. Type:	▼	Proposed	
			Underway					Underway	
			Complete					Complete	
	Accompl. Type:	▼	Proposed			Accompl. Type:	▼	Proposed	
			Underway					Underway	
			Complete					Complete	
	Accompl. Type:	▼	Proposed			Accompl. Type:	▼	Proposed	
			Underway					Underway	
			Complete					Complete	

Proposed Outcome	Performance Measure	Actual Outcome
Availability and affordability	homeownership units	
13 Direct Homeownership Assistance 570.201(n)	▼ Matrix Codes	▼
Matrix Codes	▼ Matrix Codes	▼
Matrix Codes	▼ Matrix Codes	▼

Program Year 5	HOME	▼	Proposed Amt.	\$ 300,000	Fund Source:	▼	Proposed Amt.	
			Actual Amount	\$ 166,574			Actual Amount	
	HOME	▼	Proposed Amt.	\$ 45,000	Fund Source:	▼	Proposed Amt.	
			Actual Amount	\$ 4,660			Actual Amount	
	10 Housing Units	▼	Proposed Units	50	Accompl. Type:	▼	Proposed Units	
			Actual Units	32			Actual Units	
	10 Housing Units	▼	Proposed Units	9	Accompl. Type:	▼	Proposed Units	
			Actual Units	4			Actual Units	

Project Name: CHDO Development Activities - Covington					
Description:	IDIS Project #: UOG Code: KY210534 COVINGTON				
HOME funds will be used to finance the acquisition, rehabilitation, and/or new construction activities undertaken by CHDOs					
Location:	Priority/Need Category				
Census tracts part 603, 607, part 670, 671, part 611, part 613, part 614, 621	Select one: Owner Occupied Housing				
Explanation:					
Expected Completion Date: 6/30/2013	HOME funds will be used to finance the acquisition, rehabilitation, and/or new construction activities undertaken by CHDOs				
Projective Category					
<input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity					
Specific Objectives					
Outcome Categories	1. Increase the availability of affordable owner housing				
<input checked="" type="checkbox"/> Availability/Accessibility	2.				
<input checked="" type="checkbox"/> Affordability	3.				
<input type="checkbox"/> Sustainability					
Project-level Accomplishments	10 Housing Units	Proposed 1	Accompl. Type:	Proposed	
		Underway		Underway	
		Complete		Complete	
	Accompl. Type:	Proposed	Accompl. Type:	Proposed	
		Underway		Underway	
		Complete		Complete	
	Accompl. Type:	Proposed	Accompl. Type:	Proposed	
		Underway		Underway	
		Complete		Complete	
Proposed Outcome	Performance Measure	Actual Outcome			
Availability, affordability	1 units of affordable housing will be created				
12 Construction of Housing 570.201(m)	Matrix Codes	Matrix Codes			
Matrix Codes	Matrix Codes	Matrix Codes			
Matrix Codes	Matrix Codes	Matrix Codes			
Program Year 5	HOME	Proposed Amt.	\$ 36,670	Fund Source:	Proposed Amt.
		Actual Amount	\$ -		Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	10 Housing Units	Proposed Units	1	Accompl. Type:	Proposed Units
		Actual Units	0		Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units

Project Name: HOME Homebuyer Assistance Purchase Program - Consortium						
Description:	IDIS Project #: UOG Code: KY210534 COVINGTON					
Funds to assist low- to moderate-income households purchase homes N. Kentucky HOME Consortium cities of Ludlow, Newport, Bellevue, Dayton						
Location:	Priority Need Category:					
community-wide (Ludlow, Newport, Bellevue, Dayton)	Select one: Owner Occupied Housing ▼					
Explanation:						
Funds to assist low- to moderate-income households purchase homes in Ludlow, Newport, Bellevue, and Dayton						
6/30/2013 Objective Category						
<input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	Specific Objectives					
Outcome Categories <input checked="" type="checkbox"/> Availability/Accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1 Increase the availability of affordable owner housing ▼ 2 ▼ 3 ▼					
Project-level Accomplishments	10 Housing Units ▼	Proposed	27	Accompl. Type: ▼	Proposed	
		Underway			Underway	
		Complete			Complete	
	Accompl. Type: ▼	Proposed		Accompl. Type: ▼	Proposed	
		Underway			Underway	
		Complete			Complete	
	Accompl. Type: ▼	Proposed		Accompl. Type: ▼	Proposed	
		Underway			Underway	
		Complete			Complete	
Proposed Outcome		Performance Measure		Actual Outcome		
Availability and affordability		homeownership units				
Matrix Codes ▼		Matrix Codes ▼		Matrix Codes ▼		
Matrix Codes ▼		Matrix Codes ▼		Matrix Codes ▼		
Matrix Codes ▼		Matrix Codes ▼		Matrix Codes ▼		
Program Year 5	HOME ▼	Proposed Amt.	\$ 139,966	Fund Source: ▼	Proposed Amt.	
		Actual Amount	\$ 119,568		Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	10 Housing Units ▼	Proposed Units	27	Accompl. Type: ▼	Proposed Units	
		Actual Units	26		Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	

Project Name: CHDO Development Activities - Consortium																																														
Description: HOME funds will be used to finance the acquisition, rehabilitation, and/or new construction activities undertaken by CHDOs	IDIS Project #: UOG Code: KY210534 COVINGTON																																													
Location: community-wide (Ludlow, Newport, Bellevue, Dayton)	Priority Need Category: Select one: Owner Occupied Housing																																													
Expected Completion Date: 6/30/2013	Explanation: HOME funds will be used to finance the acquisition, rehabilitation, and/or new construction activities undertaken by CHDOs																																													
Projective Category: <input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	Specific Objectives:																																													
Outcome Categories: <input checked="" type="checkbox"/> Availability/Accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1, Increase the availability of affordable owner housing 2, 3,																																													
Project-level Accomplishments	<table border="1"> <tr> <td>10 Housing Units</td> <td>Proposed</td> <td>1</td> <td>Accompl. Type:</td> <td>Proposed</td> </tr> <tr> <td></td> <td>Underway</td> <td></td> <td></td> <td>Underway</td> </tr> <tr> <td></td> <td>Complete</td> <td></td> <td></td> <td>Complete</td> </tr> <tr> <td>Accompl. Type:</td> <td>Proposed</td> <td></td> <td>Accompl. Type:</td> <td>Proposed</td> </tr> <tr> <td></td> <td>Underway</td> <td></td> <td></td> <td>Underway</td> </tr> <tr> <td></td> <td>Complete</td> <td></td> <td></td> <td>Complete</td> </tr> <tr> <td>Accompl. Type:</td> <td>Proposed</td> <td></td> <td>Accompl. Type:</td> <td>Proposed</td> </tr> <tr> <td></td> <td>Underway</td> <td></td> <td></td> <td>Underway</td> </tr> <tr> <td></td> <td>Complete</td> <td></td> <td></td> <td>Complete</td> </tr> </table>	10 Housing Units	Proposed	1	Accompl. Type:	Proposed		Underway			Underway		Complete			Complete	Accompl. Type:	Proposed		Accompl. Type:	Proposed		Underway			Underway		Complete			Complete	Accompl. Type:	Proposed		Accompl. Type:	Proposed		Underway			Underway		Complete			Complete
10 Housing Units	Proposed	1	Accompl. Type:	Proposed																																										
	Underway			Underway																																										
	Complete			Complete																																										
Accompl. Type:	Proposed		Accompl. Type:	Proposed																																										
	Underway			Underway																																										
	Complete			Complete																																										
Accompl. Type:	Proposed		Accompl. Type:	Proposed																																										
	Underway			Underway																																										
	Complete			Complete																																										
Proposed Outcome	Performance Measure																																													
Availability, affordability	1 unit of affordable housing will be created																																													
Matrix Codes	Matrix Codes																																													
Matrix Codes	Matrix Codes																																													
Matrix Codes	Matrix Codes																																													
Program Year 5	<table border="1"> <tr> <td>HOME</td> <td>Proposed Amt.</td> <td>\$ 27,528</td> <td>Fund Source:</td> <td>Proposed Amt.</td> </tr> <tr> <td></td> <td>Actual Amount</td> <td>\$ 90,000</td> <td></td> <td>Actual Amount</td> </tr> <tr> <td>Fund Source:</td> <td>Proposed Amt.</td> <td></td> <td>Fund Source:</td> <td>Proposed Amt.</td> </tr> <tr> <td></td> <td>Actual Amount</td> <td></td> <td></td> <td>Actual Amount</td> </tr> <tr> <td>10 Housing Units</td> <td>Proposed Units</td> <td>1</td> <td>Accompl. Type:</td> <td>Proposed Units</td> </tr> <tr> <td></td> <td>Actual Units</td> <td>0</td> <td></td> <td>Actual Units</td> </tr> <tr> <td>Accompl. Type:</td> <td>Proposed Units</td> <td></td> <td>Accompl. Type:</td> <td>Proposed Units</td> </tr> <tr> <td></td> <td>Actual Units</td> <td></td> <td></td> <td>Actual Units</td> </tr> </table>	HOME	Proposed Amt.	\$ 27,528	Fund Source:	Proposed Amt.		Actual Amount	\$ 90,000		Actual Amount	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.		Actual Amount			Actual Amount	10 Housing Units	Proposed Units	1	Accompl. Type:	Proposed Units		Actual Units	0		Actual Units	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units		Actual Units			Actual Units					
HOME	Proposed Amt.	\$ 27,528	Fund Source:	Proposed Amt.																																										
	Actual Amount	\$ 90,000		Actual Amount																																										
Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.																																										
	Actual Amount			Actual Amount																																										
10 Housing Units	Proposed Units	1	Accompl. Type:	Proposed Units																																										
	Actual Units	0		Actual Units																																										
Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units																																										
	Actual Units			Actual Units																																										

Project Name: Small Business Loan Program							
Description: Provide loans to small business in Covington	IDIS Project #: UOG Code: KY210534 COVINGTON						
Location: City-wide	Priority/Need Category: <table border="1"> <tr> <td>Select one:</td> <td>Economic Development ▼</td> </tr> </table>	Select one:	Economic Development ▼				
Select one:	Economic Development ▼						
Expected Completion Date: 6/30/2013	Explanation: Provide loans to small businesses						
Objective Category: <input type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input checked="" type="radio"/> Economic Opportunity	Specific Objectives:						
Outcome Categories: <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability	<table border="1"> <tr> <td>1</td> <td>Improve economic opportunities for low-income persons ▼</td> </tr> <tr> <td>2</td> <td>▼</td> </tr> <tr> <td>3</td> <td>▼</td> </tr> </table>	1	Improve economic opportunities for low-income persons ▼	2	▼	3	▼
1	Improve economic opportunities for low-income persons ▼						
2	▼						
3	▼						
Project-level Accomplishments	13 Jobs ▼	Proposed 5	Accompl. Type: ▼	Proposed			
		Underway		Underway			
		Complete		Complete			
	Accompl. Type: ▼	Proposed	Accompl. Type: ▼	Proposed			
		Underway		Underway			
		Complete		Complete			
	Accompl. Type: ▼	Proposed	Accompl. Type: ▼	Proposed			
		Underway		Underway			
		Complete		Complete			
Proposed Outcome		Performance Measure		Actual Outcome			
Create or retain 5 FTE jobs		Jobs Created					
18A ED Direct Financial Assistance to For-Profits 570.203(b) ▼			Matrix Codes ▼				
Matrix Codes ▼			Matrix Codes ▼				
Matrix Codes ▼			Matrix Codes ▼				
Program Year 5	CDBG ▼	Proposed Amt. \$ 30,000		Fund Source: ▼	Proposed Amt.		
		Actual Amount 0		Actual Amount			
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.		
		Actual Amount			Actual Amount		
	08 Businesses ▼	Proposed Units 6		Accompl. Type: ▼	Proposed Units		
		Actual Units 0			Actual Units		
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units		
		Actual Units			Actual Units		

Project Name: Upper Floor Residential Rehab Program - Rental				
Description:	IDIS Project #: UOG Code: KY210534 COVINGTON			
Funds to provide for the renovation of upper floor residential units (vacant) into apartments				
Location:	Priority Need Category:			
Part 670, Part 671	Select one: Rental Housing			
Explanation:				
Expected Completion Date:	renovation of previously vacant upper floor units to create rental housing units			
6/30/2013				
Objective Category:				
<input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity				
Outcome Categories:	Specific Objectives:			
<input checked="" type="checkbox"/> Availability/Accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1. Increase the supply of affordable rental housing 2. 3.			
Project-level Accomplishments	10 Housing Units	Proposed 4	Accompl. Type:	Proposed
		Underway		Underway
		Complete		Complete
	Accompl. Type:	Proposed	Accompl. Type:	Proposed
		Underway		Underway
		Complete		Complete
	Accompl. Type:	Proposed	Accompl. Type:	Proposed
		Underway		Underway
		Complete		Complete
Proposed Outcome	Performance Measure	Actual Outcome		
Renovation of upper floor into 4 rental units	4 rental units			
14B Rehab; Multi-Unit Residential 570,202	Matrix Codes			
Matrix Codes	Matrix Codes			
Matrix Codes	Matrix Codes			
Program Year 5	CDBG	Proposed Amt. \$ 100,000	Fund Source:	Proposed Amt.
		Actual Amount 0		Actual Amount
	Fund Source:	Proposed Amt.	Fund Source:	Proposed Amt.
		Actual Amount		Actual Amount
	10 Housing Units	Proposed Units 5	Accompl. Type:	Proposed Units
		Actual Units 0		Actual Units
	Accompl. Type:	Proposed Units	Accompl. Type:	Proposed Units
		Actual Units		Actual Units

Project Name:	Commercial Rent Incentive Program		
Description:	IDIS Project #:	UOG Code:	KY210534 COVINGTON
Provide funds to new businesses to assist in covering a portion of lease payments			

Location:	Priority Need Category		
Part 670, Part 671	Select one:	Economic Development	▼

Expected Completion Date:	Funding to new businesses to assist in lease payments		
6/30/2013			
Objective Category			
<input type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input checked="" type="radio"/> Economic Opportunity			

Specific Objectives			
Outcome Categories	1	Improve economic opportunities for low-income persons	▼
<input type="checkbox"/> Availability/Accessibility <input checked="" type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability	2		▼
	3		▼

Project-level Accomplishments	13 Jobs	▼	Proposed		Accompl. Type:	▼	Proposed	
			Underway				Underway	
			Complete				Complete	
	Accompl. Type:	▼	Proposed		Accompl. Type:	▼	Proposed	
			Underway				Underway	
			Complete				Complete	
	Accompl. Type:	▼	Proposed		Accompl. Type:	▼	Proposed	
			Underway				Underway	
			Complete				Complete	

Proposed Outcome	Performance Measure	Actual Outcome
Job creation	Number of jobs created	
18A ED Direct Financial Assistance to For-Profits 570.203(b)	▼ Matrix Codes	▼
Matrix Codes	▼ Matrix Codes	▼
Matrix Codes	▼ Matrix Codes	▼

Program Year 5	CDBG	▼	Proposed Amt.	\$ 40,000	Fund Source:	▼	Proposed Amt.	
			Actual Amount	\$ 9,438			Actual Amount	
	Fund Source:	▼	Proposed Amt.		Fund Source:	▼	Proposed Amt.	
			Actual Amount				Actual Amount	
	08 Businesses	▼	Proposed Units	15	Accompl. Type:	▼	Proposed Units	
			Actual Units	4			Actual Units	
	Accompl. Type:	▼	Proposed Units		Accompl. Type:	▼	Proposed Units	
			Actual Units				Actual Units	

City of Covington, Kentucky

PY 2012 – CAPER

Legal Notice

To Place a Classified Ad Call: 513-421-6300

THE ENQUIRER



Order Confirmation: Ad# 1001778958

375028

CITY OF COVINGTON - HW
EMPLY# 2560, 638 MADISON AVE
COVINGTON KY 41011-2298 USA

859-292-2157

Sales Rep.
jellerma

Order Taker
jellerma

Ordered By
Rhonda Wood

PO Number
CAPER

Customer Fax

Customer EMail
LHIII@COVINGTONKY.GOV

Invoice Text

11850220

Ad Size
2.0 X 7.0 LI

Pick Up

Color
<NONE>

Sort Text
2013-09-04 14:14:25

Total Amount
\$330.60
Amount Due
\$330.60

Payment Method
Payment Amount
\$0.00

<u>Product</u>	<u>Placement/Classification</u>	<u>Start Date</u>	<u># Inserts</u>
ClassifiedKY Mon-Tues:: Legal	0075-Legal Advertising	9/7/2013	1
Cincinnati.com:: Legal	0075-Legal Advertising	9/7/2013	1

P
R
O
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Actual Size

200% Enlargement

LEGAL NOTICE

On September 27, 2013, the City of Covington/Northern Kentucky HOME Consortium will submit its 2012-2013 Consolidated Annual Plan Evaluation Report (CAPER) to the United States Department of Housing and Urban Development. The CAPER evaluates the progress of the City in meeting the objectives outlined in its Consolidated Plan for the Community Development Block Grant (CDBG) for the City of Covington and Home Investment Partnerships (HOME) for the Northern Kentucky HOME Consortium cities of Ludlow, Covington, Newport, Bellevue, and Dayton. The CAPER reports on the status of the City's and the Consortium's efforts toward implementing performance measurements and provides a description of how the programs provided new or improved availability/accessibility, affordability, sustainability of decent housing, a suitable living environment, and economic opportunity. The report includes a summary of the resources and programmatic accomplishments, the status of actions taken during the year to implement the overall strategy (i.e. affirmatively furthering fair housing, monitoring long term housing affordability, etc.), and an evaluation of progress made during the past year in addressing identified priority needs and objectives.

The CAPER is available for public comment from September 11, 2013 through September 25, 2013. A copy of the Plan is available for public review in the following locations during regular business hours:

City of Covington - Department of Development,
638 Madison Avenue
Room 407 Covington, Kentucky

City of Covington - City Clerk's Office
4th Floor, 638 Madison Avenue
Covington, Kentucky

City of Ludlow
227 Elm Street
Ludlow, KY

City of Newport
998 Monmouth Street
Newport, KY

City of Bellevue
616 Poplar Street
Bellevue, KY

City of Dayton
514 Sixth Avenue
Dayton, KY

Kenton County Public Library
5th and Scott Streets
Covington, KY

Campbell County Public Library
901 East 6th Street
Newport, KY

Copies are also available on the City of Covington's website (www.covingtonky.gov). Written comments concerning the Plan will be accepted through September 25, 2013. Comments may be submitted in writing to Natalie Gardner, Program and Strategic Projects Manager, City of Covington, 638 Madison Avenue, Covington, KY 41011; (859) 292-2313

DATES OF PUBLICATION: September 7, 2013

LEGAL NOTICE

On September 27, 2013, the City of Covington/No Consortium will submit its 2012-2013 Consolidated Ar port (CAPER) to the United States Department of Hou ment. The CAPER evaluates the progress of the City i outlined in its Consolidated Plan for the Community C (CDBG) for the City of Covington and Home Investm for the Northern Kentucky HOME Consortium cities Newport, Bellevue, and Dayton. The CAPER reports o and the Consortium's efforts toward implementing pei and provides a description of how the programs pro availability/accessibility, affordability, sustainability of ble living environment, and economic opportunity. T many of the resources and programmatic accomplish tions taken during the year to implement the overall s furthering fair housing, monitoring long term housing an evaluation of progress made during the past year in rity needs and objectives.

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Newport, KY

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Bellevue, KY

City of Dayton
514 Sixth Aveni
Dayton, KY

Kenton County Public Library
5th and Scott Streets
Covington, KY

Campbell Count
901 East 6th Str
Newport, KY

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thern Kentucky HOME
Annual Plan Evaluation Re-
sults and Urban Develop-
ment Block Grant Part-
nerships (HOME)
of Ludlow, Covington,
on the status of the City's
performance measurements
provided new or improved
decent housing, a suita-
ble report includes a sum-
mary, the status of ac-
tivity (i.e. affirmatively
; affordability, etc.), and
addressing identified pri-

September 11, 2013 through
a public review in the fol-

Street

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by Public Library
ect

Covington's website
ing the Plan will be ac-
; be submitted in writing
anager, City of Coving-
) 292-2313

To Place a Classified Ad Call: 513-421-6300

DATES OF PUBLICATION: September 7, 2013



HOME MBE/WBE Report (HUD-40107)

Annual Performance Report HOME Program

U.S. Department of Housing
and Urban Development
Office of Community Planning
and Development

OMB Approval No. 2506-0171
(exp. 8/31/2009)

Public reporting burden for this collection of information is estimated to average 2.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

The HOME statute imposes a significant number of data collection and reporting requirements. This includes information on assisted properties, on the owners or tenants of the properties, and on other programmatic areas. The information will be used: 1) to assist HOME participants in managing their programs; 2) to track performance of participants in meeting fund commitment and expenditure deadlines; 3) to permit HUD to determine whether each participant meets the HOME statutory income targeting and affordability requirements; and 4) to permit HUD to determine compliance with other statutory and regulatory program requirements. This data collection is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act or related authorities. Access to Federal grant funds is contingent on the reporting of certain project-specific data elements. Records of information collected will be maintained by the recipients of the assistance. Information on activities and expenditures of grant funds is public information and is generally available for disclosure. Recipients are responsible for ensuring confidentiality when public disclosure is not required.

This form is intended to collect numeric data to be aggregated nationally as a complement to data collected through the Cash and Management Information (C/M) System. Participants should enter the reporting period in the first block. The reporting period is October 1 to September 30. Instructions are included for each section if further explanation is needed.

Submit this form on or before December 31.	This report is for period (mm/dd/yyyy)		Date Submitted (mm/dd/yyyy)
Send one copy to the appropriate HUD Field Office and one copy to: HOME Program, Rm 7176, 451 7th Street, S.W., Washington D.C. 20410	Starting 07/31/2012	Ending 06/30/2013	9/28/2013

Part I Participant Identification

1. Participant Number M-12-DC21-0200	2. Participant Name City of Covington, Kentucky (Covington Consortium)		
3. Name of Person completing this report Thomas Waters		4. Phone Number (Include Area Code) 859.292.2175	
5. Address 638 Madison Avenue	6. City Covington	7. State Kentucky	8. Zip Code 41011

Part II Program Income

Enter the following program income amounts for the reporting period: In block 1, enter the balance on hand at the beginning; in block 2, enter the amount generated; in block 3, enter the amount expended; and in block 4, enter the amount for Tenant-Based rental Assistance.

1. Balance on hand at Beginning of Reporting Period 0	2. Amount received during Reporting Period 30,813	3. Total amount expended during Reporting Period 30,813	4. Amount expended for Tenant-Based Rental Assistance 0	5. Balance on hand at end of Reporting Period (1 + 2 - 3) = 5 0
--	--	--	--	--

Part III Minority Business Enterprises (MBE) and Women Business Enterprises (WBE)

In the table below, indicate the number and dollar value of contracts for HOME projects completed during the reporting period.

	a. Total	Minority Business Enterprises (MBE)			f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	
A. Contracts					
1. Number	0				
2. Dollar Amount	0				
B. Sub-Contracts					
1. Number	0				
2. Dollar Amount	0				
	a. Total	b. Women Business Enterprises (WBE)	c. Male		
C. Contracts					
1. Number	0				
2. Dollar Amount	0				
D. Sub-Contracts					
1. Number	0				
2. Dollar Amounts	0				

Part IV Minority Owners of Rental Property

In the table below, indicate the number of HOME assisted rental property owners and the total dollar amount of HOME funds in these rental properties assisted during the reporting period.

	a. Total	Minority Property Owners			f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	
1. Number	0				
2. Dollar Amount	0				

Part V 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. The data provided should reflect only displacements and acquisitions occurring during the reporting period.

	a. Number	b. Cost
1. Parcels Acquired	0	0
2. Businesses Displaced	0	0
3. Nonprofit Organizations Displaced	0	0
4. Households Temporarily Relocated, not Displaced	0	0

Households Displaced	a. Total	Minority Business Enterprises (MBE)			f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	
5. Households Displaced - Number	0				
6. Households Displaced - Cost	0				

HOME Match Report (HUD-40107-A)
