



# First Program Year CAPER

The CPMP First 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 1 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 2008-2009 CAPER reviews the 2008 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 1 CAPER General Questions response:

**a. Accomplishments in Attaining Goals and Objectives**

The 2008-13 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 downpayment 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 2008-09 accomplishments are summarized below:

**Expanding Homeownership Opportunities**

Type of Assistance	PY 2008-09 Projected	PY 2008-09 Actual
HOME Funds Expended – Downpayment	\$575,000	\$902,000
Households Assisted with HOME Downpayment	66	109
Private Mortgage Dollars Leveraged	\$1,125,000	\$8,468,184

**Progress Towards Five Year Goals**

**Expanding Homeownership Opportunities**

Type of Assistance	PY 2008-13 Projected	% Completed as of 6/30/2009
HOME Funds Expended – Downpayment	\$2,875,000	31%
Households Assisted with HOME Downpayment	330	33%
Private Mortgage Dollars Leveraged	\$	%

**Progress Towards Five Year Goals****Renovating Existing Owner-Occupied Properties**

<b>Type of Assistance</b>	<b>PY 2008-13 Projected</b>	<b>% Completed as of 6/30/2009</b>
CDBG Funds Expended – Rehab	\$125,000	13%
Number of Households Assisted	5	20%
CDBG Funds Expended – Emergency Repairs	\$150,000	5%
Number of Households Assisted	30	3%

The First Program Year CAPER for 2008-2009 serves as the first year for our 5 year Consolidated Plan. The City of Covington recently formed a HOME Consortium and this necessitated our writing a new Consolidated Plan one year early to include the HOME Consortium cities. This Consolidated Plan covers Program Years 2008 to 2013 and was submitted with our 2008-09 Action Plan.

The Homeowner Rehab program met one of its goals as stated in the Consolidated Plan. The Program did meet the goal for households assisted. The Program did not meet the goals for funds expended and private mortgage dollars leveraged. 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 30 and 40% respectively.

In the past, the City had many "repeat customers" for the rehab program. Once the changes were instituted, many homeowners, who were accustomed to no immediate repayment, chose not to participate in the program again. However, we have seen an uptick in applications as homeowners are not able to access non-traditional sources.

The Homebuyer Assistance Program surpassed its goals for funds expended and households assisted. The Homebuyer Assistance Program had much better success than the Rehab program. The City of Covington Housing Development Department held a Realtor Roundtable in the last Program Year to discuss the housing market and our Homebuyer Assistance Program. We discovered that in our current market it is better to raise the amount of the loans from \$5,000 to \$8,000.

**b. CPD Formula Expenditures by Activity**

**Community Development Block Grant Funds**

**Rehabilitation – Low/Mod**

**Location: City-wide**

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	\$25,000
Funds Expended	\$16,071
Number of Units Completed	1

**Repayment of Section 108 Loans**

**Location: N/A**

Annual loan payment to U.S. Department of Housing and Urban Development for repayment of a \$1,000,000 Section 108 loan received by the City for the restructuring allowed existing debt of the Safeguard Corporation, a local manufacturer which allows the company to remain in business and expand production. The building securing the Section 108 loan was sold to a new owner. The sale proceeds have been deposited per instructions per Washington, D.C. HUD.

Funds Budgeted	\$96,492
Funds Expended	\$96,492
Number of Units Completed	N/A

**Emergency Repair Program**

**Location: City-wide**

Emergency home repairs for low-income homeowners.

Funds Budgeted	\$30,000
Funds Expended	\$6,760
Number of Units Completed	1

**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	\$236,833
Funds Expended	\$188,980
Number of Units Completed	N/A

**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.

Funds Budgeted	\$356,326
Funds Expended	\$307,503
Number of Units Completed	N/A

**Public Improvements/Target Rehab Areas**

**Location: Target Rehab Areas**

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

Funds Budgeted	\$775,000
Funds Expended	\$602,591
People Served	36

**Playground Improvements**

**Location: Targeted Neighborhoods**

Rehabilitation and improvements at local parks.

Funds Budgeted	\$90,000
Funds Expended	\$0
People Served	0

**Relocation**

**Location: N/A**

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

Funds Budgeted	\$5,000
Funds Expended	\$5,162
Number of Households Assisted	1

**Acquisition**

**Location: City-wide**

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

Funds Budgeted	\$390,000
Funds Expended	\$70,797
Number of Units Completed	11

**Demolition**

**Location: City-wide**

Expenses to pay for the demolition of dangerous structures

Funds Budgeted	\$150,000
Funds Expended	\$153,842
Number of Units Completed	18

**Code Enforcement**

**Location: Targeted Neighborhoods**

Targeted Code Enforcement. During the last Program Year, the City was without the Code Specialist for 5 months.

Funds Budgeted	\$63,000
Funds Expended	\$57,000
Number of Cases Closed	231
Number of "Notice of Violations" Written	142

**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	\$40,000
Funds Expended	\$35,359
Number of Units Completed	N/A

**Planning**

**Location: N/A**

Funding for the 12<sup>th</sup> Street redevelopment plan and the East Side Plan

Funds Budgeted	\$35,000
Funds Expended	\$32,342
Number of Units Completed	N/A

**Small Business Recruitment/Retention**

**Location: N/A**

Funds to provide support of City’s activities to recruit and retain small businesses.

Funds Budgeted	\$160,000
Funds Expended	\$135,065
Number of Business Recruited	N/A
Number of Businesses Retained	N/A

**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	\$40,000
Funds Expended	\$0
Number of Units Completed	N/A

**Building Façade Program**

**Location: Target Areas**

Façade improvement program in targeted areas of the City.

Funds Budgeted	\$30,000
Funds Expended	\$0
Number of Units Completed	0

**Housing Development Activities**

**Location: Target Areas**

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

Funds Budgeted	\$464,000
Funds Expended	\$208,064
Number of Units Completed	12

CDBG Public Service Activities

**City Recreational Activities**

**Location: Target Areas**

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	\$45,000
Funds Expended	\$23,970
Number of People Served	1,853

**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	\$245,000
Funds Expended	\$175,000
Number of People Served	12,200

**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	\$64,527
Funds Expended	\$46,771
Number of People Served	N/A

**HOME Program Delivery**

**Location: n/a**

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

Funds Budgeted	\$30,469
Funds Expended	\$26,903
Number of People Served	N/A

**Homebuyer Assistance**

**Location: City-wide**

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

Funds Budgeted	\$711,000
Funds Expended	\$733,000
Number of People Served	88

**Housing Development Activities**

**Location: Target Areas**

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

Funds Budgeted	\$64,588
Funds Expended	\$0
Number of Units Completed	0

The City did not have the need for funds under Housing Development Activities, so the funds were used for another budget item.

**Homeowner Rehab**

**Location: Target Areas**

Brings homes up to code for owner-occupants.

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

**CHDO Development Activities**

**Location: Targeted Neighborhoods**

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

Funds Budgeted	\$860,000
Funds Expended	\$580,923
Number of Units Completed	4

**Housing Opportunities of Northern Kentucky**

**Location: n/a**

Program delivery costs for one of the City of Covington’s Community Housing Development Organizations (CHDO).

Funds Budgeted	\$0
Funds Expended	\$0
Number of People Served	N/A

**Center for Great Neighborhoods of Covington**

**Location: n/a**

Program delivery costs for one of the City of Covington’s Community Housing Development Organizations (CHDO).

Funds Budgeted	\$0
Funds Expended	0
Number of People Served	N/A

The City cut expenditures for the program delivery costs for the Center for Great Neighborhoods.

**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	\$32,746
Funds Expended	\$19,586
Number of People Served	N/A

**HOME Program Delivery**

**Location: n/a**

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

Funds Budgeted	\$22,922
Funds Expended	\$20,641
Number of People Served	N/A

**Homebuyer Assistance**

**Location: City-wide**

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

Funds Budgeted	\$150,000
Funds Expended	\$169,000
Number of People Served	21

**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
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The City did not have the need for funds under Housing Development Activities, so the funds were used for another budget item.

**CHDO Development Activities**

**Location: Targeted  
Neighborhoods**

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

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

**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. These funds have not been spent because the City did not have a signed contract with the Kentucky Department for Local Government by the end of the 2008-09 Program Year.

Funds Budgeted	\$5,037,000
Funds Expended	\$0
Number of Units Completed	0

**Homelessness Prevention and Rapid Re -Housing    Location: City-wide**

Stimulus funds to provide assistance to families that have become homeless or are on the verge of becoming homeless due to the economic crisis. The City will be contracting these funds out to the Northern Kentucky Area Development District. These funds have not been spent because the City did not have a signed contract with the Northern Kentucky Area Development District during the 2008-09 Program Year.

Funds Budgeted	\$679,522
Funds Expended	\$0
Number of Units Completed	0

**CDBG-R**

**Location: Targeted Neighborhoods**

Stimulus funds to provide extra CDBG funding to Entitlement Cities. The City will be using these funds for streets, handicap ramps and sidewalk projects throughout the City of Covington.

Funds Budgeted	\$444,236
Funds Expended	\$0
Number of People Served	0

***c. Progress Towards Meeting Goals***

The Homeowner Rehab program met one of its goals as stated in the Consolidated Plan. The Program did meet the goal for households assisted. The Program did not meet the goals for funds expended or private mortgage dollars leveraged. 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 30 and 40% respectively.

In the past, the City had many “repeat customers” for the rehab program. Once the changes were instituted, many homeowners, who were accustomed to no immediate repayment, chose not to participate in the program again. However, we have seen an uptick in applications as homeowners are not able to access non-traditional sources.

Following is a summary of the participation in the Homeowner Rehab program during the 2008-09 Program Year:

- # of applicants: 1
- # applicants approved, but chose not to participate: 0
- # of applicants denied: 7 due to credit scores or collections.

Following is a summary of the participation in the Emergency Repair program during the 2008-09 Program Year:

- # of applicants: 1
- # applicants approved, but chose not to participate: 0
- # of applicants denied: 2

Applicants that were denied due to insufficient credit scores were offered financial counseling through a local housing counseling agency.

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

- Direct Mail
- Advertised on the City's website
- Informational brochures

## **2. Changes to Program Based on Experience**

The Emergency Repair Program is now being run by the City again; it is no longer run by People Working Cooperatively. We anticipate The Homeowner Rehab Program will expand in future years due to the expanding mortgage crisis.

## **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 2008-2013 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.

### ***Action Taken to Overcome Impediments***

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

- Fair housing presentations were staffed by every Section 8 staff member. Unfortunately, not one Section 8 participant attended.
- To broaden homeownership opportunities, the City referred 109 Covington citizens to homebuyer education courses entitled, "Yes You Can Own a Home" in cooperation with Kentucky Housing Cooperation and local banks. Participation is requirement to receive Homebuyer Assistance.
- The City provided Homebuyer Assistance, utilizing HOME funds, which allowed low-income persons to have a wider choice of housing in all Covington neighborhoods. During the program year, 109 new homebuyers received assistance.
- Adopted a new Citizen Participation Plan on December 18, 2007 and eliminated the Citizens Participation Commission to be more representative of the HOME Consortium. Held a Realtor's Roundtable and held meetings throughout the Consortium Cities to solicit citizen input.
- The City continues to provide rehab and emergency repair funds to qualified homeowners.
- The City participated in 12 housing fairs and neighborhood meetings. Increasing awareness of the City's existing housing stock, especially in established historic neighborhoods.
- The City continued to draw upon its recently updated 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.

#### **4. Other Actions to Address Obstacles to Meet Underserved Needs**

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

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

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 provide after-school and summer programs for youth.

The Covington Police Department received funds to increase safety in and around a low- income public housing development.

#### **5. Leveraging Resources**

The City was successful in leveraging additional resources as part of its program activities. The HOME homebuyer downpayment program leveraged a total of \$8,468,184 in first mortgage loans to households earning 80% or less of area median income.

Additionally, the City met the HOME match requirement through the volunteer labor reported by one of the City's CHDOs, Housing Opportunities of Northern Kentucky, and 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 1 CAPER Managing the Process response:

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

- Grants Administrator/Housing Coordinator routinely review activities for compliance with CDBG and HOME program requirements, environmental review, Davis-Bacon and other rules and regulations
- The City of Covington signed Interlocal Agreements with the cities of Bromley, Ludlow, Newport, Bellevue and Dayton to create a HOME Consortium. Funding began on July 1, 2008. The City of Covington acts as the lead agency in the Northern Kentucky HOME Consortium.
- A new Citizen Participation Plan was adopted on December 18, 2007 and the Citizen Participation Commission was eliminated. However citizen input was solicited at 4 out of 6 Consortium Member cities and Covington held a Realtor's Roundtable.

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.

\*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

Program Year 1 CAPER Citizen Participation response:

### **1. Citizen Comments**

No comments on the 2008-09 CAPER were received.

### **2. Federal Resources**

During the period July 1, 2008 – June 30, 2009, 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:

<i>Grant Program</i>	<i>Funds Available 2008-2009</i>	<i>Funds Committed 2008-2009</i>	<i>Funds Expended 2008-2009</i>
<b>CDBG</b> Entitlement Program	\$1,636,159	\$1,636,159	\$1,462,656
Income	\$365,000	\$714,343	\$714,343
<b>TOTAL</b>	<b>\$2,001,159</b>	<b>\$2,350,502</b>	<b>\$2,176,999</b>
<b>HOME</b> Entitlement Program	\$762,763	\$515,999	\$1,082,411
Income	\$210,000	\$336,941	\$289,186
<b>TOTAL</b>	<b>\$972,763</b>	<b>\$852,940</b>	<b>\$1,572,784</b>

## Institutional Structure

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

Program Year 1 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 new Strategic Plan.

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 Housing Development Department acts as the lead agency in the Northern Kentucky HOME Consortium. Current members of the Consortium include the City of Bromley, 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 2008-09 Program Year was the first for the NKY HOME Consortium. The Homebuyer Assistance flowed between most of the member cities equally. One Member City did not see any Homebuyer loans. The Consortium Board is actively pursuing strategies to advertise the Program for prospective buyers for that City.

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.

## 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 1 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**

There were no monitoring issues.

## **3. Self-Evaluation**

The City is making major strides this year in solving neighborhood and community problems. 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 above initiatives address and solve problems because they bring to bear and coordinate the resources of the federal government and private resources of United Way Place Matters and Vision 2015.

Some of our new residential projects include the Ascent at Roebing's Bridge; Henry Fischer's Tuscany project on KY 17, the first phase consisting of 254 new condo units now being constructed; The Views, 124 luxury condominiums in Lewisburg; and The Pulse in downtown near Pike Street, which provides 32 loft-style rental units.

The CHDO's were busy last year as well. The Center for Great Neighborhoods (CGN) completed two more units of a planned twelve modular homes on Thomas Street. A

total of four units have been built so far. These are called Seneca Place and are located in Austinburg. This is the first new construction in Austinburg in decades. In prior, years, the City of Covington provided CDBG money for utilities, infrastructure such as sidewalks and HOME financing for the two models. This project is revitalizing the neighborhood, increasing homeownership and getting rid of blight.

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.

Covington's focus on the Arts has led to the formation of the Covington Arts District, located in the Pike Street Arts Corridor. The Pike Street Arts Corridor is comprised of three parts: The Arts and Technology Zone (CATZ), the Artists' Residential District (CARD), and the Cultural Heritage District (CCHD). CATZ is the district designed to support artist's galleries, studios, upper floor living spaces, retail and entertainment. Customized development incentives have been designed for the area predicated upon the development of a diversity of technology businesses and mixed use artist work/live space. CARD is the designated district with a redevelopment plan designed to meet the living space needs of artists by allowing them to live in homes they rehab themselves with city incentives. The Cultural Heritage District tells the story of Covington by promoting its cultural resources.

As part of the Arts District, the City created the position for an Arts District Manager. Through a partnership with the City and the State of Kentucky, the space owned by KKG, just off of the Pike Street Corridor, holds the Covington Artisans Enterprise Center, the headquarters of the Covington Arts District. The center's primary purpose is locating local artists and enhancing their business and marketing skills.

Also the City is working with the State in its plans 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. This will greatly improve traffic flow and stimulate economic and community development. St. Elizabeth Hospital and HealthPoint Family Care opened its multi-story state of the art outpatient health care facility in August of 2009. This facility is expected to employ up to 450 people. The facility will be built on 10.5 acres accessed from 12<sup>th</sup> Street and Main Streets via a new \$3.2 million road. The project is intended to spur additional development in the area.

Additional Economic Development is happening on Madison Avenue in the Wedding District. The Wedding District is a combination of the new Wedding Mall and other related businesses. Madison Avenue Bridal opened its doors in January at the site of the old Madison Office Supply. The owners of the business own the largest bridal gown mail-order business in the world. The Wedding Mall serves as a wedding service/product incubator. Also along Madison Avenue is the Madison Avenue Entertainment District. The District is located in the heart of historic downtown Covington and plays a key role in the revival of the urban core.

As great as the economic growth has been, some of the City's loan programs have not met the high expectations set for them. The Emergency Repair Program continues to serve its target population. However, the City continued with the program as it allows seniors to "age in place" so they can continue to contribute to building and maintaining the vitality of their neighborhoods.

The Home Rehabilitation Program also continued to experience a slowdown in activities. It is being caught between conflicting forces as some banks had been rushing to give sub-prime loans and others have made their underwriting guidelines much stricter, making them harder to obtain. These CHDO projects can serve a dual purpose of facilitating the removal and replacement of functionally obsolescent public housing as part of the Neighborhood Revitalization Strategy Area.

The Homebuyer Assistance Program experienced an upswing last year. Fewer marginal homebuyers are being approved and people who have historically used alternative credit are not getting approved.

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.
- Strict underwriting guidelines 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.
- The lack of understanding of fair housing prevents different ethnic and minority groups from being able to properly exercise their rights.

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.

## **Lead-based Paint**

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

Program Year 1 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.

### **Identification**

Visual assessments, paint testing, or risk assessment were conducted on all federally assisted units. The Northern Kentucky Health Department discovered a household with lead and one of the household members with lead poisoning. The head of the household applied to our Emergency Repair Program. We temporarily re-located the household while the lead is being abated.

## 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, the City was made aware that 3 of those contractors attended the class.

## 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 1 CAPER Housing Needs response:

The City has provided assistance to low income homebuyers in the form of second mortgage loans for downpayment assistance. The expansion of homeownership, particularly by low and moderate income citizens is increasingly important. Efforts are being made to move these households from tenants into homeowners. These new homeowners are selecting homes throughout the City and many are moving to less impacted neighborhoods.

The City's rehab and emergency 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 has continued expanding its Section 8 homebuyer program consistent with the HUD regulations allowing this activity.

The Housing Authority of Covington received two federal grants in early 2008 for the Resident Opportunities and Self Sufficiency Program (ROSS) Program. ROSS links public housing residents with supportive services, resident empowerment activities, and assistance in becoming economically self-sufficient.

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 joined the "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 1 CAPER Specific Housing Objectives response:

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

*CITY OF COVINGTON, KENTUCKY*

*7/1/08-6/30/09*

Priority Need Category	ACTUAL UNITS	Funds Expended
<b>Renters</b>		
0-30% of MFI		
31-50% of MFI		
51%-80% of MFI		
<b>Total</b>		
<b>OWNERS</b>		
0-30% of MFI		
31-50% of MFI	1	\$16,071
51-80% of MFI		
<b>Total</b>	<b>1</b>	<b>\$16,071</b>
<b>HOMELESS</b>		
Individuals		
Families		
<b>Total</b>		
Non Homeless		
Non-Homeless Special Needs		
<b>Total</b>		
Total Housing	1	\$16,071
Total 215 Housing	1	\$16,071

<b>Total Housing</b>	
Hispanic	
Non-Hispanic	1
White	1
Black	
Native American	
Asian/Pacific	
Other	
<b>Total Racial/Ethnic</b>	<b>1</b>

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

CITY OF COVINGTON, KENTUCKY

7/1/08-6/30/09

Priority Need Category	ACTUAL UNITS	Funds Expended
<b>Renters</b>		
0-30% of MFI		
31-50% of MFI		
51%-80% of MFI		
<b>Total</b>		
<b>OWNERS</b>		
0-30% of MFI		
31-50% of MFI	1	\$6,760
51-80% of MFI		
<b>Total</b>	<b>1</b>	<b>\$6,760</b>
<b>HOMELESS</b>		
Individuals		
Families		
<b>Total</b>		
Non Homeless		
Non-Homeless Special Needs		
<b>Total</b>		
Total Housing	1	\$6,760
Total 215 Housing	<b>1</b>	<b>\$6,760</b>

<b>Total Housing</b>	
Hispanic	
Non-Hispanic	1
White	1
Black	
Native American	
Asian/Pacific	
Other	
<b>Total Racial/Ethnic</b>	<b>1</b>

**SUMMARY OF HOUSING ACCOMPLISHMENTS**  
**CDBG – FAÇADE**  
**FUNDS EXPENDED ON UNITS DURING PROGRAM YEAR**

*CITY OF COVINGTON, KENTUCKY*

*7/1/08-6/30/09*

Priority Need Category	ACTUAL UNITS	Funds Expended
<b>Renters</b>		
0-30% of MFI		
31-50% of MFI		
51%-80% of MFI		
<b>Total</b>	<b>0</b>	<b>\$0</b>
<b>OWNERS</b>		
0-30% of MFI		
31-50% of MFI		
51-80% of MFI		
<b>Total</b>	<b>0</b>	<b>\$0</b>
<b>HOMELESS</b>		
Individuals		
Families		
<b>Total</b>	<b>0</b>	<b>\$0</b>
<b>INVESTORS</b>		
Investor/Businesses		
<b>Total</b>	<b>0</b>	<b>\$0</b>
Total Housing	0	\$0
Total 215 Housing	0	\$0

**SUMMARY OF HOUSING ACCOMPLISHMENTS  
HOME – COVINGTON DOWNPAYMENT ASSISTANCE  
FUNDS EXPENDED ON UNITS COMPLETED DURING PROGRAM YEAR**

CITY OF COVINGTON, KENTUCKY

7/1/08-6/30/09

Priority Need Category	ACTUAL UNITS	Funds Expended
<b>Renters</b>		
0-30% of MFI		
31-50% of MFI		
51%-80% of MFI		
<b>Total</b>		
<b>OWNERS</b>		
0-30% of MFI	2	\$16,000
31-50% of MFI	8	\$64,000
51-80% of MFI	78	\$653,000
<b>Total</b>		
<b>HOMELESS</b>		
Individuals		
Families		
<b>Total</b>		
Non Homeless		
Non-Homeless Special Needs		
<b>Total</b>		
Total Housing	88	\$733,000
Total 215 Housing	<b>88</b>	<b>\$733,000</b>

<b>Total Housing</b>	
Hispanic	4
Non-Hispanic	84
White	84
Black	4
Native American	
Asian/Pacific	
Other	

**SUMMARY OF HOUSING ACCOMPLISHMENTS  
HOME – NKY HOME CONSORTIUM DOWNPAYMENT ASSISTANCE  
FUNDS EXPENDED ON UNITS COMPLETED DURING PROGRAM YEAR**

CITY OF COVINGTON, KENTUCKY

7/1/08-6/30/09

Priority Need Category	ACTUAL UNITS	Funds Expended
<b>Renters</b>		
0-30% of MFI		
31-50% of MFI		
51%-80% of MFI		
<b>Total</b>		
<b>OWNERS</b>		
0-30% of MFI		
31-50% of MFI	3	\$24,000
51-80% of MFI	18	\$145,000
<b>Total</b>		
<b>HOMELESS</b>		
Individuals		
Families		
<b>Total</b>		
Non Homeless		
Non-Homeless Special Needs		
<b>Total</b>		
Total Housing	21	\$169,000
Total 215 Housing	<b>21</b>	<b>\$169,000</b>

<b>Total Housing</b>	
Hispanic	0
Non-Hispanic	21
White	20
Black	1
Native American	
Asian/Pacific	
Other	

**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 \$10,040.

Emergency Repair Program

The City continues to utilize CDBG funds for the Emergency Repair program. Many of the participating homeowners in this program are elderly and/or disabled. 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
<b>Renters</b>			
0-30% of MFI	1,086	732	<b>1,818</b>
31-50% of MFI	37	62	<b>99</b>
51%-80% of MFI	1	19	<b>20</b>
<b>Total</b>	<b>1,124</b>	<b>813</b>	<b>1,937</b>

**Public Housing Strategy**

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

Program Year 1 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. This strategy also is providing replacement units for the residents of the Jacob Price Homes site which is undergoing a phased demolition. The redevelopment of Jacob Price, a 1930's era public housing development, and the surrounding neighborhood will be expedited through the receipt of HOPE VI funding. A HOPE VI application is currently being prepared for submission in November of 2009.

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 Peaselburg 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 currently under construction and is a \$6.2 million project that will result in the renovation of 33 units of housing in the Eastside, Westside and Mainstrasse neighborhoods all of which were formerly vacant. Approximately half of the units in ESR II have been completed and are occupied. Eastside Revitalization III (ESR III) is progressing toward closing. All the properties and financing has been secured for this \$6.3 million redevelopment that will 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. It is anticipated that construction on the ESR III units will begin in October or November of 2009. ESR III will include 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. BR I ran into financial problems and over time as all the units became vacant. As part of ESR III these units will once again 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. An after-school program is provided at one family site, which offers educational and recreational activities. A teen program 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 1 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' R-3, medium density zones to allow the creation of additional living units in existing buildings.

The City charges no impact fees to developers. Real estate taxes have been cut steadily over the past 15 years, a decrease to date of more than 52%. 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.

Six Northern Kentucky cities banded together in a first-of-its-kind effort in Kentucky forming a HOME Consortium to secure federal government funding for affordable housing. Covington has participated in the HOME program since its inception. Covington joined with its five sister cities along the Ohio River to form a union that improved 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 in the last year, such as the Eastside Revitalization II and III.

## **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 1 CAPER HOME/ADDI response:

#### **1. Relationship of HOME funds to Goals and Objectives**

The City's Homebuyer Assistance program provided the opportunity for 109 low- to moderate-income households to purchase homes in the City. This leveraged approximately \$8,468,184 in first mortgage financing.

#### **2. HOME Match Report**

Report will be Attached.

#### **3. HOME MBE and WBE Report**

Report will be Attached.

#### **4. Assessments**

The City did not fund rental housing using HOME funds during the 2008-2009 Action Plan Program Year.

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 Homebuyer Assistance programs. Mailings are sent to all neighborhoods in order to obtain the broadest participation by all racial and ethnic groups.

The City of Covington's HOME program funds are utilized for Homebuyer Assistance and for the two CHDOs located in Covington. Therefore, there has been no outreach to minority or women-owned businesses for any contracting work, since HOME funds have not been utilized for that purpose.

HOME program income is used for Homebuyer Assistance.

## 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 1 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. Presence and participation at monthly meetings are the only way members of the Continuum can have a vote in the process. The City of Covington recognizes the importance of the homeless problem and the City's vital role and therefore attends the meetings. The annual Homeless Point in Time Count took place in January.

A City representative continued his role as chair of the three person neutral Scoring Committee in March of 2009. The Scoring Committee is charged with rating and ranking all Region 3 proposals submitted for McKinney Vento Homeless Assistance. McKinney Vento funds are used to address priority needs and specific objectives of the Plan.

There are many programs that will be using McKinney-Vento Homeless Assistance. Transitions, Inc. will use 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 will use 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. will use 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. A total of 1,379 persons were served by this project.

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 uses of CDBG and HOME funds in combatting homelessness are to help serve the needs of homeless persons. The needs are divided into three basic categories; emergency housing, transitional housing and permanent housing. Adequate funding must be maintained for emergency and traditional housing, but the focus must be on the prevention of homelessness and the development of more permanent affordable housing.

## **2. Actions to Help Homeless Persons – Permanent Housing**

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 in Covington, there should be a balance between homeownership and rental housing.

- Strengthen the vacant structures acquisition program within the City.
- Continue to support existing nonprofit developers, especially Housing Opportunities of Northern Kentucky and Center for Great Neighborhoods 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.

## **Specific Homeless Prevention Elements**

1. Identify actions taken to prevent homelessness.

Program Year 1 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. The draft power-point has been circulating among area stakeholders and is slated to be finished later in 2008.

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 receives Emergency Shelter Grant funds through the Kentucky Housing Corporation to use as homeless prevention assistance.

A City representative continued his role as chair of the three person neutral Scoring Committee in March of 2009. The Scoring Committee is charged with rating and ranking all Region 3 proposals submitted for McKinney Vento Homeless Assistance. McKinney Vento funds are used to address priority needs and specific objectives of the Plan. As chair of the Scoring Committee for Region 3, the City representative met with representatives from Transitions, Welcome House, NKADD, and KHC to discuss the state and local Scoring processes and review Scoring criteria to ensure everyone's time and effort is used effectively and no one loses out.

## **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 1 CAPER ESG response:

***The City does not receive ESG 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 1 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 2008-09 Annual Action Plan:

*Rehab Program:* Funds were budgeted to provide assistance to homeowners to rehab their homes. This program activity continued to be slow in 2008-09.

## Covington, KY

*Emergency 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, Baseball Performance Camp, Weekend Open Gym Program and After-School Roller Skating program.

Overall, CDBG activities largely benefited low and moderate-income citizens. Public services, improvements to public facilities and housing rehabilitation resulted in 91% of CDBG funds being expended to benefit low and moderate-income residents.

<b>SUMMARY OF COMMUNITY DEVELOPMENT ACCOMPLISHMENTS FOR PUBLIC FACILITIES AND IMPROVEMENTS</b>
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CITY OF COVINGTON, KENTUCKY

7/1/08-6/30/09

Priority Need Category	Actual Number of Projects Assisted	Actual Number of Projects Completed	Funds Expended
<b>Public Facilities</b>			
Senior Centers			
Handicapped Centers			
Homeless Centers			
Youth Centers			
Neighborhood Facilities			
Child Care Centers			
Parks and/or Recreation Facilities			
Health Facilities			
Parking Facilities			
Abused/Neglect Facilities			
AIDS Facilities			
Other Public Facilities – Goebel Park Clock Tower			
<b>Public Improvements</b>			
Solid Waste Improvements			
Flood Wall Improvements	1	1	\$320,316
Water Improvements			
Street Improvements	15	14	\$215,560
Sewer Improvements			
Asbestos Removal			
Other Infrastructure Improvements: Highland Ave Stabilization	1		\$3,963
<b>Other</b>			
Handicap Ramps	21	21	\$62,662

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

*CITY OF COVINGTON, KENTUCKY*

*7/1/08-6/30/09*

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	1,853								\$23,970
Transportation Services									
Substance Abuse Services									
Employment Training									
Crime Awareness	12,200								\$175,000
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 were no changes in Program Objectives.

## **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 acquired properties in the 2008-09 Program Year that were tenant occupied. This information has previously been supplied to the Louisville Field Office. The tenants have been left in place therefore no relocation activities have been undertaken.

## **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.

## **7. Low/Mod Limited Clientele Activities**

The Low/Mod Limited Clientele Activities undertaken by the City fell in the Public Service category.

**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	\$80,951
Economic Development loan repayments	\$68,484
Housing Rehab loan repayments	\$240,383
Rental Income	\$900
Sale of Property:	
Sale of 17 properties to Eastside Revitalization II	\$323,625
<b>TOTAL</b>	<b>\$714,343</b>

**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 2008-2009:

Total # loans originated PY 2008-2009	112
Total \$ loans originated PY 2008-2009	\$967,830
Total number of loans outstanding: (includes loans originated prior to PY 2008-09)	1,062
Principal balance owed: (includes loans originated prior to PY 2008-09)	\$12,470,130

c. Loan Terms – PY 2008-2009

	# of Loans	Principal Balance Owed	Terms
Deferred Loans	2	\$22,830	Due upon sale/transfer or owner ceases to occupy property or 30 years, whichever comes first.  Primarily utilized in the CDBG Emergency Repair Program.
Forgivable Loans	109	\$902,000	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	1	\$43,000	1-20 years at interest rates from 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**

Rehabilitation – Low/Mod

Funds Budgeted	\$25,000
Funds Expended	\$16,071
Number of Units Completed	1

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Emergency Repair Program

Funds Budgeted	\$30,000
Funds Expended	\$6,760
Number of Units Completed	1

**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 for the next three years. The City has not made any progress towards our goals.

**Antipoverty Strategy**

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

Program Year 1 CAPER Antipoverty Strategy response:

The City of Covington, according to the 2000 Census (the data utilized for the 2008-09 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 waiting list was opened in 2007-2008. The City 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 25-30 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 88 Covington residents and 21 Consortium City residents who received a loan through our Homebuyer Assistance Program completed the class. Catholic Charities of Covington runs a class and 79 people attended the class this year. Also Brighton Center in Newport runs the program sponsored by KHC and about 300 people attend that class per year.
- **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. Last year there were 182 people served, of which 55 qualified. The refunds totaled over \$60,000.
- **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. The attendance at these classes was 72 people.

## 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 1 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 Emergency Repair Program the City assists elderly homeowners with repairs of their homes. Repairs costing less than \$10,000 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 Home Owner Rehabilitation program.

Flexible loan rates and terms will be made available based on household income in the Home Owner 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 1 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 1 CAPER Other Narrative response: