



# Fifth Program Year Action Plan

The CPMP Fifth Annual Action Plan includes the [SF 424](#) and Narrative Responses to Action Plan 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.

## Narrative Responses

### GENERAL

#### Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

Program Year 5 Action Plan Executive Summary:

The City of Bowling Green will be entering Year 5 of its Community Development Block Grant entitlement; the City is not a Participating Jurisdiction for HOME funds, nor is it a direct recipient of funding for Housing Opportunity for People with AIDS or McKinney-Vento appropriations. The estimated CDBG appropriation for Year 5 (July 1, 2008 to June 30, 2009) is \$555,806.

Because this will be the last year under the current Consolidated Plan, planning funds will be used to prepare a housing market analysis, an Analysis of Impediments to Fair Housing Choice, and the next 5 year Consolidated Plan. The City will continue its Fair Housing Education efforts through a subrecipient agreement with the Bowling Green Human Rights Commission. The partnership with the Housing Authority and Western Kentucky University to provide Small Business Development opportunity will continue in Year 5. The City proposes to invest in the construction of new affordable housing through a Community Based Development Organization, The Housing Fund, Inc. This agency will also administer a small downpayment assistance program. The Rental Conversion program that has been operated by the Housing Authority of Bowling Green for the past two years will be continued in Year 5. The objectives, outcomes, and past performance for each of the existing and proposed programs are contained in the project worksheets at the end of this document.

#### General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.

2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.
3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.
4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

Program Year 5 Action Plan General Questions response:

The jurisdiction is the City of Bowling Green, Kentucky, including all annexed areas. The City is located in south-central Kentucky, along Interstate 65 and William H. Natcher Parkway. The 2006 population projection for the City is 53,176, making Bowling Green the fourth-largest city in Kentucky. The City serves as the center of business, education, industry and healthcare for approximately 10 counties in South Central Kentucky, with a population of more than 265,000. Located within a day's travel of nearly 50 percent of the U.S. population, Bowling Green has experienced tremendous population growth and is home to people from around the world. Bowling Green is part of the Metropolitan Statistical Area (MSA) that also includes Warren County and Edmonson County. The 2008 median family income for the MSA is \$53,900.

Three Census tracts within the City (101, 102, and 103) are designated as a Neighborhood Revitalization Strategy Area (NRSA) through the HUD Partnership approval process, based upon the strategic plan for the USDA Enterprise Community designation. Over 10,000 people live in the NRSA. Approximately 40 percent of the NRSA families live below the poverty line. The residential vacancy rate in the NRSA is over 10 percent; of the occupied units, about 73 percent are rental. The NRSA has the greatest ethnic and racial diversity in the City and, according to HUD statistics, 76 percent of persons in the NRSA are Low/Moderate Income. The median income in these three Census tracts is about half of the median for the MSA (\$30,275 for Tract 101, \$26,326 for Tract 102, and \$30,322 for Tract 103).

As with Years 1 through 4, Year 5 CDBG funds will be primarily targeted to the NRSA. Because the City's CDBG entitlement allocation is relatively small when compared to the needs of the community, the City seeks opportunities for the greatest impact, the best opportunities to leverage other funding, and the areas where the Low/Moderate Income population will benefit most. The City's three adopted urban renewal plans are neighborhoods within the NRSA (St. Joseph School Area, WKU Growth Area, and Historic Bowling Green); the City is also working with a fourth redevelopment initiative (Westside), using local funding, in the NRSA.

The 5 Year Consolidated Plan listed four priority housing and community development needs in Bowling Green: homeownership opportunity, elderly residential support, transitional housing, and community redevelopment. Each year, the Annual Action Plans have proposed activities to address one of these priority needs. The major limiting factor to meeting these priority needs is lack of funding; public funds are stretched and leveraged as much as possible to meet the needs.

In addition to the CDBG allocation, the City has used other federal, state, and local resources to address the priority needs. Kentucky Housing Corporation has designated Bowling Green as a Focus Community, which sets aside an allocation of HOME funding every two years. In 2006, the City was allocated \$375,000 to assist with mortgage write downs in the Lee Square single family residential infill development in the Historic Bowling Green urban renewal area. The City was recently awarded continuation funding by KHC in the amount of \$375,000 for additional write downs in that project area.

The City administers Section 8 Housing Choice Vouchers; the allocation of units was recently increased from 509 to 606 when HUD awarded the City an additional 97 vouchers due to the early payoff of a HUD mortgage at one of the local apartment complexes. The proposed Fiscal Year 2009 budget for the Section 8 program is over \$2.3 million. These vouchers provide an opportunity for many of our neediest individuals and families to afford decent, safe, and sanitary housing. Prior to the award of these new vouchers, the Section 8 program had maintained a waiting list of 300 to 600 or more families at any given time; preferences are given for the homeless, homeownership referrals, and displacement due to local government action. The waiting list was depleted in March and the program began taking applications for rental assistance in April; over 280 applications were made in four days and the waiting list is again closed.

In past years, the City has seen hundreds of residential units constructed through the Low Income Housing Tax Credit program. In the current year, three additional projects have received LIHTC approval for 112 units at an annual allocation of \$1,427,000. The first project, Independence Place, is a 24 unit collaboration of the City and the non-profit Housing Assistance and Development Services, Inc. (HANDS), and will provide affordable residential options with services targeted to military veterans and their families; the primary market will likely be elderly and disabled residents. The City provided CDBG-acquired land for the project and then HANDS partnered with a developer, Wabuck Development Company, to construct the units and provide services such as literacy training, transportation, and job counseling. The construction is currently underway and will be completed in 2008. The second project, Bowling Green Scholar House, is a 56 unit project by HANDS and Wabuck Development Company. It will provide housing for full-time students and their families, offering supportive services such as an on-site child care center. This site will also include the third project, a 32-unit senior housing project called Marita Manor.

Local funding in a total amount of over \$400,000 in the past two budget years, has been targeted for the Westside Neighborhood Initiative, a City sponsored activity in the NRSA, and near Western Kentucky University. This initiative is a partnership with the Housing Authority of Bowling Green and HANDS, in which the two agencies purchase vacant rental homes and vacant lots, rehab existing structures and construct new homes, and then sell the homes for homeowner occupancy. While achieving the broad goal of homeownership opportunity, the project is making an impact in the overall livability of the neighborhood.

## Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

Program Year 5 Action Plan Managing the Process response:

The City of Bowling Green is an entitlement community for the Community Development Block Grant (CDBG) program only; it does not receive a direct HUD allocation of HOME, ESG, or HOPWA. The lead agency and sole administrator of the CDBG program is the City's Housing and Community Development Department (HCD). This department has been responsible for the administration of the City's community development programs since before the inception of the CDBG program in 1974. HCD will enter into subrecipient agreements for portions of the budgeted allocations to continue partnerships with local agencies, including the Bowling Green Human Rights Commission, the Housing Authority of Bowling Green, and The Housing Fund of Bowling Green.

This Action Plan covers Year 5 of the City's 5 year Consolidated Plan. The Consolidated Plan was adopted in January, 2004, by the City Commission and subsequently approved by HUD for a start date of March 1, 2004. During Year 1, a revision to the grant year was approved by HUD which changed the grant year to July 1/June 30 to coincide with the City's annual audit reporting period.

During Year 5, the City will undertake the development of the next 5 year Consolidated Plan. In anticipation of that process, the City recently issued a Request for Proposals to solicit a contractor to prepare a Housing Market Analysis. This contract will not be let until after the start of Year 5 in July, 2008. The requested content of the Analysis is designed to provide required elements for the Consolidated Plan; in addition, the Analysis will provide valuable market information for the private development community as they look for new avenues of housing development, including more affordable housing choices.

The Consolidated Plan process will give the City an opportunity to sustain existing relationships with local agencies, while identifying any additional entities that may partner with us in meeting the housing and community development needs of Bowling Green. Existing partnerships include:

Westside Neighborhood Initiative – A City funded redevelopment partnership with HANDS and the Housing Authority of Bowling Green to improve the Clay Street neighborhood and encourage homeownership.

The Housing Fund – The City has partnered with this Community Development Financial Institution and local banks to provide technical assistance and affordable housing development funding to both non-profit and for profit housing developers.

Small Business Development – The City partners with the Housing Authority of Bowling Green and Western Kentucky University's Small Business Development Center to provide entrepreneur training and technical assistance.

Fair Housing Education – The City partners with the Bowling Green Human Rights Commission to affirmatively further fair housing.

Lee Square – is a partnership among the City, HANDS, and the Housing Authority's non-profit Live the Dream, Inc., providing homeownership opportunities with newly constructed single family residences in the Historic Bowling Green urban renewal area.

Rental Conversion Program – In this partnership, the Housing Authority's non-profit Live the Dream, Inc., acquires existing single family homes that were either previously rental or are at risk of becoming rental, uses City CDBG funds to renovate the homes, and then sells the homes for homeowner occupancy.

Independence Place – The City has partnered with HANDS to construct 24 units of elderly and disabled housing, targeted at military veterans and their families.

Code Enforcement Target Areas – This City funded activity is coordinated by HCD through its Code Enforcement Division. Neighborhoods are systematically selected each year that will receive notice of impending property maintenance code inspections. Prior to inspection, free services are offered for a specific time period through multiple partners, including the District Health Department, Neighborhood Action office, Police and Fire Departments, Municipal Utilities, Public Works Operations (Streets), HCD's demolition and clean up contract, and the Sanitation Service.

"Get the Facts" – BB&T Bank and Freddie Mac have partnered with the City to facilitate an aggressive outreach campaign to increase awareness and opportunity for homeownership by African American, Hispanic and other underserved families in the City.

## **Citizen Participation**

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

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

Program Year 5 Action Plan Citizen Participation response:

Development of the Year 5 Action Plan began with a public hearing on February 25, 2008. In addition to the required notice in the local newspaper, the notice was placed on the City's website and in the continuous running announcements on the City's government access cable channel 4. Previous CDBG subrecipients and other partners were also notified of the hearing. The hearing was held at the City Commission Chambers in City Hall, primarily due to its accessibility and well-known location. Because some individuals may not be able to attend the hearing, or do not wish to speak in public, written comments were also accepted through February 29, 2008, as advertised.

The purpose of the February 25 public hearing was to review past performance of the CDBG program and to obtain citizen's views on housing and community development needs in Bowling Green. City staff reviewed the principles and past activities of the CDBG program. The hearing was then opened up to the public to give an opportunity for citizens to express their views. Two individuals gave verbal comments at the public hearing.

Comments: Linda McCray, Executive Director of the Bowling Green Human Rights Commission, provided statistical information regarding discrimination, including housing complaints. McCray discussed the importance of fair housing education and also advocated for the City to consider adopting a "substantially equivalent" fair housing law.

Response: This Year 5 Action Plan proposes to continue the City's partnership with the Commission in providing fair housing education, reaching populations that are most vulnerable to discriminatory practices, such as ethnic and racial minorities and the disabled.

Comments: Kevin Mays, speaking on behalf of the Bowling Green chapter of Habitat for Humanity. Mays summarized the proposed development of Habitat-owned property located near Durbin Drive and Glen Lily Road, including the need for approximately \$1 million in infrastructure. He further explained that the proposed development will be an "eco-friendly community" with some opportunities for use of solar energy, recycled materials, community gardens, and reclaimed wetlands.

Response: HCD staff referred the Habitat advocates to The Housing Fund for technical assistance in developing a plan of action for building the needed infrastructure, including identifying applicable funding sources.

At the conclusion of the public hearing, staff advised the attendees that comments would be accepted through February 29 and that all comments would be considered in drafting the Year 5 Action Plan. A complete transcript of the February 25 public hearing and the attendee list is included as an addendum to this Action Plan. During the week, two written comments were received:

Comments: Abraham Williams, Executive Director of the Housing Authority of Bowling Green. Williams expressed appreciation to the City for assisting with Small Business Development and Homeownership. Specifically, he noted that the Housing Authority, along with the Western Kentucky Small Business Development Center, has helped create 19 new businesses with a total of 29 new jobs and over \$500,000 in loans from area banks. He also noted that the Homeownership program has produced 16 new homeowners, with another 9 homes under construction and one under contract. He also stated that one of the goals of the Housing Authority is to increase minority homeownership; of the 222 persons receiving homeownership counseling, 45 percent were African-American, 4.5 percent were Asian, and 0.5% were Native American.

Response: The City recognizes the valuable contribution of the Housing Authority in the areas of affordable housing, homeownership, and small business development. Continuation funding for the small business development program is included in this Action Plan. The City also continues to support the Housing Authority's homeownership initiatives by providing building lots in Lee Square subdivision, extending the completion period for the Rental Conversion program, and providing Section 8 Homeownership Vouchers to qualified households.

Comments: Jerry Cantrell, Executive Director of Bellewood Presbyterian Homes for Children. Cantrell requested CDBG funding to provide 2 transitional housing units and supportive services to homeless young adults.

Response: The City's Housing Choice Voucher rental assistance program is available to assist with rent and utilities for low income individuals and families. Homeless households receive a preference for admission into the program.

The draft Year 5 Action Plan was advertised as available for public review beginning March 28, 2008, for a 30 day review period ending May 2, 2008. The document was available for review at City Hall Annex as well as on the City's website [www.bgky.org](http://www.bgky.org). A public hearing was held during the review period on April 15, 2008, at the beginning of a regular meeting of the City Commission at City Hall. The purpose of this second public hearing was to receive public comments on the draft Year 5 Action Plan. Alice Burks, Director of the Housing and Community Development Department gave an overview of the draft plan. The draft plan contained a proposed residential rental rehabilitation program, however, at the hearing, Burks proposed to utilize this funding for the continuation of the Rental Conversion program rather than for the proposed Rental Rehab program. (see attached hearing minutes)

Comments: Brian Nash, City Commissioner – asked for an explanation of how priorities are determined and whether programs that were funded in the first year automatically were funded for the remainder of the years.

Response: The Five Year Consolidated Plan contains the housing and community development needs for the City and these needs are prioritized within the Plan. The Consolidated Plan was developed with citizen input. Although some of the proposed uses of funding in the Year 5 Action Plan are continuation programs, there are others that are new, while there are other initiatives that were only funded early in the five year period. The citizen comments that were received through the public input process earlier in 2008 were considered in the development of the Year 5 Annual Action Plan.

Comments: Bruce Wilkerson, City Commissioner – asked for clarification on the use of the proposed housing market analysis.

Response: The Housing Market Analysis is a required component of the City's Five Year Consolidated Plan. During Fiscal Year 2009 (Year 5), a new Consolidated Plan will be developed and the Housing Market Analysis will be an important tool in establishing the priorities for CDBG funding over the next five years. In addition, the Analysis will provide valuable data for the local building industry with regard to the potential demand for affordable housing in the community in the next 20 years.

Comments: Brian Strow, City Commissioner – asked if funding for new construction (appropriation to The Housing Fund) was appropriate when there seemed to be a lot of need for rehab.

Response: The appropriation to The Housing Fund will be available to non-profit and for-profit developers of affordable housing, whether in the form of new construction or in rehabilitation of existing units.

Comments: Joe Denning, City Commissioner – questioned whether the Department has plans for the dilapidated structures on E. 3<sup>rd</sup> Street, facing Lee Square.

Response: City staff has had preliminary discussions with property owners in the Lee Square neighborhood regarding property maintenance and potential redevelopment. At this time, the staff does not have firm recommendations regarding the property.

Comments: Abraham Williams, Executive Director of the Housing Authority of Bowling Green – made comments on the success of the Small Business program and the Rental Conversion program, both of which are administered by the Housing Authority.

Response: Continuation funding for both of these programs has been included in the Year 5 Action Plan.

Comments: Jane Burton, 224 Ragland – expressed her appreciation of the home that she had acquired through the Rental Conversion program and the City's Section 8 Voucher program.

Response: N/A

Comments: Tina Morris, 1204 N. Lee – expressed her appreciation of the home that she and her husband had acquired through the Rental Conversion program.

Response: N/A

Comments: Alicia Haley, 947 Van Meter Road, Rockfield, KY – questioned whether the CDBG funds were restricted to the Enterprise Community area only.

Response: No, the CDBG funding is an entitlement to the City of Bowling Green. However, the Enterprise Community (Census Tracts 101, 102, and 103) has been designated as a Neighborhood Revitalization Strategy Area through the CDBG program, making it a priority area.

Comments: Melanie Lawrence, The Housing Fund, Inc. – commented on the activities of The Housing Fund, outlining the investment by local banks, as well as the need for additional investment in the loan pool because the current committed projects would deplete the pool.

Response: N/A

## **Institutional Structure**

1. Describe actions that will take place during the next year to develop institutional structure.

Program Year 5 Action Plan Institutional Structure response:

The City of Bowling Green is fortunate to have capable community partners who work with us to carry out the priorities of the Consolidated Plan. Each agency has played an important role in the City's efforts to meet the housing and community development needs of its residents. Partnerships with these agencies allows the City to leverage its limited funding to have the greatest impact on the priority needs.

- HCD staff is responsible for oversight and regulatory compliance for all CDBG programming. The Grants/Administration Division staff has several years of experience in CDBG and other grant funding, particularly in financial management, audits, and compliance. The Housing Division staff is responsible for the Section 8 Housing Choice Voucher program, as well as all relocation afforded by the Uniform Relocation Act; Family Self-Sufficiency programming and homeownership counseling is also offered by the Housing Division. The Housing staff is competent, well trained, and experienced. The Building and Inspection Division and the Code Enforcement Division are both instrumental in ensuring quality construction and rehabilitation, as well as property maintenance; the inspectors are all experienced and must maintain their certification levels under Kentucky law and complete continuing education requirements on an annual basis.

- The Housing Authority of Bowling Green is a public housing agency that has many years of experience in working with various aspects of low and moderate income housing, including provision of public housing units, supportive services such as youth activities and educational programming, and in renovation/rehabilitation of housing units. CDBG funded partnerships include the Rental Conversion program, Small Business Development, and Lee Square and Erskine Place single family residential developments. Other partnerships with the City include the Westside Initiative, HOME downpayment assistance, Section 8 Homeownership Voucher program, Enterprise Community grants, and various programs through the City's Police, Public Works, and Parks and Recreation Departments.
- Housing Assistance and Development Services (HANDS), Inc., is a non-profit housing agency that has been in existence since 1993. It was organized for the primary purposes of providing housing for low and moderate income persons, providing resources to housing development corporations and organizations to facilitate the provision of housing for low and moderate income persons, and to conduct research related to the production and design of low and moderate income housing. The staff of HANDS has many years of experience in housing and neighborhood development, both in the public and private sectors. CDBG funded partnerships include Renaissance Village and Independence Place elderly/disabled housing complexes and Lee Square and Erskine Place single family residential developments. Other partnerships with the City include Westside Initiative, HOME downpayment assistance, Section 8 Homeownership Voucher program, and Enterprise Community grants. HANDS has received local determination as a Community Based Development Organization (CBDO).
- The Housing Fund, Inc., headquartered in Nashville, Tennessee, was established as a Community Development Financial Institution in 1996 with the primary goals of (1) providing decent, safe, and sanitary housing to low and moderate income individuals and families and (2) developing and redeveloping neighborhoods and commercial areas to prevent or eliminate blighting influences. Since its inception, The Housing Fund has assisted 1,900 first time homebuyers with downpayment assistance loans totaling \$12.3 million and has provided over \$19.7 million in financing to assist in the purchase, rehabilitation, and construction of homes for low and moderate income families. In 2007, The Housing Fund opened a satellite office in Bowling Green, with CDBG assistance from the City and partnering with several local banks. It has already approved two construction financing loans and has several other projects that are receiving technical assistance. The Housing Fund has received local determination as a Community Based Development Organization (CBDO).
- The Bowling Green Human Rights Commission has partnered with the City to provide a Fair Housing Education program since the beginning of the City's entitlement funding in 2003. Since its formation in 1966, the Commission has been dedicated to opening doors of opportunity, eliminating discrimination, and promoting positive human relations within the community. The overall objective of the commission is to inform, educate and offer assistance in resolving complaints of discrimination in employment, housing and public accommodation.

## Monitoring

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Program Year 5 Action Plan Monitoring response:

HCD is responsible for the administration of the CDBG program and the implementation of the Annual Action Plan to ensure proper and timely compliance with all CDBG program requirements. HCD staff uses HUD's Integrated Data Information System (IDIS) and the City's New World financial software to manage both the financial aspects of the program and the performance of the program.

All subrecipients must enter into a written agreement prior to release of funds from the City or any project activity by the subrecipient; this agreement must also receive formal approval by the City Commission. The agreement sets forth the proposed activities of the program and the responsibilities of both the subrecipient and the City, particularly with respect to CDBG regulations.

To receive reimbursement of expenditures from the City, each subrecipient must provide proper documentation, including monthly report of activity, copies of invoices, and a request for payment. HCD staff verifies the invoice and documentation and processes for payment. As part of this verification process, a desk audit of each subrecipient program is performed monthly, including a review of all activities undertaken with CDBG funds and determination of expense eligibility, to ensure that all programming and expenditures are within the parameters set in the written agreement and the regulations of the CDBG program. Immediate action is taken in the event there are discrepancies with the subrecipient's programming or expenditures, including contacting the subrecipient by telephone, electronic mail, or through a more comprehensive site visit. If there are unusual situations or problems identified through a desk review, HCD will schedule a field monitoring visit with the subrecipient.

HCD staff has also performed technical assistance site visits with subrecipients in the past year, in which both parties ask questions and provide feedback; all three of the current subrecipients were visited during this past year, including the Housing Authority of Bowling Green/Live the Dream, Inc., the Bowling Green Human Rights Commission, and The Housing Fund's Bowling Green office. These visits have proved useful to both the subrecipient and HCD and will be continued in the next program year.

It was anticipated that HCD staff would perform a monitoring visit with the largest subrecipient, the Housing Authority of Bowling Green/Live the Dream, Inc., during Fiscal Year 2008. However, HUD scheduled a monitoring visit in April, 2008, HCD's planned monitoring visit was cancelled. If any issues are identified in the HUD monitoring, so HCD will schedule follow up site visits with the agencies to ensure correction and compliance.

## Lead-based Paint

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

Program Year 5 Action Plan Lead-based Paint response:

As discussed in the Consolidated Plan, the median residential structure in the NRSA was built in 1954, two decades before federal lead-based paint laws were enacted. In Years 2 through 4, the City has targeted a large portion of CDBG funds to rehabilitation of the housing stock in the NRSA. The homeowner rehabilitation program and the rental conversion program have helped reduce the number of homes that are at risk of lead-based paint hazards.

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## HOUSING

### Specific Housing Objectives

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

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 5 Action Plan Specific Objectives response:

During Year 5, the City will be undertaking a new Consolidated Planning process for the next 5 year plan. One component of the planning process will be the preparation of a Housing Market Analysis that identifies the supply and demand for affordable housing, the condition of existing housing, and projections of housing need for the next 20 years. This analysis will form the basis for housing priorities in the next 5 year plan. Another component will be a new Analysis of Impediments to Fair Housing Choice, which will be conducted in the Fall of 2008. A Mayor's Task Force was formed in 2007 to study the Impact of Regulatory Barriers on Affordable Housing development; a copy of the Task Force's report is included with this document and is available on the City's website [www.bgky.org](http://www.bgky.org). The City will also continue its commitment to Fair Housing Education, partnering with the Bowling Green Human Rights Commission.

One of the City's housing priorities is to increase the homeownership rate in the City from the Year 2000 low of 47 percent. Year 5 CDBG funding in the amount of \$200,000 will support the development of affordable homeownership opportunity, plus \$50,000 will provide downpayment assistance to qualifying home buyers, through The Housing Fund, Inc., a Community Based Development Organization (CBDO). The Housing Fund assists for-profit and non-profit developers by providing low interest construction financing and technical assistance for the construction of affordable housing units; the City's CDBG funding will be targeted for homeownership opportunity and will only be used within the City limits of Bowling Green. The investment will continue the City's initial commitment to development of affordable housing that was started with an investment of \$250,000 in Year 3.

The City will also use \$160,000 in Year 5 CDBG funding to continue to fund the Rental Conversion program wherein the Housing Authority of Bowling Green, through its non-profit Live the Dream, Inc., will purchase four vacant houses that have previously been rental or are at risk of becoming rental, then use CDBG funding to renovate the home to meet all applicable Codes, and then sell the home to a qualifying home buyer.

### Needs of Public Housing

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

### Program Year 5 Action Plan Public Housing Strategy response:

The Small Business Training and Technical Assistance Project, a partnership of the Housing Authority of Bowling Green, Western Kentucky University's Small Business Development Center (SBDC), and the South Central Kentucky Minority Economic Development Council, Inc. (SCKMEDC), is proposed for continuation funding in the amount of \$50,000. The project provides training, technical assistance, business mentoring and micro-loans to help LMI families, women, and minorities to start small businesses and be successful enough to become bankable. Small business training and technical assistance is conducted on-site at the Housing Authority's Family Learning Center by SBDC staff. Interns from the WKU Accounting and Business Departments are available to work with potential small business owners on a one to one basis and maintain a small business hotline. WKU Students in Free Enterprise and Image West (a student marketing/public relations company) provide additional assistance, including development of brochures and websites. SCKMEDC will provide \$10,000 for a micro-loan pool. SCKMEDC and the Housing Authority screen potential small business owners recommended by the SBDC for micro-loans ranging from \$1,000 to \$5,000. SCKMEDC also works with the Housing Authority and SBDC to establish business mentorships and work with local banks to obtain additional micro-loan funding. The Housing Authority will serve as the fiscal agent and assist with the recruitment through its Welfare to Work, Family Self-Sufficiency, Homeownership, and other programs.

The Housing Authority is involved, currently and recently, in multiple City housing initiatives. The Rental Conversion in previous years was used by the Housing Authority to rehab single family homes that they had purchased, homes that were previously rental or at risk of becoming rental. These homes were subsequently purchased by families for homeowner occupancy. Many of the homes were located in neighborhoods in which the Housing Authority also owned public housing units. The Housing Authority has also partnered with the City and HANDS, Inc., in the West Side Initiative, a City funded project to improve the housing stock in the Clay Street and Stubbins Street areas between West 12<sup>th</sup> and West 14<sup>th</sup> Avenues. City funds have been used to install new sidewalks, curb, and gutter.

## **Barriers to Affordable Housing**

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Program Year 5 Action Plan Barriers to Affordable Housing response:

In 2007, Mayor Elaine Walker appointed a Regulatory Barriers Task Force. This Task Force was formed to identify any regulatory issues that inhibit the development of affordable housing and to recommend steps that can be taken to overcome the barriers and was part of the City's participation in the National Call to Action for the America's Affordable Communities Initiative. The full report is attached to this document. The Task Force recognized that the review and permitting process is in good condition in Bowling Green, but also noted the importance of periodic review and appropriate adjustments to ensure continued success.

## **HOME/ American Dream Down payment Initiative (ADDI)**

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.
3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
  - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
  - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.

- c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
  - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
  - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
  - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
    - a. Describe the planned use of the ADDI funds.
    - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
    - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Program Year 5 Action Plan HOME/ADDI response:

N/A

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## HOMELESS

### Specific Homeless Prevention Elements

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

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.
2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.

4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Program Year 5 Action Plan Special Needs response:

The City of Bowling Green participates in Kentucky Housing Corporation’s Continuum of Care on a limited basis. Other agencies in the City receive funding for homeless assistance and the City receives no direct funding. The City does, however, participate in local planning efforts with recipient agencies. The City administers 606 Housing Choice Vouchers; the program offers a preference for homeless individuals and families.

### **Emergency Shelter Grants (ESG)**

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

Program Year 5 Action Plan ESG response:

N/A

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## COMMUNITY DEVELOPMENT

### **Community Development**

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

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.
2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

\*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Program Year 5 Action Plan Community Development response:

CDBG funds were committed in Year 1 and Year 2 for specific community development purposes, including day care and health service equipment. Due to the limited funding received in the CDBG program, Year 3 and Year 4 funds were committed to housing and economic development projects. Year 5 will continue to address the most pressing issues in housing.

### **Antipoverty Strategy**

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Program Year 5 Action Plan Antipoverty Strategy response:

The proposed uses of CDBG funding will further implement the Enterprise Community/NRSA Strategic Plan. Overall family incomes in the NRSA have increased from 2000 to 2005, and the median income in each of the three Census tracts is now in the Moderate Income range.

Although funding for the Enterprise Community program continues to decline, the Enterprise Community Board has successfully supported several initiatives in the target area. One of the most successful programs is the Summer Youth employment which is operated during the months of June and July and similar to previous federal job training initiatives. Youths aged 15 to 19 that reside in the Enterprise Community are eligible to apply for a minimum wage position, either part-time or full-time. Once the application is accepted, the youths receive job etiquette and financial management training prior to beginning work. The youths are placed with non-profit or governmental agencies and given opportunities to learn valuable skills and gain work references that will assist them in future employment. The Enterprise Community designation is scheduled to end December 31, 2008, if no continuation action is taken by Congress.

## **NON-HOMELESS SPECIAL NEEDS HOUSING**

### **Non-homeless Special Needs (91.220 (c) and (e))**

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

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 5 Action Plan Specific Objectives response:

Previously funded activities, including the homeowner rehabilitation program, the elderly/disabled/veteran's housing, and the rental conversion program primarily benefit elderly and disabled households in the community. A majority of the City's Housing Choice Vouchers are issued to elderly and disabled individuals and families.

## Housing Opportunities for People with AIDS

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

1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.
2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.
4. Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.
6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.
7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.
8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.
9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

Program Year 5 Action Plan HOPWA response:

N/A

## Specific HOPWA Objectives

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

Program Year 5 Specific HOPWA Objectives response:

N/A

## Other Narrative

Include any Action Plan information that was not covered by a narrative in any other section.





# SF 424

The SF 424 is part of the CPMP Annual Action Plan. SF 424 form fields are included in this document. Grantee information is linked from the 1CPMP.xls document of the CPMP tool.

## SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

May 6, 2008	Applicant Identifier	<b>Type of Submission</b>	
Date Received by state	State Identifier	<b>Application</b>	<b>Pre-application</b>
Date Received by HUD	Federal Identifier	<input type="checkbox"/> Construction	<input type="checkbox"/> Construction
		<input checked="" type="checkbox"/> Non Construction	<input type="checkbox"/> Non Construction
<b>Applicant Information</b>			
Jurisdiction		KY210210 BOWLING GREEN	
Street Address P O Box 430		Organizational DUNS 074052374	
Street Address 1017 College Street		Organizational Unit City	
City Bowling Green	Kentucky	Department Housing and Community Development	
ZIP 42102	Country U.S.A.	Division	
<b>Employer Identification Number (EIN):</b>		County Warren	
61-6001789		Program Year Start Date (07/08)	
<b>Applicant Type:</b>		<b>Specify Other Type if necessary:</b>	
Local Government: City		Specify Other Type	
<b>Program Funding</b>		<b>U.S. Department of Housing and Urban Development</b>	
Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding			
<b>Community Development Block Grant</b>		14.218 Entitlement Grant	
CDBG Project Titles: Fair Housing, The Housing Fund, Small Business Dev, Rental Rehab		Description of Areas Affected by CDBG Project(s): City of Bowling Green	
\$CDBG Grant Amount: \$555,806	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for CDBG-based Project(s)			
<b>Home Investment Partnerships Program N/A</b>		14.239 HOME	
HOME Project Titles		Description of Areas Affected by HOME Project(s)	
\$0	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	

\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOME-based Project(s)			
<b>Housing Opportunities for People with AIDS</b>		14.241 HOPWA	
HOPWA Project Titles		Description of Areas Affected by HOPWA Project(s)	
\$0	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOPWA-based Project(s)			
<b>Emergency Shelter Grants Program</b>		14.231 ESG	
ESG Project Titles		Description of Areas Affected by ESG Project(s)	
\$0	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for ESG-based Project(s)			
Congressional Districts of:		Is application subject to review by state Executive Order 12372 Process?	
Second	Second		
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.		<input checked="" type="checkbox"/> Yes	This application was made available to the state EO 12372 process for review on 5/7/08
		<input type="checkbox"/> No	Program is not covered by EO 12372
<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> N/A	Program has not been selected by the state for review

Person to be contacted regarding this application		
First Name Alice	Middle Initial A	Last Name Burks
Title HCD Director	Phone 270-393-3023	Fax 270.393.3223
eMail alice.burks@bgky.org	Grantee Website www.bgky.org	Other Contact Lisa Ryan
Signature of Authorized Representative		Date Signed

**TABLE 3B ANNUAL HOUSING COMPLETION GOALS**

ANNUAL AFFORDABLE RENTAL HOUSING GOALS (SEC. 215)	Annual Expected Number Completed	Resources used during the period			
		CDBG	HOME	ESG	HOPWA
Acquisition of existing units		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Production of new units		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rehabilitation of existing units		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Sec. 215 Rental Goals</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>ANNUAL AFFORDABLE OWNER HOUSING GOALS (SEC. 215)</b>					
Acquisition of existing units		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Production of new units	10	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rehabilitation of existing units	4	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Homebuyer Assistance	10	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Sec. 215 Owner Goals</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>ANNUAL AFFORDABLE HOUSING GOALS (SEC. 215)</b>					
Homeless		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-Homeless		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special Needs		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Sec. 215 Affordable Housing</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>ANNUAL HOUSING GOALS</b>					
Annual Rental Housing Goal		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	24	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Annual Housing Goal</b>	24	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

For the purpose of identification of annual goals, an assisted household is one that will receive benefits through the investment of Federal funds, either alone or in conjunction with the investment of other public or private funds.

Grantee Name: **City of Bowling Green**

<b>Project Name:</b> The Housing Fund													
<b>Description:</b>	<b>IDIS Project #:</b> <b>UOG Code:</b> KY210210 BOWLING GREEN												
The Housing Fund (formerly the Nashville Housing Fund) is a 501©3 non-profit, certified by the U. S. Treasury as a Community Development Financial Institution (CDFI) and is supported by a variety of public and private resources including investments from financial institutions and corporations, grants from local, state and federal governments, and foundations. The Housing Fund provides financing and technical assistance to assist in the development of affordable housing for LMI families.													
<b>Location:</b>	<b>Priority Need Category</b>												
A satellite office is located in the NRSA. CDBG funding will be used for Low/Moderate households within the City of Bowling Green.	<table border="1"> <tr> <td><b>Select one:</b></td> <td>Owner Occupied Housing ▼</td> </tr> </table>	<b>Select one:</b>	Owner Occupied Housing ▼										
<b>Select one:</b>	Owner Occupied Housing ▼												
<b>Expected Completion Date:</b>	<b>Explanation:</b>												
(06/30/2009)	The Housing Fund is designated as a Community Based Development Organization (CBDO) and offers a predevelopment loan program, a development loan program, and technical assistance for nonprofit and for profit developers of affordable housing. The CDBG commitment will leverage private financing to create affordable housing for homeownership and assist home buyers in achieving their dream of homeownership.												
<table border="1"> <tr> <td><b>Objective Category</b></td> </tr> <tr> <td><input checked="" type="radio"/> Decent Housing</td> </tr> <tr> <td><input type="radio"/> Suitable Living Environment</td> </tr> <tr> <td><input type="radio"/> Economic Opportunity</td> </tr> </table>	<b>Objective Category</b>	<input checked="" type="radio"/> Decent Housing	<input type="radio"/> Suitable Living Environment	<input type="radio"/> Economic Opportunity	<b>Specific Objectives</b>								
<b>Objective Category</b>													
<input checked="" type="radio"/> Decent Housing													
<input type="radio"/> Suitable Living Environment													
<input type="radio"/> Economic Opportunity													
<table border="1"> <tr> <td><b>Outcome Categories</b></td> <td>1</td> <td>Increase the availability of affordable owner housing ▼</td> </tr> <tr> <td><input checked="" type="checkbox"/> Availability/Accessibility</td> <td>2</td> <td>Improve access to affordable owner housing ▼</td> </tr> <tr> <td><input type="checkbox"/> Affordability</td> <td>3</td> <td>▼</td> </tr> <tr> <td><input type="checkbox"/> Sustainability</td> <td></td> <td></td> </tr> </table>	<b>Outcome Categories</b>	1	Increase the availability of affordable owner housing ▼	<input checked="" type="checkbox"/> Availability/Accessibility	2	Improve access to affordable owner housing ▼	<input type="checkbox"/> Affordability	3	▼	<input type="checkbox"/> Sustainability			
<b>Outcome Categories</b>	1	Increase the availability of affordable owner housing ▼											
<input checked="" type="checkbox"/> Availability/Accessibility	2	Improve access to affordable owner housing ▼											
<input type="checkbox"/> Affordability	3	▼											
<input type="checkbox"/> Sustainability													
<b>Project-level Accomplishments</b>	04 Households ▼	<b>Proposed</b>	20		▼	<b>Proposed</b>							
		<b>Underway</b>				<b>Underway</b>							
		<b>Complete</b>				<b>Complete</b>							
		<b>Proposed</b>			▼	<b>Proposed</b>							
		<b>Underway</b>				<b>Underway</b>							
		<b>Complete</b>				<b>Complete</b>							
		<b>Proposed</b>			▼	<b>Proposed</b>							
		<b>Underway</b>				<b>Underway</b>							
		<b>Complete</b>				<b>Complete</b>							
<b>Proposed Outcome</b>		<b>Performance Measure</b>			<b>Actual Outcome</b>								
05R Homeownership Assistance (not direct) 570.204 ▼					▼								
13 Direct Homeownership Assistance 570.201(n) ▼					▼								
					▼								

Program Year 1		▼	Proposed Amt.				▼	Proposed Amt.		
			Actual Amount					Actual Amount		
		▼	Proposed Amt.				▼	Proposed Amt.		
			Actual Amount					Actual Amount		
		▼	Proposed Units				▼	Proposed Units		
			Actual Units					Actual Units		
Program Year 2		▼	Proposed Amt.				▼	Proposed Amt.		
			Actual Amount					Actual Amount		
		▼	Proposed Amt.				▼	Proposed Amt.		
			Actual Amount					Actual Amount		
		▼	Proposed Units				▼	Proposed Units		
			Actual Units					Actual Units		
Program Year 3	CDBG	▼	Proposed Amt.	300,000			▼	Proposed Amt.		
			Actual Amount	37,582 YTD				Actual Amount		
	Other	▼	Proposed Amt.	500,000			▼	Proposed Amt.		
			Actual Amount	1,000,000				Actual Amount		
	04 Households	▼	Proposed Units	10			▼	Proposed Units		
			Actual Units	0				Actual Units		
Program Year 4	CDBG	▼	Proposed Amt.	50,000			▼	Proposed Amt.		
			Actual Amount	0 YTD				Actual Amount		
		▼	Proposed Amt.				▼	Proposed Amt.		
			Actual Amount					Actual Amount		
		▼	Proposed Units				▼	Proposed Units		
			Actual Units					Actual Units		
Program Year 5	CDBG	▼	Proposed Amt.	250,000			▼	Proposed Amt.		
			Actual Amount					Actual Amount		
		▼	Proposed Amt.				▼	Proposed Amt.		
			Actual Amount					Actual Amount		
	04 Households	▼	Proposed Units	20			▼	Proposed Units		
			Actual Units					Actual Units		