



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:

Community Development Block Grant (CDBG) Program Year 1 (FY 2010) was quite successful for the City of Bowling Green. The program year began on September 1, 2010 and ended August 31, 2011. During Program Year 1, funds totaling \$894,428.11 were made available to the City for the purpose of carrying out CDBG activities. The table below provides added detail about these funding sources.

CDBG Funds Available in FY 2010

Funding Source	Amount Made Available
Unexpended Funds at End of FY 2009	\$384,045.25
Entitlement Grant FY 2010	\$326,962.00
FY 2010 Program Income	\$183,420.86
TOTAL	\$894,428.11

Keeping to their established practice, the City of Bowling Green administered CDBG funds responsibly and in a federally compliant manner throughout FY 2010. Expenditures for FY 2010 were timely (.97 years' worth of the CDBG funding was unexpended at the close of the program year; meeting the federal standard of 1.5 or less years). Administrative/planning costs comprised a 5.54 percent share and were well under the CDBG benchmark of twenty percent (20%) in FY 2010. Public service expenses in FY 2010 were, \$78,000 (14.68%) which is below the 15 percent or less cap established by the federal government. The total program income (Business RLF revenues) earned in FY 2010 totaled \$183,420.86. The amount projected in the FY 2010 Annual Plan (*as amended July 2011*) was \$175,000; which falls within the

federally prescribed \$25,000 variance between projected and actual amounts. In FY 2010, CDBG and RLF expenditures totaled \$575,856.18. When compared to the entitlement allocation of \$326,962, this results in a spending level of approximately 176.1 percent—meeting the funder’s acceptable standard of 50 percent or greater. In an effort to maximize program effectiveness, one hundred percent (100%) of the CDBG funded non-administrative/planning projects carried out in FY 2010 benefitted persons with low and moderate incomes.

The City of Bowling Green was also highly successful in achieving outcome-based goals in FY 2010; meeting all planned accomplishments (and, in some instances exceeding them) within the funding year. The table below provides an at-a-glance summary of the FY 2010 goals and accomplishments. Specific, added detail for each type of project is found beginning on page 3 of this report.

FY 2010 CDBG Performance At-A-Glance

Activity	Outcomes Planned	Outcomes Achieved
Rental Rehabilitation	9 housing units	11 housing units
Mobile Home Repair	10 housing units	17 housing units
Housing Implementation	21 housing units	33 housing units
Sidewalk Reconstruction	1,634 persons	1,634 persons
B.G. Transit	90 persons	110 persons
Transitional Housing for Homeless	140 persons	211 persons
Elderly Home Repair	2 housing units	5 housing units
Administration/Planning	n/a	n/a
RLF Small Business Loans	7 jobs	10 jobs
Tree Planting	8,851 persons	8,851 persons



In FY 2010, 100% of all non-administrative CDBG-funded activities benefitted persons with low-moderate incomes.

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:

1.
 - a. The foregoing narrative sets forth all accomplishments realized in attaining the City's CDBG goals and objectives for FY 2010:

Rental Rehabilitation: Rental rehabilitation program participation provides zero-interest, deferred loans to landlords for a seven-year period. During that time, a mortgage lien is placed on the property and the property owner must rent to low-moderate income tenants at Fair Market rent levels. If the property is sold or title transferred during the period, the loan must be paid in full. Granted that the owner is not in default of program guidelines at the end of the seven-year period, the loan is thereafter forgiven. The rehabilitation of nine (9) housing units of rental rehabilitation was planned for FY 2010. Utilizing a total of \$98,555.51 in CDBG funds (\$63,774 for multi- and \$34,781.51 for single-unit housing), 11 rental units (7 multi and 4 single-units) were rehabilitated in FY 2010. Property owners must match all CDBG funds expended for hard costs. In FY 2010, property owners provided \$108,728 in matching dollars toward CDBG rental rehabilitation projects. One hundred percent of the tenants receiving more decent, affordable housing as a result of these projects were at low- to moderate-income levels.

Matrix Codes: 14A (Single-unit Rehabilitation) and 14B (Multi-unit Rehabilitation)

National Objective: LMH

Specific Objective: Provide decent, affordable housing.

Proposed Outcome: Improve the affordability of rental housing.

Goal: Rehabilitate 9 rental housing units (5 single and 4 multi units).

Accomplishment: 11 housing units (4 single and 7 multi-units) were rehabilitated and made more affordable for low and moderate income persons. *Single unit accomplishments are reported under: activity #403, #415 and #396. Multi-unit project accomplishments are found at: activity #397, #400 and #419.*



Using CDBG funds, this multi-unit housing site was made more decent and affordable in FY 2010.

Mobile Home Repair: This zero-percent interest, deferred loan repair program provides low-income mobile home owners increased access to decent, affordable housing. Ten units of mobile home repair were planned for FY 2010. Utilizing FY 2010 entitlement funds totaling \$25,000 and leftover funds from prior CDBG years in the amount of \$16,832, 17 mobile home repairs were completed during the program year. One hundred percent of those served were at low- to moderate-income levels.

Matrix Code: 14A

National Objective: LMH

Specific Objective: Provide decent, affordable housing.

Proposed Outcome: Increase accessibility to decent, affordable housing.

Goal: Repair 10 housing units.

Accomplishment: 17 housing units were repaired; enabling low-moderate income persons to have greater access to decent, affordable housing. *The accomplishments for this activity are recorded at activity #414.*



Pictured, is one of the 17 mobile homes repaired in FY 2010.

Housing Implementation (Rehabilitation Administration): To ensure successful implementation, housing rehabilitation activities require the oversight of a qualified employee. The City's Housing Specialist assumes this responsibility. The Housing Specialist's duties include client assistance, applicant interviewing, project inspections and client-contractor dispute resolution—in addition to ensuring full program compliance. A portion of the Housing Specialist's salary and benefits are paid from this activity. Certain required tests, fees and/or services associated with housing rehabilitation are also paid from this activity. During FY 2010, 21 units of completed rehabilitation and repair were planned (2 elderly home repairs, 10 mobile home repairs and 9 rental rehabilitations). A total of \$84,380.04 was utilized to implement the rehabilitation and/or repair of 33 housing units (5 elderly home repairs, 17 mobile home repairs, and 11 rental rehabilitations). Housing implementation activity numbers for FY 2010 were 402 and 413. *In an effort not to duplicate the total number of housing rehabilitation projects completed, these outcomes are reported at each specific housing activity in the IDIS database (Affected activity numbers are: 397, 400, 403, 407, 412, 414, 415, 417, 396 and 419.).* One hundred percent of those served through the City's housing rehabilitation and repair program were persons with low and moderate income levels.

Matrix Code: 14H

National Objective: LMH

Specific Objective: Provide decent, affordable housing.

Proposed Outcome: Increase accessibility to decent, affordable housing.

Goal: Rehabilitate 21 housing units.

Accomplishment: In FY 2010, 33 total housing units were rehabilitated and repaired, which made them more decent and affordable for low and moderate income persons. *In an effort to not duplicate the actual number of housing units completed, these outcomes are reported at the specific housing activities. Those numbers are: 397, 400, 403, 407, 412, 414, 415, 417, 396 and 419.*

Sidewalk Reconstruction: Utilizing leftover CDBG funds from prior years (\$50,000) sidewalk reconstruction projects were conducted during FY 2010 within public access right-of-way areas in census tracts 217.01 and 217.02. Both census tracts are low-moderate income areas with greater than 51 percent low-moderate income concentration. The City of Bowling Green provided an added \$6,209.73 in funding toward this project.

Matrix Code: 03L

Nat Obj: LMA

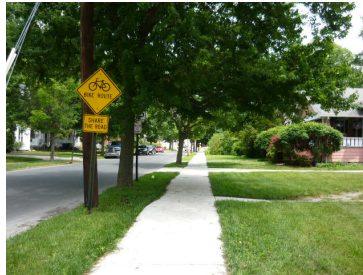
Specific Objective: Create a suitable living environment.

Specific Outcome: Increase accessibility to a suitable living environment.

Proposed Outcome: Improve access for the purpose of creating suitable living environments.

Goal: Provide greater access to a more suitable living environment to 1,634 persons via public improvements conducted in a low-moderate income area (LMA).

Accomplishment: Provided greater access to a more suitable living environment to 1,634 persons via public improvements conducted in a low-moderate income area (LMA). *Outcomes reported at activity #406.*



Using CDBG funds, sidewalk reconstruction projects took place in low-moderate income areas in FY 2010.

B.G. Transit: The use of CDBG funds make it possible for the City of Bowling Green to continue providing its citizens with a public transit system as CDBG dollars are used (in part) to meet the Federal Transit Administration's (FTA) and the Ohio Department of Transportation's (ODOT) local match funding requirements. This service is also funded by the City of Bowling Green general funds, and operating grants from the FTA and ODOT and the Ohio Elderly and Disabled Fare Transit Assistance Program. The City's CDBG goal was to provide first-time reduced-fare access to 90 elderly and disabled adults in FY 2010. During the period, CDBG funding (\$66,000) provided an added 110 elderly and disabled adults affordable access to public transportation. One hundred percent (100%) of the persons served had low and moderate incomes.

Matrix Code: 05E

National Objective: LMC

Specific Objective: Create a suitable living environment.

Proposed Outcome: Improve access to a more suitable living environment.

Goal: At least 90 added elderly and disabled adults receive access to public transportation.

Accomplishment: An added 110 elderly and disabled adults received first-time reduced-fare access to public transportation. This activity improved access to a more suitable living environment for persons with low- and moderate-incomes. *Accomplishments are reported at activity#411.*



Transitional Housing for the Homeless: CDBG funds were used to provide transitional housing for local homeless persons for up to two weeks during program year 1. The Salvation Army is the sub-recipient for this public service activity. In FY 2010, CDBG funds used for this activity totaled \$12,000. The planned goal for FY 2010 was to provide an added 140 homeless persons with transitional housing. During the program year, an added 211 local homeless persons received transitional housing. All persons served were those with extremely low income levels.

Matrix Code: 05

National Objective: LMC

Specific Objective: Create a suitable living environment.

Proposed Outcome: Improve access to a more suitable living environment.

Goal: At least 140 added homeless persons receive transitional housing.

Accomplishment: During FY 2010, an added 211 homeless persons received transitional housing locally; improving their access to a suitable living environment. *All accomplishments are reported at activity #410.*

Elderly Emergency Home Repair: This activity enables the City of Bowling Green to repair or replace one substandard housing system or feature per eligible household. To participate, homeowners must be 62 years of age or older and at very-low or low-income levels. Grants for home repair may not exceed \$6,000 per household. The activity provides lower-income, older adults improved access to decent housing. Two units of housing repair were planned for FY 2010. During the funding year, \$29,120 (\$12,000 in FY 2010 entitlement funds and \$17,120 in unused CDBG funding from prior years) was expended to repair 5 owner-occupied housing units for very-low/low-income older adults. All program participants were at low and moderate income levels.

Matrix Code: 14A

National Objective: LMH

Specific Objective: Provide decent, affordable housing.

Proposed Outcome: Increase accessibility to decent, affordable housing.

Goal: Repair 2 housing units.

Accomplishment: 5 housing units were repaired; giving low-moderate income older adults greater access to decent, affordable housing. *The original*

goal of 2 units was exceeded utilizing leftover CDBG funding from prior years. These accomplishments are reported at activity#407 and activity #412.



Five low-mod elderly households received home repair in CDBG FY 2010.

General Administration: CDBG funds totaling \$28,253.63 were utilized to cover general administrative costs such as support staff’s salaries and benefits, office supplies and other eligible expenses. Fair housing education costs (for educational and marketing materials, direct staff costs for program delivery, brochure translation costs, etc.) in the amount of \$2,023.87 were also included in this total. Activity numbers: 401, 408, and 409.

Matrix Code: 21A (General Administration) and 21D (Fair Housing)

Job Creation via the Business Revolving Loan Fund (RLF): Through the Business Revolving Loan Fund (RLF), start-up and expansion loans are provided to local businesses. In exchange, loan recipients agreed to create one job (made available to a low-moderate income person) for every \$20,000 loaned. The loan recipient is given three years to achieve this outcome. Funds from Bowling Green’s Business RLF were utilized to provide loans totaling \$160,500 to seven businesses in FY 2010. The table below gives added information regarding the loans made in program year 1.

Business RLF Loans Made in FY 2010

Loan Recipient	Number of Jobs Proposed	Loan Amount
Bowling Green Hats & Accessories	2	\$40,000.00
Mid-America Driver Training	1	\$10,000.00
Poco’s Playhouse	1	\$25,000.00
Legacy Planning	2	\$40,000.00
All About the Kids Learning Ctr., LLC	1	\$10,000.00
Julie’s Dance Studio, Ltd.	1	\$27,500.00
Happy Badger	1	\$8,000.00
TOTAL	9	\$160,500.00

The table below sets forth past Business RLF loan recipients’ job creation accomplishments in FY 2010. Nine (9) jobs were created and one retained during the program year. All 10 jobs were provided to persons with low and moderate incomes. Accomplishments are reported at IDIS activity #340, 359, 362, 367, and 405.

Jobs Created in FY 2010

RLF Loan Recipient	# Jobs Created or Retained
Design Graphic Group, Inc.	1
M & M Myles, Inc. DBA Myles Baker Street	2
Bowling Green Hats & Accessories	1
Stimmels, Inc.	5
The Law Offices of Stevin J. Groth, LLC	1
Total	10

Matrix Code: 18A**National Objective:** LMJ**Specific Objective:** Provide expanded economic opportunities.**Proposed Outcome:** Improve access to jobs for LMI persons through Business RLF loans.**Goal:** Create at least 7 jobs for low and moderate income persons.**Accomplishment:** A total of 9 jobs were created and one job was retained for persons with low and moderate incomes. All jobs created were provided to low and moderate income persons, expanding their access to economic opportunities. *The accomplishments are reported at activity numbers 340, 359, 362, 367 and 405.***Tree Planting:** During FY 2010, \$5,215 in leftover CDBG funding from prior years was utilized to plant trees in census tracts 217.01, 217.02 and 219.02 (Carter Park). All three census tracts have a low-moderate income concentration level greater than 51 percent. The new trees were replacements for diseased trees, and were planted in various public access right-of-way locations within the noted census tracts.**Matrix Code:** 03N**National Objective:** LMA**Specific Objective:** Create a suitable living environment.**Proposed Outcome:** Improve access to a more suitable living environment.**Goal:** Provide greater access to a more suitable living environment to 8,851 persons via public improvements conducted in low-moderate income areas (LMA).**Accomplishment:** Provide greater access to a more suitable living environment to 8,851 persons via public improvements conducted in low-moderate income areas (LMA). *Accomplishments are reported at activity #422 and #423.*



CDBG funds were used to plant trees in low-mod public access areas, including Carter Park.

b. During FY 2010, a total of \$575,856.18 in CDBG funding was utilized to carry out housing and community development projects in Bowling Green. Every planned goal was either met or exceeded in FY 2010. *With the exception of general administration expenses, one hundred percent of CDBG funds benefitted persons with low and moderate incomes.* The table below sets forth a breakdown of the CDBG funds spent on grant activities for each goal and objective.

Breakdown of CDBG Funds by Activity in FY 2010

Activity	Objective	Goal	Actual	CDBG Funds Drawn
Rental Rehabilitation	Provide decent affordable housing	9 units	11 units	\$98,555.51
Mobile Home Repair	Provide decent affordable housing	10 units	17 units	\$41,832.00
Housing Implementation	Provide decent affordable housing	21 units	33 units	\$84,380.04
Public Transportation	Create a suitable living environment	90 persons	110 persons	\$66,000.00
Transitional Housing for the Homeless	Create a suitable living environment	140 persons	211 persons	\$12,000.00
Elderly Home Repair	Provide decent affordable housing	2 units	5 units	\$29,120.00
RLF Business Loan Assistance	Create expanded economic opportunities	7 jobs	10 jobs	\$160,500.00
Tree Planting	Create a suitable living environment	8,851 persons	8,851 persons	\$5,215.00
Sidewalk Reconstruction	Create a suitable living environment	1,634 persons	1,634 persons	\$50,000.00
General Administration	n/a	n/a	n/a	\$0.00
TOTALS				\$575,856.18

c. Not applicable. Every goal planned for FY 2010 was met. In several instances, activity goals were exceeded utilizing leftover CDBG funding from prior years.

2. CDBG FY 2010 was tremendously successful. Every goal was met or exceeded, and the funds were administered compliantly. Although, no significant program changes are planned for FY 2011, the City is currently reviewing/amending its Policy and Procedure Manuals for both the CDBG-funded housing programs and Business Revolving Loan Fund activities. As a standard practice, the City of Bowling Green consistently conducts programmatic assessments to ensure maximum quality. These same measures will continue throughout FY 2011. Where needed, the City will adjust programmatic procedures during FY 2011.

3.

- a. The City of Bowling Green identified four potential impediments to fair housing choice. Those are summarized below.

Lack of Public Understanding of Fair Housing Laws: In April, 2010, the City of Bowling Green circulated a number of surveys to the public in an effort to gauge residents' understanding of Fair Housing laws. The response rate to this survey was somewhat meager. This may be an indication that the public lacks an understanding of Fair Housing laws. Public lack of understanding may also be found in the types of calls received by the Fair Housing Officer. Rather than being actual fair housing issues, nearly all of the calls of this nature the City received in FY 2010 were landlord-tenant related.

Public Lack of Knowledge about Local Fair Housing Program's Existence: Almost 63 percent of citizens surveyed (April 2010) indicated they knew who to contact regarding fair housing issues. Even though the majority indicated their understanding of who to contact regarding fair housing issues, 37 percent were uncertain who to contact. This, coupled with the fact that response to the public survey and the survey distributed to social service agencies received very low response rates, indicates more publicity is needed to raise the public's and social service organizations' awareness about the program's existence locally.

Newspaper Advertisements Indicate Occasional Discriminatory Practices in Relation to Rental Housing: In the past, the City's Housing Specialist has encountered a couple of instances where advertisement language contained phrasing not compliant with Fair Housing laws. The Fair Housing Officer's response was to approach and educate rental agents and the newspapers about this matter as violations were observed. Currently, this issue appears to be resolved (with no evidence of recent instances). Nevertheless, with staff turnover at local newspapers and property rental offices, there is an ongoing need to monitor advertisements to ensure compliance, and the Fair Housing Officer has done so on a weekly basis throughout FY 2010.



Lack of Affordable Housing's Impact on Consumer Choice: A review of local and federal data indicates that local housing lacks affordability. There is no indication that local policies and procedures (including zoning ordinances and building codes) play a role in this. It is most likely that Bowling Green's identity as a university town creates a high demand for housing which subsequently increases housing costs. Various housing programs, including the CDBG-funded Rental Rehabilitation Program increases access to affordable housing for persons with low and moderate income levels.



In FY 2010, CDBG funding was used to conduct Rental Rehabilitation projects, which improved housing affordability for renters with low and moderate incomes.

- b. The City of Bowling Green both planned and carried out a variety of actions in an effort to overcome various identified impediments to fair housing choice. Impediments to fair housing choice are listed below; along with subsequent actions taken to address them.

Impediment: Lack of Public Understanding of Fair Housing Laws

Actions Taken: In FY 2010, the City undertook these efforts to maintain and increase Fair Housing education/outreach locally.

- The Fair Housing Officer distributed *Landlord-Tenant Booklets* and Fair Housing Program brochures to all agencies participating in the "No Wrong Door" program and Bowling Green Housing Agency. Where added supplies were needed, these were replenished.
- The Fair Housing Program brochure has been professionally translated into Spanish and also made available at all aforementioned locations.
- The Fair Housing Officer ensured *Landlord-Tenant Booklets* and *Fair Housing Program* brochures were displayed at the City Administration Building and Utilities Office continuously in FY 2010. The stock supply was monitored monthly by Fair Housing Officer to ensure availability.
- City staff conducted three Fair Housing educational presentations in FY 2010 to the public. All of these presentations were provided to a predominantly low- and moderate-income audience.
- The Fair Housing Officer distributed brochures describing Bowling Green's Fair Housing Program, and booklets outlining landlord/tenant's rights and responsibilities at various local agencies/businesses serving a predominantly low-moderate income population. As needed, these items were replenished during the funding year.
- The Landlord-Tenant Booklets are available for viewing and/or downloading from the City's website.

Impediment: Public Lack of Knowledge about Local Fair Housing Program's Existence

Actions Undertaken: Undertook these activities which publicized fair housing guidelines:

- Public service announcements publicized fair housing guidelines throughout the funding period.
- Fair Housing ads were placed in the BG News and Sentinel-Tribune (local papers).
- The Fair Housing Officer contacted representatives from various agencies to include PathStone, BGSU advocacy organizations, and the Migrant Health Center in FY 2010 in an effort to raise awareness of Fair Housing Program's existence/role and gauge ongoing public needs.
- The Fair Housing Program brochure (in English and in Spanish) has been made available for viewing and/or downloading from the City's website.
- Fair Housing complaint forms (in English and in Spanish) have been made available for viewing and/or downloading from the City's website.

Impediment: Newspaper advertisements contain occasional discriminatory language in relation to rental housing

Actions Taken: Fair Housing Officer conducted these actions:

- Fair Housing Officer monitored local newspaper advertising on a weekly basis throughout FY 2010, with no noted violations during the program year.

Impediment: Lack of Affordable Housing's Impact on Consumer Choice

Actions Taken: The City made these efforts to maintain and increase its supply of affordable housing programs:

- The City of Bowling Green maintained programming through its Revolving Loan Fund in order to provide down-payment assistance, owner-occupied rehabilitation and acquisition/rehab housing programs for persons with low- and moderate-incomes.
- The City maintained the tenant-based rental assistance program for approximately 119 Section 8 vouchers.
 - Using CDBG funding, the City maintained affordable housing programs, including Rental Rehabilitation, Mobile Home Repair and Elderly Emergency Home Repair.
 - The City utilized CDBG-R funds (Rental Rehabilitation); providing persons with low and moderate incomes access to decent, affordable rental housing.



4. During FY 2010, the City took a variety of actions to address obstacles to meeting the underserved needs of persons with low and moderate incomes. The City's *most significant* obstacles to meeting underserved needs and subsequent actions taken to address said barriers using CDBG funds are set forth in the table below.

FY 2010 Actions Taken to Address Obstacles

Significant Obstacles to Meeting Underserved Needs	Actions Taken to Address Obstacles
Dwindling federal funding allocations not sufficient to meet community needs.	Various sources of funds were leveraged to meet needs. See the table on page 15 for more detail.
Rental housing costs are high.	As a result of the Rental Rehabilitation Program, 11 units of rental housing were made more affordable.
Incidences of homelessness are increasing.	Provided transitional housing to 211 added homeless persons. Increased affordable access to jobs through the public transit system, which served 110 added persons.
Access to decent housing is less accessible.	The Mobile Home Repair Program repaired 17 units of housing. Five units of housing were repaired through the Elderly Emergency Home Repair Program.
There is limited access to employment opportunities.	Nine jobs were created and one retained as a result of the Business Revolving Loan Fund.
There are noted impediments to Fair Housing choice.	The City developed and carried out a Fair Housing Plan in FY 2010 to minimize impediments.
Funding cuts mean fewer persons have access to a more suitable living environment.	CDBG funding was used to carry out sidewalk reconstruction and tree planting projects, benefitting 10,485 low-mod persons.

5. a. Bowling Green's need for housing and community development programming continued to rise throughout FY 2010. In an effort to meet these needs, the City of Bowling Green obtained various, added sources of public and private support throughout the funding year (The table, located below in 5.b., provides added detail.). In obtaining additional types of support, the City was better able to meet to meet the community's needs. Funding was secured from a variety of sources in FY 2010, including these:
- Grant funding from the Federal Transit Administration (FTA);
 - Grant funding from the Ohio Department of Transportation (ODOT);
 - The City of Bowling Green general funds;
 - The Housing Revolving Loan Fund (funded through proceeds from earlier Community Housing Improvement Program (CHIP) grants);

- Match dollar requirements and voluntarily contributions of added funding from property owners undertaking CDBG-funded housing program projects;
 - CDBG-R grant funding;
 - Public transit fare revenues;
 - City-contributed services (administrative staff support for CDBG administration) and
 - The Business Revolving Loan Fund (RLF).
- b. Federal resources from HUD were leveraged by the City of Bowling Green with other public and private funds during FY 2010. The table below provides more detail.

How Federal Resources from HUD were Leveraged in FY 2010

Resource Type	Source(s)	Total Amount	Amount Breakdowns
CDBG Funds	FY 2010 allocation, unused funds from prior years, Business Revolving Loan Fund, CDBG-R	\$911,098	FY 2010 funds (\$326,962); prior years' funds (\$384,045); Business RLF (\$183,421); CDBG-R (\$16,669.74).
Local Funds	Rental Rehab property owner match; Property owner funds leveraged for Elderly Home Repairs; B.G. Transit fare revenues.	\$179,356	Rental Rehab match (\$108,728); Property owner funds leveraged for repair programs (\$773); Transit fares (\$69,855).
Other Federal Grants and Funds	ODOT/FTA grants; Housing RLF (CHIP Program); HUD Section 8 Vouchers.	\$835,996	ODOT/FTA grants (\$271,158); Housing RLF (\$59,838); Section 8 (\$505,000).
Grantee Funds	City of Bowling Green General Fund	\$82,481	Match for 5311 transit grant (\$11,617); Administrative Support (\$70,864).
TOTAL		\$2,008,931	

- c. Matching requirements were satisfied in the following ways in FY 2010:
- **Rental Rehabilitation Program:** Property owners receiving rental rehabilitation program assistance are required to provide *at least* 50 percent (50%) matching funds for every CDBG dollar (hard costs)

expended on a project. During FY 2010, \$98,555.51 in CDBG funds were utilized for this activity, and \$108,728 in matching funds from property owners were leveraged in the course of rehabilitating 11 rental housing units (7 multi-units and 4 single-units of rental housing); and

- **B.G. Transit:** The City of Bowling Green is awarded 5311 Rural Public Transit grant funding from the Federal Transit Administration (FTA) and the Ohio Department of Development (ODOT). This funding is awarded contingent upon the City securing an established match dollar amount annually. In FY 2010, CDBG funds (totaling \$66,000) were utilized to satisfy (in part) this requirement—while also providing elderly and disabled adults reduced-cost access to public transportation.

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:

1. During FY 2010, the City of Bowling Green undertook a variety of actions to ensure compliance with program and comprehensive planning requirements. All CDBG-funded activities were routinely monitored as a means of adhering to applicable statutes and regulations. The City's efforts to ensure compliance included an ongoing review of these major areas of operation:
 - administration procedures related to CDBG programming;
 - civil rights compliance;
 - procurement processes;
 - financial management of all grant activities;
 - project/activity management (procedurally and outcome-based);
 - minority/disadvantaged business outreach; and
 - comprehensive planning requirements.

Throughout the tenure of each activity's duration, performance results were analyzed no less than monthly—using program outcome reports to gauge progress. Regarding housing rehabilitation activities, the City's Housing Specialist monitored progress at least weekly and, in many instances daily, until the project was successfully completed. Inspections are performed prior to every Integrated Disbursement and Information System (IDIS) draw made. Both the Housing Specialist and property owner must sign a form indicating the inspection was made, and that all work performed was done so successfully. The City's only CDBG sub-recipient (The Salvation Army) signed a FY 2010 agreement which included various standard compliance elements. In accordance with said agreement, this sub-recipient provided monthly outcome reports to the City of Bowling Green. In February 2010, City staff also conducted a programmatic monitoring visit at that site.

Adherence to a written policy and procedures manual ensured further compliance. Program timeliness was monitored no less than monthly; utilizing IDIS report C04PR26 to determine progress. Adherence to the City's Citizen Participation Plan ensured that all comprehensive planning requirements (as

related to citizen participation) were met. File checklists were also used to gauge progress in meeting required standards.

Program staff also input project data into the IDIS no less than quarterly.

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. No citizen comments were received during the 15-day comment period (November 1, 2011 through November 15, 2011).
2. **Federal Funds Made Available for Furthering Consolidated Plan Objectives, Program Income, Funds Committed and Funds Expended during the Program Year:**

Several types of federal funding were made available in FY 2010 for the purpose of furthering Consolidated Plan objectives: the FY 2010 CDBG Entitlement Grant allocation, CDBG funds carried over from prior years, Business Revolving Loan fund/proceeds and remaining CDBG-R funding. The amount estimated for FY 2010 program income was \$175,000. As shown in the table, Business Revolving Loan Fund revenues (the only program income received) totaled \$183,420.86. The FY 2010 allocation was \$326,962. The amount of that allocation committed to activities in FY 2010 was \$236,487.12; whereas the total amount drawn (from the FY 2010 allocated funds) was \$213,742.55. Funds committed (includes RLF, FY 2010 and prior years' funds) through report year 2010 totaled \$423,498.39; expenditures during the timeframe were \$575,856.18. The table shown below sets forth all federal funds made available for furthering the Consolidated Plan objectives; while the table located on page 15 provides more detail regarding other federal funds that were leveraged in FY 2010.

Federal Funds Made Available in FY 2010

CDBG Resources	Amount Made Available in FY 2010
FY 2010 Entitlement	\$326,962.00
Leftover CDBG funds from prior years	\$384,045.25
Business Revolving Loan Fund Revenues	\$183,420.86
CDBG-R Allocation	\$16,669.74
TOTAL	\$911,097.85

Geographic Distribution and Location of Expenditures:

One hundred percent (100%) of all non-administrative CDBG-funded activities meet the National Objective of benefitting persons with low- and moderate incomes.

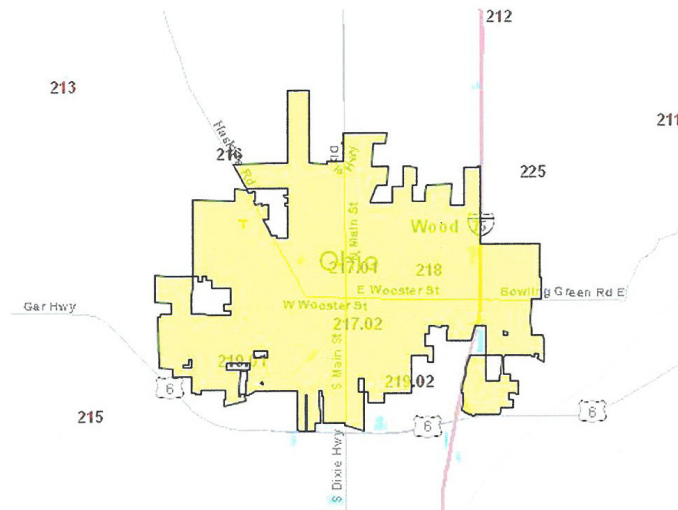
There are no specific geographic target areas for the City's CDBG-funded housing and community development activities benefitting low- and moderate-income clients. However, three low-moderate income area (LMA) activities were carried out in FY 2010:

- Utilizing leftover CDBG funds from prior years (\$50,000) sidewalk reconstructions were conducted during FY 2010 within census tracts 217.01 and 217.02. Both census tracts are low-moderate income areas with greater than 51 percent low-moderate income concentration. The City of Bowling Green provided an added \$6,209.73 in funding toward this project. Outcomes for this project are reported at IDIS activity #406.
- During FY 2010, \$5,215 in leftover CDBG funding from prior years was utilized to plant trees in census tracts 217.01, 217.02 and 219.02 (at Carter Park). All three census tracts have a low-moderate income concentration level greater than 51 percent. The new trees were replacements for diseased trees, and were planted in various public access right-of-way locations within the census tracts. Outcomes for the Carter Park tree planting project are reported at IDIS activity #422; whereas the census tract 217.01 and 217.02 project outcomes are found at activity #423.

Map Containing Census Tract Locations for the City of Bowling Green:

Census tracts 217.01, 217.02 and 219.02 have greater than 51 percent concentrations of persons with low to moderate incomes *and* are primarily residential; making them all CDBG low-moderate area (LMA) eligible. The

U.S. Census Bureau map of Bowling Green (displayed below) includes markers indicating these LMA census tracts' locations.



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:

1. Throughout FY 2010, the City of Bowling Green undertook various actions to identify and overcome gaps in institutional structures. Said actions also served to enhance coordination, both *internally and externally*.

Internally: The City continued to employ its existing process for reconciling all financial aspects of the CDBG Program; utilizing a cooperative process (between the Grants and Finance Department staff) that occurs monthly and ensures a smooth year-end program close out. The Grants Department reviewed, and where needed, tweaked written administrative procedures in an effort to ensure continued quality operations in the event of staff absences and/or departures.

Externally: The City continues to participate in a variety of collaborative community efforts in an effort to overcome institutional gaps. Community participation efforts better ensure the City's ability to identify and fill gaps in services for low-income individuals through the sharing of resources and information. Such efforts include:

- **The Wood County No Wrong Door Program:** The City of Bowling Green serves as a member agency of this countywide information and referral program. The No Wrong Door's purpose is to close gaps in the public's awareness of available services in Wood County. The Grants Administrative Secretary has been designated as the City's "No Wrong Door Gatekeeper." The No Wrong Door Gatekeeper has been trained to handle inquiries and make referrals to citizens. The City of Bowling Green was a charter sponsor of this effort, which involved collaboration between seventeen agencies, including the Wood County

Alcohol, Drug Addiction and Mental Health Services Board, the United Way of Greater Toledo-Wood County Office and the Wood County Family and Children First Council.

- **The Wood County Committee on Aging (WCCOA):** The Grants Administrator continues to serve as a Governing Board member and Chairperson of the WCCOA Safety Committee. Involvement with this board has provided City staff greater understanding of how to meet the housing and transportation needs of the elderly, locally.
- **The Wood County Family & Children First Council (FCFC):** The Grants Administrator continues to serve as a voting member and participant on the FCFC Strategic Planning Committee. The City's participation with the FCFC increases countywide collaborative efforts necessary to serve needy families and children, and helps to identify various unmet needs.
- **The Revolving Loan Board:** The Bowling Green Revolving Loan board reviews and approves business loans for the revolving loan fund. The Grants Administrator serves as an ad hoc member of this Board. Involvement with this Board enhances staff's understanding of local employment gaps.
- **Transit Advisory Committee (TAC):** The Grants Administrator serves as an ad hoc member of the City's Transportation Advisory Committee (TAC). The TAC reviews issues and recommends actions to the Mayor, regarding public transportation affecting the City of Bowling Green. The TAC ensures that public transportation needs are assessed and addressed.
- **Human Relations Committee:** The City's Housing Specialist attends local Human Relations Committee meetings, providing program updates, progress reports and other information related to the Fair Housing Program to the committee. The Housing Specialist also uses the meeting as an opportunity to gather important information/updates from the committee related to fair housing issues.
- **Public Transit & Passenger Rail Committee:** The Grants Administrator was appointed by the Mayor to serve on this committee, which is spearheaded by the Toledo Metropolitan Area Council of Governments. The committee assesses regional transportation needs.

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:

1. The City frequently monitored all CDBG program activities, utilizing established policies and procedures for guidance and to ensure successful project completion.

Regarding those activities carried out directly by the City of Bowling Green (or by contractors), City employees monitored project progress and compliance no less than weekly. Many of the activities (e.g. housing rehabilitation) are monitored no less than daily while in progress. The City's Grants Administrator directly monitored public improvement, administrative and public service activities and the City's Housing Specialist monitored all housing program activities. Monthly fiscal reconciliations are performed by the Grants Department with final review being conducted by the City's Finance Director.

Sub-recipient activity monitoring was ongoing and in adherence with all established written agreements between the City and the sub-recipient (The Salvation Army). Communication between the City's Grants Administrator and the representative from this organization took place at least monthly during FY 2010. In accordance with the Sub-Recipient Agreement between the City and the Salvation Army, monthly progress reports were also received by the City to ensure all planned outcomes were being met. Per the written agreement between the two entities, the Grants Administrator also conducted on-site activity monitoring during the program year to ensure compliance.

2. All monitoring results were satisfactory, with no noted instances of noncompliance. In an effort, however, to implement continuous quality improvements, the City has more recently refined its process for completing program fiscal reconciliations and has also developed various written procedures related to daily operations to ensure seamless delivery of services, even in the event of staff absences or departures.
3.
 - a. In relation to the housing and community development needs locally, the City of Bowling Green has identified the following three problems:
 - decreased access to housing decency/affordability for persons with low and moderate incomes;
 - limited access to economic opportunities for low and moderate income persons; and
 - minimized access to a more suitable living environment for persons with low and moderate incomes.

The table on the following page illustrates the effect that CDBG activities/programs have had in resolving these problems during FY 2010 (September 1, 2010 through August 31, 2011). CDBG funding made it

possible to address and improve upon all three of the problem areas identified above.

The Effect CDBG Programs Had in Solving Community Problems

Local Problem	CDBG-funded Resolutions
Decreased access to decent, affordable housing	5 units of elderly-occupied housing repaired, 17 units of mobile homes repaired, 11 units of rental housing rehabilitated and made affordable.
Limited access to economic opportunities	9 jobs created; 1 retained for persons with low/moderate incomes
Minimized access to a suitable living environment	2 tree planting projects and 1 sidewalk reconstruction conducted in LMAs, 110 added elderly and disabled adults received public transit access, 211 added homeless persons received transitional housing.

- b. In FY 2010, the City made marked progress in meeting CDBG priority needs and specific objectives. The table below demonstrates how Bowling Green’s accomplishments that the City is getting closer to making its vision of the future an actual reality.

The Progress Made in Meeting Priority Needs and Specific Objectives

CDBG Activity	Priority Need	Specific Objective	Outcomes Planned	Outcomes Achieved
Rental Rehabilitation	Provide decent, affordable housing	Increase affordability	9 housing units	11 housing units
Mobile Home Repair	Provide decent housing	Increase accessibility	10 housing units	17 housing units
Housing Implementation	Provide decent housing	Increase accessibility	21 housing units	33 housing units
Public Transportation	Provide suitable living environment	Increase accessibility	90 persons	110 persons
Transitional Housing for the Homeless	Provide suitable living environment	Increase accessibility	140 persons	211 persons
Elderly Home Repair	Provide decent housing	Increase accessibility	2 housing units	5 housing units
Administration/Planning	n/a	n/a	n/a	n/a
RLF Small Business Job Creation	Create economic opportunities	Increase accessibility	7 jobs	10 jobs
Tree Planting	Provide suitable living environment	Increase accessibility	8,851 persons	8,851 persons
Sidewalk Reconstruction	Provide suitable living environment	Increase accessibility	1,634 persons	1,634 persons

- c. CDBG funding, in FY 2010, enabled the City of Bowling Green to provide increased levels of decent housing, a more suitable living environment and expanded economic opportunities. One hundred percent (100%) of CDBG-funded (non-administrative) activities benefitted persons with low and moderate incomes. Below is a table which provides added detail.

How Low-Moderate Income Persons Benefitted from CDBG Programs

Planned Outcome	Specific Achievements
Provide decent housing	Completed 11 rental rehabilitations, 17 mobile home repairs and 5 elderly emergency home repairs. All provided to low-mod persons.
Create a suitable living environment	Completed 2 tree planting projects and 1 sidewalk reconstruction project in LMAs, provided 211 homeless persons with transitional housing and provided reduced transit fares to 110 older and disabled adults.
Expanded economic opportunities	Created 9 and retained 1 jobs for persons w/low-mod incomes.

- d. Not applicable. No CDBG-funded activities fell behind schedule in FY 2010.
- e. The City of Bowling Green’s CDBG-funded activities and strategies made a profound impact on identified community needs during FY 2010. The primary needs identified include these main categories:
- Improved access to decent and affordable housing;
 - A more suitable living environment; and
 - Expanded economic opportunities.

The activities and strategies developed to address the above-noted needs are as follows:

Activities aimed at the provision of decent, affordable housing:

- Rental Rehabilitation—Single Units
- Rental Rehabilitation—Multi Units
- Mobile Home Repair
- Elderly Emergency Home Repair

Activities aimed at the provision of a suitable living environment:

- Transitional Housing for the Homeless
- B.G. Transit

- Sidewalk Reconstruction in LMAs (census tracts 217.01 and 217.02)
- Tree Planting in LMAs (census tracts 217.01, 217.02 and 219.02)

Activities aimed at the provision of expanded economic opportunities:

- RLF Small Business Loans

Specific detail regarding activity impact is found in the table below.

Impact on Identified Need in FY 2010

CDBG Activity	Priority Need	Outcomes Achieved
Rental Rehabilitation	Provide decent, affordable housing	11 housing units
Mobile Home Repair	Provide decent housing	17 housing units
Housing Implementation	Provide decent housing	33 housing units
Public Transportation	Provide suitable living environment	110 persons
Transitional Housing for the Homeless	Provide suitable living environment	211 persons
Elderly Home Repair	Provide decent housing	5 housing units
Administration/Planning	n/a	n/a
RLF Small Business Job Creation	Create economic opportunities	10 jobs
Tree Planting	Provide suitable living environment	8,851 persons
Sidewalk Reconstruction	Provide suitable living environment	1,634 persons



Trees were planted in public access right-of-ways in several low-moderate income areas.

f. The table below displays the indicators describing CDBG FY 2010 results.

Indicators Describing FY 2010 Results

Activity	Performance Indicators	Results
Rental Rehabilitation (single and multi units)	Number of housing units rehabilitated and made more decent/affordable	11 units made more decent/affordable
Mobile Home Repair	Number of housing units repaired, made decent	17 units repaired, made more decent
Public Transportation	Number of persons with improved access to a suitable living environment	110 added elderly and disabled adults served, given access to a suitable environment
Transitional Housing for the Homeless	Number of persons with improved access to a suitable living environment	211 added homeless persons served, given improved access to a suitable environment
Elderly Emergency Home Repair	Number of housing units repaired, made decent	5 units repaired, made more decent
Tree Planting	Number of persons with improved access to a suitable living environment	2 public improvements conducted in LMA gave access to 8,851 low-moderate income persons: all received improved access to a suitable living environment
RLF Job Creation	Number of jobs created, improving access to economic opportunities	9 jobs created; 1 retained, improved access to economic opportunities
Sidewalk Reconstruction	Number of persons with improved access to a suitable living environment	1 public improvement conducted in LMAs gave access to 1,634 low-moderate income persons: all received improved access to a suitable living environment

- g. Not applicable. No barriers caused a negative impact on fulfilling the City's strategies and overall vision during FY 2010. All planned outcomes were either met or exceeded during the program year.
- h. Not applicable. All major goals were on target during program year 1. Every planned activity for FY 2010 was completed and all anticipated outcomes achieved. In some instances, leftover CDBG funding from prior years was utilized to exceed planned goals during the program year.
- i. Even though all projects were on target and all major goals achieved during FY 2010, the City will continue to conduct continuous quality improvement measures in the coming program year. Currently, the City is reviewing and amending the CDBG Housing Program Policy and Procedure manual. This practice is one which will only serve to strengthen the programming further.

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:

1. During FY 2010, the City contracted with a professional organization employing an individual with a lead abatement contractor license who is also a licensed lead risk assessor. The contractor identified the scope of work required to make the property lead safe (during and after rehabilitation) and conducted clearance testing (to ensure lead safety upon project completion).

All applicants participating in the City's housing programs received the brochure entitled "*Lead Based Paint: A threat to your children*" as well as the lead paint inspection report and lead paint clearance report. Households, where lead hazards exist and children ages six or younger are present, were urged, in writing, to have children tested for elevated blood lead levels by their family physician or at the Wood County Health Department. For those households without insurance and unable to pay for testing, the City will cover the cost for the lead testing.

The aforementioned actions have been outlined within the City's CDBG *Housing Program Policies and Procedures Manual*, and serve as standard operating procedures for all housing programs. The City's actions evaluate and reduce lead-paint hazards associated with CDBG-housing program rehabilitation activities.

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:

1. The best example of local actions taken to foster and maintain affordable housing in FY 2010 is Bowling Green's CDBG-funded Rental Rehabilitation program. All property owners (landlords) participating in this program provide low-moderate income persons with Fair Market rent rates in exchange for the rehabilitation work performed on the property. Participating property owners must also provide one half of the total funding for the project.

The City's other CDBG-funded housing programs (Mobile Home Repair and Elderly Emergency Home Repair) offer low-moderate income persons the ability to improve the decency of housing without incurring added cost. As a result, these two activities, in a sense, also foster/maintain affordable housing

locally. The table below provides added detail regarding the actions taken in FY 2010 to foster and maintain affordable housing in Bowling Green.

Actions Taken in FY 2010 to Foster/Maintain Affordable Housing

Activity	Total CDBG Funds Used	Housing Units Rehabbed or Repaired	Non-CDBG Funds Leveraged	% LMI Benefit	Total Funds Used
Elderly Emergency Home Repair	\$29,120.00	5	\$773.00	100%	\$29,893.00
Mobile Home Repair	\$41,832.00	17	\$0.00	100%	\$41,832.00
Rental Rehabilitation	\$98,555.51	11	\$108,728.00	100%	\$207,283.51
TOTAL	\$169,507.51	33	\$109,501.00	100%	\$279,008.51

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:

1. Significant progress was demonstrated by the City of Bowling Green in terms of meeting specific objectives for providing affordable housing during CDBG FY 2010. During the program year, all planned housing goals were exceeded—utilizing unexpended CDBG funding from prior years.



The City’s CDBG Mobile Home Repair Program increases decent, affordable housing options for persons with low-mod incomes.

The table on the following page sets forth 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.

Progress Meeting Specific Objectives to Provide Affordable Housing

Activity	Proposed Goal	Actual Outcome	Renters or Owners	# Extremely Low Income	# Low Income	# Moderate Income
Elderly Emergency Home Repair	2	5	Owners	0	0	5
Mobile Home Repair	10	17	Owners	2	4	11
Rental Rehabilitation	9	11	Renters	2	6	3
Total	21	33	0	4	10	19

- The City of Bowling Green’s CDBG-funded Rental Rehabilitation Program was highly successful, throughout FY 2010, in terms of providing affordable housing that met the Section 215 definition of “affordable housing.” The CDBG Rental Rehabilitation activity provides zero-interest, deferred loans to landlords for a seven-year period. During that time, a mortgage lien is placed on the property, and the property owner must rent to low-moderate income tenants at Fair Market Rent levels. Participating property owners must also provide funding for one half of the total rehabilitation costs. If the property is sold or title transferred during the period, the loan must be repaid in full. At the end of the period, the loan is forgiven if the owner is not in default of program guidelines. Rental Rehabilitation Program outcomes for FY 2010 are displayed in response #1 above.

During FY 2010, Section 8 Fair Market rental rates were used by the City of Bowling Green as benchmarks for affordable rents in the Rental Rehabilitation Program. The table below sets forth the latest Section 8 Fair Market Rents utilized during FY 2010.

Fair Market Rents Utilized for Rental Rehabilitation Affordability

# Bedrooms	Gross Rent	Rent Not Including Utilities*
0	\$470.00	\$406.00
1	\$523.00	\$458.00
2	\$647.00	\$529.00
3	\$835.00	\$651.00
4	\$910.00	\$664.00
5	\$1,047.00	\$746.00

*Detached House

- Detailed census data pertaining to housing condition is no longer available. As a result, when developing the Five-year Consolidated Plan (FY 2010-2014), CHAS data served, primarily, to project Bowling Green’s worst case housing needs and housing needs of persons with disabilities. The categories demonstrating the greatest need are indicated below:

Categories with High Percentage of Housing Problems

- Owners <=30% MFI: 84.3%

- Owners >30% to <=50% MFI: 50.9%
- Owners >50 to <=80% MFI: 38.3%
- Renters <=30% MFI: 84.5%
- Renters >30% to <=50% MFI: 71.5%
- Extra Elderly Renters <=30% MFI: 44.4%
- Extra Elderly Renters >=30% to <=50% MFI: 100%
- Elderly Renters >30 to <=50% MFI: 34.5%
- Elderly Renters >50 to <=80% MFI: 50%
- Elderly Owners <=30% MFI: 100%
- Extra Elderly Owners >30 to <=50% MFI: 29.4%
- Elderly Owners >30 to <=50% MFI: 100%
- Elderly Owners >50 to <=80% MFI: 75%
- Disabled Renters <=30% MFI: 86.2%
- Disabled Renters >30 to <=50% MFI: 70.6%
- Disabled Owners <=30% MFI: 50%
- Disabled Owners >30 to <=50% MFI: 100%
- Small Related Renters <=30% MFI: 76.2%
- Small Related Renters >30 to <=50% MFI: 64.3%
- Small Related Owners <=30% MFI: 100%
- Small Related Owners >30 to <=50% MFI: 79.6%
- Small Related Renters >50 to <=80% MFI: 51.3%
- Large Related Renters <=30% MFI: 100%
- Large Related Renters >30 to <=50% MFI: 66.7%
- Large Related Owners >50 to <=80% MFI: 89.5%

Categories with High Percentage of Cost Burden >30 Percent

- Owners <=30% MFI: 84.3%
- Owners >30% to <=50% MFI: 50.9%
- Owners >50 to <=80% MFI: 38.3%
- Renters <=30% MFI: 82.8%
- Renters >30% to <=50% MFI: 69.5%

Categories with High Percentage of Cost Burden >50 Percent

- Owners <=30% MFI: 54.3%
- Owners >30% to <=50% MFI: 31.9%
- Renters <=30% MFI: 69.4%

Although the categories above demonstrated the greatest need (based upon SOCDS CHAS Data), *all households at or below 80 percent of the Median Family Income (MFI) level are considered to have high need in Bowling Green.* This is due to the fact that a significant number of housing units are aging and the cost of local housing is high, comparatively. Local housing costs can mostly be attributed to the fact that Bowling Green is the site of a large university (Bowling Green State University); which tends to drive up the costs of housing. The City's CDBG-funded housing programs are first-come, first served for all eligible households. Any eligible household at or below 80 percent of the MFI is considered to have a high need.

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:

1. Not applicable. There currently are no public housing units located in Bowling Green. The Henry Metropolitan Housing Authority does issue a baseline of 118 Section 8 vouchers for use in Bowling Green.

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:

1. Being the site of a large university (Bowling Green State University), Bowling Green housing prices do tend to be less affordable than what is ideally desirable. The City of Bowling Green's CDBG Rental Rehabilitation program is one which directly eliminates barriers to affordable housing. The CDBG-funded Elderly Home Repair and Mobile Home Repair programs address the problem of housing decency, primarily. However, they do enable persons with low and moderate incomes to remain in their homes at no added cost to the consumer. As a result, these programs also serve, to some degree, to address barriers to affordable housing. More detail regarding each program and how said barriers to affordability were addressed in FY 2010 are noted below.

Rental Rehabilitation: Rental rehabilitation program participation provides zero-interest, deferred loans to landlords for a seven-year period. During that time, a mortgage lien is placed on the property and the property owner must rent to low-moderate income tenants at Fair Market rent levels. If the property is sold or title transferred during the period, the loan must be paid in full. Granted that the owner is not in default of program guidelines at the end of the seven-year period, the loan is thereafter forgiven. The rehabilitation of nine (9) housing units of rental rehabilitation was planned for FY 2010. Utilizing a total of \$98,555.51 in CDBG funds (\$63,774 for multi- and \$34,781.51 for single-unit housing), 11 rental units (7 multi and 4 single-units) were rehabilitated in FY 2010. Property owners must match all CDBG funds expended for hard costs. In FY 2010, property owners provided \$108,728 in matching dollars toward CDBG rental rehabilitation projects. One hundred percent of the tenants receiving more decent, affordable housing as a result of these projects were at low- to moderate-income levels.

Mobile Home Repair: This zero-percent interest, deferred loan repair program provides low-income mobile home owners increased access to decent, affordable housing. Ten units of mobile home repair were planned for FY 2010. Utilizing FY 2010 entitlement funds totaling \$25,000 and leftover funds from prior CDBG years in the amount of \$16,832, 17 mobile home repairs were completed during the program year. One hundred percent of those served were at low- to moderate-income levels.

Elderly Emergency Home Repair: This activity enables the City of Bowling Green to repair or replace one substandard housing system or feature per eligible household. To participate, homeowners must be 62 years of age or older and at very-low or low-income levels. Grants for home repair may not

exceed \$6,000 per household. The activity provides lower-income, older adults improved access to decent housing. Two units of housing repair were planned for FY 2010. During the funding year, \$29,120 (\$12,000 in FY 2010 entitlement funds and \$17,120 in unused CDBG funding from prior years) was expended to repair 5 owner-occupied housing units for very-low/low-income older adults. All program participants were at low and moderate income levels.

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.
 - a. Not applicable. The City of Bowling Green does not receive HOME/ADDI funding.
- 2.a. Not applicable. The City of Bowling Green does not receive HOME/ADDI funding.
3.
 - a. Not applicable. The City of Bowling Green does not receive HOME/ADDI funding.
4.
 - a. Not applicable. The City of Bowling Green does not receive HOME/ADDI funding.
 - b. Not applicable. The City of Bowling Green does not receive HOME/ADDI funding.
 - c. Not applicable. The City of Bowling Green does not receive HOME/ADDI funding.

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:

1. In FY 2010, the City of Bowling Green utilized CDBG funding to provide transitional housing for the homeless. There are no homeless shelters in Bowling Green. This activity ensured that homeless persons were provided temporary access to safe, decent housing—meeting a critical community need. *The paragraph below provides added detail.*

Transitional Housing for the Homeless: CDBG funds totaling \$12,000 were used to provide two units of transitional housing for local homeless persons. The planned goal for FY 2010 was to provide an added 140 homeless persons with transitional housing. During the program year, an added 211 local homeless persons received transitional housing. The Salvation Army is the sub-recipient for this public service activity. All persons served were at extremely-low income levels.

2. The City of Bowling Green undertook various actions, utilizing CDBG funds in FY 2010, to help homeless persons make the transition to permanent housing and independent living. These actions are discussed below in greater detail.

Transitional Housing for the Homeless: Transitional housing for the homeless is an activity that provides homeless persons the ability to secure work and other vital resources while being temporarily sheltered. Bowling Green currently has no homeless shelters, making the activity's effectiveness even more pronounced. In FY 2010, CDBG funding (\$12,000) was utilized to provide two units of transitional housing for local homeless persons. The planned goal for FY 2009 was to provide an added 140 homeless persons with transitional housing. During the program year, an added 211 local homeless persons received transitional housing. The Salvation Army is the sub-recipient for this public service activity. All persons served were those at extremely-low levels.

Rental Rehabilitation: Without the increased availability of affordable rental housing, homeless persons generally cannot transition, successfully, from being homeless to being permanently housed. The Rental Rehabilitation Program increases the supply of affordable rental housing locally. Program participation provides zero-interest, deferred loans to landlords for a seven-year period. During that time, a mortgage lien is placed on the property and

the property owner must rent to low-moderate income tenants at Fair Market rent levels. If the property is sold or title transferred during the period, the loan must be paid in full. Granted that the owner is not in default of program guidelines at the end of the seven-year period, the loan is thereafter forgiven. The completion of nine (9) housing units of rental rehabilitation was planned for FY 2010. Utilizing a total of \$98,555.51 in CDBG funds (\$63,774 for multi- and \$34,781.51 for single-unit housing), 11 rental units (7 multi and 4 single-units) were rehabilitated in FY 2010. Property owners must match all CDBG funds expended for hard costs. In FY 2010, property owners provided \$108,728 in matching dollars toward rental rehabilitation projects. One hundred percent of those served (tenants) were at low- to moderate-income levels.

B.G. Transit: The B.G. Transit provides individuals with affordable transportation access to job sites as well as to other essential services necessary to transition out of homelessness. For residents without motor vehicles, public transit is a critical component in transitioning out of homelessness. CDBG funds make it possible for the City of Bowling Green to continue providing its citizens with a public transit system as CDBG dollars are used to meet the Federal Transit Administration's (FTA) and the Ohio Department of Transportation's (ODOT) local match funding requirements. This service is also funded, in part, through the City of Bowling Green, an operating grant from the FTA and ODOT and the Ohio Elderly and Disabled Fare Transit Assistance Program. The City's CDBG goal (for FY 2009) was to provide first-time reduced-fare access to 90 elderly and disabled. During the period, CDBG funding (\$50,000) provided an added 110 elderly and disabled adults affordable access to public transportation. One hundred percent (100%) of the persons served had low and moderate incomes.

Job Creation via the Business Revolving Loan Fund (RLF): Funds from the City of Bowling Green's Business RLF were utilized to provide \$160,500 in start-up and expansion loans to local businesses in FY 2010. In exchange, loan recipients agreed to create one job (made available to a low-moderate income person) for every \$20,000 loaned. The loan recipient is given three years to achieve this outcome. In FY 2010, loans made through the City's Business Revolving Loan Fund resulted in the creation of 9 full-time equivalent jobs (and the retention of one job) for persons with low and moderate incomes. Although it is unknown if these jobs were filled by persons transitioning from homelessness, the creation of these jobs widens the availability of employment opportunities, locally, and serves as a potential mechanism for homeless transitioning.

Section 8 Voucher Program: *This project is not CDBG-funded, but it is a significant part of the City's strategy for transitioning homeless persons to permanent housing and independent living.* The City contracts with the Henry Metropolitan Housing Authority to administer the Section 8 Voucher Program in Bowling Green. Section 8 vouchers give eligible persons access to safe, affordable rental housing; which ensures greater success in transitioning from homelessness. In FY 2010, a baseline number of 118 vouchers were provided to qualified low-income residents in Bowling Green.

3. Not applicable. During the program year, the City of Bowling Green did not seek or obtain funding from the Homeless SuperNOFA.

Specific Homeless Prevention Elements

1. Identify actions taken to prevent homelessness.

Program Year 1 CAPER Specific Housing Prevention Elements response:

1. Utilizing CDBG and other sources of funding, the City of Bowling Green undertook various actions to prevent homelessness during FY 2011. Those efforts are highlighted in the table below. *For more detail on the CDBG-funded activities displayed and associated accomplishment data, see pages 3 through 10 of this document.*

Activity	Action Taken	Funding Sources
Rental Rehabilitation	Made 11 rental units more decent, affordable	CDBG entitlement funds and property owner match dollars
B.G. Transit	An added 110 elderly and disabled adults received access to public transit	CDBG entitlement funds, City of Bowling Green general funds, state and federal grant funding and transit fare revenues
Section 8 Voucher Program	A baseline of 118 Section 8 vouchers were made available locally	HUD (non-CDBG)
RLF-funded Business Loans	9 jobs created; 1 retained for persons with low-mod incomes	Business Revolving Loan Funds

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:

1. Not applicable. The City of Bowling Green does not receive ESG funds.
2.
 - a. Not applicable. The City of Bowling Green does not receive ESG funds.
 - b. Not applicable. The City of Bowling Green does not receive ESG funds.
3.
 - a. Not applicable. The City of Bowling Green does not receive ESG funds.
4.
 - a. Not applicable. The City of Bowling Green does not receive ESG funds.
5.
 - a. Not applicable. The City of Bowling Green does not receive ESG funds.
 - b. Not applicable. The City of Bowling Green does not receive ESG funds.
 - c. Not applicable. The City of Bowling Green does not receive ESG funds.

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.
a.

Assessed Use of CDBG Funds in FY 2010

Activity	Priority Level	Specific Objective	Need or Desired Outcome	Goal	Actual	Total CDBG \$ Used
Elderly Emergency Home Repair	High	Provide Decent Housing	Accessibility	2 housing units	5 housing units	\$29,120.00
Mobile Home Repair	High	Provide Decent Housing	Accessibility	10 housing units	17 housing units	\$41,832.00
Rental Rehabilitation	High	Provide Decent, Affordable Housing	Affordability	9 housing units	11 housing units	\$98,555.51
Housing Implementation	High	Provide Decent, Affordable Housing	Accessibility	21 housing units	33 housing units	\$84,380.04
B.G. Transit	High	Create a suitable living environment	Accessibility	90 persons	110 persons	\$66,000.00
Tree Planting	High	Create a suitable living environment	Accessibility	8,851 persons	8,851 persons	\$5,215.00
Transitional Housing for the Homeless	High	Create a suitable living environment	Accessibility	140 persons	211 persons	\$12,000.00
Job Creation via RLF-funded Business Loans	High	Create economic opportunities	Accessibility	7 jobs	10 jobs	\$160,500.00
Sidewalk Reconstruction	High	Create a suitable living environment	Accessibility	1,634 persons	1,634 persons	\$50,000.00
Administration	n/a	n/a	n/a	n/a	n/a	\$28,253.63
TOTAL						\$575,856.18

The table above provides an assessment in relation to CDBG funds to the priorities, needs, goals and specific objectives in the Consolidated Plan. CDBG funding was utilized by the City of Bowling Green during FY 2010 to meet these specific objectives aimed at benefiting low- and moderate-income level persons:

- The provision of decent, affordable housing;
- The delivery of a more suitable living environment; and
- The expansion of economic opportunities.

**Evaluation of Five-Year Consolidated Plan Accomplishments
FY 2010-2014**

In program year 1, the City of Bowling Green was successful in achieving planned outcomes as set forth within the FY 2010-2014 Consolidated Plan. For assessment purposes, planned CDBG activities have been broken into four broad categories: Housing Rehabilitation, Community Development, Public Services and Economic Development. The table below displays category classifications for projects undertaken during program year 1 of the City’s FY 2010-2014 Consolidated Plan. Below the table, are narrative assessments regarding the City’s performance as it relates to the Five-Year Consolidated Plan.

FY 2010-2014 CDBG-funded Activities Undertaken (as of August 31, 2011)

Housing Rehabilitation	Community Development	Economic Development	Public Services
Rental Rehabilitation	Sidewalk Reconstruction	Revolving Loan Fund Business Loans	B.G. Transit
Mobile Home Repair	Tree Planting in Census Tracts 217.01, 217.02 and 219.02 (FYs 2005-2007 and FY 2009)		Transitional Housing for the Homeless
Elderly Emergency Home Repair			Transitional Housing for the Homeless

Housing Rehabilitation FY 2010 through FY 2014

Through the use of CDBG funds, the City improved the decency and affordability of the local housing stock during program year one of the Consolidated Plan. During FY 2010, 33 units of housing have been repaired or rehabilitated; exceeding the original goal of 21 units. *Every CDBG dollar used benefitted persons with low and moderate incomes.*

Economic Development Activities FY 2010 through FY 2014

Business Revolving Loan funds were used to carry out job creation activities in FY 2010. In program year one, the creation of 7 jobs was planned; whereas 9 jobs were actually created and 1 retained. *All jobs created benefitted persons with low and moderate incomes.*

Public Service Activities FY 2010 through FY 2014

The City's efforts to achieve planned goals for public service activities were quite successful in FY 2010. Every planned goal was exceeded during this period. *One hundred percent (100%) of the public service activities undertaken aided in improving the suitability of the living environment for low-moderate income persons.* The planned goal for FY 2010 was to serve at least 230 added clients through two public service activities (both displayed in the table above). A total of 321 low and moderate income clients were actually served during the period; making this category one of tremendous benefit.

Community Development Activities FY 2010 through FY 2014

Utilizing leftover CDBG funds from prior years, the City was able to carryout a sidewalk reconstruction project which took place in census tracts 217.01 and 217.02 and two tree planting activities (one which occurred in census tracts 217.01 and 217.02 and one at Carter Park (census tract 219.02). All activities were carried out in census tracts which have greater than 51 percent low-moderate income residency. As a result of these public improvement projects 10,485 persons were granted access to a more suitable living environment.



Trees were planted throughout LMA's in public access right-of-way locations during FY 2010.

- b. Using leftover funds from prior years, the City of Bowling Green exceeded all planned CDBG FY 2010 goals for providing affordable housing. To some extent, *all* the City's CDBG-funded housing programs assist in the provision of affordable housing for persons with low and moderate incomes. The City's Rental Rehabilitation program fosters and maintains affordable housing; providing low-moderate income persons with fair market rent prices. The City's other CDBG housing programs (Mobile Home Repair and Elderly Emergency Home Repair) offer low-moderate income persons the ability to improve the decency of housing without incurring added cost. The activities listed in the table below provide an assessment of the progress made in FY 2010. A table found on page 28, provides added detail regarding the number of extremely low, low and moderate households served. *One hundred percent (100%) of these activities benefitted low- and moderate-income persons.*

Progress in Meeting Goals to Provide Affordable Housing in FY 2010

Activity	Housing Occupant Type	Planned Accomplishments	Housing Units Rehabbed or Repaired	% LMI Benefit	Total CDBG Funds Used
Rental Rehabilitation	Renter	9 housing units	11	100%	\$98,555.51
Elderly Emergency Home Repair	Owner	2 housing units	5	100%	\$29,120.00
Mobile Home Repair	Owner	10 housing units	17	100%	\$41,832.00
TOTAL			33	100%	\$169,507.51

- c. With the exception of administrative expenses (totaling \$28,253.63), one hundred percent (100%) of CDBG funding was used to carry out housing and community development activities which benefitted persons of low and moderate income levels. The table below provides specific detail regarding how CDBG funds were used in FY 2010 to benefit extremely-low-, low- and moderate-income persons.

How CDBG Funds Benefitted Low-income Persons in FY 2010

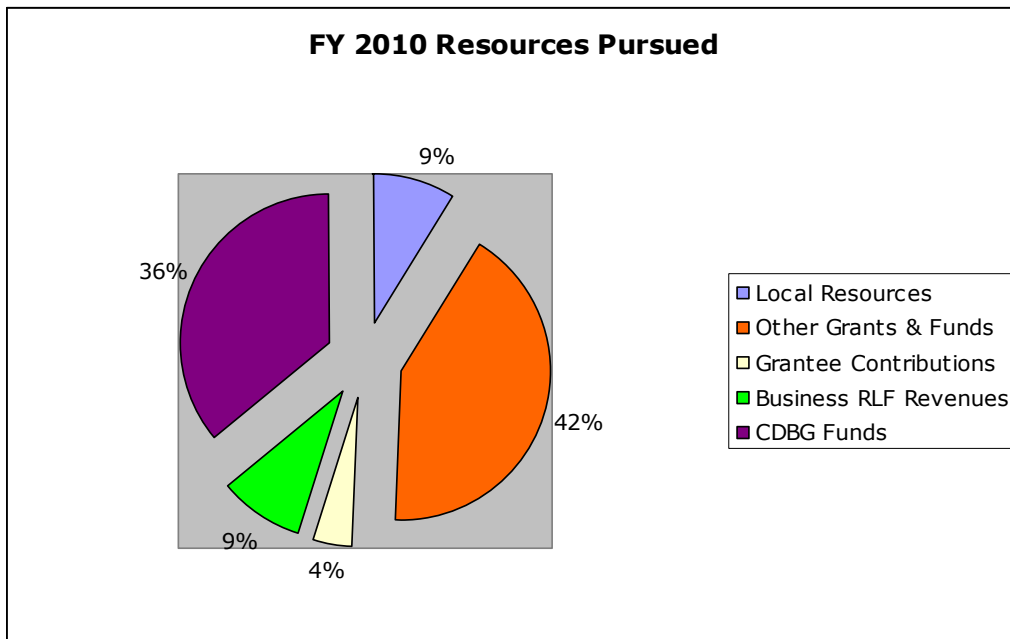
Activity	#LMI Persons Served			Total CDBG Funds Used	% LMI Benefit
	# Extremely Low Income	# Low Income	# Moderate Income		
Elderly Emergency Home Repair	0	0	5	\$29,120.00	100%
Mobile Home Repair	2	4	11	\$41,832.00	100%
Rental Rehabilitation	2	6	3	\$98,555.51	100%
B.G. Transit	0	55	55	\$66,000.00	100%
Transitional Housing for the Homeless	206	5	0	\$12,000.00	100%
RLF-funded Business Loans	8	1	1	\$160,500.00	100%
Tree Planting (LMA)		8,851		\$5,215.00	100%
Sidewalk Reconstruction (LMA)		1,634		\$50,000.00	100%
Housing Implementation	Outcomes reported at specific housing activities	Outcomes reported at specific housing activities	Outcomes reported at specific housing activities	\$84,380.04	100%
Administration	n/a	n/a	n/a	\$28,253.63	n/a
TOTAL	218	10,556	75	\$575,856.18	100%

- 2.
- a. There were no major changes made to existing program objectives during FY 2010. As in the past, leftover CDBG funding from prior years was utilized to serve added persons with low and moderate incomes to meet community needs. All leftover funds were used to carry out CDBG activities previously approved by HUD.

Quality improvement measures will continue through FY 2011—to include a review of/revisions to the Housing Policy & Procedure Manual. The most significant program change planned for FY 2011 is the addition of an activity entitled “Low/Mod Housing Repair.” This new activity will meet a growing need evidenced by City employees, and highly ranked as a need by residents surveyed about low-mod housing needs. More detail about this activity is found in the City of Bowling Green’s FY 2011 CDBG Annual Plan.

- 3.
- a. The City of Bowling Green pursued a variety of added funding resources (program income, other grants/funds, local resources and grantee contributions) as indicated in the Consolidated Plan. These additional sources of funding enabled the City to meet more community needs. As planned, program income was earned through loan repayments made to the Business Revolving Loan Fund. Other grants and funds, public transit fare revenues, rental property owner match dollars, and public transit funding grants from the Ohio Department of Transportation and the Federal Transit Administration, were all obtained/maintained during program year 1.

For detailed information on the types and amounts of added funding secured, please refer to the “*How Federal Resources from HUD were Leveraged in FY 2010*” table located on page 15 of this report. The chart below provides a visual representation of the added funding sources pursued/secured in FY 2010.



- b. No certifications of consistency were requested or provided by the City of Bowling Green in FY 2010. If a request had been made of the City, however, certifications of consistency would have been provided in a fair, impartial manner to any party whose request was consistent with the FY 2010-2014 Five-Year Consolidated Plan.
- c. *The City of Bowling Green did not hinder Consolidated Plan implementation by action or willful inaction.* The various actions, discussed below, demonstrate that the City has implemented CDBG activities in accordance with its Five-Year Consolidated Plan and FY 2010 Annual Plan. In FY 2010, all planned goals were either met or exceeded. The City also ensured full compliance with standards pertaining to national objectives, and took actions to affirmatively further fair housing. Added detail is provided below.

Successful Plan Implementation

The City of Bowling Green's success in program year 1 of the FY 2010-2014 Consolidated Plan, overwhelmingly indicate their intent to meet all planned outcomes in a compliant manner. As already noted above, all Program Year 1 goals were met or exceeded, demonstrating that the City of Bowling Green did not hinder the Consolidated Plan implementation by any action or willful inaction. *For added details regarding Consolidated Plan implementation progress, see response 1.a. within this section.*

Meeting National Objectives

The City of Bowling Green did not fail to meet national objectives during FY 2010. All planned actions to support consolidated plan goals were carried out, and 100 percent of all non-planning/administrative activities benefited persons with low/moderate-incomes throughout the duration of the Consolidated Plan's implementation. As a result of these actions, the City of Bowling Green made significant progress toward its goals of providing decent housing, creating a suitable living environment and economic opportunities for its low-to moderate-income residents.

Affirmatively Furthering Fair Housing

The City's local provision of fair housing education services during FY 2010 provided members of the public with a timely response to Fair Housing-related inquiries. City staff also proactively provided the public with Fair Housing education, targeted primarily at low- and moderate-income persons. *Added detail on FY 2010 actions to affirmatively further Fair Housing is found on pages 11-13 and in Appendix E of this document.*

Adherence to CDBG Timeliness Requirements

Throughout Program Year 1, the City has consistently met its required level of timeliness in relation to expenditures. Unused CDBG funds from prior years were reallocated for use in other activities by Plan amendment, where required.

4. a. Not applicable. As evidenced in the table below, one hundred percent (100%) of the CDBG non-administrative/planning expenditures met national objective requirements in FY 2010.

How CDBG Funds Met National Objectives in FY 2010

CDBG Activity	National Objective
Rental Rehabilitation	LMH
Mobile Home Repair	LMH
Housing Implementation	LMH
Public Transportation	LMC
Transitional Housing for the Homeless	LMC
Elderly Home Repair	LMH
Administration/Planning	n/a
RLF Small Business Job Creation	LMJ
Tree Planting	LMA
Sidewalk Reconstruction	LMA

- b. Not applicable. *The City did comply with benefit certification throughout FY 2009. **One hundred percent of all non-planning/administrative activities benefited low-moderate income persons.*** City employees utilized written, established benefit certification processes to ensure that each and every CDBG-funded project met and documented compliance with national objective regulations. The table below provides specific explanation of the methods used to determine activity/client eligibility standards.

Benefit Certification Methods by Activity

Activity	National Objective	Methods Used to Ensure Eligibility and Benefit Certification
Elderly Emergency Home Repair	LMH	Application completion/income verification
Mobile Home Repair	LMH	Application completion/income verification
Rental Rehabilitation	LMH	Application completion/income verification
Housing Implementation	LMH	Application completion/income verification
B.G. Transit	LMC	Application completion/photo identification used to verify age. Physician completes form verifying disability.
Tree Planting	LMA	Census data
Transitional Housing for the Homeless	LMC	Application completion/income verification
Sidewalk Reconstruction	LMA	Census data
RLF-funded Business Loans	LMJ	Job creation form completed by loan & job recipient

5.
 - a. During FY 2010, no displacement occurred as a result of the implementation of CDBG-assisted activities. The City's Anti-displacement and Relocation Assistance Plan serves to minimize such instances. *Adopted in 1992, a copy of the Plan is located in Appendix I.*
 - b. In FY 2010, no households, businesses, farms or nonprofit organizations who occupied properties subject to the Uniform Relocation Act of 1974 or Section 104(d) of the Housing and Community Development Act of 1974, as amended, were displaced.
 - c. No displacements of any nature took place in FY 2010. As a result, there was no need to issue information notices to displaced households, businesses, farms or nonprofit organizations during the period.
6.
 - a. One hundred percent (100%) of all jobs created and/or retained as a result of the City's Business Revolving Loan Fund in FY 2010 were filled by low- and moderate-income persons. The City's written procedures and policies related to job creation are credited for making this possible.

All businesses receiving loan funds through the City's Business RLF must use a hiring practice that (under usual circumstances) would result in over 51 percent of low/mod persons being interviewed for applicable jobs being hired. The businesses must seriously consider a sufficient number of low/mod income job applicants to give reasonable opportunity to fill the position with such a person. Additionally, the distance from the residence and availability of transportation to the job site must be reasonable before a particular low/mod income person may be considered a serious applicant for the job.

Each loan applicant must state, in writing, as a part of the loan application the number of new employees (full- and/or part-time) to be hired. For every \$20,000 loaned, one full-time equivalent (FTE) job must be created that will be given to a low/mod person. Addendum A of the loan agreement for each loan recipient states the number of jobs to be created/retained for low/mod income persons as well as the timeframe in which the goal is to be met. Addendum A (a part of the loan paperwork), signed by the loan recipient(s), is a legally binding part of the loan closing documents. Revolving Loan Fund recipients are required to create or retain jobs for low-income individuals within three years of issuance of said loans.

Annually, until the job creation/retention requirements have been met, the City of Bowling Green will contact each loan recipient (in writing) to inquire as to whether or not the job creation/retention goal was realized. In doing so, the City is able to gather any job creation outcomes achieved and also provide a written reminder to loan recipients of the original expectation. If the job was created/retained, the City gathers signed/written documentation from the business owner and job recipient to ensure that the job was awarded to a low/mod person. If the job goal has not been met, the City conducts follow up with the business owner annually, until the requirement is accomplished. Loan recipients are given three years to meet their job creation goals.

- b. The table below sets forth the job titles of all ten of the permanent, full-time equivalent jobs created/retained in FY 2010 as a result of loans issued via the City’s Business Revolving Loan Fund. One hundred percent of the jobs were made available to persons with low and moderate incomes.

Jobs Created in FY 2010

RLF Loan Recipient	# Jobs Created	# Jobs Retained	Job Title(s)	% Made Available to Low/Mod Persons
Design Graphic Group, Inc.	1	0	Office and Clerical	100%
M & M Myles, Inc. DBA Myles Baker Street	2	0	Office and Clerical	100%
Bowling Green Hats & Accessories	1	0	Officials and Managers	100%
The Law Offices of Stevin J. Groth, LLC	1	0	Office and Clerical	100%
Stimmel's Market	1	1	Craft Workers (Skilled)	100%
Stimmel's Market	3	0	Laborers (Unskilled)	100%
Total	9	1		100%

- c. The Bowling Green Community Development Foundation (BGCDF) works in conjunction with local employers, providing them resources to enhance local workplace productivity. Their assistance to employers includes linkages to opportunities that bolster employees’ skills, experience levels, and education. Every Business RLF applicant works through the BGCDF during the application and loan process. BGCDF is a resource made available to all RLF loan applicants throughout the life of the business.
7. a. During FY 2010, the City undertook two low-moderate income limited clientele activities:
- B.G. Transit; and
 - Transitional Housing for the Homeless.

The “limited clientele,” designation is confined to those client groups where it is assumed that more than 51 percent of the clientele are low and moderate income (e.g. disabled adults, homeless persons and older adults). *All clientele for the activities listed below do fall within one of the categories of presumed limited clientele low- and moderate-income benefit.* A brief description of each activity and determination of income eligibility criteria is set forth below:

B.G. Transit (*Presumed Limited Clientele is disabled adults and elderly persons*): In FY 2010, \$66,000 was utilized to meet grant match requirements for the local public transportation grant issued by the Federal Transit Administration and the Ohio Department of Development. The use of CDBG funding allowed the City to provide reduced-price public transportation to 110 added elderly and disabled persons within the city limits of Bowling Green.

A reduced fare Transit ID card is issued by the City of Bowling Green to qualified individuals, once the following eligibility criteria have been met:

- Elderly individuals must complete an application for a Transit ID card. Age eligibility is verified using a birth certificate, valid driver's license, or Ohio ID card documenting the applicant is age 65 or older. Once issued, the patron must present the Transit ID card onboard the transit vehicle to receive a reduced fare.
- Disabled adults (aged 18 and older) must also complete an application, then have their physician complete and sign (to verify disability) a Physician's Request Letter. Once the letter is received by the City, the reduced fare ID card will be issued. Thereafter, the individual will receive half-priced fares when presenting the card onboard the transit vehicles.

Transitional Housing for the Homeless (*Presumed Limited Clientele is homeless persons*): During FY 2010, 211 eligible homeless persons received CDBG-funded transitional housing. The assistance is provided for a maximum of two weeks per person within the funding year. This activity is carried out through a sub-recipient agency, The Salvation Army. Adhering to the Sub-recipient Agreement signed between the City of Bowling Green and The Salvation Army, the City monitors all eligibility documentation procured annually to ensure full compliance. Client eligibility is determined by the sub-recipient following all three of these qualifying factors:

- Assistance is provided to persons who can document homelessness;
- Assistance is provided to those households whose combined incomes are at or below 35 percent of Wood County's median family income level at the time of assistance;
- Assistance is limited to a maximum of two weeks per person during the funding year.

8.
 - a. The only source of program income received in FY 2010 came from the City's Business Revolving Loan Fund (RLF). Loan principal repayments and interest totaled \$183,420.86. These revenues were receipted into City Fund 2023 (the dedicated fund for the Business RLF). The funds were utilized solely for use in carrying out Business RLF-funded job creation activities.
 - b. Not applicable. The City had no float-funded activities in FY 2010.
 - c. Loan repayments to the Business Revolving Loan Fund (for the purpose of economic development (job creation)) represent the only source of loan repayments in FY 2010. Please refer to response 8.a. of this section for added detail.

- d. No income was received from the sale of property in FY 2010.
- 9.
- a. Not applicable. There were no disallowed activities or expenditures in FY 2010.
 - b. Not applicable. There were no disallowed activities in FY 2010.
 - c. Not applicable. There were no disallowed activities in FY 2010, and no amounts returned to the program account or line-of-credit.
 - d. Not applicable. There were no reimbursements made in FY 2010 due to disallowed activities or expenditures.
- 10.
- a. Not applicable. The City had no float-funded activities in FY 2010.
 - b. A listing for all Business Revolving Loan Fund loans still outstanding and principle balance due as of August 31, 2011 is located in Appendix J.
 - c. No loans were classified as deferred or forgiven during FY 2011.
 - d. A loan made to the Groom Room went into default in January 2011. For added detail, see Appendix J.
 - e. Not applicable. The City owns no parcels of land acquired or improved using CDBG funds. As a result, there are none available for sale.
- 11.
- a. Not applicable. The City of Bowling Green had no lump sum agreements.
 - b. Not applicable. The City of Bowling Green had no lump sum agreements.
 - c. Not applicable. The City of Bowling Green had no lump sum agreements.
 - d. Not applicable. The City of Bowling Green had no lump sum agreements.
- 12.
- a. During FY 2010, a total of 33 CDBG-funded housing rehabilitation/repair projects were completed. One hundred percent (100%) of these housing rehabilitation projects increased low- and moderate-income persons' access to decent, affordable housing, locally. The table below displays the type of rehabilitation program and total number of units completed per program type in Program Year 1.

FY 2010 Housing Rehabilitation Completion Stats

Housing Rehabilitation Program	Units Completed in FY 2010
Elderly Emergency Home Repair	5
Mobile Home Repair	17
Rental Rehabilitation (single units)	4
Rental Rehabilitation (multi units)	7
Total	33

- b. The table below provides a summary of how CDBG funds were expended, in FY 2010, between the City’s various housing rehabilitation programs.

Total CDBG Funds Involved in Housing Rehabilitation Programs

Housing Rehabilitation Program	Total CDBG Funds Used
Elderly Emergency Home Repair	\$29,120.00
Mobile Home Repair	\$41,832.00
Rental Rehabilitation (single units)	\$34,781.51
Rental Rehabilitation (multi units)	\$63,774.00
Housing Implementation	\$84,380.04
TOTAL	\$253,887.55

- c. Aside from CDBG and CDBG-R funds, no other public funds were utilized to carry out CDBG-funded housing rehabilitation in FY 2010. In accordance with the City’s program design, private funds (provided by property owners) were combined with CDBG funds to carry out the City’s Rental Rehabilitation activities. Participating rental property owners must provide *at least* 50 percent in matching funds for all projects where CDBG funding is utilized. Aside from the rental rehabilitation match dollars provided by property owners, one homeowner participating in the Elderly Home Emergency Repair Program voluntarily contributed added funding toward a project. The table below details how private funds utilized within each CDBG-funded Housing Rehabilitation Program during FY 2010.

Public and Private Funds Leveraged in Housing Rehabilitation

Activity	Total CDBG Funds Used	Private Funds Leveraged	Type of Private Funds	Total Funds Used
Elderly Emergency Home Repair	\$29,120.00	\$773.00	Homeowner contribution	\$29,893.00
Mobile Home Repair	\$41,832.00	\$0.00	n/a	\$41,832.00
Rental Rehabilitation	\$98,555.51	\$108,728.00	Homeowner required match	\$207,283.51
Housing Implementation	\$84,380.04	\$0.00	n/a	\$84,380.04
TOTAL	\$253,887.55	\$109,501.00		\$363,388.55

13. a. Not applicable. The City of Bowling Green does not have a HUD-approved neighborhood revitalization strategy and did not conduct any neighborhood revitalization activities in FY 2010.

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:

1. Throughout FY 2010, the City implemented its Antipoverty Strategy (found below) to reduce the number of persons living below poverty the level. The strategy, which included specific goals that were written into the City's CDBG FY 2010 Annual Plan, was successfully implemented in program year 1.

The City's Anti-Poverty Strategy

It is a goal for the City of Bowling Green to reduce the number of residents living in poverty. The City's Anti-Poverty Strategy utilizes CDBG funding to help reduce the effects of poverty and end chronic homelessness, taking into consideration those factors over which the City has control.

The following CDBG-funded activities were conducted in FY 2010, are in alignment with the City's Anti-Poverty Strategy, and aided in the reduction of poverty:

- Rental Rehabilitation Program;
- Job creation via business start-up and expansion loans (funded through the Business Revolving Loan Fund).
- Transitional Housing for Homeless; and
- B.G. Transit (public transportation program assistance).

The City of Bowling Green also implemented the following *non-CDBG funded* activities in FY 2010 in an effort to reduce the number of poverty-level families:

- Section 8 Voucher Program (funded by HUD);
- Homeownership Assistance Programming (funded via the Housing RLF which was funded through program income from prior years' Community Housing Improvement Program grants); and
- Private Owner Rehabilitation Program (also Housing RLF (CHIP) funded).



CDBG funding enabled qualified low-moderate income persons to ride the B.G. Transit at a reduced rate. A number of persons with low-moderate incomes utilize the transit system

for transportation to and from job sites.

The table displayed below provides specific detail regarding how CDBG funds were utilized to reduce the number of persons living below the poverty level in Bowling Green, Ohio.

CDBG-funded Actions Taken in FY 2010 to Reduce Poverty

Activity	Actions Taken
Rental Rehabilitation	11 rental units were made more affordable and decent for persons with low and moderate incomes.
Transitional Housing for the Homeless	211 added homeless persons received transitional housing; thus aiding them in gaining improved self-sufficiency.
B.G. Transit	110 added elderly & disabled adults received access to public transportation. Some persons utilized the transit for job access.
RLF Business Loans	9 jobs created and 1 retained for persons with low and moderate incomes.

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:

1. As a result of health-related and other assorted challenges, members of Bowling Green’s non-homeless, special needs population oftentimes have an increased risk of losing independence. In an effort to prevent homelessness and institutionalization, this population needs programs/activities that will:
 - Ensure maintained independence, prevent homelessness; and
 - Improve the safety and cost of the existing housing stock.

The majority of CDBG-funded activities carried out during FY 2010 could potentially aid the non-homeless special needs population in one way or another. The table below sets forth the accomplishments from those activities *most likely* to have benefitted non-homeless special needs persons.

Actions Taken to Address Non-homeless, Special Needs

Activity	Goal	Accomplishment
Rental Rehabilitation	Rehabilitate 9 rental units	11 rental units rehabilitated.
Elderly Home Repair	Repair 2 units of housing.	5 units of housing repaired.
B.G. Transit	Provide reduced cost public transit to an added 90 elderly & disabled adults.	110 added elderly & disabled persons received access to public transportation

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:

- 1.
 - a. Not applicable. The City does not receive HOPWA funding.
 - b. Not applicable. The City does not receive HOPWA funding.
 - c. Not applicable. The City does not receive HOPWA funding.
 - d. Not applicable. The City does not receive HOPWA funding.

- e. Not applicable. The City does not receive HOPWA funding.
 - f. Not applicable. The City does not receive HOPWA funding.
- 2.
- a. i.
 - (1) Not applicable. The City does not receive HOPWA funding.
 - (2) Not applicable. The City does not receive HOPWA funding.
 - (3) Not applicable. The City does not receive HOPWA funding.
 - (4) Not applicable. The City does not receive HOPWA funding.
 - (5) Not applicable. The City does not receive HOPWA funding.
 - (6) Not applicable. The City does not receive HOPWA funding.
 - a.ii.
 - (1) Not applicable. The City does not receive HOPWA funding.
 - (2) Not applicable. The City does not receive HOPWA funding.
 - (3) Not applicable. The City does not receive HOPWA funding.
 - (4) Not applicable. The City does not receive HOPWA funding.
 - a.iii.
 - (1) Not applicable. The City does not receive HOPWA funding.
 - (2) Not applicable. The City does not receive HOPWA funding.
 - (3) Not applicable. The City does not receive HOPWA funding.
 - b.i. Not applicable. The City does not receive HOPWA funding.
 - b.ii. Not applicable. The City does not receive HOPWA funding.

OTHER NARRATIVE

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

Program Year 1 CAPER Other Narrative response:

In accordance with the City of Bowling Green’s approved *Citizen Participation Plan*, the CDBG FY 2010 Annual Plan was amended in July 2011. Thereafter, a copy of the amended plan was forwarded to HUD along with an amended version of the Five-Year Consolidated Plan and FY 2011 Annual Plan submission.





CDBG-R Progress:

Two CDBG-R activities were completed in FY 2009. All remaining CDBG-R activities were completed in FY 2010. The following activities were completed during the period September 1, 2010 and August 31, 2011: #395, 369, 396, 371, 373 and 374. Amongst these activities, all planned CDBG-R outcomes were met or exceeded. More detail regarding each of the activities completed during FY 2010 is found in the paragraphs below.

Rental Rehabilitation: *This activity meets an identified need to provide low- and moderate-income persons improved access to decent, affordable rental housing—that is also energy efficient. Zero percent interest loans are provided to landlords for a seven-year period. In return, they must offer Fair Market Rent to persons with low- and moderate-income levels throughout that time. A deferred mortgage is placed on the property during the seven-year period. If the property is sold or title is transferred before the conclusion of this timeframe, the amount loaned will be due in full. Provided that the owner has not been found in default of program requirements at the end of the seven years, the loan will be forgiven. Only those units occupied (or to be occupied) by persons with low- and moderate-income qualify for funding. Fair Market Rent levels are the benchmarks used to determine affordable rents.*

CDBG-R funding in the amount of \$20,224.28 (\$17,265.03 single units; \$2,959.25 multi units) was utilized to rehabilitate 4 units of rental housing. An additional \$3,390 in CDBG funds (activity #417) were also leveraged to carry out activity #396. Property owners contributed 50 percent match funding for all project hard costs. One hundred percent of those served were at low-moderate income levels.

Matrix Code: 14A and 14B **IDIS Activity:** #395 and #396

National Objective: LMH **FTE Jobs Created/Retained:** .94

Specific Objective: Provide decent, affordable housing.

Proposed Outcome: Increase the accessibility to decent, affordable housing.

Goal: Rehabilitate 2 housing units.

Accomplishment: 4 units of rental housing were rehabilitated (2 single units; 2 multi units)

Mobile Home Repair: This zero-interest, deferred-loan program addresses the need for decent and energy efficient housing for low-and moderate income mobile

Goal: Provide greater access to a more suitable living environment to 4,873 persons via public improvements conducted in low-moderate income areas (LMA).

Accomplishment: Provide greater access to a more suitable living environment to 4,873 persons (3,759 in census tract 217.01 and 1,114 in census tract 217.02 via public improvements conducted in low-moderate income areas (LMA).