



# Third Program Year CAPER

The CPMP Third 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 3 CAPER Executive Summary response:

The City of Bowling Green marked a highly successful Community Development Block Grant (CDBG) Program Year 3 (FY 2007). FY 2007 spanned the period September 1, 2007 through August 31, 2008. During FY 2007, funds totaling \$937,911.87 were made available to the City in the following manner:

Funds Available in FY 2007	
Source of Funding	Amount
Unexpended CDBG funds at end of FY 2006	\$402,813.25
FY 2007 Entitlement Grant	\$312,118.00
FY 2007 Program Income	\$222,980.62
<b>TOTAL</b>	<b>\$937,911.87</b>

The City of Bowling Green administered CDBG funds responsibly and activities were conducted in a manner resulting in total benefit for persons with low- and moderate-income levels. Funds were spent in a timely fashion (1.2 years unexpended), which adheres to the acceptable standard of 1.5 years or less. Administrative costs were recorded at 18.24 percent; satisfying the acceptable expense rate of 20 percent or less. At 12.62 percent, public service expenditures were kept well within the standard of 15 percent or less. A total of \$222,980.62 in program income was received in FY 2007—which is suitable; given the Annual Plan projection of \$225,000. Program income projections may not have a differential of \$25,000 or greater in relation to actual receipts. FY 2007 expenditures totaled \$561,580.76, compared to the entitlement allocation of \$312,118.00. This results in a spending level of approximately 180 percent—meeting the acceptable standard of 50 percent or

greater. One hundred percent of the non-administrative activities were provided to persons meeting low- and moderate-income eligibility standards.

Overall, the City of Bowling Green was tremendously successful in meeting the goals and accomplishments planned for FY 2007. Utilizing leftover funding from the prior year, the City was able, in a couple of instances, to even exceed the number of units and activities originally planned for FY 2007. The table below provides the period's specific goals and accomplishments.

<b>FY 2007 Performance At-A-Glance</b>			
<b>Activity</b>	<b>Goal</b>	<b>Accomplishment</b>	<b>% of Goal Achieved</b>
Elderly Emergency Home Repair	Repair 2 units	5 units repaired	250%
Mobile Home Repair	Repair 10 units	19 units repaired	190%
Rental Rehabilitation	Rehab 8 units	9 units repaired	113%
Housing Implementation	20 total housing units repaired or rehabbed	33 total housing units repaired or rehabbed	165%
Sidewalk Reconstruction	Conduct 1 public improvement	1 public improvement conducted	100%
Tree Planting in CT 217.01	Conduct 2 public improvements	2 public improvements conducted	100%
Tree Planting in CT 217.02	Conduct 2 public improvements	2 public improvements conducted	100%
B.G. Transit	Serve 80 added persons	109 added persons served	136%
Carter Park Site Improvements	Conduct 1 public improvement	1 public improvement conducted	100%
Transitional Housing for the Homeless	Serve 130 added persons	183 added persons served	141%
RLF-funded Business Loans	Create 10.5 jobs	5 jobs created	48%

## 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 3 CAPER General Questions response:

- 1.
  - a. The following narrative (which includes performance measurements) describes the accomplishments in attaining FY 2007 goals and objectives. The table below provides a National Objectives Key which corresponds with the abbreviations used in the following accomplishment descriptions.

<b>National Objectives Key</b>	
<b>National Objective</b>	<b>Abbreviation Used</b>
Low-Moderate Housing	LMH
Low-Moderate Clients	LMC
Low-Moderate Areas	LMA
Low-Moderate Jobs	LMJ

**FY 2007 Program Descriptions, Accomplishments, Objectives, Indicators, Performance Measurements and Goals**

**Elderly Emergency Home Repair:** In FY 2007, \$23,719.00 was utilized to repair 5 owner-occupied housing units for very-low/low-income older adults. Of the funds utilized, \$11,719 comprised leftover CDBG funding from prior years. The activity enables the City of Bowling Green to repair or replace one substandard housing system or feature per eligible household. Homeowners must be 62 years of age or

older and at very-low or low-income levels to participate. Grants for home repair may not exceed \$6,000 per household.

**National Objective:** LMH

**Specific Objective:** Provide decent, affordable housing.

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

**Goal:** Repair 2 housing units.

**Accomplishment:** 5 housing units repaired; enabling greater access to decent, affordable housing. *Utilizing leftover CDBG funding from prior years, the original FY 2007 goal was exceeded. The accomplishments are reported at activity 328.*

**Mobile Home Repair:** Using FY 2007 entitlement funds and leftover funds from prior CDBG years, \$44,912.00 was spent on 19 mobile home emergency repairs. This zero-percent interest, deferred loan program helped to increase access to affordable housing for low-income mobile home owners. Census 2000 data indicates that 10.8 percent of the local housing stock is mobile homes.

**National Objective:** LMH

**Specific Objective:** Provide decent, affordable housing.

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

**Goal:** Repair 10 housing units.

**Accomplishment:** 19 housing units repaired; enabling greater access to decent, affordable housing. *Utilizing an added \$19,912 in leftover funds from prior CDBG years, the original goal of 10 units was exceeded. The accomplishments for this activity are recorded at activity 326.*

**Rental Rehabilitation:** The rehabilitation of 8 rental units was planned for FY 2007. Utilizing \$80,998.00 in CDBG funds, 9 units were rehabilitated (5 single units and 4 multi units). The 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. If the property is sold or title transferred during the period, the loan must be paid in full. At the end of the period, the loan is forgiven if the owner is not in default of program guidelines.

**National Objective:** LMH

**Specific Objective:** Provide decent, affordable housing.

**Proposed Outcome:** Improve the affordability of rental housing.

**Goal:** Rehabilitate 8 rental housing units.

**Accomplishment:** 9 housing units rehabilitated and made more affordable for low and moderate income persons. *Single unit accomplishments are reported under activity number 327. Multi-unit project accomplishments are found at activity numbers 303 and 339.*



*This multi-unit rental home was rehabilitated in FY 2007 utilizing CDBG funds.*

**Housing Implementation:** Housing rehabilitation activities require the oversight of a specialist to ensure successful implementation. The City's Housing Specialist is charged with this responsibility. The Housing Specialist's duties include client assistance, applicant interviewing, and client-contractor dispute resolution to ensure 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. In FY 2007, \$12,042.55 was utilized to implement the rehabilitation of 33 housing units (5 elderly home repairs, 19 mobile home repairs, and 9 rental rehabilitations). *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.*

**National Objective:** LMH

**Specific Objective:** Provide decent, affordable housing.

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

**Goal:** Rehabilitate 20 housing units.

**Accomplishment:** 33 housing units rehabilitated and made 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 activities 303, 326, 327, 328 and 339.*

**Sidewalk Reconstruction:** In FY 2007, \$30,000 in CDBG funds (*left over from prior years*) was utilized to conduct a public sidewalk reconstruction in a low-moderate area (census tract 217.01; block groups 1, 2 and 3) which has greater than 51 percent low-moderate income concentration.

**National Objective:** LMA

**Specific Objective:** Create a suitable living environment.

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

**Goal:** Complete one public improvement in a LMA.

**Accomplishment:** One public improvement was completed in a LMA; providing improved access to a more suitable living environment. *The accomplishments were reported under activity 334.*



*CDBG funds were used to conduct the sidewalk reconstruction projects in census tract 217.01.*

**Tree Planting in CT 217.01:** *Prior years' CDBG funds (totaling \$3,413.00) were used to improve the suitability of the living environment in census tract 217.01 (a census tract with greater than 51 percent low-moderate income concentration). Two separate tree planting projects took place in public access right-of way areas.*

**National Objective:** LMA

**Specific Objective:** Create a suitable living environment.

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

**Goal:** Complete two public improvements in a LMA.

**Accomplishment:** Two public improvements were completed in a LMA; providing improved access to a more suitable living environment. *Accomplishments were recorded under activity numbers 321 and 335.*



Trees were planted in census tract 217.01 public access areas. Census tract 217.01 is primarily low-moderate income area.

**Tree Planting in CT 217.02:** *Prior years' CDBG funds (totaling \$4,411.00) were used to improve the suitability of the living environment in census tract 217.02 (a*

census tract with greater than 51 percent low-moderate income concentration). Two different tree planting projects took place in public access right-of way areas.

**National Objective:** LMA

**Specific Objective:** Create a suitable living environment.

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

**Goal:** Complete two public improvements in a LMA.

**Accomplishment:** Two public improvements were completed in a LMA; providing improved access to a more suitable living environment. *The accomplishments for these activities are recorded at activity numbers 322 and 336.*



*CDBG funds helped to plant trees in public access right-of-way areas in census tract 217.02.*

**B.G. Transit:** In FY 2007, CDBG funds (\$50,000) were utilized to enable an added 109 elderly and disabled adults to receive access to public transportation. CDBG funds enable the City to continue providing its citizens with a public transit system as the funds 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.

**National Objective:** LMC

**Specific Objective:** Create a suitable living environment.

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

**Goal:** At least 80 added elderly and disabled adults receive access to public transportation.

**Accomplishment:** 109 added elderly and disabled adults received access to public transportation; improving access to a more suitable living environment. *Accomplishments are reported at activity 330.*

**Carter Park Site Improvements:** Using \$30,159.23 in funding from FY 2006, Carter Park Site Improvements took place. Carter Park is a public park located in

census tract 219.01 which has greater than 51 percent low-moderate income concentration. A storage facility was constructed onsite to house maintenance equipment and vehicles. City employees and a sole proprietor provided all labor. Other improvements of an aesthetic nature were also conducted.

**National Objective:** LMA

**Specific Objective:** Create a suitable living environment.

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

**Goal:** Complete one public improvement in a LMA.

**Accomplishment:** One public improvement was completed in a LMA; improving the access to a more suitable living environment. *Accomplishment data is reported under activity 312.*

**Transitional Housing for the Homeless:** Using CDBG funds (\$14,334.67), 183 added homeless persons received transitional housing in FY 2007. The Salvation Army is the sub-recipient for this public service activity.

**National Objective:** LMC

**Specific Objective:** Create a suitable living environment.

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

**Goal:** At least 130 added homeless persons receive transitional housing.

**Accomplishment:** 183 added homeless persons received transitional housing; improving access to a suitable living environment. *Accomplishments reported at activity 331.*

**General Administration:** In FY 2007, \$97,591.31 was utilized to cover general administrative costs such as support staff's salaries and benefits, office supplies and other eligible expenses. Some fair housing administrative costs were also included under this activity.

**Job Creation via the Business Revolving Loan Fund (RLF):** The City's Business RLF was utilized to provide \$170,000 in start-up and expansion loans to businesses. In exchange, five jobs were created for low-moderate income persons.

**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 10.5 new jobs for LMI persons.

**Accomplishment:** 5 new jobs were created for LMI persons; improving access to jobs. *Accomplishments reported at activity numbers 277, 320, 325, 324, 337 and 257.*

- b. The table below provides a specific a breakdown of the CPD formula grant funds spent on grant activities for each goal and objective.

<b>Breakdown of CPD Formula Grant Funds Spent on Activities in FY 2007</b>				
<b>Activity</b>	<b>Objective</b>	<b>Goal</b>	<b>Actual</b>	<b>Total CDBG \$ Used</b>
Elderly Emergency Home Repair	Provide decent affordable housing	Repair 2 units	5 units repaired	\$23,719.00
Mobile Home Repair	Provide decent affordable housing	Repair 10 units	19 units repaired	\$44,912.00
Rental Rehabilitation	Provide decent affordable housing	Rehab 8 units	9 units rehabbed	\$80,998.00
Housing Implementation	Provide decent affordable housing	Rehab 20 total units	33 total units rehabbed	\$12,042.55
Sidewalk Reconstruction	Create a suitable living environment	Conduct 1 public improvement	1 public improvement conducted	\$30,000.00
Tree Planting in CT 217.01	Create a suitable living environment	Conduct 2 public improvements	2 public improvements conducted	\$3,413.00
Tree Planting in CT 217.02	Create a suitable living environment	Conduct 2 public improvements	2 public improvements conducted	\$4,411.00
B.G. Transit	Create a suitable living environment	Serve 80 added persons	109 added persons served	\$50,000.00
Carter Park Site Improvements	Create a suitable living environment	Conduct 1 public improvement	1 public improvement conducted	\$30,159.23
Transitional Housing for the Homeless	Create a suitable living environment	Serve 130 added people	183 added people served	\$14,334.67
RLF-funded Business Loans	Create economic opportunities	Create 10.5 jobs	5 jobs created	\$170,000.00
Administration	n/a	n/a	n/a	\$97,591.31
<b>TOTAL</b>		<b>266.5</b>	<b>369</b>	<b>\$561,580.76</b>

- c. Only one goal was not fully met in FY 2007. The table below provides greater detail.

Goals Not Fully Met in FY 2007				
Activity	Objective	Goal	Actual	% Achieved
RLF-funded Business Loans	Create economic opportunities	Create 10.5 jobs	5 jobs created	48%

Two businesses (Alexa Bead Studio and Big Yummy Foods, Inc.) were provided expansion or start-up loans from the Business Revolving Loan Fund sometime within the past three years. Both businesses recently ceased operations due to economic hardship. As a result, the three-year job creation requirements for these two activities were not met. The City’s plan to minimize future instances of this nature is discussed directly below in #2 of this section.

2. As noted above, only one goal was not fully met in FY 2007. The City of Bowling Green, in conjunction with the Revolving Loan Approval Board, is exploring various ways to ensure that future businesses receiving loans from the Business Revolving Loan Fund (RLF) are more successful. This includes a review of the City’s current RLF loan approval procedures, and update of the RLF Policy & Procedures Manual. In doing so, it will better guarantee that the job creation requirements are fully met in the future. Aside from that, all goals were either met or exceeded in FY 2007.

As a result, no other significant program changes are planned for FY 2008. Quality assurance is an ongoing process for the City of Bowling Green—one which is continuously analyzed and improved as needed. The operating procedures currently in place have worked well and will be carried forward for use in FY 2008. This measure is one that will ensure continued program compliance and success.

3. a. Affirmatively furthering Fair Housing:  
 The four impediments to fair housing choice are:
- Public’s lack of understanding of Fair Housing Law;
  - More publicity needed regarding Fair Housing Law;
  - Local newspaper rental housing advertisements occasionally contain discriminatory content; and
  - Lack of affordable housing impacts consumer choice.
- b. The FY 2007 Fair Housing Action Plan and Accomplishments is located in Appendix E of this report. The actions taken to overcome/improve upon the effects of the above-noted impediments are:
- Impediment:** Public’s lack of understanding of Fair Housing Law
- **Actions:**
- The Fair Housing Officer conducted various Fair Housing training presentations during FY 2007; and

- The Fair Housing Officer made consistent distributions of brochures throughout the community describing the Fair Housing Program, fair housing laws and program contact information.

**Impediment:** More publicity needed regarding Fair Housing Law

➤ **Action:**

- The Fair Housing Officer placed public service announcements through the local cable television provider publishing fair housing guidelines on a quarterly basis throughout FY 2007.

**Impediment:** Newspaper Rental Housing Advertisements Occasionally Contain Discriminatory Content

➤ **Action:**

- The Fair Housing Officer monitored the local newspapers advertising for rental units each week, and addressed (with the newspaper editors) all discriminatory content observed. Thereafter, through written correspondence, the Toledo Civil Rights Commission was made aware of any issues of concern.

**Impediment:** Lack of affordable housing impacts consumer choice

➤ **Actions:**

- The City's Housing RLF (funded through Community Housing Improvement Program) was maintained throughout FY 2007, providing down-payment assistance and owner occupied home rehabilitation assistance to low/moderate-income (LMI) level persons;
- The tenant-based rental assistance program was also maintained throughout FY 2007. Section 8 vouchers were provided to 119 persons with low/moderate incomes; and
- CDBG-funded housing programs, such as the rental rehabilitation program, continued to make affordable housing more accessible to LMI persons.



CDBG-funded rental rehabilitation projects made rental units more affordable for persons with low and moderate income levels in FY 2007.

4. The City’s most significant obstacles to meeting underserved needs and actions taken to address them are set forth in the table below.

<b>Addressing Obstacles to Underserved Needs in FY 2007</b>	
<b>Significant Obstacles to Meeting Underserved Needs</b>	<b>Actions Taken to Address Obstacles</b>
Decreases in CDBG funding levels	The City leveraged various types of other funding (see table on page 13)
Insufficient access to affordable rental housing	9 units of rental housing were made more decent and affordable through the Rental Rehabilitation Program
Instances of chronic homelessness	Provided transitional housing to 183 added homeless persons. Created 5 new jobs. Increased access to jobs through the public transit which served 109 added persons.
Inadequate access to decent owner housing	19 units of housing repaired through the Mobile Home Repair Program. 5 units of housing repaired through the Elderly Emergency Home Repair Program.
Limited access to employment opportunities	5 jobs created as a result of the Business Revolving Loan Fund.

- 5.
- a. The City successfully obtained a variety of public and private resources in FY 2007 in order to address priority needs (the table below provides detailed sources and amounts). Funding was secured from various sources including:
- The Federal Transit Administration grant funds;
  - The Ohio Department of Transportation grant funds;
  - The City of Bowling Green general funds;
  - Community Housing Improvement Program (Housing Revolving Loan Fund);
  - Matching contributions from property owners undertaking CDBG-funded rental rehabilitation projects;
  - Public transit fare revenues; and
  - The Business Revolving Loan Fund (RLF).
- b. In addition to the entitlement allocation (\$312,118), other public and private resources were leveraged by the City of Bowling Green in an effort to carry out housing and community development activities benefitting low- and moderate-income persons. The table below provides specific information on how added funds were leveraged in FY 2007.

Leveraging Outside Resources in FY 2007			
Resource	Specific Sources	Total Amount	Amount Breakdowns
Local Resources	Rental Rehab property owner match; B.G. Transit fare revenues.	\$155,762.25	Rental Rehab match (\$86,340); B.G. Transit fare revenues (\$69,422.25).
Other Grants/Funds	ODOT/FTA grants; Housing RLF (Community Housing Improvement Program); HUD (Section 8 vouchers).	\$920,051.78	ODOT/FTA grants (\$339,976); Housing RLF available cash as of 6/30/08 (\$76,699.78); Section 8 (\$503,376).
Business RLF	RLF Program Income	\$222,980.62	Not applicable.
Grantee Funds	City of Bowling Green General Fund	\$74,187.03	Not applicable.
<b>Total</b>		<b>\$1,372,981.68</b>	

- c. Matching requirements were satisfied in FY 2007 in the following ways:
- **Rental Rehabilitation Program:** Property owners receiving rental rehabilitation program assistance were required to provide at least 50 percent matching funds for all hard costs expended on a project. In FY 2007, \$86,340 in matching funds from property owners were leveraged in order to rehabilitate 9 rental housing units; and
  - **B.G. Transit:** The Federal Transit Administration (FTA) and the Ohio Department of Development (ODOT) require that a specific match dollar amount be secured annually in order for the City to receive federal grant allocations to fund the local public transit system (the B.G. Transit). During FY 2007, \$50,000 in CDBG funds were utilized to satisfy FTA and ODOT grant match dollar requirements.

### Managing the Process

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

Program Year 3 CAPER Managing the Process response:

1. The City of Bowling Green continuously seeks compliance with all standards and procedures required of Community Development Block Grant programs. Monitoring of all CDBG activities is carried out routinely, in order to comply with all applicable statutes and regulations. These areas of oversight include

administration, civil rights, procurement, financial management, project/activity management, minority/disadvantaged business outreach and comprehensive planning requirements. In each instance, the appropriate documentation and verification is maintained and reviewed by the City. Performance results are analyzed at least monthly to determine the timeliness and success of each project. In many instances, project monitoring occurs daily. Adherence to the City's Citizen Participation Plan ensures that all comprehensive planning requirements related to citizen participation are met. Sub-recipient agreements include all standard compliance passages and monitoring provisions, which are closely followed to ensure success.

## **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 3 CAPER Citizen Participation response:

1. No citizen comments were received during the public comment period (10/31/08 through 11/14/08).
2. **Total and Federal Funds Expended, Committed and Made Available:**

Federal funds made available in FY 2007 include the FY 2007 CDBG Entitlement Grant allocation, CDBG Entitlement funds carried over from prior funding years, and Revolving Loan Fund program income. The table below sets forth all of these CDBG resources as well as other federal funds leveraged in FY 2007 in order to carry out CDBG activities. The second table displays the total amount of CDBG funds committed and expended in FY 2007. A more detailed explanation of CDBG expenditures by activity type is found on pages 3 through 9 of this report.

<b>Federal Funds Made Available for Furthering Consolidated Plan Objectives in FY 2007</b>				
<b>CDBG Funds</b>	<b>CDBG Funds Made Available in FY 2007</b>	<b>Other Federal Funds</b>	<b>Non-CDBG Federal Funds Made Available in FY 2007</b>	<b>Total Federal Funds Made Available</b>
FY 2007 CDBG Entitlement Grant	\$312,118.00	ODOT/FTA Public Transit Grant	\$339,976.00	
Unexpended CDBG Funds from Prior Years	\$402,813.25	HUD for Section 8 Voucher Program	\$503,376.00	
FY 2007 CDBG Program Income from Business RLF	\$222,980.62	CHIP-funded Housing RLF	\$76,699.78	
<b>Total</b>	<b>\$937,911.87</b>		<b>\$920,051.78</b>	<b>\$1,857,963.65</b>

<b>Federal (CDBG) Funds Committed and Expended in FY 2007</b>		
<b>CDBG Activity</b>	<b>Funds Committed</b>	<b>Amount Expended in FY 2007</b>
Planning/Adm.	\$151,893.92	\$97,591.31
Housing & Community Development	\$312,462.91	\$293,989.45
RLF Business Loans	\$305,000.00	\$170,000.00
<b>Total</b>	<b>\$769,356.83</b>	<b>\$561,580.76</b>

**Program Income:**

Revolving Loan Fund (RLF) program income comprises 100 percent of the revenues received in FY 2007. The program income projected for FY 2007 was \$225,000. The actual program income received (\$222,980.62) meets HUD's requirement that program income should not exceed/fall shy of projections by more than \$25,000.

<b>FY 2007 Program Income</b>		
<b>Projected Program Income</b>	<b>Actual Program Income</b>	<b>Difference</b>
\$225,000.00	\$222,980.62	\$2,019.38

**Geographic Distribution and Location of Expenditures:**

The City’s housing and community development activities that meet the National Objective of benefiting *low- and moderate-income clients* were *carried out citywide* rather than being dedicated to specific target areas.

Census tracts 217.01, 217.02, and 219 are primarily residential and have greater than 51 percent concentrations of persons with low to moderate incomes, and were eligible for all activities meeting the National Objective of benefiting *low- to moderate-income areas*.

<b>Census Tract</b>	<b>% LMI</b>
217.01	65.60%
217.02	62.10%
219	51.20%

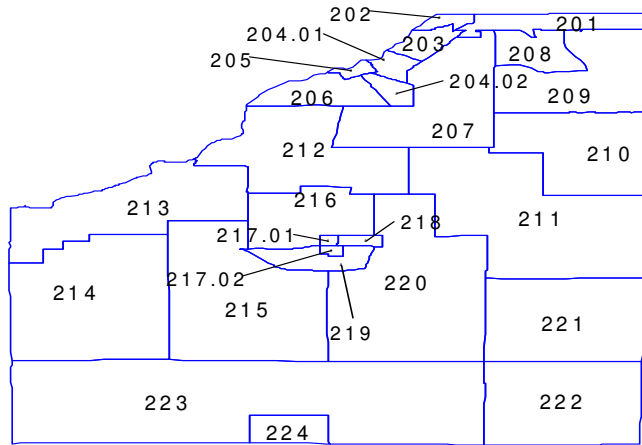
Six LMA-based activities were conducted in FY 2007. Four of those were tree planting activities. More detail is contained in the table directly below:

<b>LMA-Based CDBG Expenditures in FY 2007</b>			
<b>Activity</b>	<b>Amount Expended</b>	<b>Census Tract</b>	<b>% Spent per Census Tract</b>
Sidewalk Reconstruction	\$30,000.00	217.01	5%
Tree Planting	\$3,413.00	217.01	1%
Tree Planting	\$4,411.00	217.02	1%
Carter Park Site Improvements	\$30,159.23	219	5%
<b>Total</b>	<b>\$67,983.23</b>		

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

The Wood County map below indicates the location of the city’s census tracts (216, 217.01, 217.02, 218, 219, and 220). *As noted above, census tracts 217.01, 217.02, and 219 (where LMA-based projects were completed) are primarily residential and possess 51 percent or greater low/moderate-income population.* There are no census tract concentrations of minority populations in Bowling Green that exceed 10

percent. For more detail, please see the maps located in Appendix G of this CAPER.



## Institutional Structure

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

Program Year 3 CAPER Institutional Structure response:

1. In an effort to overcome institutional gaps, the City continues to participate in a variety of collaborative community efforts. These many forms of community participation 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:** This is a countywide information and referral program. The City serves as a member agency, and the City's Grants Administrative Secretary is the City's designated "gatekeeper" for this program. The program's purpose is to close gaps in the community's awareness of available services. Staff is trained to handle inquiries and make referrals to citizens. The City 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 serves as a Governing Board member and also serves as Chairperson of the WCCOA Safety Committee. This enables City staff greater understanding of how to meet the housing and transportation needs for this population.
  - **The Wood County Family & Children First Council (FCFC):** The Grants Administrator serves as a voting council member, and also serves as a member of the FCFC Strategic Planning

Committee. Participation increases countywide collaborative efforts necessary to serve needy families and children.

- **Bowling Green Community Development Foundation, Main Street Bowling Green and the Revolving Loan Board:** The Grants Administrator works in conjunction with the Community Development Foundation, Main Street BG, and the downtown business district (SID), to promote the attraction of jobs and businesses to the community through recruitment of businesses, informational activities and implementation of an incentive program for new businesses locating in the downtown area. The Bowling Green Revolving Loan board reviews and approves loans for the revolving loan fund. The Grants Administrator serves as an ad hoc member of this board. These economic development activities create/retain jobs needed to lift people out of poverty.
- **Transit Advisory Committee (TAC):** The Transportation Advisory Committee reviews issues and recommends actions to the Mayor, regarding public transportation affecting the City of Bowling Green. The Grants Administrator serves as an ad hoc member of the TAC. The TAC ensures that public transportation needs are assessed and addressed.
- **Human Relations Committee:** The City's Housing Specialist attends the 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.

## 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 3 CAPER Monitoring response:

1. **Activities Directly Carried Out by the City of Bowling Green:**  
 While in progress, all activities carried out directly by the City of Bowling Green (or by contractors) were monitored no less than weekly. Generally, they are monitored daily in some fashion while in progress. The City’s Grants Administrator took responsibility for directly monitoring public improvement and public service activities and the City’s Housing Specialist monitored all housing.  
  
**Sub-recipient Activities:** There was only one sub-recipient in FY 2007—the Salvation Army. Communication between the City’s Grants Administrator and the representative from this organization took place frequently. In accordance with the Sub-Recipient Agreement between the City and the Salvation Army, monthly progress reports were received by the City to ensure all planned outcomes were being met. The Grants Administrator also conducted on-site activity monitoring to ensure compliance.
2. All monitoring results in FY 2007 were satisfactory, with no noted instances of noncompliance. During FY 2007, the City continued to use the monitoring process improvements developed and implemented in FY 2005. Said implementations included the use of compliance checklists that were completed on-site by staff conducting sub-recipient monitoring visits and a project analysis form; developed to better ensure project timeliness.
3.
  - a. CDBG activities/programs serve to solve community problems in a proactive and beneficial manner. The most significant problems facing the community are related to improving housing decency/affordability, increasing access to economic opportunities and providing greater access to a more suitable living environment. The table below illustrates the effect that CDBG activities/programs have had in resolving these community problems.

Solving Community Problems	
Problem	Resolution
Lack of access to decent, affordable housing	5 units of elderly-occupied housing repaired, 19 units of mobile homes repaired, 9 units of rental housing rehabilitated and made more affordable.
Lack of access to a suitable living environment	6 public improvement projects conducted in LMA's, 109 added elderly and disabled adults receive public transit access, 183 added homeless persons receive transitional housing.
Lack of access to economic opportunities	5 jobs created for persons with low/moderate incomes

- b. The table below sets forth the progress made during FY 2007 in terms of meeting priority needs and specific objectives. Overall, the City did well in

achieving planned goals and objectives in FY 2007—meeting most and even exceeding some of the planned goals. These efforts will serve to make Bowling Green’s vision of the future a reality through greater access to decent housing, a more suitable living environment and economic opportunities.

<b>Progress in Meeting Priority Needs and Specific Objectives in FY 2007</b>				
<b>Activity</b>	<b>Priority Need</b>	<b>Specific Objective</b>	<b>Goal</b>	<b>Actual</b>
Elderly Emergency Home Repair	Provide decent housing	Increase Accessibility	Repair 2 units	5 units repaired
Mobile Home Repair	Provide decent housing	Increase Accessibility	Repair 10 units	19 units repaired
Rental Rehabilitation	Provide decent affordable housing	Increase Affordability	Rehab 8 units	9 units rehabbed
Housing Implementation	Provide decent affordable housing	Increase Accessibility	Repair or Rehab 20 units	33 units repaired or rehabbed
Sidewalk Reconstruction	Create a suitable living environment	Increase Accessibility	Conduct 1 public improvement	1 public improvement conducted
Tree Planting in CT 217.01	Create a suitable living environment	Increase Accessibility	Conduct 2 public improvements	2 public improvements conducted
Tree Planting in CT 217.02	Create a suitable living environment	Increase Accessibility	Conduct 2 public improvements	2 public improvements conducted
B.G. Transit	Create a suitable living environment	Increase Accessibility	Serve 80 added persons	109 added persons served
Carter Park Site Improvements	Create a suitable living environment	Increase Accessibility	Conduct 1 public improvement	1 public improvement conducted
Transitional Housing for the Homeless	Create a suitable living environment	Increase Accessibility	Serve 130 added persons	183 added persons served
RLF-funded Business Loans	Create economic opportunities	Increase Accessibility	Create 10.5 jobs	5 jobs created
Administration	n/a	n/a	n/a	n/a
<b>TOTAL</b>			<b>266.5</b>	<b>369</b>

- c. The City of Bowling Green provided decent housing, suitable living environments and expanded economic opportunities for low- and moderate-income persons. This was achieved through the provision of various CDBG-funded programs/activities. The table below provides

added information on how persons with low- and moderate-incomes benefitted from activities conducted in FY 2007.

<b>Impact Upon LMI Persons in FY 2007</b>		
<b>Activity</b>	<b>Outcome Sought</b>	<b>Benefit</b>
Elderly Emergency Home Repair	Provide decent housing	5 units made more decent for LMI persons
Mobile Home Repair	Provide decent housing	19 units made more decent for LMI persons
Rental Rehabilitation	Provide decent affordable housing	9 units made more decent, affordable for LMI persons
Housing Implementation	Provide decent affordable housing	33 units made more decent, affordable for LMI persons
Sidewalk Reconstruction	Create a suitable living environment	1 public improvement conducted in LMA
Tree Planting in CT 217.01	Create a suitable living environment	2 public improvements conducted in LMA
Tree Planting in CT 217.02	Create a suitable living environment	2 public improvements conducted in LMA
B.G. Transit	Create a suitable living environment	109 added LMI persons receive access to services
Carter Park Site Improvements	Create a suitable living environment	1 public improvement conducted in LMA
Transitional Housing for the Homeless	Create a suitable living environment	183 added homeless persons receive transitional housing
RLF-funded Business Loans	Create economic opportunities	5 jobs created for LMI persons

- d. No activities are falling behind schedule. All planned activities were completed in FY 2007.
- e. FY 2007 CDBG activities and strategies have made an impact on identified needs. Decent housing, greater access to a suitable living environment and expanded economic opportunities were all identified as community needs in the City of Bowling Green’s 2005 Consolidated Plan submission. One hundred percent of the non-planning/administration activities served the Bowling Green’s low, very low- and moderate-income persons.

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:**

- Sidewalk Reconstruction
- Transitional Housing for the Homeless
- Tree Planting in CT’s 217.01 and 217.02
- Public Transportation
- Carter Park Site Improvements

**Activities aimed at the provision of expanded economic opportunities:**

- RLF Small Business Loans

The table below indicates that a positive impact was made in terms of addressing the City’s identified needs.

<b>Impact Made on Identified Needs in FY 2007</b>	
<b>Identified Need</b>	<b>Impact Made</b>
Decent/Affordable Housing	9 rental units made more decent/affordable; 19 mobile homes and 5 elderly occupied homes made more decent.
Suitable Living Environment	1 sidewalk reconstructed; 4 tree planting projects in 2 LMA's; 109 added persons received access to public transit; 183 added homeless persons received transitional housing; 1 public improvement conducted in LMA (Carter Park).
Expanded Economic Opportunities	5 jobs created.

f. Indicators describing results in FY 2007 are set forth in the table below.

<b>Indicators Describing Results in FY 2007</b>		
<b>Activity</b>	<b>Performance Indicators</b>	<b>Results</b>
Elderly Emergency Home Repair	Number of housing units rehabilitated	5 units made more decent
Mobile Home Repair	Number of housing units rehabilitated	19 units made more decent
Rental Rehabilitation (single units)	Number of housing units rehabilitated and made more affordable	9 units made more affordable
Sidewalk Reconstruction	Number of persons with improved access to a suitable living environment	1 sidewalk reconstructed in LMA
Tree Planting (within C.T.'s 217.01 and 217.02)	Number of persons with improved access to a suitable living environment	4 tree planting projects completed in LMA's
B.G. Transit	Number of persons with improved access to a suitable living environment	109 added elderly and disabled adults served
Carter Park Site Improvements	Number of persons with improved access to a suitable living environment	1 public improvement conducted in LMA
Transitional Housing for the Homeless	Number of persons with improved access to a suitable living environment	183 added homeless persons served
RLF-funded Business Loans	Number of jobs created	5 jobs created

- g. No barriers have caused a negative impact on fulfilling the City's strategies and overall vision. Any barriers encountered during the report period were addressed and overcome.
- h. All major goals are on target. All planned activities for FY 2007 were completed.
- i. In FY 2008, the City of Bowling Green will continue to utilize the same quality assurance measures used throughout FY 2007. They include:

- The use of sub-recipient agreements which contain performance-based expectations and monitoring/evaluation procedures;
- Monthly review of the "CDBG Housing Activity Spreadsheet" tool which assures project completion in a timely fashion;
- Implementation of a targeted marketing plan which helps to ensure greater goal achievement;
- Annual review/update of the Analysis of Impediments to Fair Housing Choice;
- Regular review/updates being made to the CDBG Housing Program Policy & Procedure Manual.

In response to the RLF job creation goal falling short of its planned outcome (10.5 jobs planned—5 jobs created), the City of Bowling Green in conjunction with the Revolving Loan Approval Board is exploring various ways to ensure that future businesses receiving RLF loans are more successful. In doing so, it will ensure greater likelihood that the job creation requirements are fully met in the future.

## **Lead-based Paint**

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

Program Year 3 CAPER Lead-based Paint response:

1. The City of Bowling Green addresses lead-based paint hazards in accordance with the rules issued by HUD. Participants in the City's housing programs are provided with information about lead-based paint hazards as required by Section 1017 of the Residential Lead-Based Paint Hazard Reduction Act of 1992 (Title X). In concert with regulations, it is the responsibility of program participants to have blood testing done. All applicants receive a copy of the brochure entitled "Lead-Based Paint: A Threat to Your Children." These brochures are available in English as well as Spanish. In homes where there are children aged seven or younger present, and lead hazards exist, the family is encouraged to have the child tested for elevated blood levels.

The City will assist households with the cost of elevated blood testing at the Wood County Health Department if it is not covered by insurance, and the cost of the test presents an economic hardship. The cost of the test is approximately \$25.00. No households have requested assistance with payments during the reporting period. Had an elevated blood lead level been detected as a result of a test, a risk assessment would have been completed within 15 days of the receipt of the test results. If lead-based paint hazards are identified, they must be corrected within 30 days after the risk assessment has been completed. For purposes of this requirement, a lead-poisoned child is defined as a child of less than six years of age with a blood lead level of 20 ug/dl (micrograms per deciliter) or greater for a single test of 15-19 ug/dl in two tests taken at least three months apart, which is referred to as an "environmental intervention blood lead level."

The Wood County Health Department currently tests all units built prior to 1978 applying for assistance through the City's housing programs for the presence of lead-based paint. Applicants under the Elderly Emergency Home Repair and Mobile Home Emergency Repair programs are excluded from lead-based paint testing. The Wood County Health Department has a licensed lead risk assessor who accompanies City inspectors using a Nitron Lead Detector Serial #487 to test all proposed housing units under the City's applicable programs. The risk assessor also performs clearance tests on projects after completion of lead-based paint abatement work.

The City continuously checks for updates to the State of Ohio and HUD requirements for lead abatement. The Housing Specialist (staff person responsible for coordination of the City's housing programs) has attended HUD training on Lead-Based Paint Hazards, and training for Lead Abatement Risk Assessor and Lead Abatement Inspector.

**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 3 CAPER Housing Needs response:

1. The City's Rental Rehabilitation program fosters and maintains affordable housing; ensuring landlords participating in the program provide low-moderate income persons with fair market rent prices. The City's other 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 indicate the actions taken in FY 2007 to foster and maintain affordable housing in Bowling Green.

<b>FY 2007 Actions Taken to Foster and Maintain Affordable Housing</b>				
<b>Activity</b>	<b>Total CDBG Funds Used</b>	<b>Housing Units Rehabbed or Repaired</b>	<b>Non-CDBG Funds Leveraged</b>	<b>% LMI Benefit</b>
Elderly Emergency Home Repair	\$23,719.00	5	n/a	100%
Mobile Home Repair	\$44,912.00	19	n/a	100%
Rental Rehabilitation	\$80,998.00	9	\$86,340.00	100%
<b>TOTAL</b>	<b>\$149,629.00</b>	<b>33</b>	<b>\$86,340.00</b>	<b>100%</b>

## 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 3 CAPER Specific Housing Objectives response:

1. The City of Bowling Green achieved all specific housing objectives for FY 2007. For the Mobile Home and Elderly Emergency Home Repair programs actual outcomes exceeded planned goals—when leftover CDBG funds from prior years were utilized to meet local needs. The table below provides a source of evaluation in progress toward meeting the specific housing objectives and proposed goals during FY 2007.

Evaluation of Housing Program Progress in FY 2007						
Activity	Goal	Actual	Renters or Owners	# Extremely Low Income	# Low Income	# Moderate Income
Elderly Emergency Home Repair	2	5	Owners	1	4	0
Mobile Home Repair	10	19	Owners	4	8	7
Rental Rehabilitation	8	9	Renters	0	8	1
<b>TOTAL</b>	<b>20</b>	<b>33</b>		<b>5</b>	<b>20</b>	<b>8</b>

2. The City made progress in terms of providing affordable housing that meets the Section 215 definition of “affordable housing” in FY 2007 through the implementation of its Rental Rehabilitation Program. The 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. If the property is sold or title transferred during the period, the loan must be paid in full. At the end of the period, the loan is forgiven if the owner is not in default of program guidelines.

The table below sets forth current Section 8 Fair Market Rents which were used in FY 2007 as benchmarks for affordable rents in the Rental Rehabilitation Program.

**City of Bowling Green  
SECTION 8 FAIR MARKET RENTS\***

<b># Bedrooms</b>	<b>Gross Rent</b>	<b>Rent Not Including Utilities</b>
0	\$476	\$458
1	\$530	\$459
2	\$656	\$558
3	\$846	\$741
4	\$922	\$812
5	\$1,060	\$843

*\*Last revised 2/19/2008.*

The City's other CDBG-funded housing programs (the Mobile Home and Elderly Emergency Repair) improve housing decency. None of the City's CDBG-funded programs provide homeowner assistance. The City does, however, provide homeowner assistance through the CHIP-funded Housing Revolving Loan Fund. The table below indicates the progress made through the CDBG-funded Rental Rehabilitation Program (which increases access to affordable housing). It sets forth the actual program accomplishments compared to the proposed goals are contained in the table below:

<b>Progress in Meeting Section 215 Affordability</b>					
<b>Activity</b>	<b>Goal</b>	<b>Actual</b>	<b>CDBG Funds Used</b>	<b>Matching Funds Used</b>	<b>Total Funds Used</b>
Rental Rehabilitation (single units)	Rehab 5 units	5 units rehabbed	\$73,249.00	\$78,590.00	\$151,839.00
Rental Rehabilitation (multi units)	Rehab 3 units	4 units rehabbed	\$7,749.00	\$7,750.00	\$15,499.00
<b>Total</b>	<b>8</b>	<b>9</b>	<b>\$80,998.00</b>	<b>\$86,340.00</b>	<b>\$167,338.00</b>

- The "worst case" housing needs and housing needs of persons with disabilities are displayed in the tables directly below. Those categories with the "worst case" needs are provided with a priority need level of "H" to indicate the "highest need." Special needs homeowners (low-income elderly adults) have also been established as a high priority need category. The City's Elderly Emergency Home Repair program helps to meet this need. In FY 2007, five (5) Elderly Emergency Home Repair projects were completed.

Homeowner "Worse Case" Needs		
Household Type	MFI Level	Priority Need Level
Owner	0-30%	H
Owner	31-50%	H
Owner	51-80%	H
Special Needs Owner	0-80%	H

In FY 2007, remarkable progress was made in achieving planned housing goals. Using leftover funds from prior years, the planned goals for FY 2007 were exceeded for the Mobile Home and Elderly Emergency Repair programs.

Efforts to Address "Worse Case" Housing Needs			
Activity	Goal	Actual	Renters or Owners
Elderly Emergency Home Repair	2	5	Owners
Mobile Home Repair	10	19	Owners
Rental Rehabilitation	8	9	Renters
<b>TOTAL</b>	<b>20</b>	<b>33</b>	

### Public Housing Strategy

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

Program Year 3 CAPER Public Housing Strategy response:

1. Not applicable. There are currently 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 3 CAPER Barriers to Affordable Housing response:

1. The City has taken various actions during the last year to eliminate barriers to affordable housing. The efforts are described below.

**Rental Rehabilitation Program:** This program provides low- and moderate-income level populations with improved access to affordable rental housing. Through this program, zero percent interest loans are provided to landlords for a seven-year period; during which time a mortgage lien is placed on the property. If the property is sold or title is transferred before the end of the seven-year period, the loan amount must be paid in full. At the end of the seven years, the loan will be forgiven, provided that the owner has not been found in default of program requirements, to include renting to low- and moderate-income persons. The property owner must provide at least 50 percent of the total construction costs for the project. Maximum loans per bedroom size are as follows:

<b>Bedroom Size</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>3+</b>
<b>Maximum Loan</b>	\$10,000	\$13,000	\$15,000	\$17,000

Units housing 51 percent or more low- and moderate-income families qualify for funding. Fair Market Rent levels are used as benchmarks in determining affordable rents.

A total of 9 rental housing units (4 multi units and 5 single units) for low/moderate income level households were rehabilitated in FY 2007 using \$80,998 in CDBG funds. Property owners also provided \$86,340 in matching funds toward these projects.

**Mobile Home Repair:** CDBG entitlement funds for FY 2007 as well as leftover funds from prior years were used to conduct this activity. This zero-interest, deferred-loan program addresses the need for decent housing for low-income mobile home owners. Census 2000 data indicates 10.8 percent of the city’s total housing units are mobile homes. During FY 2007, 19 housing units were repaired, improving the city’s existing housing stock at no cost to low-income property owners. A total of \$44,912 in CDBG funding was utilized.

**Elderly Emergency Home Repair:** This project funds the repair or replacement of one substandard housing system/feature for very-low and low-income homeowners aged 62 years or older. The maximum *grant* is \$6,000 per household to repair/replace one substandard unit/feature. *No mortgages are placed on the property.* In FY 2007, CDBG entitlement funds and leftover CDBG funding from prior years were utilized to carry out the repair of 5 housing units. A total of \$23,719 in CDBG funding was utilized. This program also improves the condition of the housing stock (at no cost to very-low and low-income persons.)

**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 3 CAPER HOME/ADDI response:

1.
  - a. Not applicable. The City does not receive HOME funds.
2.
  - a. Not applicable. The City does not receive HOME funds.
3.
  - a. Not applicable. The City does not receive HOME funds.
4.
  - a. Not applicable. The City does not receive HOME funds.
  - b. Not applicable. The City does not receive HOME funds.
  - c. Not applicable. The City does not receive HOME funds.

## 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 3 CAPER Homeless Needs response:

1. In FY 2007, one CDBG activity was conducted to specifically address the needs of homeless persons. The activity name is “Transitional Housing for the Homeless,” and a description is located directly below.

**Transitional Housing for the Homeless:** There is a need for temporary housing (one to two weeks) for homeless families and single homeless individuals; especially since no homeless shelters exist in Bowling Green. This activity provides homeless families and/or individuals with the ability to arrange for assistance from Wood County Jobs & Family Services and to

secure more permanent housing arrangements. The provision of emergency, temporary housing for this population helps to prevent chronic homelessness and allows families/individuals the ability to reside in the city. The provision of transitional housing is an activity that also fosters collaboration among various social service agencies. The City works with HOMEAID, a consortium of agencies to coordinate resources for local homeless individuals. CDBG monies fund two efficiency apartments that are used to provide housing for homeless families and individuals. The Salvation Army, a HOMEAID member, qualifies the participants for the temporary housing. During FY 2007, the City expended \$14,334.67 in CDBG funds to provide two efficiency units, which provided transitional housing to 183 homeless individuals, all of them at the very low-income level.

**Goal:** 130 added homeless persons receive transitional housing.

**Accomplishment:** 183 added homeless persons received transitional housing.

2. The activities described below were undertaken by the City of Bowling Green in FY 2007 in an effort to help homeless persons make the successful transition to permanent housing and independent living.

**Rental Rehabilitation Program:** This program provides low- and moderate-income level populations with improved access to affordable rental housing. Through this program, zero percent interest loans are provided to landlords for a seven-year period; during which time a mortgage lien is placed on the property. If the property is sold or title is transferred before the end of the seven-year period, the loan amount must be paid in full. At the end of the seven years, the loan will be forgiven, provided that the owner has not been found in default of program requirements, to include renting to low- and moderate-income persons. The property owner must provide at least 50 percent of the total construction costs for the project. Maximum loans per bedroom size are as follows:

Bedroom Size	0	1	2	3+
Maximum Loan	\$10,000	\$13,000	\$15,000	\$17,000

Units housing 51 percent or more low- and moderate-income families qualify for funding. Fair Market Rent levels are used as benchmarks in determining affordable rents.

**Goal:** Through rehabilitation, improve the affordability of 8 total rental units; 3 multi and 5 single units.

**Accomplishment:** A total of 9 units were rehabilitated and made more affordable (5 single units and 4 multi units).

**B.G. Transit:** The City’s public transportation system, B.G. Transit, provides demand-responsive transportation Monday through Saturday within the City limits. Oftentimes, the system is used to help individuals to sustain employment and gain access to other needed services; which aids in preventing homelessness and other poverty-related hardships. With required

documentation, elderly and disabled patrons receive a discounted fare (half price of full fare). *This service is also to be financed, in part, through funding from the City and an operating grant from the Ohio Department of Transportation and the Ohio Elderly and Disabled Transit Fare Assistance Program.*

**Goal:** Through the local public transit system (B.G. Transit), make public transportation available to an added 80 low- and moderate-income persons.

**Accomplishment:** 109 added LMI persons received access to public transportation.

**Section 8 Voucher Program:** *This project is not CDBG-funded, but is a significant part of the City's strategy. Safe, affordable rental housing is needed to ensure success in transitioning from homelessness. In FY 2007, a baseline number of 118 vouchers were provided to qualified low-income residents.*

**RLF-funded Small Business Loans:** *This project is funded through the Revolving Loan fund. Since it serves to create jobs for low- and moderate-income persons, it is a significant part of the City's strategy. Continued job creation for persons of low/moderate-income levels was used as a measure to prevent increased incidences of homelessness. Annual revenues from the Business Revolving Loan Fund (RLF) sustain this program. RLF supplements private funding for business start-ups and expansions. In FY 2007, 5 new jobs for low/moderate income individuals were created as a result of this activity.*

3. Not applicable. The City of Bowling Green did not seek Federal funding through the Homeless SuperNOFA.

## Specific Homeless Prevention Elements

1. Identify actions taken to prevent homelessness.

Program Year 3 CAPER Specific Housing Prevention Elements response:

1. In an effort to address this issue, the City developed and implemented strategies to meet the following objectives:
  - Improve the suitability of the living environment;
  - Provide decent housing; and
  - Provide economic opportunities

The table shown below indicates the activity titles, actions undertaken and various funding sources leveraged in carrying out the planned strategies aimed at ending chronic homelessness. *Full program descriptions are found on pages 3 through 9 of this document.*

<b>Actions to Prevent Homelessness in FY 2007</b>		
<b>Activity</b>	<b>Action Taken</b>	<b>Funding Sources</b>
Rental Rehabilitation	Made 9 rental units more affordable	CDBG entitlement funds and property owner match dollars
B.G. Transit	An added 109 elderly and disabled adults received access to public transit	CDBG entitlement funds, City of Bowling Green, FTA, ODOT and transit fare revenues
Section 8 Voucher Program	A baseline of 118 Section 8 vouchers were made available locally	HUD
RLF-funded Business Loans	5 jobs created	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 3 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 3 CAPER Community Development response:

- 1. The City of Bowling Green’s use of both FY 2007 and leftover CDBG funds from prior years was markedly successful and highly beneficial to persons with low and moderate incomes. Many of the planned goals for FY 2007 were exceeded. The job creation goal, however, fell shy of achieving the full planned number of outcomes (10.5 jobs were planned and 5 were created). The following table provides an overview by activity category in relation to the priorities, needs, goals, and specific objectives in the Consolidated Plan, particularly the highest priorities for FY 2007.

<b>CDBG Fund Assessment for FY 2007</b>						
<b>Activity</b>	<b>Priority Level</b>	<b>Objective</b>	<b>Need or Desired Outcome</b>	<b>Goal</b>	<b>Actual</b>	<b>Total CDBG \$ Used</b>
Elderly Emergency Home Repair	High	Provide Decent Housing	Accessibility	2	5	\$23,719.00
Mobile Home Repair	High	Provide Decent Housing	Accessibility	10	19	\$44,912.00
Rental Rehabilitation	High	Provide Decent, Affordable Housing	Affordability	8	9	\$80,998.00
Housing Implementation	High	Provide Decent, Affordable Housing	Accessibility	20	33	\$12,042.55
Sidewalk Reconstruction	High	Create a suitable living environment	Accessibility	1	1	\$30,000.00
Tree Planting in CT 217.01	High	Create a suitable living environment	Accessibility	2	2	\$3,413.00
Tree Planting in CT 217.02	High	Create a suitable living environment	Accessibility	2	2	\$4,411.00
B.G. Transit	High	Create a suitable living environment	Accessibility	80	109	\$50,000.00
Carter Park Site Improvements	High	Create a suitable living environment	Accessibility	1	1	\$30,159.23
Transitional Housing for the Homeless	High	Create a suitable living environment	Accessibility	130	183	\$14,334.67
RLF-funded Business Loans	High	Create economic opportunities	Accessibility	10.5	5	\$170,000.00
Administration	n/a	n/a	n/a	n/a	n/a	\$97,591.31
<b>TOTAL</b>				<b>266.5</b>	<b>369</b>	<b>\$561,580.76</b>

**Assessment of Five-Year Consolidated Plan Goals FY 2005-FY 2007**

The City of Bowling Green has been successful in achieving planned outcomes as set forth within the Five-Year Consolidated Plan. Planned activities have been broken into four broad categories for assessment purposes: Housing Rehabilitation, Community Development, Public Services and Economic Development. Some activities were undertaken for one funding period only. In those instances, the funding year is noted. The table below provides category classification for each project that has been undertaken or planned within years one through three of the City’s Five-Year Consolidated Plan.

<b>Activities Undertaken FY 2005-FY 2007</b>			
<b>Housing Rehabilitation</b>	<b>Community Development</b>	<b>Economic Development</b>	<b>Public Services</b>
Rental Rehabilitation	Sidewalk Reconstruction	Revolving Loan Fund Business Loans	B.G. Transit
Mobile Home Repair	The Cocoon Shelter Safety Improvement (FY 2005)		WSOS Homeless Prevention Program (FY 2006)
Elderly Emergency Home Repair	Tree Planting (in Census Tracts 217.01, 217.02 and 219)		Transitional Housing for the Homeless
	Site Improvements at Carter Park (FY 2007)		

**Housing Rehabilitation FY 2005 through FY 2007**

During the first three program years of the Consolidated Plan, the City has been able to improve upon the decency and affordability of the local housing stock using entitlement funding from those years as well as leftover CDBG funding from prior years. In the three-year period, 111 units of housing have been repaired or rehabilitated; exceeding the original goal of 62 units for these three years.

**Community Development FY 2005 through FY 2007**

One hundred percent of the Community Development activities planned for FY 2005 through FY 2007 have been achieved as planned.

**Economic Development Activities FY 2005 through FY 2007**

One hundred percent (100%) of the planned job creation goals were met in FY 2005 and FY 2006 (28 jobs were planned and 28 were created). In FY 2007, the City was short of achieving the goal. A total of 10.5 jobs were planned and only 5 were

created. This is due to the fact that two of the businesses with job creation requirements closed as a result of economic hardships. The Business Revolving Loan Fund Board is currently looking into ways to avoid duplicating these same results in future years.

**Public Service Activities FY 2005 through FY 2007**

The City’s efforts to achieve planned goals for public service activities were successful. Every planned goal was either met or exceeded FY 2005 through FY 2007. During the three-year period, it was planned that at least 580 clients would be assisted through various public service activities. A total of 874 clients were actually served during the period.

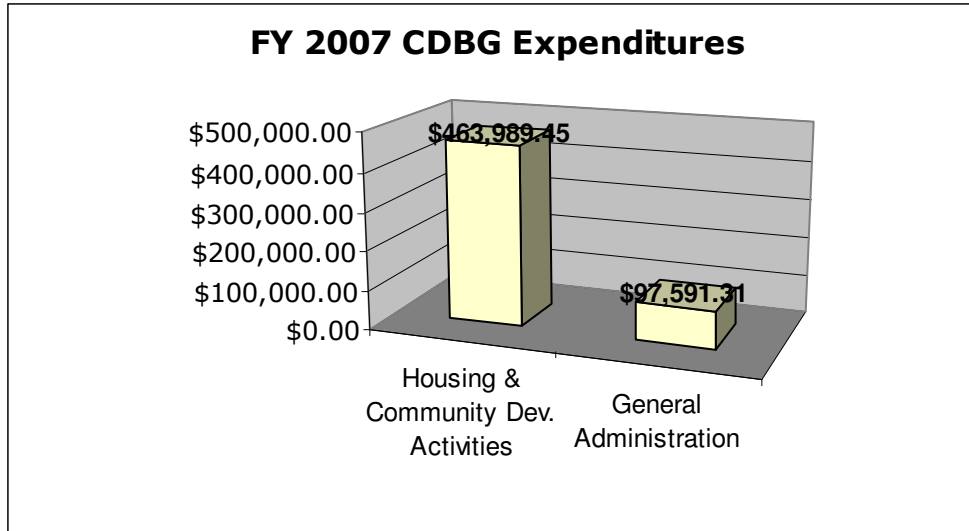
- b. Marked progress was made in meeting FY 2007 goals for providing affordable housing using CDBG funds. The City’s Rental Rehabilitation program fosters and maintains affordable housing; providing low-moderate income persons with fair market rent prices. The City’s other housing programs (Mobile Home Repair and Elderly Emergency Home Repair) offer low-moderate income persons the ability to improve the decency of housing without incurring added cost. Therefore, these programs also serve to provide citizens with affordable housing options. The activities listed in the table below provide an assessment of the progress made in FY 2007.

<b>Progress in Meeting Affordable Housing Goals in FY 2007</b>								
<b>Activity</b>	<b>Total CDBG Funds Used</b>	<b>Goal</b>	<b>Actual</b>	<b>Owner or Renter</b>	<b>% LMI Benefit</b>	<b># Extremely Low Income</b>	<b># Low Income</b>	<b># Moderate Income</b>
Elderly Emergency Home Repair	\$23,719.00	2	5	Owner	100%	1	4	0
Mobile Home Repair	\$44,912.00	10	19	Owner	100%	4	8	7
Rental Rehabilitation	\$80,998.00	8	9	Renter	100%	0	8	1
<b>TOTAL</b>	<b>\$149,629.00</b>	<b>20</b>	<b>33</b>		<b>100%</b>	<b>5</b>	<b>20</b>	<b>8</b>

- c. The table below indicates the extent to which CDBG funds were used in FY 2007 to benefit extremely low-, low- and moderate-income persons. One hundred percent (100%) of the non-planning/administration activities undertaken during the program year benefited persons of low/moderate income levels.

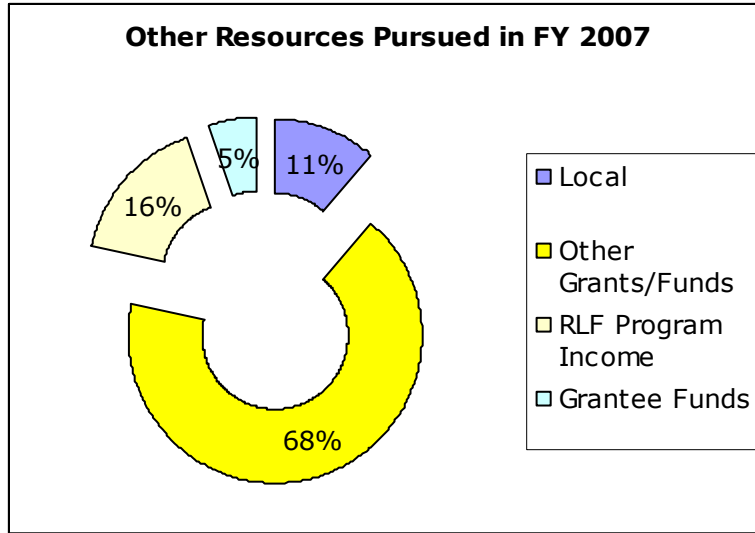
<b>Benefit of FY 2007 Funds to LMI Persons</b>					
<b>Activity</b>	<b># LMI Persons Served</b>			<b>Total CDBG Funds Used</b>	<b>% LMI Benefit</b>
	<b># Extremely Low Income</b>	<b># Low Income</b>	<b># Moderate Income</b>		
Elderly Emergency Home Repair	1	4	0	\$23,719.00	100%
Mobile Home Repair	4	8	7	\$44,912.00	100%
Rental Rehabilitation	2	5	2	\$80,998.00	100%
Housing Implementation	Outcomes reported at specific housing activities	Outcomes reported at specific housing activities	Outcomes reported at specific housing activities	\$12,042.55	100%
Sidewalk Reconstruction	LMA	LMA	LMA	\$30,000.00	100%
Tree Planting in CT 217.01	LMA	LMA	LMA	\$3,413.00	100%
Tree Planting in CT 217.02	LMA	LMA	LMA	\$4,411.00	100%
B.G. Transit	0	48	61	\$50,000.00	100%
Carter Park Site Improvements	LMA	LMA	LMA	\$30,159.23	100%
Transitional Housing for the Homeless	179	4	0	\$14,334.67	100%
RLF-funded Business Loans	3	2	0	\$170,000.00	100%
Administration				\$97,591.31	n/a
<b>TOTAL</b>	<b>189</b>	<b>71</b>	<b>70</b>	<b>\$561,580.76</b>	<b>100%</b>

To further demonstrate the benefit to persons with low- and moderate income levels, the chart below was developed. This chart below provides a comparative illustration of the general administrative expenses in FY 2007 versus the housing and community development costs during that same period. Of the \$561,580.76 in CDBG funds utilized, only \$97,591.31 comprised administrative costs. As noted above, 100 percent of the non-administrative activities benefited persons with low and moderate incomes.



2.
  - a. No changes in program objectives took place in FY 2007. No changes in program objectives are planned for FY 2008. The City of Bowling Green, in conjunction with members of the Revolving Loan Fund Approval Board, is currently updating various program policies and procedures to ensure greater success in achieving future outcomes.
  
3.
  - a. The City of Bowling Green pursued all resources indicated in the Consolidated Plan (program income, other grants/funds, local resources and grantee funds). Program income was earned through loan repayments made to the Business Revolving Loan Fund. As planned, other grants and funds, including the CHIP-funded Housing Revolving Loan Fund, HUD funds for Section 8 vouchers, 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 again in FY 2007.

For detailed information, please refer to the "*Leveraging Resources from Other Sources in FY 2007*" table located on page 13 of this report. The following chart provides a percentage share distribution of the other types of resources secured in FY 2007.



- b. Not applicable. Certifications of consistency are only applicable in terms of plans for public housing agencies. There are currently no public housing agencies in Bowling Green, Ohio.
- c. The City of Bowling Green, by its successful implementation of the Consolidated Plan, and achievements in completing projects and activities that met the Consolidated and Annual Plan goals, has demonstrated that it did not hinder the Consolidated Plan implementation by any action or willful inaction. The City actively pursued the accomplishment of both the specific activities, and the intent of the Consolidated Plan to improve the quality of life of the low- and moderate-income residents of the City. For specific progress details, see response 1.a. within this section.

The City of Bowling Green did not fail to meet national objectives during this reporting period. All planned actions to support consolidated plan goals were addressed, and 100 percent of all non-planning/administrative activities benefited persons with low/moderate-incomes. Over the period covered in the Consolidated Plan, the City of Bowling Green made satisfactory progress toward its goals of providing decent housing, creating a suitable living environment and economic opportunities for its low-to moderate-income residents.

The table below provides an explanation of how extremely low-, low- and moderate-income levels are determined in relation to the local Median Family Income (MFI).

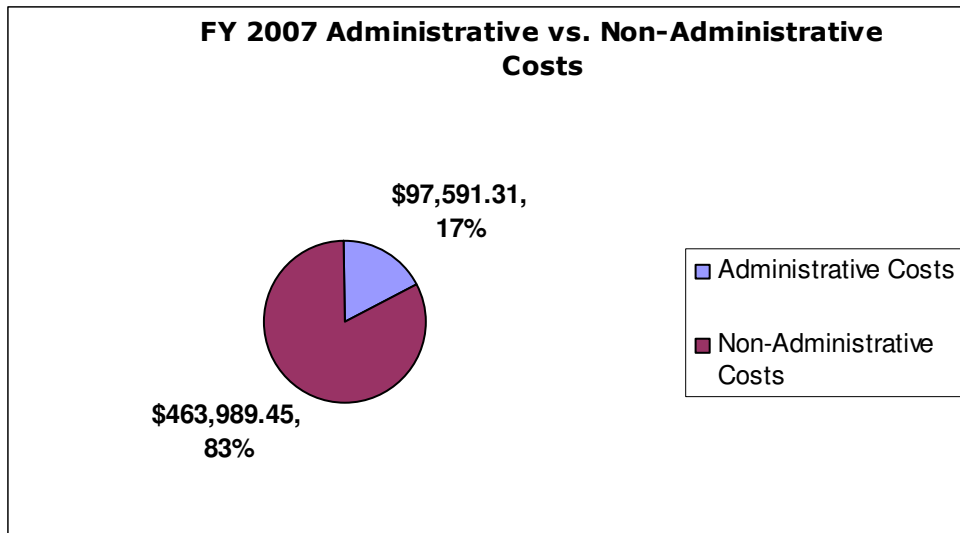
<b>Extremely Low-Income</b>	<b>Low-Income</b>	<b>Moderate-Income</b>
0% to <=30% MFI	>30% to <=50% MFI	>50% to <80%

The City believes that the local provision of fair housing services provides more immediate response and greater access to vital information. Fair Housing services, managed in-house by City staff with additional support from the City Council’s Human Relations Commission, have served a significant number of low-income individuals in the city.

The City has also continued to meet its required level of timeliness in expenditures. Funds for activities that were non-performing were reallocated by amendment when required.

Because of the aforementioned facts, the City believes that it has undertaken activities in accordance with its Consolidated Plan and Annual Plan. It believes that it has adequately met its housing and non-housing community development strategic objectives and priorities as indicated in the program outcomes included in the CAPER. The City of Bowling Green carried out activities in accordance with these priorities as eligible under the rules and regulations of the CDBG program. Specific accomplishments have been detailed under each program narrative found on pages 3 through 9 of this report.

- 4.
  - a. With the exception of planning and administrative costs, which are not subject to meet national objective requirements, 100 percent of the CDBG grant funds used by the City of Bowling Green benefitted low- and moderate-income persons and met national objectives in FY 2007.



- b. *The City did comply with benefit certification.* One hundred percent of all non-planning/administrative activities benefited low-moderate income persons. Written, established processes for ensuring benefit certification are in place, and utilized by staff to ensure that all projects meet and document national objective compliance. The foregoing table provides an explanation of the methods used to determine activity/client eligibility.

<b>Benefit Certification Methods by Activity</b>		
<b>Activity</b>	<b>National Objective</b>	<b>Methods Used to Ensure Eligibility and Benefit Certification</b>
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
Sidewalk Reconstruction	LMA	Census data
Tree Planting in CT 217.01	LMA	Census data
Tree Planting in CT 217.02	LMA	Census data
B.G. Transit	LMC	Application completion/photo identification used to verify age. Physician completes form verifying disability.
Carter Park Site Improvements	LMA	Census data
Transitional Housing for the Homeless	LMC	Application completion/income verification
RLF-funded Business Loans	LMJ	Job creation form completed by loan & job recipient

5.
  - a. The City of Bowling Green planned no displacement in FY 2007, and none occurred. The City’s Anti-displacement and Relocation Assistance Plan assures that displacement is prohibited and does not occur.
  - b. 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. Displacement is prohibited through the City’s Anti-displacement and Relocation Assistance Plan. As a result, there were no displacements and no need to issue information notices to displaced households, businesses, farms or nonprofit organizations in FY 2007.

- 6.
  - a. Revolving Loan Fund recipients are required to create or retain jobs for low-income individuals within three years of issuance of said loans.

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, signed by the loan recipient(s), is a legally binding part of the closing documents.

Annually, the City of Bowling Green will contact each loan recipient (in writing) to inquire as to whether or not the job goal was met. 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 will again follow up with the business owner the next year, and so on, until the requirement is met.

All businesses 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.

- b. The following table lists all of the permanent jobs created in FY 2007. Included in the table are the job titles and the percent made available to low- and moderate-income persons.

<b>Jobs Created in FY 2007</b>			
<b>RLF Loan Recipient</b>	<b># Jobs Created</b>	<b>Job Title(s)</b>	<b>% Made Available to Low/Mod Persons</b>
Sea Lion Estates, LLC	1.5	Professional	100%
Lockbox Services, LLC	1	Official/Manager	100%
Moondawg, dba North Grove Carryout	1	Service Worker	100%
Serenity Spa & Tanning	1.5	Craft Worker	100%
<b>Total</b>	<b>5</b>		<b>100%</b>

- c. Not applicable at this time.
- 7.
  - a. One limited clientele activity (the nature of the group itself allows assumption of more than 51 percent low mod) was undertaken in FY 2007. *All clientele for this activity do fall within one of the categories of presumed limited*

*clientele and moderate-income benefit.* A brief description of this activity and its eligibility criteria is set forth below:

**B.G. Transit** (*Presumed Limited Clientele=disabled adults and elderly persons*): In FY 2007, \$50,000 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 funding allowed the City to provide public transportation to 109 added elderly and disabled persons in the city limits of Bowling Green. A reduced fare Transit ID card is used to identify qualified elderly and disabled passengers. Reduced fare Transit ID cards are issued by the City of Bowling Green once the following criteria have been met:

- Elderly individuals must complete an application for a Transit ID card. A reduced fare ID card may be secured by presenting a birth certificate, valid driver's license, or valid Ohio ID card documenting the applicant is age 65 or older; or
- Individuals seeking a reduced fare ID card due to a disability must have their physician complete and sign (to verify disability) a Physician's Request Letter and return it to the City of Bowling Green. Once the letter is returned, the City will issue the reduced fare ID card.

8.

- a. All program income received in FY 2007 was returned to the Business Revolving Loan fund to carry out added economic development activities. A total of \$222,980.62 in program income was received in FY 2007.
- b. Not applicable. The City had no float-funded activities in FY 2007.
- c. Aside from the loan repayments from the Business Revolving Loan Fund (noted above as program income in 8.a.), there were no other loan repayments in FY 2007.
- d. There was no income received from the sale of property in FY 2007.

9.

- a. Not applicable. There were no disallowed activities or expenditures in FY 2007.
- b. Not applicable. There were no disallowed activities in FY 2007.
- c. Not applicable. There were no prior period adjustments in FY 2007 due to disallowed activities or expenditures.
- d. Not applicable. There were no reimbursements made since there were no disallowed activities or expenditures.

10.

- a. Not applicable. The City had no float-funded activities in FY 2007.

b.

<b>Other Outstanding Loans</b>	
<b>Total Number of RLF Loans Outstanding</b>	<b>Principal Balance owed as of 8/31/08</b>
25	\$400,097.89

c. Not applicable. No outstanding loans were deemed deferred or forgivable in FY 2007.

d.

<b>Loans Gone into Default in FY 2007</b>		
<b>Total number of loans</b>	<b>Total Amount</b>	<b>Details</b>
1	\$52,905.46	Remaining balance will be written off in FY 2008 after collateral is liquidated.

e. Not applicable. The City and its sub-recipients own no parcels of land that have been acquired or improved using CDBG funds and that are 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. In FY 2007, 33 CDBG-funded housing rehabilitation projects were completed. All housing rehabilitation projects increased access to decent, affordable housing for low- and moderate-income persons living in Bowling Green.

The table below sets forth the type of rehabilitation projects and total number of units completed per project type in FY 2007.

<b>FY 2007 Housing Rehabilitation Completion Status</b>	
<b>Activity</b>	<b>Units Completed</b>
Elderly Emergency Home Repair	5
Mobile Home Repair	19
Rental Rehabilitation (single units)	5
Rental Rehabilitation (multi units)	4
<b>Total</b>	<b>33</b>

- b. The following table provides a summary of the total CDBG funds expended per housing rehabilitation program in FY 2007.

<b>FY 2007 Housing Rehabilitation Expenses</b>	
<b>Activity</b>	<b>Total CDBG Funds Used</b>
Elderly Emergency Home Repair	\$23,719.00
Mobile Home Repair	\$44,912.00
Rental Rehabilitation	\$80,998.00
Housing Implementation	\$12,042.55
<b>TOTAL</b>	<b>\$161,671.55</b>

- c. In accordance with program design, private funds were provided by property owners in carrying out the City’s Rental Rehabilitation activities. Rental property owners are required to provide at least 50 percent in matching funds for all housing programs where private funds are used. In addition to the source and amount of private funding per program the CDBG funds utilized are also provided for comparison. Aside from the rental rehabilitation match dollars provided by property owners, no other public or private funds were utilized aside from CDBG to carry out CDBG housing rehabilitation activities.

<b>Other Funds Used to Carry Out Housing Rehabilitation</b>			
<b>Activity</b>	<b>CDBG Funds Used for Hard Costs</b>	<b>Property Owner Matching Funds</b>	<b>Total Funds Used</b>
Rental Rehabilitation (single units)	\$73,249.00	\$78,590.00	<b>\$151,839.00</b>
Rental Rehabilitation (multi units)	\$7,749.00	\$7,750.00	<b>\$15,499.00</b>
<b>Total</b>	<b>\$80,998.00</b>	<b>\$86,340.00</b>	<b>\$167,338.00</b>

13.

- a. Not applicable. The City of Bowling Green did not conduct any neighborhood revitalization activities in FY 2007. Therefore, a HUD-approved strategy is not needed.

**Antipoverty Strategy**

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

Program Year 3 CAPER Antipoverty Strategy response:

- 1. The City implemented its Antipoverty Strategy to reduce the number of persons living below poverty the level in FY 2007. The Anti-Poverty Strategy is listed below:

**The City’s Anti-Poverty Strategy**

The City of Bowling Green has, as a goal, the reduction of poverty for its residents. It is anticipated that the City’s goals and programming help to reduce the effects of poverty and end chronic homelessness, taking into consideration those factors over which the City has control.

It is anticipated that further poverty reduction will occur as a result of the implementation of the following CDBG-funded activities:

- Rental Rehabilitation Program (for single and multi unit rehabilitation);
- Mobile Home Repair Program;
- Transitional Housing for Homeless; and
- B.G. Transit.

Securing additional grant funds (other than CDBG) for the following activities is also part of the City’s strategy to reduce poverty:

- Section 8 Voucher Program;

- Down-Payment/Rehabilitation Assistance and Owner-Occupied Rehabilitation; and
- Small business loans through the RLF.

The table located below indicates the City’s progress in achieving FY 2007 anti-poverty objectives.

<b>FY 2007 Anti-Poverty Accomplishments</b>	
<b>Activity</b>	<b>Actions Taken</b>
Rental Rehabilitation (single units)	5 rental units made more affordable and decent for persons with low and moderate incomes
Rental Rehabilitation (multi units)	4 rental units made more affordable and decent for persons with low and moderate incomes
Mobile Home Repair	19 mobile home units made more decent for persons with low and moderate incomes
Transitional Housing for the Homeless	183 added homeless persons received transitional housing
B.G. Transit	109 added elderly & disabled adults received access to public transportation
RLF Business Loans	5 jobs created 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 3 CAPER Non-homeless Special Needs response:

1. **Priority Needs:** The City’s collective special needs (non-homeless) population is at an increased risk for losing independence. As evidenced by CHAS data, the population also cites a high incidence of housing problems related to either cost burden or condition. This population needs programs/activities that will:
  - Aid the population in maintaining independence, prevent homelessness; and
  - Improve the safety and cost of the existing housing stock.

**Specific Achievements**

Progress in achieving planned FY 2007 goals to benefit the City’s non-homeless special needs population is indicated in the table below.

<b>Non-Homeless Special Needs Achievements in FY 2007</b>		
<b>Activity</b>	<b>Goal</b>	<b>Accomplishment</b>
Rental Rehabilitation (single units)	Rehabilitate 5 rental units	5 rental units rehabilitated.
Rental Rehabilitation (multi units)	Rehabilitate 3 rental units.	4 rental units rehabilitated.
Elderly Emergency Home Repair	Repair 10 mobile home units.	19 mobile home units repaired.
B.G. Transit	Provide public transit to an added 80 elderly & disabled adults.	109 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 3 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 3 CAPER Other Narrative response:

In accordance with the City's adopted Citizen Participation Plan, the Consolidated Plan FY 2005-FY 2009 and FY 2007 Annual Plan were amended to reflect increased funding amounts to carry out certain activities. It also reflects the use of re-allocated funds from prior years. In the process of amending these plans, all HUD-required meeting notice, public meeting and public comment period requirements were followed.