

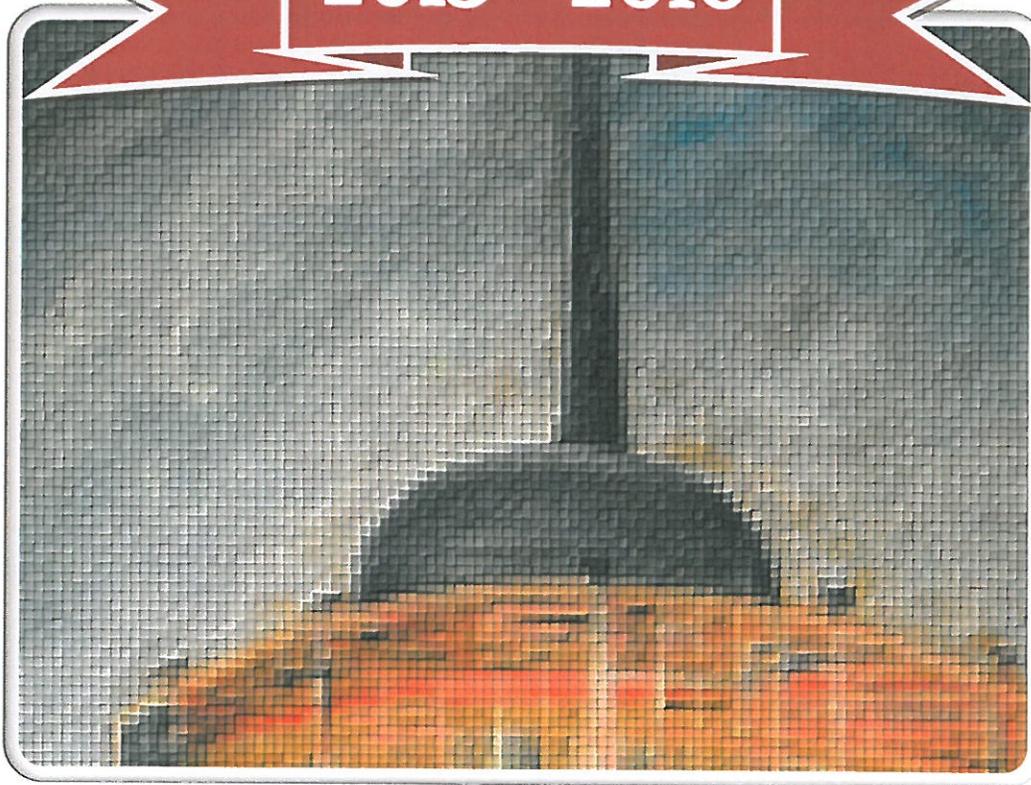
# Annual Action Plan

## Budget

### HUD - CDBG & HOME Funds

1<sup>st</sup> Year of Implementation of 2015-2019 Consolidated Plan

2015 - 2016



City of Owensboro Kentucky

*Prepared By:*

*The City of Owensboro Community Development Department*

**May 5, 2015**

## Proposed CDBG Budget for FY2016 (15-16)

Project Description	Cost
Triplett Twist District - Neighborhood Identity Projects (neighborhood entry enhancements & Iconic District Identification)	\$97,000
Triplett Twist District - Commercial Buildings Projects (exterior renovations, sign replacement & parking lot enhancement)	\$96,000
Triplett Twist District - Beautification Projects (commercial beautification, tree planting, landscape improvement & neighborhood beautification projects)	\$71,000
<b><i>Triplett Twist District Redevelopment Projects Subtotal</i></b>	<b>\$264,000</b>
	\$0
<b><i>Other Special Projects Subtotal</i></b>	<b>\$0</b>
Homeowner -Homebuyer -Rental Rehab Program (includes TT NRSA)	\$70,512
Homeowner - Homebuyer Rental Rehabilitation Program Administration	\$0
<b><i>CD Housing Programs Subtotal</i></b>	<b>\$70,512</b>
Community General Development Planning & Administration	\$81,500
<b><i>Planning &amp; Administration Subtotal</i></b>	<b>\$81,500</b>
<b>Total 2015-2016 CDBG Budget</b>	<b>\$416,012</b>
<b>Total 2015-2016 Revenues</b>	<b>\$416,012</b>
2015-2016 CDBG GRANT	\$408,012
2015- 2016 CDBG INCOME	\$8,000

## Proposed HOME Budget for FY2016 (15-16)

Project Description	Cost
Homebuyer Programs (includes Triplett Twist NRSA)	\$124,019
CHDO Set Aside (required 15% Set Aside)	\$24,803
HOME Administration	\$16,535
(No match due to carryover balance of Match) Required City Match (12.5% Match of HOME funds)	\$0
<b>Total 2015-2016 HOME Budget</b>	<b>\$165,357</b>
<b>Total 2015-2016 Revenues</b>	<b>\$165,357</b>
2015-2016 HOME GRANT U.S. DHUD	\$165,357

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

The majority of CDBG and HOME funding for the next 5 years is anticipated to be used to implement the approved Triplett Twist District Area Redevelopment Plan. In response to the reduction of grant funds over the years, the City has utilized a more focused approach with implementing small area redevelopment plans in order to leverage funding in a more impactful way.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Narrative Description
			Annual Allocation: \$	Prior Year Resources: \$	Total: \$	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	408,012	8,000	416,012	Majority of funding will be used for Triplett Twist District Implementation.
					0	
					1,664,048	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Narrative Description			
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$		Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	165,357	0	0	165,357	Expected Amount Available Remainder of ConPlan \$	660,000	Majority of funds will be used for Triplett Twist District Homebuyer Assistance Program.

Table 54 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The City leverages private funds by requiring the owners of commercial or residential properties assisted through their housing programs to fund a certain share of the improvements with their own resources. When facility improvements are funded, the City often will only participate in joint efforts and is seldom the sole funding source for an improvement at a facility not owned by the City. The HOME match requirement will be satisfied with carryover HOME fund match from previous funding years.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

No public property is planned to be utilized at this time.

### **Discussion**

Numerous non-profit and governmental agencies exist in the community that serve the housing and supportive service needs of our low- to moderate-income households, homeless population, and special needs population. Funding of staff and programs for the Kentucky Department of Human Resources, River Valley Behavioral Health, Green River Area Development District, Audubon Area Community Services, Inc., the Oasis Spouse Abuse Center, Daneil Pinto Homeless Shelter and several others come from a variety of sources.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Triplett Twist District Neighborhood Identity	2015	2017	Non-Housing Community Development NRSA	Triplett Twist District	Triplett Twist District Area Redevlopment	CDBG: \$97,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1071 Persons Assisted
2	Triplett Twist District Commercial Improvements	2015	2018	Non-Housing Community Development NRSA	Triplett Twist District	Triplett Twist District Area Redevlopment	CDBG: \$96,000	Facade treatment/business building rehabilitation: 6 Business
3	Triplett Twist District Beautification	2015	2018	Non-Housing Community Development NRSA	Triplett Twist District	Triplett Twist District Area Redevlopment	CDBG: \$71,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1071 Persons Assisted
4	Triplett Twist District Exterior Housing Rehab	2015	2019	Affordable Housing NRSA	Triplett Twist District	Triplett Twist District Area Redevlopment Existing Homeowner Rehab Program	CDBG: \$70,512	Homeowner Housing Rehabilitated: 8 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Homebuyer & Homeowner Assistance Program	2015	2019	Affordable Housing NRSA	Triplett Twist District	Triplett Twist District Area Redevelopment Homebuyer & Down Payment Assistance Program Existing Homeowner Rehab Program	HOME: \$148,822	Homeowner Housing Added: 2 Household Housing Unit Direct Financial Assistance to Homebuyers: 8 Households Assisted
6	CDBG Planning & Administration	2015	2019	ADMIN	Triplett Twist District	Program Administration	CDBG: \$81,500	Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted
7	HOME Administration	2015	2019	ADMIN	Triplett Twist District	Program Administration	HOME: \$16,535	Public service activities for Low/Moderate Income Housing Benefit: 3 Households Assisted
8	HOME CHDO	2015	2019	Affordable Housing CHDO HOME	Triplett Twist District	Homebuyer & Down Payment Assistance Program	HOME: \$24,803	Homeowner Housing Added: 1 Household Housing Unit

Table 55 – Goals Summary

**Goal Descriptions**

1	Goal Name	Triplett Twist District Neighborhood Identity
	Goal Description	
2	Goal Name	Triplett Twist District Commercial Improvements
	Goal Description	

<b>3</b>	<b>Goal Name</b>	Triplett Twist District Beautification
	<b>Goal Description</b>	
<b>4</b>	<b>Goal Name</b>	Triplett Twist District Exterior Housing Rehab
	<b>Goal Description</b>	
<b>5</b>	<b>Goal Name</b>	Homebuyer & Homeowner Assistance Program
	<b>Goal Description</b>	
<b>6</b>	<b>Goal Name</b>	CDBG Planning & Administration
	<b>Goal Description</b>	CDBG Planning & Administration.
<b>7</b>	<b>Goal Name</b>	HOME Administration
	<b>Goal Description</b>	HOME Admin
<b>8</b>	<b>Goal Name</b>	HOME CHDO
	<b>Goal Description</b>	

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

All 2015-2016 projects will further the implementation of the Triplett Twist District Area Redevelopment Plan.

### Projects

#	Project Name

Table 56 – Project Information

### Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City is focusing the limited resources on targeted areas for 3-4 years in order to maximize the impact and stabilize neighborhoods.

**AP-38 Project Summary**  
**Project Summary Information**

## AP-50 Geographic Distribution – 91.220(f)

### Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The majority of available funds will be used within the contiguous low to moderate Income census tracts located within the northern 1/3 of the City. Special preference will be given for areas that have approved Neighborhood Redevelopment Plans, such as BaptistTown, Old Germantown District, Mechanicsville and the new Triplett Twist District Area Neighborhoods. All allocation of funding will be targeted to implement the Triplett Twist District Area Redevelopment Plan 2015-2018.

### Geographic Distribution

Target Area	Percentage of Funds
Triplett Twist District	100

Table 57 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

The limited amounts of funds are concentrated within these areas due to the high level of need that exist within these neighborhoods. The Program Target area contains the concentration of the lowest Income persons in the city, as well as the highest concentration of minorities, distressed housing and older neighborhoods. Since 2000 the City of Owensboro has focused its resources each year to the implementation of approved Neighborhood Redevelopment Plans.

### Discussion

The City will continue its efforts to stabilize the neighborhoods within the northern 1/3 of the city with the implementation of approved area and neighborhood redevelopment plans.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

Home & HOME CHDO funds will be used to assist low to moderate income homebuyers through the Owensboro Homebuyer Program and the Owensboro - Triplett Twist District Down Payment Assistance Program. CDBG funds will be used to assist low to moderate income homeowners through the City of Owensboro Homeowner Rehabilitation Program and other Volunteer Rehab Programs (such as World Changers).

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	2
Special-Needs	0
Total	2

**Table 58 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	10
Acquisition of Existing Units	1
Total	11

**Table 59 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

Affordable housing programs will be used to assist in the implementation of the Triplett Twist District Area Redevelopment Plan. Highest priority will be given to properties located within the boundaries of the Triplett Twist District. Secondary priority will be given to properties located within the BaptistTown, Old Germantown District and Mechanicsville Neighborhoods.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

No CDBG or HOME Funds will be expended in the upcoming year to address needs of public housing tenants.

### **Actions planned during the next year to address the needs to public housing**

The City will continue to work closely with the Housing Authority of Owensboro (HOA) to create partnerships and share Ideas. The City is very interested in looking for opportunities to partner with the HOA to increase the number of affordable rental units available in the City.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

The City will distribute information to housing residents to inform them of home ownership opportunities as they are available.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

The HOA is a high performing Housing Agency and has maintained such a status for many years.

### **Discussion**

The City will continue its efforts to purchase property and make it available for the HOA to construct new homes that can be rented and eventually purchased by low to moderate income tenants.

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

The City will not be using any of its limited HOME and CDBG funding in the upcoming year to address homeless needs. Community Development Staff will continue to support and work with local homeless providers to address the needs of homeless and chronic homeless persons in the community. The City will continue to participate in the Green River Continuum of Care to address the needs of homeless persons. The Region 2 Continuum of Care has a goal to end homelessness through an emphasis on outreach, permanent housing and rapid re-housing. The City of Owensboro is not a direct recipient of HUD ESG or HOPWA funds. The City of Owensboro Community Development Department will continue to support and work with local homeless provides to address the needs of homeless persons. Examples would be keeping in communication with homeless providers and assisting them in various ways, such as with professional assistance we have provided the Pitino Shelter in the design of 4 new additional transitional homes have been constructed on their campus. The City's overall efforts to redevelop inner city neighborhoods assist in creating a positive living environment where many residents that receive various forms of public assistance reside.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The City will continue to participate in the Green River Continuum of Care to address the needs of homeless persons.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The City will continue to participate in the Green River Continuum of Care to address the needs of homeless persons.

#### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The City will continue to participate in the Green River Continuum of Care to address the needs of homeless persons.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

The City will continue to participate in the Green River Continuum of Care to address the needs of homeless persons.

### **Discussion**

The City will continue to participate in the Green River Continuum of Care to address the needs of homeless persons.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

A new program to assist low to moderate income households purchase a home will be started this year to address the barrier of lack of downpayment and closing cost assistance in order to purchase a home. Homebuyer education will be a required element in this program and will address another identified barrier.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

No barriers that fit this definition have been identified. We will continue to closely watch these issues and take action if they become a barrier.

### **Discussion:**

The City of Owensboro will update the Analysis of Impediments to Fair Housing in the Fall of 2015.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The planned activities listed within the 2015-2016 Annual Action Plan will add to the expansion of affordable housing and the stabilization of the Triplett Twist District Area that consist of a mix of residential neighborhoods and commercial activity.

### **Actions planned to address obstacles to meeting underserved needs**

Obstacles to meeting underserved needs have been identified. These obstacles are the lack of adequate financial resources, the need for increased supportive housing services, the increasing cost of decent housing, the need to expand opportunities, the need to coordinate resources and the need to inform households of available services.

The new Down Payment & Closing Cost Assistance Program will give many households the opportunity to purchase a home within the Triplett Twist District.

### **Actions planned to foster and maintain affordable housing**

The implementation of the Triplett Twist District Area Redevelopment Plan will stabilize the area and the stock of affordable single family homes located within the four identified neighborhoods. The Existing homeowner rehab program will assist low to moderate income households maintain their existing affordable housing. The Homebuyer Program will construct new or renovate existing homes that will be sold to low to moderate income households.

### **Actions planned to reduce lead-based paint hazards**

All housing rehab programs will continue to incorporate the HUD lead based paint requirement to identify and eliminate lead based paint. Testing and mitigation plans will be completed by certified individuals.

### **Actions planned to reduce the number of poverty-level families**

The City will continue to communicate and work closely with all assisted housing, service providers, government officials and transportation officials to address the needs of all low to moderate income residents with a focus to reduce the number of poverty-level families.

### **Actions planned to develop institutional structure**

The City of Owensboro will continue to coordinate with the operators of public and assisted housing providers and governmental health, mental health, service agencies to develop the institutional structure of the community. The City works with existing homeless service and housing providers to break the cycle of chronic homelessness and target community wide services and resources. The City government works closely with county officials on efforts to address affordable housing and homelessness issues within the community. Coordination and communication with the Kentucky Housing Corporation occurs throughout the year. The City works closely with the Economic Development Corporation on a common direction for economic development activities. Coordination with the local transit authority and an understanding of existing and proposed bus route assist in affordable housing related decisions.

**Actions planned to enhance coordination between public and private housing and social service agencies**

The City will continue to communicate and work closely with all assisted housing, private housing and social service providers, to address the needs of citizens.

**Discussion:**

See the attached "Triplett Twist District Area Redevelopment Plan" for specific details on identified projects and activities.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

#### Introduction:

Program Specific Requirements for 2015-2016 Annual Action Plan.

#### **Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### **Other CDBG Requirements**

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	90.00%

**HOME Investment Partnership Program (HOME)**  
**Reference 24 CFR 91.220(I)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Homebuyer assistance loans provided by the City will require liens to be placed on property that are secondary to the primary mortgage that the buyer uses to purchase the home.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

HOME funds will be used for Homebuyer Programs and will use the Recapture Provision of the regulations. This Homebuyer Program determines the period of affordability to be based on the difference from the appraised value and the sale price of the home (generally from \$1,000 - \$14,000). Any funds that are expended above the appraised value are considered development cost and are not considered to be a direct benefit to the Homebuyer. All units are sold within the fair housing guidelines established by HUD. Special care will be taken to ensure that the homes are marketed to minorities within the community. The following is detailed information relating to the Recapture provisions of the Owensboro Homebuyer Program:

- **Sale After Five Years.** The owner may sell the property any time after the 5-year term of this agreement has expired without obligation or penalty to the City of Owensboro.
- **Sale Before Five Years.** If the owners(s) sell this property before the 5-year term of this agreement expires; the owner(s) are subject to recapture, by the City of Owensboro, of the direct home owner's assistance money originally invested.
- **Recapture Formula.** The City of Owensboro will receive 90% of every dollar the property sells for above the original purchase price, plus closing cost and documented property improvements until the amount of direct home owner's assistance is recovered. Once the full amount of direct home owner's assistance is recovered by the City of Owensboro, the owner(s) keep 100% of the sales proceeds.
- **Termination.** These covenants & restrictions shall remain in effect for the 5-year term or, upon occurrence of any of the following termination events: Foreclosure, transfer in lieu of foreclosure or assignment of a FHA insured mortgage to HUD.
- **Enforcement.** The covenants & restrictions shall run with the land and, to the fullest extent permitted by law and equity, shall be binding on the owner, its heirs, successors and assigns. The City of Owensboro shall be entitled to (a) institute legal action to enforce performance and observance of these covenants, (b) enjoin any acts which are violative of these covenants, and (c) exercise and other legal or equitable right or remedy with respect to these covenants.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The covenants & restrictions shall run with the land and, to the fullest extent permitted by law and equity, shall be binding on the owner, its heirs, successors and assigns. The City of Owensboro shall be entitled to (a) institute legal action to enforce performance and observance of these covenants, (b) enjoin any acts which are violative of these covenants, and (c) exercise and other legal or

equitable right or remedy with respect to these covenants.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

There are no plans to refinance existing debt with HOME funds.

**Discussion:**

The City of Owensboro will include the Guidelines for resale or recapture in all future Annual Action Plans.

**Appendix - Alternate/Local Data Sources**

# CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

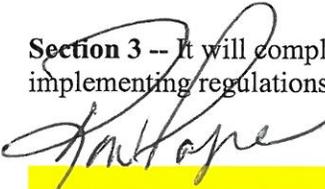
**Anti-Lobbying** -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to a person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

  
Signature/Authorized Official  
Mayor

5/7/15  
Date

## Specific CDBG Certifications

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

**Following a Plan** -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds,

it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);

2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) \_\_\_\_\_, \_\_\_\_\_ (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

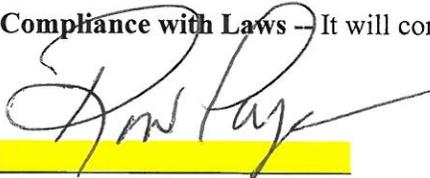
**Excessive Force** -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

**Compliance With Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

**Compliance with Laws** -- It will comply with applicable laws.



Signature/Authorized Official  
Mayor



Date

## Specific HOME Certifications

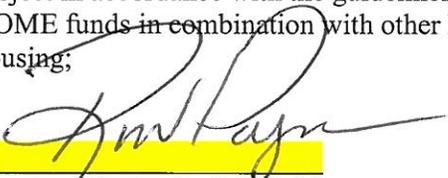
The HOME participating jurisdiction certifies that:

**Tenant Based Rental Assistance** -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

**Eligible Activities and Costs** -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

**Appropriate Financial Assistance** -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

  
Signature/Authorized Official  
Mayor

  
Date

## APPENDIX TO CERTIFICATIONS

### INSTRUCTIONS CONCERNING LOBBYING:

#### A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: <input type="text"/>	4. Applicant Identifier: City of Owensboro, Kentucky	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: B-15-MC-21-006	
<b>State Use Only:</b>		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
<b>8. APPLICANT INFORMATION:</b>		
* a. Legal Name: City of Owensboro, Kentucky		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 61-6001888	* c. Organizational DUNS: 0740689410000	
<b>d. Address:</b>		
* Street1:	101 East 4th Street	
Street2:	<input type="text"/>	
* City:	Owensboro	
County/Parish:	Davies	
* State:	KY: Kentucky	
Province:	<input type="text"/>	
* Country:	USA: UNITED STATES	
* Zip / Postal Code:	42303	
<b>e. Organizational Unit:</b>		
Department Name: City of Owensboro, KY	Division Name: Community Development Dept.	
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>		
Prefix: Mr.	* First Name: Keith	
Middle Name: Lee		
* Last Name: Free		
Suffix: <input type="text"/>		
Title: Community Development Director		
Organizational Affiliation: <input type="text"/>		
* Telephone Number: 2706878658	Fax Number: 2706878395	
* Email: freekl@owensboro.org		

**Application for Federal Assistance SF-424**

**\* 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

\* Other (specify):

**\* 10. Name of Federal Agency:**

HUD

**11. Catalog of Federal Domestic Assistance Number:**

14.218

CFDA Title:

CDBG Entitlement Grant

**\* 12. Funding Opportunity Number:**

\* Title:

**13. Competition Identification Number:**

Title:

**14. Areas Affected by Project (Cities, Counties, States, etc.):**

Add Attachment

Delete Attachment

View Attachment

**\* 15. Descriptive Title of Applicant's Project:**

CDBG - Continuation of LMI Housing Programs, Planning & Administration, Neighborhood Redevelopment Projects, and Public Improvement Projects.

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

**Application for Federal Assistance SF-424**

**16. Congressional Districts Of:**

\* a. Applicant

\* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

**17. Proposed Project:**

\* a. Start Date:

\* b. End Date:

**18. Estimated Funding (\$):**

* a. Federal	<input type="text" value="408,012.00"/>
* b. Applicant	<input type="text" value=""/>
* c. State	<input type="text" value=""/>
* d. Local	<input type="text" value=""/>
* e. Other	<input type="text" value=""/>
* f. Program Income	<input type="text" value="8,000.00"/>
* g. TOTAL	<input type="text" value="416,012.00"/>

**\* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- a. This application was made available to the State under the Executive Order 12372 Process for review on
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E.O. 12372.

**\* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

Yes  No

If "Yes", provide explanation and attach

**21. \*By signing this application, I certify (1) to the statements contained in the list of certifications\*\* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances\*\* and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

\*\* I AGREE

\*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

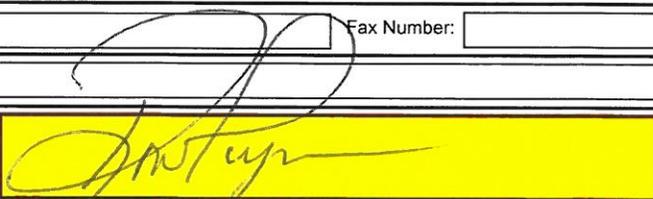
**Authorized Representative:**

Prefix:  \* First Name:   
Middle Name:   
\* Last Name:   
Suffix:

\* Title:

\* Telephone Number:  Fax Number:

\* Email:

\* Signature of Authorized Representative: 

\* Date Signed:

5/7/15

**Application for Federal Assistance SF-424**

\* 1. Type of Submission:

- Preapplication
- Application
- Changed/Corrected Application

\* 2. Type of Application:

- New
- Continuation
- Revision

\* If Revision, select appropriate letter(s):

\* Other (Specify):

\* 3. Date Received:

4. Applicant Identifier:

City of Owensboro, Kentucky

5a. Federal Entity Identifier:

5b. Federal Award Identifier:

M-15-MC-21-0204

**State Use Only:**

6. Date Received by State:

7. State Application Identifier:

**8. APPLICANT INFORMATION:**

\* a. Legal Name:

City of Owensboro, Kentucky

\* b. Employer/Taxpayer Identification Number (EIN/TIN):

61-6001888

\* c. Organizational DUNS:

0740689410000

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101 East 4th Street

Street2:

\* City:

Owensboro

County/Parish:

Daviess

\* State:

KY: Kentucky

Province:

\* Country:

USA: UNITED STATES

\* Zip / Postal Code:

42303

**e. Organizational Unit:**

Department Name:

City of Owensboro, KY

Division Name:

Community Development Dept.

**f. Name and contact information of person to be contacted on matters involving this application:**

Prefix:

Mr.

\* First Name:

Keith

Middle Name:

Lee

\* Last Name:

Free

Suffix:

Title:

Community Development Director

Organizational Affiliation:

\* Telephone Number:

2706878658

Fax Number:

2706878395

\* Email:

freek1@owensboro.org

**Application for Federal Assistance SF-424**

**\* 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

\* Other (specify):

**\* 10. Name of Federal Agency:**

HUD

**11. Catalog of Federal Domestic Assistance Number:**

14.239

CFDA Title:

HOME Entitlement Grant

**\* 12. Funding Opportunity Number:**

\* Title:

**13. Competition Identification Number:**

Title:

**14. Areas Affected by Project (Cities, Counties, States, etc.):**

Add Attachment

Delete Attachment

View Attachment

**\* 15. Descriptive Title of Applicant's Project:**

HOME - Continuation of the HOME Homebuyer Program, Down Payment Assistance and Rental Assistance Program

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

**Application for Federal Assistance SF-424**

**16. Congressional Districts Of:**

\* a. Applicant

\* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

**17. Proposed Project:**

\* a. Start Date:

\* b. End Date:

**18. Estimated Funding (\$):**

* a. Federal	<input type="text" value="165,357.00"/>
* b. Applicant	<input type="text" value=""/>
* c. State	<input type="text" value=""/>
* d. Local	<input type="text" value=""/>
* e. Other	<input type="text" value=""/>
* f. Program Income	<input type="text" value=""/>
* g. TOTAL	<input type="text" value="165,357.00"/>

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Yes  No

If "Yes", provide explanation and attach

**21. \*By signing this application, I certify (1) to the statements contained in the list of certifications\*\* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances\*\* and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

\*\* I AGREE

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**Authorized Representative:**

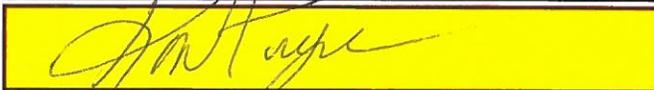
Prefix:  \* First Name:   
Middle Name:   
\* Last Name:   
Suffix:

\* Title:

\* Telephone Number:  Fax Number:

\* Email:

\* Signature of Authorized Representative:



\* Date Signed:

5/7/15