

BUCKS COUNTY CONSORTIUM
CONSOLIDATED ANNUAL PERFORMANCE & EVALUATION REPORT
(CAPER)



COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM
HOME PROGRAM
EMERGENCY SOLUTIONS GRANT PROGRAM

Program Year 2013

April 1, 2013 through March 31, 2014



Bucks County Department of Community and Business Development



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.*

During Program year 2013, the County maintained a focus on the goals and objectives outlined in the Consolidated Plan and the Annual Action Plan. In this time period the County also continued to address the many challenges and changes in the staffing and organization of the Department of Community and Business Development, the implementing agency for the CDBG, HOME and ESG programs. In spite of these challenges, the County was able to complete projects which increased the supply and quality of affordable housing, improved and enhanced public services, and filled in the gaps for many persons in need. Over three million dollars' worth of expenditures were directly related to meeting the goals established for the CDBG, HOME, and ESG program areas.

b. *Provide a breakdown of the CPD formula grant funds spent on grant activities for each goal and objective.*

Please refer to Appendices A, B, and C for detailed listing of expenditures as follows:

Appendix A - HOME Program

Appendix B – Emergency Solutions Grant /Homeless Prevention and Rapid Re-Housing Grant

Appendix C – CDBG Program

c. *If applicable, explain why progress was not made towards meeting the goals and objectives.*

As noted, there were significant challenges faced during the program year which impacted program outcomes. Despite enhanced efforts to ensure timeliness, there are selected projects which have fallen behind schedule. The process to solicit applications, perform appropriate reviews, enter into contracts, and fully implement projects is being reassessed to determine ways to enhance efficiency. As a result the revised process is decreasing the total time from application through implementation and thus should significantly increase timely expenditure of funds. The County also recognized a need to strengthen efforts to ensure that all expenditures are for eligible projects, fit national objectives, and clearly meet identified community needs.

During the program year there were also challenges faced by many of the partnering agencies in the development and operations of affordable housing units. Staffing and financial issues impacted the ability of several agencies to move ahead with projects in a timely manner. The County continues to work with these agencies to address problems and ensure adequate capacity to develop and implement projects.

2. *Describe the manner in which the recipient would change its program as a result of its experiences.*

The County is considering a change in Program Year designation to allow a more coordinated process for project application, review and funding. The request would likely be to put the process on a calendar year. This schedule would be more in synchronization with the County's budget schedule, as well as that of other major grant sources and the municipalities.



This year the County has taken steps toward enhancing the project selection process. The focus is on those projects which demonstrate the highest and best use of funds. Efforts are being made to assure that funds are always allocated for eligible expenses under the various funding programs and that the project applications and records contain sufficient demonstration of program compliance. In addition, the County is continuing significant program changes to enhance the timely expenditures of funding.

The County will work with underperforming funding recipients including municipalities, developers, non-profits, and CHDOs to effectively utilize the funds and to ensure capacity to administer awarded projects.

The County is in the process of reassessing internal processes to minimize disruptions in the project implementation process. Included in the assessment are considerations of implementing a more direct reimbursement process and ensuring that measures are in place to avoid undue influence in the project bidding and startup process.

A major focus on program implementation must be timeliness and ensuring that all projects are ready to proceed and move along in a steady and deliberate timeline. This will address historic problems with adequate grant draws.

3. *Affirmatively Furthering Fair Housing:*

a. Provide a summary of impediments to fair housing choice.

A primary impediment to furthering fair housing is the lack of affordable units in sufficient number to address the needs of lower income groups. The problem is perhaps more acute when it comes to larger rental units, both in terms of availability and price. During Program Year 2013, Bucks County continued using its HOME and Housing Trust Fund resources to maximize leverage of other public and private funding in supporting and maximizing the production of affordable housing units (both rental and ownership). Another issue relates to the general public knowledge about Fair Housing issues and programs available to address the same. As described below, the County continued the implementation of education programs and measures to ensure that funding recipients (municipality and nonprofit) are in compliance with Fair Housing Act.

b. Identify actions taken to overcome effects of impediments identified.

The County undertook a number of initiatives to address the above impediments. The principal efforts included:

A copy of the County's Affirmative Marketing Plan and Statement of Policy was included with every contract for program funding, which outlines the duties and responsibilities of funding recipients under the Fair Housing Act and related requirements.

All applicants for CDBG, HOME, ESG, and other federal funding administered, provide a written certification, signed by their attorneys, that the organization policies, regulations, practices, and procedures are in compliance with the Fair Housing Act and the Pennsylvania Human Relations Act.



The County continues to work with Legal Aid and the Fair Housing Council of Suburban Philadelphia to provide support for the preparation and distribution of newsletters, targeting local organizations (e.g., professional, nonprofit), owners/managers of rental units, and the general public to educate them on the Fair Housing Act and the availability of training opportunities available at no cost. Fair Housing Council of Suburban Philadelphia offered and conducted on-site training on Fair Housing requirements for the benefit of staff, as well as clients of local service organizations.

Since 2011, the municipalities are required to submit a copy of their comprehensive plans and zoning ordinances for review as to their consistency with the Fair Housing Act. Municipalities with documents containing provisions deemed to be in violation of the Fair Housing Act were requested to revise their documents. The Bucks County Planning Commission conducts the reviews and provides technical assistance in the individual communities to bring their comprehensive plans and ordinances in full compliance with the Fair Housing Act.

4. *Describe Other Actions in Strategic Plan or Action Plan taken to address obstacles to meeting underserved needs.*

There were a number of other actions taken related to improving public facilities and infrastructure in low and moderate income areas. In addition to relieving gaps and underserved needs, the actions also ensured the provision of equitable service delivery and living standards.

Funding of Rental Housing

The County, in partnership with various other non-profit agencies, continued to make it a priority to locate, maintain, and fund housing for abused women and children, disabled persons (physically or mentally disabled), minorities, and low and moderate income families.

Tenant Based Rental Assistance (TBRA) Program

Bucks County continued to support its Tenant Based Assistance Program. The Bucks County program is run in partnership with the Bucks County Department of Children and Youth. The program pays security deposit, rent, and utilities for a period of up to two years. While in the program, participants are required to actively take part in a custom designed program providing education, training, and job life skills needed to move the family toward self-sufficiency.

Scattered Site Housing Rehabilitation

The County continued to support its scattered site program. The program encompasses both the rehabilitation of dilapidated units and the stabilization of neighborhoods, while creating housing that is affordable to lower income first-time homebuyers. The initiative also addresses one of the biggest barriers to homeownership: the building of savings for downpayment and closing costs. Families that do not have the required savings enter into a lease-to-purchase program, whereby a portion of the rent is set aside as down payment savings to allow them to buy the unit within 36 months (3 years). During the period of tenancy, the families receive financial counseling and instruction on various ownership matters.

Low-Income Homeowner Rehabilitation Program

Bucks County has operated a program to assist low-income homeowners to bring their properties up to local code. The program provides up to \$15,000 per qualified homeowner to conduct a variety of



eligible housing improvements. The amount increases to \$25,000 if accessibility improvements are needed, and to \$50,000 for lead paint mitigation.

Lead-Based Paint Testing/Mitigation/Abatement

The Bucks County Health Department continued to support a County initiative designed to test children at-risk for elevated blood levels. In addition, the Bucks County Redevelopment Authority also continued to make services available to homeowners (e.g., inspection, technical assistance, abatement) of lead paint. As part of the Low-Income Homeowner Rehab Program, the Authority regularly assists homeowners with the identification, and remediation and abatement of lead paint hazards.

Accessibility Needs Assessment for County-Owned Property

Many of Bucks County facilities have been made accessible to persons with disabilities, including persons who use wheelchairs. During 2013, Bucks County continued to evaluate its facilities, identifying which properties that have been made accessible for persons with disabilities and which have not.

Mortgage Assistance

Bucks County has instituted a mortgage assistance program to make housing more affordable for first-time homebuyers. The program provides assistance of up to \$10,000 in the form of a second mortgage, carrying no interest and no fixed repayment term to assist with closing costs and/or down payment. In addition to this funding, Bucks County has also supported a mortgage-counseling program, operated by the Bucks County Housing Group and the Credit Counseling Center. The program provides financial analysis, credit and budget counseling, and assistance in helping applicants obtain a mortgage from a private lender, as well as financial assistance under the First Time Homebuyer Program. The counseling program has been expanded to guide program participants through the process of refinancing for purposes of benefiting from declining interest rates.

5. Leveraging Resources

a. Identify progress in obtaining “other” public and private resources to address needs.

All projects supported with CDBG, HOME and ESG funds were encouraged to leverage HUD funds with other sources. Most social service agencies engage in aggressive fundraising campaigns to support their mission. Municipal funding recipients look to state and other federal grants to provide additional funding for larger endeavors. Bucks County has been fortunate for many years to obtain DCED ESG grants to pass through to agencies to assist in programs for the homeless. The County's Housing Trust Fund provides matching funds for almost all HOME assisted projects and is the main source of assistance to first time homebuyers. Private funding through banks and mortgage companies is used with housing funds to support acquisition and rehabilitation efforts.

b. How Federal resources from HUD leveraged other public and private resources.

As noted, every effort is made to leverage financial support from other sources in addition to using federal funds to complete the projects undertaken. The following chart summarizes the results of these efforts for program Year 2013



Program	PY 2013 Expenditures	County Funding	Other Public or Private Funding	Total Funding
CDBG	\$1,949,606.95	-----	\$1,343,106.00	\$3,292,712.95
ESG	\$194,229.30	\$207,917.00	\$71,141.00	\$473,287.30
HOME	\$904,042.28	\$1,121,635.78	-----	\$2,025,677.06
TOTAL:	\$3,047,878.40	\$1,329,552.70	\$1,414,247.00	\$5,791,677.20

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The HOME program requires a 25 percent local match for any funds drawn. The Emergency Shelter Grant (ESG) requires matching funds at least equal to the amount of the annual ESG allocation. The total amount of matching funds for both programs far exceeded the minimum requirements.

MANAGING THE PROCESS

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

The Bucks County Department of Community and Business Development has been designated as the lead entity responsible for the development of the Consolidated Plan and oversight of all aspects of the process. The Department is responsible for the administration of the Community Development Block Grant, HOME, ESG, and the County’s own Housing Trust Fund. It works closely with various county departments and organizations in the identification of needs and allocation of funding to address the same.

CDBG Funding

The vast majority of funding is allocated to municipalities and nonprofit organizations to address the needs of low/moderate income persons and to stabilize neighborhoods. Funding proposals are solicited once a year, and allocated fully to funding recipients. This program is administered by a Project Administrator who interacts directly with each of the funding recipients in helping implement their activities.

HOME

With the exception of the Owner-Occupied Housing Rehab and the TBRA programs, funds are allocated on a competitive basis to nonprofit housing developers. The County has 1 CHDO organization: Interfaith Housing. Two other potential CHDOs (Habitat and Better Homes, Inc.) have not renewed their CHDO certification. This program is directly overseen by the Department’s Administrator, who works with each funding recipient both in the review and approval of housing development proposals, as well as their implementation.

Emergency Solutions Grant



The ESG funds for operations are allocated to three organizations which operate homeless shelters: Family Service Association, Bucks County Housing Group, and A Woman's Place. The funding is used primarily to support the operations of each organization's shelters. Funding for Rapid Re-housing and Prevention is awarded to agencies to further the Housing First approach. This program is overseen by the Department's Administrator, who also serves as lead contact for the County's Continuum of Care.

Whether it is the development of the Consolidated Plan or the annual Action Plan, the Department works closely with County agencies, local nonprofit organizations, and others to establish priorities and monitor outcomes. The program also has two boards. The Community Development Advisory Board oversees all aspects of the CDBG program. The Housing Finance Board has jurisdiction over all housing funding and projects. In addition, to help develop the required plans and reports, each of the boards represents different local constituencies (e.g., municipalities, neighborhood groups, nonprofit organizations) and advises the County Commissioners on goals and priorities and the implementation of the programs.

Throughout the year, Department staff worked closely with funding recipients and other local organizations (particularly those in the Continuum of Care) in developing goals, initiatives, and strategies that could best address the needs of local low/moderate income residents.

CITIZEN PARTICIPATION

1. Provide a summary of citizen comments.

The County made a copy of the PY 2013 CAPER available to the public for review and comment. The availability of the draft CAPER was announced in two advertisements carried in local papers on July 1, 2014. The advertisements made known the holding of a public hearing and the County's solicitation and acceptance of comments through July 17, 2014. The public hearing was held on the CAPER on July 17, 2014. No comments were received.

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.

The County of Bucks has a thorough and extensive community involvement process that is employed for all projects and activities. The County consistently seeks to include the input of local residents in all phases and aspects of its Community Development initiatives, from the initial planning, to program and activity implementation, all the way to the reporting and assessment of accomplishments. The effectiveness of this process is key in delivering the proper services and programs to the County's residents, while ensuring that the overall direction of the Community Development Department's work is consistent with residents' expectations and concerns.



From the drafting of the Consolidated Plan to the filing of the annual Consolidated Performance and Evaluation Report the County hosts Public Meetings, provides draft copies of the Plan before approval by the County Commissioners and subsequent submission to HUD. At all stages, the County openly solicits citizen input and feedback. The County hosts a Public Meeting during each phase of the funding cycle: preparation for the Consolidated Plan, its annual update through the One-Year Action Plan, and the preparation of the Consolidated Annual Performance Evaluation Report. These meetings give the residents an opportunity to comment on all aspects of the CDBG, HOME, and ESG program administration, as well as all substantial activities undertaken by the County. Meetings are well publicized and are held at a facility that is safe, served by public transportation, and is accessible to persons with disabilities.

The County also works with local organizations in encouraging the participation of the citizens they work directly with, including many of the low and moderate-income residents who are the primary targets of funded programs. This relationship ensures maximum availability of County staff to the residents and transparency of County policies and initiatives.

The County has all Consolidated Plan, Annual Action Plan and Consolidated Annual Reports available to the public. Draft versions of all Plans are made available to citizens, public agencies and other interested parties to view and comment upon. Copies of draft and final reports are available for no fee at the County's Department of Community and Business Development. The staff is also available to assist anyone understanding the Plan, the preparation/submission of comments, and the preparation for requests of funding.

The County's Citizen Participation Plan outlines the definition of a Substantial Amendment and prescribes the actions and steps that need to be undertaken. The Plan calls for the notification of residents through the publication of advertisement in papers of general circulation and the opportunity for residents to comment on the same.

INSTITUTIONAL STRUCTURE

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

The County of Bucks has the responsibility for the development, approval and implementation of the Consolidated Plan and the Annual Action Plan. This role includes the assurance that all activities undertaken with HUD funds will be for eligible purposes, in conformance with HUD mandates, and in full compliance with all appropriate regulations. Through contracts with the municipalities and the non-profit agencies for the projects approved, any requirements associated with the funding are also passed down to the implementing parties.

The County has been examining many aspects of the way in which it's Community and Business Development Department operates to oversee funding streams and the provision of infrastructure improvements. This assessment includes an evaluation of the processes and tools used to determine need, develop plans, and allocate funding. The County has requested HUD Technical Assistance to review the CDBG program operations to ensure that the program operates in complete compliance with all HUD requirements, oversees projects, measures performance and expends funds in an efficient and timely manner. At the same time, the County is enlisting the aid of outside consultants

to reexamine the structure of County functions for the Department of Community and Business Development with a similar goal of ensuring quality and complete compliance with all funding requirements. As a result of this introspection, the County has renamed the department as the Department of Housing and Community Development to move forward with an emphasis on those critical functions.

Selected procedural policies and studies will also be reviewed and updated, if not in 2014, shortly thereafter. Recently, the County Commissioners completed a thorough review of Economic Development agencies and programs operating in the County. Recommendations for restructured goals and functions are now being implemented. The County intends to reassess and complete an update of the Multi Year Non Site Specific Environmental Review, including historic preservation considerations. The Citizen Participation Plan will be reassessed to ensure that it encourages the highest level of community involvement in the most efficient and effective manner. The County will also be completing the Consolidated Planning process for the next five year plan including a consideration of the scheduling of the County's program year. In conjunction with the CoC, work is now underway for the development of a Strategic Plan to Address Homelessness which received funding support from a CoC Planning grant.

MONITORING

1. Describe how and the frequency with which you monitored your activities.

Housing

To ensure that each project continues to meet local building standards, is managed in a way that conforms to HUD's funding regulations, and helps the County attain the objectives outlined in the 2010-2014 Consolidated Plan, the Department of Community and Business Development performs monitoring assessments throughout the life of all projects and programs.

Department staff tracks the implementation progress of each individual project. This involves an ongoing review of project expenditures, monitoring of all sites under construction, and regular meetings with project representatives through all phases of development. With each invoice, funding recipients must provide a detailed description of activities and progress in the implementation of the project. This reporting enables the Department to have a consistent understanding of the performance and progress of each project. Staff also conducts inquiries on projects with no significant activity on at least a quarterly basis. The overall intent is to identify any barriers and provide any assistance to get the project on track.

Annually, the County conducts regular ongoing site visits as well as tenant file monitoring of all affordable housing developments to ensure compliance with program goals and federal regulations. Site visits include property inspections, which are part of our service delivery system and are conducted consistent with scheduled program requirements.

CDBG

For the most part, public facilities and infrastructure projects are implemented for the benefit of areas with qualifying concentrations of low/mod income persons or providing direct benefit to persons meeting this income qualification. At the outset, each funding recipient is provided with a



copy of the CDBG program Handbook, outlining both general and specific project implementation requirements.

In general, monitoring takes place in three phases: the initial review of the project, during its implementation phases, and post-completion follow-up. Initially, the County has to ensure that the target beneficiaries are eligible. Where appropriate, the County may request documentation as to the income of the beneficiaries. Once the project is approved, the monitoring ensures that the funding recipient implements the program in compliance with the various applicable regulations (e.g., procurement, Davis-Bacon, Fair Housing). The monitoring includes on-site meetings (e.g., pre-development, bid award, project completion), and desk monitoring of documentation requested from the funding recipient or provided with each invoice drawdown. For projects involving construction, the County also conducts a completion monitoring visit to ensure that the project was implemented in the way described in the application. The County follows this final visit with annual monitoring to ensure that the project continues to benefit the target population for a minimum period of five years.

Public Services programs, which provide services to individuals and families, have different metrics of success than other CDBG funded activities. Most of the monitoring (both initial and ongoing) focuses on ensuring that the funding is being expended for an eligible activity and benefits an eligible target population, in accordance with program requirements.

Economic Development

On an ongoing basis, Department staff reviews the County Economic Development Program administered by the EDC and/or the IDA and the RDA. Funding requests from both partner agencies receive careful scrutiny. The EDC charges each applicant a modest fee, which is incorporated into the interest rate of each loan. This charge is to help the organization cover its cost of loan processing and administration. Therefore, ongoing review covers both the charged fee and the documentation provided for the review of each loan for compliance with program requirements. The County provides funding directly to the RDA for the implementation of its economic development program. Therefore, the ongoing monitoring also encompasses a review of invoices and supporting documentation for expenditures associated with project delivery.

Emergency Solutions Grant (ESG) Program

Review of all ESG program activities is regularly conducted for all organizations receiving funding for shelter operations or for Rapid Re-housing/Prevention services. All organizations were monitored to ensure compliance with HUD regulations and were deemed to be performing their services and achieving their goals as contractually agreed with the County.

2. Describe the results of your monitoring including any improvements.

The attached charts (Attachments A, B, C) summarize the specific monitoring activities that occurred during Program Year 2013. In all cases where any instances of non compliance were identified, the funding recipient was notified in writing of any program findings. In every case, the funding recipient developed a workout plan to address the deficiencies. Follow up actions were taken to ensure that the findings had been corrected and that the project was moving forward in full compliance with program requirements.

3. *Self Evaluation*

a. Describe the effect programs have in solving neighborhood and community problems.

Public Facilities & Infrastructure

Construction of roads and other similar improvements helped ensure safe access in and out of lower income areas, eliminate blight, maintain stable and viable communities, and improve response by emergency services. Rehab of group homes, shelters, and other similar facilities helped ensure that the facilities are up to local code, provide a safe and healthy environment for the population at risk being served, and facility improvements in the quality of service being delivered. Accessibility improvements allowed for improved accessibility to housing and services. Rehab of historic structures allowed for the elimination of blighting conditions and the preservation of the historic and cultural character of many a community.

Public Services

Funding for public services allowed for addressing unmet needs, and increasing both the level of service delivered and/or as the number of people served.

Economic Development

Economic development activities resulted in the creation of business opportunities, expansion of existing establishments, and the creation of jobs for local residents, particularly low and moderate income persons.

Housing

The housing program helped preserve and expand the current housing stock. For instance, it helped many residents, particularly seniors, stay in their homes, younger families purchase their first home, along with the preservation of the existing rental stock and the creation of new rental opportunities for lower income persons.

b. Describe progress in meeting priority needs and specific objectives and help make community's vision of the future a reality.

The projects assisted during Program Year 2013 met the Community Development and Housing Goals outlined in the 2010-2014 Consolidated Plan and the specific objectives of the Annual Action Plan. Tables at the back of this document detail the number of persons and households assisted.

c. Describe how you provided decent housing and a suitable living environment and expanded economic opportunity principally for low and moderate-income persons.

Bucks County uses a combination of HOME and its Housing Trust Fund to provide decent, quality, and affordable housing and suitable living environments through programs such as:

- First-Time Homebuyer Assistance
- First-Time Homebuyer Counseling
- Owner Occupied Rehabilitation Assistance
- Ownership Unit Development Assistance
- Rental Unit Development Assistance
- Rental Units Rehab Assistance
- Tenant-Based Rental Assistance
- Group Homes Rehab Assistance



Tenant Counseling Assistance
Fair Housing Counseling and Legal Assistance

Since 2007 the County has offered a second revolving loan fund to provide small loans (up to \$75,000) for businesses locating in older areas of the County. As a condition of the assistance borrowers are required to create new jobs. In addition, the County also encourages each funding recipient to hire local firms and women and minority owned businesses. These activities are reported in other sections of this document.

d. Indicate any activities falling behind schedule.

Open activities were implemented within the time period specified in their respective contracts. If a problem with timeliness was identified in IDIS, the subgrantee was required to demonstrate why the spending was delayed and to identify steps to be taken to remedy the problem. The Department takes a pro-active approach to ensuring that activities are completed on-time, by monitoring and providing the appropriate technical assistance to funding recipients as discussed.

e. Describe how activities and strategies made an impact on identified needs.

Activities implemented during Program Year 2013 provided decent, safe and affordable housing; assisted homeless children and at-risk families; and improved public facilities, infrastructure and services necessary to close gaps and underserved needs, provide equitable service delivery and eliminate physical conditions detrimental to health, safety and welfare and improve living conditions.

f. Identify indicators that would best describe the results.

The Performance Measurement Indicators used to help measure the impact federal funding made on the needs identified in the 2010-2014 Consolidated Plan include public facilities rehabilitated, rental units constructed, rental units rehabilitated, homeownership units constructed or acquired with rehabilitation, owner occupied units rehabilitated, direct financial assistance to homebuyers, Tenant Based Rental Assistance households assisted, homeless persons assisted and general persons assisted with services

g. Identify barriers that had a negative impact on fulfilling the strategies and overall vision.

A reduction in funding experienced in Program Years 2012 and 2013 is a significant problem in meeting the needs and demands for programs. Operating funds for all social service programs are becoming harder to obtain. In addition, the County is facing difficulties in maintaining the capacity of housing developers to sustain existing housing and to expand the supply of affordable units.

h. Identify whether major goals are on target and discuss reasons for those that are not on target.

A review of expenditures and accomplishments compared to the goals and priorities of the five-year Consolidated Plan and Annual Action Plan indicate that funds are generally being directed to meet the priority needs and goals. Goals are on target and, in many instances, exceed the estimate.



- i. Identify any adjustments or improvements to strategies and activities that might meet your needs more effectively.*

The County continues to work with partnering agencies and municipalities to explore additional sources of funding to support needed programs. Collaborative efforts among program partners are encouraged to ensure that gaps are filled but that program duplication is minimized. Additional funding would allow the County to address more needed programs and to develop programs where gaps are identified. Additionally, streamlined regulations would facilitate timely program development and implementation.

LEAD-BASED PAINT

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

Remedial actions have been taken to ensure all rental units and homeowner rehab units built prior to 1978 have a lead hazard evaluation completed by a certified lead inspector to determine the presence of lead-based paint or lead-based paint hazards. Moving forward all properties will be assessed prior to occupancy. Developers are urged to include the cost of the inspection into the development of the property. Once the inspection is completed the developer may need to revise the work to be performed on the unit to comply with the lead paint assessment results. Any areas identified as deteriorated lead based paint will need to be stabilized by a certified contractor. All TBRA units built prior to 1978 are visually inspected for deteriorated paint. If deteriorated paint is identified, landlords must provide an assessment of the area and comply with the lead based paint safe work practices. The County will continue to work with agencies which operate rental housing to ensure that policies and protocols are in place to conduct regular property assessments to assure that lead paint hazards are not developing.

HOUSING NEEDS

- 1. Describe Actions taken during the last year to foster and maintain affordable housing.*

Bucks County used a combination of funding sources to provide decent, quality, and affordable housing, along with suitable living arrangements for low/mod income residents and populations with special needs.

Purchase Assistance - Down-payment and closing cost assistance was offered to families earning up to 80 percent of Median Family Income (MFI) using ADDI funding and up to 100 % of MFI using the County's own Housing Trust Fund.

Owner Occupied Rehabilitation - The program assisted homeowners with rehabilitation of substandard housing to remediate code and health/safety issues.

Financial Counseling - The program continued to support financial counseling for the benefit of first-time homebuyers and those participating in the Owner-Occupied Rehab Program.



Rental Subsidies - Provided rental subsidies (up to two years) to homeless families selected for participation in the County's self-sufficiency program.

Fair Housing Counseling - This involved the implementation of activities, including fair housing education, training of local organizations, investigation, referral, and legal services to low moderate income individuals.

Development of Rental Units - Activities encompassed the development of rental units for low/mod families and seniors.

Rehabilitation of Rental Units - Activities involved the interior and exterior rehabilitation of housing units that have been developed with some form of program assistance that are still serving low/mod income families.

Rehabilitation of Transitional Housing and Group Homes - Annually, the CDBG program allocates funding for the improvement of facilities serving populations with special needs.

Rehabilitation of Homeless shelters - Continued to assist organizations operating homeless shelters to bring their properties up to code, and improve the living environment.

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.*

The primary objectives associated with the County's Housing Program include increasing the supply and quality of for-sale and rental housing for low income residents, preserving and increasing homeownership, eliminating unsafe buildings and improving the housing status of low and moderate residents in the County. The following chart summarizes the High Priority activities that occurred:

Activity	Priority	Measurement	2013 Result
Rental Housing Development	High	Units	61
Rehab of Rental Units	High	Units	-
Rental Assistance	High	Households	26
Ownership Acquisition/Rehab	High	Units	-
Ownership Housing Development	High	Units	7
Owner-Occupied Rehab	High	Units	19
Direct Homeownership Assistance	High	Households	21
Special Needs Housing Rehab	High	Units	-
Special Needs Housing Devel.	High	Units	-



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.

The County continued its efforts to work with both nonprofit and for profit developers to increase the supply of affordable housing throughout the County. The greatest challenge has been to ensure that the agencies that develop and operate the housing units maintain the fiscal and administrative capacity to provide affordable housing in an efficient and effective manner. During the program year, there were staffing changes at the agencies and within the Department that created extreme challenges in the production of new affordable housing units. Agencies are facing diminished resources and continued to struggle with their own fiscal viability while meeting the commitments of the funding sources to increase the number of units available. As a result, the production of new units falls below the goals set. However, ongoing programs for rental assistance and the rehab of existing homes have been continuing at a regular pace to meet the needs of the residents.

3. Describe efforts to address “worst-case” housing needs and housing needs of persons with disabilities.

Bucks County operates a TBRA program which targets those families facing homelessness and includes a strong emphasis on self sufficiency. This program targets those facing the worst case scenario for housing and strives to create a sustainable change for these families.

Through interactions with community service agencies, the housing needs of persons with special needs are identified and addressed. The CoC has a large outreach to the agencies which serve special needs clients to ensure that they are addressing any housing challenges. HOME funds are available to develop housing for this specific population. In addition, CDBG funding is used to provide needed rehabilitation to any facilities which provide housing and/or services for clients with special needs.

PUBLIC HOUSING STRATEGY

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



The Bucks County Housing Authority owns and operates 1200 units of public housing throughout the County and administers approximately 3000 tenant-based Section 8 Vouchers. The BCHA also administers 183 project-based vouchers. The BCHA is challenged with high demands for housing, funding concerns for public housing and extensive waiting lists. The Housing Authority currently has 790 families on the public housing waiting list and 1651 families on the Section 8 waiting list.

The County has worked closely with the BCHA to obtain 10 VASH vouchers to provide housing assistance to Veterans. The BCHA has also initiated a Family Self Sufficiency program to assist qualified residents in maintaining and improving their housing status. This program is operated through a collaborative partnership with the Bucks County Opportunity Council.

The County will continue to work with BCHA to identify projects that serve residents of public housing, including supporting and encouraging public/private partnerships to increase housing availability utilizing project-based vouchers.

The BCHA is a valued participant in the CoC. This interaction creates an increased understanding of the needs of the larger community in the context of public housing and the problems faced by a lack of available units.

The Housing Authority holds regular meetings with their Resident Advisory Board to review elements of the PHA Plan Template and the Capital Fund Program. Through the CoC, the BCHA is aware of affordable homeownership opportunities available through Habitat for Humanity Bucks County. The Family Self-Sufficiency program encourages residents to achieve self-sufficiency goals. These goals include education, improved employment, and for many, homeownership.

BARRIERS TO AFFORDABLE HOUSING

1. Describe actions taken during the last year to eliminate barriers to affordable housing.

The County has adopted the Analysis of Impediments to Fair Housing which will guide activities for the future to ameliorate some of the issues identified as barriers to affordable housing. The county's Analysis of Impediments to Fair Housing makes recommendations intended to avert discrimination and promote access to affordable housing including housing for members of lower-income protected classes (e.g., racial and ethnic minorities, those with disabilities, families with children). Such groups account for a disproportionately large share of the homeless. Thus, key fair housing recommendations that benefit low and moderate-income residents of the County would also benefit the homeless. These recommendations include provision of technical assistance to municipalities in removing zoning barriers to development of affordable housing, group homes and other special-needs and affordable housing; continued strong implementation of affirmative marketing of publicly funded housing and rental assistance; and efforts by the Bucks County Housing Authority to locate available, well-located and sound housing for holders of Section 8 rental assistance vouchers, of which 10 percent have been set aside for the homeless.



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.*

The County continued to make progress toward accomplishing the objectives outlined in its five year (2010-2014) Consolidated Plan. The following discussion summarizes activities by type of housing needs. Details of funding expended and units produced are shown in Appendix A.

Homeownership Housing

The County continued to support the development of affordable housing for qualified homebuyers. Working with Habitat for Humanity, the program supported the completion of seven units for ownership and provided funding for additional units that are not yet completed. The County continued to provide American Dream Downpayment Initiative (ADDI) and its own Housing Trust Fund money to assist first-time homebuyers with downpayment or closing cost assistance. During the program year, this funding enabled 21 households to achieve homeownership.

The First-Time Homebuyer Program requires that participants undergo financial counseling. The program is implemented by the Bucks County Housing Group. In addition, counseling is provided throughout the community to prepare residents for the possibility of homeownership and to discuss the full financial impact of this option for a household. All counseling workshops and sessions include a large component of fair housing education and awareness. In program 2013, support was provided to enable 78 households to participate in this counseling.

The County's Owner-Occupied Rehab is now supported with HOME program funds as well as County Housing Trust Funds. During the program year, 19 qualified homes were completed. Others are in the ongoing process of assessment and rehabilitation.

Rental Housing

The County continued to support the development and maintenance of affordable housing for persons/families who are qualified renters. The County has one CHDO, Interfaith Housing Development Corporation (IHDC) which currently is not maintaining its CHDO certification. IHDC has historically concentrated on scattered site housing development where the agency acquires and rehabilitates housing throughout the county for qualified rental families. Due to challenges in the agency's structure and operations during the Program Year, the number of units developed is less than in the past. Although several projects are in the development stages, only one unit was completed during this time period.

The County continued to support the development of rental housing for seniors by assisting Pennrose Development Corp. in the construction of Somerton Court, a 60 unit housing structure which is now



complete and fully occupied. In addition, the County continued its' ongoing support of New Hope Manor to provide affordable rental units for seniors.

As noted, the County operates a Tenant Based Rental Assistance program which provides support for families moving from homelessness to self sufficiency. During the program Year rental assistance was provided to 26 households.

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.

During PY 2013, the County expended \$904,042.28 in HOME program funding. Of these, \$785,246.41 expenditures fell under the HOME program Match Requirements. The expenditures created a match liability of \$196,311.60. The value of the combined match contribution was \$875,694.34.

At the beginning of PY 2013, the County had a total excess match of \$6,409,333. At the end of the fiscal year, the cumulative excess match increased to \$7,088,715.60.

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).

As stipulated by the HOME program, the County includes in its contract agreements requirements that developers make a good faith effort to involve minority and women owned businesses as contractors and subcontractors when working on federally funded projects. During annual monitoring and at the close of a project, documentation must be provided to demonstrate that efforts were made to include minorities and women in the bidding process.

See Attachment Annual Performance Report HOME Program (HUD-40107)

b. Describe outreach to minority and women owned businesses.

Efforts continued to reach out to these Minority and Women Business Enterprises (MBE/WBE), not only to inform them of contract opportunities, but also to discuss assistance available through both the Economic Development Corporation and the Redevelopment Authority.

4. Assessments

a. Detail results of on-site inspections of rental housing.

As part of its ongoing HOME Program monitoring process, the Department prepares an annual listing of all projects that need to be inspected, outlining basic information about the project, along with target dates for record review and property inspection. Upon completion, each of the individual owners is notified in writing indicating the Department's monitoring findings and or concerns if any. Rental properties participating in the Tenant Based Rental Assistance (TBRA) program are regularly inspected by the agency staff and the prospective tenant prior to occupancy. For all site visits, extensive written records document the activity. Whenever concerns and/or findings are noted, staff works with the agencies, tenants and property owners to ensure that remediation efforts are taken to address all problems identified.

a. Describe the HOME jurisdiction's affirmative marketing actions.

Bucks County includes an affirmative marketing requirement in all its affordable housing agreements. An Affirmative Marketing Plan (the Plan) must be prepared by each affordable housing developer and approved by the County. The Plan must be designed to attract potentially eligible households who may not otherwise be likely to apply for the housing units. The Plan may include major newspapers, minority newspapers and apartment guides. The Plan must include some form of outreach to social service and disabled advocacy agencies. Notifications need to include the rental price range, incomes (maximum and minimum) and notice that Housing Choice Vouchers are accepted and/or available.

One of the primary methods for marketing programs relies upon the maintenance of relationships with all of the nonprofit organizations that develop, operate, or sponsor the development of housing. This was accomplished through periodic meetings and phone conversations, as well as site visits to monitor progress and discuss assistance available.

The County has instituted a process to review municipal comprehensive plans and zoning ordinances to ensure that they contain no language or provisions that would constitute a violation of the Fair Housing Act. All municipalities with deficient plans are required to address the deficiency and bring their documents in full compliance with the Fair Housing Act. As part of the application process, the County has also begun asking municipalities for information on the actions they have taken to communicate the availability of their programs to local minority populations.

In addition to the HUD certifications, the County began asking all funding recipients to provide a specific Fair Housing written certification from their individual legal counsel. The certification states that funding applicant's regulations, policies, procedures, and practices are in full compliance with the Fair Housing Act (as amended) and the Pennsylvania Human Relations Act (as amended).

The County continued to identify businesses owned by minorities and women. Specifically, the County prepared a booklet providing information on how to become a certified MBE/WBE with the Commonwealth of Pennsylvania, along with a listing of state and SBA certified MBE/WBE firms located in Bucks County. The booklet was provided to each funding recipient with a request that any of the MBE/WBE firms providing the services needed be including in any procurement activities.



All funding recipients are requested to ensure that they provide equal opportunity for contract participation by Section 3 and Minority/Women Owned Enterprises (MBEs/WBEs). Specifically, funding recipients are requested to include known Section 3 and MBEs/WBEs in their mail-out listings soliciting bids for projects supported with program funding. Continuing actions to facilitate this include:

- Presentation of Section 3 and MBE/WBE requirements at all pre-bid and preconstruction meetings and the provision of forms as part of the preconstruction packet provided.
- Inclusion of MBE/WBE and Section 3 language in all contracts with funding recipients.
- Semi-annual advertisement in local papers with general circulation describing Section 3 program and soliciting participation.

HOMELESS NEEDS

- 1. Identify actions taken to address needs of homeless persons.*



The County had conducted outreach to unsheltered homeless persons mainly by the Pennel Mental Health Center PATH program and The Valley Youth House Synergy Project (youth outreach) with assistance from faith-based groups, social service agencies, and the County Departments of Mental Health/Developmental Programs, Corrections, Behavioral Health Systems, and the Bucks County Drug and Alcohol Commission. Goals for outreach to homeless persons this year included increasing the number of contacts to homeless persons, increasing the number of SOAR applications submitted by/on behalf of homeless persons, and decreasing the number of homeless and runaway youth. The County and the CoC have addressed these goals together by funding a youth street outreach program and establishing performance measures to increase connections of youth to supportive or housing services, providing SOAR training to outreach workers, and increasing collaboration between the PATH program and shelters that serve chronically homeless individuals.

The County has established goals for reducing the length of emergency shelter stays for families and individuals, increasing the number of persons exiting transitional housing programs to permanent housing destinations, and increasing the number of persons employed at exit from transitional and permanent housing programs. The County has addressed the length of time in shelter by prioritizing grant funding for Rapid Re-Housing projects that serve emergency shelter clients and the literally homeless. The CoC monitors progress towards increasing the number of persons exiting to permanent housing destinations through quarterly reviews of HMIS data, and agencies with these projects have formed internal task forces to implement solutions specific to their target population. The CoC has found that increased collaboration between agencies during the discharge process and the submission of joint applications for housing funding have helped to create more positive outcomes for residents leaving these housing programs. Lastly, the CoC addressed increased employment at program exit by holding sessions on improving workforce development for emergency shelter and transitional housing clients, and as a result is working on implementing solutions such as improving partnerships with community colleges, increasing on-the-job training opportunities, and increasing collaboration with the local Workforce Investment Board.

2. *Identify actions to help homeless persons make the transition to permanent housing and independent living.*

The County has established goals to increase the number of persons who are discharged to permanent housing destinations and has implemented new projects to accomplish this goal. A new program targets transition-age youth and provides rental assistance and intensive case management and employment counseling. Rapid re-housing where participants are given assistance to rent their own permanent housing unit continues to be a funding priority for the County, as evidenced by recent grants awarded to projects that target low-income families and chronically homeless, mentally ill and/or substance addicted persons for rental assistance and wraparound services. The CoC is pursuing SSVF funding to serve homeless veterans this year as well. The County has not established numerical goals for reducing recidivism among formerly homeless persons. However, it has targeted this issue as a major task of the CoC over the coming year. The CoC is developing performance measurements and reporting requirements for this indicator via HMIS over the next year.

3. *Identify new Federal resources obtained from Homeless SuperNOFA.*



During Program Year 2013, the Bucks County CoC was awarded \$677,794 in CoC Program Funding. Funded agencies included the Penn del Mental Health Center, Penn Foundation, Keystone Opportunity Center, Valley Youth House, and the County to implement the HMIS System.

CoC Funding Recipient	Amount
Keystone Upper Bucks Transitional	\$18,242
Bucks County HMIS	\$105,126
Penn Foundation, Inc.	\$57,252
Penn del Mental Health Center	\$155,067
Valley Youth House	\$342,107
TOTAL:	\$677,794

SPECIFIC HOMELESS PREVENTION ELEMENTS

1. *Identify actions taken to prevent homelessness.*

The County is working with multiple systems to reduce the number of residents that experience homelessness at all. First, the CoC has initiated a Centralized Intake/ Coordinated Assessment system that has a heavy marketing and outreach campaign to landlords, district judges, other institutions, and renters so that residents can take advantage of diversion and prevention options before becoming homeless. Secondly, HAP funding from PA DPW continues to be targeted towards preventing evictions and helping homeless persons move into permanent housing. HAP program parameters have been modified in order to provide assistance to more residents as the demand increases. Third, discharge planning from institutions is a cross-systems issue that is being explored through new housing projects and collaboration on service-based training. For example, Corrections is increasing collaboration with the CoC in order to provide more housing opportunities for persons who would be homeless upon discharge and has taken advantage of CoC-wide SOAR training for disabled inmates who would be homeless upon discharge. Local hospitals have a history of collaborating with non-profit housing providers in order to offer long-term permanent housing for residents with disabilities. The Department of Children and Youth Social Services is engaged in providing housing opportunities for at-risk families with children as a diversion from foster care as well. Lastly, the CoC will be planning specific strategies and targets for discharge planning during the strategic planning process it is undertaking in 2014.

EMERGENCY SOLUTIONS GRANT (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).*

Homeless Shelter Operations - The County provides both ESG and CDBG funds to help offset the operational costs at local emergency homeless shelters. The three organizations funded in Program Year 2013 were: Family Service Association, the Housing Group, and A Woman's Place. These organizations provide essential services to the homeless, including helping them find permanent housing, rent and utility deposits, case management, counseling, transportation, and referrals to supportive services and treatment.

Since 2011 ESG funding has also been allocated to programs that provide Rapid Re-housing and Homelessness Prevention services. The experiences of the ARRA HPRP program demonstrated this to be an effective programmatic approach to move persons from homelessness to self sufficiency.

CI/CA System (Homeless Hotline) – Family Service Association operates a centralized intake/coordinated assessment CI/CA system, funded with CoC funding. The referral number is posted all throughout the County, particularly with social service organizations, serving a wide array of populations at risk of becoming homeless. This system has supplanted the Homeless Hotline.

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.*

The County continued to implement strategies outlined in the 2010-2014 Consolidated Plan, relating to the homeless and chronic homeless. The strategies included:

- Development of permanent affordable housing for very low income families
- Coordinated planning and provision of supportive services (CoC)
- Implementation of the Homeless Management Information System (HMIS) to track needs, services, performance, and improve quality of data collection to support planning and accountability
- Continued rehabilitation of the shelters to ensure they provide safe and adequate living environments.
- Continue network of organizations providing assistance and link to mainstream resources (e.g., housing, jobs).

Finally, as part of the annual NOFA process the CoC reviewed its achievements for the year and created and updated goals to advance its efforts to eliminate homelessness in Bucks County.



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.

Bucks County took a careful look at the existing ESG system and measured the need for additional services against existing capacity. Performance measurements were considered in determining the projects that would be of most benefit to the target base. The County actively solicited applications for funding for the Emergency Solutions Grants (ESG) through an expanded process to announce funding availability and encourage applicants to submit appropriate projects.

The process described above is the second full consideration of all the ESG funding under the HEARTH Act. The recommendations made were based on historic allocations that the shelters had received for over ten years. Moving forward, it is expected that funding will be more competitive and the process will continue to be revised to enhance the funding criteria and ensure that there is ample time for community awareness, information, application, review and consideration. The County will be embarking on a comprehensive Strategic Planning initiative this year which will identify priorities for the County for the use of ESG funds for 2014 and beyond.

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.

The ESG program requires a dollar-for-dollar match. This requirement is passed on to the funding recipients. Each of them fulfills and reports on this requirement annually, based on the other public and private funding received.

IDIS #	Funding Recipient	Amount	Funding Match	Amount
1274 1326	Family Services	\$118,874	Bucks County, Other	\$147,500
1326	A Woman’s Place	\$6,695	Bucks County, United Way, Other	\$35,948
1326	Bucks County Housing Group	\$30,125	Bucks County	\$40,000
1324	Bucks County Opportunity Council	\$35,239	Bucks County, Other	\$51,236
1397	Keystone Opportunity Center	\$3,296	Other	\$4,374
Total Expenditures:		\$194,229	Funding Match Total:	\$279,058



State Method of Distribution

- b. States must describe their method of distribution and how it rated and selected its local government agencies and private nonprofit organizations acting as subrecipients.**

Not applicable.

4. Activity and Beneficiary Data

- a. Completion of attached Emergency Shelter Grant Program Performance Chart or other reports showing ESG expenditures by type of activity. Also describe any problems in collecting, reporting, and evaluating the reliability of this information.**

Funding is provided to three agencies for shelter operations in the County. They are Family Service Association, Bucks County Housing Group, and A Woman’s Place. A total of \$155,694 was expended for client based services during Program Year 2013 by these three programs. In addition, during the year, funds were expended to provide Homelessness Prevention and Rapid Re-Housing Program services by two agencies. A total of \$38,535 was expended under this program. The following chart identifies the beneficiaries of these funded programs by selected categories.

Emergency Solutions Grant

Funding Recipient	Program	ESG Funds Expended	Persons Served	Chronic Homeless	Severe MH	Chronic Substance	Veterans
Family Service Association	Operations	\$118,874	309	3	53	14	12
Bucks County Housing Group	Operations	\$30,125	132	0	4	1	1
A Woman’s Place (DV)	Operations	\$6,695	110	0	0	0	0
Bucks County Opportunity Council	Rapid Re-Housing	\$35,239	26	0	0	0	0
Keystone Opportunity Center	Rapid Re-Housing	\$3,296	13	0	0	1	0
Total		\$194,229	590	3	57	16	13

b. Homeless Discharge Coordination

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.

Prevention funds are used to support persons at risk of imminent homelessness in compliance with all applicable ESG rules and regulations. Due to the minimal amount of the ESG funding grant, funds are generally allocated primarily for the operation of homeless shelters but Rapid Re-housing and Prevention efforts are supported whenever possible. Through coordination with all the publicly funded systems of care, clients can be considered for appropriate referrals to programs prior to their discharge in an effort to prevent entry into the homeless shelter or to alternate living sites not fit for human habitation.



c. Explain how your government is instituting a homeless discharge coordination policy, and how ESG homeless prevention funds are being used in this effort.

The Bucks County CoC continues to discuss policies and protocols that can be successfully implemented to ensure that, to the extent practicable and where appropriate, the discharge of persons from publicly funded institutions or systems of care does not immediately result in homelessness. More specifically, the CoC will continue to work with all publicly funded organizations to request that they comply with state guidelines for release of individuals into the community. Namely, before a person is discharged or placed on outpatient status, a discharge plan is formulated in consultation with the person’s designated case manager.

COMMUNITY DEVELOPMENT

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.

Bucks County uses CDBG funds to support a wide array of community development projects being implemented by both municipalities and non-profit organizations. The program was implemented in accordance to the goals and objectives outlined in the 2010-2014 Consolidated Plan.

b. Evaluate progress made toward meeting goals for providing affordable housing using CDBG funds, including the number and types of households served.

In Program Year 2013, Bucks County used CDBG funds for the following activities:

Projects	Number of Activities	Expended	Estimated Beneficiaries
Public Facilities	23	\$1,108,011.83	21,358
Slum Blight Spot	1	\$39,100.00	-
Public Services	8	\$273,889.89	2,959
Housing	1	\$2,770.75	4 HH
Economic Development	1	\$100,000.00	-
Planning/Administration	3	\$425,834.48	-
TOTAL:	37	\$1,949,606.95	24,329

In 2013, the CDBG Program allocated funds as listed below for the purpose of ensuring Accessibility of Decent Affordable Housing:

- \$171,437 to assist the rehab of six group homes for persons with mental disabilities and dual diagnosis. The projects benefitted 136 people; and,
- \$41,805 was provided for housing legal services which assisted 378 lower income persons.

Additionally, the Program allocated funds for the purpose of providing Decent Affordable Housing:

- \$2,770.75 was expended for administrative expenses to facilitate housing which supported 1 low to moderate income family;



The CDBG Program also provided funding for the purpose of Sustaining Availability or Accessibility to a Suitable Living Environment:

- \$199,785 supported the operation of programs for the homeless such as staff costs and utilities for 4,675 people.
- \$107,445 was expended to support the construction of storm sewers in a low/mod municipal area.
- \$383,884 was provided for the improvement of streets, curbs and bridges assisting 5,250 low/mod area residents.

c. Indicate the extent to which CDBG funds were used for activities that benefited extremely low-income, low-income, and moderate-income persons.

The vast majority of funding was used to benefit persons who qualified as low/moderate income.

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.

There were no changes in program objectives during Program Year 2013.

3. Assessment of Efforts in Carrying out Planned Actions

a. Indicate how grantee pursued all resources indicated in the Consolidated Plan.

Bucks County used all resources identified in the Program Year 2013 one-year action plan, including CDBG, HOME, ESG, CoC, and its own Housing Trust Fund, to carry out the programs and projects planned.

b. Indicate how grantee provided certifications of consistency in a fair and impartial manner.

The County supported efforts by nonprofit entities in their applications for funding to state and federal entities and provided certifications of consistency with the Consolidated Strategy and Plan to each applicant that requested them.

c. Indicate how grantee did not hinder Consolidated Plan implementation by action or willful inaction.

Bucks County has taken no action or willful inaction to hinder the implementation of its 2010-2014 Consolidated Plan.

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.

All CDBG funds were used to meet the national objectives and complied with the 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.

The County includes displacement/relocation provisions in all contracts. Furthermore, funding recipients of activities involving acquisition, rehabilitation, or demolition of occupied property are provided with a copy of its Displacement/Relocation Policy (as an attachment to their contract). Funding recipients are required to develop an appropriate displacement/relocation plan (short or long-term) if appropriate and present it to the Department of Community & Business Development for review and approval. The plan must outline the specific process, including units involved, notifications, costs, and the source of funding to pay the same. No funding is disbursed prior to approval of the plan by the Department.

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.

There were no households, businesses, farms, or nonprofit organizations who occupied properties subject to the Uniform Relocation Act or the Community Development Act of 1974.

c. Describe steps taken to ensure the timely issuance of information notices to displaced households, businesses, farms, or nonprofit organizations.

Not applicable (see previous question).

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.

All recipients of economic development assistance must create a minimum of one job for every \$35,000 of assistance. Furthermore, a minimum of 51 percent of the jobs created must be filled by individuals who are low/moderate income.

b. List by job title of all the permanent jobs created/retained and those that were made available to low/mod persons.

All funding recipients are required to create and fill permanent full-time the jobs over a period of, typically, three years from the date the loan was made. Below is the distribution of jobs created by job category, by company for both the RDA and the EDC/IDA for 2013.

Job Category	RDA	EDC *	Total
Officials and Managers	-	-	-
Professional	-	-	-
Technicians	2	-	2
Sales	1	-	1
Office & Clerical	2	-	2
Craft Worker (skilled)	2	-	2
Operatives (semi-skilled)	1	-	1
Service Workers	-	-	-
Laborers (unskilled)	1	-	1
TOTAL:	9	-	9

- The EDC transferred loans to the IDA during PY2013 (7/18/2013)
The IDA did not issue any new loans during PY2013

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.*

Not Applicable. All funding assistance must result in the creation of jobs with no special skills required.

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.*

With the exception of Administration/Planning and Blight Elimination, all activities were restricted to persons with incomes below 80 percent of the HUD Area Median Income or persons who HUD recognizes by definition to be low/mod income. Funding recipients were required to provide information about the clientele served, maintain detailed information on their files, and make available upon request to Department staff (or HUD) the files for appropriate review and monitoring.

(1) RDA – Revolving Loan Fund

(a) Job Creation Requirements and Prior Year Job Creation

Company	Total Job Requirements		Jobs Created Prior to FY 2013	
	Low/Mod Jobs	Market Rate Jobs	Low/Mod Jobs	Market Rate Jobs
Garden of Eatin	2	-	2	-
Policrom	2	-	-	-
One World BioTech	3	-	-	-
Urban Enterprise	3	-	-	-
B & B Automotive	3	-	-	-
Ray Litwins Heating	3	-	1	-
PennFab, Inc.	3	-	-	-
TOTAL:	19	-	3	-



(b) Jobs Created in FY 2013

Company	Total Jobs Remaining to Be Filled		Jobs Created in FY 2013		# of Jobs w/ Health Care Benefits	# Unemployed Prior to Taking Created Job	Jobs Remaining to be Filled	
	Low/Mod Jobs	Market Rate Jobs	Low/Mod Jobs	Market Rate Jobs			Low/Mod Jobs	Market Rate Jobs
Policrom	-	-	1	-	1	1	-	-
Sign Edge Group	-	1	-	-	-	-	-	1
Advanced Home Solutions	1	1	-	-	-	-	1	1
Bristol Tree Busters	2	-	-	-	-	-	2	-
RDA	4	2	-	-	-	-	4	2
Island View Crossing-Section 108	23	-	6	9	15	7	17	-
Advent Design Corp.	-	1	-	-	-	-	-	1
Rapid Circuits	2	1	-	-	-	-	2	1
Schuchert Shoes	-	1	-	-	-	-	-	1
Penn United Corp.	2	1	-	-	-	-	2	1
Home Foods	2	1	3	-	3	-	-	-
Jim Davis Trucking	2	-	-	-	-	-	2	-
Page Printing	1	-	-	-	-	-	1	-
Cosner Fabrics	2	-	-	-	-	-	2	-
Bio-Pharm	2	1	4	-	4	-	-	-
Rendition	2	-	2	-	2	1	-	-
B-Tech Solutions	2	-	-	-	-	-	2	-
Mike Rossenello	2	1	-	-	-	-	2	1
Micro Trap	2	-	-	-	-	-	2	-
Core Color Enterprises	2	-	3	-	3	2	-	-
Tech Cycle	2	-	-	1	1	1	2	-
IMET Corp.	1	1	-	-	-	-	1	1
Irene's Bakery	2	-	-	-	-	-	2	-
Garden of Eatin	-	-	2	-	2	2	-	-
Policrom	2	-	-	-	-	-	2	-
One World BioTech	2	-	-	-	-	-	2	-
Urban Enterprise	3	-	-	-	-	-	3	-
NEW LOANS ISSUED IN FY 2013								
B & B Automotive	3	-	-	-	-	-	2	-
Ray Litwins Heating & Air Conditioning	2	-	-	-	-	-	1	-
PennFab, Inc.	3	-	-	-	-	-	-	-
TOTAL:	73	12	21	10	31	14	54	10

(c) Income Characteristics of Census Block Group Population by New Loan Issued

Company	Census Tract	Census Block Group	Percent Low/Mod	Percent Disabled	Race/Ethnicity			
					White	Black	Asian	Hispanic
B & B Automotive	1003.07	3	27.8%	20%	897	90	31	12
Ray Litwins Heating	1004.03	2	64.5%	19%	204	208	6	31
PennFab, Inc.	1002.10	2	3534%	3.8%	2,352	65	164	70

(d) Socio-Characteristics of Business Owners Receiving New Loans

Company	White	Black	Asian	Other	Hispanic	Male	Female
B & B Automotive	1	-	-	-	-	1	-
Ray Litwins Heating	1	-	-	-	-	1	-



PennFab, Inc.	1	-	-	-	-	1	-
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(e) Social Characteristics of Persons filling the new Jobs Created

Total Jobs	White	Black	Asian	Other	Hispanic	Male	Female
2	-	-	-	2	2	2	-

(2) EDC – Revolving Loan Fund**

(a) Job Creation Requirements and Prior Year Job Creation

- The EDC transferred loans to the IDA during PY2013 (7/18/2013)
The IDA did not issue any new loans during PY2013

Jobs Created in 2013

- The EDC transferred loans to the IDA during PY2013 (7/18/2013)
The IDA did not issue any new loans during PY2013
All job creation requirements for IDA loans have been filled except for Leonard Zeek (Schweitzer)

(3) 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.

In FY 2013, the County received payments from a variety of loans issued in prior years for both housing rehabilitation and economic development. The total program income received from all sources, totaled \$938,802.45. The following summarizes balances and activity, including program income received.

Activity	Implementing Agency	Amount
Owner Occupied Rehab Program Loan Repayments (principal)	RDA	\$44,996.62
RDA Revolving Loan Fund Repayments (principal + interest)	RDA	\$316,831.00
Section 108 (Dial Property) Payments	RDA	\$84,000.00
Section 108 (Dial Property) 1% Premium (interest only)	RDA	\$25,000.00
Section 108 1% Premium Account Interest (interest only)	RDA	\$14,986.28
EDC Revolving Loan Fund (principal + interest)	EDC	\$452,988.55

TOTAL:	\$938,802.45
---------------	---------------------

- Owner Occupied Rehab Program**



The County's assistance is in the form of a mortgage carrying no interest, payments, or fixed term. However, the assistance is due and payable when the property is sold, title transferred, and prior to the assisted homeowner incurring additional debt.

- **RDA Revolving Loan Fund Repayments**

During PY 2013, a total of \$316,831.00 in program income was generated. The funding will be used to make additional loans to small businesses.

- **Section 108 (Dial Property) Interest Payments**

The County has a Section 108 loan outstanding for \$2,500,000. Total repayments totaled \$84,000.00.

- **Section 108 Dial Property 1% Premium**

The County has charged borrowers of Section 108 funding a 1 percent interest rate premium to compensate the County for the risk taken in guaranteeing the loan with the CDBG Grant. By agreement with HUD, the proceeds collected are held in escrow as additional collateral for the Section 108 loan. Once the loan is repaid, the funding will be used to make additional loans to local businesses. In PY 2013, the Dial Property loan generated \$25,000.00 in both the annual premium and the interest earned on the account.

- **Economic Development Corporation Revolving Loan Fund Repayments**

During PY 2013, a total of \$452,988.55 in program income was generated from the repayments of previously made loans. The proceeds will be used to make additional loans to local businesses.



FY 2013 RDA REVOLVING LOAN FUND ACTIVITY

Name of Borrower	Purpose of Loan	Loan Date	Term in Yrs	Loan Amount	FY2013 Beginning Balance	Principal Payments	Interest Payments	FY2013 Total Payments	FY 2013 Year-end Balance
Advent Design Corp.	Working Capital	5/29/2007	5	\$75,000.00	\$14,525.44	\$6,323.72	\$208.24	\$6,531.96	\$8201.72
IMET Corp	Working Capital	8/27/2008	5	\$75,000.00	\$8,103.09	\$8,103.09	\$82.89	\$8,185.98	\$0.00
Home Foods	Working Capital	4/16/2009	5	\$75,000.00	\$18,176.17	\$16,863.70	\$225.84	\$17,089.54	\$1,312.47
Davis Trucking	Working Capital	5/22/2009	5	\$70,000.00	\$18,162.14	\$15,712.96	\$237.00	\$15,949.96	\$2,449.18
Page Printing	Equipment Acquisition & Working Capital	6/5/2009	5	\$34,000.00	\$11,135.13	\$5,817.41	\$142.09	\$5,959.90	\$5,317.72
Jobecca Technology	Working Capital	7/17/2009	5	\$70,000.00	\$19,355.95	\$1,854.97	\$364.13	\$2,219.10	\$17,500.98
Casner Fabrics	Working Capital	9/14/2009	5	\$66,750.00	\$43,416.97	\$0.00	\$651.24	\$651.24	\$43,416.97
Bio-Pharm	Working Capital	10/24/2009	5	\$75,000.00	\$25,829.09	\$16,696.21	\$393.13	\$17,089.34	\$9,132.88
MIGU	Working Capital	12/10/2009	5	\$75,000.00	\$27,537.17	\$15,558.45	\$613.35	\$16,171.80	\$11,978.72
Rendition, LLC	Working Capital & Equipment	12/10/2009	5	\$70,000.00	\$42,917.19	\$8,367.93	\$995.92	\$9,363.85	\$34,549.26
Patch Management	Working Capital	1/11/2010	5	\$75,000.00	\$29,639.04	\$16,612.86	\$476.68	\$17,089.54	\$13,026.18
B-Tec Solutions	Equipment Acquisition & Working Capital	2/17/2010	5	\$70,000.00	\$28,842.08	\$14,276.83	\$446.45	\$14,723.28	\$14,565.25
Rosenello's Windows	Working Capital	4/10/2010	5	\$75,000.00	\$70,078.16	\$732.59	\$1,017.41	\$1,750.00	\$69,345.57
Micro Trap Corp.	Working Capital	4/15/2010	5	\$70,000.00	\$62,715.98	\$1,478.98	\$621.02	\$2,100.00	\$61,237.00
Tech Cycle Performance	Working Capital	7/8/2010	5	\$70,000.00	\$35,143.18	\$13,031.56	\$804.35	\$13,835.91	\$22,111.62
IMET Corp	Working Capital	12/15/2010	5	\$75,000.00	\$43,417.87	\$16,311.10	\$778.44	\$17,089.54	\$27,106.77
Irene's Bakery & Gourmet	Equipment	3/30/2011	5	\$70,000.00	\$43,990.07	\$13,971.08	\$752.20	\$14,723.28	\$30,018.99
Garlitis Group, Inc	Working Capital	7/27/2011	5	\$70,000.00	\$48,957.10	\$13,813.09	\$1,279.93	\$15,093.02	\$35,144.01
HWC Transportation, Inc	Working Capital	10/6/2011	5	\$75,000.00	\$64,222.12	\$7,275.51	\$611.97	\$7,887.48	\$56,946.61
Land & Sea Forest Products	Working Capital	10/6/2011	5	\$75,000.00	\$64,222.12	\$8,495.18	\$706.88	\$9,202.06	\$55,726.94
Ace Designs, Inc.	Working Capital	10/27/2011	5	\$75,000.00	\$55,726.94	\$14,793.52	\$981.44	\$15,774.96	\$40,933.42
Neshaminy Creek Brewing	Working Capital	2/24/2012	5	\$75,000.00	\$61,805.12	\$14,672.98	\$1,101.98	\$15,774.96	\$47,132.14
Garden of Eatin	Working Capital	7/17/2012	5	\$70,000.00	\$61,261.35	\$11,171.63	\$2,911.89	\$14,032.52	\$50,089.72
Policrom, Inc.	Working Capital	7/17/2012	5	\$70,000.00	\$61,065.84	\$13,626.41	\$1,096.87	\$14,723.28	\$47,439.43
One World Biotech	Working Capital	11/2/2012	5	\$70,000.00	\$65,652.49	\$13,306.10	\$1,787.62	\$15,093.72	\$52,346.39
Urban Enterprises	Equipment	12/26/2012	5	\$75,000.00	\$72,618.86	\$14,454.61	\$1,320.35	\$15,774.96	\$58,164.25
B & B Automotive	Working Capital	6/17/2013	5	*\$75,000.00	\$75,000.00	\$10,777.89	\$1,053.33	\$11,831.22	\$64,222.11
Ray Litwins Heating	Working Capital	9/3/2013	5	*\$70,000.00	\$70,000.00	\$6,689.45	\$327.74	\$7,017.19	\$63,310.55
PennFab, Inc.	Working Capital	12/30/2013	5	*\$75,000.00	\$75,000.00	\$1,189.58	\$125.00	\$1,314.58	\$73,810.42
			5						
		Total		\$2,065,750.00	\$1,318,516.66	\$301,979.39	\$22,115.38	\$324,094.77	\$1,016,537.27

*Issued during program year FY2013 – Balance at 04/01/2013 = \$1,098,516.66

Underperforming and Nonperforming Loans

Three of the above loans are currently categorized as underperforming assets. The RDA is working with each of the businesses to renegotiate the terms of the loans and help the borrowers stay in business and eventually pay the balance of the loans.

Name of Borrower

1. Casner Fabrics
2. Rendition, LLC
3. Rosenello's Windows



FY 2013 RDA's Revolving Loan Fund Summary of Changes in Financial Position

1. Funds On-Hand at the Beginning of FY 2013 (4/1/13)	
a. Funds on-hand in RDA Revolving Loan Fund Account:	\$573,860.25
b. Funds on-hand with County (unallocated funds)	+ \$0.00
Total Funds On-Hand at Beginning of Fiscal Year:	<u>\$573,860.25</u>
<hr/>	
2. Loan Repayments Received by the RDA during FY 2013	
a. Principal:	\$301,979.39
b. Plus Interest:	+ \$22,115.38
Total Repayments Received by RDA:	<u>\$324,094.77</u>
<hr/>	
3. Repayments Received by County (FY 2012)	
a. Funding Contributed by the County from Program Income Received:	\$44,996.62
b. Plus Passive interest earned on federal funds:	\$487.11
Total Repayments Received by County:	<u>\$45,483.73</u>
<hr/>	
4. Total Cash Funding Available in FY 2012 (lines 1+2+3):	\$943,438.75
<hr/>	
5. Expenditures	
a. Total Amount of Loans Made During FY 2013:	\$220,618.57
b. Plus Passive Interest Paid to HUD for FY 2013:	+ \$612.62
Total Expenditures:	<u>\$221,231.19</u>
<hr/>	
6. Balance of Funds at end of FY 2012 (line 4 - line 5):	\$1,164,669.94
<hr/>	
7. Outstanding Loan Balance at end of FY 2012	
a. Total Loans Outstanding at Beginning of FY 2013 (4/1/13):	\$1,098,516.66
b. Plus New Loans Issued:	+ \$220,000.00
Balance:	<u>\$1,318,516.66</u>
c. Less Amount of Loans Repaid During FY 2012:	- \$301,979.39
Total Year End Loan Balance:	<u>\$1,016,537.27</u>
<hr/>	
8. Total Value of Fund Assets at end of FY 2013 (3/31/14)	
a. Total Year Cash Balance (line 6):	\$1,164,669.94
b. Plus Total Year End Loan Balance (line 7):	\$1,016,537.27
Total Fund Assets at Year End (3/31/13):	<u>\$2,181,207.21</u>



FY 2013 EDC Revolving Loan Activity

Name of Borrower	Purpose of Loan	Loan Date	Term	Loan Amount	FY 2013 Beginning Balance	Principal Payments	Interest Payments	Late Payment	FY 2013 Total Payments	FY 2013 Year-End Balance
Keystone Refrigeration (Paul Lefkoe)	Bldg. Acquis.	6/30/1999	10 Years	150,000.00	20,470.41	17,805.91	597.38		18,403.29	2,664.50
TJM Electronics #2	Bldg. Acquis.	2/4/2005	10 Years	200,000.00	140,185.85	27,616.98	5,743.38		33,360.36	112,568.87
McGlynn	Bldg. Acquis.	7/28/2005	10 Years	105,000.00	97,626.43	3,964.77	5,151.27		9,116.04	93,661.66
Schweitzer & Sons (Leonard Zeek)	Bldg. Acquis.	10/22/2005	10 Years	200,000.00	148,389.59	50,532.33	12,072.05	1,988.81	64,593.19	97,857.26
ACE Designs	Working Cap.	9/7/2010	5 Years	140,000.00	85,212.73	85,212.73	1,592.79		86,805.52	-
DIJAS Capital LLC	Equip. Purch.	10/7/2010	5 Years	150,000.00	63,995.49	11,348.71	2,353.26		13,701.97	52,646.78
ABC Pediatric Home	Bldg. Acquis.	12/17/2010	5 Years	150,000.00	73,988.46	73,988.46	1,147.15		75,135.61	-
Affinity Windows, Inc.	Working Cap.	1/14/2011	5 Years	200,000.00	122,085.70	40,069.07	4,674.13		44,743.20	82,016.63
Huys Electrodes	Working Cap.	9/9/2011	5 Years	150,000.00	110,861.88	29,165.27	4,392.13		33,557.40	81,696.61
Axcentria Pharmaceutical	Working Cap.	10/7/2011	5 Years	350,000.00	264,211.83	67,819.81	10,480.91		78,300.72	196,392.02
Total				1,795,000.00	1,127,028.37	407,524.04	48,204.45	1,988.81	457,717.30	719,504.33

Underperforming and Nonperforming Loans

One (Leonard Zeek (Schweizer) of the above loans are currently categorized as underperforming assets. The EDC is working with the business to renegotiate terms of the loans and help the borrower stay in business to pay the balance of the loan.



FY 2013 EDC's Revolving Loan Fund Summary of Changes in Financial Position

1. Funds On-Hand at the Beginning of FY 2013 (4/1/13)	
a. Funds on-hand as of 4/1/2013:	\$1,401,781.30
b. Passive Interest Paid to HUD for FY 2012:	1,801.53
Total Funds on-hand at the Beginning of FY 2013:	\$1,403,582.83
2. Loan Repayments Received in FY 2013	
a. Principal:	\$407,524.04
b. Interest:	\$48,204.45
c. Passive Interest Earned on Federal Funds	4,491.70
Total Repayments & Interest Earned Received by the IDA:	\$460,220.19
3. Total Cash Funding Available (line 1 + 2):	
	\$1,863,803.02
4. Expenditures	
a. Total Amount of Loans Made During FY 2013:	\$0.00
b. Passive Interest Paid to HUD for FY 2012:	1,801.53
c. Funds Used to Provide for Administrative Costs:	\$46,527.17
Total Expenditures:	\$48,328.70
5. Balance of Cash Funds at end at of FY 2013 (Line 3 - 4):	
	\$1,815,474.32
6. Total Amount of Loans Outstanding at End of FY 2013	
a. Total Loans Outstanding at Beginning of FY 2013 (4/1/13)	\$1,127,028.37
b. New Loans Issued:	\$0.00
Balance:	\$1,127,028.37
c. Less Loan Repayments Made:	\$407,524.04
Total FY 2014 Year End Loan Balance (3/31/14):	\$719,504.33
7. Total Value of Fund Assets at end of FY 2013 (3/31/14) (line 5 + 6):	
	\$2,534,978.65

a. Detail the amount repaid on each float-funded activity.

There were no float loans outstanding.



b. Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other.

In 2003, the County secured a \$2.5 million Section 108 loan for the acquisition of the former Dial property by a private developer and its return to productive and active use. In 2010, the terms of the loan were renegotiated to establish a fix term for the loan (10 years). The following table summarizes the activities that took place during **FY 2013**.

1. Total Loan Amount	\$2,500,000.00
2. Starting Loan Balance at Beginning of FY 2013(April 1, 2013):	\$2,332,000.00
3. Total Principal Repaid in FY 2013 (April 1, 2013 – March 31, 2014):	\$84,000.00
4. Total Interest Paid in FY 2013 (April 1, 2013 – March 31, 2014):	\$14,986.28
5. Total Payments Made in FY 2013 (line 3 + line 4):	\$98,986.28
6. Loan Balance at End of FY 2013 (March 31, 2014) (line 2 - line 4):	\$2,317,013.80

The loan agreement requires the developer to pay the County an annual 1 percent loan premium. Based on HUD requirements, the proceeds are placed in a separate escrow account and used as additional collateral until the Section 108 loan is fully repaid. Any passive interest earned is kept and also used as collateral. Once the loan is fully repaid, the funding in this account will be added to the RDA Revolving Loan Fund to provide additional loans to local small businesses. The following table summarizes the balances and payments made to the escrow account during the fiscal year.

1 Percent Premium Escrow Account

1. Account Balance at Beginning of FY 2013 (April 1, 2013):	\$248,179.43
2. 1% Premium Interest Paid During FY 2013 (April 1, 2012 – March 21, 2014):	\$21,055.11
3. Passive Interest Accrued During FY 2013:	\$257.11
4. Year-End 1% Premium Escrow Account Balance (March 31, 2014): (line 1 + line 2 + line 3)	\$269,491.65

c. Detail the amount of income received from the sale of property by parcel.

Not applicable. There were no property sales.

5. 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:

- The activity name and number as shown in IDIS;**
- The program year(s) in which the expenditure(s) for the disallowed activity(ies) was reported;**
- The amount returned to line-of-credit or program account; and**
- 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.**

Not applicable. There were no prior period adjustments or disallowed expenditures.

6. Loans and other receivables

- 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.**



Not applicable. There were no float loans outstanding.

b. List the total number of other loans outstanding and the principal balance owed as of the end of the reporting period.

Not applicable. There were no float loans outstanding.

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.

Not Applicable. There were no loans deferred or forgiven.

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.

Please see Page 61, "Underperforming and Nonperforming Loans."

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.

Not Applicable. There were no parcels acquired or improved and available for sale.

7. 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.

Not Applicable. There were no lump sum agreements.

8. 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.

The County's Owner-Occupied rehab is implemented by the Bucks County Redevelopment Authority. The objective of the program is to bring properties up to local code, while improving the quality of life for low/mod homeowners, to keep their homeownership costs affordable, and help them stay in their homes. In 2011, the County switched program implementation from CDBG to HOME funding. Funding is matched by the Housing Trust Fund.

9. 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.

Not Applicable. There were no HUD-approved neighborhood revitalization plans outstanding.

ANTIPOVERTY STRATEGY

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

The County has worked to reduce the number of poverty-level families in PY 2013 by enhancing collaborations between supportive services and housing providers, developing strategic partnerships between the CoC and the Workforce Investment Board and local Career Link, increasing Rapid Re-Housing projects that provide rental assistance so families can move into permanent units, and helping projects that serve poverty-level families to develop and improve performance measurements around increasing family self-sufficiency. Projects that provide housing to families through a transitional housing model are reviewed to ensure that program designs are effectively helping families to move towards self-sufficiency and permanent housing as quickly as possible. As well, new projects are being funded through Rapid Re-Housing that will provide services to families and individuals with the highest level of housing barriers. Additionally, a new Family Self Sufficiency program has been developed through collaboration between the Housing Authority and Bucks County Opportunity Council.

NON-HOMELESS SPECIAL NEEDS

- 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).*

The County collaborates with and supports several local organizations that carry out activities to assist persons with special needs. The County will continue to support these organizations. No significant changes have been made to the process. During Program Year 2013, the CDBG program provided \$132,751.64 for the rehabilitation of group homes benefiting persons with mental, alcohol/drug dependencies, HIV/AIDS and other disabilities.

SPECIFIC HOPWA OBJECTIVES

HOPWA funds are awarded to metropolitan areas with populations of 500,000 or more that have at least 1,500 AIDS cases, based on data from the Centers for Disease Control and Prevention (CDC). These funds can be used for housing assistance and related supportive services for persons with HIV/AIDS.

In the Philadelphia metropolitan area, the HOPWA funding administering agency is the City of Philadelphia, which is responsible for the application, implementation, and reporting of the grant. Bucks County has representation on the planning committee for this program. However, the County does not have final approval authority. Bucks County has not used CDBG funding to directly support the provision of services to persons with HIV/AIDS.

Bucks County has one facility serving persons with HIV/AIDS, located in New Hope Borough. The facility is operated by the Family Service Association of Bucks County. The facility was originally established with



program funding. From time to time, CDBG funding has been provided to make improvements to the facility to ensure that it is up to code and maintains the quality of its living environment.

2013 CAPER Report – APPENDIX A

HOME and Housing Trust Fund Project Activity

April 01, 2013 through March 31, 2014

Housing Development

Construction, Acquisition, and Rehab

Project Name	HOME Funds	HTF Funds	Total Funds	Households Served	Persons Served
IHDC 2011 Scattered Site	\$33,509.00	0	\$33,509.00	1	2
Pennrose - Somerton Court	\$502,500.00	\$502,500.00	\$1,005,000.00	60	69
Habitat – Penn Villa/Watson	\$18,722.32	\$52,758.00	\$71,480.32	7	29
Total	\$554,731.32	\$555,258.00	\$1,109,989.32	68	100

RDA Owner Occupied Rehab

Project Name	HOME Funds	HTF Funds	Total Funds	Households Served	Persons Served
2012 RDA Owner Occ Rehab**	\$115,353.42	\$108,882.58	\$224,236.00	19	57
Total	\$115,353.42	\$108,882.58	\$224,236.00	19	57

** Includes all funding provided to complete the work on the unit regardless of end date of March 31

Tenant Based Rental Assistance

Project Name	HOME Funds	HTF Funds	Total Funds	Households Served	Persons Served
2011 TBRA	\$154,588.17	0	\$154,588.17	26	82
Total	\$154,588.17	\$0	\$154,588.17	26	82

ADDI/ First Time Homebuyer Assistance

Project Name	HOME Funds	HTF Funds	Total Funds	Households Served	Persons Served
ADDI	\$14,170.00	0	\$14,170.00	2	7



2012 FTHB	0	\$124,768.96	\$124,768.96	19	56
Total	\$14,170.00	\$124,768.96	\$138,938.96	21	63

Housing Operations/New Hope Manor

Project Name	HOME Funds	HTF Funds	Total Funds	Households Served	Persons Served
New Hope Manor Operations	0	\$154,577.84	\$154,577.84	67	68

Administrative Costs

Project Name	HOME Funds	HTF Funds	Total Funds	Households Served	Persons Served
HOME Admin	\$118,795.87	0	\$118,795.87	-----	-----
HTF Admin	0	\$123,034.43	\$123,034.43	-----	-----
Total	\$118,795.87	\$123,034.43	\$241,830.30	-----	-----

Housing Counseling/Fair Housing

Project Name	HOME Funds	HTF Funds	Total Funds	Households Served	Persons Served
Fair Housing Council	0	\$30,000.00	\$30,000.00	-----	-----
BCHG Housing Counseling	0	\$29,981.81	\$29,981.81	78	107
BCPC Reviews	0	\$2,909.50	\$2,909.50	-----	-----
DTM Consulting	0	\$20,000.00	\$20,000.00	-----	-----
Total	0	\$82,891.31	\$82,891.31	78	107



2013 CAPER Report – APPENDIX B
Emergency Solutions Grant Activity
April 01, 2013 through March 31, 2014

Emergency Solutions Grant

Funding Recipient	Program	ESG Funds Expended	Persons Served
Family Service Association	Operations	\$118,874	309
Bucks County Housing Group	Operations	\$30,125	132
A Woman’s Place (DV)	Operations	\$6,695	110
Bucks County Opportunity Council	Rapid Re-Housing	\$35,239	26
Keystone Opportunity Center	Rapid Re-Housing	\$3,296	13
Total		\$194,229	590



2013 CAPER Report – APPENDIX C
CDBG Project Activity
April 01, 2013 through March 31, 2014

IDIS #	Subrecipient	Activity Description	Nat'l Objective	Expenditure
PUBLIC FACILITIES - 570.201(c)				
03 - PUBLIC FACILITIES - GENERAL				
1206	B.C. Department of General Services	Accessibility Improvements	LMC	34,150.58
1341	Bucks County Housing Group	Military Reuse Rehab	LMC	47,334.01

03A - SENIOR CENTERS				
1244	Falls Township	Senior Center Reconstruction	LMC	189,830.92

03B - HANDICAPPED CENTERS				
1229	Lenape Valley Foundation	Group Home Rehab	LMC	36,953.00
1280	BARC	Roof Replacement	LMC	36,481.00
1281	BARC	HVAC Replacement	LMC	19,972.00
1282	BARC	Window Installation	LMC	10,000.00
1283	Bucks Villa, Inc.	Group Home Rehab	LMC	12,970.00
1284	CoMans Inc.	Handicap Accessibility	LMC	43,738.41
1285	Delta Community Supports	Group Home Rehab	LMC	16,504.00
1286	Delta Community Supports	Group Home Rehab	LMC	11,994.71
1288	Lenape Valley Foundation	Group Home Rehab	LMC	54,329.93
1289	Libertae	Accessibility Improvements	LMC	19,800.00
1290	Libertae	Window Replacement	LMC	12,100.00

03E - NEIGHBORHOOD FACILITIES				
1236	Telford Borough	Community Center Rehab	LMA	712.50

03I - FLOOD DRAIN IMPROVEMENTS				
1300	Warrington Township	Drainage Improvements	LMA	22,400.00
1295	Hilltown Township	Drainage Improvements	LMA	85,044.95

03J - WATER/SEWER IMPROVEMENTS				
1348	Warrington Township	Drainage Improvements	LMA	510.00

03K - STREET IMPROVEMENTS				
1296	Morrisville Borough	Road Improvements	LMA	99,077.70
1299	Warminster Township-Street Accessibility Improvements	Road Improvements	LMA	94,975.54



03L - SIDEWALKS				
1234	Langhorne Borough	Sidewalk Improvements Accessibility	LMC	138,990.00
1240	Warminster Township	Street Accessibility	LMC	20,142.58
1297	Perkasie Borough	Sidewalk Improvements Accessibility	LMC	100,000.00

PUBLIC SERVICES - 570.102(e)

03T - OPERATING COSTS OF HOMELESS/AIDS PATIENTS PROGRAMS				
1334	B.C. Housing & Community Development Dept	HMIS Operations	LMC	24,999.97
1342	Family Service Association	Emergency Shelter Ops	LMC	69,879.90
1279	B.C. Housing & Community Development Dept	HMIS Operations	LMC	13,453.76
1294	Family Service Association	Emergency Shelter Operations	LMC	91,451.70

05A - SENIOR SERVICES				
1345	Nockamixon Township	Senior Center Operations	LMC	3,800.00
1298	Nockamixon Township	Senior Center Operations	LMC	28,500.00

05C - LEGAL SERVICES				
1287	Legal Aid of Southeaster Pa - Bristol and Doylestown Locations	Housing Legal Services	LMC	23,167.73

05K - TENANT/LANDLORD COUNSELING				
1343	Legal Aid of Southeaster Pa - Bristol and Doylestown	Housing Legal Services	LMC	18,636.83

HOUSING - 570.208(a)(3)				
14H - REHAB: ADMINISTRATION				
1182	Interfaith Housing Development Corporation	Scattered Site Predevelopment Costs	LMH	2,770.75



SLUM BLIGHT - SPOT - 570.208(b)(2)				
16B - NON-RESIDENTIAL HISTORIC PRESERVATION				
1239	Richland Township	Rehab Historic Facility	SBS	39,100.00

ECONOMIC DEVELOPMENT - 570.203(c)

18B - ECONOMIC DEVELOPMENT - TECHNICAL ASSISTANCE				
1291	B.C. Redevelopment Authority	Operations for Revolving Loan Fund	LMJ	100,000.00

ADMINISTRATION/PLANNING - 570.206

21A - ADMINISTRATION/PLANNING				
1333	B.C. Housing & Community Development	Administration of CDBG Program	0	10,823.24
1222	B.C. Housing & Community Development	Administration of CDBG Program	0	9,011.24
1278	B.C. Housing & Community Development	Administration of CDBG Program	0	406,000.00
				1,949,606.95

Program Income

The program generated \$915,943.41 in CDBG program income. This resulted from repayment of loans associated with economic development activities and the owner-occupied rehab program.

Funds Returned to HUD

In 2013, \$96,500 was returned to HUD for projects that were deemed ineligible and are listed below:

IDIS #	Subrecipient	Project	Matrix Code	Amount Returned
825	West Rockhill Township-Quarry Road Reconstruction	Stormwater and Road Improvements	Water/Sewer Improvements	-27,600.00
897	Road Reconstruction and Stormwater Management	Reconstruction of Circle Drive	Water/Sewer Improvements	-34,400.00
1243	West Rockhill Township-Quarry Road Reconstruction	Road Improvements	Street Improvements	-34,500.00



ATTACHMENT A - Rental Housing Project Record Monitoring

Project	Const. Date	Program Funding	Fund. Source	Units	Project Type	Target Group	Date Monitored	Monitoring Type
BARC – Fern Rd	2010	\$120,000	HOME	4	Rental Group Home	Disabled	February 2014	<input type="checkbox"/> Desk Monitoring <input checked="" type="checkbox"/> Project Compliance Report <input type="checkbox"/> On-Site Records Review
Bensalem Presbyterian Apt.	2001	\$591,000	HOME	53	Rental	Seniors	March 2014	<input type="checkbox"/> Desk Monitoring <input checked="" type="checkbox"/> Project Compliance Report <input type="checkbox"/> On-Site Records Review
BHI – Buckley St. Renovations	1997	\$124,000	HOME	2	Rental	Low Income Families	September 2013	<input checked="" type="checkbox"/> Desk Monitoring <input checked="" type="checkbox"/> Project Compliance Report <input type="checkbox"/> On-Site Records Review
BHI – Coleman Court	2001	\$225,000	HOME	5	Rental	Low Income Families	September 2013	<input checked="" type="checkbox"/> Desk Monitoring <input checked="" type="checkbox"/> Project Compliance Report <input type="checkbox"/> On-Site Records Review
BHI – Towpath Apts.	1995	\$495,000	HOME	17	Rental	Low Income Families	September 2013	<input checked="" type="checkbox"/> Desk Monitoring <input checked="" type="checkbox"/> Project Compliance Report <input type="checkbox"/> On-Site Records Review
BCHDC Andalusia Senior Housing	1997	\$500,000 \$250,000	HOME HTF	36	Rental	Seniors	April 2013	<input type="checkbox"/> Desk Monitoring <input checked="" type="checkbox"/> Project Compliance Report <input type="checkbox"/> On-Site Records Review
BCHDC – Olde Towne Manor	1996	\$590,000 \$195,000	HOME HTF	15	Rental	Seniors	April 2013	<input type="checkbox"/> Desk Monitoring <input checked="" type="checkbox"/> Project Compliance Report <input type="checkbox"/> On-Site Records Review
Penn Foundation	2002	\$300,000	HOME	8	Group Home	Special Needs	October 2012	<input type="checkbox"/> Desk Monitoring <input checked="" type="checkbox"/> Project Compliance Report <input type="checkbox"/> On-Site Records Review
BCHDC – New Hope Manor	2003	\$1,950,000 2,655,000	HOME HTF	100	Rental	Seniors	Ongoing March 2014	<input checked="" type="checkbox"/> Desk Monitoring <input checked="" type="checkbox"/> Project Compliance Report <input type="checkbox"/> On-Site Records Review
IHDC Sellersville Court	2006	\$602,500 \$277,500	HOME HTF	20	Rental	Low Income Families	April 2013	<input type="checkbox"/> Desk Monitoring <input checked="" type="checkbox"/> Project Compliance Report <input type="checkbox"/> On-Site Records Review
BCHDC Cornwells Heights	2006	\$1,170,000 \$1,330,000	HOME HTF	60	Rental	Seniors	February 2014 May 2013	<input type="checkbox"/> Desk Monitoring <input checked="" type="checkbox"/> Project Compliance Report <input checked="" type="checkbox"/> On-Site Records Review
Keystone Opportunity Center	2006	\$160,000	HOME	4	Rental	Transitional	February 2014	<input type="checkbox"/> Desk Monitoring <input checked="" type="checkbox"/> Project Compliance Report <input type="checkbox"/> On-Site Records Review
IHDC – 2000 Scattered Site	2000	\$200,000	HOME	14	Homeownership & Lease Purchase	Low Income Families	Ongoing April 2013	<input checked="" type="checkbox"/> Desk Monitoring <input checked="" type="checkbox"/> Project Compliance Report <input type="checkbox"/> On-Site Records Review
IHDC – 2003 Scattered Site	2006	\$200,000 \$100,000	HOME HTF	10	Rental	Low Income Families	Ongoing April 2013	<input checked="" type="checkbox"/> Desk Monitoring <input checked="" type="checkbox"/> Project Compliance Report <input type="checkbox"/> On-Site Records Review
IHDC 2004 Scattered Site	2007 2008	\$240,000 \$360,000	HOME HTF	20	Rental	Low Income Families	Ongoing	<input checked="" type="checkbox"/> Desk Monitoring <input type="checkbox"/> Project Compliance Report <input type="checkbox"/> On-Site Records Review
IHDC Bridgewater Ct	2007 2008	\$540,000	HOME	4	Rental	Low Income Families	Ongoing	<input checked="" type="checkbox"/> Desk Monitoring <input type="checkbox"/> Project Compliance Report <input type="checkbox"/> On-Site Records Review
IHDC 2007	2007	\$300,000	HOME	9	Rental	Low Income	Ongoing	<input checked="" type="checkbox"/> Desk Monitoring



Scattered Site						Families	April 2013	<input checked="" type="checkbox"/> Project Compliance Report <input type="checkbox"/> On-Site Records Review
IHDC 2008 Scattered Site	2008	\$400,000 \$200,000	HOME HTF	19	Rental & Lease Purchase	Low Income Families	Ongoing April 2013	<input checked="" type="checkbox"/> Desk Monitoring <input checked="" type="checkbox"/> Project Compliance Report <input type="checkbox"/> On-Site Records Review
IHDC 2008 Lease Purchase	2010	\$400,000 \$200,000	HOME HTF	16	Rental & Lease Purchase	Low Income Families	Ongoing April 2013	<input checked="" type="checkbox"/> Desk Monitoring <input checked="" type="checkbox"/> Project Compliance Report <input type="checkbox"/> On-Site Records Review
Growth Horizons	2008	\$77,000	HOME	3	Group Home	Special Needs	October 2013	<input type="checkbox"/> Desk Monitoring <input checked="" type="checkbox"/> Project Compliance Report <input type="checkbox"/> On-Site Records Review
IHDC 2009 Scattered Site	Ongoing	\$400,000 \$200,000	HOME HTF		Rental / Homeownership	Low Income Families	Ongoing April 2013	<input checked="" type="checkbox"/> Desk Monitoring <input checked="" type="checkbox"/> Project Compliance Report <input type="checkbox"/> On-Site Records Review
IHDC 2010 Scattered Site	Ongoing	\$400,000 \$200,000	HOME HTF		Rental / Homeownership	Low Income Families	Ongoing April 2013	<input checked="" type="checkbox"/> Desk Monitoring <input checked="" type="checkbox"/> Project Compliance Report <input type="checkbox"/> On-Site Records Review
Penn Villa	2010 – 2011	\$780,000	HOME	23	Group Home/Rental	Special Needs	August 2013	<input type="checkbox"/> Desk Monitoring <input checked="" type="checkbox"/> Project Compliance Report <input type="checkbox"/> On-Site Records Review
RDA Homeowner Rehab Program	n/a	\$200,000 \$100,000	HOME HTF	24	Homeowner Rehab	Low/Moderate Income Families	Ongoing	<input checked="" type="checkbox"/> Desk Monitoring <input type="checkbox"/> Project Compliance Report <input type="checkbox"/> On-Site Records Review
Habitat – Penn Villa & Watson	Ongoing	\$600,00 \$180,000	HOME HTF	12	Homebuyer New Construction & Rehab	Low Moderate income	Ongoing	<input checked="" type="checkbox"/> Desk Monitoring <input type="checkbox"/> Project Compliance Report <input type="checkbox"/> On-Site Records Review
Somerton Court Pennrose Properties	2013	\$1,000,000 \$1,000,000	HOME HTF	60	Rental Senior Housing	Low/Moderate Income	Ongoing	<input checked="" type="checkbox"/> Desk Monitoring <input checked="" type="checkbox"/> Project Compliance Report <input type="checkbox"/> On-Site Records Review

ATTACHMENT B – Emergency Solutions Grant Project and Record Monitoring

Project	Fund. Source	Project Type	Date Monitored	Monitoring Type
Family Service Association	ESG	Operations	February 2014	<input checked="" type="checkbox"/> Desk Monitoring <input type="checkbox"/> Project Compliance Report <input type="checkbox"/> On-Site Records Review
Bucks County Housing Group	ESG	Operations	February 2014	<input checked="" type="checkbox"/> Desk Monitoring <input checked="" type="checkbox"/> Project Compliance Report <input checked="" type="checkbox"/> On-Site Records Review
A Woman's Place	ESG	Operations	December 2013	<input checked="" type="checkbox"/> Desk Monitoring <input checked="" type="checkbox"/> Project Compliance Report <input checked="" type="checkbox"/> On-Site Records Review
Keystone Opportunity Center	ESG	Rapid Re-Housing	February 2014	<input checked="" type="checkbox"/> Desk Monitoring <input type="checkbox"/> Project Compliance Report <input type="checkbox"/> On-Site Records Review
Bucks County Opportunity Council	ESG	Rapid Re-Housing/Prevention	February 2014	<input checked="" type="checkbox"/> Desk Monitoring <input type="checkbox"/> Project Compliance Report <input type="checkbox"/> On-Site Records Review



ATTACHMENT C – CDBG Technical Assistance and Monitoring

Project	Number of Events
Pre-Bid Meetings	6
Pre-Construction Meetings	5
General Technical Assistance	11
Site Visits/Monitoring/Davis-Bacon	21

