# Executive Summary

## AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

**1. Introduction**

The City of Bowling Green, Kentucky is a direct entitlement recipient of Community Development Block Grant (CDBG) funding only.  The strategic plan addresses the priority needs for Year 15 of the program, covering Fiscal Year 2019 and Program Year 2018.  The City of Bowling Green is located in Warren County in South-Central Kentucky along Interstate 65, William Natcher Parkway, the Barren River, and CSX Railroad.  It is the regional center for the Barren River Area Development District.  According to the 2010 Census, the City had a population of 58,067 spread over 38.5 sq. miles.  It is the third most populated City in Kentucky, following Louisville and Lexington.  Bowling Green has been recognized by several publications for its economic development efforts and quality of life.

The City of Bowling Green is a diverse community representing over 60 different languages currently spoken in the local school systems.  The diversity is driven by a local university and a refugee relocation center actively resettling individuals and families from all over the world.  In 1990, only 1.5% of the City population was born outside of the US; in 2010 that number had grown to 10.9%, representing a 627% increase. The growing diversity is causing the need for better integration and access of services to all citizens and recently the City adopted a Language Access Plan for all City departments.

 The 2010 Census listed the  Median Household Income (MHI)  at $33,362, which represents an increase from previous years; however if you factor inflation rates for previous years, the City is almost equal to its 1990 MHI following a high water mark of $36,732 in 2000.    According to HUD Comprehensive Housing Affordability Strategy (CHAS) data, 53% of the households in Bowling Green are at or below 80% of Area Median Income limit and 75% of those households are renters.  Only 37% of the households in Bowling Green are above 100% of the AMI limit.  Additionally, the City saw its number of individuals in poverty increase from 9,568 in 2000 to 16,085 in 2010, representing a 68% increase over a ten year period.  The per capita income (PCI) amounts followed a similar trend as the Median Household Income.  In 1990 the inflation adjusted PCI was $19,620 and by 2010 it shrank to $19,302 a decrease of over $300 or -2% over twenty years.  A portion of the decline in income levels can be attributed to the recent economic recession.

**  
Jurisdiction Map**

**2. Summarize the objectives and outcomes identified in the Plan**

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The Priority Needs identified in the plan are:

1. Quality Affordable Housing (Renter and Owner)

2. Neighborhood Improvements (Including Public Facilities & Improvements)

3. Economic Opportunity

The priority needs address the three established objectives for the CDBG program (suitable living environment, decent housing, or economic opportunity) and will be measured through the positive impact of the outcomes of availability/accessibility, affordability or sustainability.

**3. Evaluation of past performance**

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The first 10 years of the City’s CDBG entitlement, the city funded activities such as acquisition of property, residential rehabilitation, construction, homebuyer assistance, small business development, public infrastructure improvement, fair housing education, transit improvements, public services and administration.  At the conclusion of each program year, the City develops and submits to HUD a Consolidated Annual Performance and Evaluation Report (CAPER) that outlines the uses of CDBG funding and measures the effectiveness of individual programs.  In Years 6-10, the City used an agency application process whereby local agencies would submit applications for CDBG funding annually.  This process yielded a competitive environment for reduced CDBG funding and provided organizations an opportunity to meet the housing and community development needs for the City of Bowling Green.  We saw an increased demand for public service funding with the reduction of State and Federal Funding for similar programs.  Housing programs took the largest hit over the past several years; only recently, any units were available for LMI families.  There are two main factors that caused the reduction in housing activities.

            1. Uncertainty about the local housing market

            2. Influx of NSP funding

Directly following the start of the recession, we saw hesitancy for agencies to develop and market affordable housing opportunities.  With the lending environment eroding along with customers' willingness to spend, it created a situation where we saw limited activity in housing projects.

The Housing Authority of Bowling Green received in excess of $3.14 million in NSP funds following the start of the economic recession; this inflow of additional federal dollars shifted their focus from using CDBG for affordable housing to meeting the demands and timelines of the NSP program.  The NSP program allowed them to purchase and re-sell 24 homes including 9 new constructions.

Both of these factors seem to have stabilized over the past several years, with Habitat for Humanity starting to develop a green affordable housing neighborhood and the Housing Authority restarting the rental conversion program to buy existing vacant rental units, rehabbing them and selling them to LMI families.

In Program Year 2016 the City was approved by HUD to designate the Bowling Green Reinvestment Area as Neighborhood Revitalization Strategy Area.  It is in this area of town where the City is implementing the Neighborhood Improvements Program (NIP), whereas long term investments will be made one neighborhood at a time, with the investments tailored to the specific needs of each individual neighborhood.  In the midst of completing improvements in the first neighborhood selected, Census Block 105.2, the City realized the need for neighborhood improvements is much greater than previously perceived.  Therefore the City's Consolidated Plan was amended in Program Year 2016 to retain 80% of the annual allocation of CDBG funding for neighborhood improvements in the Bowling Green Reinvestment Area. In 2017 the City started transitioning the NIP from Census Block Group 105.2 to Census Tract 112 with approximately $2,000,000 in improvements identified for implementation over a three year period. This annual action plan represents the second year of improvements slated for Census Tract 112.

**4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

The City attempted to involve citizens and agencies in the planning and development process of the Annual Action Plan through a variety of methods.  First, the City provided an initial public hearing and public comment period that was advertised and held at a regularly scheduled Board of Commissioners meeting which  was broadcasted live and replayed on the local Channel 4 station and available on the City’s website.  Second, during Program Year 2017, staff held a public meeting for the neighborhood residents of Census Tract 112, the area selected for neighborhood improvements during Program Year 2017.  Third, City staff met with individual stakeholders from Census Tract 112 to further the consultation process during Program Year 2017.  Fourth, the City conducted a final public comment period and public hearing that was advertised and held at a regularly scheduled Board of Commissioners meeting which  was broadcasted live and replayed on the local Channel 4 station and available on the City’s website.

**5. Summary of public comments**

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

No comments were received during the public comment periods or at the public hearings for this Annual Action Plan.  However numerous comments were received at the public meeting with neighborhood residents and individual meetings with neighborhood stakeholders.  A summary of comments received from neighborhood residents and stakeholders is attached.

**6. Summary of comments or views not accepted and the reasons for not accepting them**

No public comments were received at the public hearings or during the public comment periods.  Public comments received from neighborhood residents and stakeholders were accepted and used for prioritization of activities for funding.

**7. Summary**

## PR-05 Lead & Responsible Agencies – 91.200(b)

**1. Agency/entity responsible for preparing/administering the Consolidated Plan**

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

| **Agency Role** | **Name** | **Department/Agency** |
| --- | --- | --- |
| Responsible Entity | City of Bowling Green | Neighborhoods and Community Services |

|  |  |  |
| --- | --- | --- |
|  |  |  |

Table 1 – Responsible Agencies

**Narrative (optional)**

The City of Bowling Green is an entitlement community for CDBG funds only and does not receive other forms of CPD entitlement funding including HOME, ESG, or HOPWA.  The City’s Neighborhood and Community Services Department (NCS) is the lead agency for the administration of the Consolidated Plan.  The NCS Department has been involved in the housing and community development since the early 1970’s.  The Department’s staff in the Grants and Administration division has primary responsibility for the oversight and implementation of the consolidated plan.  The NCS Department houses the City’s housing division which operates and oversees the City’s Housing Choice Voucher Program which currently has 606 vouchers.

**Consolidated Plan Public Contact Information**

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## AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

**1. Introduction**

The City has always understood that community development could not take place without the coordination and partnership of service providers and citizens.  Below is an outline of the City’s efforts for coordination and consultation with partnering agencies and service providers.

**Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))**

Staff maintains a mailing list of local service providers that focus on the needs of housing, health, mental health, domestic violence and human services.  By keeping these organizations informed about developments and opportunities related to CDBG we ensure all that the coordination of services will be maintained.

Additionally staff reaches out to local service providers for partnership opportunities within the Neighborhood Improvements Program to enhance coordination and prevent overlap of services.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.**

Kentucky Housing Corporation (KHC) is the lead agency for the Balance of State Continuum of Care (CoC).  KHC conducted a Point-in-Time statewide count of Kentucky’s homeless population in 2017.  The data is broken down to the county level so city specific data is not available.  At the time of the study there were 151 persons identified as being homeless representing .12% of the total population.  125individuals were housed in Emergency Shelters and 13 were identified as chronically homeless.

KHC provides data for the groups in additional categories related to the following status:

 -147 Veteran

- 31 Seriously Mentally Ill

- 18 Substance Abuse Disorder

- 34 Victims of Domestic Violence

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

The City of Bowling Green is a direct entitlement of CDBG funds only and does not receive nor participate in the allocation of HOPWA, HOME or ESG funds.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction’s consultations with housing, social service agencies and other entities**

Table 2 – Agencies, groups, organizations who participated

|  |  |  |
| --- | --- | --- |
| 1 | **Agency/Group/Organization** | KENTUCKY HOUSING CORPORATION |
| **Agency/Group/Organization Type** | Housing |
| **What section of the Plan was addressed by Consultation?** | Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy |
| **Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?** | The City utilizes data from KHC website. Consultation between the City and KHC will continue with the operation of the Section 8 Housing Voucher Program. |

**Identify any Agency Types not consulted and provide rationale for not consulting**

Lifeskills, Inc. was not contacted directly but information was used from their website and other publications.  Lifeskills, Inc. is a regional provider for mental health, developmental and substance abuse patients.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

| **Name of Plan** | **Lead Organization** | **How do the goals of your Strategic Plan overlap with the goals of each plan?** |
| --- | --- | --- |
| Continuum of Care | KY Housing Organization | Develop services and affordable housing opportunities to benefit the lower income population. |

Table 3 – Other local / regional / federal planning efforts

**Narrative (optional)**

## AP-12 Participation – 91.105, 91.200(c)

**1. Summary of citizen participation process/Efforts made to broaden citizen participation**

**Summarize citizen participation process and how it impacted goal-setting**

The City of Bowling Green took three separate approaches to solicit public input and citizen participation.  Staff met individually with key neighborhood stakeholders to discuss assets and needs of the area targeted for neighborhood improvements, Census Tract 112. The meetings were conversational and consisted of a lot of discussions between staff and the stakeholders.  A total of 4 were completed and lasted approximately ½ hour each.  Feedback received by staff was utilized in the development of the Annual Action Plan.

The second approach staff used was hosting public meeting for neighborhood residents.  The city invited all residents and property owners of Census Tract 112 to attend the public meeting.  At the public meeting staff provided an overview of the Neighborhood Improvements Program and requested input from residents of the assets and needs of their neighborhood.  Approximately 25 residents attended the public meeting.  Neighborhood residents provided valuable input that was utilized by staff for development of the Annual Action Plan.

The third approach was public hearings and public comment periods.  A notice was published in the local paper on January 23, 2017 advertising the development of the Annual Action Plan and a public hearing that was held on February 7, 2017 at a regularly scheduled Board of Commissioners meeting.  A copy of the notice was mailed to a database of service providers and organizations that provide services to low income individuals.  City staff explained at the Public Hearing that Year 14 CDBG allocation was not currently known and that the City was expecting to receive $530,000, an estimate based on prior year funding.  City staff further explained that the proposed activity amounts were based on the estimated funding levels and subject to change.  No comments were received at the public hearing.

At thecompletion of the Annual Action Plan the City held an additional public comment period and public hearing.  The notice was published in the local paper on March 29, 2017 advertising the development of the Annual Action Plan and a public hearing that was held on April 18, 2017 at 4:30 pm at a regularly scheduled Board of Commissioners meeting.  A copy of the notice was mailed to a database of service providers and organizations that provide services to low income individuals.

**Citizen Participation Outreach**

| **Sort Order** | **Mode of Outreach** | **Target of Outreach** | **Summary of**  **response/attendance** | **Summary of**  **comments received** | **Summary of comments not accepted and reasons** | **URL (If applicable)** |
| --- | --- | --- | --- | --- | --- | --- |
| 1 | Public Hearing | Non-targeted/broad community | No responses with 45 in attendance at public hearing. | No public comments received. | No public comments received. |  |
| 2 | Public Hearing | Non-targeted/broad community | No responses with 50 in attendance at the public hearing. | No public comments received. | No public comments received. |  |
| 3 | Public Meeting | Targeted Neighborhood | Approximately 25 neighborhood residents attended the meeting with an estimated 40 responses received. | Neighborhood residents provided input on likes regarding the neighborhood and opportunities public and private property improvements in Census Tract 112. | All public comments were accepted and utilized in the creation of the Annual Action Plan. |  |
| 4 | Neighborhood Stakeholder Meetings | Targeted Neighborhood | Staff met individual with four neighborhood stakeholders to discuss the assets and needs of Census Tract 112. | Comments received related to creating safe pedestrian facilities, lack of property maintenance, neighborhood diversity, and underutilization of public parks. | All comments were accepted and utilized in the creation of the Annual Action Plan. |  |

Table 4 – Citizen Participation Outreach

# Expected Resources

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

**Introduction**

The City of Bowling Green is anticipating receiving approximately $500,000 in CDBG funds each of the five years.  The actual amount of funding may change from year to year but we believe this is an appropriate amount for planning purposes.  The City expects to receive $534,000 in Year 15.  If this amount increases or decreases the funding levels will increase or decrease accordingly.

**Anticipated Resources**

| **Program** | **Source of Funds** | **Uses of Funds** | **Expected Amount Available Year 15** | | | | **Expected Amount Available Remainder of ConPlan**  **$** | **Narrative Description** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Annual Allocation: $** | **Program Income: $** | **Prior Year Resources: $** | **Total:**  **$** |
| CDBG | public - federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | 534,000 | 0 | 952,290 | 1,486,290 | $0.00 | CDBG funds will be used to implement the priorities detailed in the Annual Action Plan. |

Table 1 - Expected Resources – Priority Table

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

Funds will be leveraged through a combination of local and private funds by the City, local partners, and awarded subrecipients.  The City is allocating additional funds and staff time to the Targeted Strategy Area.  Matching funds will be documented through project reports, budgets, IDIS and CAPER.

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

The City will be addressing the need for neighborhood improvements in the BG Reinvestment Area by making long term improvements to existing neighborhood parks and right-of-ways.  All residents in the neighborhood will benefit from the park and right-of-way improvements for many years to come.

**Discussion**

Through partnerships and utilization of existing assets, the City will continue to look for opportunities to leverage additional resources to the CDBG Program.

# Annual Goals and Objectives

**AP-20 Annual Goals and Objectives**

**Goals Summary Information**

| **Sort Order** | **Goal Name** | **Start Year** | **End Year** | **Category** | **Geographic Area** | **Needs Addressed** | **Funding** | **Goal Outcome Indicator** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **1** | Public Improvements | 2014 | 2019 | Non-Housing Community Development | BG Reinvestment Area | Economic Opportunity Neighborhood Improvements | CDBG: $752,120  Local: $125,000 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4895 Persons Assisted |
| **2** | Quality Affordable Owner Housing | 2014 | 2019 | Affordable Housing | BG Reinvestment Area | Quality Affordable Housing Neighborhood Improvements | CDBG: $260,000  CDBG State: $240,000 | Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 4 Households Assisted Homeowner Housing |

Table 2 – Goals Summary

**Goal Descriptions**

|  |  |  |
| --- | --- | --- |
| **1** | **Goal Name** | Public Improvements |
| **Goal Description** | Public improvements include new multi-use paths and sidewalks, and park improvements.  The improvements will not only improve the neighborhood, but will also provide for safe pedestrian and biking facilities for low income residents to access employment, and goods and services. |
| **2** | **Goal Name** | Quality Affordable Owner Housing |
| **Goal Description** | Activities include infrastructure improvements in partnership with outside agencies to provide new affordable housing for LMI families. |

## Projects

## AP-35 Projects – 91.220(d)

**Introduction**

The City of Bowling Green developed a new method for CDBG allocation starting Program Year 14.  The City reserves approximately 20% of its annual allocation for administration and fair housing activities, 80% for neighborhood improvements in the BG Reinvestment Area.  The following neighborhood improvements projects in the BG Reinvestment Area were opportunities identified by City staff and neighborhood residents in Census Tract 112: Park Improvements, Sidewalk Improvements, and Affordable Housing.  Prior year funded projects carrying over to this year include the Lampkin Park Walking Paths Project and Normalview Drive Realignment Project.

**Projects**

| **#** | **Project Name** |
| --- | --- |
| 1 | 112 Sidewalk Improvements |
| 2 | 112 Affordable Housing Home Ownership |
| 3 | 112 Park Improvements |
| 4 | Fair Housing Education and Outreach |
| 5 | General Administration |

Table 3 - Project Information

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

## AP-38 Project Summary

**Project Summary Information**

|  |  |  |
| --- | --- | --- |
| **1** | **Project Name** | 112 Sidewalk Improvements |
| **Target Area** | BG Reinvestment Area |
| **Goals Supported** | Public Improvements |
| **Needs Addressed** | Economic Opportunity Neighborhood Improvements |
| **Funding** | CDBG: $505,000 |
| **Description** | New sidewalk facilities will be installed in various locations throughout Census Tract 112. |
| **Target Date** | 6/30/19 |
| **Estimate the number and type of families that will benefit from the proposed activities** | An estimated 3,402 neighborhood families will benefit with 78% of those families being LMI. |
| **Location Description** | Census Tract 112 |
| **Planned Activities** | Activities include the planning, design, and installation of new sidewalks, curb, gutters, and stormwater facilities.  Additionally easement acquisitions will take in project locations outside of the existing City right-of-way. |
| 2 | **Project Name** | 112 Affordable Housing Home Ownership |
| **Target Area** | BG Reinvestment Area |
| **Goals Supported** | Quality Affordable Owner Housing |
| **Needs Addressed** | Quality Affordable Housing Neighborhood Improvements |
| **Funding** | CDBG: $260,000, CDBG State: $240,000 |
| **Description** | The City will partner with an outside agency to provide opportunities for affordable home ownership to LMI families. |
| **Target Date** | 8/30/19 |
| **Estimate the number and type of families that will benefit from the proposed activities** | An estimated 4 families will benefit with at least 51% of those families being LMI. |
| **Location Description** | Census Tract 112 |
| **Planned Activities** | Planned activities include the planning, design, and installation of infrastructure required to construct new housing for affordable home ownership for LMI families. |
| **3** | **Project Name** | 112 Park Improvements |
| **Target Area** | BG Reinvestment Area |
| **Goals Supported** | Public Improvements |
| **Needs Addressed** | Neighborhood Improvements |
| **Funding** | CDBG: $247,120, Local: $125,000 |
| **Description** | Various improvements will be made to public parks in Census Tract 112. |
| **Target Date** | 6/30/19 |
| **Estimate the number and type of families that will benefit from the proposed activities** | An estimated 3,402 neighborhood families will benefit with 78% of those families being LMI. |
| **Location Description** | Census Tract 112 |
| **Planned Activities** | Planned activities include the necessary planning and design for installation of new walking paths, street improvements, neighborhood connections, and other amenities at the City parks and greenways network.  Additionally acquisition of property and/or easements will be made as required to implement the above mentioned activities. |
| 4 | **Project Name** | Fair Housing Education and Outreach |
| **Target Area** | BG Reinvestment Area |
| **Goals Supported** | Quality Affordable Rental Housing Quality Affordable Owner Housing |
| **Needs Addressed** | Quality Affordable Housing |
| **Funding** | CDBG: $33,000 |
| **Description** | The Bowling Green Human Rights Commission will provide Fair Housing Outreach and Education services throughout the community to citizens, landlords and property managers. |
| **Target Date** | 6/30/19 |
| **Estimate the number and type of families that will benefit from the proposed activities** |  |
| **Location Description** | City of Bowling Green |
| **Planned Activities** | Activities will include fair housing workshops, outreach, newsletters, and trainings to citizens, property managers and landlords. |
| 5 | **Project Name** | General Administration |
| **Target Area** | BG Reinvestment Area |
| **Goals Supported** | Quality Affordable Rental Housing Quality Affordable Owner Housing Public Improvements Economic Opportunity |
| **Needs Addressed** | Quality Affordable Housing Economic Opportunity Neighborhood Improvements |
| **Funding** | CDBG: $76,500 |
| **Description** | Funds will be used to cover professional services, program costs, environmental mitigation costs, and personnel costs to operate and oversee the administration of the CDBG program. |
| **Target Date** |  |
| **Estimate the number and type of families that will benefit from the proposed activities** |  |
| **Location Description** |  |
| **Planned Activities** |  |

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

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

CDBG funds are being directed to the Local Strategy Area known as the "BG Reinvestment Area".  This area contains Census Tracts 101, 102, 103, 104, 105, the city portion of 112, and Census Block Group 113.1.  The City has received HUD designation of this area as a Neighborhood Revitalization Strategy Area.  77% of the population in the NRSA is LMI, and over 50% of the City’s African-American and Hispanic population are concentrated in this area.  Approximately, eighty percent of the City's annual allocation is being used for neighborhood improvements within this area.  This annual action plan includes completing projects in the second neighborhood of focus, Census Tract 112.

**Geographic Distribution**

| **Target Area** | **Percentage of Funds** |
| --- | --- |
| BG Reinvestment Area | 80 |

Table 4 - Geographic Distribution

**Rationale for the priorities for allocating investments geographically**

**Rationale for the priorities for allocating investments geographically**

During the Consolidated Planning process, staff saw trends develop related to the Census Tracts listed above.  When compared to the City overall it became apparent that this area had the lowest income levels, highest percentage of rental properties, highest level of minorities, oldest housing stock, lowest percentage of owner occupied properties, highest levels of unemployment, and a concentration of housing problems for all income levels.  During the development of the Consolidated Plan, meetings were held with local service providers, residents, and stakeholders to discuss the housing and community development needs in the City.  Several common themes emerged from the meetings.  These included the needs for quality affordable housing, economic opportunity, and public improvements primarily in the neighborhoods of the aforementioned census tracts.  The City committed to investing funds in this area specifically and target the investments to the needs of the specific neighborhood.  Neighborhood Improvements were identified with input from City staff representing a variety of departments and input from the residents in each individual neighborhood of the NRSA.  The current neighborhood selected for improvements, Census Tract 112, is a large area with numerous challenges similar to the rest of the BGRA.  However, unlike adjacent BGRA neighborhoods, Census Tract 112 was not included in the Enterprise Zone previously funded under the USDA.  Therefore Census Tract 112 didn't receive targeted investments like nearby neighborhoods did to overcome the community development and housing challenges.  The City will be allocating investments to Census Tract 112 for the next 2-3 years.

**Discussion**

A map of the BG Reinvestment Area can be found Section #2 of the AP-05 Executive Summary.

# Affordable Housing

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

**Introduction**

As part of the Neighborhood Improvements Program (NIP), the City will partner with an outside agency in Census Tract 112, to provide new affordable housing stock. Below is a listing of the goals for the upcoming fiscal year.

| **One Year Goals for the Number of Households to be Supported** | |
| --- | --- |
| Homeless | 0 |
| Non-Homeless | 4 |
| Special-Needs | 0 |
| Total | 4 |

Table 6 - One Year Goals for Affordable Housing by Support Requirement

| **One Year Goals for the Number of Households Supported Through** | |
| --- | --- |
| Rental Assistance | 0 |
| The Production of New Units | 4 |
| Rehab of Existing Units | 0 |
| Acquisition of Existing Units | 0 |
| Total | 4 |

Table 7 - One Year Goals for Affordable Housing by Support Type

**Discussion**

The City plans to partner with an outside agency to provide new affordable home ownership for four LMI families.

## AP-60 Public Housing – 91.220(h)

**Introduction**

The City of Bowling Green is fortunate to have quality housing authorities providing services to low income residents.   The Housing Authority of Bowling Green (HABG) operates the public housing portion and controls approximately 600 units spread over five separate developments.  The City of Bowling Green operates a Housing Choice Voucher (HCV) program with 606 vouchers. The greatest need for both agencies is the availability of large unit rentals.

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

Bowling Green is becoming more diverse and the size of families within Bowling Green is changing.  We have seen families struggle to locate suitable rental housing for large families.  Currently there are sufficient numbers of accessible units in both Public Housing and within the HCV program.  We are unsure on how much the demand will grow as the population continues to age.  The other issue we face in accessible units is that most are contained in larger apartment complexes that may or may not participate in the HCV program, so even though the number of units is available they may not be affordable to the population that needs them.  Fortunately the Housing Authority of Bowling Green was recently funded with $1,000,000 of CDBG funding under the state program for low income senior housing.  The funds will go towards the construction of 16 one-bedroom and four two-bedroom ADA accessible units which is expected to be completed during the upcoming fiscal year.

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

Both the Housing Authority of Bowling Green (HABG) and the City of Bowling Green encourage participation in the management of their respective programs.  The Housing Authority maintains a Resident Advisory Board to be a voice of the residents for the management of the public housing program, the City establishes a Resident Advisory Board each year for review of its Annual Plan.  Additionally, the Housing Authority brought six public housing residents to the CDBG Public Meeting for the development of the Consolidated Plan to ensure they had a voice in the development of the Consolidated Plan.

The HABG is very active in the promotion of homeownership for LMI individuals.  The HABG received approximately $2.3 Million in NSP funding for the development of affordable housing, used CDBG funds for the completion of 12 rental conversion projects and built approximately 20 homes as part of the City's Lee Square development.  The City's HCV program utilizes graduates of the Housing Authority's Homeowner program for Homeownership Vouchers.

The City and the HABG have a history of partnering together for the creation and development of affordable housing opportunities.  In recent years the City partnered with HABG for the acquisition and rehabilitation of several vacant rental properties for a rental conversion/ affordable home ownership program.

The City of Bowling Green’s Section 8 Housing Choice Voucher Program has vouchers available for qualified individuals seeking affordable home ownership.  Current there are approximately seventeen vouchers for home ownership.

The City of Bowling Green also has partnered in the past with Habitat for Humanity in the development of an affordable housing community where several houses were built for LMI families.  Through Habitat for Humanity's program, families are educated to become better equipped with management of home ownership.

The City will be partnering with an outside agency for the provision of affordable home ownership for LMI families which includes home ownership and budgeting classes. Public housing residents will have the same opportunities for this project.

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

Neither, the Housing Authority of Bowling Green or the City's Housing Choice Voucher program has been designated as troubled by HUD.

**Discussion**

Through taking actions to provide affordable home ownership, more opportunities will be available for public housing residents to gain quality affordable home ownership.

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

**Introduction**

The City of Bowling Green works with its local homeless service providers to provide access and reach out to the homeless population.  The City will undertake partnerships to provide affordable home ownership, local housing organizations and homeless service providers will be engaged in the process to ensure that all segments of the population are provided the new housing opportunities, including homeless persons.

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

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

Barren River Area Safe Space (BRASS) provides a shelter to victims of domestic violence and their families.  The Salvation Army provides a shelter to the homeless population and provides a food bank, clothing store and a kitchen to feed residents of the shelter.  Hotel Inc. operates a transitional housing program which is limited to one family based on the availability of the unit.  Hope House recently started a 12 month Program Living facility targeting homeless male adults struggling with substance abuse.

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

The City partners with its homeless service providers to address emergency shelter and transitional housing needs.  The Homeless and Housing Coalition of South Central Kentucky partners with local churches for, ‘Room in the Inn’, a homeless shelter program provided during the coldest months of the year.  There is a need of additional transitional housing in the community.  A new 100-bed men’s additional recovery center provides 9 to 12 month transitional housing to men reentering society from incarceration.  Also targeting males reentering society from incarceration, Hope House Ministries’ 12 month Program Living Facility serves transitional housing in this capacity.

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

The City’s Housing Choice Voucher Program gives a preference to homeless persons that have spent the last 30-45 days homeless.  This provides an opportunity for families that are residing at the Salvation Army or domestic violence victims an opportunity to locate quality affordable housing.  As part of this preference, the City partners with Hotel Inc. and Lifeskills as approved homeless service organizations for client verification.  Hotel Inc.'s transitional housing program incorporates financial training and basic life skills training as part of their program.  The goal is to make the family independent at the conclusion of the program.

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

The City's Analysis to Impediments of Fair Housing Choice lists "Lack of Transition Services for Persons seeking Permanent Housing" as impediment #5.  The impediment describes the need for services to assist persons returning from correctional facilities and homeless persons.  The Analysis discusses the need to work with KY Probation and Parole to develop programs to assist formerly incarcerated individuals and work with service providers for expansion of transitional housing for homeless families.

The City's Analysis to Impediments of Fair Housing Choice lists "Lack of Transition Services for Persons seeking Permanent Housing" as impediment #5.  The impediment describes the need for services to assist persons returning from correctional facilities and homeless persons.  The Analysis discusses the need to work with KY Probation and Parole to develop programs to assist formerly incarcerated individuals and work with service providers for expansion of transitional housing for homeless families.

Several years ago the City partnered with Bellewood Presbyterian Homes for Children for the acquisition of two four-unit housing complexes to house youth that had aged out of foster care to receive quality housing and basic life skills training and financial literacy training.

Through a 12 month life growth, transitional housing program, Hope House Ministries’ Program Living facility seeks to eliminate recidivism amongst males reentering society from incarceration.  Through this program men are be equipped with the educational/employment, psychological, and physical skills required for addiction recovery, obtaining permanent housing, and ultimately succeeding in society.

Furthermore a new addition recovery center in Bowling Green provides 9 – 12 month transitional housing to men exiting incarceration with a history of substance abuse.

**Discussion**

The City has offered assistance to Hope House Ministries and the men’s addition recovery center.  This addresses the “Lack of Transition Services for Persons seeking Permanent Housing” as listed above and will increase the availability of transitional housing for LMI individuals in Bowling Green.

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

**Introduction:**

The City of Bowling Green has limited number of policies that could affect the affordability of housing development and strives to ensure that its policies and regulations are not cost burdensome to affordable housing developers.

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

At this time there are no plans to remove or change any public policies related to affordable housing.

**Discussion:**

The City already waives permit fees for nonprofits building single family homes.  This incentive assists organizations such as the Housing Authority or Habitat for Humanity in meeting their goals of affordable housing.

## AP-85 Other Actions – 91.220(k)

**Introduction:**

The City continually works with its network of local service providers to identify underserved needs within the community and look for ways to make resources available to the underserved population.

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

Several years ago the City hired an International Communities Liaison to improve the provision of services to the many different international communities within Bowling Green, especially those with limited English proficiency (LEP).  The City of Bowling Green’s International Communities Liaison is currently working with the Bowling Green Area Chamber of Commerce on a workforce program that links residents from the City’s International Community with industries filling job vacancies.  The City of Bowling Green makes the Annual Action Plan available to individuals with LEP according to the City’s LEP plan and to the City of Bowling Green International Communities Advisory Council who represents many of the individuals in the community with LEP.

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

As mentioned above, the City is undertaking a partnership to provide new affordable home ownership opportunities.  The endeavor will result in 22 families receiving new affordable housing opportunities over the next six years. Historically the City used CDBG funds as a resource to ensure that housing remains affordable.  In the past we have used CDBG funds to acquire property for affordable housing projects, infrastructure investment or renovation projects.  The resulting project creates affordable housing opportunities for residents of the community.  As stated above, the City will continue to provide vouchers under the Section 8 Housing Choice Voucher program to foster affordable home ownership.  The City will continue to explore opportunities to partner with organizations for the creation of maintenance of affordable housing opportunities.

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

If the City or its partner agencies rehab/renovate properties that were built before 1978 they will hire an assessor to complete an analysis of the presence of Lead Paint.  If Lead Paint is found then a professional contractor will abate the lead paint or safe work practices will be employed to ensure that no contamination of the property.

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

The City is undertaking improvements in pedestrian facilities which includes new sidewalks, walking paths, and public transit facilities.  These improvements will link individuals to services and job opportunities.  The City also operates a Revolving Loan Fund where businesses that are creating new jobs can receive low interest loans.

**Actions planned to develop institutional structure**

The City continues to look for methods to improve its ability to effectively and efficiently manage the regulatory environment of CDBG funding.  Staff attends training to improve skills and understanding of the complexities of the CDBG program.   Every subrecipient agreement that the City completes receives at least one on site monitoring to review the program files and audit the performance of the program.  Desk audits are conducted with each draw submission to ensure the programs are progressing and regulations are being followed.

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

The City of Bowling Green works with a variety of service providers in the community to ensure services are coordinated.  City staff attends a variety of service trainings and meetings throughout the year to see what services are being provided in the community and look for ways to partner to expand services.

**Discussion:**

During the Consolidated Planning process a need for better coordination between service providers was discussed several times.  United Way of Southern Kentucky recently started a 2-1-1 Center in Bowling Green which will be central point of contact and referral service for individuals seeking human services within the City.  Staff will continue to look for ways to better coordinate services between all agencies.

# Program Specific Requirements

**AP-90 Program Specific Requirements – 91.220(l)(1,2,4)**

**Introduction:**

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

**Community Development Block Grant Program (CDBG)**

**Reference 24 CFR 91.220(l)(1)**

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

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

**Other CDBG Requirements**

|  |  |
| --- | --- |
|  | |
| 1. The amount of urgent need activities | 0 |

|  |  |
| --- | --- |
|  |  |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income.Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 100.00% |

80% of the City's allocation of CDBG funds will be reserved for the Neighborhood Improvements Program in the Bowling Green Reinvestment Area, a HUD designated Neighborhood Revitalization Strategy Area.  The entire area is designated by HUD as LMI.  The remaining 20% will be used for Administrative and Fair Housing Education and Outreach.