



Executive Summary

ES-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 Years 16 -20 of that program, covering Fiscal Years 2020-2024. 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 is also the fastest growing city in Kentucky. Bowling Green has been recognized by several publications for its economic development efforts and quality of life.

The City is a diverse community representing approximately 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. Between 2011 and 2016, the foreign-born population grew by 86.6% to a total of 11,274 in Warren County. This population growth represented one-third of the community's overall growth during this time period. The growing diversity is causing the need for better integration and access of services to all citizens and recently the City started developing a strategy to improve economic development opportunities for New Americans.

From 2000 to 2010, the Bowling Green population increased by 9,604, or by 19.5%. Over the past eight years (2010 to 2018), the City's population base increased by 7,517 (12.8% increase). It is projected that the Bowling Green population base will continue to grow at a good pace between 2018 and 2023, increasing by 4,875 people or 7.3%. An estimated 45.5% of *renter*-occupied households in Bowling Green are cost burdened paying more than 30% of their income towards rent, and 24.8% are *severe* cost burdened paying more than 50% of their income towards rent. Of the 13,876 *renter*-occupied housing units in the City, 846 (6.1%) have 1.01 or more occupants per room and are considered overcrowded. A total of 111 (1.1%) owner-occupied housing units are considered overcrowded. Severe overcrowded households, a unit with 1.51 or more persons per room, total 257 renter-occupied households and only 11 owner-occupied households. In regards to substandard housing (lacking complete indoor plumbing or kitchen facilities), the percentage of renter-occupied housing with incomplete kitchen facilities is 1.5% in the City. An additional 0.7% of renter-occupied units had incomplete bathroom plumbing facilities. There are potentially 303 renter-occupied units in the City that have either incomplete bathrooms or kitchens. Owner-occupied housing units which lack complete kitchen or bathroom facilities comprise only 0.4% of all owner-occupied housing units in the City.



Jurisdiction Map

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

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

These 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

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 Years 5-10 due to an uncertainty about the local housing market and an influx of HUD Neighborhood Stabilization Program (NSP) funding; both related to the great recession.

Directly following the start of the great recession, we saw hesitancy for agencies to develop and market affordable housing opportunities. With the lending environment eroding and customer's 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 factors stabilized in Years 9-10 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 Years 11-13 the City started allocating the majority (60%) of its annual CDBG funding for the Neighborhood Improvements Program (NIP) in the Bowling Green Reinvestment Area (BGRA) and continued using a small portion (20%) of its annual CDBG funding for the agency application process. After implementing the NIP for a couple of years in the BGRA, a six census tract area containing the lowest incomes, oldest housing stock, and highest concentration of minorities of the City, the City realized the need was much greater than previously understood and greater flexibility was needed within the CDBG regulations to appropriately address the needs of the BGRA. Therefore, two actions were undertaken by the City. First, the City amended its Years 11-15 Consolidated Plan to allocate the vast majority (80%) of its annual allocation for CDBG funding for neighborhood improvements in the BGRA. Second, the City applied for and received a Neighborhood Revitalization Strategy Area designation from HUD for the BGRA for greater flexibility within the CDBG rules. Years 14-15 dedicated CDBG funding to the NIP, which continued selecting one neighborhood at a time in the BGRA for long term improvements tailored to the specific needs of each individual neighborhood to create a better residential environment, improving economic opportunities, and addressing housing issues.

During Years 11-15 the NIP was implemented in two separate neighborhoods with the majority of improvements coming in the form of public infrastructure and housing programs resulting in new affordable housing and pedestrian facilities, park improvements, and exterior property improvements removing blighting influences.

4. Summary of citizen participation process and consultation process

The City attempted to involve citizens and agencies in the planning and development process of the Consolidated Plan through a variety of methods. First, the City held a forum with area service providers that assist the homeless population to gain a better understanding of the needs and opportunities for assistance. Second, as part of a housing needs assessment and market analysis, stakeholder/ focus group meetings were held with local agencies and organizations that have direct knowledge of the local market and housing needs. Additionally, the housing needs assessment and market analysis included a stakeholder survey, and resident survey available for residents to share their views on the housing and community development needs of Bowling Green. The resident survey was advertised in newspaper, television, and multiple social media outlets. Third, as part of the Neighborhood Improvements Program (NIP), staff held a public meeting and invited all residents and property owners from the area currently selected for neighborhood improvements, Census Block Groups 103.3 and 103.4, to share their views on the needs of the neighborhood. Also as part of the NIP, neighborhood stakeholder meetings took place. Fourth, the required public hearings and public comments periods were advertised in newspaper and multiple social media outlets, and held at a regularly scheduled Board of Commissioners meeting which is broadcast live and replayed on the local Channel 4 station and available on the City's website.

The varied approach to soliciting public comment provided the basis for the consolidated plan, and gave staff the ability to see what the community sees as the issues and needs facing Bowling Green over the next five years.

5. Summary of public comments

The City of Bowling Green used several venues to solicit public input. Stakeholder/ focus group meetings with local agencies and organizations that have direct knowledge of the local market and housing needs were held and a resident survey was conducted as part of a housing needs assessment and market analysis to share views on housing and community development needs. Staff conducted a public meeting and stakeholder meetings as part of the Neighborhood Improvements Program in the currently selected neighborhood to discuss views on neighborhood needs. More detail of these events is included later in the Consolidated Plan.

Staff held a public hearing during a regularly scheduled City Commission meeting to solicit public comments about housing and community development needs and issues. During the public meeting staff provided an overview of the CDBG program and the Consolidated Planning Process. At the public hearing, three (3) individuals provided comments. During the advertised public comment period, the

City received a total of three (3) emails with comments. All six (6) comments received are summarized below.

-E-mail from Rod Goodman discussing affordable housing incentives for developers, and investigating the creation of an Affordable Housing Trust Fund in Bowling Green.

-Public Hearing comment from Jennifer Moreland discussing CDBG funding for Lifeskills for affordable rents to offset effects of government shutdown on Section 8 Program funding.

-Public hearing comment from Rondell Miller discussing affordable housing challenges in Bowling Green including the lack of income based public housing options, loss of affordable housing supply, and percentage of rent-burdened households at risk of homelessness. Mrs. Miller also discussed affordable housing solutions of developing an Affordable Housing Trust Fund, and subsidized housing term limits with transition models. Lastly, Ms. Miller discussed unfair housing practices of substandard housing and discrimination, and solutions of required inspections for all rental units and educating tenants and landlords.

-Public Hearing comment from Don Langley discussing development of a public housing fund to assist with affordable housing and helping the homeless.

-E-mail from Kylee Cross discussing sustainability strategies for City government.

-E-mail from Akisha Townsend Eaton discussing suggestions for increased engagement in the citizen participation process and need for Uniform Landlord Tenant Act for Bowling Green.

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

In regards to the public hearing comment related to funding Lifeskills for an affordable rents program to offset effects of government shutdown to the Section 8 Program, the government shutdown ended February 2019 and the Section 8 Program never lost funding due to the shutdown.

In regards to the emailed public comment regarding sustainability strategies for City government, buildings used for general conduct of government and general government expenses are ineligible CDBG costs.

Public hearing and e-mail comments related to the adoption of URLTA, establishment of an Affordable Housing Trust fund, and term limits and inspections for public and rental housing respectively. These types of decisions are policy decisions governed by state law and/or are the decision of the Bowling Green Board of Commissioners.

The CDBG program is a federally funded block grant to assist the overall community and especially the low income population. Even though the beneficiaries may overlap, staff feel that policy decisions

should be made by the Board of Commissioners and not have an impact on the use of grant funds for the betterment of the community.

7. Summary

The City of Bowling Green utilized publicly available data sources, citizen input, and past experiences in the planning and development of the Consolidated Plan. The plan allows the City to prioritize its limited funding for the betterment of its citizens and the community as a whole. A copy of the City's Citizen Participation Plan is attached.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	BOWLING GREEN	
CDBG Administrator	BOWLING GREEN	Neighborhood & Community Services
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

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 616 vouchers.

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PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

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(I)).

The City has always understood that community development could not take place without the coordination and partnership of service providers and citizens. The City utilized past CDBG funding to assist with the establishment of 2-1-1, a community resource navigation referral service that connects individuals and families to essential health and human services. 2-1-1 continues to also enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies.

At the direction of the City of Bowling Green Board of Commissioners (BOC), the City held a forum with local homeless and housing service providers to understand the needs of homeless persons, coordination amongst the different service providers, and opportunities for assistance. The forum was beneficial with direction received by the City to assist in this coordinated effort.

As part of a Housing Needs Assessment and Market Analysis, the City held Focus Group meetings with stakeholders from the Government, Public Housing, Homeless, Mental Health, Housing, Education, International Refugee, Banking, Economic Development, and Workforce Development sectors as part of a coordinated effort to gain input on the housing needs of the community.

Staff maintains a 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.

CDBG and other public funding is extremely limited and it is imperative that funding be allocated accordingly so there is no overlap of services or programs being provided. Staff has worked very hard and the organizations understand that services and programs should be directed to prevent overlap.

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 2018. The data is broken down to the county level so city specific data is not available. At the time of the study there were 162 persons identified as being homeless representing .13% of the total population. Of the total 139 individuals were housed in Emergency Shelters, the remaining 23 were unsheltered and 8 were identified as chronically homeless.

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

- 7 are Veterans
- 44 Severely Mentally Ill
- 38 Substance Abuse
- 23 Victims of Domestic Violence

No youth under the age of 18 were counted outside the category of homeless families.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the 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 jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	KENTUCKY - KHC
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Homelessness
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff reviewed available data and information from the organization's website.
2	Agency/Group/Organization	BG HUMAN RIGHTS COMMISSION
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Analysis of Impediments to Fair Housing, Homelessness
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff met with representatives to discuss Analysis to Impediments to Fair Housing and representatives attended Housing Market Analysis and Needs Assessment Focus Group meetings, Homelessness Forum, and public hearing.
3	Agency/Group/Organization	HOUSING AUTHORITY OF BOWLING GREEN
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff met with representatives concerning housing needs and community/economic development projects. Representatives attended Housing Market Analysis and Needs Assessment Focus Group meeting.
4	Agency/Group/Organization	HABITAT FOR HUMANITY OF BOWLING GREEN
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment and Market Analysis Homelessness
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representative attended Homelessness Forum and Housing Market Analysis and Needs Assessment Focus Group meeting.

5	Agency/Group/Organization	BOWLING GREEN
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Homelessness, Housing Need Assessment and Market Analysis, Public Housing, Annual Goals and Projects
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives attended Homelessness Form and Housing Market Analysis and Needs Assessment Focus Group Meeting. Additionally two cross departmental teams of City staff members toured target neighborhood observing to projects to address needs.
6	Agency/Group/Organization	BUILDER'S ASSOCIATION OF SOUTHERN KY
	Agency/Group/Organization Type	Regional organization Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment and Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives attended Housing Market Analysis and Needs Assessment Focus Group meeting.
7	Agency/Group/Organization	REALTOR'S ASSOCIATION OF SOUTHERN KY
	Agency/Group/Organization Type	Regional organization Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment and Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives attended Housing Market Analysis and Needs Assessment Focus Group meeting.
8	Agency/Group/Organization	CITY COUNTY PLANNING COMMISSION
	Agency/Group/Organization Type	Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment and Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives attended Housing Market Analysis and Needs Assessment Focus Group meeting.
9	Agency/Group/Organization	LIFESKILLS
	Agency/Group/Organization Type	Services-mental illness, addiction, intellectual disabilities.
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment and Market Analysis, Homelessness
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representative attended Homelessness Forum and Housing Market Analysis and Needs Assessment Focus Group meeting.
10	Agency/Group/Organization	COMMUNITY ACTION OF SOUTHERN KENTUCKY
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness, Housing Needs Assessment and Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives attended Homelessness Forum and Housing Market Analysis and Needs Assessment Focus Group meeting.
11	Agency/Group/Organization	WARREN COUNTY PUBLIC SCHOOLS
	Agency/Group/Organization Type	Local Public School System
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment and Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representative attended Housing Market Analysis and Needs Assessment Focus Group meeting.
12	Agency/Group/Organization	BOWLING GREEN INDEPENDENT SCHOOL SYSTEM
	Agency/Group/Organization Type	Local Public School System
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment and Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representative attended Housing Market Analysis and Needs Assessment Focus Group meeting.
13	Agency/Group/Organization	HOTEL Inc
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness, Housing Needs Assessment and Market Analysis.
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives attended Homelessness Forum and Housing Market Analysis and Needs Assessment Focus Group meeting.
14	Agency/Group/Organization	KENTUCKIANS FOR THE COMMONWEALTH
	Agency/Group/Organization Type	Services – Social & Economic Justice
	What section of the Plan was addressed by Consultation?	Homelessness
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives attended Homelessness Forum.
15	Agency/Group/Organization	HOMELESS AND HOUSING COALITION OF SOUTHERN KENTUCKY
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representative attended Homelessness Forum.
16	Agency/Group/Organization	SALVATION ARMY
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives attended Homelessness Forum.
17	Agency/Group/Organization	WELLCARE
	Agency/Group/Organization Type	Services-Medicaid & Medicare Service Provider
	What section of the Plan was addressed by Consultation?	Homelessness
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representative attended Homelessness Forum.
18	Agency/Group/Organization	CHRIST EPISCOPAL CHURCH
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representative attended Homelessness Forum.
19	Agency/Group/Organization	Apartment Association of Kentucky
	Agency/Group/Organization Type	Services-Multifamily Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment and Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representative attended Housing Market Analysis and Needs Assessment Focus Group meeting.
20	Agency/Group/Organization	Bowling Green Apartment Association
	Agency/Group/Organization Type	Services-Multifamily Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment and Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representative attended Housing Market Analysis and Needs Assessment Focus Group meeting.
21	Agency/Group/Organization	Farmers National Bank
	Agency/Group/Organization Type	Services-Financial Lending
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment and Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives attended Housing Market Analysis and Needs Assessment Focus Group meeting.
22	Agency/Group/Organization	South Central Bank
	Agency/Group/Organization Type	Services-Financial Lending
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment and Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representative attended Housing Market Analysis and Needs Assessment Focus Group meeting.
23	Agency/Group/Organization	U.S. Bank
	Agency/Group/Organization Type	Services-Financial Lending
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment and Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representative attended Housing Market Analysis and Needs Assessment Focus Group meeting.
24	Agency/Group/Organization	Realtor Association of Southern Kentucky
	Agency/Group/Organization Type	Services-Real Estate
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment and Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representative attended Housing Market Analysis and Needs Assessment Focus Group meeting.
25	Agency/Group/Organization	Warren County Public Works Department
	Agency/Group/Organization Type	Government
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment and Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives attended Housing Market Analysis and Needs Assessment Focus Group meeting.
26	Agency/Group/Organization	HANDS
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment and Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representative attended Housing Market Analysis and Needs Assessment Focus Group meeting.
27	Agency/Group/Organization	Wabuck Development
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment and Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representative attended Housing Market Analysis and Needs Assessment Focus Group meeting.
28	Agency/Group/Organization	Refuge BG
	Agency/Group/Organization Type	Services-International Refugees
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment and Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representative attended Housing Market Analysis and Needs Assessment Focus Group meeting.
29	Agency/Group/Organization	Bowling Green Area Chamber of Commerce
	Agency/Group/Organization Type	Services-Economic Development
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment and Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representative attended Housing Market Analysis and Needs Assessment Focus Group meeting.
30	Agency/Group/Organization	Southern Kentucky Community Technical College
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment and Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives attended Housing Market Analysis and Needs Assessment Focus Group meeting.
31	Agency/Group/Organization	South Central Kentucky Workforce Development Board
	Agency/Group/Organization Type	Services-Workforce Development
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment and Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives attended Housing Market Analysis and Needs Assessment Focus Group meeting.
32	Agency/Group/Organization	Census Block Group 103.3, 103.4 Residents
	Agency/Group/Organization Type	Homeowners, Tenants, Businesses
	What section of the Plan was addressed by Consultation?	Annual Goals and Objectives, Affordable Housing

<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Staff held a public meeting for all neighborhood residents & property owners and held one-on-one meetings with neighborhood stakeholders for input on neighborhood needs and possible solutions.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

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 Corporation	Develop services and affordable housing opportunities to benefit the lower income population
Bowling Green/Warren County Comprehensive Plan	City County Planning Commission	Develop housing opportunities and healthy neighborhoods for the citizens of Bowling Green
City of Bowling Green- Language Access Plan	City of Bowling Green-NCS Department	Ensure services are provided to all persons no matter language spoken
City of Bowling Green Housing Division- Administrative Plan	City of Bowling Green-NCS Department	Provide tenant based rental assistance to low income individuals
City of Bowling Green- Housing Needs Assessment & Market Analysis	City of Bowling Green-NCS Department & Real Estate Research Consultants	Provides a snapshot and forecast of affordable housing needs to 2023
BRADD- Comprehensive Economic Development Strategy	Barren River Area Development District	Create economic opportunities for citizens
City of Bowling Green – Neighborhood Revitalization Strategy Area Plan	City of Bowling Green – NCS Department	Provide affordable housing and economic opportunities through neighborhood improvements in Bowling Green Reinvestment Area.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Officials from the Housing Authority of Bowling Green, South Central Kentucky Workforce Development Board, South Central Kentucky Community Technical College, Planning Commission of Bowling Green/Warren County, Bowling Green Area Chamber of Commerce, and Warren County Government participated in the Housing Market Analysis and Needs Assessment Focus Group Meetings.

Narrative (optional):

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City attempted to involve citizens and agencies in the planning and development process of the Consolidated Plan through a variety of methods. First, the City held a forum with area service providers that assist the homeless population to gain a better understanding of the needs and opportunities for assistance. The meeting was very informative with a total of 23 in attendance representing more than 10 organizations. Direction was provided in the areas where City investment could be most beneficial in addressing homeless needs.

Second, as part of a housing needs assessment and market analysis, stakeholder/ focus group meetings were held with local agencies and organizations that have direct knowledge of the local market and housing needs. There were around 35 total in attendance from over 20 agencies across three (3) different meetings lasting approximately 90 minutes each. The three focus group meetings provided local perspective on the challenges impacting residents, future residential development considerations, and factors limiting residential development. Additionally the housing needs assessment and market analysis included a stakeholder survey, and a resident survey available for residents to share their views on the housing and community development needs of Bowling Green. The resident survey was advertised in newspaper, television, and multiple social media outlets was available to be completed online, on a physical hard copy, and translated in different languages. The stakeholder surveys gathered input on the need for types of housing, targeted income segments, housing issues, and potential solutions. The resident surveys collected info on current living conditions, future housing needs, and factors contributing to housing decisions. The Resident survey respondents represented a broad cross section of individuals/ households, including a good base of representation of age, gender, income level, household sizes and current housing tenure which is detailed below:

Gender

- Male – 31.24%
- Female – 66.76%

Age

- 19 or younger – 1.33%
- 20-29 – 16.83%
- 30-39 – 24.58%
- 40-49 – 19.71%
- 50-59 – 19.16%
- 60 or older – 18.38%

Race & Ethnicity

- American Indian/Alaskan Native – 1.45%
- Asian/Pacific Islander – 3.02%
- Black/African American – 8.28%
- Hispanic/Latino – 3.13%
- White/Caucasian – 76.40%
- Other – 1.68%

Income

- Under \$25,000 – 17.32%
- \$25,000 - \$40,000 – 15.42%
- \$41,000 - \$60,000 – 15.53%
- \$61,000 - \$75,000 – 9.27%
- \$101,000 or more – 18.32%
- I prefer not to answer – 9.50%

Third, staff met individually with key neighborhood stakeholders to discuss assets and needs of the current area targeted for neighborhood improvements, Census Block Groups 103.3 and 103.4. The meetings were conversational and consisted of a lot of discussions between staff and the stakeholders. A total of 3 were completed and lasted approximately one (1) hour each. Feedback received by staff was utilized in the development of the Annual Action Plan.

The fourth approach staff used was hosting public meeting for neighborhood residents. The city invited all residents and property owners of Census Block Groups 103.3 and 103.4 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. Twelve residents attended the public meeting. Neighborhood residents provided input that was utilized by staff for development of the Annual Action Plan.

The final approach was a public hearing and public comment period. A notice was published in the local paper on December 31, 2018 advertising the development of the Consolidated Plan and a public hearing that was held on January 15, 2018 at a regularly scheduled Board of Commissioners meeting. A copy of the notice was distributed through City social media outlets to the community including 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	3 Comments at Public Hearing	Funding Lifeskills due to Fed. Gov. shutdown-Need of Affordable Housing -Develop Housing Trust Fund -Public housing term limits -Unfair Housing Practices, Solve by education and mandatory rental housing inspections	Fed.Gov. shutdown ended February 2019-Affordable Housing Trust Fund, public housing term limits, and mandatory rental housing inspections are policy decisions governed by law and should not impact the use of Federal grant funds.	
2	Public Comment Period	Non-targeted/broad community	3 E-mails during the Comment Period	Incentivize affordable housing, create affordable housing trust fund-Sustainability strategies for City gov.-Increase engagement in citizen participation process. Adopt URLTA.	-Affordable Housing Trust Fund Creation & URLTA adoption, both are separate policy action governed by law & must be adopted by City Commission, and unrelated to the CDBG program-City gov. buildings not CDBG eligible for sustainable strategies.	

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)
3	Public Meeting	Targeted Neighborhood	Approximately 12 neighborhood residents attended the meeting with an estimated 30 responses received.	Neighborhood residents provided input on likes regarding the neighborhood and opportunities public and private property improvements in Census Block Groups 103.3 & 103.4.		
4	Neighborhood Stakeholder Meetings	Targeted Neighborhood	Staff met individual with three neighborhood stakeholders to discuss the assets and needs of Census Block Groups 103.3 & 103.4	Comments received related to high level of renters, lack of property maintenance, neighborhood diversity, and good access to education and businesses establishments.		

5	Stakeholder Survey	Local Housing Stakeholders	24 Respondents from local gov., banks, real estate, education, building, and social service sectors.	Overall demand- new lower priced rental product & affordable workforce housing; Highest style demand – single family detached; For sale price- Under \$150k highest demand; Biggest issues- affordable rents & home prices; Types of construction- highest priority renovating existing housing; Housing Assist,-rental housing assistance highest priority; Barriers to housing- land cost biggest issue; BGRA – Revitalization of existing housing for affordable housing; Homeless- top issue is permanent supportive housing.		
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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)
6	Resident Survey	Non-targeted/broad community	926 Respondents from the community.	Responses: Top housing issues of rent prices, public transit, & blight. - Top housing needs of rentals at less than \$500 a month & for-sales less than \$150,000. BGRA top responses prioritized family, workforce, and homeless housing.		

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)
7	Stakeholder Focus Groups	Local Housing Stakeholders	41 Attendees from local gov., banks, real estate, education, building, and social service sectors.	Responses: Biggest housing challenge is home prices/rents. -Rents & prices of housing are the most important things to consider for future residential development in the city.- Zoning restrictions, building costs, & lack of interest/incentives to redevelop existing vacant structures were limiting residential development in the city.		

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)
8	Homeless Discussion	Local Homeless Service Providers	23 Attendees	Homeless services duration increased by 1/3 over past year; Transitional housing had most area of interest; Policy issues of public housing term limits & need for Housing Trust Fund. Need for expungement & eviction support programs.	Public issues are governed by law and not related to CDBG.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

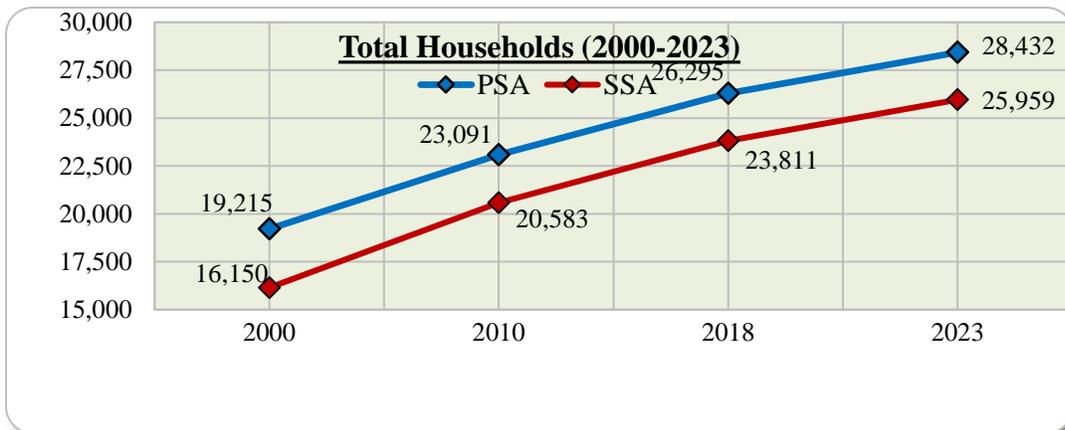
The City of Bowling Green retained Bowen National Research in November of 2018 for the purpose of conducting a Housing Needs Assessment and Market Analysis of the City of Bowling Green, Kentucky. A supplemental analysis of a predetermined submarket, BG Reinvestment Area (Neighborhood Revitalization Strategy Area), was also completed as part of the study. When applicable, the data for the City of Bowling Green (referred to as the “Primary Study Area” or “PSA”) was compared with the balance of Warren County (referred to as the “Secondary Study Area” or “SSA”). The Housing Needs Assessment was conducted between November 2018 and February 2019. The study included a detailed analysis of demographics, economics, special needs populations, and housing supply and concluded with housing needs estimates by income level and housing tenure. Community input was also collected through online surveys of both area stakeholders and residents, and focus groups of selected stakeholders were included as part of this analysis. The following summarizes key findings from the Bowling Green Housing Needs Assessment.

Because the Housing Needs Assessment addressed past and future characteristics of Bowling Green, much of the demographic data presented and evaluated in the report is for 2000, 2010, 2018 and 2023 as seen below.

		Population by Age							Median Age
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+	
PSA	2010	26,100 (44.3%)	8,713 (14.8%)	6,211 (10.5%)	6,334 (10.8%)	5,162 (8.8%)	3,256 (5.5%)	3,126 (5.3%)	28.4
	2018	26,675 (40.2%)	10,981 (16.5%)	7,240 (10.9%)	6,569 (9.9%)	6,427 (9.7%)	4,782 (7.2%)	3,745 (5.6%)	30.7
	2023	28,017 (39.3%)	10,962 (15.4%)	8,629 (12.1%)	6,800 (9.5%)	6,788 (9.5%)	5,668 (8.0%)	4,430 (6.2%)	31.8
	Change 2018-2023	1,342 (5.0%)	-19 (-0.2%)	1,389 (19.2%)	231 (3.5%)	361 (5.6%)	886 (18.5%)	685 (18.3%)	N/A
SSA	2010	18,224 (33.2%)	7,181 (13.1%)	7,836 (14.3%)	8,665 (15.8%)	6,926 (12.6%)	3,765 (6.9%)	2,293 (4.2%)	37.6
	2018	19,657 (31.0%)	8,157 (12.9%)	8,736 (13.8%)	8,624 (13.6%)	8,825 (13.9%)	6,127 (9.7%)	3,199 (5.1%)	39.3
	2023	20,819 (30.2%)	8,359 (12.1%)	9,703 (14.1%)	8,963 (13.0%)	9,144 (13.3%)	7,522 (10.9%)	4,427 (6.4%)	40.5
	Change 2018-2023	1,162 (5.9%)	202 (2.5%)	967 (11.1%)	339 (3.9%)	319 (3.6%)	1,395 (22.8%)	1,228 (38.4%)	N/A
Combined (PSA & SSA)	2010	44,324 (39.0%)	15,894 (14.0%)	14,047 (12.3%)	14,999 (13.2%)	12,088 (10.6%)	7,021 (6.2%)	5,419 (4.8%)	32.8
	2018	46,332 (35.7%)	19,138 (14.8%)	15,976 (12.3%)	15,193 (11.7%)	15,252 (11.8%)	10,909 (8.4%)	6,944 (5.4%)	34.7
	2023	48,836 (34.8%)	19,321 (13.8%)	18,332 (13.1%)	15,763 (11.2%)	15,932 (11.4%)	13,190 (9.4%)	8,857 (6.3%)	36.0
	Change 2018-2023	2,504 (5.4%)	183 (1.0%)	2,356 (14.7%)	570 (3.8%)	680 (4.5%)	2,281 (20.9%)	1,913 (27.5%)	N/A

Additional Text (Overview)

Population and Household Growth in the City have been Very Positive, Outpacing State Averages since 2000 and are Projected to Grow Rapidly Through 2023 – The city’s population increased by 17,121 (34.7%) between 2000 and 2017, while adding 7,080 (36.9%) households, far outpacing state growth trends (12.5%) population growth and (13.0%) household growth. Between 2018 and 2023, the city’s population is projected to increase by 4,875 (7.3%), while at the same time the number of households is expected to increase by 2,137 (8.1%). This is significant growth that is nearly triple the state’s projected growth rates and will add to the demand for housing. The following graph compares household numbers for the PSA (Bowling Green) with the SSA (balance of Warren County).

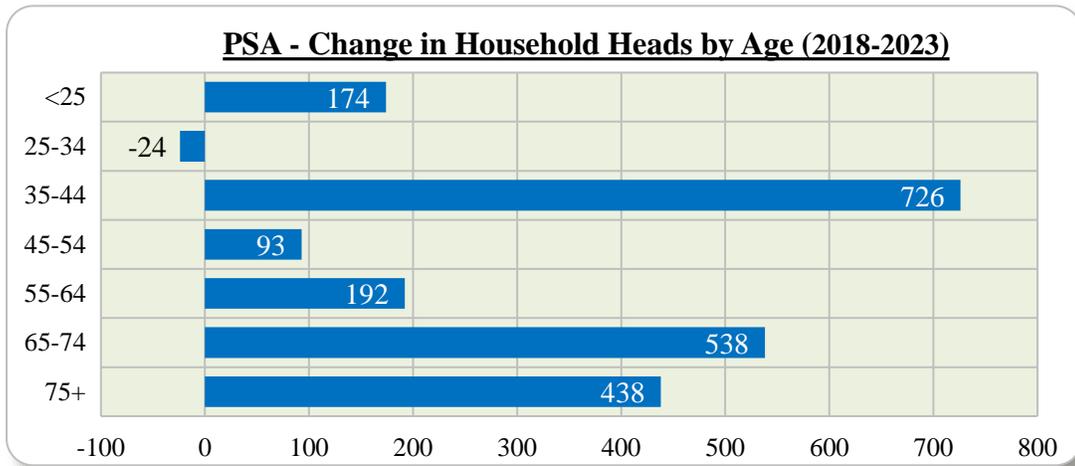


Owner- and Renter-Household Growth is Projected to be Positive, as is Growth Among all Household Sizes – While rental housing development has outpaced for-sale housing development and has led to increasing shares of renter-occupied housing in the city since 2000, it is projected between 2018 and 2023 that the number of new owner-occupied households and renter-occupied households will both increase, with slightly greater growth towards homeownership. It is projected that the number of renter households will increase by 866 and owner-occupied households will increase by 1,272. This growth will add to the need for both new for-sale and rental housing. Renter household growth is projected to primarily occur among two-person households and five-person or larger households, leading to a need for both smaller and larger unit types. Meanwhile, owner household growth is primarily projected to occur among smaller household types of one- and two-person households, leading to greater demand for smaller units. Despite this, there appears to be a need for three-bedroom units, as area stakeholders indicated such housing has limited availability. The housing study survey of area housing alternatives confirmed the lack of available three-bedroom or larger units in the city.

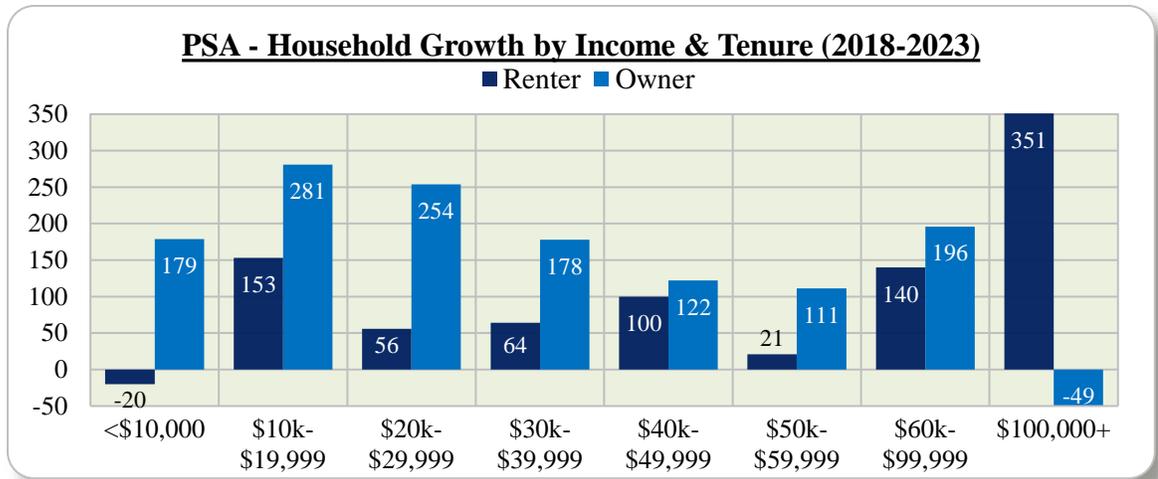
The City’s Poverty Rate is Well Above the Region and State Averages, With Over 15,000 People and Over One-Fourth of All Children in the City Living in Poverty – The city had a much higher share (27.5%) of people living below the poverty level than the SSA (11.1%) and Kentucky statewide (18.9%). Of the more than 15,000 people living in poverty in the city, more than 4,800 are children under the age of 18. The children living in poverty represent over one-fourth (27.1%) of all children under the age of 18. These statistics indicate that affordable housing will remain important in the city, particularly housing affordable to low-income families.

Household Growth is Projected to Remain Positive Among Most Household Age Groups Through 2023, with Aging Millennials and Seniors (age 65+) Representing the Greatest Projected Growth – The distribution of households by age in the city is relatively balanced, with most age segments representing between 10% and 20% of the market. The largest share (20.9%) of households by age in the PSA in 2018 is among those between the ages of 25 and 34 (Millennials). The greatest growth in the number of households by age within the PSA between 2018 and 2023 is expected to occur among those between the ages of 35 and 44 (a portion

representing aging Millennials), which are projected to increase by 726 (18.3%). Notable growth is also projected among those between the ages of 65 and 74 (538 increase, or 17.5%) and households ages 75 and older (438 increase, or 17.4%). Regardless of these aforementioned age groups, virtually all age groups are projected to increase between 2018 and 2023, adding to the need for a variety of housing types. These projected changes are demonstrated below.



Household Income Growth is Projected to Occur Among Virtually All Household Income Segments – Although most *renter* household income segments are projected to grow over the next five years, the greatest growth in the city is expected to occur among those earning \$100,000 or more annually. This income segment is projected to increase by 351 renter households, representing a 48.8% increase. Notable growth is also projected to occur among those earning between \$10,000 and \$19,999 (153 households, 4.8% increase) and between \$60,000 and \$99,999 (140 households, 7.3% increase). During this same five-year period, the greatest *owner* household growth in the city is projected to occur among those earning between \$10,000 and \$19,999 and between \$20,000 and \$29,999. Combined, these two household income segments will increase by more than 500 households. This growth is likely attributed to, in part, seniors who are reaching retirement and will experience notable declines in their incomes. Notable owner-household growth in the PSA is expected to occur among those earning between \$60,000 and \$99,999 (196 households, 6.1% increase) and between \$30,000 and \$39,999 (178 households, 18.4% increase). As seen in the below chart, these projected growth trends will contribute to the demand for additional product at a variety of price/rent levels.



Housing Supply

The Bowling Green Housing Needs Assessment evaluated a variety of housing alternatives in Bowling Green. The housing supply analysis considered both rental and owner for-sale housing. Understanding the historical trends, market performance, characteristics, composition, and current housing choices provide critical information as to current market conditions and future housing potential. The housing data presented and analyzed in this section include primary data collected directly during the housing study and secondary data sources including American Community Survey (ACS), U.S. Census housing information and data provided by various government entities and real estate professionals.

While there are a variety of housing alternatives offered in the Primary Study Area (Bowling Green), the Housing Needs Assessment focused its analysis on the most common alternatives. The housing structures included in this analysis are:

- **Rental Housing** – Rental properties consisting of multifamily apartments (generally with 8 or more units) were identified and surveyed. A sample survey of non-conventional rentals (typically with only one or two units in a structure) was also conducted and analyzed.
- **For-Sale Housing** – The study identified attached and detached for-sale housing. Some of these include individual homes, while others were part of a planned development or community, as well as attached multifamily housing such as condominiums. Our analysis includes both historical sales transactions and currently available for-sale housing inventory.
- **Senior Care Facilities** – The study surveyed senior care facilities that provide both shelter and care housing alternatives to seniors requiring some level of personal care (e.g. dressing, bathing, medical reminders, etc.).

For the purposes of the Housing Needs Assessment, the housing supply information is presented for the Primary Study Area (PSA, city of Bowling Green) and, when applicable, compared with the

broader Secondary Study Area (SSA, balance of Warren County) and the state of Kentucky. This analysis includes secondary Census housing data (renter- and owner-occupied), the housing study's survey of area rental alternatives, and for-sale housing data (both historical sales and available housing alternatives) obtained from secondary data sources. In addition, the study included data and analyses of senior care facilities (i.e. assisted living and nursing homes). Finally, other housing dynamics such as planned or proposed housing and residential foreclosures were considered for their potential impact on housing market conditions and demand.

Based on research conducted by Bowen National Research in late 2018 and early 2019 and utilizing secondary data sources, a total of 77 multifamily rental properties, 70 available non-conventional rentals, 1,808 recently sold housing units and 187 currently available for-sale units, and 16 senior care facilities were identified and analyzed in the Bowling Green. While comprehensive in its scope, this is considered a sample survey of various housing alternatives most commonly offered in Bowling Green. It should be noted that, when possible, the housing study reports physical vacancies, which represent units that are immediately available for someone to rent or buy. Economic vacancies, which are considered vacant units but not ready for occupancy, are not a focus of the supply analysis. Bowling Green's surveyed housing supply is summarized as follows.

Surveyed Bowling Green Housing Supply					
Product Type	Projects Surveyed	Total Units*	Vacant Units	Occupancy Rate	Price/Rent Range
Multifamily Apartments	77	6,553	444	93.2%	
Non-Conventional Rentals	70	70	70	92.3%*	\$475-\$3,200
Owner For-Sale Housing	1,995	1,995	187	98.1%*	-
<i>Homes Sold</i>	<i>1,808</i>	<i>1,808</i>	-	-	<i>\$11,000-\$1,900,000</i>
<i>Homes Available</i>	<i>187</i>	<i>187</i>	<i>187</i>	-	<i>\$45,000-\$1,495,000</i>
Senior Care Housing	16	1,140	37	96.8%	-
<i>Independent Living</i>	<i>1</i>	<i>47</i>	<i>0</i>	<i>100.0%</i>	<i>\$1,960-\$2,630</i>
<i>Residential Care</i>	<i>2</i>	<i>172</i>	<i>8</i>	<i>95.3%</i>	<i>\$810-\$2,445</i>
<i>Assisted-Living</i>	<i>7</i>	<i>399</i>	<i>15</i>	<i>96.2%</i>	<i>\$1,805-\$5,495</i>
<i>Nursing Care</i>	<i>6</i>	<i>522</i>	<i>14</i>	<i>97.3%</i>	<i>\$7,118-\$9,581</i>
Total	2,158	9,758	738		

Note: Some of the 187 vacant for-sale units are units that were listed as available for purchase and may actually be occupied by the current homeowners or other residents

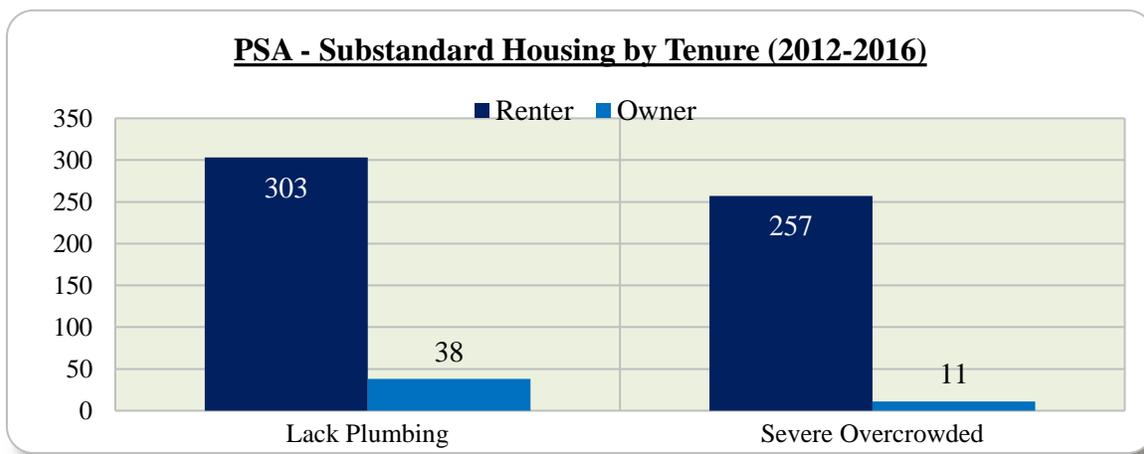
*Occupancy rates based on U.S. Census (2010) and ACS data (2012-2016)

Bowen National Research identified and studied 9,758 total housing units among the various housing segments studied in the Bowling Green Housing Needs Assessment. The research identified 738 vacant units (Note: vacant units include units in apartments, available for-sale housing, and vacant beds or units in senior care housing). While there are likely other vacancies in the city such as vacation/seasonal housing, for-sale housing by owner, vacant/abandoned or other short-term housing units that are vacant, the 738 identified vacant units are likely a reasonable representation of the overall market conditions of the housing supply in Bowling Green.

Based on Bowen National Research’s analysis of the city’s housing supply, it is evident that the demand for housing in Bowling Green is very strong and that there is limited availability among most segments. The inventoried supply has occupancy rates by product type ranging from 93.2% (multifamily apartments and non-conventional rentals) to 100.0% (independent living senior rental housing). While the standards used for defining the health of a housing market vary to some degree, occupancy rates generally between, 94.0% to 96.0% for rental housing and for for-sale housing markets and generally between 89.0% and 91.0% for senior care housing, are considered representative of healthy and stable markets. As such, vacancy rates for the various housing segments in Bowling Green are considered good and are clear indications that demand for each housing segment is good to strong. As a result, it appears that Bowling Green residents have relatively good base of housing availability.

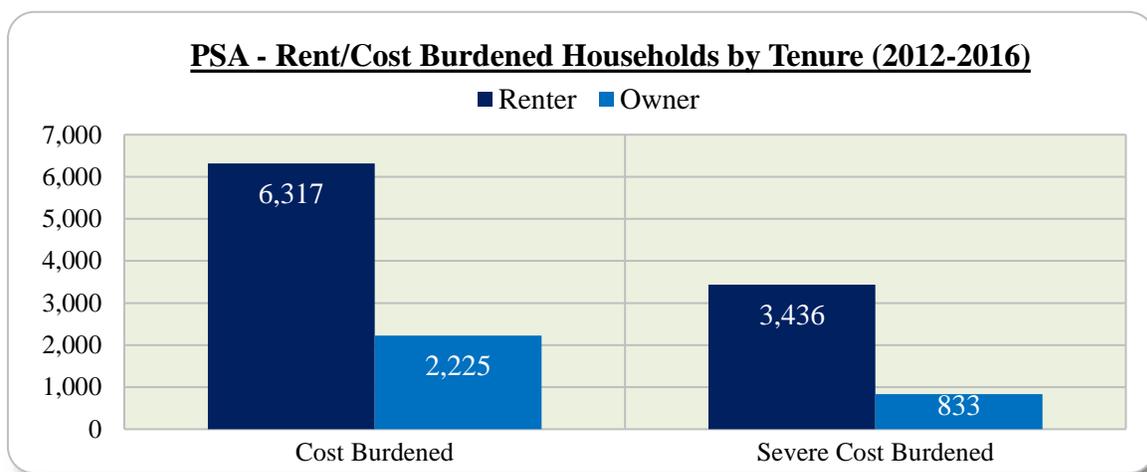
Key Housing Supply Findings from the Bowling Green Housing Needs Assessment are summarized as follows:

More Than 500 Rental Housing Units in Bowling Green are Considered “Substandard” – Severe overcrowded households are those with 1.51 persons or more per room, which are considered “substandard” in today’s market. Additionally, projects lacking complete indoor kitchen or bathroom plumbing are considered “substandard”. Within Bowling Green, severe overcrowded households total 257 renter-occupied households, which can be seen in the below graph. There are also potentially 303 renter-occupied units in the city that have either incomplete bathroom or kitchen plumbing. As a result, it is clear that many renter households are living in housing conditions that are considered to be below modern-day housing standards. Housing policies and strategies for the PSA should include efforts to remedy such housing.



Despite the Inventory of Affordable Rentals and Housing Assistance Provided in the Market, Many PSA Residents are Still Housing Cost/Rent Burdened – While Bowling Green offers more than 1,400 affordable (Tax Credit and government-subsidized) rental units in the market, all of these units are occupied, and most affordable rental projects have wait lists. Additionally, there are approximately 900 households on the wait list for Housing Choice Vouchers that are used to subsidize rents for lower-income households. These are clear indications of the pent-up demand for affordable rental housing in Bowling Green. Households that are “cost burdened” (paying

over 30% of their income towards housing costs) or “severe cost burdened” (paying over 50% of their income towards housing costs) often find it difficult paying for both their housing and meeting other financial obligations. As seen below, an estimated 6,317 or 45.5% of renter-occupied households in the PSA are cost burdened. This is a noticeably higher share of rent burdened households than the SSA (34.9%) and slightly higher when compared with the state of Kentucky (41.7%). Among PSA’s renter households, a total of 3,436 (24.8%) are severe cost burdened. Within Kentucky, this ratio is 21.0%. With so many renters in the PSA paying a disproportionately high share of their income towards rents, it is clear that many renter households in the PSA are likely struggling to meet their housing costs. The number of cost burdened households in the PSA indicates that affordable housing programs and products will be important to help alleviate cost burdened housing situations in the city.



There is Pent-Up Demand for Housing Serving Very Low- and Low-Income Renter Households – Based on Bowen National Research’s survey of multifamily apartment rentals in the county, all 22 surveyed projects offering at least some affordable units (Tax Credit or government-subsidized) are fully occupied. In fact, most of these projects, which serve low- and very-low income households, maintain wait lists for renters waiting for units to become available. As a result, there is clear pent-up demand for rental housing that serves households with incomes of up to 80% of Area Median Housing Income level (earning up to \$47,120 for a family of four). The lack of available housing serving low-income households is likely contributing to the large number of renters living in substandard and/or cost burdened housing situations in the city.

The Potential Expiration of HUD Contracts on Multiple Multifamily Projects Make the Market Vulnerable to Losing Some of its Affordable Rental Housing Stock – There are two multifamily rental properties operating under HUD contracts that are scheduled to expire by the end of 2019, and two others that are scheduled to expire in 2022/2023. While it is unknown if the owners of these properties will seek to renew their HUD contracts, given the renewal of HUD contracts are subject to annual appropriations by the Federal government, it is unknown if these projects will be able to continue to serve very low-income households in the near term. Given the full

occupancy and wait lists at existing subsidized projects in the market, the loss of HUD contracts among existing rentals would exacerbate the shortage of affordable rental housing alternatives.

While there are Some Non-Conventional Rentals and For-Sale Housing Alternatives Available, Such Housing is Not Affordable to a Large Number of the City's Households – Based on Bowen National Research's research and analysis of the *non-conventional rental* market (e.g. single-family homes, duplexes, mobile homes, etc.), a majority of these rentals have rents over \$1,000, which are not affordable to many of the low-income households in the market. Most (68.4%) of the existing inventory of *for-sale housing* that is available to purchase in Bowling Green primarily consists of product priced over \$200,000. While this available inventory of for-sale product represents 66.9% of the available supply, only 40.0% of the households in the market have sufficient incomes to afford such product. As such, there appears to be an imbalance between available product and households that can afford it.

Based on the Relatively Low Occupancy Rates at Several Off-Campus Student Housing Rental Properties in the City, it Appears that the Student Housing Market may be Overbuilt at this Time. – According to Bowen National Research's survey of area rental housing alternatives, it appears that several off-campus student housing rental communities are operating at occupancy rates well below 90%, indicating that there is some "softness" to the off-campus student housing market. This was confirmed by interviews with several managers of off-campus student housing projects in the city, who indicated that they had difficulty filling their units. The city and WKU should approach the development of off-campus student housing with some level of caution in the near term, until the occupancy levels of student housing projects stabilize above 90%.

Given the High Occupancy Rates of the Existing Supply of Senior Care Housing Facilities in the City and the Growing Base of Seniors, Demand for Senior Care Housing is Expected to Increase – The overall occupancy rates of senior care housing facilities (e.g. assisted living, personal care homes, and nursing homes) are high and above national averages, indicating that the existing senior care housing facilities have limited availability. As shown in the Demographics table above, seniors ages 65 and older are expected to increase the most over the next five years. As such, it is anticipated that the demand for senior care housing will grow over the foreseeable future.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The Bowling Green Housing Needs Assessment included housing gap estimates for both rental and for-sale housing. The assessment includes demand from a variety of sources and focuses on the housing demand potential of the City of Bowling Green, though consideration is given to potential support that may originate from outside the city. Since the development of new housing in the PSA (Bowling Green) could include a variety of financing options, estimates for the number of new residential units that can be supported consider a variety of income levels. Because part of this report is intended to be used for the city’s Consolidated Plan, HUD’s income and rent limits have been used for pre-established levels of affordability to determine the income ranges considered in our housing gap estimates.

The following table summarizes the income segments used in this analysis to estimate potential *rental* housing demand.

Renter Household Income/Wage & Affordability Levels			
Percent AMHI	Income Range*	Hourly Wage**	Affordable Rents***
< 30%	< \$17,670	< \$8.50	< \$442
30%-50%	\$17,671-\$29,450	\$8.50-\$14.16	\$442-\$736
50%-80%	\$29,451-\$47,120	\$14.17-\$22.65	\$737-\$1,178
80%-120%	\$47,121-\$70,680	\$22.66-\$33.98	\$1,179-\$1,767
120%+	\$70,681+	\$33.99+	\$1,768+

AMHI – Area Median Household Income

* Based on HUD limits for the Bowling Green, KY HUD Metro FMR Area (4-person limit)

** Assumes full-time employment 2,080 hours/year

*** Based on assumption tenants pay up to 30% of income towards rent

The following table summarizes the income segments used in this analysis to estimate potential *for-sale* housing demand.

Owner Household Income/Wage & Affordability Levels			
Percent AMHI	Income Range*	Hourly Wage**	Affordable Price***
50%-80%	\$24,451-\$47,120	\$11.75-\$22.65	\$100,000-\$174,999
80%-120%	\$47,121-\$70,680	\$22.66-\$33.98	\$175,000-\$249,999
120%-150%	\$70,681-\$88,350	\$33.99-\$42.47	\$250,000-\$299,999
150%+	\$88,351+	\$42.48+	\$300,000+

AMHI – Area Median Household Income

* Based on HUD limits for the Bowling Green, KY HUD Metro FMR Area (4-person limit)

** Assumes full-time employment 2,080 hours/year

*** Based on assumption buyer qualifies on a income-to-mortgage ratio of 3:1 and has a down payment of 10%-15%

The following table summarizes rental housing needs demand estimates at various affordability levels and includes several demand components.

Rental Housing Demand Projections

2018 - 2023 Rental Demand Potential by Income Level & Rent					
Bowling Green Primary Study Area					
Percent AMHI	< 30%	30%-50%	50%-80%	80%-120%	120%+
Annual Income	\$0- \$17,670	\$17,671- \$29,450	\$29,451- \$47,120	\$47,121- \$70,680	\$70,681+
Rent Affordability	< \$442	\$442- \$736	\$737- \$1,178	\$1,179- \$1,767	\$1,768+
New Income-Qualified Renter Household	97	89	138	89	453
Units Needed for Balanced Market	234	-8	-40	-15	67
New Household Formations	287	189	190	60	64
Replacement Housing Needed	104	53	37	14	0
Total Secondary Market Support	138	199	346	243	81
External Commuter Support	27	184	381	398	21
Gross Demand of Units Needed	887	706	1,052	789	686
Units in the Development Pipeline	-0	-158	-721	-591	-78
Total Potential Support for New Units	887	548	331	198	608

AMHI – Area Median Household Income

Based on the preceding demand estimates, it is clear that there is some level of rental housing demand among all household income levels within Bowling Green over the five-year projection period. There is an overall housing need for over 2,000 additional rental units in the city over the next five years, even when over 1,500 rental housing units in the development pipeline are considered. While the greatest need appears to be for the lowest income households (units priced generally under \$750, there is also a notable need for product affordable to moderate-income households (generally priced between \$750 and \$1,200) and product affordable to high-income households (generally priced over \$1,700). As such, future rental housing development should consider a variety of rent and income-eligibility levels. The estimates do not show a large need for rentals priced between \$1,200 and \$1,700, due to the large number of units (591) currently under construction or planned. However, Bowen National Research believes some lower- and higher-income households would consider such product, thus providing some support for this product. However, Bowen National Research would suggest caution for developers considering such product. While the demand estimates show a potential need for over 600 units priced over \$1,700, it is likely that most of these households will more likely respond to lower priced product (priced over \$1,200).

Based on the demographics of the market, including projected household growth estimates, it appears that approximately one-quarter to one-third of the demand for new rental housing could be specifically targeted to meet the needs of area seniors, though a project could be built to meet the housing needs of both seniors and families concurrently. A unit mix of around 25% to 35% one-bedroom units, 50% to 60% two-bedroom units, and 10% to 20% three-bedroom units should be the general goal for future rental housing. Projects targeting lower-income households (making less than 80% of AMHI) should consider a greater share (20% to 25%) three-

bedroom units due to the lack of such units in the market. Senior-oriented projects should consider unit mixes closer to 50% for both one- and two-bedroom units each.

It is critical to understand that these estimates represent potential units of demand by targeted income level. The actual number of rental units that can be supported will ultimately be contingent upon a variety of factors including the location of a project, proposed features (i.e. rents, amenities, bedroom type, unit mix, square footage, etc.), product quality, design (i.e. townhouse, single-family homes, or garden-style units), management and marketing efforts. As such, each targeted segment outlined in the table above may be able to support more or less than the number of units shown in the table. The potential number of units of support should be considered a general guideline to residential development planning.

The following table summarizes for-sale housing needs demand estimates at various affordability levels and includes several demand components.

For-Sale Housing Demand Projections

2018-2023 For-Sale Housing Demand by Income Level & Price Point Bowling Green Primary Study Area				
Percent AMHI	50%-80%	80%-120%	120%-150%	150%+
Annual Income	\$29,451-\$47,120	\$47,121-\$70,680	\$70,681-\$88,350	\$88,351+
Price Affordability	\$100,000-\$174,999	\$175,000-\$249,999	\$250,000-\$299,999	\$300,000+
New Owner-Occupied Household Growth (2018 to 2023)	278	199	86	8
Units Required for a Balanced Market	1	-14	11	14
Total Potential Household Formations	125	79	34	51
Total Replacement Housing	7	5	1	0
Total Secondary Market Support	26	41	25	71
Total External Commuter Support	95	214	102	40
Gross Demand of Units Needed	532	524	259	184
Units in the Development Pipeline (Planned Projects)	-3	-24	-12	-26
Total Potential PSA Five-Year Support for New Units	529	500	247	158

The overall for-sale housing gap in the city is 1,434 units over the five-year projection period. There is a potential to develop up to 529 for-sale housing units priced between \$100,000 and \$174,999 within Bowling Green over the next five years. This represents the greatest need for for-sale housing product in the PSA. There is potential support for 500 housing units priced between \$175,000 and \$249,999, support for 247 units priced between \$250,000 and \$299,999, and support for 158 units priced at \$300,000 and higher.

In most markets, if there is support for new housing at a particular price point or concept, and such product is not offered in a specific area, households may leave the area seeking this housing alternative elsewhere, defer their purchase decision, or seek another housing alternative. Additionally, households considering relocating to PSA (Bowling Green) may not move to the PSA if the housing product offered does not meet their needs in terms of pricing, quality, product design, or location. Currently, PSA's for-sale housing stock is dominated by higher-priced product (\$300,000 and higher), which will be needed to meet the large growing base of high-income households expected over the next several years. However, there appears to be a deficit of

product among all price points. As such, the PSA housing stock may not be able to meet future demand, which may limit the market's ability to serve many of the households seeking to purchase a home in Bowling Green. Based on the preceding estimates, Bowen National Research believes opportunities exist to develop a variety of product types and price points, though the greatest need appears to be for product priced under \$250,000. The addition of such housing will better enable the PSA (Bowling Green) to attract and retain residents, including seniors, families and younger adults.

Overall, there is potential support for a variety of residential development alternatives in the PSA (Bowling Green). It is important to understand that the housing demand estimates shown in this report assume no major changes occur in the local economy and that the demographic trends and projections provided in this report materialize. As such, Bowen National Research's demand estimates should be considered conservative and serve as a baseline for development potential. Should new product be developed, it is reasonable to believe that people currently living outside of Bowling Green will consider moving to Bowling Green (given the large number of commuters coming from outside the city for work daily), assuming the housing is aggressively marketed throughout the county and region.

In terms of product design, Bowen National Research believes a variety of product could be successful in Bowling Green. Based on current and projected demographics, as well as the available inventory of for-sale housing, Bowen believes a combination of one- and two-bedroom condominium units could be successful, particularly if it is located in or near the walkable areas of the downtown or along or near a public transit corridor. Additionally, detached or attached single-story cottage-style condominium product, primarily consisting of two-bedroom units, could be successful in attracting area seniors, particularly those seeking to downsize from their single-family homes. Larger, traditional detached single-family homes catering to families could be successful in this market. Such product should primarily consist of three-bedroom units, with a smaller share of four-bedroom units. Given the challenges that low-income households face in finding affordable housing in Bowling Green, it will be important that housing priced under \$175,000 be supported and encouraged to support lower-income households, particularly first-time homebuyers. It also appears that there is significant need for housing priced between \$175,000 and \$250,000. Such housing should also be supported.

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)
2. Housing Problems (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)
3. Cost Burden > 30%
4. Cost Burden > 50%
5. Crowding (More than one person per room)

The housing needs study evaluated the number of households experiencing one or more of the following housing problems: living in substandard housing (lacking complete indoor plumbing or kitchen facilities), overcrowded households, severe overcrowded households, cost burdened households, and severe cost burdened households).

Substandard housing is often defined as a unit that lacks complete indoor kitchen or bathroom plumbing. Based on data reported by the 2012-2016 American Community Survey, the number of substandard housing units by tenure (renter vs. owner) is reported as follows:

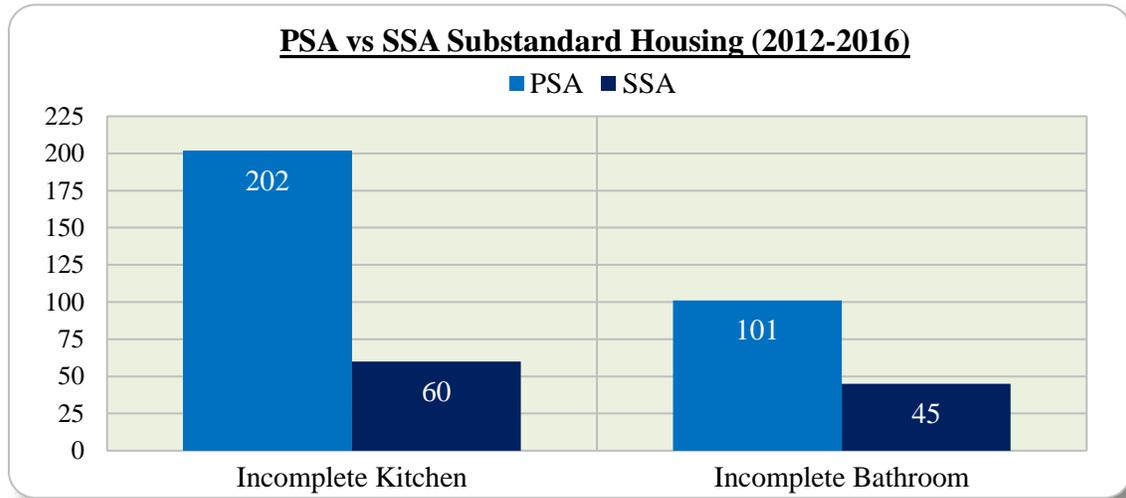
		Renter-Occupied Housing by Kitchen & Bathroom Characteristics					
		Kitchens			Bathrooms		
		Complete	Incomplete	Total	Complete	Incomplete	Total
PSA	Number	13,674	202	13,876	13,776	101	13,877
	%	98.5%	1.5%	100.0%	99.3%	0.7%	100.0%
SSA	Number	5,661	60	5,721	5,675	45	5,720
	%	99.0%	1.0%	100.0%	99.2%	0.8%	100.0%
Combined (PSA & SSA)	Number	19,335	262	19,597	19,451	146	19,597
	%	98.7%	1.3%	100.0%	99.3%	0.7%	100.0%
Kentucky	Number	562,130	8,184	570,314	566,685	3,629	570,314
	%	98.6%	1.4%	100.0%	99.4%	0.6%	100.0%

Source: American Community Survey (2012-2016); ESRI; Urban Decision Group; Bowen National Research

		Owner-Occupied Housing by Kitchen & Bathroom Characteristics					
		Kitchens			Bathrooms		
		Complete	Incomplete	Total	Complete	Incomplete	Total
PSA	Number	9,977	23	10,000	9,985	15	10,000
	%	99.8%	0.2%	100.0%	99.9%	0.2%	100.0%
SSA	Number	16,377	0	16,377	16,377	0	16,377
	%	100.0%	0.0%	100.0%	100.0%	0.0%	100.0%
Combined (PSA & SSA)	Number	26,354	23	26,377	26,362	15	26,377
	%	99.9%	0.1%	100.0%	99.9%	0.1%	100.0%
Kentucky	Number	1,143,546	4,357	1,147,903	1,143,416	4,487	1,147,903
	%	99.6%	0.4%	100.0%	99.6%	0.4%	100.0%

Source: American Community Survey (2012-2016); ESRI; Urban Decision Group; Bowen National Research

Based on the 2012-2016 ACS estimates, the percentage of renter-occupied housing with incomplete kitchen facilities was 1.5% in the PSA. An additional 0.7% of renter-occupied units had incomplete bathroom plumbing facilities. As seen in the graph below, while representing small shares, there are potentially 303 renter-occupied units in the PSA that have either incomplete bathrooms or kitchens. Owner-occupied housing units which lack complete kitchen or bathroom facilities comprise only 0.4% of all owner-occupied housing units in the PSA.

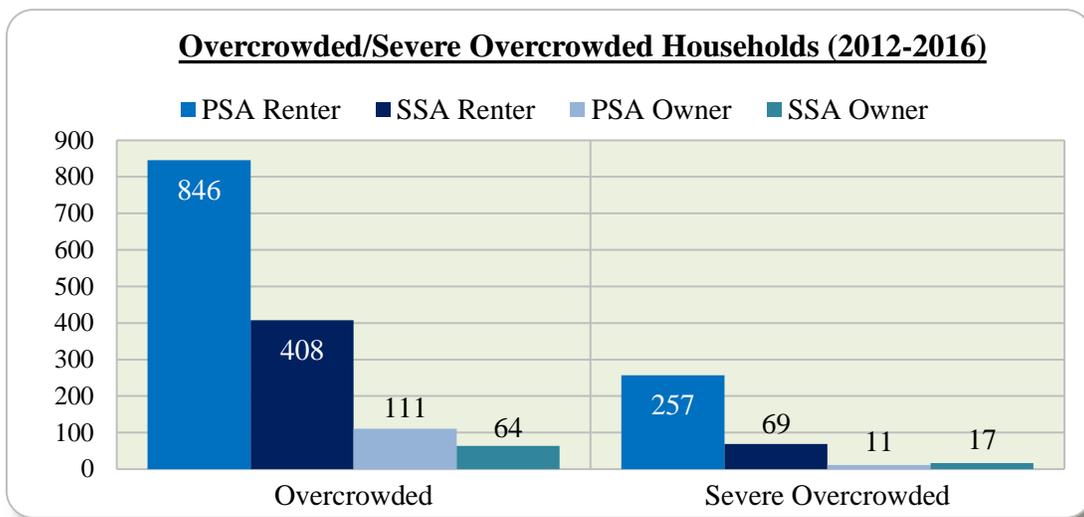


The following table illustrates the percentage of households that are living in overcrowded quarters by tenure, as defined by the presence of 1.01 or more occupants per room. While overcrowded households were discussed above, we also evaluated severe overcrowded housing, which is considered a unit with 1.51 or more persons per room. The following table illustrates the overcrowded and severe overcrowded households by tenure for the various study areas.

County	Overcrowded				Severe Overcrowded			
	Renter		Owner		Renter		Owner	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
PSA	846	6.1%	111	1.1%	257	1.9%	11	0.1%
SSA	408	7.1%	64	0.4%	69	1.2%	17	0.1%
Combined (PSA & SSA)	1,254	6.4%	175	0.7%	326	1.7%	28	0.1%
Kentucky	19,762	3.5%	12,145	1.1%	4,698	0.8%	2,247	0.2%

Source: 2012-2016 American Community Survey

Of the 13,876 *renter*-occupied housing units in the PSA, 846 (6.1%) have 1.01 or more occupants per room and are considered overcrowded. A total of 111 (1.1%) owner-occupied housing units are considered overcrowded. Severe overcrowded households total 257 renter-occupied households and only 11 owner-occupied households. As such and in seen in the below chart, it is clear that a notable number of *renter* households are struggling with severe overcrowded housing, which is considered substandard housing.



Households that are cost burdened (typically paying more than 30% of income towards housing costs) often find it difficult paying for housing and meeting other financial obligations. The following table compares the percent of household income that is applied to housing costs based on data provided by American Community Survey.

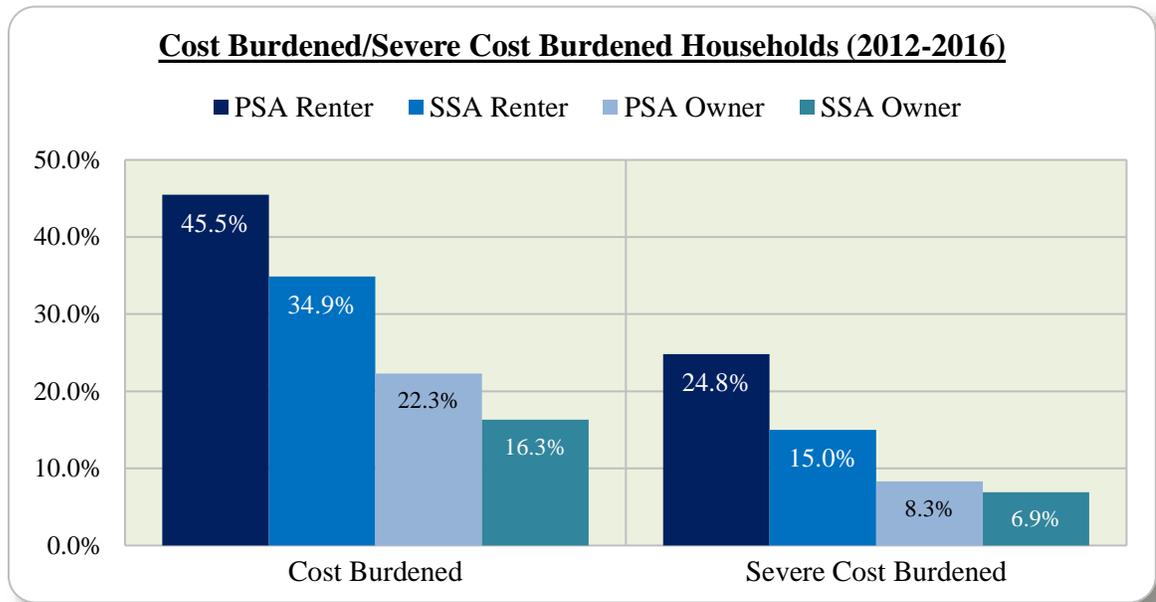
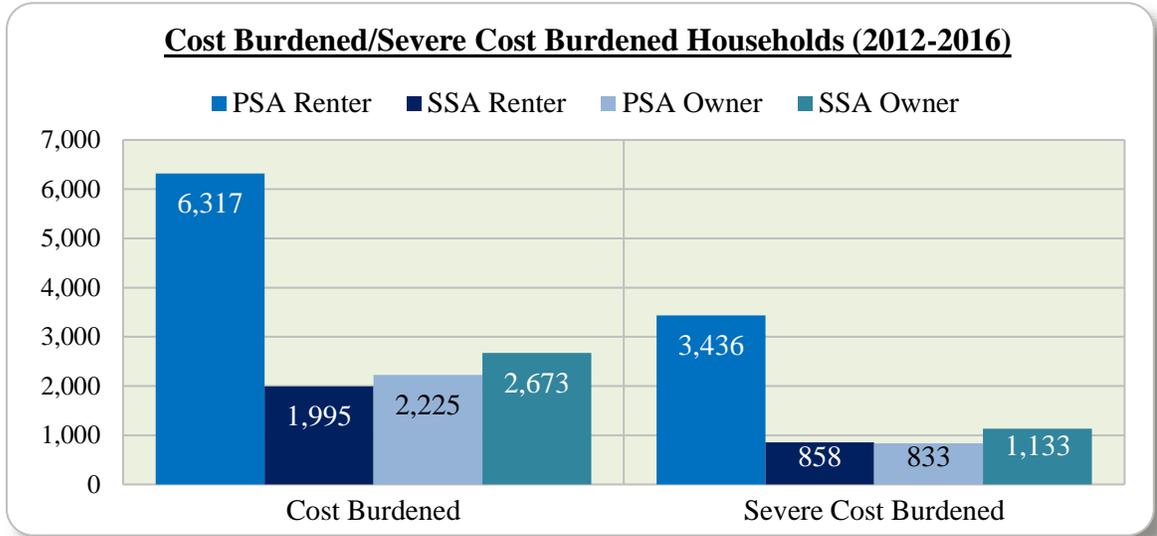
Severe cost burdened households are considered as those paying over 50% of their income towards housing costs. The following table illustrates the severe cost burdened households in the various study areas.

County	Cost Burdened				Severe Cost Burdened			
	Renter		Owner		Renter		Owner	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
PSA	6,317	45.5%	2,225	22.3%	3,436	24.8%	833	8.3%
SSA	1,995	34.9%	2,673	16.3%	858	15.0%	1,133	6.9%
Combined (PSA & SSA)	8,312	42.4%	4,898	18.6%	4,294	21.9%	1,966	7.5%
Kentucky	237,142	41.6%	219,639	19.1%	119,546	21.0%	86,628	7.5%

Source: 2012-2016 American Community Survey

An estimated 45.5% of *renter*-occupied households in the PSA are paying more than 30% of their income towards rent. This is a noticeably higher share of rent burdened households than the SSA (34.9%) but slightly higher when compared with the state of Kentucky (41.7%). With nearly half of all renters in the PSA paying a disproportionately high share of their income towards rents, it is clear that many renter households in the PSA are likely struggling to meet their housing costs. The *homeowner* housing cost burdened challenges for PSA homeowners are less pronounced at 22.3%, which is slightly higher than the SSA (16.3%) and the state average (19.1%).

Broken down in the below graphs, among PSA's *renter* households, a total of 3,436, or 24.8%, are *severe* cost burdened, while 15.0% are severe cost burdened in the surrounding SSA. Within Kentucky, this ratio is 21.0%. The share of severe cost burden *owner* households is 8.3% in the county, which is slightly higher than the SSA (6.9%) and the state (7.5%).



Describe the number and type of single person households in need of housing assistance.

Household income by size and by tenure for 2018 for Bowling Green are shown in the following tables:

Annual Income	PSA Persons Per Renter Household (2018)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
\$0-\$10,000	757	727	318	230	241	2,272
\$10,000-\$20,000	1,233	932	408	295	309	3,177
\$20,000-\$30,000	841	795	348	251	263	2,498
\$30,000-\$40,000	568	628	275	199	208	1,877
\$40,000-\$50,000	474	518	227	164	172	1,555
\$50,000-\$60,000	289	351	154	111	116	1,021
\$60,000-\$75,000	298	374	164	118	124	1,078
\$75,000-\$100,000	229	297	130	94	98	849
\$100,000-\$125,000	83	105	46	33	35	302
\$125,000-\$150,000	40	51	22	16	17	147
\$150,000-\$200,000	36	44	19	14	15	129
\$200,000+	39	49	21	15	16	141
TOTAL	4,887	4,872	2,132	1,541	1,614	15,045

Source: ESRI; Urban Decision Group; Bowen National

Annual Income	PSA Persons Per Owner Household (2018)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
\$0-\$10,000	98	115	52	39	26	330
\$10,000-\$20,000	220	213	97	72	47	649
\$20,000-\$30,000	288	326	148	111	72	946
\$30,000-\$40,000	251	356	162	121	79	969
\$40,000-\$50,000	214	320	146	108	71	859
\$50,000-\$60,000	272	451	205	153	100	1,181
\$60,000-\$75,000	264	487	222	165	108	1,245
\$75,000-\$100,000	388	770	351	261	171	1,941
\$100,000-\$125,000	242	490	223	166	109	1,230
\$125,000-\$150,000	109	242	110	82	54	596
\$150,000-\$200,000	119	250	114	85	55	623
\$200,000+	130	275	125	93	61	684
TOTAL	2,596	4,293	1,955	1,457	952	11,254

Source: ESRI; Urban Decision Group; Bowen National

Noteworthy observations from the preceding table include:

- Most *renter* households are comprised of one- and two-person households. As the renter table illustrates, most one- and two-person renter households have incomes below \$30,000 annually. Households earning \$30,000 a year can generally afford rents of up to \$750. As shown in the Bowling Green Housing Needs Assessment, there are very few rental units available in the market that are priced under \$750. This includes government-subsidized and Tax Credit product serving households earning up to 60% of AMHI, which is full and has long wait lists. As such, one- and two-person renter households have a significant challenge finding available housing that is affordable to them.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to the American Community Survey 2013-2017 Five-Year Estimates, there are 9,731 people in the PSA (Bowling Green) that report having a disability. This represents 15.4% of the city’s population. The following table summarizes the distribution of persons with a disability by age group for the PSA.

Subject	Bowling Green, Kentucky		
	Total	With a disability	
	Estimate	Number	Percent
Total civilian noninstitutionalized population	63,045	9,731	15.4%
AGE			
Under 5 years	3,704	0	0.0%
5 to 17 years	9,843	1,037	10.5%
18 to 34 years	24,614	1,764	7.2%
35 to 64 years	18,114	3,984	22.0%
65 to 74 years	3,815	1,319	34.6%
75 years and over	2,955	1,627	55.1%

Source: ACS 2013-2017 Five-Year Estimates

As expected, the disability rate by age among the adult population increases among the older adult populations, with more than half (55.1%) of the seniors age 75 and older having one or more disabilities. With nearly 10,000 people in the city with a disability, housing that can accommodate the special needs of the disabled population should be an important consideration in future housing development/rehabilitation decisions within the city.

To better understand the disabled population in the market, the housing study provided the distribution of population within the PSA by *disability type* in the following table:

Disability Type	Bowling Green, KY	
	With a disability	
	Number	Percent
With a hearing difficulty	2,304	3.7%
With a vision difficulty	1,448	2.3%
With a cognitive difficulty	4,530	7.6%
With an ambulatory difficulty	4,618	7.8%
With a self-care difficulty	1,875	3.2%
With an independent living difficulty	3,248	6.60%

Source: ACS 2013-2017 Five-Year Estimates

According to the American Community Survey 2013-2017 Five-Year estimates, of the civilian non-institutionalized population that reported one or more disabilities, the most frequently cited disabilities are ambulatory (7.8%) and cognitive (7.6%) disabilities, with a notable share (6.6%) of the population having an independent living difficulty. It is important to note that respondents to the ACS survey may report more than one type of disability, therefore the individual counts of persons with individual disabilities exceeds the total number of disabled persons in the city. Regardless, with more than 4,500 people in the PSA having some level of physical and/or mental disability, housing product that provides housing designs, features and supportive services that serve these special needs populations are an important component to the city's housing needs.

LifeSkills, Inc. is a private, nonprofit corporation that provides services and facilities to persons with intellectual disabilities, mental health and addiction issues within the Kentucky counties of Allen, Barren, Butler, Edmonson, Hart, Logan, Metcalfe, Monroe, Simpson, and Warren.

The following statistics were provided by LifeSkills as they relate to persons with mental health and/or substance abuse issues in Warren County:

- LifeSkills, Inc. in Warren County has 2,231 active cases of clients with mental health issues at this time.
- LifeSkills, Inc. Supported Housing Programs currently serves 33 households in Warren County with mental illness and/or substance use who were formerly homeless.
- LifeSkills, Inc. PATH Program provided outreach last year to nearly 75 households, mostly in Warren County, who have mental illness and are homeless or at-risk of homelessness.

In regards to victims of domestic violence, dating violence, sexual assault, and stalking, in FY 18 Barren River Area Safe Space (BRASS), a regional domestic violence shelter and program in Bowling Green, provided shelter assistance to 284 women and 122 children that were victims of domestic violence in Warren County. Bowling Green is located within Warren County, however BRASS serves a 10 county region, so an unknown portion of those victims do not live within the city limits. This represents approximately 0.008% of the total female population. There is very limited data available for rates of domestic violence, dating violence, sexual assault and stalking victims and rate of report. According to staff with BRASS, 95% of their clients fall below the federal poverty level. Based on the information listed above, staff estimate the annual housing need of victims of domestic violence to be approximately 150 women annually for the City of Bowling Green. Again, this number most likely skewed given the regional component.

What are the most common housing problems?

In addition to the housing provided by LifeSkills, some government-subsidized units in the PSA (Bowling Green) and SSA (balance of Warren County) have units set aside for persons with disabilities or who suffer from substance abuse recovery and homelessness. However, these are few in number and do not adequately serve the overall needs of the area's residents. This is

particularly true of housing serving low-income households, as all Tax Credit and subsidized housing is fully occupied and have wait lists.

Are any populations/household types more affected than others by these problems?

Low-income renters are the most severely affected by these types of problems. There’s been a substantial amount of new of multi-family apartment developments over the past three years, with City issuing building permits for the construction of over 1,900 multi-family units. That has drastically affected our homeowner/renter breakdown city wide. The new apartments are generally built for students and adults, which affects demand on existing rental stock. It’s especially difficult for low-income renters as they do not have the financial means to secure better housing and are not protected when attempting to get the problems remedied through Code Enforcement.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

According to the Bowling Green Housing Needs Assessment, it is believed that renter households paying 50% or more of their income towards rent and who earn less than \$20,000 a year are most vulnerable to becoming homeless.

The following table illustrates the distribution of Bowling Green renter households earning less than \$20,000 annually by the share of their income they apply towards rent.

Renter Households with Incomes < \$20,000		
Gross Rent as a Percent of Income	Bowling Green, KY	
	Number	Percent
Less than 20%	40	0.8%
20.0% to 24.9%	199	3.8%
25.0% to 29.9%	323	6.2%
30.0% to 34.9%	196	3.7%
35.0% to 39.9%	265	5.1%
40.0% to 49.9%	676	12.9%
50.0% and Higher	2,840	54.1%
Not Computed	708	13.4%
Total	5,247	100.0%

Source: ACS 2013-2017 Five-Year Estimates

More than half (54.1%) of the renter households in the City of Bowling Green with incomes of less than \$20,000 annually are paying 50% or more of their income towards rent. These households are considered severe rent burdened and likely have challenges meet other financial obligations such as paying for food, healthcare, and other typical needs. Given the financial strain these households are likely experiencing, it is believed that these households represent the most vulnerable population to becoming homeless. As such, affordable rental housing and assistance, such as government-subsidized housing and vouchers, will be an important element to the Bowling Green market’s housing stock.

Another measure of people most vulnerable to becoming homeless is the number of people living in poverty. The following table summarizes the number of people in Bowling Green that live above or below the poverty level. Population by poverty status is shown in the following table:

		Population by Poverty Status						Total
		Income below poverty level:			Income at or above poverty level:			
		<18	18 to 64	65+	<18	18 to 64	65+	
PSA	Number	4,877	9,841	734	8,236	26,452	6,150	56,290
	Percent	8.7%	17.5%	1.3%	14.6%	47.0%	10.9%	100.0%
SSA	Number	1,962	4,027	397	11,607	32,633	6,783	57,409
	Percent	3.4%	7.0%	0.7%	20.2%	56.8%	11.8%	100.0%
Combined (PSA & SSA)	Number	6,839	13,868	1,131	19,843	59,085	12,933	113,699
	Percent	6.0%	12.2%	1.0%	17.5%	52.0%	11.4%	100.0%
Kentucky	Number	255,223	477,123	71,793	736,577	2,175,902	558,584	4,275,202
	Percent	6.0%	11.2%	1.7%	17.2%	50.9%	13.1%	100.0%

Source: U.S. Census Bureau, 2012-2016 American Community Survey; Urban Decision Group; Bowen National Research

The PSA had a much higher share (27.5%) of people living below the poverty level than the SSA (11.1%) and Kentucky statewide (18.9%). Over one-fourth (27.1%) of the younger population under the age of 18 within the PSA was living below the poverty level. With more than 4,800 children and more than 15,000 people overall living in poverty in the PSA, many people including families are vulnerable to becoming homeless.

The stakeholder survey from the housing study asked to indicate the level of need for type of housing for the homeless population. Garnering the most votes as having a high need were permanent supportive housing (85.7%) and emergency shelter (71.4%). Transitional housing also received a notable share of responses, with 64.3% of respondents indicating such housing was a high need.

The City held a forum with homeless service providers in December of 2018. Currently BRASS is the only local agency providing a Rapid Re-housing program, which they receive Federal funding to support this program. There was consensus amongst the group of local homeless service providers of a need in the community to transition individuals from homelessness to transitional housing. The City of Bowling Green Housing Choice Voucher Program does provide a preference for homeless families, but they must reside at a homeless shelter for a period of

time to document homelessness, or have been receiving case management from a homeless service provider.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The City of Bowling Green is not estimating the amount of at-risk population for this plan.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

As mentioned above, more than half (54.1%) of the renter households in the City of Bowling Green with incomes of less than \$20,000 annually are paying 50% or more of their income towards rent. These households are considered severe rent burdened and likely have challenges meet other financial obligations such as paying for food, healthcare, and other typical needs. Given the financial strain these households are likely experiencing, it is believed that these households represent the most vulnerable population to becoming homeless. As such, affordable rental housing and assistance, such as government-subsidized housing and vouchers, will be an important element to the Bowling Green market's housing stock.

Discussion

Additionally as mentioned above, the PSA had a much higher share (27.5%) of people living below the poverty level than the SSA (11.1%) and Kentucky statewide (18.9%). Over one-fourth (27.1%) of the younger population under the age of 18 within the PSA was living below the poverty level. With more than 4,800 children and more than 15,000 people overall living in poverty in the PSA, many people including families are vulnerable to becoming homeless.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The housing study wasn't able to evaluate housing problems at different AMI and race levels as this information is only available from Comprehensive Housing Affordability Strategy (CHAS) data which is provided below. As seen below the latest available data from CHAS is 2009 – 2013.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,825	495	455
White	2,640	295	335
Black / African American	680	185	80
Asian	170	4	35
American Indian, Alaska Native	4	0	0
Pacific Islander	40	0	0
Hispanic	179	0	10

Table 5 - Disproportionally Greater Need 0 - 30% AMI

Data 2009-2013 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,645	730	0
White	2,040	515	0
Black / African American	325	175	0
Asian	60	14	0
American Indian, Alaska Native	0	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	15	0	0
Hispanic	139	14	0

Table 6 - Disproportionally Greater Need 30 - 50% AMI

Data 2009-2013 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,700	2,530	0
White	1,355	1,880	0
Black / African American	195	350	0
Asian	45	65	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	105	230	0

Table 7 - Disproportionally Greater Need 50 - 80% AMI

Data 2009-2013 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	350	2,085	0
White	265	1,720	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	75	230	0
Asian	10	15	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	0	95	0

Table 8 - Disproportionally Greater Need 80 - 100% AMI

Data 2009-2013 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Text to go before Discussion below

In reviewing the data above and comparing it to the race/ethnicity breakout of the city as a whole, some needs became visible. According to the 2010 Census, the City had the following breakout of its population as a whole: White 76%, Black 14%, Asian 4%, American Indian/Alaskan .3%, Pacific Islander .2%, and Hispanic 7%. For the basis of this review Asian, American Indian/Alaskan and Pacific Islander will not be reviewed and analyzed given the low number of occurrences of housing problems. The three races/ethnicities for this review will be White, Black and Hispanic.

In reviewing and analyzing the data listed above an anticipated correlation became apparent. The higher the income levels the less occurrences of housing problems. Therefore, the inverse would be accurate as well; the lower the income levels the greater occurrences of housing problems. As a whole, 76% of the households with one or more housing problems fall within the 0-50% income and 79% of the households with none of the housing problems fall within the 50-100% of AMI range. These ranges include all races and ethnicities.

Discussion

White households represent the largest single race of the 0-100% AMI, representing 74% which is in line with the overall white population of the City at 76%. The largest single category for white households with at least one housing problem was in the 50-80% AMI income category representing 80%. The largest portion for white households with no housing problems is in the 80-100% AMI range representing 83%. Over all races, the city had 56% having at least one housing problem and 44% with no housing problems for households in the 0-100% AMI income category. The white population followed the same trend as the overall City breakdown with 55% of households having at least one

problem and 45% having no problems. There were no other data sets in the white population that demonstrate a disproportionate need.

Black households represent the second largest single race of the 0-100% AMI, representing 15%, which is just above the overall black population of the City at 14%. The largest single category for black households with at least one housing problem was in the 0-30% AMI income category as well, representing 41%. However, the 30-50% AMI category was just below it at 40%. In all races with at least one housing problem, the breakout drops 15% from the 0-30% to the 30-50% income categories. The other selected races had similar drops as the overall races, white 17% and Hispanic 9%. Black households with no problems had an interesting difference from the overall income categories. Generally, the greatest percentage of households with no housing problems falls into the 50-80% and 80-100% categories. Black households had the majority of its households with no problems in these ranges for a total of 65% which is 15% less than the overall total. This is mainly attributable to the high number of black households in the 0-30% AMI income category representing 26% of the population. This number varies from the other races as well, with Whites at 8% and Hispanics at 0. The two issues discussed above concerning the high percentage of 0-30% AMI black residents with no housing problems and the lack of a drop from the 0-30% and 30-50% AMI for households with at least one housing problems shows a possible disproportionate need.

The Hispanic population represents a much smaller portion of the overall population compared to whites and blacks, but continues to grow and demand a different type of service with the possible language barrier. The breakdown of households with the least housing problem (56%) and no housing problems (44%) followed the trend of the overall breakdown. However the largest population of Hispanic households with at least one housing problem is in the 50-80% AMI category with 41%. This breaks the trend of the other races and the overall breakdown showing that the need to remediate housing problems is not concentrated in extremely low and very low income of Hispanic Households. Hispanics with no housing problems is centered in the 50-80% and 80-100% AMI; however no households were listed in the 0-30% AMI category. Based on that breakdown, it would seem that at the time the data was collected all Hispanic households in the 0-30% AMI category had at least one housing problem and 58% of the households in the 30-50% AMI category had at least one housing problem. The analysis discussed above shows the potential for a disproportionate need of housing issues for lower income Hispanic households.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The housing study didn't include housing problems at different AMI and race levels as this data was only available from the Comprehensive Housing Affordability System data. The latest data available is from 2009-2013.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,160	1,150	455
White	2,250	680	335
Black / African American	485	375	80
Asian	145	30	35
American Indian, Alaska Native	0	4	0
Pacific Islander	40	0	0
Hispanic	179	0	10

Table 9 – Severe Housing Problems 0 - 30% AMI

Data 2009-2013 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,060	2,320	0
White	750	1,805	0
Black / African American	85	415	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	60	14	0
American Indian, Alaska Native	0	0	0
Pacific Islander	15	0	0
Hispanic	89	64	0

Table 10 – Severe Housing Problems 30 - 50% AMI

Data 2009-2013 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	615	3,615	0
White	460	2,775	0
Black / African American	65	485	0
Asian	19	90	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	70	265	0

Table 11 – Severe Housing Problems 50 - 80% AMI

Data 2009-2013 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	60	2,375	0
White	50	1,930	0
Black / African American	0	305	0
Asian	10	15	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	0	95	0

Table 12 – Severe Housing Problems 80 - 100% AMI

Data 2009-2013 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Text to go before Discussion Below

In reviewing the data above and comparing it to the race/ethnicity breakout of the city as a whole, some needs became visible. According to the 2010 Census, the City had the following breakout of its population as a whole: White 76%, Black 14%, Asian 4%, American Indian/Alaskan .3%, Pacific Islander .2%, and Hispanic 7%. For the basis of this review Asian, American Indian/Alaskan and Pacific Islander will not be reviewed and analyzed, given the low number of occurrences of housing problems. The three races/ethnicities for this review will be White, Black and Hispanic.

In reviewing and analyzing the data listed above an anticipated correlation became apparent. The higher the income levels the less occurrences of housing problems. Therefore the inverse would be accurate as well; the lower the income levels the greater occurrences of housing problems. As a whole, 86% of the households with one or more severe housing problems fall within the 0-50% income range (0-30 64%, 30-50 22%) and 64% of the households with none of the severe housing problems fall within the 50-100% of AMI range (50-80 38%, 80-100 25%). These ranges include all races and ethnicities.

White households represent the largest single race of the 0-100% AMI, representing 75%, which is in line with the overall white population of the City at 76%. The largest single category

for white households with at least one severe housing problem was in the 0-30% AMI income category representing 64%. The percentage of White households with at least one severe housing problem is overwhelmingly in the 0-30% and 30-50% AMI categories, representing 85% of the households which coincides with Blacks at 90% and Hispanics 80%. The greatest percentage of White households with no housing problems falls into the 50-80% and 80-100% categories representing 65%. White households had the majority of its households with no problems in these ranges from the 50-80% category for a total of 39%. This number coincides with Blacks at 31%, but is much lower than Hispanics at 63%.

Discussion

Black households represent the second largest single race of the 0-100% AMI, representing 16% which is just above the overall black population of the City at 14%. The largest single category for black households with at least one severe housing problem was in the 0-30% AMI income category as well, representing 15%. The percentage of black households with at least one severe housing problem is overwhelmingly in the 0-30% and 30-50% AMI categories, representing 90% of the households. This coincides with Whites at 85% and Hispanics at 80%. The greatest percentage of black households with no housing problems falls into the 30-50 % and 50-80% categories. Black households had the majority of its households with no problems in these ranges for a total of 57%. This is mainly attributable to the high number of black households in the 50-80% AMI income category representing 31%. This number coincides with other races as well, with Whites at 39%, but is much lower than Hispanics at 63%.

Hispanic households represent 6% of households which is identical to the overall Hispanic population of the City at 6%. The Hispanic population represents a much smaller portion of the overall population compared to whites and blacks, but continues to grow and demand a different type of service with the possible language barrier. The largest single category for Hispanic households with at least one severe housing problem was in the 0-30% AMI income category as well, representing 53%. The percentage of Hispanic households with at least one severe housing problem is overwhelmingly in the 0-30% and 30-50% AMI categories, representing 80% of the households which coincides with Whites at 85% and Blacks at 90%. The greatest percentage of Hispanic households with no housing problems falls into the 50-80 % and 80-100% categories. Hispanic households had the majority of its households with no problems in these ranges for a total of 85%. This is mainly attributable to the high number of Hispanic households in the 50-80% AMI income category representing 63%. This number is substantially higher than other races, with Whites at 39% and Blacks at 31%, representing a disproportionate greater number.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

The housing study didn't include housing problems at different AMI and race levels as this data was only available from the Comprehensive Housing Affordability System data. The latest data available is from 2009-2013.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	14,260	4,250	4,240	460
White	11,390	3,165	3,175	340
Black / African American	1,780	695	585	80
Asian	370	140	120	35
American Indian, Alaska Native	25	8	0	0
Pacific Islander	15	40	15	0
Hispanic	580	120	250	10

Table 13 – Greater Need: Housing Cost Burdens AMI

Data Source: 2009-2013 CHAS

Discussion:

As expected, there is a direct correlation between income level and the number of Housing Cost Burdened households. Households in the 0-30% AMI range are far more likely to experience a cost burden scenario, as they have limited options available for seeking affordable housing. Programs are in place to assist persons in this income range, however the need is greater than the availability of service or funding. Programs would include the City's Housing Choice Voucher program, the local housing authority, and several LIHTC properties in Bowling Green. The breakdown for all races facing cost burden circumstances is as follows: 0-30% AMI (61%) 30-50% AMI (18%) and >50% (18%). Nearly two-thirds of cost burdened households are in the 0-30% income range.

Overall, the races/ethnicities followed the breakout compared to the City as a whole. According to the 2010 Census, the City had the following breakout of its population as a whole: White 76%, Black 14%, Asian 4%, American Indian/Alaskan .3%, Pacific Islander .2%, and Hispanic 7%. For the basis of this review Asian, American Indian/Alaskan and Pacific Islander

will not be reviewed and analyzed, given the low number of occurrences of housing problems. The three races/ethnicities for this review will be White, Black and Hispanic. For cost burdened households Whites accounted for 76%, Blacks for 14% and Hispanics for 4%. White households were above the population breakout as a whole while Blacks and Hispanics were slightly less. The portion of white households that are cost burdened may indicate a disproportionate greater need.

When looking at all races/ethnicities broken down by AMI range, Whites followed the overall breakdown listed in the first paragraph with: 0-30% AMI (63%) 30-50% AMI (18%) and >50% (18%). Part of the reason for the White households following the overall trend is the fact that they account for 76% of the cost burdened households. Hispanics saw some similarities but had a greater percentage in the >50% AMI range with: 0-30% AMI (60%) 30-50% AMI (13%) and >50% (19%). Black households were flatter across the income ranges compared to the other races and to the City as a whole, 0-30% AMI (57%) 30-50% AMI (22%) and >50% (25%). Although Black households were less than the City overall in the 0-30% AMI range, they were higher in the other income ranges and do not decrease as severely as the other races as the income ranges increase. The income ranges do not provide sufficient detail to determine if this is tied to a particular LMI range. However, the data indicates a potential disproportionate greater need.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

All disproportionate needs are discussed above.

If they have needs not identified above, what are those needs?

N/A

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

They are primarily located in the BG Reinvestment Area (Census Tracts 101, 102, 103, 104, 105, the City portion of 112, and Census Block Group 113.1).

NA-35 Public Housing – 91.205(b)

Introduction

The data below is provided by the HUD PIH Information Center (PIC). Local data for the Bowling Green Housing Division reveals a total of 616 tenant based vouchers. Special Purpose Vouchers are as followed: 10 Veterans Affairs Supportive Housing, 50 Disabled, 7 Tenant Protection, and 17 Home Ownership.

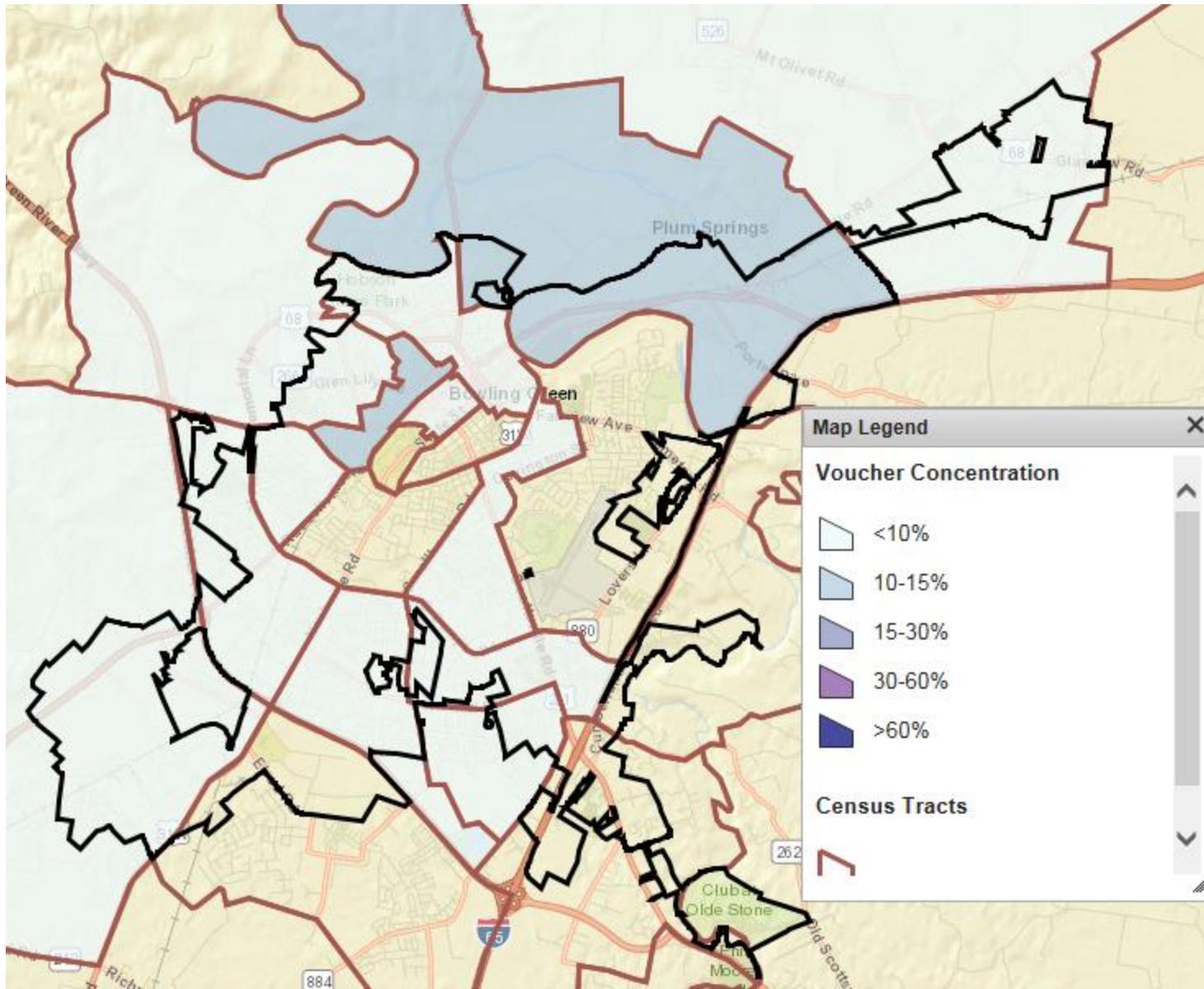
Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	580	588	0	541	10	0	33

Table 14 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)



Voucher Concentration

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	114	146	0	142	0	0
# of Disabled Families	0	0	133	159	0	119	0	0
# of Families requesting accessibility features	0	0	580	588	0	541	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 15 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	270	341	0	317	0	0	20

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Black/African American	0	0	252	237	0	216	0	0	13
Asian	0	0	44	9	0	7	0	0	0
American Indian/Alaska Native	0	0	12	1	0	1	0	0	0
Pacific Islander	0	0	2	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 16 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	27	8	0	7	0	0	1
Not Hispanic	0	0	553	580	0	534	0	0	32

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 17 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The City of Bowling Green operates a Housing Choice Voucher (HCV) program and public housing services are handled by the Housing Authority of Bowling Green (HABG). In discussions with staff of each agency it was found that a sufficient number of accessible units exist. The HABG provides modifications to existing units for accessibility as needed and moves disabled residents into vacant accessible units as well. The housing authority is in the process of constructing 20 new units for 55 and older residents. The 16 1-bed and 4 2-bed units will be all be accessible. The HCV program does not own or maintain any property, so there is no managed inventory of accessible units. However, the office does maintain a listing of apartment complexes with accessible units and provides the listing during briefing with new voucher holders and is available upon request.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

According to the City of Bowling Green’s Housing Division Coordinator, there are approximately 616 Housing Choice Vouchers in use in the market. These vouchers serve as a resource to assist low-income households in paying their rent and utilities. A waiting list of approximately 900 families is maintained for the next available vouchers. Due to the low turnover of voucher holders (only about 10 per month), some people seeking these vouchers must wait years. Also, because of the limited availability of rental housing and/or the lack of landlords willing to accept vouchers, the existing policy was changed from giving voucher holders 60 days to find a home and extended to 120 days to allow for voucher holders to find a place that accepts the voucher and a housing unit that meets their needs.

Similar to the Housing Choice Voucher Program, one of the most immediate needs of the local public housing authority residents is the need for additional units. There’s a substantial waiting list and the lack of other affordable rental and home ownership opportunities a large issue for those qualifying for public housing. Other immediate needs of public housing residents include transportation and affordable health care. Many public housing residents qualify for a medical card to receive health care, but eventually lose qualification once reaching a certain age. Unable to afford health insurance, many public housing residents don’t have access to affordable health care representing a gap in service. Another immediate need is transportation to access critical services such as obtaining groceries. The transit system requires long trips, multiple route/bus changes, and limits the number of carryon items. The local housing authority has developed a mobile grocery to help address this issue.

How do these needs compare to the housing needs of the population at large

While there is demand for a variety of housing product types and affordability levels in the market, the need for housing that serves low-income households earning up to 50% of AMHI appears to be the greatest. As noted in the below discussion, all surveyed government-subsidized projects are fully occupied and have waiting lists, which includes the five surveyed

Public Housing projects surveyed in the market. Unlike most other surveyed housing segments that serve higher income households and have some available units, the lack of available Public Housing units and other government-subsidized units is likely forcing many low-income households into more undesirable housing situations such as substandard housing and/or paying a disproportionately high share of their income towards housing costs. It is worth pointing out that *none* of the five Public Housing projects are age-restricted, which may be placing a greater burden upon area low-income seniors seeking affordable housing. As cited above, with a large number of households on the wait list for Housing Choice Vouchers and the minimal turnover in the program, combined with the fact that a limited number of landlords accept vouchers, it appears that the voucher program is unable to meet the needs of all low-income renters in the market.

Discussion

As part of the Bowling Green Housing Needs Assessment, there were a total of 14 projects surveyed within Warren County that offer at least some units that operate with a government-subsidy. Government-subsidized housing typically requires residents to pay 30% of their adjusted gross income towards rents and generally qualifies households with incomes of up to 50% of Area Median Household Income (AMHI). The 14 projects with a subsidy include 1,180 units, of which 32 units also operate with concurrent Tax Credits.

The government-subsidized units surveyed within PSA and SSA are summarized as follows.

PSA (Bowling Green)					
Subsidized Tax Credit					
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant
One-Bedroom	1.0	32	100.0%	0	0.0%
Total Subsidized Tax Credit		32	100.0%	0	0.0%
Government-Subsidized					
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant
Studio	1.0	11	1.0%	0	0.0%
One-Bedroom	1.0	394	37.1%	0	0.0%
One-Bedroom	1.5	6	0.6%	0	0.0%
Two-Bedroom	1.0	330	31.1%	0	0.0%
Two-Bedroom	1.5	32	3.0%	0	0.0%
Three-Bedroom	1.0	151	14.2%	0	0.0%
Three-Bedroom	1.5	94	8.9%	0	0.0%
Four-Bedroom	2.0	33	3.1%	0	0.0%
Five-Bedroom	2.0	11	1.0%	0	0.0%
Total Subsidized		1,062	100.0%	0	0.0%

SSA (Balance of Warren County)					
Government-Subsidized					
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant
One-Bedroom	1.0	44	51.2%	0	0.0%
Two-Bedroom	1.0	34	39.5%	0	0.0%
Three-Bedroom	1.0	8	9.3%	0	0.0%
Total Subsidized		86	100.0%	0	0.0%

The subsidized Tax Credit units within the PSA are 100.0% occupied. The government-subsidized units are 100.0% occupied within both the PSA and SSA. All of the subsidized projects have waiting lists, with as many as 57 households on a wait list or having waits as long as eight months. Based on this research, it is evident that there is pent-up demand for housing that is affordable to very low-income renter households (making 50% or less of Area Median Household Income). Because of the very limited options available, many very low-income households must consider the non-subsidized multifamily housing options or non-conventional housing options, such as single-family homes and duplexes, or even mobile homes.

Among the 14 government-subsidized multifamily projects identified and surveyed in the county, five are Public Housing projects. These Public Housing projects are summarized in the following table:

Property Name	Year Built	Total Units	Occupancy Rate	Program Type	Quality Rating
Angora Court	1972	90	100.0%	Public Housing (General Occupancy)	C+
Bryant Way	1982	100	100.0%	Public Housing (General Occupancy)	C-
Gordon Avenue	1972	148	100.0%	Public Housing (General Occupancy)	B-
Phenix Place	1979	68	100.0%	Public Housing (General Occupancy)	B
Summit View	1966	189	100.0%	Public Housing (General Occupancy)	C

Source: Property Management; Bowen National Research

The five Public Housing projects have a total of 595 units, all of which are occupied. According to management, these projects have an 8-month long wait list for available units. As such, there is clear pent-up demand for Public Housing. These projects are among the oldest multifamily projects surveyed in the Bowling Green area, having been built between 1966 and 1982. These projects are also among some of the lower quality properties surveyed in the area, with most projects rated C+ or lower. Despite the age and quality of some of the Public Housing units, as well as the generally small unit sizes (square footages) and modest amenity packages, demand for housing serving low-income households is strong.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Kentucky Interagency Council on Homelessness (KICH) was created in 2007 by Governor Fletcher to create partnerships between the State, KHC and local service providers. The Council is staffed by KHC and its board is appointed by the Governor and includes a variety of stakeholders including State Officials and homeless providers. According to Executive Order 07-751, KICH is responsible for the following functions and duties:

1. Serve as the single statewide homelessness planning and policy development resource for the Commonwealth of Kentucky
2. Review and update annually Kentucky's Ten-Year Plan to End Chronic Homelessness
3. Recommend necessary changes to Kentucky's Ten-Year Plan to End Chronic Homelessness
4. Serve as the state clearinghouse for information on services and housing options for the homeless; and

In 2018 KICH released an update to the Ten-Year Plan which is titled My New Kentucky Home. The plan identifies progress, gaps and strategies for overcoming those gaps including:

1. Align Kentucky's goals with the Home, Together (U.S. Interagency Council on Homelessness) goals
2. Formalize a Continuum of Care (CoC) governance structure for the Balance of State which will develop roles and responsibilities for HMIS, CoC, and ESG leaders and will establish an external service provider group to help KHC guide CoC policies
3. Develop effective discharge planning across state institutions
4. Develop a regional coordinated or centralized intake and assessment (coordinated entry) approach so the needs of the homeless can be met with the most appropriate resources
5. Place greater emphasis of ESG efforts on rapid re-housing and prevention and less emphasis on shelter operations
6. Increase accountability of agencies receiving federal homeless program funds to produce more permanent housing outcomes, meet their program performance benchmarks and operate programs in full compliance with regulations
7. Expand performance measures in Homeless Management Information System (HMIS) including specified standard indicators
8. Measure the progress of each region/agency to determine their success by reviewing critical data points, including by expanding bed coverage in HMIS.

Homeless Needs Assessment

Warren County - Homeless Persons	
Subpopulation	Number
Unaccompanied Youth	7
Parenting Youth	3
Veterans	7
Chronically Homeless	8
Severe Mental Illness	44
Substance Abuse Disorder	38
Currently Homeless as a Result of Domestic Violence	23

Source: Kentucky Housing Corporation 2018 Point in Time Report

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Homeless services and data are coordinated through the regional CoC, Kentucky Housing Corporation.

Nature and Extent of Homelessness: (Optional)

Warren County is located within Kentucky’s Balance of State Continuum of Care. CoCs around the United States are required to collect data for a point-in-time in January of each year. The last published point-in-time surveys were conducted in January 2018. According to the Kentucky Housing Corporation’s 2018 Point in Time report, there were a total of 162 homeless persons in Warren County, which represents only 7.8% of the total homeless persons (2,077) counted within KHC’s Balance of State service area and only 4.4% of the state as a whole (3,688 homeless persons). Of these estimated 162 homeless persons, 23 are unsheltered and could require housing.

There are only two homeless shelters in the county, totaling 116 beds.

Homeless Shelters		
Name	Population Served	Beds
Barren River Area Safe Space (BRASS)	Domestic Violence	26
Salvation Army Emergency Shelter	Homeless	90
	Total	116

Hope House, a local service provider, is currently in the process of developing a 6,500 sq. ft. facility to house 27 women in Bowling Green that will open in the summer of 2019. The project will be known as Program Living for Women.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

As previously cited, Warren County is located within Kentucky’s Balance of State Continuum of Care. The count of the homeless population by subpopulation category for Warren County is shown in the following table:

Warren County - Homeless Persons	
Subpopulation	Number
Unaccompanied Youth	7
Parenting Youth	3
Veterans	7
Chronically Homeless	8
Severe Mental Illness	44
Substance Abuse Disorder	38
Currently Homeless as a Result of Domestic Violence	23

Source: Kentucky Housing Corporation 2018 Point in Time Report

While the preceding data does not provide details on homeless families with children, three homeless persons were classified as “parenting youth”. We would expect that some of the other subpopulations such as persons classified as “chronically homeless”, “substance abuse disorder”, and “currently homeless as a result of domestic violence” consists of homeless families. Overall, it appears that seven of the recorded homeless persons are veterans, though it is unknown if any of these veterans are part of homeless families.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Due to the limited number of homeless in the Bowling Green area, staff could not locate data containing racial and ethnic information.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The following table illustrates the distribution of homeless persons that are unsheltered or using emergency shelters:

Warren County - Homeless Persons	
Category	Number
Unsheltered	23
Emergency Shelter	139
Total	162

Source: Kentucky Housing Corporation 2018 Point in Time Report

Discussion:

According to the Kentucky Housing Corporation’s 2018 Point in Time report, there were a total of 162 homeless persons in Warren County, which represents only 7.8% of the total homeless persons (2,077) counted within KHC’s Balance of State service area and only 4.4% of the state as a whole (3,688 homeless persons). Of these estimated 162 homeless persons, 23 are unsheltered and could require housing.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

According to the American Community Survey (ACS), 15.4% of the City's population is disabled, while seniors, the 65 and over age group, accounts for 12.8% of the City's population. The breakdown by age group and by disability is discussed below.

Describe the characteristics of special needs populations in your community:

As part of the Housing Needs Assessment, the housing study collected and evaluated data relative to a variety of special needs populations in Bowling Green and Warren County, depending upon the availability of such data. The following table summarizes the various special needs populations within the area that were considered in this report.

Special Needs Populations			
Special Needs Group	Persons	Special Needs Group	Persons
Homeless Population	162	Physical/Mental Disabilities	9,731
Seniors Ages 65+	8,527	Veterans	3,162

These special needs populations should be kept in mind as policies, programs and incentives are developed to meet the overall housing needs of Bowling Green and Warren County. With the exception of the homeless population that was discussed on the previous pages, the other special needs groups are discussed further in the narratives below.

What are the housing and supportive service needs of these populations and how are these needs determined?

Currently, supportive services for disabled adults are provided by a few agencies. The City of Bowling Green Parks and Recreation Department's Special Populations Division operates several programs including the local Special Olympics programs to allow disabled adults the opportunity to engage in sporting activities. Community Action of Southern KY operates a senior center and delivers meals to income qualified residents. The local hospital operates an adult day care facility for adults with disabilities both physical and developmental. Lifeskills, Inc. operates residential and non-residential programs for adults with developmental disabilities.

As part of the housing study stakeholder surveys, stakeholders were to provide their input on the level of demand for housing for the special needs groups of veterans and disabled persons. The majority of respondents (54.6%) indicated that there was high demand for housing serving the disabled population, while a notable share (45.6%) indicated that there was high demand for housing serving veterans. Stakeholders were also asked to indicate the level of demand for the various housing types serving the homeless or disabled populations. Their choices included: Emergency shelters, group homes, permanent supportive housing, and transitional housing. Stakeholders indicated that the housing types in high need included permanent supportive housing (83.3%) and group homes (66.7%).

A breakdown of housing needs is detailed below for seniors and disabled persons.

Seniors Age 65 and Older

Like much of the U.S., the PSA (Bowling Green) has a very large and growing number of seniors, many with unique housing needs. The housing study evaluated key population and household data and trends, as well as household income data as it relates to the area’s senior population.

The following tables compare the total senior population and households within the PSA for 2010, 2018 and 2023:

Year	Seniors Age 65+			
	Population		Households	
	Number	Percent*	Number	Percent*
2010	6,382	10.8%	4,406	19.1%
2018	8,527	12.8%	5,586	21.3%
2023	10,098	14.2%	6,562	23.1%
Change 2018-2023	1,571	18.4%	976	14.9%

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research
 *Percent of seniors compared to the overall market

It is projected between 2018 and 2023 that the PSA’s senior population will increase by 1,571 (18.4%) and the number of senior households will grow by 976 (14.9%). This is significant growth that will add to the demand for senior-oriented housing, including housing that will enable senior home owners to downsize into smaller, more maintenance-free housing.

The distribution of seniors by tenure for the PSA is shown in the following table:

Tenure	Seniors Age 65+					
	2010 (Census)		2018 (Estimated)		2023 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	3,280	74.4%	3,764	67.4%	4,104	62.5%
Renter-Occupied	1,126	25.6%	1,824	32.6%	2,458	37.5%
Total	4,406	100.0%	5,588	100.0%	6,562	100.0%

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

While the number of both owner- and renter-occupied senior households have been growing since 2010, renter-occupied households has outpaced owner-occupied households during these past eight years. It is projected, between 2018 and 2023 that the number of senior renter households will increase by 634 (34.8%), while owner-occupied senior households are expected to increase by 340 (9.0%). As such, the need for both rental and for-sale product that meets the needs of seniors is expected to increase over the next several years.

The distribution of senior households by annual income level for the PSA is shown in the table on the following page. Data is presented for three points in time: 2010, 2018 and 2023.

Household Income	Senior Households Age 65+					
	2010 Census		2018 (Estimated)		2023 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
\$0-\$10,000	422	9.6%	444	7.9%	523	8.0%
\$10,000-\$20,000	1,141	25.9%	1,175	21.0%	1,445	22.0%
\$20,000-\$30,000	756	17.2%	916	16.4%	1,059	16.1%
\$30,000-\$40,000	515	11.7%	600	10.7%	654	10.0%
\$40,000-\$50,000	427	9.7%	499	8.9%	552	8.4%
\$50,000-\$60,000	274	6.2%	465	8.3%	577	8.8%
\$60,000-\$75,000	239	5.4%	338	6.0%	364	5.5%
\$75,000-\$100,000	236	5.4%	470	8.4%	566	8.6%
\$100,000-\$125,000	203	4.6%	329	5.9%	418	6.4%
\$125,000-\$150,000	87	2.0%	80	1.4%	86	1.3%
\$150,000-\$200,000	57	1.3%	115	2.1%	141	2.1%
\$200,000+	49	1.1%	157	2.8%	177	2.7%
TOTAL	4,406	100.0%	5,588	100.0%	6,562	100.0%
Median Household Income	\$28,466		\$34,317		\$33,884	

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

In 2018, most of the senior households in the PSA have incomes between \$10,000 and \$20,000, representing 21.0% of all senior households. The next greatest share of senior households is among those earning between \$20,000 and \$30,000, representing 16.4% of the senior households. More than half (56.0%) of all senior households in the market have annual incomes below \$40,000. It is projected between 2018 and 2023 that the greatest growth by income will occur among senior households earning between \$10,000 and \$20,000, which are expected to increase by 270 households or by 23.0%. The next greatest projected increase is among households earning between \$20,000 and \$30,000, which are projected to increase by 143 households or by 15.6%. This growth among lower income senior households stresses the importance of affordable housing in the PSA.

Based on the housing study's survey of area housing alternatives, there were nine multifamily apartment properties surveyed in the market that offer age-restricted units. These units serve

lower-income households, as they operate either under the Tax Credit program or with a government-subsidy. These projects are 100% and have long wait lists. As such, there is pent-up demand for affordable rentals for seniors.

Persons with Physical or Mental Disabilities

According to the American Community Survey 2013-2017 Five-Year Estimates, there are 9,731 people in the PSA (Bowling Green) that report having a disability. This represents 15.4% of the city’s population. The following table summarizes the distribution of persons with a disability by age group for the PSA.

Subject	Bowling Green, Kentucky		
	Total	With a disability	
	Estimate	Number	Percent
Total civilian noninstitutionalized population	63,045	9,731	15.4%
AGE			
Under 5 years	3,704	0	0.0%
5 to 17 years	9,843	1,037	10.5%
18 to 34 years	24,614	1,764	7.2%
35 to 64 years	18,114	3,984	22.0%
65 to 74 years	3,815	1,319	34.6%
75 years and over	2,955	1,627	55.1%

ACS 2013-2017 Five-Year Estimates

As expected, the disability rate by age among the adult population increases among the older adult populations, with more than half (55.1%) of the seniors age 75 and older having one or more disabilities. With nearly 10,000 people in the city with a disability, housing that can accommodate the special needs of the disabled population should be an important consideration in future housing development/rehabilitation decisions within the city.

To better understand the disabled population in the market, provided below is a distribution of population within the PSA by *disability type* in the following table:

Disability Type	Bowling Green, KY	
	With a disability	
	Number	Percent
With a hearing difficulty	2,304	3.7%
With a vision difficulty	1,448	2.3%
With a cognitive difficulty	4,530	7.6%
With an ambulatory difficulty	4,618	7.8%
With a self-care difficulty	1,875	3.2%
With an independent living difficulty	3,248	6.60%

ACS 2013-2017 Five-Year Estimates

According to the American Community Survey 2013-2017 Five-Year estimates, of the civilian non-institutionalized population that reported one or more disabilities, the most frequently cited disabilities are ambulatory (7.8%) and cognitive (7.6%) disabilities, with a notable share (6.6%) of the population having an independent living difficulty. It is important to note that respondents to the ACS survey may report more than one type of disability, therefore the individual counts of persons with individual disabilities exceeds the total number of disabled persons in the city. Regardless, with more than 4,500 people in the PSA having some level of physical and/or mental disability, housing product that provides housing designs, features and supportive services that serve these special needs populations are an important component to the city’s housing needs.

LifeSkills, Inc. is a private, nonprofit corporation that provides services and facilities to persons with intellectual disabilities, mental health and addiction issues within the Kentucky counties of Allen, Barren, Butler, Edmonson, Hart, Logan, Metcalfe, Monroe, Simpson, and Warren.

The following statistics were provided by LifeSkills as they relate to persons with mental health and/or substance abuse issues in Warren County:

- LifeSkills, Inc. in Warren County has 2,231 active cases of clients with mental health issues at this time.
- LifeSkills, Inc. Supported Housing Programs currently serves 33 households in Warren County with mental illness and/or substance use who were formerly homeless.
- LifeSkills, Inc. PATH Program provided outreach last year to nearly 75 households, mostly in Warren County, who have mental illness and are homeless or at-risk of homelessness.

In addition to the housing provided by LifeSkills, some government-subsidized units in the PSA (Bowling Green) and SSA (balance of Warren County) have units set aside for persons with disabilities or who suffer from substance abuse recovery and homelessness. However, these are few in number and do not adequately serve the overall needs of the area’s residents.

Veterans

According to the American Community Survey 2013-2017 Five-Year estimates, there are 3,162 veterans in the PSA (Bowling Green). These veterans represent 6.3% of the total PSA population. The following tables summarize key demographic data, comparing veterans with the overall PSA population:

Subject	Bowling Green, Kentucky			
	Total		Veterans	
	Number	Percent	Number	Percent
Civilian population 18 years and over	50,589	-	3,162	6.3%
AGE				
18 to 34 years	24,980	49.4%	462	14.6%
35 to 54 years	13,174	26.0%	655	20.7%
55 to 64 years	5,269	10.4%	528	16.7%

65 to 74 years	3,925	7.8%	819	25.9%
75 years and over	3,241	6.4%	698	22.1%
MEDIAN INCOME IN THE PAST 12 MONTHS				
Civilian population 18 years and over with income	\$19,425	-	\$31,118	-
EDUCATIONAL ATTAINMENT				
Civilian population 25 years and over	34,808	-	3,059	-
Less than high school graduate	4,872	14.0%	155	5.1%
High school graduate (includes equivalency)	9,462	27.2%	625	20.4%
Some college or Associates degree	9,822	28.2%	1,110	36.3%
Bachelor's degree or higher	10,652	30.6%	1,169	38.2%
EMPLOYMENT STATUS				
Civilian population 18 to 64 years	43,423	-	1,645	-
Labor force participation rate	-	71.7%	-	71.2%
Civilian labor force 18 to 64 years	31,136	-	1,172	-
Unemployment rate	-	7.3%	-	6.8%
POVERTY STATUS IN THE PAST 12 MONTHS				
Civilian population 18+ years poverty status is determined	43,816	-	3,055	-
Income in the past 12 months below poverty level	10,396	23.7%	319	10.4%
Income in the past 12 months at or above poverty level	33,420	76.3%	2,736	89.6%
DISABILITY STATUS				
Civilian population 18+ years poverty status is determined	43,816	-	3,055	-
With any disability	8,162	18.6%	871	28.5%
Without a disability	35,654	81.4%	2,184	71.5%

Based on the preceding data, nearly one-half of veterans in the PSA are age 65 or older. A reported 28.5% of veterans suffer from a disability. Despite having a median income of \$31,118 and nearly 40% having a college degree, it appears that over one in 10 veterans are living in poverty. As such, affordable veteran housing with services (on or off site) will be important for future housing.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The Center for Disease Control (CDC) publishes data for persons diagnosed with HIV for each county in the United States. The CDC lists from its most recent data set, 2017, shows Warren County has a population of 107,460. The CDC publishes its disease control at a rate per 100,000 of population. Warren County is listed at having a total of 11 cases with a rate of 10.2 per 100,000.

Discussion:

While not available at the County level, the CDC provides data on HIV prevalence by race and age in the U.S. For men positive with HIV, it's estimated that 39% of Black, 35% White, and 22% are Hispanic. For women positive with HIV, it's estimated that 59% are Black, 20% White, and 16% Hispanic.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The City of Bowling Green is fortunate to have an extensive network of public facilities throughout the community. As the population moves and development continues the need to invest in targeted public facilities based on the population in that community has become apparent. The Bowling Green Reinvestment Area is home to several community centers offering after school activities and playgrounds; however there is a lack of opportunities for medical, banking, groceries, and small business services, especially in the West End neighborhoods. Attempting to address some of these needs, the Housing Authority of Bowling Green started a mobile grocery and the City desires to restart a Revolving Loan Fund.

Decades ago the West End neighborhood was home to the City's commercial and industrial districts, as decades ago river and rail transport were the primary means of moving raw materials and manufactured goods. These previous industrial and commercial districts have fallen into disuse and decline as the manufacturing and industrial community migrated toward areas where the interstate highway system is more accessible. The relics of these former industrial and commercial facilities now contribute to blight and disinvestment in the West End. The City has developed a Brownfields Redevelopment Program and obtained an Opportunity Zone designation to foster the redevelopment of these distressed properties for a higher and better use addressing the need for public facilities.

In regards to public facilities for housing, rapid re-housing and transitional housing are currently lacking in the community. Currently, BRASS is the only agency providing rapid re-housing, which is federally funded. Transitional housing is currently only provided by HOTEL, INC and Salvation Army with two (2) units each.

From the housing study, stakeholders were asked to provide ideas or suggestions on ways to address the needs of the homeless population in Bowling Green. Responses related to public facilities included provide emergency shelters for families and construct a homeless shelter.

How were these needs determined?

The above needs were determined in communications with the City of Bowling Green Public Works and Parks and Recreation Staff, Housing Authority of Bowling Green, a homelessness forum between the City, and local homeless service providers, stakeholder surveys from the housing study, and input from City staff, residents, and stakeholders from the Neighborhood Improvements Program.

Describe the jurisdiction's need for Public Improvements:

Over the last 15 years, the City of Bowling Green created a Storm Water Program (2010) and a Sidewalk Program (2007), these programs provide annual funding for the construction of public improvements based on factors of need, cost, proximity and ease of construction. The creation

of these programs provided a much needed boost to the overall investment of public improvements throughout the City of Bowling Green. Additionally, the city has received various grants over the years that has allowed for the construction of shared use paths throughout Bowling Green, locally known as Greenways. The city is considered an urbanized area under FTA, and receives an annual allocation of funding to operate and maintain a local transit system. Staff from the transit system works with City and Greenways staff to match bus stops to pedestrian ways. However, even with the amount of investment over the past several years, the demand for continued investment remains.

Lower income neighborhoods tend to be more dependent on pedestrian travel and the local transit system, and use these types of improvements based on need and not choice. The development of additional sidewalks and Greenways in lower income neighborhoods provides better access for residents accessing medical, retail and social services. In prior years, the City invested CDBG funds into two major sidewalk projects, Boatlanding Rd and Collegeview Dr. The Boatlanding sidewalk project was completed in 2011 and provided residents in Census tract 102 with pedestrian access to a social and retail center. The Collegeview sidewalk project was completed in 2015 and allows residents to access a retail center on one end and a neighborhood thoroughfare on the end with retail, social and medical services. In recent years through the Neighborhood Improvements Program, the City has invested in the below pedestrian projects:

- Josephine Sidewalk– Census Block Group 105.2
- Sidewalk Spot Rehab – Census Block Group 105.2
- Lampkin Park Walking Paths – Census Tract 112
- Census Tract 112 Sidewalks – Census Tract 112
- Pedigo Park Pathways – Census Tract 112

The investments in the above projects provide accessible routes for persons with disabilities and provide greater connection for the community to access necessary services including the local transit system to access services all over town. The City has previously used CDBG funds to construct three bus shelters to support the transit system. The three shelters are located near a local community college, an elderly housing complex and public library, the local Section 8 Housing Office, and free community health clinic.

The community has accomplished much in terms of increasing access to a built environment that supports active modes of transportation. However, in the West End neighborhoods, transportation needs are less centered on the automobile, with more residents depending on walking, bicycling, and transit for access to daily activities beyond recreation. The West End neighborhoods are characterized by high rates of poverty, low educational attainment, low English proficiency, a large minority population including recent immigrants, and by a large number of older homes that are rental property. Within the West End, many sidewalks and Greenway trails have been constructed, and three transit routes provide transportation to other parts of the city. However, significant gaps in the infrastructure prevent residents from safely walking or bicycling to daily destinations and transit stops, including schools, shopping,

work, parks and other places. The City is addressing these gaps through the Neighborhood Improvements Program and other grants such as a federal Transportation Alternatives Program grant that will connect the West End to downtown and make intersection safety improvements.

Lower income neighborhoods are generally located in older portions of Bowling Green developed before regulatory compliance was in place that dealt directly with storm water improvements. These areas are more susceptible to flooding and disturbances related to heavy rain events. These areas have retention basins that have not been maintained and need extensive repair to ensure they are working at full capacity. The City previously used its ARRA CDBG allocation to complete a storm water improvement project to prevent on street flooding in its downtown core. Additionally, prior funds were allocated to a local LITHC development to install a concrete ditch to prevent flooding to apartments. Most recently the City has utilized CDBG funds for curb and gutter as part of sidewalk projects to mitigate storm water issues.

How were these needs determined?

The above needs were determined in through communications with the City of Bowling Green Parks and Recreation and Public Works Staff, input from City staff, residents, and stakeholders from the Neighborhood Improvements Program, conversations with the MPO Bike and Pedestrian Committee and GO bg Transit staff, and utilization of the West End and Ride Report and Bowling Green Greenways Master Plan.

At neighborhood meetings with local residents under the Neighborhood Improvements Program, pedestrian facilities were specifically noted at numerous locations. Fortunately, through CDBG funding and other grants, the City has been able to address many of the locations specifically identified by the local residents.

Describe the jurisdiction's need for Public Services:

The City of Bowling Green is fortunate to have hundreds of nonprofits providing a variety of services to low income individuals. One particular need is a unified strategy that connects the local foreign-born population to local employment and career service opportunities. Currently, around one-third of the foreign-born population is traveling outside of Bowling Green for employment, often traveling 2-4 hours round trip. Additional challenges within the foreign-born population include, due to language barriers, many of these residents are under employed and also fail to obtain a driver's license, both of which contributes to economic instability.

As part of the housing survey, stakeholders were asked to provide ideas or suggestions on ways to address the needs of the homeless population in Bowling Green. Public service related responses included increase case management services, provide emergency shelters for families, support homeless service providers through funding, provide greater transportation services, and support faith-based efforts to help motivate individuals to improve their lives.

There's a need for expungement programs to assist the transition from incarceration into society. Additionally there's the need for eviction support programs for persons that are facing eviction to transition and avoid the impact of full eviction. Both of these issues contribute to homelessness in the community.

An additional need mentioned from a public hearing is to address unfair housing practices. Comments from the public hearing indicated there are reports of substandard housing and discrimination with a recommended solution of annual inspections on substandard issues on rental properties, and educating landlords and tenants on federal, state, and local housing laws and codes to help mitigate these unfair housing practices.

The final need noted was an effective and efficient public transit system. Currently riders of the transit system are faced with having to endure long trips and make multiple connections to different bus routes to reach their destination of choice.

How were these needs determined?

The above needs were determined in communications with the City of Bowling Green International Communities Liaison, a 2018 Research Report from New American Economy and Welcoming America, Housing Authority of Bowling Green, stakeholder surveys from the housing study, comments from the public hearing, and a homelessness forum between the City and local homeless service providers. In regards to the transit need, the housing authority produced a video demonstrating the challenges of utilizing the public transit system to obtain groceries.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of Bowling Green retained Bowen National Research in November of 2018 for the purpose of conducting a Housing Needs Assessment and Market Analysis of the City of Bowling Green, Kentucky. A supplemental analysis of a predetermined submarket, BG Reinvestment Area (Neighborhood Revitalization Strategy Area), was also completed as part of the study. When applicable, the data for the City of Bowling Green (referred to as the “Primary Study Area” or “PSA”) was compared with the balance of Warren County (referred to as the “Secondary Study Area” or “SSA”). The Housing Needs Assessment and Market Analysis was conducted between November 2018 and February 2019. The study included a detailed analysis of demographics, economics, special needs populations, and housing supply and concluded with housing needs estimates by income level and housing tenure. Community input was also collected through online surveys of both area stakeholders and residents, and focus groups of selected stakeholders were included as part of this analysis. The following summarizes key findings from the Bowling Green Housing Needs Assessment and Market Analysis.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

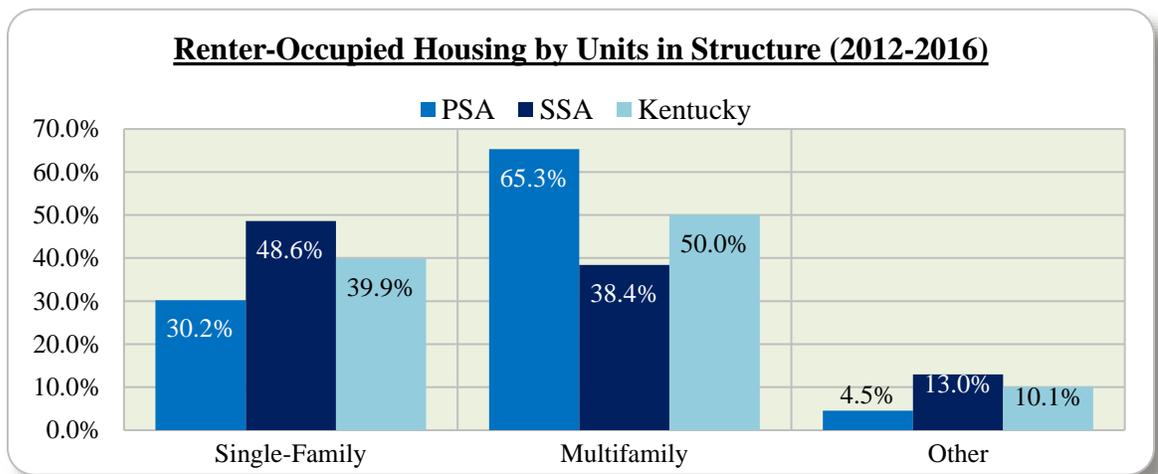
All residential properties by number of units

The following is a distribution of all *renter*-occupied housing by units in structure for each study area.

		Renter-Occupied Housing by Units in Structure									
		1; Detached	1; Attached	2 to 4	5 to 9	10 to 19	20 to 49	50+	Mobile Homes	Boat, RV, Vans	Total
PSA	Number	3,954	235	4,231	2,384	926	1,071	455	621	0	13,877
	%	28.5%	1.7%	30.5%	17.2%	6.7%	7.7%	3.3%	4.5%	0.0%	100.0%
SSA	Number	2,667	112	1,132	628	198	188	49	733	13	5,720
	%	46.6%	2.0%	19.8%	11.0%	3.5%	3.3%	0.9%	12.8%	0.2%	100.0%
Combined (PSA & SSA)	Number	6,621	347	5,363	3,012	1,124	1,259	504	1,354	13	19,597
	%	33.8%	1.8%	27.4%	15.4%	5.7%	6.4%	2.6%	6.9%	0.1%	100.0%
Kentucky	Number	207,616	20,075	110,337	75,329	51,822	23,806	24,052	56,832	445	570,314
	%	36.4%	3.5%	19.3%	13.2%	9.1%	4.2%	4.2%	10.0%	0.1%	100.0%

Source: American Community Survey (2012-2016); ESRI; Urban Decision Group; Bowen National Research

Nearly two-thirds (60.7%) of the renter-occupied units in the PSA are within structures of four units or less. Nearly one-third (34.9%) of the rental supply is within multifamily structures with five or more units. The distribution of the rental units in the PSA is more concentrated toward multifamily structures than the surrounding SSA and Kentucky.

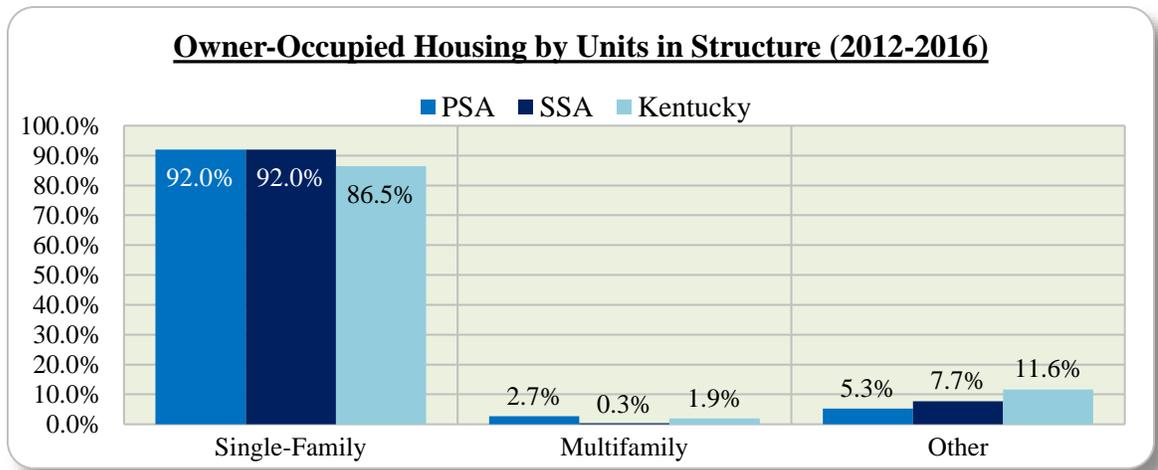


The following is a distribution of all *owner*-occupied housing by units in structure for each study area.

		Owner-Occupied Housing by Units in Structure									
		1; Detached	1; Attached	2 to 4	5 to 9	10 to 19	20 to 49	50+	Mobile Homes	Boat, RV, Vans	Total
PSA	Number	9,013	190	200	7	9	11	46	517	8	10,001
	%	90.1%	1.9%	2.0%	0.1%	0.1%	0.1%	0.5%	5.2%	0.1%	100.0%
SSA	Number	14,944	121	53	2	0	0	0	1,256	0	16,376
	%	91.3%	0.7%	0.3%	0.0%	0.0%	0.0%	0.0%	7.7%	0.0%	100.0%
Combined (PSA & SSA)	Number	23,957	311	253	9	9	11	46	1,773	8	26,377
	%	90.8%	1.2%	1.0%	0.0%	0.0%	0.0%	0.2%	6.7%	0.0%	100.0%
Kentucky	Number	968,660	24,630	8,430	5,548	3,862	1,692	1,598	132,926	557	1,147,903
	%	84.4%	2.1%	0.7%	0.5%	0.3%	0.1%	0.1%	11.6%	0.0%	100.0%

Source: American Community Survey (2012-2016); ESRI; Urban Decision Group; Bowen National Research

Virtually all (92.0%) of the owner-occupied housing stock in the PSA consists of single-family homes, while a notable share (5.2%) consists of mobile homes. Based on this data, there do not appear to be many condominium units in the market. This is very comparable to the SSA. The lack of multifamily for-sale product in the PSA may represent a development opportunity.



Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	30	0%	310	2%
1 bedroom	125	1%	3,555	25%
2 bedrooms	1,505	17%	5,875	41%
3 or more bedrooms	7,320	82%	4,500	32%
Total	8,980	100%	14,240	100%

Table 18 – Unit Size by Tenure

Data Source: 2009-2013 CHAS

The housing study didn't include unit size by tenure as this data is prepopulated through HUD IDIS system from CHAS. This latest available is from 2009 – 2013.

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The Bowling Green Housing Needs Assessment included a survey of market-rate rental properties (unassisted housing) and properties operating under the programmatic requirements of the Low-income Housing Tax Credit program or under a government-subsidy. The following discusses both Tax Credit and subsidized rental housing surveyed in the Bowling Green area.

Tax Credit Apartments

The Bowling Green Housing Needs Assessment included a survey of Tax Credit apartment properties. Tax Credit housing is housing that is developed under the Low-Income Housing Tax Credit (LIHTC) program. Typically, these projects serve households with income of up to 60% of Area Median Household Income (AMHI), though recent legislation allows for some units to target households with incomes of up to 80% of AMHI. A total of 15 surveyed multifamily projects in the overall county offer Low-Income Housing Tax Credit (LIHTC or Tax Credit) units. Of these projects, 13 are located in the PSA (Bowling Green) and two are located in the SSA (Balance of Warren County). It is worth noting that seven of the 15 properties are age-restricted, indicating that the Tax Credit market has a good mix of family-oriented and senior-restricted product. This section focuses only on the non-subsidized Tax Credit units, while the Tax Credit units operating with concurrent subsidies are discussed in the government-subsidized section below.

The following tables summarize the breakdown of non-subsidized Tax Credit units surveyed within PSA and SSA.

PSA (Bowling Green)						
Tax Credit, Non-Subsidized						
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant	Median Net Rent
One-Bedroom	1.0	83	21.3%	0	0.0%	\$460
Two-Bedroom	1.0	250	64.1%	0	0.0%	\$550
Two-Bedroom	1.5	6	1.5%	0	0.0%	\$560
Two-Bedroom	2.0	24	6.2%	0	0.0%	\$450
Three-Bedroom	1.5	6	1.5%	0	0.0%	\$590
Three-Bedroom	2.0	21	5.4%	0	0.0%	\$575
Total Tax Credit		390	100.0%	0	0.0%	-
SSA (Balance of Warren County)						
Tax Credit, Non-Subsidized						
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant	Median Net Rent
One-Bedroom	1.0	4	6.7%	0	0.0%	\$515
Two-Bedroom	1.0	36	60.0%	1	2.8%	\$575
Three-Bedroom	1.5	8	13.3%	0	0.0%	\$640
Three-Bedroom	2.0	12	20.0%	1	8.3%	\$635
Total Tax Credit		60	100.0%	2	3.3%	-

The non-subsidized Tax Credit units within the PSA are 100.0% occupied, while the non-subsidized Tax Credit units within the SSA are 96.7% occupied. These occupancy rates are high and are evidence of the community's strong demand for affordable rental housing. In fact, there is pent-up demand for this type of housing, as all but two of the Tax Credit projects maintain a wait list, with up to 15 households on any one wait list.

The 390 Tax Credit units in the PSA consist of a broad mix of unit types. When compared with other well-balanced markets, it appears that with over 70% of the Tax Credit supply in the PSA consisting of two-bedroom units, the local market has a disproportionately high share of such product. Typically, around 50% to 60% of the Tax Credit supply consists of two-bedroom units. Conversely, the 6.9% share of three-bedroom Tax Credit units in the PSA is lower than the typical 12% to 15% seen in most well-balanced markets. While all Tax Credit units are rented in the market, the disproportionately low share of three-bedroom units likely poses a greater challenge for low-income families in Bowling Green.

In terms of rents of Tax Credit units in the PSA, the median rents by bedroom/bathroom type range from \$460 to \$590. These median rents are comparable to the median rents of the Tax Credit product in the SSA but are well below the median rents of the market-rate multifamily supply. As such, Tax Credit housing is a value in the overall market, which is likely contributing to its strong level of demand.

Government-Subsidized Housing

As part of the Bowling Green Housing Needs Assessment, there were a total of 14 projects surveyed within the community that offer at least some units that operate with a government-

subsidy. Government- subsidized housing typically requires residents to pay 30% of their adjusted gross income towards rents and generally qualifies households with incomes of up to 50% of Area Median Household Income (AMHI). The 14 projects with a subsidy include 1,180 units, of which 32 units also operate with concurrent Tax Credits.

The government-subsidized units surveyed within the PSA and SSA are summarized as follows.

PSA (Bowling Green)					
Subsidized Tax Credit					
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant
One-Bedroom	1.0	32	100.0%	0	0.0%
Total Subsidized Tax Credit		32	100.0%	0	0.0%
Government-Subsidized					
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant
Studio	1.0	11	1.0%	0	0.0%
One-Bedroom	1.0	394	37.1%	0	0.0%
One-Bedroom	1.5	6	0.6%	0	0.0%
Two-Bedroom	1.0	330	31.1%	0	0.0%
Two-Bedroom	1.5	32	3.0%	0	0.0%
Three-Bedroom	1.0	151	14.2%	0	0.0%
Three-Bedroom	1.5	94	8.9%	0	0.0%
Four-Bedroom	2.0	33	3.1%	0	0.0%
Five-Bedroom	2.0	11	1.0%	0	0.0%
Total Subsidized		1,062	100.0%	0	0.0%

SSA (Balance of Warren County)					
Government-Subsidized					
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant
One-Bedroom	1.0	44	51.2%	0	0.0%
Two-Bedroom	1.0	34	39.5%	0	0.0%
Three-Bedroom	1.0	8	9.3%	0	0.0%
Total Subsidized		86	100.0%	0	0.0%

The subsidized Tax Credit units within the PSA are 100.0% occupied. The government-subsidized units are 100.0% occupied within both the PSA and SSA. All of the subsidized projects have wait lists, with as many as 57 households on a wait list or having waits as long as eight months. Based on this research, it is evident that there is pent-up demand for housing that is affordable to very low-income renter households (making 50% or less of Area Median Household Income). Because of the very limited options available, many very low-income households must consider the non-subsidized multifamily housing options or non-conventional housing options, such as single-family homes and duplexes, or even mobile homes.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Eight properties in the community operate as subsidized projects under a current HUD contract. Because these contracts have a designated renewal date, it is important to understand if any of these projects are at risk of an expiring contract in the near future that could result in the reduction of affordable rental housing stock within the county. These eight properties are summarized in the following table. It should be noted that there are other subsidized rental properties in the market, but these projects operate as Public Housing and are not subject to HUD contracts.

Property Name	City	Assisted Units	Total Units	Program Type	Expiration Date
Abel Court	Bowling Green	47	48	HUD Section 8 (General Occupancy)	5/31/2033
Garden Apts.	Bowling Green	48	48	HUD Section 8 (General Occupancy)	1/31/2029
Bowling Green Towers	Bowling Green	187	188	HUD Section 8 (Seniors Age 62+)	12/15/2019
Greenwood Villa Apts.	Bowling Green	24	120	HUD Section 8 (General Occupancy)	2/1/2033
Par View Court Apartments	Bowling Green	37	48	HUD Section 8 (General Occupancy)	7/31/2035
Northfield Acres	Bowling Green	50	50	HUD Section 8 (General Occupancy)	8/31/2023
Regency Park - Bowling Green	Bowling Green	120	120	HUD Section 8 (General Occupancy)	4/30/2022
Fort Webb Manor	Bowling Green	36	37	HUD Sections 8 & 202 (Senior Age 62+)	8/31/2019

Source: HUD.gov Assistance & Section 8 Contracts Database; Bowen National Research

While all HUD supported projects are subject to annual appropriations by the Federal Government, it appears that two projects have a renewal date in 2019 and are at potential risk of losing their government assistance. Two other projects have expiring contracts in 2022 and 2023 and are vulnerable to losing their Federal assistance a few years from now. It will be important for the city’s low-income residents that the projects with pending expiring HUD contracts be preserved in order to continue to house some of the market’s most economically vulnerable residents.

Does the availability of housing units meet the needs of the population?

Based on the housing study’s survey of multifamily apartment rentals in the county, all 22 surveyed projects offering at least some affordable units (Tax Credit or government-subsidized) are fully occupied. In fact, most of these projects, which serve low- and very-low income households, maintain wait lists for renters waiting for units to become available. As a result, there is clear pent-up demand for rental housing that serves households with incomes of up to

80% of Area Median Housing Income level (earning up to \$47,120 for a family of four). The lack of available housing serving low-income households is likely contributing to the large number of renters living in substandard and/or cost burdened housing situations in the city.

Describe the need for specific types of housing:

Based on the survey of multifamily apartments included in the Bowling Green Housing Needs Assessment, there is limited availability among the rental product serving the lowest-income households. The tables below summarize the surveyed multifamily rental supply in Bowling Green (PSA) and the balance of Warren County (SSA).

PSA (Bowling Green)				
Project Type	Projects	Total Units	Vacant Units	Occupancy
Market-rate	53	4,965	438	91.2%
Market-rate/Government-Subsidized	2	168	6	96.4%
Tax Credit	12	389	0	100.0%
Tax Credit/Government-Subsidized	1	33	0	100.0%
Government-Subsidized	9	998	0	100.0%
Total	77	6,553	444	93.2%

SSA (Balance of Warren County)				
Project Type	Projects	Total Units	Vacant Units	Occupancy
Market-rate	9	604	17	97.2%
Market-rate/Government-Subsidized	1	36	0	100.0%
Tax Credit	2	60	2	96.7%
Government-Subsidized	1	50	0	100.0%
Total	13	750	19	97.5%

Discussion

The occupancy rate of rentals surveyed in the PSA is 93.2%. As the first table illustrates, properties operating exclusively as market-rate contain most of the vacant units (438 of 444 vacant units) in the market and operate at an overall occupancy rate of 91.2%. However, it is important to point out that there have been several multifamily market-rate rental properties opened in 2018 that are still in their initial lease-up phases that are influencing the overall market-rate occupancy level. The housing study identified and surveyed five market-rate projects of notable size that opened in 2018 and are in their initial lease-up stage. These five projects have a combined total of 230 units, of which 155 are vacant. This results in an occupancy rate of 32.6% for these five properties. When these new projects are excluded, the overall occupancy rate of the remaining projects that operate exclusively as market-rate is 94.0%, representative of a healthy and stable rental housing market. The more than 1,400 affordable units (Tax Credit and government-subsidized) are fully occupied, indicating very strong demand. In fact, most of these projects have long wait lists, indicating pent-up demand for housing that is affordable to low-income households.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Cost of Housing

The following summarizes monthly gross rents for area rental alternatives based on American Community Survey estimates. These rents are for all rental product types including apartments, non-conventional rentals, and mobile homes. Since more than half of all rentals in the market are considered non-conventional rentals, the rents below provide insight as to likely rents for non-conventional rentals in the PSA (Bowling Green).

Gross Rents		
Gross Rent	PSA	
	Number of Units	Percent of Units
Less than \$300	443	3.2%
\$300 to \$499	2,165	15.6%
\$500 to \$749	5,629	40.6%
\$750 to \$999	3,140	22.6%
\$1,000 to \$1,499	1,511	10.9%
\$1,500 to \$2,000	236	1.7%
\$2,000 and Higher	78	0.6%
No Cash Rent	673	4.9%
Total	13,875	100.0%

Source: American Community Survey (2012-2016); Bowen National Research

As the preceding table illustrates, the largest share of rental units in the PSA have rents that fall between \$500 and \$749, which comprise 40.6% of all rental units. Nearly one-quarter (22.6%) of PSA rental units have rents between \$750 and \$999. Very few rentals have rents above \$1,500.

A total of 55 multifamily projects with at least some market-rate units were surveyed in the PSA and 10 properties with market-rate units were surveyed in the SSA. Overall, these properties contain 5,602 market-rate units in the county, of which 5,069 are in the PSA and 604 are in the SSA. The tables below summarize the market-rate units by bedroom/bathroom type.

PSA (Bowling Green)						
Market-rate						
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant	Median Net Rent
Studio	1.0	68	1.3%	0	0.0%	\$515
One-Bedroom	1.0	1,493	29.5%	111	7.4%	\$650
One-Bedroom	1.5	25	0.5%	0	0.0%	\$610
Two-Bedroom	1.0	625	12.3%	22	3.5%	\$675
Two-Bedroom	1.5	101	2.0%	5	5.0%	\$650
Two-Bedroom	2.0	1,568	30.9%	134	8.5%	\$855
Two-Bedroom	2.5	121	2.4%	6	5.0%	\$925
Three-Bedroom	1.0	34	0.7%	2	5.9%	\$859
Three-Bedroom	1.5	37	0.7%	1	2.7%	\$745
Three-Bedroom	2.0	335	6.6%	19	5.7%	\$1,035
Three-Bedroom	2.5	98	1.9%	3	3.1%	\$895
Three-Bedroom	3.0	231	4.6%	60	26.0%	\$1,212
Three-Bedroom	3.5	11	0.2%	0	0.0%	\$1,250
Four-Bedroom	1.5	14	0.3%	1	7.1%	\$770
Four-Bedroom	2.0	72	1.4%	15	20.8%	\$1,596
Four-Bedroom	4.0	230	4.5%	63	27.4%	\$1,576
Six-Bedroom	6.0	6	0.1%	2	33.3%	\$2,934
Total Market-rate		5,069	100.0%	444	8.8%	-

SSA (Balance of Warren County)						
Market-rate						
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant	Median Net Rent
Studio	1.0	36	6.0%	0	0.0%	\$462
One-Bedroom	1.0	149	24.7%	4	2.7%	\$600
One-Bedroom	1.5	2	0.3%	0	0.0%	\$825
Two-Bedroom	1.0	98	16.2%	4	4.1%	\$620
Two-Bedroom	1.5	4	0.7%	0	0.0%	\$650
Two-Bedroom	2.0	183	30.3%	4	2.2%	\$825
Two-Bedroom	2.5	50	8.3%	3	6.0%	\$850
Three-Bedroom	2.0	82	13.6%	2	2.4%	\$825
Total Market-rate		604	100.0%	17	2.8%	-

As the preceding tables illustrate, median rents for market-rate units in the PSA (Bowling Green) are around \$650 for a typical one-bedroom unit, around \$800 for a typical two-bedroom unit, and around \$1,000 for a typical three-bedroom unit. Rental rates of market-rate units are generally lower in the SSA (balance of Warren County).

The following tables summarize the breakdown of non-subsidized Tax Credit units surveyed within PSA and SSA.

PSA (Bowling Green)						
Tax Credit, Non-Subsidized						
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant	Median Net Rent
One-Bedroom	1.0	83	21.3%	0	0.0%	\$460
Two-Bedroom	1.0	250	64.1%	0	0.0%	\$550
Two-Bedroom	1.5	6	1.5%	0	0.0%	\$560
Two-Bedroom	2.0	24	6.2%	0	0.0%	\$450
Three-Bedroom	1.5	6	1.5%	0	0.0%	\$590
Three-Bedroom	2.0	21	5.4%	0	0.0%	\$575
Total Tax Credit		390	100.0%	0	0.0%	-

SSA (Balance of Warren County)						
Tax Credit, Non-Subsidized						
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant	Median Net Rent
One-Bedroom	1.0	4	6.7%	0	0.0%	\$515
Two-Bedroom	1.0	36	60.0%	1	2.8%	\$575
Three-Bedroom	1.5	8	13.3%	0	0.0%	\$640
Three-Bedroom	2.0	12	20.0%	1	8.3%	\$635
Total Tax Credit		60	100.0%	2	3.3%	-

Typical Tax Credit units have median rents of around \$460 for a one-bedroom unit, \$550 for a two-bedroom unit, and \$590 for a three-bedroom unit within the city of Bowling Green. Rents are comparable among Tax Credit units in the broader SSA (balance of the county).

The following table summarizes the distribution of *owner-occupied housing values* within the county using 2012-2016 American Community Survey estimates and 2018 estimates.

Home Value	2012-2016 (ACS)		2018 (Estimated)	
LESS THAN \$20,000	491	4.9%	279	2.5%
\$20,000-\$39,999	307	3.1%	175	1.6%
\$40,000-\$59,999	241	2.4%	209	1.9%
\$60,000-\$79,999	866	8.7%	933	8.3%
\$80,000-\$99,999	751	7.5%	810	7.2%
\$100,000-\$149,999	2,584	25.9%	3,042	27.1%
\$150,000-\$199,999	1,950	19.6%	2,134	19.0%
\$200,000-\$299,999	1,676	16.8%	1,960	17.5%
\$300,000-\$399,999	491	4.9%	806	7.2%
\$400,000-\$499,999	295	3.0%	392	3.5%
\$500,000-\$749,999	199	2.0%	346	3.1%
\$750,000-\$999,999	71	0.7%	48	0.4%
\$1,000,000 +	37	0.4%	88	0.8%
Total	9,959	100.0%	11,222	100.0%
Median Value	\$144,959		\$154,206	

Source: American Community Survey

Based on ACS estimates, the largest concentration of estimated home values were between \$100,000 and \$149,999. The estimated median home value in 2017 was \$154,206. This differs from the currently *available* supply identified in the city and discussed in detail later in this section, which primarily consists of product priced at \$250,000 or higher.

Bowen National Research, obtained for-sale housing data from Real Estate Information Services, Inc. for all of Warren County. This included historical for-sale residential data and currently available for-sale housing stock. While this sales data does not include all for-sale residential transactions or supply in the county, it does consist of the majority of such product and therefore, it is representative of market norms for for-sale housing product.

The following table summarizes the available and recently sold (between January 2016 to December 2018) housing stock for the PSA (Bowling Green) and the SSA (balance of county).

Sold/Currently Available For-Sale Housing Supply – PSA – Bowling Green, KY		
Status	Homes	Median Price
Sold*	1,808	\$165,000
Available	187	\$234,900

Source: Real Estate Information Services, Inc.; Bowen National Research
*Sales from January 1, 2016 to December 20, 2018

Sold/Currently Available For-Sale Housing Supply – SSA – Bowling Green, KY		
Status	Homes	Median Price
Sold*	2,871	\$192,000
Available	391	\$279,500

Source: Real Estate Information Services, Inc.; Bowen National Research
*Sales from January 1, 2016 to December 20, 2018

Within the PSA, the available for-sale housing stock consists of 187 units with a median asking price of \$234,900, while the historical sales consist of 1,808 homes and had a median sales price of \$165,000.

Housing Affordability

The tables below summarize the surveyed multifamily rental supply in Bowling Green (PSA, based on the Bowling Green Housing Needs Assessment).

PSA (Bowling Green)				
Project Type	Projects	Total Units	Vacant Units	Occupancy
Market-rate	53	4,965	438	91.2%
Market-rate/Government-Subsidized	2	168	6	96.4%
Tax Credit	12	389	0	100.0%
Tax Credit/Government-Subsidized	1	33	0	100.0%
Government-Subsidized	9	998	0	100.0%
Total	77	6,553	444	93.2%

All of the vacant units identified in the market are among the market-rate supply. Most of these units are priced over \$1,000. There is limited availability among the rental product serving the lowest-income households, such as Tax Credit and government-subsidized rental housing. These Tax Credit and government-subsidized housing projects are fully occupied and most maintain long waiting lists. As such, low-income renter households have difficulty finding affordable rental housing.

The lack of affordable rentals in the Bowling Green market has likely contributed to the number of households considered to be cost burdened or severe cost burdened. Households that are cost burdened (typically paying more than 30% of income towards housing costs) often find it difficult paying for housing and meeting other financial obligations. The following table compares the percent of household income that is applied to housing costs based on data provided by American Community Survey.

		Occupied Housing by Percent of Income Paid Towards Rent									
		Renter					Owner				
		< 20%	20%-30%	Above 30%	Unknown	Total	< 20%	20%-30%	Above 30%	Unknown	Total
PSA	Number	3,176	3,337	6,317	1,047	13,877	5,706	1,990	2,225	78	9,999
	%	22.9%	24.0%	45.5%	7.5%	100.0%	57.1%	19.9%	22.3%	0.8%	100.0%
SSA	Number	1,740	1,389	1,995	596	5,720	10,209	3,461	2,673	35	16,378
	%	30.4%	24.3%	34.9%	10.4%	100.0%	62.3%	21.1%	16.3%	0.2%	100.0%
Kentucky	Number	145,445	119,886	237,142	67,841	570,314	700,450	217,367	219,639	10,447	1,147,903
	%	25.5%	21.0%	41.6%	11.9%	100.0%	61.0%	18.9%	19.1%	0.9%	100.0%

Source: American Community Survey (2012-2016); ESRI; Urban Decision Group; Bowen National Research

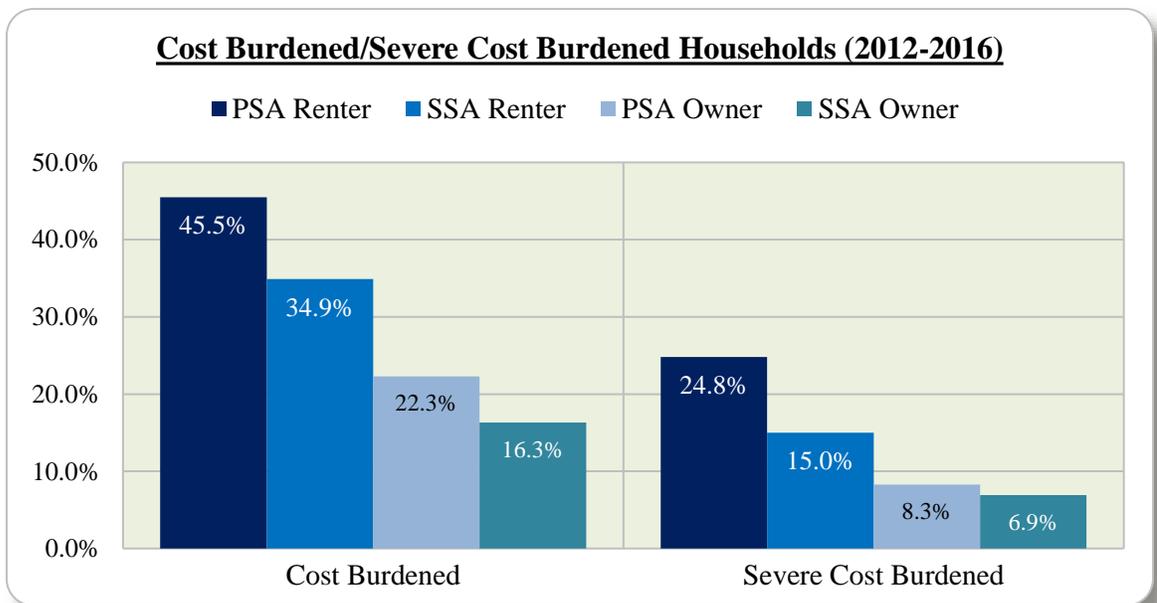
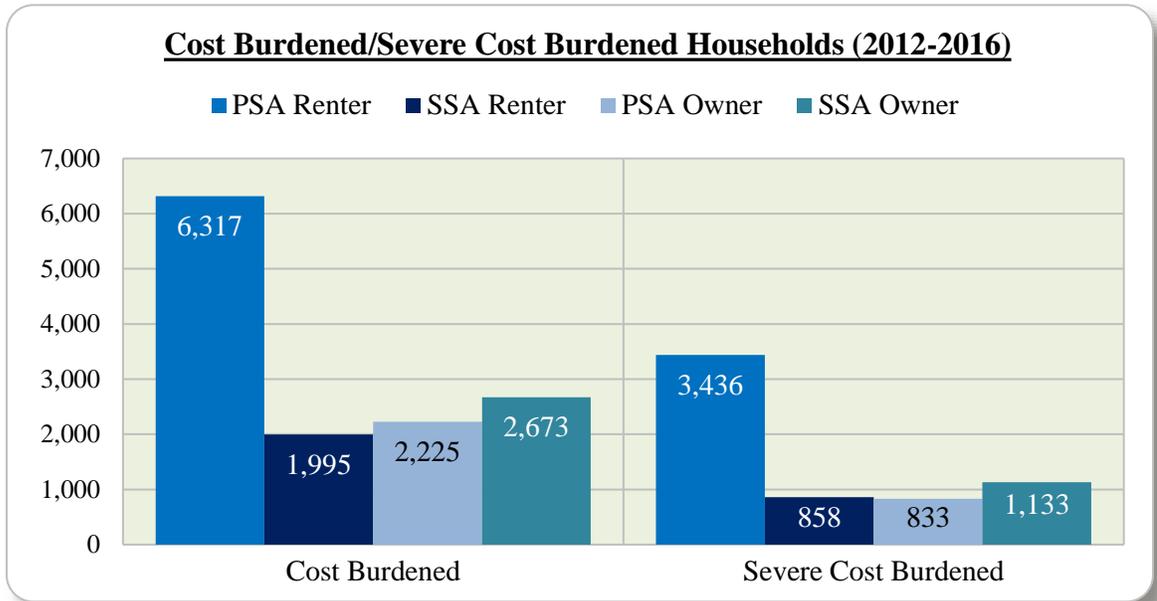
An estimated 45.5% of *renter*-occupied households in the PSA are paying more than 30% of their income towards rent. This is a noticeably higher share of rent burdened households than the SSA (34.9%) but slightly higher when compared with the state of Kentucky (41.7%). With nearly half of all renters in the PSA paying a disproportionately high share of their income towards rents, it is clear that many renter households in the PSA are likely struggling to meet their housing costs. The *homeowner* housing cost burdened challenges for PSA homeowners are less pronounced at 22.3%, which is slightly higher than the SSA (16.3%) and the state average (19.1%).

Severe cost burdened households are considered as those paying over 50% of their income towards housing costs. The following table illustrates the severe cost burdened households in the various study areas.

County	Cost Burdened				Severe Cost Burdened			
	Renter		Owner		Renter		Owner	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
PSA	6,317	45.5%	2,225	22.3%	3,436	24.8%	833	8.3%
SSA	1,995	34.9%	2,673	16.3%	858	15.0%	1,133	6.9%
Combined (PSA & SSA)	8,312	42.4%	4,898	18.6%	4,294	21.9%	1,966	7.5%
Kentucky	237,142	41.6%	219,639	19.1%	119,546	21.0%	86,628	7.5%

Source: 2012-2016 American Community Survey

Among PSA's *renter* households, a total of 3,436, or 24.8%, are *severe* cost burdened, while 15.0% are severe cost burdened in the surrounding SSA. Within Kentucky, this ratio is 21.0%. The share of severe cost burden *owner* households is 8.3% in the county, which is slightly higher than the SSA (6.9%) and the state (7.5%).



The table below summarizes the distribution of available for-sale residential units by *price point* for the PSA:

PSA – Bowling Green, KY			
Available For-Sale Housing by Price (As of December 20, 2018)			
Sale Price	Number Available	Percent of Supply	Average Days on Market
Up to \$99,999	11	5.9%	121
\$100,000 to \$149,999	14	7.5%	101
\$150,000 to \$199,999	37	19.8%	78
\$200,000 to \$249,999	41	21.9%	92
\$250,000 to \$299,999	22	11.8%	66
\$300,000+	62	33.2%	142
Total	187	100.0%	105

Source: Real Estate Information Services, Inc.

SSA – Bowling Green, KY			
Available For-Sale Housing by Price (As of December 20, 2018)			
Sale Price	Number Available	Percent of Supply	Average Days on Market
Up to \$99,999	5	1.3%	106
\$100,000 to \$149,999	23	5.9%	86
\$150,000 to \$199,999	65	16.6%	109
\$200,000 to \$249,999	64	16.4%	128
\$250,000 to \$299,999	72	18.4%	106
\$300,000+	162	41.4%	125
Total	391	100.0%	117

Source: Real Estate Information Services, Inc.

The largest share of available homes in the PSA are priced at \$300,000 or higher. These higher price homes total 62 units and represent one-third of the available supply. The market has only 25 units priced under \$150,000, representing just 13.4% of the available supply. The limited supply of product priced under \$150,000 may make it difficult for low-income households, including first-time homebuyers, to find affordable housing. The available inventory in the SSA is also more heavily weighted towards product priced at \$300,000 or higher, as this segment represents 41.4% of the SSA's available inventory. Additionally, lower income households seeking product under \$150,000 in the SSA will have limited choices, as there are only 28 such homes in the broader SSA.

Monthly Rent

The following summarizes the Fair Market Rents, High HOME rents, and Low HOME rents for the Bowling Green, KY HUD Metro FMR Area:

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$581	\$612	\$777	\$1,054	\$1,327
High HOME Rent	\$581	\$612	\$777	\$1,054	\$1,225
Low HOME Rent	\$542	\$581	\$697	\$806	\$900

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

As previously stated, the subsidized Tax Credit units within the PSA are 100.0% occupied. The government-subsidized units are 100.0% occupied within both the PSA and SSA. All of the subsidized projects have wait lists, with as many as 57 households on a wait list or having waits as long as eight months. There's strong demand for more tax credit and subsidized housing.

PSA (Bowling Green)				
Project Type	Projects	Total Units	Vacant Units	Occupancy
Market-rate	53	4,965	438	91.2%
Market-rate/Government-Subsidized	2	168	6	96.4%
Tax Credit	12	389	0	100.0%
Tax Credit/Government-Subsidized	1	33	0	100.0%
Government-Subsidized	9	998	0	100.0%
Total	77	6,553	444	93.2%

An estimated 45.5% of *renter*-occupied households in the PSA are paying more than 30% of their income towards rent. This is a noticeably higher share of rent burdened households than the SSA (34.9%) but slightly higher when compared with the state of Kentucky (41.7%). With nearly half of all renters in the PSA paying a disproportionately high share of their income towards rents, it is clear that many renter households in the PSA are likely struggling to meet their housing costs. The lack of affordable rentals in the Bowling Green market has likely contributed to the number of households considered to be cost burdened or severe cost burdened.

Occupied Housing by Percent of Income Paid Towards Rent											
		Renter					Owner				
		< 20%	20%-30%	Above 30%	Unknown	Total	< 20%	20%-30%	Above 30%	Unknown	Total
PSA	Number	3,176	3,337	6,317	1,047	13,877	5,706	1,990	2,225	78	9,999
	%	22.9%	24.0%	45.5%	7.5%	100.0%	57.1%	19.9%	22.3%	0.8%	100.0%
SSA	Number	1,740	1,389	1,995	596	5,720	10,209	3,461	2,673	35	16,378
	%	30.4%	24.3%	34.9%	10.4%	100.0%	62.3%	21.1%	16.3%	0.2%	100.0%
Kentucky	Number	145,445	119,886	237,142	67,841	570,314	700,450	217,367	219,639	10,447	1,147,903
	%	25.5%	21.0%	41.6%	11.9%	100.0%	61.0%	18.9%	19.1%	0.9%	100.0%

How is affordability of housing likely to change considering changes to home values and/or rents?

Given the high occupancy rates of rentals and limited available supply of housing priced under \$250,000, high demand will likely force rents and housing prices to increase. All of the rental and for-sale product being built and planned for the market appears to be serving the higher income segments, so these high-end products may not see significant increase. Conversely, housing affordable to low-income households will likely continue to decrease, placing further pressure on low-income households.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

As mentioned above, median rents for market-rate units in the PSA (Bowling Green) are around \$650 for a typical one-bedroom unit, around \$800 for a typical two-bedroom unit, and around \$1,000 for a typical three-bedroom unit. The Fair Market/ Home rents are around \$600 for a one-bedroom, around \$700-\$800 for a two-bedroom, and around \$1,000 for a three-bedroom.

Discussion

Fair Market Rents and HOME rents are in-line with each other when just factoring the rent costs. However, HOME rents must also include the utility costs as well, which create an approximately \$100 gap in the Fair Market and HOME rents. Adding to the issue, many of the structures are older and lack the energy efficiencies seen in modern facilities, which also drives up the energy costs. The City's Housing Choice Voucher program bases its payment standard on comparable rents and HUD's Fair Market Rents, which sometimes makes it difficult for tenants to locate units based on costs.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

As part of the housing study, 90 multifamily rental housing projects within Warren County were surveyed. A total of 77 of these projects containing a total of 6,553 units were within the PSA (Bowling Green). This survey was conducted to establish the overall strength of the rental market and to identify potential challenges and opportunities in the market.

Condition of Units

Representatives of Bowen National Research personally visited the surveyed rental projects within the overall city and rated the exterior quality of each property. Bowen rated each property surveyed on a scale of "A" (highest) through "F" (lowest). All properties were rated based on quality and overall appearance (i.e. aesthetic appeal, building appearance, landscaping and grounds appearance). The following is a distribution of the surveyed market-rate supply by quality rating.

PSA (Bowling Green)								
Quality Rate	Market-rate Properties			Median Net Rent				
	Projects	Total Units	Vacancy Rate	Studio	One-Br.	Two-Br.	Three-Br.	Four+-Br.
A	2	98	73.5%	-	\$905	\$1,005	-	-
A-	3	130	20.0%	-	\$825	\$1,025	\$1,333	-
B+	13	1,219	8.1%	-	\$699	\$925	\$1,647	\$1,540
B	18	2,410	6.6%	\$699	\$649	\$799	\$1,212	\$1,596
B-	3	274	2.6%	\$490	\$595	\$680	\$780	\$770
C+	9	611	3.8%	\$515	\$585	\$815	\$859	-
C	3	228	1.3%	\$480	\$595	\$685	\$799	-
C-	4	99	6.1%	-	\$599	\$625	-	-

The majority of the surveyed market-rate supply in the PSA consists of product with a "B" quality rating, with a notable amount of "B+" quality product. Vacancies are highest among the highest quality levels. This appears to be attributed to the several higher-quality market-rate projects built and opened in the market in 2018 that are still in their initial lease-up phase. Given that vacancies are low among lower quality product indicates that demand is strong regardless of the quality of housing. It is worth pointing out that median rents are appreciably higher for the highest rated properties (generally with rating of A- or better).

Among the 14 government-subsidized multifamily projects identified and surveyed, five are Public Housing projects. These Public Housing projects are summarized in the following table:

Property Name	Year Built	Total Units	Occupancy Rate	Program Type	Quality Rating
Angora Court	1972	90	100.0%	Public Housing (General Occupancy)	C+
Bryant Way	1982	100	100.0%	Public Housing (General Occupancy)	C-
Gordon Avenue	1972	148	100.0%	Public Housing (General Occupancy)	B-
Phenix Place	1979	68	100.0%	Public Housing (General Occupancy)	B
Summit View	1966	189	100.0%	Public Housing (General Occupancy)	C

Source: Property Management; Bowen National Research

These projects are also among some of the lower quality properties surveyed in the area, with most projects rated C+ or lower. Despite the age and quality of some of the Public Housing units, as well as the generally small unit sizes (square footages) and modest amenity packages, demand for housing serving low-income households is strong.

Below is detailed data from HUD’s IDIS system for Owner-Occupied and Renter-Occupied Condition of Units. The data comes from ACS and isn’t up to date as its dated 2009 – 2013.

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,995	22%	6,415	45%
With two selected Conditions	30	0%	520	4%
With three selected Conditions	0	0%	4	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	6,950	77%	7,300	51%
Total	8,975	99%	14,239	100%

Table 19 - Condition of Units

Data Source: 2009-2013 ACS

Year Unit Built

Based on ACS data (the latest data available), the following is a distribution of all *renter*-occupied housing units in each study area by year of construction.

		Renter-Occupied Housing by Year Built								
		2014 to 2016	2010 to 2013	2000 to 2009	1990 to 1999	1980 to 1989	1970 to 1979	1950 to 1969	1949 or Earlier	Total
PSA	Number	16	520	2,649	2,422	1,380	2,592	2,718	1,579	13,876
	%	0.1%	3.7%	19.1%	17.5%	9.9%	18.7%	19.6%	11.4%	100.0%
SSA	Number	0	444	1,240	1,432	870	866	512	357	5,721
	%	0.0%	7.8%	21.7%	25.0%	15.2%	15.1%	8.9%	6.2%	100.0%
Combined (PSA & SSA)	Number	16	964	3,889	3,854	2,250	3,458	3,230	1,936	19,597
	%	0.1%	4.9%	19.8%	19.7%	11.5%	17.6%	16.5%	9.9%	100.0%
Kentucky	Number	1,875	13,752	69,198	86,880	81,854	107,089	118,892	90,774	570,314
	%	0.3%	2.4%	12.1%	15.2%	14.4%	18.8%	20.8%	15.9%	100.0%

Source: American Community Survey (2012-2016); ESRI; Urban Decision Group; Bowen National Research

As evidenced by the table above, the largest share (19.6%) of occupied *rental* housing supply in the PSA was built between 1950 and 1969. A nearly equal share (19.1%) of the existing supply was built between 2000 and 2009, while just over 17% of the rental supply was built between 1990 and 1999. Based on this analysis, the PSA has a good mix of rental product by age. The shares of rental product in the surrounding SSA demonstrate slightly more modern product. It should be pointed out that the preceding table likely under-reports the number of rental units built since 2010 in part because the data only reflects through 2016. Based on multifamily residential building permit data for the PSA, there have been more than 3,000 multifamily residential units permitted in the market since 2010. While not all of these units are rentals, they still indicate that the market has introduced a large number of rental units since 2010.

The following is a distribution of all *owner*-occupied housing units in each study area by year of construction.

		Owner-Occupied Housing by Year Built								
		2014 to 2016	2010 to 2013	2000 to 2009	1990 to 1999	1980 to 1989	1970 to 1979	1950 to 1969	1949 or Earlier	Total
PSA	Number	25	194	1,725	1,592	1,400	1,545	2,296	1,222	9,999
	%	0.3%	1.9%	17.3%	15.9%	14.0%	15.5%	23.0%	12.2%	100.0%
SSA	Number	86	1,035	4,086	4,185	2,140	2,540	1,358	948	16,378
	%	0.5%	6.3%	24.9%	25.6%	13.1%	15.5%	8.3%	5.8%	100.0%
Combined (PSA & SSA)	Number	111	1,229	5,811	5,777	3,540	4,085	3,654	2,170	26,377
	%	0.4%	4.7%	22.0%	21.9%	13.4%	15.5%	13.9%	8.2%	100.0%
Kentucky	Number	3,633	25,503	199,349	216,353	138,364	183,119	233,188	148,394	1,147,903
	%	0.3%	2.2%	17.4%	18.8%	12.1%	16.0%	20.3%	12.9%	100.0%

Source: American Community Survey (2012-2016); ESRI; Urban Decision Group; Bowen National Research

As reported by ACS, the largest share (23.0%) of the owner-occupied housing stock in the PSA was constructed between 1950 and 1969. The ACS data also indicates that nearly 20% of the owner-occupied housing stock in the PSA was constructed since 2000. Based on this analysis, the PSA has a good mix of older and newer owner-occupied housing stock. As was the case with rental housing, we believe the preceding table underreports the amount of owner-occupied housing developed in the PSA since 2010. There have been nearly 1,100 single-family home building permits issued in the PSA since 2010, which is a more accurate reflection of owner-occupied residential development in the PSA in recent years.

Risk of Lead-Based Paint Hazard

Lead-based paint was legal prior to 1978. While the city does not track the number of homes that have lead-based paint, a typical assessment of the prominence of homes with lead-based paint includes determining the number of homes built prior to 1980 using secondary data sources. The following table summarizes homes that are at risk for lead-based paint hazards for Bowling Green.

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	4,760	53%	6,650	47%
Housing Units build before 1980 with children present	2,044	23%	629	4%

Data Source: 2009-2013 ACS (Total Units) 2009-2013 CHAS (Units with Children present)

More than 11,000 housing units in Bowling Green were built prior to 1980 and are at risk of having lead-based paint hazards. Over 2,600 of these homes are reported to have children present. As such, lead-based paint testing and mitigation are important issues that should be addressed in the community.

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	117	0	117
Abandoned Vacant Units	19	23	42
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 20 - Vacant Units

Data Source Comments:

Need for Owner and Rental Rehabilitation

Based on the data above there is a need for rehab for both owner and rental units. Approximately three quarters of the owner occupied units have no selected conditions. One could assume that the other twenty-five percent of the units that do have a selected condition are located in the urban core of Bowling Green where homes tend to be older and the owners do not have the resources to make necessary improvements. As part of the first consolidated plan the City developed a homeowner rehab program to make necessary improvements to homes. Through the program the City rehabbed 24 homes. As part of the Neighborhood Improvements Program the City has an exterior property improvements program that addresses around 80-100 properties over a 1-2-year period. This program is available for home owners and renters, with landlords required to provide matching funds. The City has also allocated funds for new affordable housing opportunities and owner and renter rehabilitation are both eligible activities.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Based on the available data, staff believes that there are approximately 11,410 housing units with Lead Based Paint. These units would have been built before 1980 and we assume that lead is present in some form in these units. Of these, 47% or 6,650 are considered to be rental units and the remaining 53% are owner occupied. Of the total number housing units available, it is believed that approximately 50% have the presence of lead paint, based on year constructed. The latest (2018) LMI estimate from HUD for Bowling Green is 55%. Using this latest there's an estimated minimum of 6,276 houses with lead based paint occupied by LMI persons. Given that the City's oldest housing stock is located in our lowest income areas, staff estimates the number of LMI persons occupying houses with lead based paint is considerably higher.

Discussion

Lead paint affects children at a much higher rate and the table above breaks out the number of units built before 1980 with and without children. The number of owner occupied units built before 1980 is 4,760, but only 23% of those have children present. However, in renter occupied units, there are 6,650 units built before 1980 and only have 4% with children present.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The data below is provided by the HUD PIH Information Center (PIC). Local data for the Bowling Green Housing Division reveals a total of 616 tenant based vouchers. Special Purpose Vouchers are as followed: 10 Veterans Affairs Supportive Housing, 50 Disabled, 7 Tenant Protection, and 17 Home Ownership.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Tenant Protection	Disabled *
# of units vouchers available			598	616	17	616	10	7	50
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 21 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Among the 14 government-subsidized multifamily projects identified and surveyed, five are Public Housing projects. These Public Housing projects are summarized in the following table:

Property Name	Year Built	Total Units	Occupancy Rate	Program Type	Quality Rating
Angora Court	1972	90	100.0%	Public Housing (General Occupancy)	C+
Bryant Way	1982	100	100.0%	Public Housing (General Occupancy)	C-
Gordon Avenue	1972	148	100.0%	Public Housing (General Occupancy)	B-
Phenix Place	1979	68	100.0%	Public Housing (General Occupancy)	B
Summit View	1966	189	100.0%	Public Housing (General Occupancy)	C

Source: Property Management; Bowen National Research

The five Public Housing projects have a total of 595 units, all of which are occupied. According to management, these projects have an 8-month long wait list for available units. As such, there is clear pent-up demand for Public Housing. These projects are among the oldest multifamily projects surveyed in the Bowling Green area, having been built between 1966 and 1982. These projects are also among some of the lower quality properties surveyed in the area, with most projects rated C+ or lower. Despite the age and quality of some of the Public Housing units, as well as the generally small unit sizes (square footages) and modest amenity packages, demand for housing serving low-income households is strong.

It's important to note that the above data was based on external surveys. Discussion with housing authority staff and recent HUD data below provide a different perspective. The Housing Authority of Bowling Green maintains and invests in their properties annually. Summit View is about to receive exterior rehabilitation in 2019. Gordon Avenue received interior and exterior rehabilitation in 2003. Bryant Way has received a number of exterior improvements over the past several years. Angora Court has received several interior and exterior improvements in prior years. Phenix Place has undergone major interior and exterior renovations in the early 2000s. In 2019 Angora Court, Bryant Way, and Phenix are all scheduled to receive door replacements.

The City's Housing Choice Voucher Program is tenant based, so the tenant chooses where they want to live, provided that the landlord will accept the voucher. By having a tenant based program, the City does not own or maintain any housing units; that burden is placed on private property owners.

Public Housing Condition

Public Housing Development	Average Inspection Score
Bryant Way-KY-063000002	94
Summitt View Homes-KY063000001	95

Table 22 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The HABG still has some original public housing units that were built with concrete block walls. The Housing authority would like to cover the walls with sheetrock for a less institutional feel, but funds for this type of project have been very limited. As mentioned above several of the housing authority's properties have received external and internal improvements over the years and several of the properties are scheduled for exterior rehabilitation in 2019.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The local housing authority is very active in providing services to its clients to provide them with an opportunity to improve their living environment. A listing of the services is provided below:

- Family Self Sufficiency
- After School Learning Center
- Home Ownership counseling and classes
- Affordable Homes for sale
- A Mobile Grocery with 18 Stops
- Job Training programs
- Food bank
- Clothing bank
- Senior and Disabled services
- Library
- Greenhouse
- Head Start center
- Land for Garden Plots
- Assistance to help residents create smaller gardens next to their home

Discussion:

Previously the City funded in partnership with the Western Kentucky University Small Business Development Center to house a small business program at the housing authority. Additionally the City once used a portion of its CDBG allocation to fund an expansion of the Housing Authority's Phenix Place Early Learning Center to allow for additional students to receive after school assistance and the creation of separate restroom facilities.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	118	0	3	55	0
Households with Only Adults	0	0	0	0	44
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 23 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Agencies that provide shelter to homeless persons also provide referral services. Hotel Inc. and BRASS will provide financial literacy training to residents of their programs to increase the client's ability to live independently. Salvation Army will provide referrals to agencies that provide health, mental health and employment services so that all persons are provided the opportunity to receive services. Additionally, Hotel, Inc. provides outreach services to unsheltered homeless; this is an opportunity to provide service and referrals to other agencies for mainstream services.

LifeSkills provides services to individuals who were formerly homeless with mental illness and/or substance use who were formerly homeless. Lifeskills PATH Program provides outreach to individuals who have mental illness and are homeless or at-risk of homelessness.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The CoC for the area in which Bowling Green is located identified the following existing facilities and services to assist homeless persons and families with children:

Emergency and Transitional Shelters

- Barren River Area Safe Space, Inc. (BRASS) provides 27 beds for victims of domestic violence, crisis counseling, advocacy services, permanent housing units, economic empowerment program, food pantry, and emergency assistance.

- Phoenix House- provides 19 beds for women and 12 beds for their children, substance abuse treatment and case management and referrals, mandatory drug testing, budgeting and counseling services and a clothing bank.

- Salvation Army- provides 60 beds of shelter for men, women and children; soup kitchen; utility assistance; food boxes and a thrift store.

- LifeSkills, Inc.- provides mental health services, permanent housing and transitional housing, tenant based rental assistance for homeless persons with disabilities, emergency assistance to prevent homelessness

- HOTEL, Inc.- food assistance, transitional housing, homeless outreach, rent and utility assistance, showers, and computers.

Emergency Assistance

- Bowling Green/Warren County Welfare Center- provides food, clothing, start of school assistance, rent and utility assistance, and prescription assistance.

- HOTEL, Inc.-See Above.

- Salvation Army- See Above.

- Holy Spirit Catholic Church/St. Vincent de Paul- provides food and clothing assistance, financial assistance, utility assistance, medical assistance and household items.

Medical and Mental Health Services

- Matthew 25 Fund- provides comprehensive care for HIV/AIDS patients including medical care, case management, support services, and housing programs.

- Heartland Cares- provides primary care for individuals living with HIV/AIDS and assistance with housing, utilities, food, transportation and medication for individuals living with HIV/AIDS

-LifeSkills – See Above.

-Park Place Recovery Center – mental health services, development services, addiction services, and therapy.

Housing Case Management

- Community Action of Southern KY, Inc (CASK).- includes assistance with securing and coordinating services and benefits, providing information and referrals, developing individualized housing service plans, child care, education assistance, employment assistance, housing counseling, assistance with food, life skills training, outpatient health, outreach services, transportation, and utility deposits in conjunction with six months of case management.

BRASS – See Above.

LifeSkills – See Above.

Educational Assistance

- Adult Education for Homeless CASK- provides education and outreach services.

Mortgage and Credit Counseling

Apprisen- mortgage delinquency and foreclosure prevention and reverse mortgage counseling.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

As stated above, currently supportive services for disabled adults are provided by a few agencies. The City of Bowling Green Parks and Recreation Department's Special Populations Division operates several programs including the local Special Olympics programs to allow disabled adults the opportunity to engage in sporting activities. Community Action of Southern KY operates a senior center and delivers meals to income qualified residents. The local hospital operates an adult day care facility for adults with disabilities both physical and developmental. Lifeskills, Inc. operates residential and non-residential programs for adults with developmental disabilities. Hope House has a 12 month addiction recovery transitional housing program for men exiting incarceration. House House is also in the process of building a new facility to house 27 women. Men's Addiction Recovery Campus (MARC) is a six month addiction recovery transitional housing program that assists people in moving toward personal accountability, self activation and empowerment for reentry into relationships, work and community.

From the housing study stakeholders were asked to provide ideas or suggestions on ways to address the needs of the homeless population in Bowling Green. Responses included: More rental housing serving this population, increased acceptance of landlords that accept vouchers, develop housing near public transportation, establish a homeless council within government that includes homeless/former homeless individuals, have shared housing for homeless with supportive services, consider dormitory style housing as an alternative, invest in infrastructure that address issues (wages, substance abuse, mental illness, job retention, etc.) that lead to homelessness, support structured work environments, increase case management services, provide emergency shelters for families, support homeless service providers through funding, provide greater transportation services, construct a homeless shelter, development housing solutions that lead to permanent solutions, and support faith-based efforts to help motivate individuals to improve their lives.

A breakdown of housing needs is detailed below for seniors and disabled persons.

Seniors Age 65 and Older

Like much of the U.S., the PSA (Bowling Green) has a very large and growing number of seniors, many with unique housing needs. The housing study evaluated key population and household data and trends, as well as household income data as it relates to the area’s senior population.

The following tables compare the total senior population and households within the PSA for 2010, 2018 and 2023:

Year	Seniors Age 65+			
	Population		Households	
	Number	Percent*	Number	Percent*
2010	6,382	10.8%	4,406	19.1%
2018	8,527	12.8%	5,586	21.3%
2023	10,098	14.2%	6,562	23.1%
Change 2018-2023	1,571	18.4%	976	14.9%

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

*Percent of seniors compared to the overall market

It is projected between 2018 and 2023 that the PSA’s senior population will increase by 1,571 (18.4%) and the number of senior households will grow by 976 (14.9%). This is significant growth that will add to the demand for senior-oriented housing, including housing that will enable senior home owners to downsize into smaller, more maintenance-free housing.

The distribution of seniors by tenure for the PSA is shown in the following table:

Tenure	Seniors Age 65+					
	2010 (Census)		2018 (Estimated)		2023 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	3,280	74.4%	3,764	67.4%	4,104	62.5%
Renter-Occupied	1,126	25.6%	1,824	32.6%	2,458	37.5%
Total	4,406	100.0%	5,588	100.0%	6,562	100.0%

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

While the number of both owner- and renter-occupied senior households have been growing since 2010, renter-occupied households has outpaced owner-occupied households during these past eight years. It is projected, between 2018 and 2023 that the number of senior renter households will increase by 634 (34.8%), while owner-occupied senior households are expected to increase by 340 (9.0%). As such, the need for both rental and for-sale product that meets the needs of seniors is expected to increase over the next several years.

The distribution of senior households by annual income level for the PSA is shown in the table on the following page. Data is presented for three points in time: 2010, 2018 and 2023.

Senior Households Age 65+		
2010 Census	2018 (Estimated)	2023 (Projected)

Household Income	Number	Percent	Number	Percent	Number	Percent
\$0-\$10,000	422	9.6%	444	7.9%	523	8.0%
\$10,000-\$20,000	1,141	25.9%	1,175	21.0%	1,445	22.0%
\$20,000-\$30,000	756	17.2%	916	16.4%	1,059	16.1%
\$30,000-\$40,000	515	11.7%	600	10.7%	654	10.0%
\$40,000-\$50,000	427	9.7%	499	8.9%	552	8.4%
\$50,000-\$60,000	274	6.2%	465	8.3%	577	8.8%
\$60,000-\$75,000	239	5.4%	338	6.0%	364	5.5%
\$75,000-\$100,000	236	5.4%	470	8.4%	566	8.6%
\$100,000-\$125,000	203	4.6%	329	5.9%	418	6.4%
\$125,000-\$150,000	87	2.0%	80	1.4%	86	1.3%
\$150,000-\$200,000	57	1.3%	115	2.1%	141	2.1%
\$200,000+	49	1.1%	157	2.8%	177	2.7%
TOTAL	4,406	100.0%	5,588	100.0%	6,562	100.0%
Median Household Income	\$28,466		\$34,317		\$33,884	

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

In 2018, most of the senior households in the PSA have incomes between \$10,000 and \$20,000, representing 21.0% of all senior households. The next greatest share of senior households is among those earning between \$20,000 and \$30,000, representing 16.4% of the senior households. More than half (56.0%) of all senior households in the market have annual incomes below \$40,000. It is projected between 2018 and 2023 that the greatest growth by income will occur among senior households earning between \$10,000 and \$20,000, which are expected to increase by 270 households or by 23.0%. The next greatest projected increase is among households earning between \$20,000 and \$30,000, which are projected to increase by 143 households or by 15.6%. This growth among lower income senior households stresses the importance of affordable housing in the PSA.

Based on the housing study's survey of area housing alternatives, there were nine multifamily apartment properties surveyed in the market that offer age-restricted units. These units serve lower-income households, as they operate either under the Tax Credit program or with a government-subsidy. These projects are 100% and have long wait lists. As such, there is pent-up demand for affordable rentals for seniors.

Persons with Physical or Mental Disabilities

According to the American Community Survey 2013-2017 Five-Year Estimates, there are 9,731 people in the PSA (Bowling Green) that report having a disability. This represents 15.4% of the city's population. The following table summarizes the distribution of persons with a disability by age group for the PSA.

Subject	Bowling Green, Kentucky	
	Total	With a disability

	Estimate	Number	Percent
Total civilian noninstitutionalized population	63,045	9,731	15.4%
AGE			
Under 5 years	3,704	0	0.0%
5 to 17 years	9,843	1,037	10.5%
18 to 34 years	24,614	1,764	7.2%
35 to 64 years	18,114	3,984	22.0%
65 to 74 years	3,815	1,319	34.6%
75 years and over	2,955	1,627	55.1%

ACS 2013-2017 Five-Year Estimates

As expected, the disability rate by age among the adult population increases among the older adult populations, with more than half (55.1%) of the seniors age 75 and older having one or more disabilities. With nearly 10,000 people in the city with a disability, housing that can accommodate the special needs of the disabled population should be an important consideration in future housing development/rehabilitation decisions within the city.

To better understand the disabled population in the market, provided below is a distribution of population within the PSA by *disability type* in the following table:

Disability Type	Bowling Green, KY	
	With a disability	
	Number	Percent
With a hearing difficulty	2,304	3.7%
With a vision difficulty	1,448	2.3%
With a cognitive difficulty	4,530	7.6%
With an ambulatory difficulty	4,618	7.8%
With a self-care difficulty	1,875	3.2%
With an independent living difficulty	3,248	6.60%

ACS 2013-2017 Five-Year Estimates

According to the American Community Survey 2013-2017 Five-Year estimates, of the civilian non-institutionalized population that reported one or more disabilities, the most frequently cited disabilities are ambulatory (7.8%) and cognitive (7.6%) disabilities, with a notable share (6.6%) of the population having an independent living difficulty. It is important to note that respondents to the ACS survey may report more than one type of disability, therefore the individual counts of persons with individual disabilities exceeds the total number of disabled persons in the city. Regardless, with more than 4,500 people in the PSA having some level of physical and/or mental disability, housing product that provides housing designs, features and supportive services that serve these special needs populations are an important component to the city's housing needs.

LifeSkills, Inc. is a private, nonprofit corporation that provides services and facilities to persons with intellectual disabilities, mental health and addiction issues within the Kentucky counties of Allen, Barren, Butler, Edmonson, Hart, Logan, Metcalfe, Monroe, Simpson, and Warren.

The following statistics were provided by LifeSkills as they relate to persons with mental health and/or substance abuse issues in Warren County:

- LifeSkills, Inc. in Warren County has 2,231 active cases of clients with mental health issues at this time.
- LifeSkills, Inc. Supported Housing Programs currently serves 33 households in Warren County with mental illness and/or substance use who were formerly homeless.
- LifeSkills, Inc. PATH Program provided outreach last year to nearly 75 households, mostly in Warren County, who have mental illness and are homeless or at-risk of homelessness.

In addition to the housing provided by LifeSkills, some government-subsidized units in the PSA (Bowling Green) and SSA (balance of Warren County) have units set aside for persons with disabilities or who suffer from substance abuse recovery and homelessness. However, these are few in number and do not adequately serve the overall needs of the area's residents.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Lifeskills, Inc. is the primary provider of adults and children services for persons with mental issues. Their programs are provided through case management and outpatient care facilities. At this time, staff is unaware of any agencies providing residential care for persons with mental issues, outside of addiction recovery.

Bowling Green is home to four inpatient physical rehabilitation facilities focusing on returning adults to at home care. Generally, these services are provided post operation and last from one to four weeks. The facilities provide a wide range of services with varying costs.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Through the Economic Justice Institute previously funded by the City's Community Development Block Grant program, Barren River Area Safe Space provides several economic empowering programs including, but not limited to, financial literacy. BRASS provides a multiple other supportive services including counseling, advocacy, and feeding programs.

A partner of the City for a number of years, HOTEL Inc.'s food pantry is one of supportive services offered which provides nutritionally balanced and seasonal local foods. The agency also has Drop-In Centers that has housing navigators, mail service, phone messages, computers, showers, and laundry. To help those living on the streets to live healthier lives, HOTEL Inc.'s

also has a street medicine program that assists clients with obtaining medical insurance, finding a doctor, making appointments and providing transportation when needed.

Hope House's services include a transitional housing program for men struggling with substance abuse, and a new women's program coming online in 2019. Supportive services include advocacy, jobs training, financial literacy, parenting, work shuttle, and driver training programs.

Through the City of Bowling Green's Special Population Division of the Parks and Recreation Department, several grant programs have allowed them to expand their adaptive sports programming to veterans and non-veterans in the community. Wheelchair tennis and basketball are among the several programs currently being offered to provide supportive recreational services.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The City of Bowling Green is not a consortia grantee.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Previously the City adopted a local ordinance that allowed the NCS department to waive building permit fees to non-profits building single family housing. This allows the local providers to pass along the savings to the home buyer and reduce the overall cost of construction. The City has donated numerous lots that were acquired through tax foreclosure or condemnation to local housing partners. When there are master commissioners sales of tax foreclosed properties the City continues to make these partners aware when there are purchase opportunities. For example, the City has donated land to the local Habitat for Humanity to ensure that Habitat does not have to purchase land in order to construct new affordable housing. In addition to the donation of land, the City provided salvage rights to Habitat for all City demolitions, so they could remove any items that had resell or scrap value. The money earned from these projects goes to support Habitat’s mission of providing affordable housing.

Additional Text to follow narrative above

While the City does not have public policies that negatively affects affordable housing and residential development, the City has received policy-related ideas from the public on increasing opportunities for affordable housing. One idea received was to offer incentives to developers to integrate affordable housing into their developments, which would be applied to homeowner and rental opportunities. Other ideas include establishing an affordable housing trust fund and creating subsidized housing term limits with transition models for working age households, which would include supportive services. While the above affordable housing solutions are public policy decisions that aren’t a requirement under CDBG, they are at a minimum a starting point for discussion as the City continues to explore the possibilities of addressing the affordable housing challenges in our community.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The distribution of employment by industry sector for the various geographic areas studied in this report is listed below:

Economic Development Market Analysis

NAICS Group	Employment by Industry							
	PSA		SSA		Combined (PSA & SSA)		Kentucky	
	Employees	Percent	Employees	Percent	Employees	Percent	Employees	Percent
Agriculture, Forestry, Fishing & Hunting	16	0.0%	105	1.1%	121	0.2%	10,968	0.6%
Mining	39	0.1%	27	0.3%	66	0.1%	12,685	0.6%
Utilities	361	0.7%	2	0.0%	363	0.6%	10,713	0.5%
Construction	1,307	2.4%	2,086	21.4%	3,393	5.4%	82,788	4.2%
Manufacturing	8,174	15.3%	1,108	11.3%	9,282	14.7%	198,751	10.1%
Wholesale Trade	2,949	5.5%	947	9.7%	3,896	6.2%	88,598	4.5%
Retail Trade	9,281	17.3%	812	8.3%	10,093	15.9%	272,614	13.8%
Transportation & Warehousing	841	1.6%	364	3.7%	1,205	1.9%	50,144	2.5%
Information	894	1.7%	78	0.8%	972	1.5%	42,205	2.1%
Finance & Insurance	1,666	3.1%	93	1.0%	1,759	2.8%	75,052	3.8%
Real Estate & Rental & Leasing	1,203	2.2%	171	1.8%	1,374	2.2%	38,970	2.0%
Professional, Scientific & Technical Services	2,009	3.8%	181	1.9%	2,190	3.5%	99,329	5.0%
Management of Companies & Enterprises	52	0.1%	3	0.0%	55	0.1%	5,758	0.3%
Administrative, Support, Waste Management & Remediation Services	883	1.6%	201	2.1%	1,084	1.7%	46,930	2.4%
Educational Services	2,066	3.9%	1,504	15.4%	3,570	5.6%	157,875	8.0%
Health Care & Social Assistance	10,116	18.9%	367	3.8%	10,483	16.6%	319,450	16.2%
Arts, Entertainment & Recreation	845	1.6%	111	1.1%	956	1.5%	28,163	1.4%
Accommodation & Food Services	6,621	12.4%	779	8.0%	7,400	11.7%	188,049	9.5%
Other Services (Except Public Administration)	2,253	4.2%	430	4.4%	2,683	4.2%	108,570	5.5%
Public Administration	1,845	3.4%	382	3.9%	2,227	3.5%	136,744	6.9%
Non-classifiable	103	0.2%	19	0.2%	122	0.2%	2,853	0.1%
Total	53,524	100.0%	9,770	100.0%	63,294	100.0%	1,977,209	100.0%

*Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

E.P.E. - Average Employees Per Establishment

Note: Since this survey is conducted of establishments and not of residents, some employees may not live within the Site PSA. These employees, however, are included in our labor force calculations because their places of employment are located within the Site PSA.

Generally, the PSA's employment base is well balanced, with no job sector representing more than 18.9% of the city's overall employment base. Given that Health Care & Social Assistance represents the PSA's largest employment sector and is less susceptible to major economic fluctuations, this sector adds to the PSA's economic stability. The employment base in the SSA (balance of Warren County) is primarily concentrated in the Construction (21.4%), Educational Services (15.4%) and Manufacturing (11.3%) job sectors. The shares of employment for the PSA is very comparable to the state of Kentucky's averages.

Business Activity

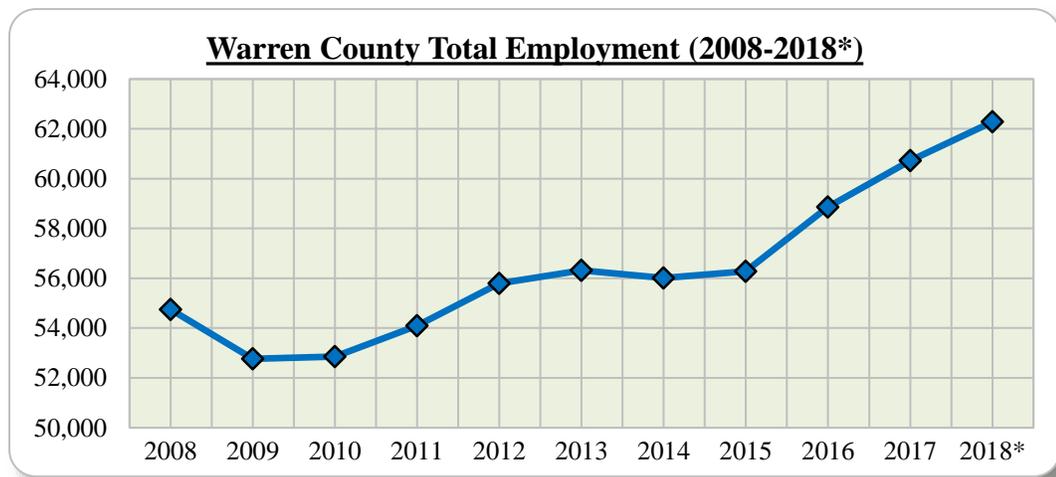
Labor Force

The required labor force data is only available at the County level. Excluding 2018, the employment base has increased by 7.8% over the past five years in Warren County, more than the state increase of 3.2%. Total employment reflects the number of employed persons who live within the county. The following illustrates the total employment base for Warren County, Kentucky and the United States.

Year	Total Employment					
	Warren County		Kentucky		United States	
	Total Number	Percent Change	Total Number	Percent Change	Total Number	Percent Change
2008	54,741	-	1,900,683	-	146,047,748	-
2009	52,766	-3.6%	1,847,126	-2.8%	140,696,560	-3.7%
2010	52,861	0.2%	1,844,650	-0.1%	140,469,139	-0.2%
2011	54,095	2.3%	1,862,928	1.0%	141,791,255	0.9%
2012	55,795	3.1%	1,891,162	1.5%	143,621,634	1.3%
2013	56,322	0.9%	1,890,879	0.0%	145,017,562	1.0%
2014	56,015	-0.5%	1,874,516	-0.9%	147,446,676	1.7%
2015	56,277	0.5%	1,872,326	-0.1%	149,733,744	1.6%
2016	58,864	4.6%	1,909,158	2.0%	152,169,822	1.6%
2017	60,724	3.2%	1,952,066	2.2%	154,577,364	1.6%
2018*	62,279	2.6%	1,978,000	1.3%	156,301,105	1.1%

Source: Department of Labor; Bureau of Labor Statistics

*Through November



*Through November

As the preceding graph illustrates, the Warren County employment base has increased by 9,419 employees since 2010, representing a significant increase of 17.8% over the past eight years.

Growth over the past two full years (2016 and 2017) has been considerably strong, increasing by an annual rate of over 3.0%. With several recent economic expansion and relocation announcements, it is expected that job growth will remain strong in the county for the foreseeable future.

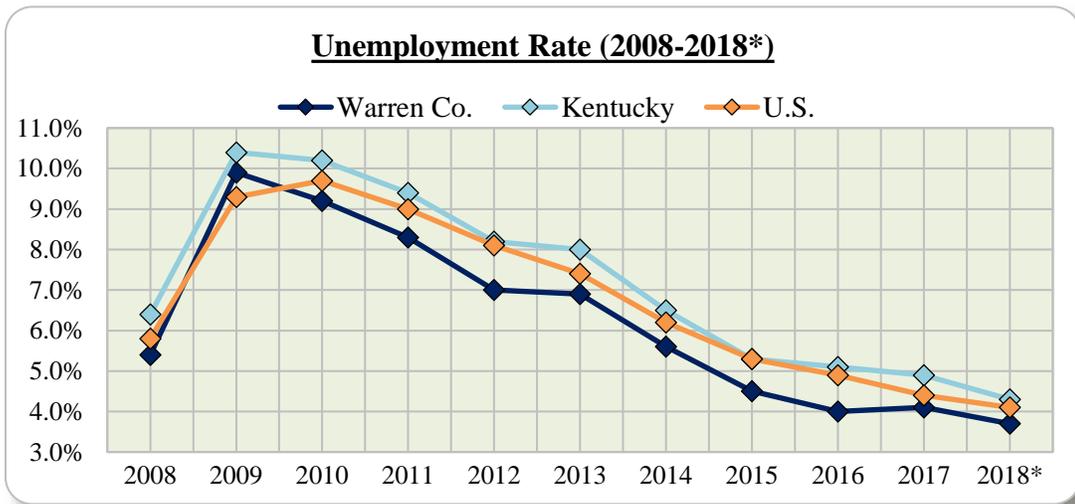
% Unemployment

Unemployment rates for Warren County, Kentucky and the United States are illustrated as follows:

Year	Unemployment Rate		
	Warren County	Kentucky	United States
2008	5.4%	6.4%	5.8%
2009	9.9%	10.4%	9.3%
2010	9.2%	10.2%	9.7%
2011	8.3%	9.4%	9.0%
2012	7.0%	8.2%	8.1%
2013	6.9%	8.0%	7.4%
2014	5.6%	6.5%	6.2%
2015	4.5%	5.3%	5.3%
2016	4.0%	5.1%	4.9%
2017	4.1%	4.9%	4.4%
2018*	3.7%	4.3%	4.1%

Source: Department of Labor, Bureau of Labor Statistics

*Through November



*Through November

Over the past decade, the highest unemployment rate in Warren County was 9.9% in 2009. Since that time, the unemployment rate in the county has declined in virtually each of the past nine years and has generally been one percentage point lower than the state average. The latest

(November 2018) unemployment rate of 3.7% within the county represents a 10-year low and is a good indication of the strength of the local job market.

Occupations by Sector	Number of People
Management, business and financial	4,825
Farming, fisheries and forestry occupations	1,115
Service	3,455
Sales and office	7,045
Construction, extraction, maintenance and repair	1,640
Production, transportation and material moving	1,940

Table 24 – Occupations by Sector

Data Source: 2009-2013 ACS

Travel Time

The following tables show two commuting pattern attributes (mode and time) for each study area:

		Commuting Mode						
		Drove Alone	Carpooled	Public Transit	Walked	Other Means	Worked at Home	Total
PSA	Number	21,252	3,814	154	1,475	369	612	27,676
	Percent	76.8%	13.8%	0.6%	5.3%	1.3%	2.2%	100.0%
SSA	Number	23,999	2,784	13	335	366	913	28,410
	Percent	84.5%	9.8%	0.0%	1.2%	1.3%	3.2%	100.0%
Combined (PSA & SSA)	Number	45,251	6,598	167	1,810	735	1,525	56,086
	Percent	80.7%	11.8%	0.3%	3.2%	1.3%	2.7%	100.0%
Kentucky	Number	1,551,679	183,154	20,408	44,888	24,897	61,603	1,886,629
	Percent	82.2%	9.7%	1.1%	2.4%	1.3%	3.3%	100.0%

Source: U.S. Census Bureau, 2012-2016 American Community

		Commuting Time						
		Less Than 15 Minutes	15 to 29 Minutes	30 to 44 Minutes	45 to 59 Minutes	60 or More Minutes	Worked at Home	Total
PSA	Number	12,937	10,102	2,179	794	1,054	612	27,678
	Percent	46.7%	36.5%	7.9%	2.9%	3.8%	2.2%	100.0%
SSA	Number	7,080	14,239	3,920	793	1,463	913	28,408
	Percent	24.9%	50.1%	13.8%	2.8%	5.1%	3.2%	100.0%
Combined (PSA & SSA)	Number	20,017	24,341	6,099	1,587	2,517	1,525	56,086
	Percent	35.7%	43.4%	10.9%	2.8%	4.5%	2.7%	100.0%
Kentucky	Number	566,990	717,365	329,899	111,483	99,289	61,603	1,886,629
	Percent	30.1%	38.0%	17.5%	5.9%	5.3%	3.3%	100.0%

Source: U.S. Census Bureau, 2012-2016 American Community

Noteworthy observations from the preceding tables follow:

- The share (76.8%) of commuters in the PSA (Bowling Green) that drive alone is lower than the surrounding SSA (balance of Warren County) and the state of Kentucky. However, 19.7% of commuters in the PSA either carpool, walk to work or take public transportation, which is higher than the SSA (11.0%) or Kentucky (13.4%). Because of the presence of WKU and the fact that the PSA has many walkable areas, it is not surprising that the PSA has more people commuting to work by means other than driving alone.
- Most PSA workers (83.2%) have a typical commute of less than 30 minutes. Meanwhile, commuters with drive times of less than 30 minutes in the surrounding SSA represent a smaller share (75.0%). Only 6.7% of PSA commuters travel more than 45 minutes to work.

The preceding analysis indicates that a high share of Bowling Green residents have relatively short commutes to employment. While a majority of PSA residents rely on their own vehicles to commute to work, the PSA has a greater share of people carpooling, walking or using public transportation to get to work than the other areas considered in this report. Clearly, this does not mean commuting is easy for all residents, that drive-times are short for everyone or that transportation costs are affordable to all people. However, it does indicate that the PSA is generally a commuter friendly city, which positively impacts the quality of life for most residents in the city and contributes to its overall appeal.

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Population by highest educational attainment for 2018 is shown below:

Population by Educational Attainment

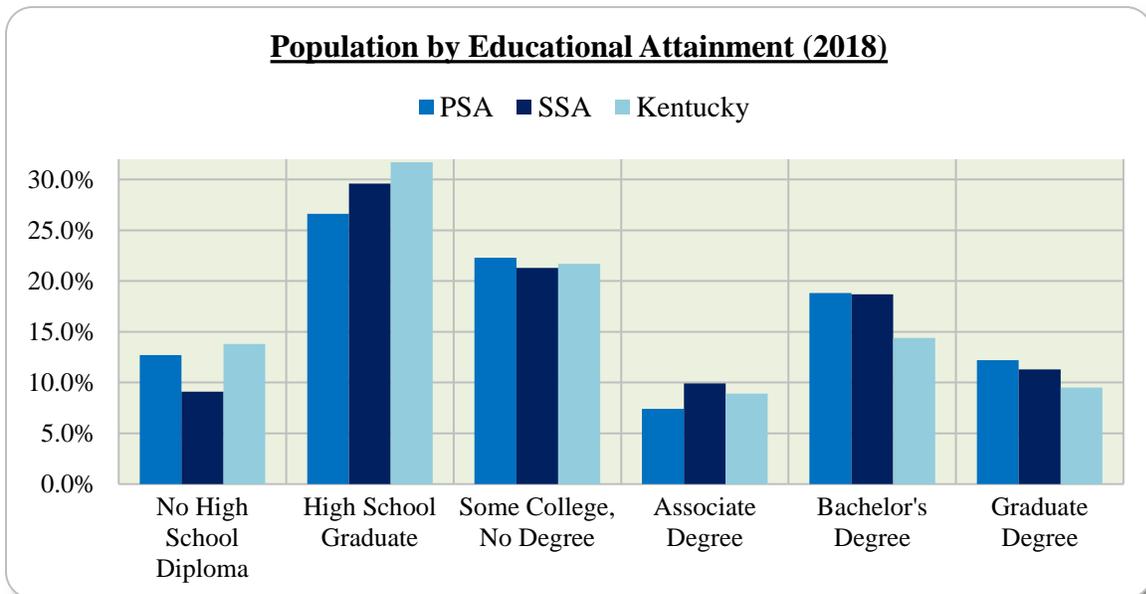
		No High School Diploma	High School Graduate	Some College, No Degree	Associate Degree	Bachelor Degree	Graduate Degree	Total
PSA	Number	5,028	10,577	8,877	2,952	7,457	4,853	39,744
	Percent	12.7%	26.6%	22.3%	7.4%	18.8%	12.2%	100.0%
SSA	Number	3,991	12,939	9,307	4,327	8,178	4,926	43,668
	Percent	9.1%	29.6%	21.3%	9.9%	18.7%	11.3%	100.0%
Combined (PSA & SSA)	Number	9,019	23,516	18,184	7,279	15,635	9,779	83,412
	Percent	10.8%	28.2%	21.8%	8.7%	18.7%	11.7%	100.0%
Kentucky	Number	433,830	996,957	681,898	281,175	451,196	297,516	3,142,572
	Percent	13.8%	31.7%	21.7%	8.9%	14.4%	9.5%	100.0%

Source: ESRI; Urban Decision Group; Bowen National Research

Noteworthy observations from the preceding table include:

- The PSA has a share (12.7%) of people without high school diplomas that is higher than the SSA (9.1%) but comparable to the Kentucky statewide share (13.8%).
- The 38.4% share of PSA residents that have received a college degree is very comparable to the SSA's share of 39.9%. These are both well above the statewide share (32.8%) of people with college degrees. These higher shares in the PSA and SSA are likely reflective of the presence of Western Kentucky University.

The following graph compares educational attainment for 2018:



Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,580	315	1,785
High school graduate (includes equivalency)	5,095	510	2,245
Some college or Associate's degree	5,675	340	1,820
Bachelor's degree or higher	6,130	195	1,075

Table 25 - Educational Attainment by Employment Status

Data Source: 2009-2013 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	350	480	600	630	880
9th to 12th grade, no diploma	695	540	475	960	550
High school graduate, GED, or alternative	3,935	2,170	2,275	3,405	2,175
Some college, no degree	8,440	2,465	1,225	2,155	1,325
Associate's degree	425	535	475	975	210
Bachelor's degree	1,080	1,735	1,075	1,870	770
Graduate or professional degree	59	860	555	1,310	935

Table 26 - Educational Attainment by Age

Data Source: 2009-2013 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	13,947
High school graduate (includes equivalency)	21,883
Some college or Associate's degree	40,351
Bachelor's degree	110,739
Graduate or professional degree	47,664

Table 27 – Median Earnings in the Past 12 Months

Data Source: 2009-2013 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Based on the data above the major employment sectors for Bowling Green are:

- Health Care & Social Assistance (18.9%)
- Retail Trade (17.3%)
- Manufacturing (15.3%)
- Accommodations & Food Services (12.4%)

Bowling Green serves as a hub for the region and is home to two regional hospitals and a four year university. Manufacturing jobs are heavily incentivized by the State and through local tax abatements. Being the regional market place Bowling Green is home to numerous restaurants, hotels and retail destinations. By having a University locally, the City has a steady supply of labor for the retail, accommodation and food establishments in Bowling Green. These four categories make up approximately 64% of the jobs in this community.

Describe the workforce and infrastructure needs of the business community:

As the economy transitions to more high tech and automation, the skills of the American worker must adapt. Bowling Green is no exception to that change. Our industries have become more and more automated to ensure that costs are controlled and consistency is maintained. The skillset of most high school graduates is not such that advanced manufacturing or high tech process are available to them. Currently there's an estimated 6,000 open employment positions in our region leaving a talent gap for businesses. Bowling Green is fortunate to be home to the Kentucky Advanced Technology Institute as part of the Southcentral Kentucky Community and Technical College (SKCTC). SKCTC has three campuses locally and three located throughout the region. SKCTC tailors training and workforce development to particular industries and companies to ensure that the workforce is prepared for the available jobs. Other workforce needs of the community include expungement programs to facilitate the transition of inmates transitioning from incarceration to reentering society and the workforce. Additionally as listed further below, the local workforce development board and chamber of commerce are aggressively addressing the skills gap by implementing a number of new programs.

Having a four year university provides an abundance of educated talent for most administrative opportunities, but a limited post-graduate program does force most students to go to other universities to pursue advanced degrees. Recently, the Western Kentucky University (WKU) partnered for the University of Kentucky for a new medical school. Additionally WKU previously with Commonwealth Health Corporation to construct a new 76,000 sq./ft. nursing complex at the hospital. The growth of jobs in the medical field over the past several years has led to the creation of other medical support training programs locally.

The City of Bowling Green and Warren County partnered on the development of the KY Transpark located in the northern part of Bowling Green. The Transpark is home to numerous

manufacturing plants, a SKCTC campus and an educational cooperative. Over the past several years the Transpark has received enormous success with the creation of millions of dollars and private investment and over 2,500 of new jobs. The Transpark is nearing capacity and the community is currently exploring expansion opportunities. Additional capacity issues are also seen at the South Industrial Park where the City is working on constructing a Southwest Parkway to promote further economic development opportunities in the industrial park.

The City's rapid growth has increased the demand to maintain adequate services. The City is currently investing in the construction of a new fire station and additional fire fighters to keep with up with this growth. As the City continues to grow, the City will have to continue maintain the capacity of services required from the community. Areas such as protection services will continue to require new fire stations, fire fighters, and police officers. The City has a conservative fiscal policy and will continue to strive to provide the best service at the best price for its local residents.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

In 2018, Census Tract 102 in Bowling Green was certified by the U.S. Treasury as an Opportunity Zone. Opportunity Zones are low-income, distressed and contiguous districts where investors can receive significant federal tax breaks and deferrals for investing in a variety of economic development projects. Last year, the City of Bowling Green started a Brownfields Program to encourage the redevelopment of former commercial and industrial properties, which are blighted and contribute to economic disinvestment in our neighborhoods. The City's goal for the Brownfields Program is to improve economic opportunity in our neighborhoods, creating an environment for new businesses, affordable housing, and green space. These programs are targeted to the BG Reinvestment Area. These programs require local buy-in and participation in order to be successful. The City is continuously marketing the programs to gain local support.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Currently there's an estimated 6,000 open employment positions in our region leaving a talent gap for businesses. Most high school graduates do not possess the skills necessary for advanced manufacturing and high tech jobs. They would have to attend some type of post-secondary education either through WKU, SKCTC, or a local junior or community college. If they choose not to pursue these types of education, the employment options are generally limited to lower skill and lower wage opportunities. As the local economy grows, there will be more opportunities in other fields of work including service, retail, and entertainment. The

programs listed in the following sections are combating the skills gaps to develop local talent required for the new job opportunities available in the community.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The South Central Area Workforce Development Board leads the development and implementation of a highly effective workforce development system in the ten counties of South Central Kentucky in collaboration with business, economic development, education, and community organizations in the labor market area.

The workforce board has a number of initiatives in place including the recent KY hirED workforce scholarship program that, along with a part-time income and scholarships for students, the program helps businesses fill personnel needs. Just recently the board entered into an agreement with the Warren County Regional Jail to provide opportunities for inmates to find employment before ending their incarceration to foster the transition for individuals reentering society.

The Bowling Green Area Chamber of Commerce is actively engaged in workforce development as well and has initiatives such as SCK Launch, a partnership between the Bowling Green Area Chamber of Commerce, the Bowling Green Independent School District, Warren County Public Schools and local businesses to ensure our future graduates succeed in their careers.

The above efforts along with the many other underway from the local workforce development system play a key role in helping our local residents receive the key education and training needed to complete in today's workforce and overcoming poverty; especially those residents from our foreign-born community who are often underemployed and residents from the BG Reinvestment, which contain some of the areas lowest income levels.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The CEDS is developed and administered by the Barren River Area Development District (BRADD). The CEDS mentions to promote the economic development efforts of the area by

increasing the availability of a skilled workforce among the target sectors which coincides with economic development initiatives identified in this plan.

Discussion

The City is an active member of both the Bowling Green Area Chamber of Commerce and South Central Kentucky Area Workforce Development Board. The chamber is the economic development arm of the City. The Bowling Green Area Chamber of Commerce has a strategic plan that builds on studies and plans prepared by private organizations and government bodies, generating a strategy that meets the needs for an implementable blueprint to guide the region's economic development efforts. The City works with the chamber on various initiatives and has representation on several chamber led boards.

The South Central Workforce Development Board's strategic plan entails a vision of developing a dynamic region with high-quality jobs where employers can find the skills they need to be competitive and job seekers have the skills they need to acquire high-quality jobs. The City recently served as the Fiscal Agent over a two year period for the board. The City has partnered with the board on other initiatives including the one listed below.

The City is currently in the process of developing a strategic plan to connect New Americans to the available employment and career services opportunities in Bowling Green/Warren County; and breakdown barriers between employers and New Americans to capitalize on the present labor force opportunities. The City is partnering with the South Central Workforce Development Board and Bowling Green Area Chamber of Commerce in this endeavor.

The City recently started a Brownfields Redevelopment Program and received certification by the U.S. Treasury for an Opportunity Zone. Both of these initiatives are complementary of one another and aim to encourage new private investment into distressed areas. The BG Reinvestment Area is the focal point of these two initiatives to improve job opportunities from the creation of new businesses.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The BG Reinvestment Area (BGRA), a six census tract area which contains the lowest incomes, oldest housing stock, and highest concentration of minorities in comparison to the rest of the City as a whole. (In this context concentration is defined as the sum of an area compared to the rest of the City and the percentage of that sum's representation of the entire city). According to the latest ACS five year estimate data (2013-2017), the number of housing units in the BGRA encompasses over a quarter of the City's total housing units. Only 30% of the total housing units in the BGRA are owner occupied, which is 10% less than the overall City. The majority of the housing in the BGRA is renter occupied at 73%. Of the 22,735 households across the entire city, 3,201 contain Female Head of Households. However, nearly one (1) out of every four (4) of the City's Female Head of Households are located in the BGRA. In regards to age of housing, 25% of all houses in the BGRA were built in 1939 or before. This is significantly higher than the overall City where 7% of the houses were built in during this time period. Of the entire 1,751 of houses in the City in 1939 or earlier, 1,214 or 69% are located in the BGRA.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The BG Reinvestment Area which contains 37% of the City's population. (In this context concentration is defined as the sum of an area compared to the rest of the City and the percentage of that sum's representation of the entire city). Minorities consist of 42% of the NRSA's population. The number of African-Americans in the NRSA represents 57% of the City's overall segment of this population. The concentration of Hispanics is even greater, where 59% of the City's overall Hispanic population resides in the NRSA. While the other minority populations segments listed in the above chart only measure at a fraction of the City's overall population, a substantial percentage of this population segment lives in the NRSA. The number of residents over the age of 65 residing in the NRSA, 1,740, represents over a quarter of the City's entire population of 65 and over.

What are the characteristics of the market in these areas/neighborhoods?

Housing Supply Overview

In 2018, it was estimated that 90.0% of the total housing stock in the BGRA was occupied. Of the occupied housing stock in the submarket, 72.6% was renter-occupied and 27.4% was owner-occupied. The share of renter-occupied units in the BGRA is notably higher than the renter share (54.7%) in the Bowling Green.

Most renter-occupied units (57.5%) in the BGRA were built prior to 1970, while an even greater share (67.7%) of owner-occupied units were built prior to 1970. The existing

housing stock is much older than the age of housing in the overall PSA, as only 31.0% of the rental units and 35.2% of the owner units were built prior to 1970. While some investment and development has been done in the BGRA in recent years, only about 12.2% of the rental units and 8.1% of the owner units have been added to this submarket since 2000. The majority of the overall housing stock in this submarket consists of single-family, detached housing units (51.8%), while nearly a quarter (23.6%) of the housing units consists of structures with two to four units and most of the balance (22.5%) consists of multifamily structures with five or more units. Based on estimates from ESRI, a nationally-recognized demographic provider, the estimated median home value in this submarket is \$86,783, with nearly one-third of all homes estimated to have a value between \$60,000 and \$79,999. The estimated home value in the BGRA is 56.3% of the overall City estimated home value of \$154,206. As such, the age and condition of housing in the neighborhood is likely suppressing home values, causing substandard housing situations, and deterring greater investment into the area.

Substandard housing is defined as housing that either lacks complete plumbing and/or kitchen facilities or is overcrowded (1.01+ persons per room). Based on 2012 – 2016 ACS estimates, there are 52 rental units that lack complete indoor plumbing and/or kitchen facilities. The share of renter housing units that lack complete kitchen facilities (0.6%) and plumbing facilities (0.5%) are slightly lower shares than the overall City (1.5% and 0.7% of units, respectively). By comparison, only 8 owner-occupied units lack complete plumbing and/or kitchen facilities in the submarket, representing only 0.4% of the owner occupied housing units. There are 232 overcrowded housing units in the BGRA, representing 6.0% of the occupied housing stock. This share is comparable to the share (7.2%) of overcrowded homes in the City.

Finally, the number of cost-burdened households within the BGRA was evaluated, which are households that spend over 30% of their income towards housing costs. Within the submarket, 46.2% of renters and 23.5% of owners are considered cost burdened. By comparison, 45.5% of renter households and 22.3% of owner-occupied households are cost burdened in the City. Based on this overview, the BGRA has a significant, but not unusually high share of cost burdened renter and owner households. As a result, affordability of housing is a challenge for residents living in this neighborhood.

Rental Supply

A field survey of multifamily apartment properties was conducted as part of the Bowling Green Housing Needs Assessment. Within the BGRA, a total of 24 apartment properties were surveyed. While this survey does not represent all multifamily apartment properties in the neighborhood, it is believed these represent the majority of the larger properties in this market and are reflective of market norms. Nine of the properties offered at least some market-rate units, which equaled a total of 669 units. The market-rate units had a combined occupancy rate of 84.9%, a very low rate possibly indicative of an underperforming rental housing market. Seven of the surveyed projects operate under the Low-Income Housing Tax Credit program that generally serve households with incomes up to 60% of Area Median

Household Income (AMHI), though the program was recently modified to allow households at 80% of AMHI. These Tax Credit projects include 201 units, all of which are occupied. Management at most of these projects indicate that they have waiting lists with up to 12 households. The remaining seven projects contain 818 government-subsidized units, which serve very low-income households earning up to 50% of AMHI. All 818 government-subsidized units are occupied and management at the government-subsidized properties have long wait lists (up to 8 months or with 30 households waiting) for available units.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	9	661	98	85.2%
Market-rate/Government-Subsidized	1	48	3	93.8%
Tax Credit	7	201	0	100.0%
Government-Subsidized	7	778	0	100.0%
Total	24	1,688	101	94.0%

All 101 vacant units in the market are among the market-rate supply. It appears that many of these vacant units are within two of the newest projects that opened in late 2018 and are still in their initial lease-up phase. There is also one large student housing project operating at an occupancy rate just below 90% that is also affecting the neighborhood’s overall occupancy. The fact that both affordable rental housing segments (government-subsidized and Tax Credit) are fully occupied and most of these project’s maintain wait lists, there is clear evidence of pent-up demand for housing affordable to low-income households. This may represent a development opportunity in the BGRA.

The following table summarizes the breakdown of market-rate and Tax Credit units surveyed within the BGRA.

Market-rate						
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant	Median Net Rent
Studio	1.0	12	1.8%	0	0.0%	\$719
One-Bedroom	1.0	138	20.6%	50	36.2%	\$775
One-Bedroom	1.5	1	0.1%	0	0.0%	\$990
Two-Bedroom	1.0	98	14.6%	5	5.1%	\$675
Two-Bedroom	2.0	149	22.3%	39	18.1%	\$998
Two-Bedroom	2.5	4	0.6%	2	50.0%	\$1,090
Three-Bedroom	1.0	20	3.0%	0	0.0%	\$945
Three-Bedroom	2.0	40	6.0%	0	0.0%	\$1,317
Three-Bedroom	2.5	72	10.8%	0	0.0%	\$750
Three-Bedroom	3.0	79	11.8%	34	11.4%	\$1,647
Four-Bedroom	4.0	50	7.5%	19	12.0%	\$1,540
Six-Bedroom	6.0	6	0.9%	2	33.3%	\$2,934
Total Market-rate		669	100.0%	101	15.1%	-

The high vacancy rates among some bedroom/bathroom configurations are attributed to the previously mentioned projects in their initial lease-up and the student housing project operating below 90% occupancy. The distribution of units by bedroom type are slightly more heavily weighted towards three-bedroom units or larger than is typical in most markets, this is

not unusual given the presence of student housing product. Median net rents by bedroom/bathroom configuration range from \$675 to \$2,934. As discussed earlier, nearly half of all renters in the BGRA are considered “rent burdened”, indicating that much of the product in the BGRA is not affordable to many neighborhood renters.

For-Sale Housing

The table below summarizes the distribution of *available* for-sale residential units by *price point* for the BGRA:

BGRA – Bowling Green, KY			
Available For-Sale Housing by Price			
(As of December 2018)			
Sale Price	Number Available	Percent of Supply	Average Days on Market
Up to \$99,999	10	22.7%	128
\$100,000 to \$149,999	6	13.6%	111
\$150,000 to \$199,999	9	20.5%	65
\$200,000 to \$249,999	4	9.1%	269
\$250,000 to \$299,999	-	-	-
\$300,000+	15	34.1%	84
Total	44	100.0%	111

Source: Real Estate Information Services, Inc.; Bowen National Research

The largest share (34.1%) of the available for-sale housing supply in the BGRA is priced at \$300,000 or higher, with the next largest share (22.7%) of available product priced below \$100,000 and the next largest share (20.5%) priced between \$150,000 and \$199,999. The market has only 16 units priced under \$150,000, representing roughly one third of the available supply. The limited supply of product priced under \$150,000 may make it difficult for low-income households, including first-time homebuyers, to find affordable housing. This is true for even moderate-income households who may find it challenging to find housing to meet their needs. As stated earlier, nearly one-quarter of homeowners are housing cost burdened, meaning they pay a disproportionately high share of income towards housing. Additionally, it is worth pointing out that 84.0% of the households in the neighborhood have incomes below \$60,000 and could likely only afford product priced below \$200,000. With only 25 homes representing 56.8% of the available supply and priced below \$200,000, there is a lack and imbalance of affordable for-sale housing in the neighborhood.

Are there any community assets in these areas/neighborhoods?

In the areas of Census Tracts 101,104, and 105 the neighborhood is well served by numerous and diverse community services that add to the quality of life of its residents. Numerous restaurants, bars and diners are located in this area of the neighborhood, with many concentrated in the street blocks around Fountain Square Park. Recreation locations include

Reservoir Hill Park, Pedigo Park, Lampkin Park, Roland Bland Park, Kummer Little Recreation Center, Circus Square Park, Bowling Green Ballpark, and several fitness centers. Warren County Public Library offers branches in the neighborhood and the area is well served by several banks, pharmacies and shopping opportunities located near the downtown and along many of the main arterial roads serving the neighborhood. Entertainment and cultural opportunities are primarily offered near the downtown area and include performing arts venues, art galleries and museums. The Southern Kentucky Performing Arts Center (SKyPAC) is a centrally located venue offering numerous entertainment opportunities. Many of the city's government offices are also located in the downtown area. Medical services are provided at The Medical Center and other scattered offices throughout much of the BGRA. Police and fire stations are located in the neighborhood. The campus of Western Kentucky University is located in the BGRA. It's important to reemphasize that the majority of the above amenities are concentrated Census Tract 101,104, and 105, while the majority of the other census tracts in the BG Reinvestment Area, 102,103, and 112, the West End Neighborhood, don't have equitable access to aforementioned amenities.

Overall, with the exception of the West End Neighborhood, community services are conveniently accessible to residents in the Census Tracts 101, 104, and 105 portion of the BGRA, with a notable amount of services centrally located in and around downtown and along several of the main arterial roads that traverse the neighborhood. Adding to the convenience are the public bus routes that serve much of the neighborhood. The abundance, variety and accessibility of the community services add to the quality of life for neighborhood residents and add to the appeal of the submarket and its ability to support residential development.

Are there other strategic opportunities in any of these areas?

Being home to the City's oldest housing stock and industrial and commercial properties, the area is ripe for targeted investments into the rehabilitation of existing housing, redevelopment of existing former industrial and commercial sites, and upgrade of infrastructure. Targeted investments present the opportunity to create a better residential environment and improve economic opportunities, while addressing housing issues in the neighborhood.

Infrastructure upgrades of park improvements and new pedestrian facilities not only creates a better residential environment by improving recreation and exercise opportunities, but also connects residents lacking personal transportation to essential services such as education, employment, and medical facilities.

Census Tract 102 of the BG Reinvestment Area was designated by the U.S. Treasury as an Opportunity Zone. The City of Bowling Green's Opportunity Zone Prospectus identifies several areas offering potential for residential and commercial investments located in the West End Neighborhood.

Other strategic opportunities include the redevelopment of brownfields for new affordable and workforce housing, new commercial businesses providing new service and job opportunities, and new green space and parks for healthier neighborhoods.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City will utilize CDBG funding for projects that meet the following priorities to this plan:

1. Quality Affordable Housing (Both Rental and Ownership)
2. Neighborhood Improvement (Including Public Facilities and Public Improvements)
3. Economic Development

The City will retain the majority, approximately 80%, of its annual funding for targeted investments into the Bowling Green Reinvestment Area (BGRA). As part of the development of this Consolidated Plan, the City is requesting from HUD to approve the BGRA's continued designation as a Neighborhood Revitalization Strategy Area (NRSA). The BGRA consists of Census Tracts 101,102,103,104,105, the City portion of 112, and Census Block Group 113.1. Projects will focus on public and private improvements tailored to the specific needs of each individual neighborhood of the NRSA and to the benefit of the entire NRSA. Projects will include improvements to sidewalks, parks, streets, housing, removal of blighting influences, and other neighborhood improvements. This strategy aims to revitalize these neighborhoods by implementing long term public investments to attract new private investment for better housing, services, and employment opportunities. This area has the lowest incomes, oldest housing stock, and highest housing related problems compared to the rest of the City as a whole. The City reserves the right to partner with an outside entity to ensure that the project is implemented.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 28 - Geographic Priority Areas

1	Area Name:	Bowling Green Reinvestment Area
	Area Type:	Neighborhood Revitalization Strategy Area
	Other Target Area Description:	The area is comprised of Census Tracts 101, 102, 103, 104, 105, the City incorporated portion of 112, and Census Block Group 113.1.
	HUD Approval Date:	August 22, 2016 (Current Designation)
	% of Low/ Mod:	74%
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The area is bounded by US 31W Bypass and Beech Bend Road/Riverview Drive to the south and east, Double Springs Road to Highway 185 and the Barren River at the City limits to the north, and the City limits at Morgantown Road and University Boulevard to the west.
	Include specific housing and commercial characteristics of this target area.	This area contains limited job and service opportunities outside of the downtown Bowling Green area. The housing in this area is the City's oldest with over 70% being rental.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	From prior the Con Plan, staff held a public meeting and invited service providers and residents from the area to discuss housing and community development needs in the city. Since then three neighborhood meetings and numerous neighborhood stakeholder meetings have taken place in the BGRA along with a housing needs study with citizen input.	
Identify the needs in this target area.	Quality Affordable Housing Public Improvements and Facilities Economic Opportunity Neighborhood Improvements	

<p>What are the opportunities for improvement in this target area?</p>	<p>Rental/Home Owner Rehab New Housing New Pedestrian Facilities Improved Park Facilities Removal of Blighting Influences Small Business and Employment Opportunities</p>
<p>Are there barriers to improvement in this target area?</p>	<p>Cooperation from residents and educational levels for employment opportunities.</p>

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

As described above, the geographic focus of this consolidated plan will be in Census Tracts 101, 102, 103, 104, 105, the City portion of 112, and Census Block Group 113.1, previously designated by HUD as a NRSA. Census Tracts 101, 102 & 103 were previously declared an Enterprise Community by USDA. Census Tract 102 is a U.S. Treasury designated Opportunity Zone. This area contains the downtown core of Bowling Green and the WKU’s main campus. While the campus will not be an area of focus for CDBG funds the neighborhoods around the campus could be areas of investment.

The six census tract area is 73% renter occupied compared to the latest estimate of the City at 55%. The incomes of residents are below City-wide levels. The per capita income is 68% of the city average as a whole and the unemployment rate is above the City average. Many of the homes are older. Twenty-five percent of the housing units were built on or before 1939 with is much higher than the City rate of 7% and represents 69% of the City’s entire concentration of houses built during this time period. With the amount of older homes in the area residents are more susceptible to lead based paint related issues. With an older housing stock there is a greater need of investment in rehab and renovation. The area is more diverse racially and ethnically than the City as a whole. The data shows a greater concentration of African American and Hispanic households than the City overall. African-Americans account for 21% and Hispanics 9% of the population in the area compared to the City as a whole at 14% and 6% respectively. Moreover of the City’s entire population, 57% of the entire African-American population and 59% of the entire Hispanic population are located in this area of the City. Eighteen percent (18%) of the houses are represented by female head of households which is higher than the City rate of fourteen percent (14%). Furthermore 38% or around one (1) out of every three (3) of the City’s entire population of female head of households is located in these neighborhoods.

The City will retain the majority of its annual allocation to make investments in this area. The investments would be dependent on the particular needs of the specific portion of the area where the investment is to take place and could include streets, sidewalks, acquisition, demolition, rehab, parks or other public improvements. The projects will focus on creating a better residential environment, improving economic opportunities while addressing the housing needs in the area.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 29 – Priority Needs Summary

1	Priority Need Name	Quality Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Homeless
	Geographic Areas Affected	BG Reinvestment Area
	Associated Goals	Quality Affordable Owner Housing Quality Affordable Rental Housing
	Description	The Consolidated Plan details several issues related to quality affordable housing and its effects on the community. Issues related to cost and age for both rental and owner occupied units.
	Basis for Relative Priority	Quality Affordable Housing is a difficult need to overcome due to the amount of issues that are present in the community. The City must allocate resources so that achievements are accomplished at an appropriate cost.
2	Priority Need Name	Economic Opportunity
	Priority Level	Low
	Population	Extremely Low Low Families with Children Public Housing Residents Victims of Domestic Violence
	Geographic Areas Affected	BG Reinvestment Area
	Associated Goals	Economic Opportunity

	Description	The City continues to see its per capita income and median family income lag behind the state and nation. Increasing income levels of families is the best method for increasing housing opportunities but there are several challenges to accomplishing substantial change.
	Basis for Relative Priority	This priority has significant challenges in seeing change within a short amount of time. Education and employment opportunities are the best methods for increasing family income.
3	Priority Need Name	Neighborhood Improvements
	Priority Level	High
	Population	Extremely Low Low Non-housing Community Development
	Geographic Areas Affected	BG Reinvestment Area
	Associated Goals	Administration Public Facilities Public Improvements
	Description	By investing funds in community projects focused on the needs of particular neighborhoods everyone in the neighborhood benefits and the benefits are seen for many years to come. The improvements could be street improvements, sidewalks, parks, community centers or removal of blighted influences and have an effect on housing and economic opportunities in the neighborhoods.
	Basis for Relative Priority	Most of the annual funding will be allocated toward this priority in the next five years and will be a central point of focus for the CDBG program.

Narrative (Optional)

The City has not identified a particular priority need. This plan lays out issues that the City is currently facing and expects to encounter over the next five years and develops a mechanism to handles those issues. The needs of the community focus on housing, income and public facility improvements.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Availability of willing landlords - Size & types of housing available for all family sizes - Fair Market Rents grow faster than HAP payment affordability
TBRA for Non-Homeless Special Needs	- Availability of Accessible Units - Lack of units for Substance Abusers
New Unit Production	-New Construction based on market rate and student housing -Limited land available for greenfield development -Increase in construction costs derived from labor shortage, and increase in land and material costs. -Limited supply of developers with interest in redeveloping distressed properties.
Rehabilitation	-Availability of decent housing to support rehab efforts -Rehab costs exceed value of the property
Acquisition, including preservation	- Acquisition costs exceeding available resources - limited land for greenfield development

Table 30 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Based on the allocation for Program Year 2018, the City is estimating approximately \$542,000 for Program Year 2019, which is Year 1 of the Consolidated Plan. 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. If the 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 1				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	542,000	0	901,000	1,443,000	2,000,000	CDBG funds will be used to implement the priorities detailed in the Consolidated Plan

Table 31 - Anticipated Resources

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 tie 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 public parks and public 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.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BOWLING GREEN	Government	Planning	Jurisdiction
BARREN RIVER AREA SAFE SPACE		Homelessness	Region
BG Human Rights Commission	Non-profit organizations	Planning	Jurisdiction
COMMUNITY ACTION OF SOUTHERN KENTUCKY	Non-profit organizations	Non-homeless special needs public facilities public services	Region
HOUSING AUTHORITY OF BOWLING GREEN	PHA	Ownership Public Housing Rental public facilities	Jurisdiction
HOTEL Inc	Non-profit organizations	Homelessness	Jurisdiction
LIFESKILLS, INC.	Regional organization	Non-homeless special needs	Region
HABITAT FOR HUMANITY OF BOWLING GREEN	Non-profit organizations	Housing	Jurisdiction
SALVATION ARMY	Non-Profit Organizations	Homelessness	Jurisdiction

Table 32 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Bowling Green has limited staff devoted to the administration and implementation of the CDBG program and depends on outside partners for a variety of functions. Local service providers have a variety of services available and focus them independent of each other.

United Way of Southern KY previously completed a comprehensive county-wide needs assessment which has been replaced with a community impact plan which is a road map for United Way and their partners on how to build a better community that provides opportunity for all. It acts as a guide in connecting strengths and assets of our community with opportunities to improve in measurable ways. Focused in four categories of Education, Income, Health and Safety Net are seven priority focus areas where key strategies have been set:

Education

1. Kindergarten Readiness: Children start school at levels of physical, social-emotional & intellectual development needed for school success.
2. College & Career Readiness: Students graduate high school prepared for college or other post-secondary training, work and life.

Income

3. Workforce Development: Individuals have the training and skills needed to obtain and maintain family sustaining employment.

Health

4. Access to Affordable Health Care: Individuals have access to affordable preventative, physical, mental, dental and other needed care critical to good health.
5. Safe Home and Community: People are safe from violence, crime, emotional and physical abuse.

Safety Net

1. Access to Basic Needs: Basic needs of food, clothing, and safe and affordable housing are met.
2. Transportation: Multiple options for safe and reliable transportation are available.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X	X	
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS			
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			

Table 33 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

As Bowling Green has grown and housing costs have increased, individuals receiving services remaining homeless has increased by 1/3 over the last year. Through discussions with local homeless service providers we've learned that the need for additional shelter space isn't as imperative as creating methods to get homeless people rehoused. Currently, BRASS is the only local agency providing a Rapid Re-housing program, and they receive Federal funding to support this program for their clients. Transitional Housing is currently provided by HOTEL, INC and Salvation Army, with 2 units each. From the City's homelessness discussion, there was consensus amongst the group for the need of additional transitional housing units.

Additional consensus from our local homeless agencies was that services are adequate and that the agencies involved in providing homeless services work to coordinate their services and meet regularly. A number of years ago, the agencies strategically focused on better

coordination and intake to ensure that services are provided as efficiently as possible. They all use an assessment tool that provides a score for each client based on his/her vulnerability, and services are then tailored based on the score.

Services are centered on three main organizations. BRASS provides shelter, supportive service, and case management services to victims of domestic violence. The local Salvation Army provides shelter, transitional housing, and other services such as food and clothing assistance. HOTEL, Inc provides some transitional housing along with supportive services including, but not limited to, food and clothing assistance. BRASS is the only service provider that has specific criteria for clients that it serves.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The biggest strength of the service delivery system is the coordination of services between the local homeless service providers. The biggest weakness is the lack of affordable and transitional housing units available in the community.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City has learned from public comments, resident and stakeholder input through surveys completed for the housing study, and the aforementioned homelessness discussion that the biggest gaps can be overcome through the provision of new affordable housing and transitional housing opportunities. Through the City's Neighborhood Improvements Program, the majority of funding will be allocated to address housing issues in our neighborhood which include, but are not limited to, new affordable and transitional housing opportunities.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Quality Affordable Rental Housing	2019	2023	Affordable Housing	BG Reinvestment Area	Quality Affordable Housing Economic Opportunity	CDBG: \$736,000	Rental units rehabilitated: 12 Household Housing Unit 5 Transitional Housing Unit Fair Housing Education and Outreach
2	Quality Affordable Owner Housing	2019	2023	Affordable Housing	BG Reinvestment Area	Quality Affordable Housing Economic Opportunity	CDBG: \$1,297,000	Homeowner Housing Rehabilitated: 24 Household Housing Unit New Homeowner Housing: 22 Household Housing Unit
3	Public Improvements	2019	2023	Non-Housing Community Development	BG Reinvestment Area	Neighborhood Improvements Economic Opportunity	CDBG: \$455,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5,500 Persons Assisted
4	Public Facilities	2019	2023	Non-Housing Community Development	BG Reinvestment Area	Neighborhood Improvements Economic Opportunity	CDBG: \$451,000 Local: \$150,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5,500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Administration	2014	2018	Administration	BG Reinvestment Area	Affordable Housing Economic Opportunity Neighborhood Improvements	CDBG: \$354,000	Other: 1 Other

Table 34 – Goals Summary

Goal Descriptions

1	Goal Name	Quality Affordable Rental Housing
	Goal Description	Improve the overall quality of existing rental stock while improving the rent price to qualified families.
2	Goal Name	Quality Affordable Owner Housing
	Goal Description	Improve overall quality of homeowner units while improving affordability.
3	Goal Name	Public Improvements
	Goal Description	Improve access to public infrastructure to create safe neighborhoods and connect low income persons to education, employment, and service opportunities.

4	Goal Name	Public Facilities
	Goal Description	Increase opportunities for expansion or creation of public facilities including community centers, neighborhood facilities such as parks, and facilities that improve economic opportunities such as businesses incubators.
5	Goal Name	Administration
	Goal Description	Will provide for the administrative expenses for the operation of the CDBG program and no national objective will be achieved. Will include Fair Housing and staff oversight of the CDBG program.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City estimates that at least twelve (12) families each year will be provided affordable housing.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The housing authority currently controls all required units and maintains a sufficient number of accessible units.

Activities to Increase Resident Involvements

The Housing Authority has two Resident Councils that meet on a monthly basis. HUD provides Tenant Participation funds for a variety of activities such as the training of residents for programs such as child care, parent involvement, volunteer services, health/nutrition/safety, child abuse and neglect prevention and a monthly newsletter.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Previously the City adopted a local ordinance that allowed the NCS department to waive building permit fees to non-profits building single family housing. This allows the local providers to pass along the savings to the home buyer and reduce the overall cost of construction. The City has donated numerous lots that were acquired through tax foreclosure or condemnation to local housing partners. When there are master commissioners sales of tax foreclosed properties the City continues to make these partners aware when there are purchase opportunities. For example, the City has donated land to the local Habitat for Humanity to ensure that Habitat does not have to purchase land in order to construct new affordable housing. In addition to the donation of land, the City provided salvage rights to Habitat for all City demolitions, so they could remove any items that had resell or scrap value. The money earned from these projects goes to support Habitat's mission of providing affordable housing. As highlighted in the examples above, the City will continue to work with its local housing partners to overcome barriers to affordable housing.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

While the City does not have public policies that negatively affects affordable housing and residential development, the City has received policy-related ideas from the public on increasing opportunities for affordable housing. One idea received was to offer incentives to developers to integrate affordable housing into their developments, which would be applied to homeowner and rental opportunities. Other ideas include establishing an affordable housing trust fund and creating subsidized housing term limits with transition models for working age households, which would include supportive services. While the above affordable housing solutions are public policy decisions that aren't a requirement under CDBG, they are at a minimum a starting point for discussion as the City continues to explore the possibilities of addressing the affordable housing challenges in our community. Additionally as part of the Neighborhood Improvements Program in the BG Reinvestment Area, the City will continue to work with local residents and partnering organizations to provide affordable housing solutions that overcomes barriers to affordable housing while benefiting the overall neighborhood.

SP-60 Homelessness Strategy – 91.215(d)

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

The City recently held a homelessness discussion with our local homeless service providers to gain a better understanding of the needs in the community and opportunities for assistance. The City of Bowling Green will continue to communicate, work with, and support our service providers that assist homeless persons. Within the City there are three direct service providers for homeless persons. The local Salvation Army provides shelter along with food and clothing assistance to homeless individuals. The Salvation Army along with other agencies providing supportive services, such as HOTEL Inc., LifeSkills, and BRASS, will be the city's main contacts for reaching out to homeless persons.

Addressing the emergency and transitional housing needs of homeless persons

The City of Bowling Green will continue to work with and support our service providers that assist homeless persons. Within the City there are three direct service providers for homeless persons. HOTEL, Inc. provides three transitional housing units for homeless persons along with food and clothing assistance. The local Salvation Army provides shelter along with food and clothing assistance to homeless individuals. BRASS provides shelter and case management services to victims of domestic violence; the City previously provided CDBG funding for the construction of an Economic Justice Institute at BRASS that provides many services including financial literacy to assist with transitioning from homeless.

Through a homeless discussion earlier this year between the City and local homeless service providers, the City understood the consensus amongst the organizations for the need of additional transitional housing units. Through the Neighborhood Improvements Program the City will make efforts to address the emergency and transitional housing needs of homeless through allocating funds for new facilities and engaging partners of new opportunities for funding.

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 of Bowling Green will continue to work with and support our service providers that assist homeless persons. Within the City there are three direct service providers for homeless persons. The City's Housing Choice Voucher program provides a preference for homeless families. This allows for families that have stayed in a shelter to receive a voucher for permanent housing. The Housing Choice Voucher Program also contains a preference for veterans. From the homelessness discussion mentioned above, the City learned there are a number of programs in the community that address the needs of homeless veterans. Through the Neighborhood Improvements Program the City will allocate funding to provide affordable housing and transitional housing opportunities to benefit residents of the community including the homeless or recently homeless.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The City of Bowling Green will continue to work with and support our service providers that assist homeless persons. Within the City there are three direct service providers for homeless persons.. HOTEL, Inc. provides three transitional housing units for homeless persons along with food and clothing assistance. The City learned from local homeless service providers of the need in the community for additional transitional housing units. The City will continue to look for opportunities through Neighborhood Improvements Program to provide new transitional and affordable housing opportunities to the community. As outlined in the Analysis of Impediments to Fair Housing, transitional housing is a barrier in this community for individuals exiting incarceration, released from medical facilities, and the homeless population and transitional housing is listed as a possible remedy.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Based on the available data, staff believes that there are approximately 11,410 housing units with Lead Based Paint. These units would have been built before 1980 and we assume that lead is present in some form in these units. Of these, 47% or 6,650 are considered to be rental units and the remaining 53% are owner occupied. Of the total number housing units available, it is believed that approximately 50% have the presence of lead paint, based on year constructed. The latest (2018) LMI estimate from HUD for Bowling Green is 55%. Using this latest there's an estimated minimum of 6,276 houses with lead based paint occupied by LMI persons. Given that the City's oldest housing stock is located in our lowest income areas, staff estimates the number of LMI persons occupying houses with lead based paint is considerably higher.

The City of Bowling Green abates Lead Based Paint on any Housing Rehab projects where the property was built before 1978. This policy is contained in our Housing Rehab Guidelines and passed along to any agencies that receive CDBG funds for Housing Related projects.

How are the actions listed above related to the extent of lead poisoning and hazards?

As part of the Consolidated Plan the City reviewed the Kentucky Cabinet for Health and Human Services website for lead based paint data to understand the extent in Warren County. The only data available was from Kentucky Childhood Lead Poisoning Prevention Program (KCLPPP) dated back to 2003 and, therefore isn't relevant today. The currently information already stated above gives us the best information available. The City's Neighborhood Improvements Program (NIP) is located in the BG Reinvestment Area which contains the City's oldest housing stock, and thus the BGRA contains the highest probability of containing housing with lead poisoning and hazards. The City plans to undertake a number housing programs under the NIP such has exterior property rehabilitation and other affordable housing rehab program such as rental conversion and transitional housing which will

How are the actions listed above integrated into housing policies and procedures?

The City of Bowling Green abates Lead Based Paint on any Housing Rehab projects where the property was built before 1978. This policy is contained in our Housing Rehab Guidelines and passed along to any agencies that receive CDBG funds for Housing Related projects.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

A description is contained in the next paragraph.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

According to the housing study, the City's poverty rate is well above the region and state averages, with over 15,000 People and over one-fourth of all children in the city living in poverty. The city had a much higher share (27.5%) of people living below the poverty level than the County (11.1%) and Kentucky statewide (18.9%). Of the more than 15,000 people living in poverty in the city, more than 4,800 are children under the age of 18. The children living in poverty represent over one-fourth (27.1%) of all children under the age of 18. These statistics indicate that affordable housing will remain important in the city, particularly housing affordable to low-income families.

Further data analysis points out that the majority of the impoverished families live in the BG Reinvestment Area. The City is requesting from HUD the continued designation of this area as a Neighborhood Revitalization Strategy Area which removes regulatory barriers to better address the priorities of the Consolidated Plan which include affordable housing, economic opportunity, and neighborhood improvements.

The City addresses the priorities of the Consolidated Plan through the Neighborhood Improvements Program (NIP) which carries out programs tailored to the specific needs of neighborhoods based on neighborhood resident input, city staff input, and available data. Addressing poverty in coordination with affordable housing plans can be seen from the through the current and prior neighborhoods selected under the NIP. The City's current affordable housing initiatives through the partnership with Habitat for Humanity and the pending new housing opportunities in Census Block Groups 103.3 and 103.4 gives homebuyers the opportunity to break the cycle of poverty by allowing them to build wealth in their own home. Additionally the City's exterior property improvements program creates the potential of raising property values, therefore providing new equity in the home of poverty-level families.

Other initiatives to tackle poverty in coordination with affordable housing include the Brownfields Redevelopment Program and Opportunity Zone which encourage the redevelopment of distressed properties in the BGRA for new affordable housing, small businesses and jobs.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

NCS is responsible for the administration of the CDBG program and the implementation of the Consolidated Plan and each Annual Action Plan to ensure proper and timely compliance with all CDBG program requirements. NCS staff use HUD's Integrated Data Information System (IDIS) and the City's New World financial software to manage both the financial aspects of the program and the performance of the program.

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 \$542,000 in Year 16. This amount is a projection as the City hasn't received its year 16 allocation yet from HUD. 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 16				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public – federal public – local	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	542,000	0	901,000	1,443,000	1,458,000	CDBG funds will be used to implement the priorities detailed in the Consolidated Plan

Table 35 - 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 public parks and public 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	Quality Affordable Owner Housing	2020	2021	Affordable Housing	BG Reinvestment Area	Quality Affordable Housing Neighborhood Improvements Economic Opportunity	CDBG: \$632,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 4 Households Assisted Homeowner Housing Homeowner Housing Rehabilitated: 4 Household Housing Unit
2	Quality Affordable Rental Housing	2020	2021	Affordable Housing	BG Reinvestment Area	Quality Affordable Housing Neighborhood Improvements Economic Opportunity	CDBG: \$122,000	Rental units rehabilitated: 3 Household Housing Unit
3	Public Improvements	2020	2021	Non-Housing Community Development	BG Reinvestment Area	Economic Opportunity Neighborhood Improvements	CDBG: \$416,000 Local: \$150,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5,500 Persons Assisted

Table 36 – Goals Summary

Goal Descriptions

1	Goal Name	Quality Affordable Owner Housing
	Goal Description	Activities include infrastructure improvements required for new housing construction and rehabilitation of existing housing units to provide new affordable homeownership housing opportunities for LMI families.
2	Goal Name	Quality Affordable Rental Housing
	Goal Description	Activities include rehabilitation of existing housing units to provide new affordable rental and transitional housing units for LMI families.
3	Goal Name	Public Improvements
	Goal Description	Public improvements include new multi-use paths, sidewalks, and park improvements. The improvements will not only improve the neighborhood, but will also provide for safe pedestrian facilities for low income residents to access employment, and goods and services.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Bowling Green approximately 20% of its annual allocation for administration and fair housing activities and 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 Block Groups 103.3 103.4: New Housing Opportunities and Pedestrian Facility Improvements. Prior year funded projects carrying over to this year include the 112 Sidewalk Improvements, Park Improvements, and 112 Affordable Housing Home Ownership. Remaining projects include General Administration, Fair Housing Education and Outreach, and ADA Accessibility Improvements at the Bowling Green Human Rights Commission.

Projects

#	Project Name
1	112 Sidewalk Improvements
2	Park Improvements
4	ADA Accessibility Improvements
5	General Administration
6	112 Affordable Housing Home Ownership
7	103.3, 103.4 New Housing Opportunities
8	103.3, 103.4 Pedestrian Facility Improvements

Table 37 – Project Information

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

The funded activities were found to be in line with the goals of the Consolidated Plan and Neighborhood Revitalization Strategy Area Plan. Funded projects will be located in the Bowling Green Reinvestment Area – six census tracts containing the lowest incomes, oldest housing stock, and highest concentration of minorities in comparison to the rest of the City. Allocation priorities are a result of consensus amongst

neighborhood residents, key stakeholders, and City staff. Obstacles to addressing underserved needs include limitations of funding and eligible programmatic activities.

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: \$100,000
	Description	New sidewalk facilities will be installed in various locations throughout Census Tract 112.
	Target Date	7/30/19
	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	Park Improvements
	Target Area	BG Reinvestment Area
	Goals Supported	Public Improvements
	Needs Addressed	Neighborhood Improvements
	Funding	CDBG: \$136,000, Local: \$150,000
	Description	Various improvements will be made at City parks.
	Target Date	6/30/20
	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 Block Group 105.2 & Census Tract 112

	Planned Activities	Planned activities include the planning, design, and installation of new walking paths, neighborhood connections, and other amenities at a City Park. Property or easement acquisitions will be made as required to implement the project. Interpretive signage of residential architecture will be replaced and installed at a City park and in a surrounding neighborhood for mitigation related to the PPIP program in Census Block Group 105.2.
3	Project Name	ADA Accessibility Improvements
	Target Area	BG Reinvestment Area
	Goals Supported	Public Facilities
	Needs Addressed	Neighborhood Improvements, Economic Opportunity
	Funding	CDBG: \$15,000
	Description	Funds will be used to bring the facility into compliance with the ADA.
	Target Date	6/30/20
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Bowling Green Human Rights Commission
	Planned Activities	The facility will be rehabilitated to remove architectural barriers.
4	Project Name	Fair Housing Outreach and Education
	Target Area	BG Reinvestment Area
	Goals Supported	Quality Affordable Rental Housing
	Needs Addressed	Quality Affordable Housing
	Funding	CDBG: \$34,000
	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	6/30/20
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Double Springs Road, Bowling Green, KY

	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 Public Improvements Economic Opportunity
	Needs Addressed	Quality Affordable Housing Economic Opportunity Neighborhood Improvements
	Funding	CDBG: \$74,000
	Description	Funds will be used to cover professional services, program 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	Activities include program oversight, professional services and general administrative expenses.
6	Project Name	112 Affordable Housing Home Ownership
	Target Area	BG Reinvestment Area
	Goals Supported	Quality Affordable Owner Housing
	Needs Addressed	Quality Affordable Housing, Economic Opportunity, Neighborhood Improvements
	Funding	CDBG: \$500,000
	Description	The City will partner with an outside agency to provide opportunities for affordable home ownership to LMI families.
	Target Date	6/30/20

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. Long term the project will provide up to 22 LMI families with affordable homeownership.
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.

7	Project Name	103.3, 103.4 New Housing Opportunities
	Target Area	BG Reinvestment Area
	Goals Supported	Quality Affordable Owner Housing, Quality Affordable Rental Housing
	Needs Addressed	Quality Affordable Housing, Economic Opportunity, Neighborhood Improvements
	Funding	CDBG: \$254,000
	Description	The City will partner with an outside agency to provide opportunities for affordable housing including, but not limited to, affordable home ownership, rental, down payment assistance and transitional housing.
	Target Date	6/30/20
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 7 families will benefit with at least 51% of those families being LMI. Long term the project will provide an estimated 14 LMI families with affordable housing.
	Location Description	Census Block Groups 103.3 and 103.4
Planned Activities	Planned activities include, but not limited to, the planning, design, and installation of infrastructure required to construct new housing, acquisition, demolition, clearance, and rehab. A total of \$508,000 is being allocated over the next two years.	
8	Project Name	103.3, 103.4 Pedestrian Facility Improvements
	Target Area	BG Reinvestment Area
	Goals Supported	Public Improvements
	Needs Addressed	Economic Opportunity Neighborhood Improvements
	Funding	CDBG: \$180,000

Description	New sidewalk facilities will be installed in various locations throughout Census Block Groups 103.3 and 103.4
Target Date	6/30/20
Estimate the number and type of families that will benefit from the proposed activities	An estimated 1,827 neighborhood families will benefit with 81% of those families being LMI.
Location Description	Census Block Groups 103.3 and 103.4
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. A total of \$360,000 is allocated for the next two years.

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. 74% of the population in the NRSA is LMI, and nearly 60% 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, and the third neighborhood selected, Census Block Groups 103.3 and 103.4.

Geographic Distribution

Target Area	Percentage of Funds
BG Reinvestment Area	80

Table 38 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The above census tracts, compared to the City overall, contain 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 prior 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 BG Reinvestment Area (BGRA) is currently designated by HUD as a Neighborhood Revitalization Strategy Area. In the past the majority of the BGRA was designed by the USDA as an Enterprise Community. It is the current focus area of an EPA funded Brownfields Program and a significant portion of the area, Census Tract 102, has recently been designated by the U.S. Treasury as an Opportunity Zone.

The Housing Needs Assessment and Market Analysis from the current Consolidated Plan included a submarket analysis of the Bowling Green Reinvestment Area which included input from surveyed stakeholders and residents. Themes from the analysis and stakeholder input included a strong need of affordable rental housing, entry-level and moderate priced housing, and continued efforts to rehab existing housing stock. The resident survey supported new housing development targeted to families, workforce, and homeless populations with significant priority to single family homes. The City is committed to a long-term strategy of investing funds in this area specifically and target the investments

to the needs each individual neighborhood.

Discussion

Current neighborhood Improvements were identified with input from City staff representing a variety of departments and input from the residents in each neighborhood of focus in the NRSA. The existing 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 has been allocating investments to Census Tract 112 for the last two years and will be finishing projects this year.

Compared to Census Tract 112, Census Block Groups 103.3 and 103.4 are smaller in size of area, yet high in density. These two census block groups are close in proximity to Western Kentucky University (WKU) and adjoin the Muse, a 218-unit, 381-bed multi-family housing community under development. Close to an array of educational and commercial service opportunities, the neighborhoods in Census Block Groups 103.3 and 103.4 offer residents desirable amenities. Neighborhood improvements will address existing issues while providing stabilization to the overall neighborhood.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

As part of the Neighborhood Improvements Program (NIP), the City is partnering with Habitat for Humanity to produce new affordable housing stock in Census Tract 112. Additionally as part of the NIP the City is allocating funding for new affordable housing opportunities in Census Block Groups 103.3 and 103.4. Below is a listing of the goals for the upcoming fiscal year.

One Year Goals for the Number of Households to be Supported	
Homeless	1
Non-Homeless	6
Special-Needs	
Total	7

Table 39 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	
The Production of New Units	4
Rehab of Existing Units	7
Acquisition of Existing Units	
Total	11

Table 40 - One Year Goals for Affordable Housing by Support Type

Discussion

The City is partnering with Habitat for Humanity by awarding \$500,000 of CDBG funds to construct infrastructure required for new affordable home ownership for four (4) LMI families during the annual action plan year and up to 22 families over the next five years. Additionally the City is allocating \$254,000 (\$508,000 over the next two years) for new affordable housing opportunities under the NIP. The City will market the program to public and non-profit housing and homeless service providers for new quality affordable housing (homeownership and rental) and transitional housing opportunities. The City estimates one (1) new transitional housing unit and six (6) additional units rehabilitated for quality affordable housing (homeownership and rental) opportunities over the next year with six (6) additional units rehabilitated and one (1) additional transitional housing unit in year two (2).

AP-60 Public Housing – 91.220(h)

Introduction

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

The Housing Authority of Bowling Green is currently in the process of constructing, with \$1,000,000 of CDBG funding under the state program, 16 one-bedroom and four two-bedroom ADA accessible low income senior housing units. The funds will go towards the construction of which is expected to be completed during the upcoming fiscal year.

There are tax credit housing developments in the pipeline in Bowling Green with the Ransdell Living and Learning Center and Payton's Landing. Ransdell Living and Learning Center will provide 16 affordable rental units and Payton's Landing will provide 76 affordable rental units for a total of 92 new affordable rental units from the two new developments.

The Housing Needs Assessment and Market Analysis demonstrated tax credit and government subsidized housing is at capacity. As part of the Neighborhood Improvements Program, the City is allocating \$508,000 for new housing opportunities. The City will market this funding opportunity to entities including Live the Dream Development (LTD), a sister agency of the local housing authority, for programs such as the Rental Conversion Program. Under the Rental Conversion Program rental, or properties at risk of becoming rental, are purchased by LTD and rehabilitated, and then either sold or leased to low income households for quality affordable home ownership or quality affordable rental properties. The new affordable housing supply gives the local housing authority the opportunity to transition housing authority residents out of public housing into home ownership resulting in new available public housing units.

The City is also marketing the Opportunity Zone and Brownfield Assessment Program to numerous groups from the housing sector including public housing agencies to encourage the utilization of these programs for new public housing opportunities.

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 Section 8 Annual Plan.

The HABG is very active in the promotion of homeownership for LMI individuals. Previously 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 previously, and is currently partnering with Habitat for Humanity in the development of an affordable housing community where several houses were built and an additional 22 houses are scheduled to be 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 to provide opportunities for of affordable home ownership for LMI families which could include 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 have been designated as troubled by HUD.

Discussion

Through taking actions to increase the supply of affordable housing, 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 housing opportunities through affordable home ownership, affordable rental units, and/or transitional housing. 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

The City sees the growing homeless need in the community. The City held a forum with local homeless and housing service providers to understand the needs of homeless persons, coordination amongst the different service providers, and opportunities for assistance. The forum was beneficial with direction received by the City to assist in this coordinated effort. City staff is working with City Commissioners on making investments into the community to assist with addressing homeless needs.

Numerous City partners reach out every day to homeless persons, accessing their individual needs. Some of the partners include Barren River Area Safe Space (BRASS), which 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.

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. A new 100-bed men's additional recovery center provides 6 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. Hope House is also in the process of constructing a new women's facility. There is a need of additional transitional housing in the community. Local organizations will have the opportunity to address emergency shelter and transitional housing needs of homeless persons through available 'New Housing

Opportunities' funding from the City's Neighborhood Improvements Program.

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

Through HUD's Veterans Affairs Supportive Housing Program (VASH), the City's Housing Choice Voucher Program received 10 additional vouchers to assist homeless veterans. 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. Previously through the CDBG Program the City funded BRASS's Economic Justice Institute which assists with financial literacy, an important aspect of the transition process. As stated above, the City is providing funding for new housing opportunities through the Neighborhood Improvements Program, which presents an added element to prevent individuals from becoming homeless and facilitates access to affordable housing units through the provision of transitional housing.

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 previously assisted with funding the startup of 2-1-1, a community resource navigation referral service that connects people with essential services which include helping low-income individuals and families avoid becoming homeless which could include extremely low-income individuals and families. Continued to be funded by the City, 2-1-1 is available to all residents including those being discharged from publicly funded institutions and systems of care such as health care and mental health facilities, foster care and other youth facilities, and correction programs and institutions. 2-1-1 services also helps individuals receiving assistance from public or private agencies that address health, housing, social services, employment, education, and youth needs.

The City of Bowling Green Housing Choice Voucher (HCV) program provides 616 vouchers which helps low income and extremely income families avoid becoming homeless. Previously 606 vouchers was the

limit, but 10 more vouchers were made available recently for veterans.

The City's Analysis of Impediments of Fair Housing Choice lists lack of transition services as an impediment. The impediment describes the need for services to assist persons returning from correctional facilities, persons released from medical 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 need for transitional housing was communicated to the City during a recent stakeholder survey from a housing study and a discussion with local homeless service providers. Through the Neighborhood Improvements Program the City allocated \$508,000 for New Housing Opportunities. This funding will be available for various types of affordable housing including transitional housing. The City will meet with housing and homeless service providers to discuss this new affordable housing funding opportunity in the community.

Previously the City partnered with Bellewood Presbyterian Homes for Children, now known as Uspiritus, for the initial capital investment of acquiring 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. Hope House is also in the process of constructing a new women's facility.

Furthermore a Men's Addiction Recovery Center (MARC) in Bowling Green provides 6 month transitional housing to men exiting incarceration with a history of substance abuse.

Discussion

The City has offered assistance to Hope House Ministries and MARC. These programs address 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. However, 'knowing the need perpetually outweighs the available resources', the City will continue to seek ways to address homeless and transitional housing needs through the Neighborhood Improvements Program and other initiatives.

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

The City currently 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.

Discussion:

The City will continue to explore opportunities which overcome barriers to affordable housing and coincide with the intent of the Community Development Block Grant Program.

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

The Analysis of Impediments to Fair Housing included the need to address language and cultural differences. 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). Through a recent private foundation grant, the City is currently developing a strategic plan that connects the foreign-born population to local employment and career service opportunities. 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.

The Analysis of Impediments to Fair Housing includes the lack of landlord education about discrimination and fair housing laws and lack of local fair housing enforcement. The City will continue funding the Bowling Green Human Rights Commission to a fair housing education and outreach program to assist with overcoming these impediments to fair housing.

Actions planned to foster and maintain affordable housing

Under the Neighborhood Improvements Program in Census Block Groups 103.3 and 103.4, the City allocated \$508,000 which is expected to result in approximately 14 families receiving new affordable housing opportunities. Additionally the City is currently undertaking a partnership with Habitat for Humanity to provide new affordable home ownership opportunities for 22 families 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, and homeowner rehabilitation projects for LMI families. The resulting project creates affordable housing opportunities for residents of the community. The City will continue to provide vouchers under the Section 8 Housing Choice Voucher program to foster affordable home ownership.

The Analysis of Impediments to Fair Housing includes the lack of accessible units to rent or purchase. Under the City's Neighborhood Improvements Program, the City will provide funds for new affordable housing opportunities which will not only help foster and maintain affordable housing, but can also be used to provide more accessible units to rent or purchase.

Under the Neighborhood Improvements Program, the City implements an exterior property improvements program to assist LMI neighborhoods with removing blighting influences and improving curb appeal. Projects including, but not limited to, new siding, roofing, windows, doors, driveway

paving, dead tree removal, etc. assist LMI households with maintaining their properties.

The City has a Brownfields Program to encourage the redevelopment of distressed properties and promote revitalization of underserved neighborhoods. The Brownfields Program's mission includes creating quality affordable housing and gives prioritization to the Bowling Green Reinvestment Area (BGRA). A large portion of the BGRA, Census Tract 102, was certified by the U.S. Treasury as an Opportunity Zone. Opportunity Zones (OZ) are low-income, distressed and contiguous districts where investors can receive significant federal tax breaks and deferrals for investing in a variety of economic development projects. The City markets the OZ and Brownfields Program congruently to foster new affordable housing opportunities. The City will continue to explore opportunities to partner with organizations for the creation and maintenance of affordable housing opportunities.

Actions planned to reduce lead-based paint hazards

The City's allocation for new affordable housing opportunities in Census Block Groups 103.3 and 103.4 provides opportunities for rehabilitation of houses built before 1978. 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 is also exploring the reestablishment of a Revolving Loan Fund where businesses that are creating new jobs can receive low interest loans.

The City's current affordable housing initiatives through the partnership with Habitat for Humanity and the pending new housing opportunities in Census Block Groups 103.3 and 103.4 gives homebuyers the opportunity to break the cycle of poverty by allowing them to build wealth in their own home. Additionally the City's exterior property improvements program creates the potential of raising property values, therefore providing new equity in the home of poverty-level families.

As stated above, the City has a Brownfields Program to encourage the redevelopment of distressed properties and promote revitalization of underserved neighborhoods. The Brownfields Program's mission supports economic development and job creation opportunities giving prioritization to the Bowling Green Reinvestment Area (BGRA). A large portion of the BGRA, Census Tract 102, was certified by the U.S. Treasury as an Opportunity Zone. Opportunity Zones (OZ) are low-income, distressed and contiguous districts where investors can receive significant federal tax breaks and deferrals for investing in a variety of economic development projects. The City markets the OZ and Brownfields Program

congruently to foster new economic development and job creation opportunities.

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.

As part of the Neighborhood Improvements Program, staff will meet with public and private housing and social service agencies to discuss funding opportunities through partnerships to address housing needs of the current neighborhood of focus.

The Housing Needs Assessment and Market Analysis is not only being completed for the development of the Consolidated Plan, but is also being developed as a tool to enhance coordination amongst the various public, private, and social agencies across the housing sector to better meet the needs of the community. The local City-County Planning Commission has been a key partner of the City in this endeavor. In addition to being part of the Consolidated Plan, the new housing study will be presented to the community in various forums through outreach efforts.

As new programs and funding opportunities become available, City staff meets with public and private housing and social service agencies to present on these new resources in the community. A recent example is the numerous meetings and workshops recently held on the Opportunity Zone and Brownfields Program, which will continue over the next year.

Discussion:

During the prior Consolidated Planning process a need for better coordination between service providers was discussed several times. The City helped fund with CDBG the initial start-up for United Way of Southern Kentucky's 2-1-1 Center in Bowling Green which is a central point of contact and referral service for individuals seeking human services within the City. The City continues to fund United Way for this program. Staff will continue to look for ways to better coordinate services between all

agencies.

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Appendix - Alternate/Local Data Sources

1	Data Source Name ACS
	List the name of the organization or individual who originated the data set. US Census Bureau and American Community Survey
	Provide a brief summary of the data set. Population of Bowling Green
	What was the purpose for developing this data set? Congressional Review and data monitoring for Federal government and the general public.
	Provide the year (and optionally month, or month and day) for when the data was collected. 2010, 2013-2017
	Briefly describe the methodology for the data collection. See Census Bureau.
	Describe the total population from which the sample was taken. Population of Bowling Green at time of collection.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. See Census Bureau.
	2
Data Source Name Bowling Green Needs Assessment and Market Analysis (2019-2023)	
List the name of the organization or individual who originated the data set. Bowen National Research	
Provide a brief summary of the data set. Housing Needs Assessment and Market Analysis of Bowling Green and Warren County for years 2019-2023.	
What was the purpose for developing this data set? City of Bowling Green Consolidated Plan 2019-2023	
How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? The geographic area is city and county-wide.	

	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2019-2023</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>In progress. The data set is in draft form and scheduled for presentation to the community in May 2019</p>