



# 5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

## GENERAL

### Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

3-5 Year Strategic Plan Executive Summary:

The City of Bowling Green, Kentucky, is a direct entitlement recipient of Community Development Block Grant funding only. This Strategic Plan addresses the priority needs for Years 6 through 10 of that program, covering Fiscal Year 2010 through 2014. The priority needs identified in this plan are:

1. Affordable Housing Opportunity
  - a. Homeownership Opportunity – including large family housing, accessible units, new construction of affordable units, rehabilitation of existing units, down payment assistance for home purchases that are not in otherwise subsidized projects, weatherization, accessibility retrofitting, emergency repairs, and historic preservation
  - b. Rental Housing and Supportive Services – for the developmentally disabled, older youths who are aging out of foster care, male addictive clientele, paroled/discharged felons, accessibility retrofitting, and large family housing
2. Economic Opportunity – including small business development and public transit expansion
3. Education and Counseling - about Fair Housing Law and rights, foreclosure Prevention, and homeownership Pre- and Post-Purchase

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.

In the first 5 years of CDBG entitlement, the City funded activities such as acquisition of property, residential rehabilitation, construction, homebuyer assistance, small business development, fair housing education, and administration. At the conclusion of each program year, the City compiles 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.

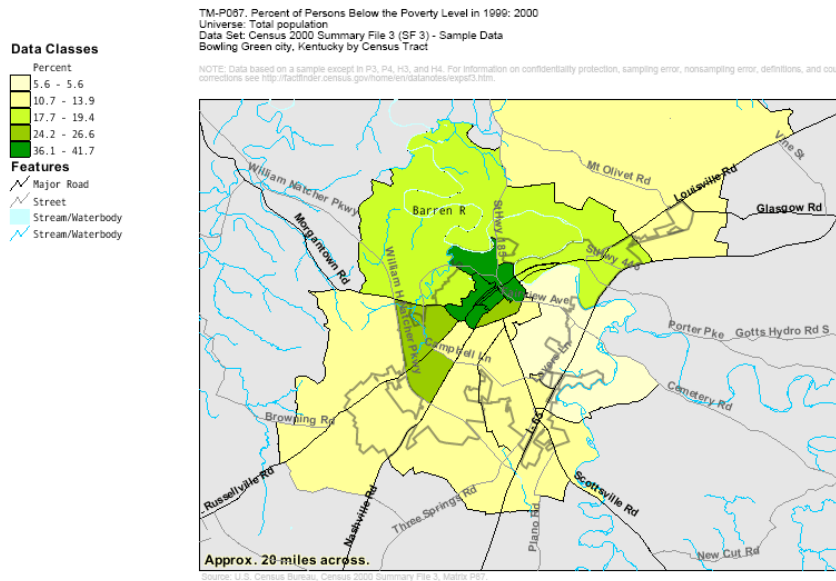
## General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

3-5 Year Strategic Plan General Questions response:

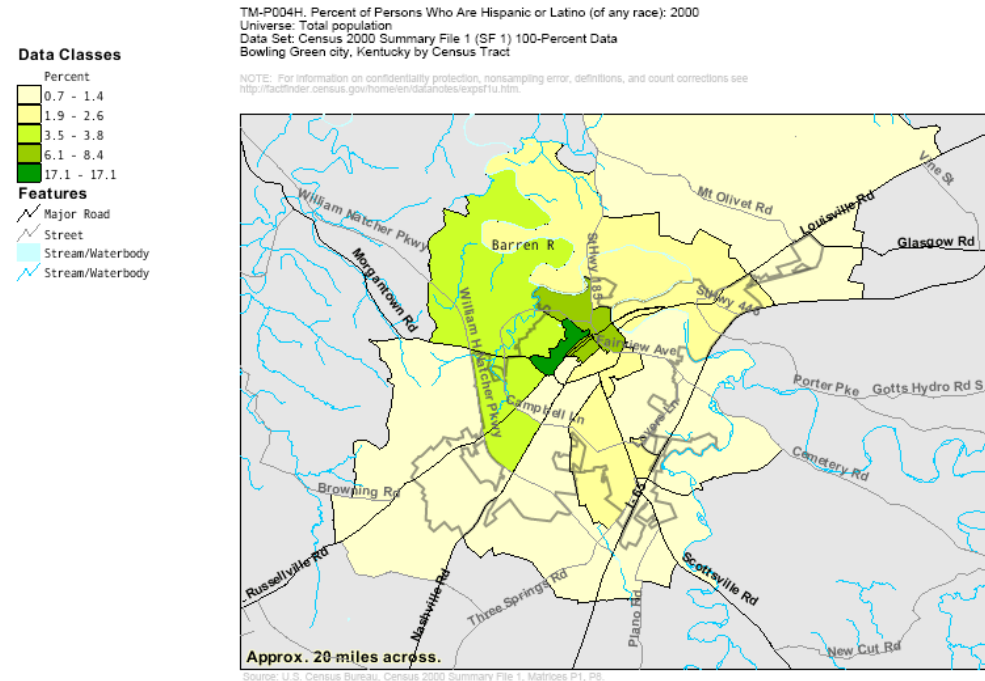
The City of Bowling Green is located in Warren County in South-Central Kentucky, along Interstate 65, William Natcher Parkway, the Barren River, and CSX Railroad. It is the regional center of the Barren River Area Development District. The City's estimated 2007 population of 54,244 people is spread over nearly 38.5 square miles of karst plain. It is the fourth most populated city in Kentucky. Bowling Green is ranked as one of the Best Small Places for Business and Careers by *Forbes Magazine* and is ranked 6<sup>th</sup> in the nation by *Site Selection Magazine* for its number of industry location and expansion projects in metro areas of 50,000 to 200,000 population.

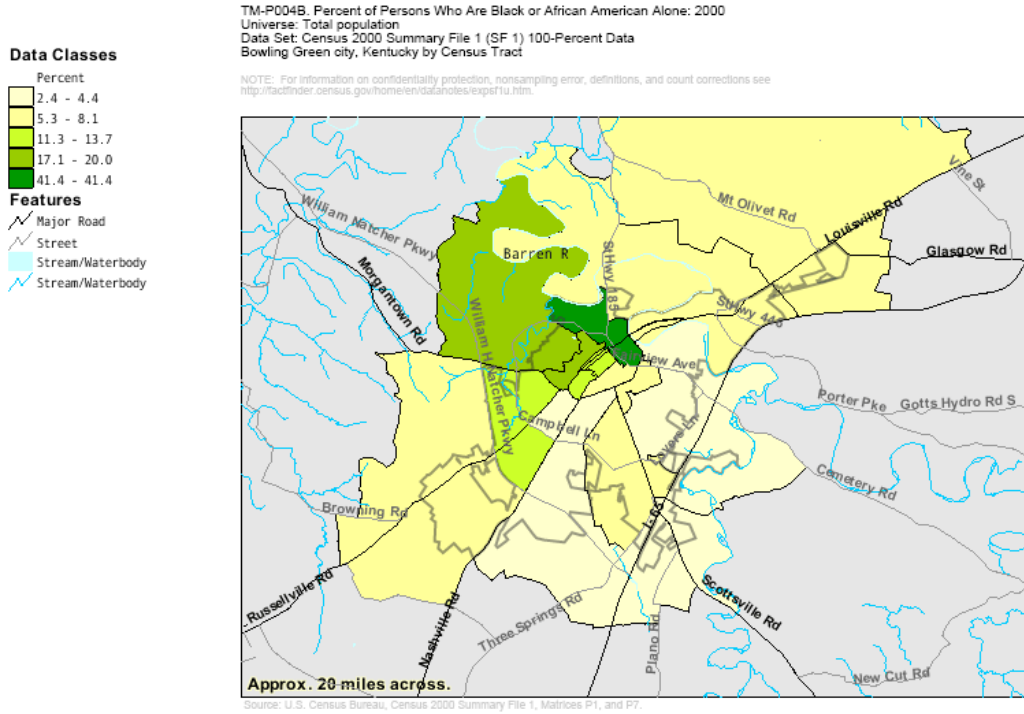
The City of Bowling Green is a diverse community in many ways – age, culture, race, ethnicity, socio-economic status, and language to name a few. The 2008 median family income in the Bowling Green metro area is \$53,900, and just over half of all families (50.2 percent) are low to moderate income (80 percent or less of the median family income adjusted for family size). The difficulties of finding suitable housing that is affordable to the low to moderate income population is addressed in the Housing Needs section later in this document.



## Bowling Green, Kentucky

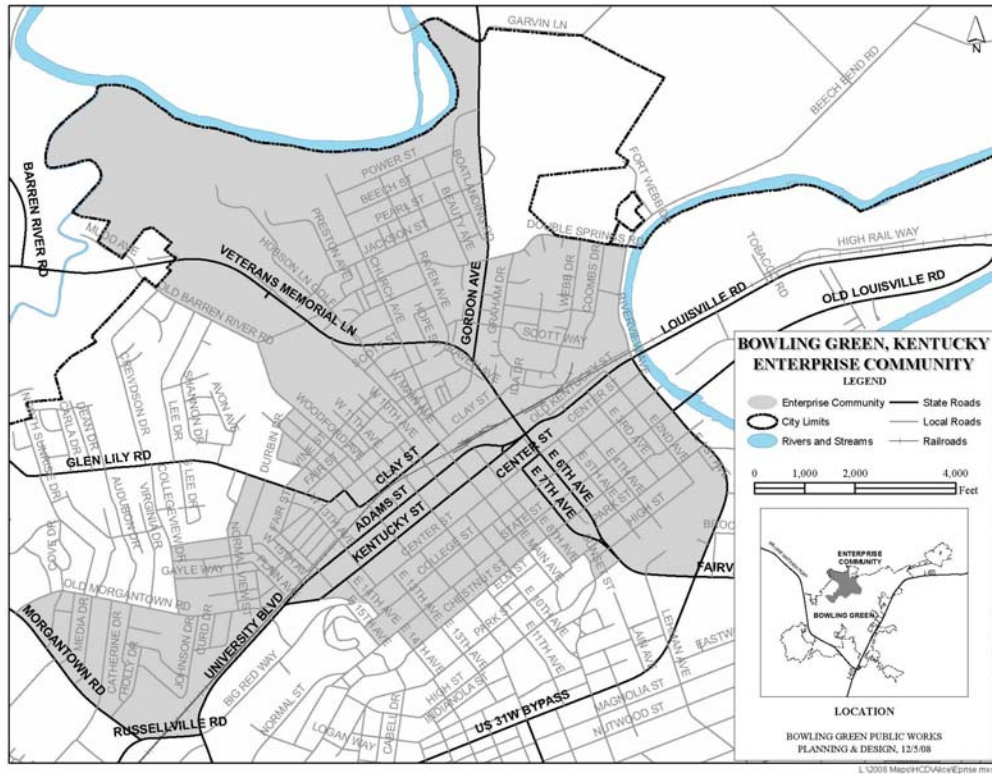
The 2000 Census found that 7 percent of the Bowling Green population was foreign born, primarily in Europe, Asia, and Latin America. Estimates in the American Community Survey (U.S. Census Bureau) release on December 9, 2008, increased the percentage to 8.3 with +/- 0.7 margin of error. Ten percent of the City's population speaks a language other than English in the home. While diversity is celebrated in the Bowling Green community, it also presents many challenges in housing and community development. Fair Housing education efforts over the past five years have focused on populations where English is a Second Language, yet anecdotal evidence still suggests that unscrupulous landlords and lenders are taking advantage of families with limited English skills. There are also disproportionate housing affordability issues among selected racial and ethnic populations (detailed in the Housing Needs section of this document). American Community Survey estimates that 4,420 persons are foreign born and 26 percent of those persons have become U.S. citizens. About half of those foreign born have entered the U.S. since 2000.





The City's first Consolidated Plan, adopted in 2004, identified a Neighborhood Revitalization Strategy Area (NRSA), based on the pre-existing federal Enterprise Community (EC) designation. CPD Notice 96-01 allowed the EC's Strategic Plan area to automatically be designated as a NRSA. The majority of CDBG funding in Years 1 through 5 was targeted to the NRSA/EC. The location of the EC in the map below very nearly coincides with the concentration of poverty and higher levels of racial and ethnic minorities, as illustrated in the previous maps. Approximately 1/5 of the City's population lives in the NRSA, and nearly 76 percent of the NRSA's population is Low to Moderate Income, a substantially higher rate than the City as a whole.

The EC was first designated in Round II of the Empowerment Zone/Enterprise Community, rural initiative, on January 13, 1999. The Strategic Plan focused on three census tracts, 101, 102, and 103, with fourteen neighborhoods identified containing approximately ninety-nine hundred residents. Historically, the EC area consists of higher levels of poverty, unemployment, single parent families, predominately female head-of-household, crime related problems, lower educational levels and/or training skills, poor transportation opportunities, a lack of decent, safe and affordable housing, youth development problems, and a fragmented system for the delivery of services. During the Citizen Participation process for the EC strategic planning process, residents verbally enumerated the various hardships created as a result of living within this economically deprived area. The 10 year Strategic Plan set forth benchmarks in 12 areas of concern including: affordable health care; affordable, decent, safe, and sanitary housing; quality jobs; education; neighborhood cleanup; public facilities; public safety; transportation; and youth development.



## Managing the Process (91.200 (b))

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

\*Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

### 3-5 Year Strategic Plan Managing the Process response:

The City of Bowling Green is an entitlement for the Community Development Block Grant program only and does not receive any of the other direct funding sources covered by the Consolidated Planning process (HOME, ESG, HOPWA). The City's Housing and Community Development Department (HCD) is the lead agency for development of the Consolidated Plan and for administration of the plan. The Department has been involved in housing and community development activities since the early 1970's. The Department's staff in the Grants and Administration Division has primary responsibility for ensuring the goals of the plan are carried out in a manner that is consistent with the applicable regulations. Subrecipients provide some of the housing and community development activities identified in each Action Plan; these organizations are identified through an application process and must receive contract approval by the City Commission before moving forward with a proposed service (see "Institutional Structure" below for additional information about the subrecipients).

Development of the Consolidated Plan is a year-long process. It began in July, 2008, when the City contracted with Real Estate Research Consultants of Orlando, Florida, to perform a housing market analysis for the community; details of this study are included in the "Housing Market Analysis" section below. During the month of October, 2008, the City Commission was presented with options for a new agency application process. The new process is outlined in the "Institutional Structure" section below. The Analysis of Impediments to Fair Housing forum was held during October as well as the first public hearing to obtain comments regarding the housing and community development needs in Bowling Green. Dozens of housing and service agencies and interested individuals were invited and participated in the meeting and hearing. A survey was also conducted of local service agencies to gather information for this Plan.

HCD staff consulted with staff of public housing, the human rights commission, the independent living center, and others at various stages of the planning process to obtain input on processes and priority needs.

## Citizen Participation (91.200 (b))

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

\*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

3-5 Year Strategic Plan Citizen Participation response:

The City's Citizen Participation Plan for the Consolidated Planning Process was updated and made available for public review and comment in July, 2008. HCD staff consulted with the Bowling Green Human Rights Commission and the BEST Center for Independent Living in the review and update of the Plan. The goal of the Citizen Participation Plan is to encourage all citizens, including those with disabilities or limited English skills, to participate in the development of the Consolidated Plan, any substantial amendments to the Plan, the annual Action Plan, and performance measurement. In addition to publishing the Citizen Participation Plan in the local newspaper, The Daily News, it was posted on the City's website, [www.bgky.org](http://www.bgky.org), and was direct mailed to over 30 individuals and organizations in the City. The Citizen Participation Plan is included in this planning document in a separate section.

The first public hearing for the Consolidated Planning process was held on October 27, 2008. The purpose of this hearing was to obtain citizen views on the housing and community development needs in Bowling Green. HCD staff also took the opportunity to share information about the CDBG program, to review the past performance of the CDBG program, and to share the preliminary results of the Housing Market Analysis. Individuals with special needs were given a contact to request assistance. Comments during the hearing are detailed in the transcript in Appendix A and summarized here:

Zakiya Taylor – Bowling Green Human Rights Commission summarized the fair housing education efforts of the Commission through the receipt of CDBG funding. She also enumerated the number and type of housing related complaints processed from 2004 through September 2008. Taylor also stated the need for continuing fair housing education, affordable housing opportunities for the elderly, disabled, and low income residents, a substantially equivalent fair housing ordinance, and resources for local enforcement.

Nancy Becker – Housing Authority of Bowling Green and Live the Dream Development, Inc. noted the agency's successful use of CDBG funds through the City for the Small Business Development program and the Rental Conversion program and requested that the City consider continuation funding for these programs.

Elaine Walker – Mayor of the City of Bowling Green stressed the importance of CDBG funding in the community and citizen participation in the planning process. She recognized the need for strong partnerships to help the City use its CDBG allocation most efficiently and effectively.

In addition to the comments received at the hearing, the following written comments were received:

Bowling Green Human Rights Commission provided the written comments that were given verbally by Zakiya Taylor at the public hearing (see above).

Housing Authority of Bowling Green and Live the Dream Development, Inc. requested continued funding for the Small Business Training and Technical Assistance program and for the Rental Conversion housing rehabilitation program. The written comments included the accomplishments of each of these programs in previous funding years.

Melanie Lawrence with The Housing Fund identified five areas where special financing and technical support is needed, including:

1. Grants for both public and private sector development and/or rehabilitation of housing for mixed income occupancy.
2. Creation of a land bank to provide affordable residential lots within the City.
3. Loans and grants for rehabilitation of rental housing, including provisions for accessibility, energy efficiency, and "green" techniques.
4. Additional down payment assistance for potential homebuyers of non-assisted residential units.
5. Providing funds to design or purchase several affordable housing floor plans that meet design guidelines, accessibility, and energy star standards, for use by non-profit and for-profit developers of affordable housing.

Deborah Williams, HANDS, Inc. expressed a need in the following areas:

1. A set-aside of funding for administrative costs for designated CHDO organizations.
2. Funding for foreclosure counseling and renovation of foreclosed properties.
3. Funds for downpayment assistance in other areas outside of Lee Square and on rehabilitated foreclosures.
4. Funding for completion of the Old Junior High School project.
5. Redevelopment of the Vine Street area.

Miranda Clements, Historic Preservation Planner, suggested that CDBG funding could benefit historic preservation in the City by leveraging private development through incentives to reuse underutilized and vacant buildings in the downtown, including funding for rehabilitation, facade improvement, paint programs, and educational programming.

Cheryl Allen, Executive Director of Community Action of Southern Kentucky, commented on three primary gaps of service for individuals and families that they serve, including lack of affordable decent housing, assistance for individuals with criminal history, emergency help for rent and utilities, and rental assistance programs. Specific areas of funding needs include:

1. Weatherization assistance – the agency has a waiting list of families who need heating repairs, electrical upgrades, and energy efficiency improvements, beyond the funding that the agency has available.
2. Relocation of the public transit GoBG's main transfer station to a more central location in the City, to reduce energy consumption and reduce travel time for users, including persons traveling to work or medical appointments.
3. Funding assistance for home delivered meals for seniors – the agency currently has a waiting list of about 135 senior citizens. Community Action has maximized its existing funding. In-home delivery of nutritious meals helps keep the seniors self-sufficient and in their homes.

Curtis Cosby, Founder of Kentucky Opportunity To Change, commented about the need to offer rehabilitation to class C and D felons in the form of job training and placement.

The draft Consolidated Plan was made available for public comment beginning January 2, 2009. A public hearing to obtain comments on the draft was held January 20, 2009.

**<<<to be completed after comment period completed and hearing held>>>**

Appendix A contains the notices for the public hearings and comment periods, the public hearing minutes, the written comments received, and the responses to the comments.

## **Institutional Structure (91.215 (i))**

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

3-5 Year Strategic Plan Institutional Structure response:

The City recognizes the importance of its many partnerships with community agencies. Through their diligence, the City is able to stretch housing and community development funding to reach a broad range of persons and families in the community. Many of the major partners are listed below:

Barren River Area Development District (BRADD) provides technical assistance, training programs and relevant publications for local governments in its 10 county region. The BRADD has provided contract services for the administration of the City's Homeowner Rehabilitation program, as well as technical assistance in various aspects of CDBG administration.

Barren River Area Agency on Aging offers the in-home Personal Care Attendant program which enables severely disabled individuals who are at risk of being institutionalized to remain in their own homes. The program provides state subsidies to provide personal attendant services such as personal care, housekeeping, shopping, travel, meal preparation, and other day-to-day activities.

Barren River Area Safe Space (BRASS) is a non-profit corporation which serves victims of domestic violence. They provide crisis counseling and related domestic violence and advocacy services. BRASS provides 27 beds of emergency shelter. BRASS partnered with HANDS and Wabuck Development Company in developing a transitional living facility, Bohannon Place. Funded through Federal Home Loan Bank and Low Income Housing Tax Credits, the facility was completed and ready for occupancy in October, 2003, and provides 12 transitional family units, an on-site manager, and a police department substation.

Bellewood Presbyterian Homes for Children's Bowling Green Residential Program serves male adolescents committed to the Cabinet for Health and Family Services between the ages of 13 and 18. The program offers comprehensive programming including on-campus school/educational planning, 24 hour/day intensive supervision, behavioral health evaluations, therapy, and skills instruction. Bellewood also provides services to older youth who are aging out of foster care.

BEST is a designated Center for Independent Living and provides several services for persons with disabilities, including information and referral, independent living skills training, peer support, advocacy, and the personal care attendant program.

Bowling Green Human Rights Commission promotes positive human relations in the community through informing, educating, and assisting in resolving complaints of discrimination in employment, housing, and public accommodations. The Human Rights Commission has partnered with the City for the past five years in a CDBG funded Fair Housing Education program.

Bowling Green-Warren County Welfare Center provides help with non-controlled prescription drugs if not controlled drugs, utilities and rent assistance for those not in subsidized housing, fuel oil assistance, garden supplies, school clothing (when school starts), and pauper burials in the city and county.

Community Action of Southern Kentucky, Inc. (CASoKy) is a comprehensive service agency providing:

- Adult Education and Job Development Program
- Quality child care and Head Start programs
- Community Services including employment assistance, education, housing, self-sufficiency, emergency food and shelter, community participation, nutrition, health, budgeting, youth development, and economic development
- Low Income Home Energy Assistance Program (LIHEAP)
- Family Preservation and Family Reunification Programs
- Foster Grandparent Program
- Garden program
- Federal Supportive Housing Program to assist homeless persons in the transition from homelessness to independent living. This program is part of the regional Homeless Continuum of Care, funded through the Community Services Block Grant Program.
- Emergency Food and Shelter
- Public transportation in the Bowling Green area with its GO BG Transit System.
- Delivery of lunch time meals to homebound senior citizens and operate a senior volunteer program in which volunteers check in on other home-bound seniors and provide light services for them.

Fairview Community Health Center is a federally qualified health center and provides medical and dental services in the community, including acute and chronic medical treatment, preventive health care, well-child care, health and nutrition education, indigent drug purchase, and general dentistry. Fairview has previously used CDBG funding in the construction of its dental facility at the Health Center.

Housing Assistance and Development Services (HANDS) is designated as a Community Based Development Organization (CBDO). HANDS offers free financial counseling for anyone with credit problems and offers pre- and post-purchase homeownership counseling. HANDS has partnered with the City and other organizations to build affordable housing for both homebuyers and renters. HANDS also offers a Self-Help program in which families work 20 to 30 hours per week, along with volunteers and a construction supervisor, to build their own home.

Housing Authority of Bowling Green is the City's public housing authority. In addition to offering 598 housing units, the Housing Authority provides pre-purchase

homeownership counseling and training; education, job training and placement and supportive services; family self sufficiency; clothing and food bank; and youth after-school and enrichment programs. The Housing Authority has partnered with the City on several homeownership initiatives including Lee Square new construction, West side Neighborhood Initiative housing rehab, and the CDBG funded Rental Conversion program.

H.O.T.E.L., Inc., is a faith based organization that serves as a clearinghouse for food, clothing, and household items. The agency also provides rent and utility assistance, child day-care services, health and literacy services, and job and service referrals.

Lifeskills, Inc. is a public non-profit organization serving mentally disabled individuals and their families. Lifeskills administers the HUD Shelter Plus Care Program which provides tenant-based rental assistance to those with severe mental disabilities; this program couples intensive case management with supportive services so the individual may live independently in the private market. The agency administers a federal HOME tenant-based rental assistance program for women that are transitioning out of Park Place, a drug-abuse treatment center; this program couples intensive case management and support for the women and their families. LifeSkills offers mental health assistance, chemical dependency services, and service referrals through the Community Mental Health Center.

Phoenix House provides transitional housing for women who have successfully received treatment for alcohol or substance abuse; supportive programming includes education, job training, and relapse prevention.

Salvation Army provides emergency shelter for men, women, and children for a maximum of 30 nights per year in the 60 beds at the Salvation Army. The agency also provides a soup kitchen, clothing, utility assistance, food boxes, and counseling services.

The Housing Fund, Inc.(THF) is certified as a Community Development Financial Institution (CDFI) and is designated as a Community Based Development Organization (CBDO). Based in Nashville, Tennessee, THF opened a satellite office in Bowling Green with CDBG funding assistance from the City. THF offers technical assistance and development lending to non-profit and for-profit developers of affordable housing.

In an effort to make CDBG funding available on a broader basis, this Consolidated Plan has established an agency application process. Through this process, community agencies are given the opportunity to propose solutions to the priority needs identified in the Consolidated Plan and submit an application to carry out that proposed solution. This application process occurs early in the calendar year. (A copy of the application is included in Appendix B). All complete applications are then evaluated by HCD staff and a citizen review committee. The HCD staff is responsible for evaluating the technical aspects of the application to ensure it meets the CDBG program guidelines; the citizen review committee then evaluates the applications to determine which agencies to fund in the proposed program year. These applications are evaluated on established criteria, including how well the proposed solution addresses the priority need and how cost effective the proposed solution is.

The City enjoys a close relationship with the community's public housing entity, the Housing Authority of Bowling Green. The Housing Authority was created by City

ordinance and the Board consists of the Mayor ex officio and four persons appointed for four year terms by the Mayor and approved by the City Commission. Kentucky Revised Statutes Chapter 80 governs the qualifications of the Board members and their duties. The Housing Authority operates as an independent agency, with its own employment and procurement practices, subject to City review, as well as state and federal regulation. During the past five years, the Housing Authority has been a subrecipient of CDBG funds for the Small Business Technical Assistance and Training program and the Rental Conversion program. The Housing Authority and City have also cooperated on the Lee Square single family residential development, the Westside Neighborhood Initiative, several Parks and Recreation activities, and crime prevention actions.

The City government establishes an annual Capital Improvement Program that identifies any potential capital expenditure in a budget year. Typically, the program also estimates an additional two years of proposed projects, but only the current year is formally adopted.

## Monitoring (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

3-5 Year Strategic Plan Monitoring response:

HCD 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. HCD staff uses 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.

All subrecipients must enter into a written agreement prior to release of funds from the City or any project activity by the subrecipient; this agreement must also receive formal approval by the City Commission and by the board of the subrecipient. The agreement sets forth the proposed activities of the program and the responsibilities of both the subrecipient and the City, particularly with respect to CDBG regulations. A sample of the agreement is included in Appendix C.

To receive reimbursement of expenditures from the City, each subrecipient must provide proper documentation, including monthly report of activity, copies of invoices, and a request for payment. HCD staff verifies the invoice and documentation and processes for payment. As part of this verification process, a desk audit of each subrecipient program is performed monthly, including a review of all activities undertaken with CDBG funds and determination of expense eligibility, to ensure that all programming and expenditures are within the parameters set in the written agreement and the regulations of the CDBG program. Immediate action is taken in the event there are discrepancies with the subrecipient's programming or expenditures, including contacting the subrecipient by telephone, electronic or US mail, or through a more comprehensive site visit. If there are unusual situations or problems identified through a desk review, HCD will schedule a technical assistance or field monitoring visit with the subrecipient. The HCD staff conducts at least one on-site technical assistance meeting with the subrecipient in each funding year.

## **Priority Needs Analysis and Strategies (91.215 (a))**

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Needs Analysis and Strategies response:

As described in the Executive Summary, the following priority needs are identified in this plan:

1. Affordable Housing Opportunity
  - a. Homeownership Opportunity – including large family housing, accessible units, new construction of affordable units, rehabilitation of existing units, down payment assistance for home purchases that are not in otherwise subsidized projects, weatherization, accessibility retrofitting, emergency repairs, and historic preservation.
  - b. Rental Housing and Supportive Services – for the developmentally disabled, older youths who are aging out of foster care, male addictive clientele, paroled/discharged felons, accessibility retrofitting, and large family housing
2. Economic Opportunity – including small business development and public transit expansion.
3. Education and Counseling – about Fair Housing law and rights, foreclosure prevention, and homeownership pre- and post – purchase.

These priority needs are discussed in more detail in subsequent sections of this document.

## Lead-based Paint (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.
2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

### 3-5 Year Strategic Plan Lead-based Paint response:

The Kentucky Child Lead Poisoning Prevention Program in the Kentucky Cabinet for Health and Family Services collects data statewide regarding the prevalence of child lead poisoning among children under the age of 6. In Bowling Green, for the Years 2005, 2006, 2007, and 2008 (through September) combined, there was a total of 3 lead poisoning cases. Two of those cases were at the same address and located within the NRSA. The third case was not located within the NRSA.

Census 2000 data was used to estimate the number of housing units that may contain lead-based paint hazards, and HUD CHAS data (based on Census 2000) was used to estimate the number of units that are occupied by extremely low income (<=30% of median family income for Bowling Green MSA), low income (>30% to <=50% of median family income), and moderate income (>50% to 80% of median family income) households. The prevalence of lead-based paint hazards is generally acknowledged in housing units that were built before Federal law prohibited lead in paint in 1978. Census data breaks down the age of housing by decade, so for purposes of the estimates in this Plan, housing units that were built before 1980 were used. In 2000, Bowling Green city had a total of 21,193 housing units. The following table estimates the number of housing units that may have some level of lead-based paint hazard:

Year Structure Built	Number of Housing Units	Estimated Percent With Lead-Based Paint Present*	Estimated Number of Units With Lead-Based Paint Present
Pre-1940	1,974	90%	1,777
1940 – 1959	3,717	80%	2,974
1960 – 1979	7,155	62%	4,436
Number of Housing Units Demolished Since Census 2000			-380
<b>TOTAL Housing Units</b>			<b>8,806</b>

\*Based on information from *The Comprehensive and Workable Plan for Abatement of Lead-Based Paint in Privately Owned Housing*

The “Year Structure Built” data would suggest that nearly 42 percent of all housing units in Bowling Green may have some level of lead-based paint hazard. This is consistent with the findings that approximately 40 percent of the U.S. housing stock is believed to contain some lead-based paint.

Extremely Low, Low, and Moderate Income Family data was available in the SOCDs CHAS Data table “Housing Problems Output for All Households” available on the Huduser website <http://socds.huduser.org/chas/reports.odb>. The table below

## Bowling Green, Kentucky

estimates the number of families that are potentially living in housing that contains Lead-Based Paint:

<b>Owners:</b>	
Extremely Low, Low, and Moderate Income Owner Households	2,866
Estimated Percentage of all Households living in Units containing Lead-Based Paint	66%
Estimated Extremely Low, Low, and Moderate Income Owner Households living in Units containing Lead-Based Paint	1,892
<b>Renters:</b>	
Extremely Low, Low, and Moderate income Renter Households	6,736
Number of Renter Households living in Public Housing or other Assisted Sites that are free of Lead-Based Paint	1,610
Balance of Households Renting Private Units	5,126
Estimated Percentage of these Households Living in Units containing Lead-Based Paint	56%
Estimated Extremely Low, Low, and Moderate Income Renter Households living in Units containing Lead-Based Paint	2,871
Total Estimated Extremely Low, Low, and Moderate Income Households Potentially Living in Housing Containing Lead-Based Paint	
	4,762

In the previous five program years, CDBG funds have been used for rehabilitation of existing homeowner occupied units and for rehabilitation of previously rented units for occupancy by new homeowners. The guidelines of both programs, Homeowner Rehab and Rental Conversion, contain provisions for the evaluation and testing of the home following the Lead Safe Housing Rule. Funding is provided for abatement of Lead-Based Paint when needed in a participating unit. Due to the low prevalence of child lead poisoning and the lack of funding, lead-based paint evaluation and testing will only occur through other housing programming.



**HOUSING**

**Housing Needs (91.205)**

\*Please also refer to the Housing Needs Table in the Needs.xls workbook

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).
2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

3-5 Year Strategic Plan Housing Needs response:

HUD’s State of the Cities Data Systems (SOCDS) compiles data from several sources, including the U.S. Census Bureau, the Bureau of Labor Statistics, and other reliable sources. The table below utilizes SOCDS data to break out the inventory of housing in Bowling Green by occupancy and bedroom size.

<b>Housing Stock Inventory</b>		Vacancy Rate	0 & 1 Bedroom	2 Bedrooms	3+ Bedrooms	Total	Substandard Units *
Occupied Units: Renter			3405	4675	2084	10164	3945
Occupied Units: Owner			156	1667	7200	9023	308
Vacant Units: For Rent	13%		355	614	339	1308	496
Vacant Units: For Sale	3%		14	84	145	243	9
Total Units Occupied & Vacant			3930	7040	9768	20738	4758
<u>Rents: Applicable FMRs (in \$s)</u>			533	649	865		
<b>Rent</b> Affordable at 30% of 50% of MFI (in \$s)			505	606	700		

\*Substandard Unit is indicated by CHAS data as “with some problem” and is not necessarily substandard as defined by local property maintenance codes. In the December, 2008, American Community Survey data, less than 1 percent of housing units lacked complete plumbing or kitchen facilities.

In addition to general housing data, the SOCDS data is used to identify housing problems for all households, as well as subpopulations of racial/ethnic minorities, by household income, and by household composition. These details can be found in the Housing Needs Table in the Tables section of this document. Six of the 24 subpopulations have a disproportionate housing need, ie. A percentage of a racial/ethnic subpopulation with a housing problem at least 10 percentage points higher than the category as a whole. These subpopulations with a disproportionate housing problem are:

Elderly Renters

White, with incomes of  $\leq 30\%$  of median family income (MFI)

Black non-Hispanic, with incomes of  $>30$  to  $\leq 50\%$  of MFI

Elderly Homeowners

Black non-Hispanic, with incomes of  $>30$  to  $\leq 50\%$  of MFI

Non-Elderly, Non-Family Homeowners

Black non-Hispanic, with incomes of  $\leq 30\%$  of MFI

Family Homeowners

Hispanic, with incomes of  $>50\%$  to  $\leq 80\%$  of MFI

Large related (5 or more members) homeowners

All races, with incomes of  $\leq 30\%$  of MFI

American Community Survey data released December 9, 2008, estimates a total of 23,781 housing units with a 3.8 percent owner vacancy rate and a 9.7 percent rental vacancy. Of the total estimated 23,781 units, 51.3 percent (margin of error of  $\pm 2.7$ ) are single family detached. Approximately 2.9 percent of the housing units were built in Year 2005 or later; the national average is 1.9 percent, so Bowling Green's housing stock is slightly newer than the national average. In the 2000 Census, the City's homeownership rate was 47 percent; in the 2008 American Community Survey data release, this rate had declined to 46.1 percent, however there was a  $\pm 2.8$  percent margin of error.

The waiting list for the City's Housing Choice Voucher program (Section 8) was opened for applications for 4 days in April, 2008, and 260 applications for assistance were received. The program implemented a trial application procedure in which the prospective tenant was given an application form and an appointment to meet with a staff person at a future date (appointments were scheduled from April through August). As of November 1, 2008, the voucher program was fully leased and was only accepting preference applications (homeownership referrals and Scholar House educational program). As of November, 2008, the waiting list at the Housing Authority was approximately 100 families.

Real Estate Research Consultants, Inc., of Orlando, Florida, was contracted by the City to prepare a Housing Market Analysis in the Fall of 2008. The firm was asked to look at current housing inventory as well as housing needs for the next 20 years. The full document is contained in Appendix E. Some of the findings of that analysis include:

Population growth between 2000 and 2008 represented a 1.5 percent compounded annual growth rate compared with a 2.2 percent annual growth rate during the decade prior to 2000. Population growth between 2008 and 2030 is expected to achieve rates around 1.5 percent annually, requiring more than 8,300 housing units over the next 22 years. Population growth will see the strongest growth in the 45 to 49, 50 to 54, and 20 to 24 year old age cohorts.

In 2000, renter occupied households accounted for 53 percent of total occupied households, well above the national average of 35 to 40 percent. However, the study found that this imbalance of owner versus renter occupancy is quite common in comparable cities with universities of similar size to Western Kentucky University. Households with heads between the ages of 25 and 44 have the highest ownership rates in the City and these owner occupancies make up more than 37 percent of the total households in the city.

Housing prices have increased moderately along with growth in

population, permitting, and sales activity. Average single-family home prices in the city increased from \$113,000 in 2000 to \$142,000 in 2007, representing a 3.9 percent compounded annual growth rate. During the same period, households were able to afford more housing costs, with the area median income increasing from \$49,000 to \$52,100. Based on affordability calculations outlined in the report, 38 percent of all houses sold between 2000 and 2007 were affordable to households making between 51 and 80 percent of the area median income.

More than 2,500 new housing units were added to the residential stock since 2000, compared with a change of only 1,400 during the decade prior to 2000. Single family new construction on average is 37 percent larger than homes built before 2000. In 2007, less than 1 percent of the housing units built between 2002 and 2007 were affordable to households earning less than 50 percent of the area median income, while 26 percent of the units sold that were built prior to 2002 were affordable to this population.

According to the December, 2008, American Community Survey estimates, there were 9,957 owner occupied housing units with a mortgage. Of those, it is estimated that 64.4 percent have a mortgage; the median mortgage amount is \$1,074/month among owner occupied housing units with a mortgage. Nearly 20 percent of owners pay 30 percent or more of their income toward monthly housing costs. In housing units without a mortgage, 3.8 percent of owners pay 30 percent or more of their household income toward housing costs. In total, nearly 24 percent of owner households pay 30 percent or more of their household income toward monthly housing costs. Of the 11,622 renter occupied units, nearly 45 percent of households pay 30 percent or more of their household income toward monthly housing costs. The median monthly rent is \$586.

As part of the Consolidated Planning process, the City completed an Analysis of Impediments to Fair Housing Choice (see Appendix D). That study found that the number of housing discrimination complaints have increased over the past five years, but that a portion of that increase can be attributed to a greater awareness of fair housing laws and how to report violations. Six impediments were identified and immediate, short-term, and long-term actions were proposed to help overcome those impediments. These impediments include:

1. Language and cultural differences – at least 26 languages are spoken in the home in Bowling Green.
  - a. Immediate actions: develop a clearinghouse for translation and interpretation services; develop informational brochures in multiple languages; make emergency information available in multiple languages.
  - b. Short-term actions: develop and make available a standard lease in locally prevalent languages; identify and market free translation and interpretation services.
  - c. Long-term actions: work with WKU's language department to develop an "on demand" pool of interpreters.
2. Lack of accessible units – builders do not understand the building code requirement or are unwilling to spend the money to make a unit accessible; lax enforcement of codes requiring accessibility in new construction.
  - a. Immediate actions: utilize the building permit process to educate developers/builders about accessibility.
  - b. Short-term actions: identify grants and other funding to underwrite the cost of new or retrofitting accessible units and provide information

- to builders; organize landlord association; educate landlords and tenants about “reasonable accommodation”; provide financial incentives to encourage new or retrofit unit.
- c. Long-term actions: adopt local accessibility standards for privately financed multi-family housing, equivalent to publicly financed multi-family housing.
- 3. Lack of landlord education about discrimination and Fair Housing laws – although tenant education has improved, landlord education is still an issue.
  - a. Immediate actions: concentrate education efforts on developers of multi-family housing; distribute fair housing information.
  - b. Short-term actions: encourage landlords to conduct move-in interviews; organize tenant/landlord forums; develop fair housing information hotline.
  - c. Long-term actions: encourage landlords to develop and adhere to a written selection plan; establish local enforcement of fair housing law.
- 4. Lengthy and cumbersome court eviction process – the 30 day eviction requirement causes some unintended consequences such as improper evictions.
  - a. Immediate actions: educate tenants about eviction process.
  - b. Short-term actions: establish local enforcement of fair housing law.
  - c. Long-term actions: revise State laws regarding 30 day notice requirement; improve follow-up after a court eviction.
- 5. Lack of transitional services for persons leaving prison – although not a protected class, discrimination against parolees is a social issue and steps are needed to ensure the protection of the fair housing rights of parolees who do qualify as a member of a protected class.
  - a. Short-term actions: develop and implement a transition plan through the Probation and Parole office.
  - b. Long-term actions: develop an ombudsman program to assist recent parolees in securing suitable housing.
- 6. Lack of local enforcement of Fair Housing laws.
  - a. Immediate actions: use available websites to provide more detailed information regarding how and when to file a discrimination complaint; identify funding sources for local enforcement.
  - b. Short-term actions: establish a local enforcement agency.

Other discussions in the Analysis, but not listed as impediments, included reluctance or refusal to rent to college students, large families, unmarried couples, and couples of the same sex. Exemption from the Fair Housing laws for owner-occupied duplexes was also considered a problem.

## Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

### 3-5 Year Strategic Plan Priority Housing Needs response:

In December 2008, an economic recession was declared. Lower income individuals who struggle to make ends meet will find it increasingly harder to afford decent housing. Forecasted lay-offs will compound the difficulty in keeping a roof over the family's head, whether owner or renter. Bowling Green was fortunate that it did not experience the massive foreclosures like many other regions in 2008, primarily due to the historically conservative lending culture in the community and the higher rental rate.

Based on the information presented in the Housing Needs section, the first priority housing need is among homeowners. Disproportionate housing needs were identified among several homeowner populations, including the black low income elderly, black very low income non-elderly, Hispanic moderate income families, and very low income large related (5 or more members) families. The City has funded an owner-occupied housing rehabilitation program since 2006; the program is administered by the Barren River Area Development District. The program is operated as a forgivable deferred loan so affordability is not adversely affected. There is also a need for an emergency repair program as well as an accessibility retrofitting program for homeowners. In addition to these programs, HANDS, Inc., has received a grant from Federal Home Loan Bank to provide foreclosure prevention counseling and emergency financial assistance.

Among renters, there is a disproportionate housing need among white very low income families and black low income families. Although the City has gained additional Section 8 Housing Choice Vouchers in the past year, there is still need for assistance among these lower income populations. The City has benefited from the development of several Low Income Housing Tax Credit units in the past decade which has provided decent, safe, sanitary, and affordable housing for hundreds of families. However, there are still families that are unable to afford even these rent controlled units.

## Housing Market Analysis (91.210)

\*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

### 3-5 Year Strategic Plan Housing Market Analysis responses:

In the 2000 Census, Bowling Green's homeownership rate fell to 47 percent, the lowest rate in recent history. Since that data was released, the City has been diligently working with its partners toward increasing the number of homeowners in the community through pre-purchase counseling and educational programs, down payment assistance programs, and increasing the availability of affordable housing to purchase.

Although the community's major focus has been on homeownership opportunity, the number of affordable rental housing opportunities has also increased as well during the past 5 years. In an inventory of all assisted rental housing in Bowling Green, the total number of assisted units increased from 1,944 in 2003 to 2,363 in 2008, a 21 percent increase. The vast majority of the new assisted units have been constructed through the Low Income Housing Tax Credit program and maintain the affordability through rent controls. There was also an increase in Public Housing units during that time period with the addition of Phenix Place and in tenant based Housing Choice Vouchers with the addition of 125 vouchers.

The Housing Market Analysis prepared by Real Estate Research Consultants, Inc., estimates that some 7,500 to 8,500 housing units will need to be constructed to meet the demand by 2030. Approximately 22 percent of those new housing units would be required to be affordable to households at less than 30 percent of the area median income. Some 14 percent of the units would be required to be affordable for households between 31 and 50 percent of the area median income. Another 21 percent of the units would need to be affordable to households between 51 and 80 percent of area median income and 17 percent of the units would need to be affordable to households between 81 and 120 percent of area median income. The remaining 26 percent of housing unit demand would correspond to the housing needs of households above 120 percent of area median income. Appendix E contains the complete Housing Market Analysis.

## Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Strategic Plan Specific Housing Objectives response:

As noted in the Housing Market Analysis, at least 4,275 new affordable units are needed over the next 20 years. For the five year period of this Consolidated Plan, approximately 1,070 new affordable units are needed. A variety of housing needs have been identified in the previous sections. The "Housing Needs Table" in the Tables section of this document shows the extent of housing problems using data provided by HUD. According to that data, 5,322 households have "some housing problem", with nearly three quarters of that number in rental housing affordability. Housing rehabilitation, new construction, housing counseling, and rental assistance are all necessary resources to address the housing need, through both private and public funding. Some of the funding sources expected to be used to meet the housing need include:

Community Development Block Grant – allocated by HUD each year, this funding source has been used for homeowner rehabilitation, rental conversion, and new construction through a CBDO (The Housing Fund). It is anticipated that a large percentage of the future allocations of CDBG will be designated to address housing needs through the Annual Action Plan process.

HOME – the City can apply for HOME funding through Kentucky Housing Corporation. The funds have most recently been used for downpayment assistance in the Lee Square Housing Project, and previously for homeowner and rental rehabilitation. The amount of HOME funds in the past few years were determined by a "Focus Community" direct allocation from KHC; it is unknown if the direct allocation will continue or whether the City will need to competitively apply for funding.

Housing Choice Voucher (aka Section 8) – the City receives a monthly allocation for a voucher complement of 606 vouchers (pending approval by HUD, this number will increase to 634). The current year budget for this program is \$2.6 million.

Public Housing – funded by HUD, the Housing Authority of Bowling Green is operated independently of the City.

The Housing Fund, Inc. – the City assisted in opening this satellite office of The Housing Fund, Inc., a Community Development Financial Institution in Nashville, Tennessee. THF provides development financing and technical assistance for affordable housing.

Low Income Housing Tax Credit – this program is administered by Kentucky Housing Corporation and its public-private partnerships have been instrumental in meeting the affordable rental housing needs in Bowling Green.

### Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

3-5 Year Strategic Plan Needs of Public Housing response:

The Housing Authority of Bowling Green maintains a total of 595 units at multiple locations throughout the City: Gordon Avenue and Summit View, Angora Court, Phenix Place, and Bryant Way. The Housing Authority was created by City of Bowling Green ordinance in 1962. The mission of the Housing Authority “is to be committed to achieving excellence in providing safe, clean and modern housing assistance while promoting self-sufficiency, upward mobility, and homeownership opportunities to its residents.

Public Housing Units	Vacancy Rate	0 & 1 Bedroom	2 Bedrooms	3+ Bedrooms	Total	Substandard Units
Occupied Units		165	207	209	581	0
Vacant Units		4	5	5	14	0
Total Units Occupied & Vacant		169	212	214	595	0
<b>Rehabilitation Needs (in \$s)</b>		86,924	109,040	110,069	306,033	

Data as of August, 2008.

## Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing. I
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

### 3-5 Year Strategic Plan Public Housing Strategy response:

In addition to providing housing, the Housing Authority of Bowling Green offers education, job training and placement, and supportive services for adults, including: Reach Higher – This six month Welfare to Work program provides 32 hours of paid work experience per week with wages in lieu of TANF benefits. Participants are required to attend 4 hours of unpaid job and lifeskills training per week. Reach Higher has graduated over 360 participants with a 98 percent job placement rate and an 88 percent job retention rate. The program has over 30 non-profit, business, and industry partners in Bowling Green and Warren County that provide paid work experience and employment sites. Reach Higher serves a 10 county area and is funded by the Kentucky Cabinet for Families and Children.

Reach – This Resident Income and Employment program provides public housing residents with 40 hours of on the job training and employment for 6 to 18 months. Participants are required to enroll in ESL, GED, or post-secondary training. Reach is funded through HUD Capital funds.

Helping Hands Family Self-Sufficiency Program – This program targets 50 families in public housing for education, supportive services, homeownership preparation training, and escrow accounts. Funding is credited to a participant's escrow account as the tenant's earned income increases, and the escrow can be used for a downpayment on a home, for education, or to establish a small business. This program is funded through HUD.

Financial Literacy – The Housing Authority offers the "Credit When Credit is Due" curriculum to teach the basic principles of budgeting, money management, predatory lending, credit, and homeownership. The program has been funded by the Enterprise Community and National City Bank.

Live the Dream Homeownership Supportive Services Program – Live the Dream provides pre-purchase homeownership preparation training and individual counseling.

Family Literacy – Bowling Green Technical College offers GED preparation training, ESL, parent education, and parent-child activities at the Housing Authority's Learning Center.

Small Business Training – Western Kentucky University's Small Business Development Center holds training classes and provides small business counseling for minorities and other low income individuals at the Housing Authority's Learning Center. This program is funded with CDBG funds allocated by the City. The South Central Kentucky Minority Economic Development Council provides a small loan pool for business start-ups.

JARC No Excuses Transportation – The Housing Authority received a grant from the U. S. Department of Transportation, Federal Transit Administration, to provide transportation through local providers for employees to get to work.

Neighborhood Networks Center – The center provides services for children and adults of all ages living in the Gordon Avenue/Summit View developments, offering basic and advanced computer training; job, lifeskills, small business, entrepreneurship, employment, and financial management training; education and lifelong learning; health and nutrition education and screenings; and real life issues training, including fair housing, homeownership preparation, parenting, personal safety, domestic violence prevention, drug and alcohol abuse prevention, and voter registration.

Education and Supportive Services Program for the Elderly/Disabled – The Housing Authority receives a grant from HUD to fund an elderly and disabled service coordinator who provides case management and program coordination.

HUD ROSS Elderly/Disabled Project PRIDE – Project PRIDE is designed to increase the knowledge and awareness of the potential for fraud, neglect, physical/sexual/emotional abuse, self-neglect, and financial exploitation among elderly/disabled residents.

The Housing Authority provides youth programs through its three learning centers located at Bryant Way, Phenix Place, and at the main office on Double Springs Road. The learning centers' after-school programs offer tutoring, homework assistance, and educational enrichment. The Centers are staffed by part-time tutors who are Western Kentucky University students. Western Kentucky University also offers the Fast Lane Academic Enrichment program that was previously funded through General Motors Foundation; this program is aimed at increasing the educational skills and workforce knowledge of youth in grades K-10 through tutoring, homework assistance, and hands-on science, math, and other activities. The Housing Authority also participates with Western Kentucky University's Civic Engagement Program by creating community service projects to integrate into the WKU curriculum.

## **Barriers to Affordable Housing (91.210 (e) and 91.215 (f))**

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

3-5 Year Strategic Plan Barriers to Affordable Housing response:

In 2007, the Mayor appointed a Regulatory Reform Task Force in response to the National Call to Action for Affordable Housing through Regulatory Reform by then HUD Secretary Alphonso Jackson. This Task Force was made up of a general contractor, a specialty contractor, a developer, a banker, a real estate agent, and a planner. The Task Force was also assisted by City Building Permit staff, Public Works staff, and Planning/Zoning staff. The group represented a cross section of the housing community, from initial concept of a housing project to occupancy by the tenant or homeowner. The Task Force had two primary working goals: to identify any existing regulatory barriers and to establish a dialogue to ensure that the community does not create future barriers.

The Task Force's first step was to work through HUD's Regulatory Barrier Checklist; it was a good assessment of the current conditions and was a good tool for brainstorming. The second step was to identify the issues that needed additional discussion. Step three clarified several issues by inviting technical staff to assist the Task Force in its understanding of the regulations and implementation. Finally, the Task Force made recommendations for overcoming the identified barriers.

In general, the Task Force found that the review and permitting process is not a barrier to development of affordable housing, but that periodic review of the process and appropriate adjustments will ensure that this continues. The goal is to balance the protection of the public health and welfare, while not becoming overly burdensome on the developer, builder, or general public. In comparison with the housing market in many other cities around the nation, Bowling Green is still relatively affordable, but it is growing quickly. The recommendations (and the current implementation) of the Task Force were:

- Include a future land use plan in the county-wide Comprehensive Plan. Currently, the Comprehensive Plan is underway and a future land use map is proposed for inclusion in the final Plan.
- Educate the real estate agents and potential home buyers about the importance of reviewing the future land use map.
- Acknowledge that both rehabilitation of existing housing stock and new residential construction are needed to continue housing affordability in the City.

- Continue to look into ways the City can annex land that can be developed to meet residential market demands.
- Continue to work with the Kentucky League of Cities to petition the Kentucky Legislature for changes in the annexation statutes.
- Examine the possibility of extending the “variable front yard setback” for infill development to include variable rear and side setbacks and lot coverage. This proposal will be reviewed after adoption of the Comprehensive Plan.
- Require potential applicants for Conditional Use Permits and Variances to consult with the neighborhood before appearing in the public hearing setting.
- Continue to encourage the State to adopt Code changes in a more timely manner.
- The City Building Inspection program should continue to discuss Code interpretations among inspectors on a formal basis to ensure consistency in interpretations. The staff in this program communicate regularly to try to provide consistent guidance.
- Investigate establishment of “incentive areas” where subdivision and zoning regulations could be relaxed without sacrificing the quality of life for home buyers. This proposal will be reviewed in the Comprehensive Plan.
- Entertain the possibility of reduced fees and technical requirements for Planned Unit Development zoning district for neighborhoods with a substantial number of affordable units proposed. This proposal will be considered after the Comprehensive Plan is adopted.
- Consider expanding the permit fee waiver that is now extended to non-profit housing agencies to all affordable housing development. The impact of this proposal is currently under consideration.
- Continue support of the sidewalk retrofit program. The City has budgeted \$1 million in Fiscal Year 2009 for this program.
- Explore the possibility of a lower property tax rate for homeowner occupied units that have a property value below some affordability level.

These recommendations, including the issues from which they resulted, are thoroughly outlined in the Report of the Mayor’s Task Force on Regulatory Reform in Appendix F.

## HOMELESS

### Homeless Needs (91.205 (b) and 91.215 (c))

\*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. 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.

Kentucky Housing Corporation (KHC), the lead agency for the Balance of State Continuum of Care (CoC), conducted a Point-in-Time statewide count of Kentucky's homeless population on January 24, 2008. The count was conducted on a county jurisdiction level, so localized statistics for the City of Bowling Green are not available. In Warren County, the count found a total of 136 homeless individuals (or 0.1 percent of the projected 2007 population of Warren County). Of these, 22 were unsheltered on the date of the count. Another 59 persons were in emergency shelters and 55 persons were in transitional housing.

Among the counted population, there were 78 individuals and 17 families with children. Of the homeless families with children, eight families were living in emergency shelter and nine families were living in transitional housing; no family with children was unsheltered. Three persons were found to meet the definition of "chronically homeless"; two of those were sheltered and one was unsheltered. Other characteristics of the homeless population include:

- 37 of the 136 homeless persons were characterized as severely mentally ill; 38 percent of those persons were unsheltered.
- 38 persons were identified as having chronic substance abuse.
- 2 persons were identified as veterans.
- 1 person was identified as having HIV/AIDS.
- 31 persons were identified as victims of domestic violence.

No youth under the age of 18 was counted outside the category of homeless families with children.

## Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.
2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

### 3-5 Year Strategic Plan Priority Homeless Needs response:

Kentucky Housing Corporation (KHC) serves as the lead agency for the Balance of State Continuum of Care (CoC). According to KHC's Policy for Funding Consideration, "Kentucky Balance of State CoC is at a Hold Harmless status which means the overall application has reached the maximum pro-rata need for funding as determined by HUD" and any new projects must compete against existing projects that are up for renewal.

In September, 2008, KHC released Regional Strategies and Recommendations for the implementation of the state's Ten Year Plan to End Homelessness. Region II included 25 counties in the Barren River, Green River, and Lincoln Trail Area Development Districts. Five agencies from Bowling Green were involved in the Region II planning process, including Housing Assistance and Development Services, Inc. (HANDS), LifeSkills, Inc., Community Action of Southern Kentucky, Inc., Salvation Army of Bowling Green, and Barren River Area Safe Space, Inc. (BRASS).

The Region II strategy listed a variety of issues contributing to homelessness, including mental illness, domestic violence, substance abuse, felony convictions, jail releases, inadequate discharge planning (foster care, jails, medical institutions), single parenting issues, health issues, loss of work due to an injury, loss of income, lack of SSI/SSDI, veteran issues, family death, developmental disabilities, low-functioning, and alien status. The strategy found that the greatest challenges facing the homeless or those at risk of becoming homeless were:

- Lack of funds to adequately address homelessness
- Current definition of homelessness is not conducive to addressing the needs
- Lack of funding for prevention and services
- Lack of adequate affordable housing, fair housing policies, transportation, and employment
- Too many restrictions on current resources
- Conflicting rules and regulations and lack of knowledge of different programs that serve the same purpose
- Lack of knowledge among policy makers/public officials

- Limited affordable housing policies and resident on-site services
- Lack of medical assistance for single individuals not on disability or mothers with children over two.
- Difficulty integrating programs for homeless children/youth and in accessing mainstream benefits

The strategic plan also recognized that the region maintains “strong partnerships among its homeless service agencies as well as other housing providers”. In the Bowling Green area, homeless individuals and families can access services through HANDS, Lifeskills, Community Action, Salvation Army, BRASS, and United Way. These services include case management, outreach, life skills training, substance abuse and mental health counseling, HIV/AIDS services, home and health services, education, transitional living services, child care and transportation assistance, domestic violence and crisis intervention services, and first month’s rent and utility deposits. The City’s Housing Choice Voucher (Section 8) program gives preference to referrals from Salvation Army, BRASS, and Lifeskills crisis unit for up to 25 percent of intake. Prevention services are also available to at risk individuals and families, including budget/credit counseling and money management and heating assistance, as well as services specifically for domestic violence victims. Other prevention options include emergency financial assistance, delinquent rent and utility payment, and housing rehab programs. The strategic plan also noted that local church and civic groups and businesses in Bowling Green provide specific collections for several agencies and shelters for items such as food, personal care items, holiday gifts, school supplies, and household supplies.

Priorities and Recommendations from the strategic plan included “relaxing rules in subsidized housing for past drug convictions, having set-aside units with housing authorities, ensuring more affordable housing rents and expediting the process to access subsidized units”. Specific priority recommendations were:

1. The development of “a user-friendly comprehensive manual of homeless services that would benefit mostly service providers, schools, and churches.” Work on this Homeless Rights Manual and Resource Guide is already underway.
2. Increase emergency funding.
3. Train agencies’ personnel in discharge planning for persons leaving corrections facilities, institutions, and medical facilities that do not currently practice discharge planning.
4. Create a public awareness campaign both regionally and statewide.
5. Develop a transportation need campaign that will document the need for public transportation within the region and explore alternative options.

## Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

3-5 Year Strategic Plan Homeless Inventory response:

The CoC for the area in which Bowling Green is located has 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, domestic violence and advocacy services, transitional units, food pantry, and emergency assistance.
- Phoenix House – provides 19 beds for women and 12 beds for children (of women in the program), substance abuse treatment 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 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.

### Emergency Assistance –

- Bowling Green/Warren County Welfare Center – provides food, clothing assistance at the beginning of the school year, rent and utility assistance, and prescription assistance.
- H.O.T.E.L., Inc. – Provides food, rent, and utility assistance.
- St. Vincent de Paul – provides food and clothing assistance, financial assistance, utility assistance, medical assistance, and household items.
- Salvation Army – see above.

### Health Services –

- Matthew 25 AIDS Services – provides comprehensive care for persons with HIV/AIDS, including medical care, case management, support services, and housing programs. Also provides HIV prevention 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.

### Housing Case Management –

- Community Action of Southern Kentucky – provides first month's rent and/or deposits in conjunction with 6 months of case management. Also provides food and clothing, educational assessment, employment counseling, case management, life skills training, relocation assistance and referral services.

Educational Assistance –

- Adult Education for Homeless/Community Action of Southern Kentucky – provides education outreach and educational services.

Mental Health Assistance –

- LifeSkills, Inc., Park Place Recovery Center, Child Crisis Stabilization Unit, and Adult Crisis Stabilization Unit – Community Mental Health Center providing mental health assistance and services, chemical dependency services for inpatient and outpatient and service referrals, and crisis services for children and adults.

## Homeless Strategic Plan (91.215 (c))

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.
2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.
3. Homelessness Prevention—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.
4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.
5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include "policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons." The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

3-5 Year Homeless Strategic Plan response:

The Region II Implementation Strategy: Solutions to End Homelessness is included in Appendix G and is described in "Priority Homeless Needs" above. The City of Bowling Green does not receive a direct allocation of McKinney-Vento ESG, Supportive Housing, Shelter Plus Care, or Section 8 SRF funding.

## **Emergency Shelter Grants (ESG)**

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

3-5 Year Strategic Plan ESG response:

N/A

## COMMUNITY DEVELOPMENT

### Community Development (91.215 (e))

\*Please also refer to the Community Development Table in the Needs.xls workbook

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

#### 3-5 Year Strategic Plan Community Development response:

The City of Bowling Green adopts a Capital Improvement Program each fiscal year, including both the current fiscal year and the subsequent two fiscal years. For Fiscal year 2009, the City allocated just over \$7.66 million toward new equipment, construction and renovations. Many of the projects have city-wide impact, such as the outdoor wireless mesh and public safety equipment.

There are some capital projects that directly benefit the NRSA, including the sidewalk construction, street resurfacing, and backyard storm water projects, as well as the Old Morgantown Road re-design and the Westside sidewalk initiative. Sidewalks in the downtown area have been retrofitted with a total of 89 accessible ramps at 18 intersections in the downtown area (within the NRSA) at a cost of \$169,100 through the Downtown Signalization Project. In the Sidewalk Program in Fiscal Year 2008, 69 ramps at 33 intersections were retrofitted for accessibility at a cost of \$60,346. In addition to these contracted projects, the City's Operations Division has installed 85 accessible ramps in the period from 2004 through 2008 (not all of these were in the NRSA). The Old Morgantown Road re-design project, budgeted at \$350,000, will provide for better street design, stormwater management, and pedestrian access to the Dishman-McGinnis Elementary School and various retail venues. The Westside sidewalk initiative (\$125,000 in Fiscal Year 2009) is a continuation of a previously funded project for installation of sidewalks in the high pedestrian use areas of the

1200 and 1300 blocks of Clay and Stubbins Streets; these sidewalks will provide safe pedestrian access to employment and retail.

A section of downtown Bowling Green has been designated as part of a state Tax Increment Financing (TIF) district. The goal of this TIF is to bring about revitalization of the historic downtown area. This public-private partnership includes the redevelopment of an area from the Western Kentucky University campus to the downtown area of Bowling Green into a mixed use economic development project, including the construction of a baseball stadium, the relocation of a Class A minor league professional baseball team, the development of hotels, retail, and office space, residential properties, a performing arts center (SKyPAC), public buildings, related parking, and public infrastructure improvements. The City Board of Commissioners determined that the conditions necessary to make the findings required by State Statute for the establishment of a development area did exist in the proposed development area. These findings were supported with data that showed the number of structures in the development area have decreased in the previous five years, that the area had a large population of low income households, and that a majority of structures were deteriorating or deteriorated. The original project is expected to create more than \$250,000,000 in new private investment in the City, increase the City's taxable real property assessment by more than \$150,000,000, create more than 800 new jobs, provide for the comprehensive redevelopment of 40 acres in the City's downtown, and encourage investment in areas adjacent to the development area.

Another important component of the City's community development has been public transit. Community Action of Southern Kentucky, Inc., currently operates *Go! BG* bus service; this is a fixed route bus service that is available to the general public Monday through Friday from 7:00 AM until 6:00 PM. In addition to the fixed route, door-to-door service is available to persons with disabilities who cannot ride the regular routes. Although the transit system has expanded greatly over the past several years, it has been inhibited by the lack of a centralized transfer point. Currently the transfer station is located at the Community Action headquarters on Beauty Avenue in the north east sector of Bowling Green. A more centralized transfer station would allow shorter ride times and more efficient route planning and energy efficiency.

## Antipoverty Strategy (91.215 (h))

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.
2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

### 3-5 Year Strategic Plan Antipoverty Strategy response:

In 1999, three Census tracts in the City of Bowling Green – 101, 102, and 103 –were designated as an Enterprise Community (EC) by the U. S. Department of Agriculture. The strategic plan adopted for the Enterprise Community has helped coordinate the provision of services necessary for comprehensive economic change in this area of the City. Through the HUD Partnership approval process, the EC has also been designated as a Neighborhood Revitalization Strategy Area.

The EC planning document is not included with this Consolidated Plan document due to size limitations; it is available for review at the Housing and Community Development Department office. The EC strategic plan identified the following goals for the 10 year period:

#### Economic Empowerment

- Increase business development (industrial, retail, and service).
- Create jobs – need based on census data and unemployment rate.
- Cut unemployment rate (rate should mirror the overall rate of Bowling Green).
- Perform market demand study for neighborhoods to see what type of businesses can be supported.
- Provide job training specific to industry needs.
- Increase total number of jobs in area (professional, unskilled, skilled, and technical).
- Increase employment within walking distance or more transportation to jobs.
- Increase access to capital.

#### Supporting Families

- Maximize existing program coordination to provide seamless services.
- Expand affordable day care and provide top quality day care.
- Expand adult day care.
- Provide respite for caregivers.
- Expand health care so residents can access specialist care.
- Provide health care to those who fall through the gap.

#### Housing

- Increase homeownership and homeownership education.
- Improve aesthetics of neighborhoods.
- Deal with absentee landlords.
- Increase housing opportunities for elderly.
- Improve housing conditions.
- Provide affordable assisted living for elderly.

- Increase housing supportive services.
- Provide a continuum of care for special populations combined with “bricks and mortar” projects.

#### Education

- Improve educational opportunities for zone residents.
- Increase adult literacy and education.
- Reduce school dropout rates.
- Increase GED attainment for persons without a diploma.
- Support programs which provide for vocational, junior college, or university education.
- Increase responsiveness to LEP students and their families.
- Begin education at a very early age.

#### Neighborhood Development

- Expanded transportation.
- Develop the Riverfront/Nature Walk.
- Provide better coordination of public services.
- Improve streets, drainage, quality of air and noise.
- Improve access and supervision of recreation facilities.
- Improve library services and neighborhood centers.
- Expand sidewalk program to interconnect areas within neighborhoods.
- Upgrade waterlines to meet minimum fire protection.
- Eliminate brownfields.
- Preserve the downtown.
- Reuse underutilized and vacant buildings.

#### Youth Development

- Expand existing after school and summer programs.
- Reduce the number of young people taking/experimenting with drugs.
- Reduce gang activity.
- Provide opportunities for all youth to access higher education, be it college or technical/vocational training.
- Assist young people to develop the leadership skills necessary to take responsibility not only for their lives, but to be involved community members.
- Increase employment opportunities for young persons.
- Improve education and training opportunities.
- Ensure a computer for every home in the EC.

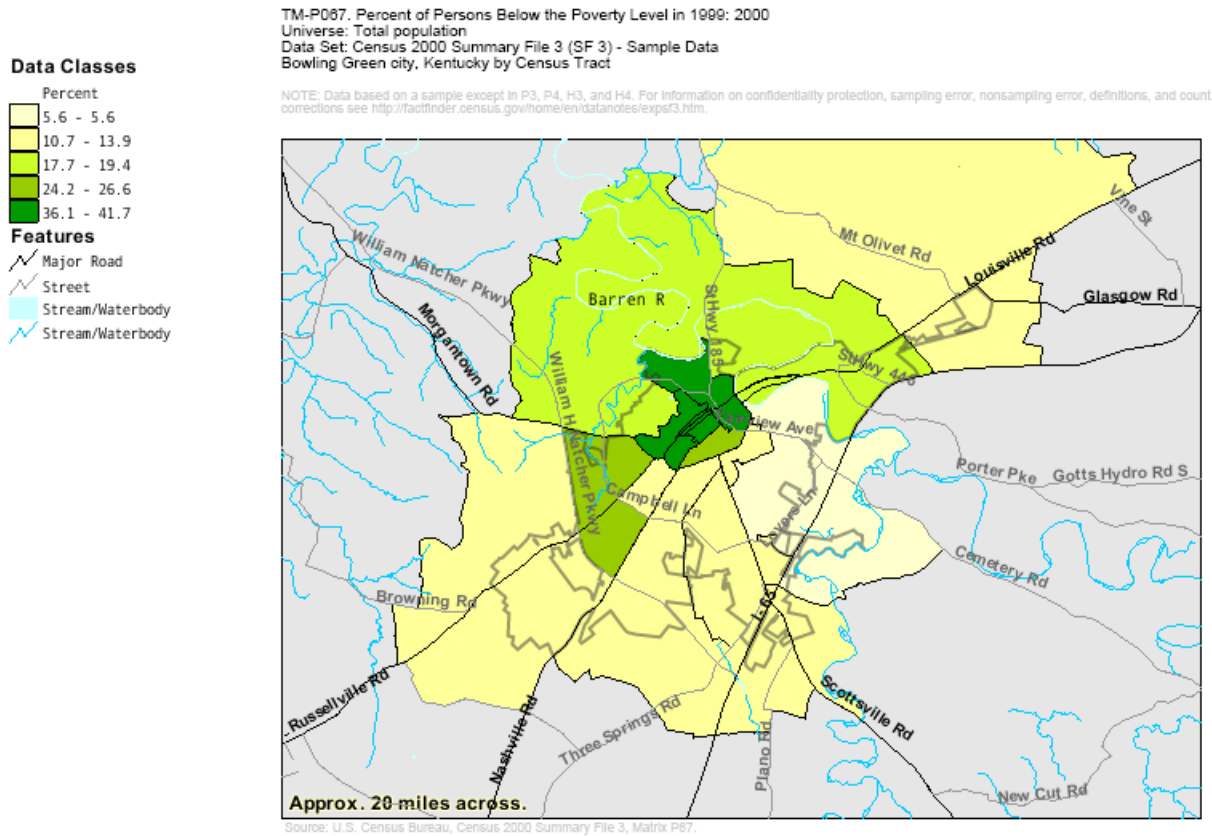
#### Drug and Alcohol Prevention

- Develop meaningful partnerships, which will strengthen the existing comprehensive drug strategy that incorporates treatment, enforcement, prevention, and education.
- Increase education and awareness must be increased within and outside the EC because these issues transcend the EC boundaries.

#### Crime Prevention

- Reduce crime.
- Reduce gang activity.
- Increase crime prevention.
- Increase community policing efforts in the EC.

Although the Enterprise Community designation expired December 31, 2008, there are a few carry-over projects that will be completed and benchmarked in 2009 that will benefit residents of the Enterprise Community, including: Summer Youth employment program, post-secondary scholarships, utility assistance, and Angel Food Ministries food vouchers.



American Community Survey data released December 9, 2008, estimates the median annual household income at \$33,076. The median family income for Bowling Green was estimated at \$44,347 (well below HUD’s calculated FY2008 median family income of \$53,900 for the Bowling Green MSA). The estimate also indicated that nearly 18 percent of all families in Bowling Green are below the national poverty line. That rate was higher among families with children under 18 years (26.9 percent) and particularly high among female headed households with children under 18 (48.1 percent) and children under 5 (52.5 percent). Among the elderly (65 and older), 8.6 percent of the population fell below the poverty line.

**Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))**

1. (States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.

3-5 Year Strategic Plan LIHTC Coordination response:

N/A

## NON-HOMELESS SPECIAL NEEDS

### **Specific Special Needs Objectives (91.215)**

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Non-homeless Special Needs Analysis response:

The “Non-homeless Special Needs Including HOPWA” table is included in the Tables section of this document. Information was gathered from service agencies, including Lifeskills, Inc., Bellewood Presbyterian Homes for Children, BEST Center for Independent Living, and Community Action of Southern Kentucky. The greatest gaps between need and availability were noted in supportive services for the elderly and frail elderly; supportive services needs were also identified among the alcohol/drug addicted population. In addition, housing needs were noted among the developmentally disabled and the alcohol/drug addicted populations. Youths age 18 to 21 who have aged out of foster care (State care) are finding it particularly difficult to find affordable housing and supportive services. Bellewood has identified a need, but has been unable to accept the youths into their existing programs due to the program guidelines. Supportive services may be funded through CDBG, dependent upon the availability of funds and the public services cap in CDBG funding.

## **Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)**

\*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.  
\*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.
2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.
5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

### 3-5 Year Non-homeless Special Needs Analysis response:

In 2006, the City contracted with Woods Research, Inc., for a "Needs Analysis for an Affordable Assisted Living Facility" in Bowling Green. The study found that the demand for affordable, non-subsidized assisted living units at 60% of area median income was 587 units and the demand for rent-subsidized units is 576 units. There are currently only 4 assisted living/personal care facilities in Bowling Green, with a total of 282 units, and all maintain a waiting list. These facilities are:

- Fern Terrace Lodge – licensed personal care facility with 114 beds,
- Bowling Green Retirement Center – 47 units of licensed assisted living,
- Morningside – 42 units of licensed assisted living, and
- Village Manor (Christian Care Community) – 79 units of independent living with assisted living features.

According to the study, all of the facilities are considered "very expensive and require a substantial income or assets to draw from". The average unit rents for Bowling Green Retirement Village and Morningside Assisted Living ranged from \$1950 to \$3390 per month; Village Manor requires a substantial entrance fee

(\$138,000 to \$164,000) compensated by lower monthly rents. All of the complexes except Village Manor included meals in the monthly rental fee. Since that study was completed, another 45 unit facility is under construction and scheduled to open in January, 2009. At least two additional facilities are in discussion.

United Way of Southern Kentucky completed a county-wide Needs Assessment in 2004. That study ranked the following issues as the top problems identified by service providers and community residents:

Service Providers

1. Drug abuse
2. Affordable medical care
3. Child Abuse
4. Non-English speaking residents' Ability to function successfully
5. Public transportation

Community Residents

1. Affordable medical care
2. Child Abuse
3. Drug Abuse
4. Domestic violence directed at adults
5. Poverty

The study also ranked the service area gaps identified by that same survey group:

- |                       |                      |
|-----------------------|----------------------|
| 1. Transportation     | 1. Transportation    |
| 2. Mental Health      | 2. Housing           |
| 3. System wide issues | 3. Youth development |
| 4. Senior services    | 4. Senior services   |
| 5. Child care         | 5. Child care        |

The survey group was also asked to rank the top needs that are being fully met in Warren County. Both the service providers and the community residents ranked recreation, housing assistance, and basic education as being adequately met. In addition, the community residents group said that city/county government and child care services were adequately met, while the service providers ranked police/fire/rescue and services for abuse/domestic violence victims as adequately met.

The following recommendations/primary concerns resulted from the focus groups:

Adult/Senior Services Focus Group

- Initiate the "adopt-a-grandparent" program
- Encourage churches to set up funds for community needs

Poverty and Basic Needs Focus Group

- Involve churches in providing what children and parents need

Substance Abuse Focus Group

- Provide information/skill building to parents
- Improve coordination of justice system and prevention programs
- Continue to involve schools and church youth groups

Health Services Focus Group

- Target health education for needy
- Increase elder care, adult day care for mentally ill
- Parish nursing/church provided services

Youth Development Focus Group

- Increased school-based mentoring programs
- Increased cooperation between mentoring programs and youth services
- Youth involvement in boards and committees that deal with youth issues
- Immediate support for families

Family Violence Focus Group

- Focus on prevention and education on violence issues in schools
- Increased collaboration between agencies and families

- Provide translation services to non-English speaking residents
- Incorporate Special Investigations techniques to assess and detect abuse

Mental Health Focus Group

- Existing bus routes should run more frequently and stops be reorganized to include apartment complexes
- Establish a low-cost voucher system with volunteer drivers
- Initiate more recreation and socialization activities for mentally ill.

## Housing Opportunities for People with AIDS (HOPWA)

\*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.
2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).
4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.
5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.
6. The Plan includes the certifications relevant to the HOPWA Program.

3-5 Year Strategic Plan HOPWA response:

N/A

### **Specific HOPWA Objectives**

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Specific HOPWA Objectives response:

N/A

### **OTHER NARRATIVE**

Include any Strategic Plan information that was not covered by a narrative in any other section.

## Residential Anti-Displacement and Relocation Assistance Plan

### Minimize Displacement

The City of Bowling Green will take all reasonable steps to minimize displacement of persons as a result of projects undertaken with Community Development Block Grant funds, as required by 24 CFR 570.606, or HOME funds, as required by 24 CFR 92.353. Consistent with the goals and objectives of activities assisted under the Housing and Community Development Act of 1974, the City will take the steps indicated below to minimize the displacement of persons from their homes:

- Consider all practical alternatives to any proposed project that may result in residential displacement. Alternatives to be considered include other sites for the proposed facilities/project, as well as the costs and benefits, both financial and nonfinancial, of each alternative.
- Provide counseling and referral services to assist displacees in finding alternative housing in the community.
- Work with area landlords and real estate brokers to locate vacancies for households facing displacement.

### One-for-One Replacement

The City of Bowling Green will replace all occupied and vacant occupiable low/moderate income dwelling units demolished or converted to a use other than as low/moderate income housing as a direct result of activities assisted with Community Development Block Grant funds, as required by Section 104(d) of the Housing and Community Development Act of 1974, as amended, and implementing regulations at 24 CFR 42.375.

All replacement housing will be provided within three years of the commencement of the demolition or rehabilitation relating to conversion. Before obligating or expending funds that will directly result in such demolition or conversion, the City will make public, and submit to the U. S. Department of Housing and Urban Development in writing, the following information:

1. Description of the proposed assisted activity;
2. The general location on a map and approximate number of dwelling units by size (number of bedrooms) that will be demolished or converted to a use other than as low/moderate dwelling units as a direct result of the assisted activity;

3. A time schedule for the commencement and completion of the demolition or conversion;
4. The general location on a map and approximate number of dwelling units by size (number of bedrooms) that will be provided as replacement dwelling units;
5. The source of funding and a time schedule for the provision of replacement dwelling units; and,
6. The basis for concluding that each replacement dwelling unit will remain in a low/moderate income dwelling unit for at least 10 years from the date of initial occupancy.
7. Information demonstrating that any proposed replacement of dwelling units with smaller dwelling units is consistent with the needs assessment contained in the Consolidated Plan.

Relocation Assistance

The City of Bowling Green will provide relocation assistance under the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, and implementing regulations as 49 CFR Part 24, or assistance under Section 104(d) of the Housing and Community Development Act of 1974, for any person displaced by an activity undertaken with Community Development Block Grant or HOME funds. This assistance may include advisory services, moving expenses, security deposits and credit checks, interim living costs, and replacement housing assistance.

Appeals

Any person who disagrees with the City’s determination concerning whether the person qualifies as a “displaced person” or with the amount of relocation assistance for which the person is eligible may file an appeal of that determination, in writing, with the Housing and Community Development Director, City of Bowling Green, P. O. Box 430, Bowling Green, KY 42102-0430. Any person who is dissatisfied with the City’s determination on his or her appeal may submit a written request for review of that determination to the HUD field office with CPD Director, U. S. Department of Housing and Urban Development, 601 W. Broadway, Room 110, Louisville, KY 40202. If full relief is not granted, the person may seek judicial review.

\_\_\_\_\_

Mayor

\_\_\_\_\_

Date

Attest: \_\_\_\_\_, City Clerk



# Community Development Block Grant Program Funding Application

Housing and Community Development Department

Part A – Applicant Information		
1. Applicant Organization Name:		
2. Contact Person Name/Title:		
Telephone Number:	3. Federal Tax ID Number:	
Fax Number:	4. DUNS Number:	
E-mail Address:	5. Legal Status:	
Mailing Address:	<input type="checkbox"/> Private, Non-Profit	<input type="checkbox"/> Public Agency
	<input type="checkbox"/> Private, For-Profit	<input type="checkbox"/> Other _____
6. Annual Operating Budget (most recent budget year): \$		
7. If your organization has received CDBG funds <u>for any program</u> in the past, please list total amounts:	FY 2008-2009	\$
	FY 2007-2008	\$
	FY 2006-2007	\$

Part B – Program Summary		
1. Program Name:		
2. Amount of CDBG Funds Requested (minimum of \$10,000):		
3. If your organization has received CDBG funds <u>for this program</u> in the past, please list amounts:	FY 2008-2009	\$
	FY 2007-2008	\$
	FY 2006-2007	\$
4. How many years do you anticipate needing CDBG funds <u>for this program</u> ?		
5. What other sources fund the proposed program? <input type="checkbox"/> Check here if not currently funded.		
6. What percent of your program budget does this CDBG request represent?		
7. Which National Objective will your proposed program address?		
<input type="checkbox"/> Benefit to Low and Moderate Income Persons Household Income of < 80 % of Median Family Income for Bowling Green MSA		
<input type="checkbox"/> Prevention or Elimination of Slum and Blight Explain determination of Slum/Blight here:		
8. Select the Program Category that most closely identifies your proposed program:		
<input type="checkbox"/> Acquisition	<input type="checkbox"/> Housing	<input type="checkbox"/> Administration/Planning
<input type="checkbox"/> Public Facilities	<input type="checkbox"/> Economic Development	<input type="checkbox"/> Public Services
9. Proposed output type:		
<input type="checkbox"/> Persons Served	<input type="checkbox"/> Housing Units Rehabilitated or Acquired	
<input type="checkbox"/> Households Served	<input type="checkbox"/> Jobs Created or Retained	
<input type="checkbox"/> Other (explain):		
Number proposed to be assisted:		
10. Proposed Program Completion Date:		

**Part C – Program Description**

(please limit narrative responses to 200 words per question)

1. Provide an overview of the proposed program for which you are requesting CDBG funding:

2. Describe how the requested CDBG funds will be utilized within the program.

**NOTE:** Part E requires attachment of the proposed program budget.

3. Identify the projected target population that your proposed CDBG funded program will serve (eg. Age, race, ethnicity, disability, income level, other characteristics/information).

4. Describe how your organization coordinates with other organizations to avoid duplication of services:

5. Which priority need of the Consolidated Plan will your proposed project address:

- Affordable Housing Opportunity (also select category below)
- Homeownership Opportunity
- Rental Housing and Supportive Services

- Economic Opportunity
- Education and Counseling

6. Are physical property improvements such as roofing, housing rehabilitation, or façade improvements, included in the proposed program? If so, please describe:

7. Where will the proposed activities take place? Will all activities take place within the Neighborhood Revitalization Strategy Area (Census Tracts 101, 102, and 103 within the City of Bowling Green)?

**Part D – Program Objective/Outcome** (please limit narrative responses to 100 words per question)

1. Check one HUD-defined objective that best relates to your proposed program:

- Create Suitable Living Environments** » applies to programs that benefit communities, families, or individuals by addressing issues in their environment, including social and physical barriers.
- Provide Decent Affordable Housing** » applies to programs that involve meeting individual or family housing needs, rather than community-wide housing needs.
- Expand Economic Opportunity** » applies to programs that promote community economic development, such as business expansion and job creation.

2. Check one HUD-defined outcome that best relates to your proposed program:

- Availability/Accessibility** » applies to programs that make basic services more readily available or accessible to low- and moderate- income persons, including the elderly and disabled.
- Affordability** » applies to programs that make basic services more affordable for low- and moderate- income persons in a variety of ways, such as housing assistance or transportation.
- Sustainability** » applies to programs that improve the overall viability of communities through elimination of blighted areas or provision of benefits to low- and moderate- income persons.

3. State your primary objective(s) and outcome(s) associated with the proposed program:

4. Briefly describe the data that will be collected and/or analysis used to measure success in achieving your objectives and outcomes for the target population that you have identified:

**Part E - Attachments**

Attach the following information related to your organization:

- Administrative Structure Chart
- Articles of Incorporation and Bylaws
- Board of Directors/Officers Roster
- Mission Statement
- Current Organization Budget
- Proposed Program Budget (including all sources and uses of funds)
- Most Recent Independent Audit, with management letter
- Board Resolution/Action Authorizing this Application
- Completed Certification Page
- Completed Disclosure of Potential Conflict of Interest Page

**Part F - Authorization**

Signature of Authorized Representative (use blue ink)

Date

Printed Name of Authorized Representative

Title

# Community Development Block Grant Funding Application

## Certifications

**In accordance with the applicable statutes and regulations governing the Community Development Block Grant funds, I hereby certify that:**

Utilization of Minority/Women & Disadvantaged Contractors – Projects receiving CDBG funding must notify and include minority and women contractors in their bidding process. *Executive Order 11625 (Utilization of Minority Business Enterprise) and Executive Order 12138 (Utilization of Female Business Enterprise)*

Davis-Bacon Prevailing Wage Rate Labor Standards – Any construction project receiving \$2,000 or more in CDBG or other federal funds, as applicable, will be required to comply with prevailing wage requirements.

Section 3 – Projects receiving CDBG funding that involve building or public facilities improvements must, to the greatest extent feasible, utilize area lower income residents for employment and training opportunities. *(24CFR Part 135)*

Environmental Regulations – All funded projects must undergo environmental review to ensure compliance with the National Environmental Protection Act regulations. The City of Bowling Green will conduct the environmental review with cooperation from the funded agency.

Title VI of the Civil Rights Act of 1964 – No person shall be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving federal financial assistance on the grounds of race, color, or national origin. *(Public Law 99-352)*

Title VIII of the Civil Rights Act of 1969 – The Fair Housing Act prohibits discrimination in the sale or rental of housing, the financing of housing, or the provision of brokerage services, including otherwise making unavailable or denying a dwelling to a person, because of race, color, religion, sex, national origin, or familial status. *(Public Law 90-294)*

Americans with Disabilities Act – Projects receiving CDBG funding involving building or public facilities improvements must include accessibility and comply with the Americans with Disabilities Act Guidelines. Any CDBG funded service must be provided in an accessible location.

Drug-Free Workplace – The agency shall make a good faith effort to maintain a drug-free workplace. *(24CFR Part 21)*

Anti-Lobbying – No federal funds shall be used for the purpose of influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a member of Congress. *(USC Title 31 Section 1352)*

Lead-Based Paint – Any activities involving the presence of lead-based paint shall comply with the requirements of 24CFR Part 35.

Community Development Block Grant Program – CDBG funds shall be used exclusively for eligible activities permitted by 24CFR Part 570.

The statements and application requirements of this proposal are correct and this application contains no misrepresentation or falsification, omission, or concealment of material facts and that the information given is true and complete to the best of my knowledge and belief, and no bids have been awarded, contracts executed, or construction begun on the proposed project.

<b>Signature of Authorized Official (use blue ink)</b>	<b>Date</b>
<b>Printed Name</b>	<b>Title</b>

**Community Development Block Grant  
Funding Application**

**Disclosure of Potential Conflicts of Interest**

Are any of the Board Members or employees of the applicant or the agency that will be carrying out this project, or members of their immediate families, or their business associates:

- a. Employees of or closely related to employees of the City of Bowling Green?  
 Yes       No
  
- b. Members of or closely related to members of the Bowling Green Board of Commissioners?  
 Yes       No
  
- c. Current beneficiaries of the program for which funding is requested?  
 Yes       No
  
- d. Paid providers of goods or services to the proposed program of having other financial interest in the program?  
 Yes       No

If you have answered YES to any of the above questions, please provide a full description below. The existence of a potential conflict of interest does not necessarily make the project ineligible for funding, but the existence of an undisclosed conflict may result in the termination of any grant awarded.

I certify that the above information is true and complete to the best of my knowledge and belief.

Signature of Authorized Official (use blue ink)	Date
Printed Name	Title

**TABLE 3B ANNUAL HOUSING COMPLETION GOALS**

ANNUAL AFFORDABLE RENTAL HOUSING GOALS (SEC. 215)	Annual Expected Number Completed	Resources used during the period			
		CDBG	HOME	ESG	HOPWA
Acquisition of existing units		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Production of new units		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rehabilitation of existing units		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Sec. 215 Rental Goals</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>ANNUAL AFFORDABLE OWNER HOUSING GOALS (SEC. 215)</b>					
Acquisition of existing units		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Production of new units	10	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rehabilitation of existing units	15	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Homebuyer Assistance	10	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Sec. 215 Owner Goals</b>	35	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>ANNUAL AFFORDABLE HOUSING GOALS (SEC. 215)</b>					
Homeless		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-Homeless	15	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special Needs	20	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Sec. 215 Affordable Housing</b>	35	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>ANNUAL HOUSING GOALS</b>					
Annual Rental Housing Goal		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	35	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Annual Housing Goal</b>	35	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

For the purpose of identification of annual goals, an assisted household is one that will receive benefits through the investment of Federal funds, either alone or in conjunction with the investment of other public or private funds.



<b>Jurisdiction</b>						
<b>Housing Market Analysis</b>						
<i>Complete cells in blue.</i>						
	Vacancy Rate	0 & 1 Bedroom	2 Bedrooms	3+ Bedroom	Total	Substandard Units **
Housing Stock Inventory						
<b>Affordability Mismatch</b>						
Occupied Units: Renter		3405	4675	2084	10164	3945
Occupied Units: Owner		156	1667	7200	9023	308
Vacant Units: For Rent	13%	355	614	339	1308	496
Vacant Units: For Sale	3%	14	84	145	243	9
Total Units Occupied & Vacant		3930	7040	9768	20738	4758
<b>Rents: Applicable FMRs (in \$s)</b>		533	649	865		
<b>Rent Affordable at 30% of 50% of MFI (in \$s)</b>						
<b>Public Housing Units</b>						
Occupied Units		165	207	209	581	0
Vacant Units		4	5	5	14	0
Total Units Occupied & Vacant		169	212	214	595	0
<b>Rehabilitation Needs (in \$s)</b>		86,924	109,040	110,069	306,033	

\*\* Substandard Units are those identified "with some problem" in HUD data and not necessarily reflective of "substandard" condition under local Property Maintenance Code.

## Continuum of Care Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Un-sheltered	Total	Jurisdiction	
	Emergency	Transitional			Data Quality	
1. Homeless Individuals	32	24	22	78	(N) enumerations ▼	
2. Homeless Families with Children	8	9	0	17		
2a. Persons in Homeless with Children Families	27	31	0	58		
Total (lines 1 + 2a)	59	55	22	136		
Part 2: Homeless Subpopulations	Sheltered		Un-sheltered	Total	Jurisdiction	
	Emergency	Transitional			Data Quality	
1. Chronically Homeless		2	1	3	(N) enumerations ▼	
2. Severely Mentally Ill		23	14	37		
3. Chronic Substance Abuse		27	11	38		
4. Veterans		2	0	2		
5. Persons with HIV/AIDS		0	1	1		
6. Victims of Domestic Violence		21	10	31		
7. Youth (Under 18 years of age)		0	0	0		

Part 3: Homeless Needs Table: Individuals		Needs	Currently Available	Gap	5-Year Quantities										Total			Priority H, I, M, L	Plan to Fund? Y, N	Fund Source: CDBG, HOME, HOPWA, ESG or Other	
					Year 1		Year 2		Year 3		Year 4		Year 5		Goal	Actual	% of Goal				
					Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete							
Beds	Emergency Shelters	22	66	-44	0	0	0	0	0	0	0	0	0	0	0	0	0	####	L	N	
	Transitional Housing	32	8	24	0	0	0	0	0	0	0	0	0	0	0	0	0	####	L	N	
	Permanent Supportive Housing	24	30	-6	0	0	0	0	0	0	0	0	0	0	0	0	0	####	L	N	
	Total	78	104	-26	0	0	0	0	0	0	0	0	0	0	0	0	0	####	L	N	
Chronically Homeless		3																	L	N	

Part 4: Homeless Needs Table: Families		Needs	Currently Available	Gap	5-Year Quantities										Total			Priority H, I, M, L	Plan to Fund? Y, N	Fund Source: CDBG, HOME, HOPWA, ESG or Other	
					Year 1		Year 2		Year 3		Year 4		Year 5		Goal	Actual	% of Goal				
					Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete							
Beds	Emergency Shelters	0	30	-30	0	0	0	0	0	0	0	0	0	0	0	0	0	####	L	N	
	Transitional Housing	8	45	-37	0	0	0	0	0	0	0	0	0	0	0	0	0	####	L	N	
	Permanent Supportive Housing	9	85	-76	0	0	0	0	0	0	0	0	0	0	0	0	0	####	L	N	
	Total	17	160	-143	0	0	0	0	0	0	0	0	0	0	0	0	0	####	L	N	

Completing Part 1: Homeless Population. This must be completed using statistically reliable, unduplicated counts or estimates of homeless persons in sheltered and unsheltered locations at a one-day point in time. The counts must be from: (A) administrative records, (N) enumerations, (S) statistically reliable samples, or (E) estimates. The quality of the data presented in each box must be identified as: (A), (N), (S) or (E).

Completing Part 2: Homeless Subpopulations. This must be completed using statistically reliable, unduplicated counts or estimates of homeless persons in sheltered and unsheltered locations at a one-day point in time. The numbers must be from: (A) administrative records, (N) enumerations, (S) statistically reliable samples, or (E) estimates. The quality of the data presented in each box must be identified as: (A), (N), (S) or (E).

Sheltered Homeless. Count adults, children and youth residing in shelters for the homeless. "Shelters" include all emergency shelters and transitional shelters for the homeless, including domestic violence shelters, residential programs for runaway/homeless youth, and any hotel/motel/apartment voucher arrangements paid by a public/private agency because the person or family is homeless. Do not count: (1) persons who are living doubled up in conventional housing; (2) formerly homeless persons who are residing in Section 8 SRO, Shelter Plus Care, SHP permanent housing or other permanent housing units; (3) children or youth, who because of their own or a parent's homelessness or abandonment, now reside temporarily and for a short anticipated duration in hospitals, residential treatment facilities, emergency foster care, detention facilities and the like; and (4) adults living in mental health facilities, chemical dependency facilities, or criminal justice facilities.

Unsheltered Homeless. Count adults, children and youth sleeping in places not meant for human habitation. Places not meant for human habitation include streets, parks, alleys, parking ramps, parts of the highway system, transportation depots and other parts of transportation systems (e.g. subway tunnels, railroad car), all-night commercial establishments (e.g. movie theaters, laundromats, restaurants), abandoned buildings, building roofs or stairwells, chicken coops and other farm outbuildings, caves, campgrounds, vehicles, and other similar places.

Grantee Name: <b>City of Bowling Green, KY</b>		3-5 Year Quantities														Total			Priority Need: H, M, L	Plan to Fund? Y N	Fund Source: CDBG, HC
Non-Homeless Special Needs Including HOPWA	Needs	Currently Available	GAP	Year 1		Year 2		Year 3		Year 4*		Year 5*		Goal	Actual	% of Goal					
				Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete								
Housing Needed	52. Elderly	0	4	-4	0	0	0	0	0	0	0	0	0	0	0	0	0	###	L	N	
	53. Frail Elderly	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###	L	N	
	54. Persons w/ Severe Mental Illness	10	54	-44	0	0	0	0	0	0	0	0	0	0	0	0	0	###	L	N	
	55. Developmentally Disabled	24	8	16	3	0	3	0	3	0	3	0	4	0	16	0	0%	H	Y	C	
	56. Physically Disabled	5	6	-1	0	0	0	0	0	0	0	0	0	0	0	0	0	###	L	N	
	57. Alcohol/Other Drug Addicted	27	12	15	3	0	3	0	3	0	3	0	3	0	15	0	0%	M	Y	C	
	58. Persons w/ HIV/AIDS & their families	0	3	-3	0	0	0	0	0	0	0	0	0	0	0	0	0	###	L	N	
	59. Public Housing Residents	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###	L	N	
	<b>Total</b>	<b>66</b>	<b>87</b>	<b>-21</b>	<b>6</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>7</b>	<b>0</b>	<b>31</b>	<b>0</b>	<b>0%</b>				
Supportive Services Needed	60. Elderly	902	616	286	50	0	50	0	50	0	50	0	50	0	250	0	0%	H	Y		
	61. Frail Elderly	295	91	204	40	0	40	0	40	0	40	0	40	0	200	0	0%	H	Y	C	
	62. Persons w/ Severe Mental Illness	8	54	-46	0	0	0	0	0	0	0	0	0	0	0	0	###	L	N		
	63. Developmentally Disabled	24	8	16	3	0	3	0	3	0	3	0	4	0	16	0	0%	H	Y	C	
	64. Physically Disabled	950	947	3	3	0	0	0	0	0	0	0	0	0	3	0	0%	H	Y	C	
	65. Alcohol/Other Drug Addicted	27	12	15	3	0	3	0	3	0	3	0	3	0	15	0	0%	M	Y	C	
	66. Persons w/ HIV/AIDS & their families	0	3	-3	0	0	0	0	0	0	0	0	0	0	0	0	0	###	L	N	
	67. Public Housing Residents	2	0	2	2	0	0	0	0	0	0	0	0	0	2	0	0%	H	Y	P	
<b>Total</b>	<b>2208</b>	<b>1731</b>	<b>477</b>	<b>101</b>	<b>0</b>	<b>96</b>	<b>0</b>	<b>96</b>	<b>0</b>	<b>96</b>	<b>0</b>	<b>97</b>	<b>0</b>	<b>486</b>	<b>0</b>	<b>0%</b>					

Housing and Community Development Activities		Needs	Current	Gap	5-Year Quantities											
					Year 1		Year 2		Year 3		Year 4		Year 5		Cumulative	
					Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual
01 Acquisition of Real Property 570.201(a)		0	0	0											0	0
02 Disposition 570.201(b)		0	0	0											0	0
Public Facilities and Improvements	03 Public Facilities and Improvements (General) 570.201(c)	1	0	1	1										1	0
	03A Senior Centers 570.201(c)	0	0	0											0	0
	03B Handicapped Centers 570.201(c)	0	0	0											0	0
	03C Homeless Facilities (not operating costs) 570.201(c)	0	0	0											0	0
	03D Youth Centers 570.201(c)	0	0	0											0	0
	03E Neighborhood Facilities 570.201(c)	0	0	0											0	0
	03F Parks, Recreational Facilities 570.201(c)	0	0	0											0	0
	03G Parking Facilities 570.201(c)	0	0	0											0	0
	03H Solid Waste Disposal Improvements 570.201(c)	0	0	0											0	0
	03I Flood Drain Improvements 570.201(c)	0	0	0											0	0
	03J Water/Sewer Improvements 570.201(c)	0	0	0											0	0
	03K Street Improvements 570.201(c)	0	0	0											0	0
	03L Sidewalks 570.201(c)	0	0	0											0	0
	03M Child Care Centers 570.201(c)	0	0	0											0	0
	03N Tree Planting 570.201(c)	0	0	0											0	0
	03O Fire Stations/Equipment 570.201(c)	0	0	0											0	0
	03P Health Facilities 570.201(c)	0	0	0											0	0
03Q Abused and Neglected Children Facilities 570.201(c)	0	0	0											0	0	
03R Asbestos Removal 570.201(c)	0	0	0											0	0	
03S Facilities for AIDS Patients (not operating costs) 570.201(c)	0	0	0											0	0	
03T Operating Costs of Homeless/AIDS Patients Programs	0	0	0											0	0	
04 Clearance and Demolition 570.201(d)		0	0	0											0	0
04A Clean-up of Contaminated Sites 570.201(d)		0	0	0											0	0
Public Services	05 Public Services (General) 570.201(e)	0	0	0											0	0
	05A Senior Services 570.201(e)	1197	707	490											0	0
	05B Handicapped Services 570.201(e)	950	947	3											0	0
	05C Legal Services 570.201(E)	0	0	0											0	0
	05D Youth Services 570.201(e)	0	0	0											0	0
	05E Transportation Services 570.201(e)	0	0	0											0	0
	05F Substance Abuse Services 570.201(e)	27	12	15											0	0
	05G Battered and Abused Spouses 570.201(e)	0	0	0											0	0
	05H Employment Training 570.201(e)	0	0	0											0	0
	05I Crime Awareness 570.201(e)	0	0	0											0	0
	05J Fair Housing Activities (if CDBG, then subject to 570.201(e))	0	0	0											0	0
	05K Tenant/Landlord Counseling 570.201(e)	0	0	0											0	0
	05L Child Care Services 570.201(e)	0	0	0											0	0
	05M Health Services 570.201(e)	0	0	0											0	0
	05N Abused and Neglected Children 570.201(e)	0	0	0											0	0
	05O Mental Health Services 570.201(e)	32	62	-30											0	0
	05P Screening for Lead-Based Paint/Lead Hazards Poison 570.201	0	0	0											0	0
05Q Subsistence Payments 570.204	0	0	0											0	0	
05R Homeownership Assistance (not direct) 570.204	0	0	0											0	0	
05S Rental Housing Subsidies (if HOME, not part of 5% 570.204)	0	0	0											0	0	
05T Security Deposits (if HOME, not part of 5% Admin c	0	0	0											0	0	
06 Interim Assistance 570.201(f)		0	0	0											0	0
07 Urban Renewal Completion 570.201(h)		0	0	0											0	0

08 Relocation 570.201(i)	0	0	0											0	0
09 Loss of Rental Income 570.201(j)	0	0	0											0	0
10 Removal of Architectural Barriers 570.201(k)	3	0	3											0	0
11 Privately Owned Utilities 570.201(l)	0	0	0											0	0
12 Construction of Housing 570.201(m)	5350	0	5350	1070		1070		1070		1070		1070		5350	0
13 Direct Homeownership Assistance 570.201(n)	0	0	0											0	0
14A Rehab: Single-Unit Residential 570.202	317	0	317	15		15		15		15		15		75	0
14B Rehab: Multi-Unit Residential 570.202	4441	0	4441											0	0
14C Public Housing Modernization 570.202	0	0	0											0	0
14D Rehab: Other Publicly-Owned Residential Buildings 570.202	0	0	0											0	0
14E Rehab: Publicly or Privately-Owned Commercial/Indu 570.20	0	0	0											0	0
14F Energy Efficiency Improvements 570.202	0	0	0											0	0
14G Acquisition - for Rehabilitation 570.202	0	0	0											0	0
14H Rehabilitation Administration 570.202	0	0	0											0	0
14I Lead-Based/Lead Hazard Test/Abate 570.202	0	0	0											0	0
15 Code Enforcement 570.202(c)	0	0	0											0	0
16A Residential Historic Preservation 570.202(d)	0	0	0											0	0
16B Non-Residential Historic Preservation 570.202(d)	0	0	0											0	0
17A CI Land Acquisition/Disposition 570.203(a)	0	0	0											0	0
17B CI Infrastructure Development 570.203(a)	0	0	0											0	0
17C CI Building Acquisition, Construction, Rehabilitat 570.203(a)	0	0	0											0	0
17D Other Commercial/Industrial Improvements 570.203(a)	0	0	0											0	0
18A ED Direct Financial Assistance to For-Profits 570.203(b)	0	0	0											0	0
18B ED Technical Assistance 570.203(b)	0	0	0											0	0
18C Micro-Enterprise Assistance	0	0	0											0	0
19A HOME Admin/Planning Costs of PJ (not part of 5% Ad	0	0	0											0	0
19B HOME CHDO Operating Costs (not part of 5% Admin ca	0	0	0											0	0
19C CDBG Non-profit Organization Capacity Building	0	0	0											0	0
19D CDBG Assistance to Institutes of Higher Education	0	0	0											0	0
19E CDBG Operation and Repair of Foreclosed Property	0	0	0											0	0
19F Planned Repayment of Section 108 Loan Principal	0	0	0											0	0
19G Unplanned Repayment of Section 108 Loan Principal	0	0	0											0	0
19H State CDBG Technical Assistance to Grantees	0	0	0											0	0
20 Planning 570.205	0	0	0											0	0
21A General Program Administration 570.206	0	0	0											0	0
21B Indirect Costs 570.206	0	0	0											0	0
21D Fair Housing Activities (subject to 20% Admin cap) 570.206	0	0	0											0	0
21E Submissions or Applications for Federal Programs 570.206	0	0	0											0	0
21F HOME Rental Subsidy Payments (subject to 5% cap)	0	0	0											0	0
21G HOME Security Deposits (subject to 5% cap)	0	0	0											0	0
21H HOME Admin/Planning Costs of PJ (subject to 5% cap	0	0	0											0	0
21I HOME CHDO Operating Expenses (subject to 5% cap)	0	0	0											0	0
22 Unprogrammed Funds	0	0	0											0	0
31J Facility based housing – development	0	0	0											0	0
31K Facility based housing - operations	0	0	0											0	0
31G Short term rent mortgage utility payments	0	0	0											0	0
31F Tenant based rental assistance	0	0	0											0	0
31E Supportive service	0	0	0											0	0
31I Housing information services	0	0	0											0	0
31H Resource identification	0	0	0											0	0
31B Administration - grantee	0	0	0											0	0
31D Administration - project sponsor	0	0	0											0	0
Acquisition of existing rental units	0	0	0											0	0
Production of new rental units	0	0	0											0	0

CDBG	Rehabilitation of existing rental units	0	0	0										0	0	
	Rental assistance	0	0	0										0	0	
	Acquisition of existing owner units	0	0	0										0	0	
	Production of new owner units	0	0	0										0	0	
	Rehabilitation of existing owner units	0	0	0										0	0	
	Homeownership assistance	0	0	0										0	0	
HOME	Acquisition of existing rental units	0	0	0										0	0	
	Production of new rental units	0	0	0										0	0	
	Rehabilitation of existing rental units	0	0	0										0	0	
	Rental assistance	0	0	0										0	0	
	Acquisition of existing owner units	0	0	0										0	0	
	Production of new owner units	0	0	0										0	0	
	Rehabilitation of existing owner units	0	0	0										0	0	
	Homeownership assistance	0	0	0										0	0	
<b>Totals</b>		###	1728	###	1086	0	1085	0	1085	0	1085	0	1085	0	5426	0
CDBG	Acquisition of existing rental units	0	0	0										0	0	
	Production of new rental units	0	0	0										0	0	
	Rehabilitation of existing rental units	0	0	0										0	0	
	Rental assistance	0	0	0										0	0	
	Acquisition of existing owner units	0	0	0										0	0	
	Production of new owner units	0	0	0										0	0	
	Rehabilitation of existing owner units	0	0	0										0	0	
	Homeownership assistance	0	0	0										0	0	
HOME	Acquisition of existing rental units	0	0	0										0	0	
	Production of new rental units	0	0	0										0	0	
	Rehabilitation of existing rental units	0	0	0										0	0	
	Rental assistance	0	0	0										0	0	
	Acquisition of existing owner units	0	0	0										0	0	
	Production of new owner units	0	0	0										0	0	
	Rehabilitation of existing owner units	0	0	0										0	0	
Homeownership assistance	0	0	0										0	0		
<b>Totals</b>		###	3456	###	2172	0	2170	0	2170	0	2170	0	2170	0	###	0

HOPWA Performance Chart 1	Needs	Current	Gap	Year 1										
				Outputs Households				Funding						
				HOPWA Assistance		Non-HOPWA								
				Goal	Actual	Goal	Actual	HOPWA Budget	HOPWA Actual	Leveraged Non-HOPWA				
Tenant-based Rental Assistance	0	0	0											
Short-term Rent, Mortgage and Utility payments	0	0	0											
Facility-based Programs	0	0	0											
Units in facilities supported with operating costs	0	0	0											
Units in facilities developed with capital funds and placed in service during the program year	0	0	0											
Units in facilities being developed with capital funding but not yet opened (show units of housing planned)	0	0	0											
Stewardship (developed with HOPWA but no current operation or other costs) Units of housing subject to three- or ten-year use agreements	0	0	0											
Adjustment for duplication of households (i.e., moving between types of housing)														
<b>Subtotal unduplicated number of households/units of housing assisted</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Supportive Services</b>				Outputs Individuals										
Supportive Services in conjunction with housing activities (for households above in HOPWA or leveraged other units)	0	0	0											
<b>Housing Placement Assistance</b>				Outputs Individuals										
Housing Information Services	0	0	0											
Permanent Housing Placement Services	0	0	0											
<b>Housing Development, Administration, and Management Services</b>														
Resource Identification to establish, coordinate and develop housing assistance resources														
Project Outcomes/Program Evaluation (if approved)														
Grantee Administration (maximum 3% of total) (i.e., costs for general management, oversight, coordination, evaluation, and reporting)														
Project Sponsor Administration (maximum 7% of total) (i.e., costs for general management, oversight, coordination, evaluation, and reporting)														
<b>Other Activity (if approved in grant agreement) Specify:</b>														
1		0	0	0										
2		0	0	0										
3		0	0	0										
4		0	0	0										

**HOPWA Performance Chart 2**

Type of Housing Assistance	Total Number of Households Receiving Assistance	Average Length of Stay [in weeks]	Number of Households Remaining in Project at the End of the Program Year	Number of Households that left the Project	What happened to the Households that left			
						PY1	PY2	PY3
Tenant-based Rental Assistance	0	PY1	PY1	#VALUE!	Emergency Shelter			
					Temporary Housing			
	0	PY2	PY2	#VALUE!	Private Hsg			
	0	PY3	PY3	#VALUE!	Other HOPWA			
	0	PY4	PY4	#VALUE!	Other Subsidy			
	0	PY5	PY5	#VALUE!	Institution			
Short-term Rent, Mortgage, and Utility Assistance	0	PY1	PY1	#VALUE!	Jail/Prison			
					Disconnected			
	0	PY2	PY2	#VALUE!	Death			
	0	PY3	PY3	#VALUE!	Emergency Shelter			
	0	PY4	PY4	#VALUE!	Temporary Housing			
	0	PY5	PY5	#VALUE!	Private Hsg			
Facility-based Housing Assistance	0	PY1	PY1	#VALUE!	Other HOPWA			
					Other Subsidy			
	0	PY2	PY2	#VALUE!	Institution			
	0	PY3	PY3	#VALUE!	Jail/Prison			
	0	PY4	PY4	#VALUE!	Disconnected			
	0	PY5	PY5	#VALUE!	Death			