

**Annual Action Plan  
City of Bowling Green, Kentucky**



**Year 23**

**Fiscal Year 2027**

# Executive Summary

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

### 1. Introduction

The City of Bowling Green, Kentucky is a direct entitlement recipient of Community Development Block Grant (CDBG) and Housing Investment Partnerships Program (HOME) funding. This Annual Action Plan covers the period of July 1, 2026 through June 30, 2027. The City of Bowling Green is located in Warren County in South-Central Kentucky along Interstate 65, the William Natcher Parkway, the Barren River, and a CSX Railroad line. It is the regional center for the Barren River Area Development District, which supports the surrounding 10 counties. According to the 2020 Census, the City had a population of 72,294 spread over 40 sq. miles. It is the third most populated City in Kentucky, following Louisville and Lexington. Bowling Green is one of the fastest growing cities in Kentucky and has been recognized by several publications for its economic development efforts and quality of life.

The City features a diverse population; more than 100 different languages are spoken in the local school systems. This diversity is driven in part by a local university and a refugee relocation center tasked with resettling individuals and families from all over the world. According to the U.S. Census Bureau, an estimated 7,182 persons in Bowling Green are currently not U.S. citizens, many of which are likely refugees. These individuals represent approximately 9% of the City's estimated 2024 population. It is likely that some of an estimated 5,935 naturalized citizens are also former refugees. According to the U.S. Census Bureau, approximately 16% of the City's estimated 2024 population is made up of foreign-born persons.

From 2010 to 2020, Bowling Green's population increased by 10,076, or 16.2%. According to the City's most recent housing needs assessment, completed in 2023, an estimated 45.3% of renter-occupied households in Bowling Green are cost burdened - paying more than 30% of their income towards rent - and 27.7% are severe cost burdened, paying more than 50% of their income towards rent. Approximately 1,512, or 2%, of rental units and 389, or 2%, of owner units in Bowling Green are considered substandard (e.g., lack complete indoor plumbing or are overcrowded).

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

The Priority Needs identified in the plan are:

1. Quality Affordable Housing (Renter and Owner)
2. Neighborhood Improvements (Including Public Facilities & Improvements)

### 3. Economic Opportunity

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

#### **3. Evaluation of past performance**

For first 10 years of its CDBG entitlement program, the City funded activities such as acquisition of property, residential rehabilitation, construction, homebuyer assistance, small business development, public infrastructure improvements, fair housing education, transit improvements, public services and administration. At the conclusion of each program year, the City develops and submits to HUD a Consolidated Annual Performance and Evaluation Report (CAPER) that outlines the uses of CDBG funding and measures the effectiveness of individual programs.

In Years 6-10, the City used an agency application process whereby local agencies would annually submit applications for CDBG funding. This process created a competitive environment and provided organizations an opportunity to meet the City's housing and community development needs. The City saw an increased demand for public service funding with the reduction of State and Federal Funding for similar programs. Housing programs took the largest hit over Years 6-10 due to an uncertainty about the local housing market and an influx of HUD Neighborhood Stabilization Program (NSP) funding; both related to the great recession.

Directly following the start of the great recession, the City saw hesitancy from agencies to develop and market affordable housing opportunities. With the lending environment eroding customer's willingness to spend, it created a situation where the City limited activity in housing projects. The Housing Authority of Bowling Green received in excess of \$3.14 million in NSP funds following the start of the economic recession; this inflow of additional federal dollars shifted their focus from using CDBG funding for affordable housing to meeting the demands and timelines of the NSP program. The NSP program allowed the Housing Authority to purchase and re-sell 24 homes including 9 new constructions. Both factors stabilized in Years 9-10 with Habitat for Humanity starting to develop an affordable housing neighborhood and the Housing Authority restarting the rental conversion program to buy existing vacant rental units, rehabbing them and selling them to LMI families.

#### **Additional Narrative**

In Years 11-13 the City began allocating the majority (60%) of its annual CDBG funding for the Neighborhood Improvements Program (NIP) in the Bowling Green Reinvestment Area (BGRA) and continued using a small portion (20%) of its annual CDBG funding for the agency application process. After implementing the NIP for a couple of years in the BGRA, a six-census tract area containing the lowest incomes, oldest housing stock, and highest concentration of minorities of the City, the City realized the need was much greater than previously understood and greater flexibility was

needed within the CDBG regulations to appropriately address the needs of the BGRA. Therefore, two actions were undertaken by the City. First, the City amended its Years 11-15 Consolidated Plan to allocate the vast majority (80%) of its annual allocation for CDBG funding for neighborhood improvements in the BGRA. Second, the City applied for and received a Neighborhood Revitalization Strategy Area designation from HUD for the BGRA for greater flexibility within the CDBG rules. Years 14-15 dedicated CDBG funding to the NIP, which continued selecting one neighborhood at a time in the BGRA for long term improvements tailored to the specific needs of each individual neighborhood to create a better residential environment, improve economic opportunities, and address housing issues.

During Years 11-15 the NIP was implemented in two separate neighborhoods with the majority of improvements coming in the form of public infrastructure and housing programs resulting in new affordable housing and pedestrian facilities, park improvements, and exterior property improvements removing blighting influences. Under the prior consolidated Plan, Years 16-20, the City continued with the NIP in the third and fourth selected neighborhoods. In these neighborhoods, the focus continued on affordable housing with the introduction of two (2) new transitional housing units. Pedestrian improvements continued but with the expansion of street improvements and neighborhood identity enhancements taking place. Exterior property improvements remained to improve curb appeal and remove blighting influences. In Year 21, the City undertook planning efforts in its fifth neighborhood of focus, Census Block Group 102.4. Also during Year 21, the City began transitioning out of its fourth selected neighborhood Census Block Group 102.1 by completing a right-of-way improvements project focusing on street and pedestrian improvements while enhancing neighborhood identity from new decorative and historic signage. Year 22 saw the completion of a key multi-use pedestrian path in Census Block Group 102.4 and the planning of additional pedestrian and park projects in the neighborhood to be completed during Year 23.

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

The City attempted to involve citizens and agencies in the planning and development process of the Annual Action Plan through a variety of methods. In 2024, as part of the Neighborhood Improvements Program (NIP), staff sent post cards to all residents and property owners from the area currently selected for neighborhood improvements, Census Block Group 102.4, to provide their thoughts about the neighborhood's needs and what opportunities exist for improvements to public and private property. For the Year 23 Annual Action Plan, the City held hybrid public hearings and 30-day public comment periods, which were advertised on the City website, and local agency partners were solicited. Neighborhood stakeholder meetings were also held as part of the NIP process. Stakeholder input was utilized to allocate funding for projects in 102.4 for the Years 21, 22 and 23 Annual Action Plans.

#### **5. Summary of public comments**

The City of Bowling Green used several venues to solicit public input for the Year 23 Annual Action Plan. Staff conducted hybrid in-person and virtual public hearings and attended stakeholder meetings in the 102.4 neighborhood to provide updates on NIP progress and discuss views on neighborhood needs.

During the initial public comment period and hybrid public meeting, staff provided an overview of the CDBG program and the Annual Action Plan Process. There were no public comments or concerns. There were prior public comments received in 2024 during the creation of the initial strategy in the 102.4 neighborhood, which included the need for pedestrian and street improvements, housing improvements, and park improvements.

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

No comments submitted.

### **Additional Text**

## **7. Summary**

The City of Bowling Green utilized publicly available data sources, citizen input, and past experiences in the planning and development of the Year 23 Annual Action Plan. The plan allows the City to prioritize its limited funding for the betterment of its citizens and the community as a whole.

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

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

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

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

**Table 1 – Responsible Agencies**

**Narrative (optional)**

The City of Bowling Green is an entitlement community for CDBG and HOME funds and does not receive other forms of CPD entitlement funding, including ESG or HOPWA. The City’s Neighborhood and Community Services Department (NCS) is the lead agency for the administration of federal funding. The NCS Department has been involved in the housing and community development since the early 1970’s. The Department’s staff in the Grants and Administration division has primary responsibility for the oversight and implementation of the consolidated plan. The NCS Department houses the City’s Housing Division, which operates and oversees the City’s Housing Choice Voucher Program, a total of 750 vouchers.

**Annual Action Plan Public Contact Information**

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## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **1. Introduction**

For consultation, the City relied on collaborative relationships with agencies participating in a housing study and local public meetings.

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

The City of Bowling Green Board of Commissioners (BOC) previously awarded \$2,000,000 of American Reinvestment Recovery Act funds for a Life Nav Center to provide a one-stop center to address the needs of homeless persons in the community. To serve as collaborative center, an existing Salvation Army facility was repurposed for cooperating local non-profits to offer coordinated sheltering, mental health and other social services.

A regional mental health drop-in facility to assist those with mental health crises and substance abuse broke ground in fall of 2025. Once completed, the new facility will enhance coordination between law enforcement and mental health professionals.

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

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

CDBG and other public funding is extremely limited and it is imperative that funding be allocated efficiently so there is no overlap of services or programs. Staff and partner organizations understand that services and programs should be purposefully administered to prevent overlap.

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

Kentucky Housing Corporation (KHC) is the lead agency for the Balance of State Continuum of Care (CoC). KHC conducted a Point-in-Time statewide count of Kentucky's homeless population in 2025. The data is broken down to the county level so city specific data is not available. At the time of the study there were 181 persons identified as being homeless representing 0.12% of the total population of Warren County. Of the total 181 individuals, 115 were housed in Emergency Shelters, 56 were unsheltered and 10 were in transitional housing.

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

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

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

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	KENTUCKY HOUSING CORPORATION
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Staff reviewed available data and information from the organization's website.
2	<b>Agency/Group/Organization</b>	BOWLING GREEN
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Projects
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Cross Departmental Teams of City Staff observed NIP neighborhood and recommended projects.

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

Local agencies such as broadband service providers and resilient specific agencies that are responsible for managing flood prone areas, public land or water resources and emergency agencies are included on the City of Bowling Green's local agency participation solicitation list for Annual Action Plan public hearings and public comment periods. No comments were received from any of these agencies.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Kentucky Housing Corporation	Develop services and affordable housing opportunities to benefit the lower income population
Building Community and Growing our Economy: A Welcoming Plan for New Americans	City Of Bowling Green	Underserved needs
City of Bowling Green Housing Division-Administration	City Of Bowling Green	Provide tenant based rental assistance to low income individuals
Housing Needs Assessment & Market Analysis	Bowen National Research/City of Bowling Green	Provide a snapshot and forecast of affordable housing needs to 2023
NRSA	City Of Bowling Green	Provide affordable housing and economic opportunities through neighborhood improvements in Bowling Green Reinvestment Area

**Table 3 – Other local / regional / federal planning efforts**

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

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

**Citizen Participation Outreach**

<b>Sort Order</b>	<b>Mode of Outreach</b>	<b>Target of Outreach</b>	<b>Summary of response/attendance</b>	<b>Summary of comments received</b>	<b>Summary of comments not accepted and reasons</b>	<b>URL (If applicable)</b>
1	Public Hearing	Census Block Group 102.4	No responses received.	Not applicable.	Not applicable.	
2	Public Comment Period	Census Block Group 102.4	No responses received.	Not applicable.	Not applicable.	
3	Public Hearing	Census Block Group 102.4	TBD	TBD	TBD	
4	Public Comment Period	Census Block Group 102.4	TBD	TBD	TBD	

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

For Program Year 23, which is Year 3 of the current Consolidated Plan, the City is set to receive annual CDBG and HOME allocations from HUD in the amounts of \$800,000 and \$350,000, respectively. The actual amount of funding may change from year to year but we believe this is an appropriate amount for planning purposes. If the amount increases or decreases the funding levels will increase or decrease accordingly.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 3				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	800,000	0.00	1,050,000	1,850,000	1,600,000.00	CDBG funds will be used to implement the priorities detailed in the Consolidated Plan

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 3				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	350,000	0.00	700,000	1,050,000	700,000.00	HOME funds will be used to implement the priorities detailed in the Consolidated Plan

Table 5 - Expected Resources – Priority Table

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

Funds will be leveraged through a combination of local and private dollars provided by the City, local partners, and awarded subrecipients. Matching funds will be documented through project reports, budgets, IDIS, and CAPER.

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

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

**Discussion**

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

## Annual Goals and Objectives

### AP-22 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Quality Affordable Rental Housing	2024	2028	Affordable Housing	BG Reinvestment Area	Economic Opportunity Neighborhood Improvements Quality Affordable Housing	CDBG: \$43,000	
2	Public Improvements	2024	2028	Non-Housing Community Development	BG Reinvestment Area	Economic Opportunity Neighborhood Improvements	CDBG: \$1,200,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 780 Households Assisted
3	Quality Affordable Owner Housing	2024	2028	Affordable Housing	BG Reinvestment Area	Economic Opportunity Neighborhood Improvements Quality Affordable Housing	CDBG: \$490,000  HOME: \$1,050,000	Homeowner Housing Added: 4 Household Housing Units Rehabilitated: 3  Household Housing Units

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Administration	2024	2028	Administration	BG Reinvestment Area	Economic Opportunity Neighborhood Improvements Quality Affordable Housing	CDBG: \$117,000	Other: 0 Other

Table 6 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Quality Affordable Rental Housing
	<b>Goal Description</b>	The Bowling Green Human Rights Commission will provide fair housing education and outreach.
2	<b>Goal Name</b>	Public Improvements
	<b>Goal Description</b>	New pedestrian facilities and park improvements will be provided in Census Block Group 102.4.
3	<b>Goal Name</b>	Quality Affordable Owner Housing
	<b>Goal Description</b>	Activities include (4) new housing units with HOME funds and rehabilitation of three (3) existing housing units with CDBG to provide quality affordable homeownership housing and rental opportunities for LMI families.
4	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	Administrative oversight of the CDBG program will take place.



## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The City of Bowling Green uses approximately 20% of its annual CDBG allocation for administration and fair housing activities and 80% for neighborhood improvements in the BG Reinvestment Area, while 100% of HOME funding is available for new homeownership or affordable rental opportunities. The following neighborhood improvements projects in the BG Reinvestment Area were opportunities identified by City staff and neighborhood residents in Census Block Group 102.4: quality affordable housing opportunities along with street, sidewalk and park Improvements. Remaining projects include citywide new affordable housing opportunities, general administration, and fair housing education and outreach.

#### Projects

#	Project Name
1	Fair Housing Education & Outreach
2	Administration
3	102.4 Street & Sidewalk Improvements
4	102.4 Affordable Housing
5	102.4 Park Improvements
6	Citywide Affordable Housing

Table 7 – Project Information

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

The funded activities were found to be in line with the goals of the Consolidated Plan and Neighborhood Revitalization Strategy Area Plan. Funded CDBG projects will be primarily located in the Bowling Green Reinvestment Area (BGRA) – six census tracts containing the lowest incomes, oldest housing stock, and highest concentration of minorities in comparison to the rest of the City. Allocation priorities are a result of consensus amongst neighborhood residents, key stakeholders, and City staff. Obstacles to addressing underserved needs include limitations of funding and eligible programmatic activities. HOME funds will be prioritized to address affordable housing citywide as the need extends beyond the BGRA and opportunities for investments will be contingent upon partnerships for projects from various locations throughout the City.

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

<b>1</b>	<b>Project Name</b>	Fair Housing Education & Outreach
	<b>Target Area</b>	BG Reinvestment Area
	<b>Goals Supported</b>	Quality Affordable Rental Housing
	<b>Needs Addressed</b>	Quality Affordable Housing
	<b>Funding</b>	CDBG: \$43,000.00
	<b>Description</b>	The Bowling Green Human Rights Commission will provide Fair Housing Outreach and Education services throughout the community to citizens, landlords and property managers.
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1,000 Persons Assisted
	<b>Location Description</b>	City-Wide
	<b>Planned Activities</b>	Activities will include fair housing workshops, outreach, newsletters, and trainings to citizens, property managers and landlords.
<b>2</b>	<b>Project Name</b>	Administration
	<b>Target Area</b>	BG Reinvestment Area
	<b>Goals Supported</b>	Administration
	<b>Needs Addressed</b>	Quality Affordable Housing Economic Opportunity Neighborhood Improvements
	<b>Funding</b>	CDBG: \$117,000
	<b>Description</b>	Funds will be used to cover professional services, program costs and personnel costs to operate and oversee the administration of the CDBG program.
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	0
	<b>Location Description</b>	City-Wide

	<b>Planned Activities</b>	Activities include program oversight, professional services and general administrative expenses.
<b>3</b>	<b>Project Name</b>	102.4 Street & Sidewalk Improvements
	<b>Target Area</b>	BG Reinvestment Area
	<b>Goals Supported</b>	Public Improvements
	<b>Needs Addressed</b>	Economic Opportunity Neighborhood Improvements
	<b>Funding</b>	CDBG: \$800,000
	<b>Description</b>	Sidewalk and streets will be improved in various locations throughout Census Block Group 102.4. Funds will be used from Years 22 (\$700,000) and 23 (\$100,000).
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	940 LMI individuals
	<b>Location Description</b>	Census Block Group 102.4
	<b>Planned Activities</b>	Activities include, but are not limited to, the planning, design, and installation of new and replacement or rehabilitation of existing sidewalks, ADA ramps, curb, gutters, stormwater facilities, street paving and striping, and street sign post replacement. Additionally easement acquisitions will take in project locations outside of the existing City right-of-way.
<b>4</b>	<b>Project Name</b>	102.4 Affordable Housing
	<b>Target Area</b>	BG Reinvestment Area
	<b>Goals Supported</b>	Quality Affordable Owner and/or Rental Housing
	<b>Needs Addressed</b>	Quality Affordable Housing Economic Opportunity
	<b>Funding</b>	CDBG: \$490,000
	<b>Description</b>	Three housing units rehabilitated for affordable homeownership. Funding will be used from Year 21 (\$200,000) and Year 23 (\$290,000)
	<b>Target Date</b>	6/30/2027

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 3 households with 100% being LMI.
	<b>Location Description</b>	Census Block Group 102.4
	<b>Planned Activities</b>	Planned activities include acquisition and/or rehabilitation for new affordable housing opportunities.
<b>5</b>	<b>Project Name</b>	102.4 Park Improvements
	<b>Target Area</b>	BG Reinvestment Area
	<b>Goals Supported</b>	Neighborhood Improvements
	<b>Needs Addressed</b>	Neighborhood Improvements
	<b>Funding</b>	CDBG: \$400,000
	<b>Description</b>	Park improvements in the Delafield neighborhood. Funds will be used from Years 21 (\$150,000) and 23 (\$250,000).
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	940 LMI individuals
	<b>Location Description</b>	Census Block Group 102.4
	<b>Planned Activities</b>	Planned activities include improvements to existing parks and/or development of new parks including, but not limited to, acquisition, infrastructure, new recreational facilities and/or amenities.
<b>6</b>	<b>Project Name</b>	Citywide Affordable Housing
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Quality Affordable Housing Rental and/or Homeownership
	<b>Needs Addressed</b>	Economic Opportunity, Quality Affordable Housing
	<b>Funding</b>	HOME: \$1,050,000

<b>Description</b>	Construction of 4 new affordable rental and/or homeownership units. Funding will be used from Years 1,2, and 3 of HOME.
<b>Target Date</b>	6/30/2027
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	4 LMI families
<b>Location Description</b>	City of Bowling Green
<b>Planned Activities</b>	Construction of new affordable rental and/or homeownership units.

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

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

CDBG funds are being directed to the Local Strategy Area known as the "BG Reinvestment Area". This area contains Census Tracts 101, 102, 103, 104, 105, the City portion of 112, and Census Block Group 113.1. The City has received HUD designation of this area as a Neighborhood Revitalization Strategy Area. 73% of the population in the NRSA is LMI, and nearly 53% of the City's African-American and Hispanic population are concentrated in this area. Approximately, eighty percent of the City's annual allocation is being used for neighborhood improvements within this area. This annual action plan includes completing projects in the fifth neighborhood selected, Census Block Group 102.4.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
BG Reinvestment Area	80

**Table 8 - Geographic Distribution**

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

During the Consolidated Planning process, staff saw trends develop related to the census tracts listed above. When compared to the City overall it became apparent that this area had the lowest income levels, highest percentage of rental properties, highest level of minorities, oldest housing stock, lowest percentage of owner occupied properties, highest levels of unemployment, and a concentration of housing problems for all income levels. The City is committed to investing funds in this area to target the needs of each individual neighborhood. Neighborhood Improvements will be directed by City grant staff with input from other City departments and from residents in the neighborhood.

### **Discussion**

The above census tracts, compared to the City overall, contain the lowest income levels, highest percentage of rental properties, highest level of minorities, oldest housing stock, lowest percentage of owner occupied properties, highest levels of unemployment, and a concentration of housing problems for all income levels. During the development of the prior Consolidated Plan, meetings were held with local service providers, residents, and stakeholders to discuss the housing and community development needs in the City. Several common themes emerged from the meetings. These included the need for quality affordable housing, economic opportunity, and public improvements primarily in the neighborhoods of the aforementioned census tracts. The BG Reinvestment Area (BGRA) is currently designated by HUD as a Neighborhood Revitalization Strategy Area. In the past the majority of the BGRA was designed by the USDA as an Enterprise Community.

The City will rely upon collaborative partnerships for investing HOME funds, which will result in a

citywide allocation of funding. Affordable housing needs persist beyond the BGRA into other parts of the community.

## Affordable Housing

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

#### Introduction

As part of the Neighborhood Improvements Program (NIP), the City is allocating funds for new affordable housing stock in Census Block Group 102.4. The City aims to extend its reach for new affordable housing through the provision of new HOME funding.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	7
Special-Needs	0
Total	7

**Table 9 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	4
Rehab of Existing Units	3
Acquisition of Existing Units	0
Total	7

**Table 10 - One Year Goals for Affordable Housing by Support Type**

The City will issue a Request for Proposals to award HOME funds for the production of new affordable homeownership opportunities in the community, which is expected to result in four new units.

Not included above, the City is the recent recipient an approximately \$5 Million Kentucky Community Development Block Grant Disaster Recovery (KCDBG-DR) which will result in approximately 70 additional units over the next five years.

Under the Neighborhood Improvements Program, the City allocated funding for affordable housing in Census Block Group 102.4, resulting in three affordable homeownership units.

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

### **Introduction**

The City has a close relationship with Live the Dream Development Inc. (LTD), a subsidiary of the Housing Authority of Bowling Green (HABG). During the next year, the City will continue to work with LTD on a few projects that will assist public housing residents.

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

The City is currently collaborating with Live the Dream Development Inc. on a project to construct six (6) affordable rental housing units. The project presents the opportunity to transition individuals and families out of public housing into affordable rental housing. Both entities are continuing their partnership in a small business accelerator, which provides startup and job opportunities for public housing residents.

The City's Housing Choice Voucher program utilizes graduates of the Housing Authority's Homeownership program for Homeownership Vouchers. The City of Bowling Green's Section 8 Housing Choice Voucher Program has vouchers available for qualified individuals seeking affordable home ownership. Currently there are approximately 16 vouchers for home ownership.

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

The City assisted Live the Dream Development Inc., a subsidiary of the local housing authority, with pursuing grant funds to construct housing for affordable homeownership. This project will provide public housing residents the opportunity to become more involved in management and participate in homeownership. The Housing Authority of Bowling Green equips residents with skills to become more involved in management and participate in homeownership through its Family Self Sufficiency and Homeownership Counseling Programs to prepare individuals for the transition into homeownership when opportunities become available through partnerships between the City and LTD as mentioned above.

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

Neither the Housing Authority of Bowling Green nor the City's Housing Choice Voucher program have been designated as troubled by HUD.

### **Discussion**

Through taking actions to increase the supply of affordable housing, more opportunities will be available

for public housing residents to gain quality affordable home ownership.

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

### **Introduction**

The City of Bowling Green works with its local homeless service providers to provide access and to reach out to the homeless population. The City recently allocated funding to the Salvation Army to improve services for the homeless population.

Previously, the City received a \$5,000,000 award from the Kentucky Department for Local Government's Community Development Block Grant Disaster Recovery Program for a new affordable housing development. After the new units are constructed, some individuals could be transitioned out of public housing, creating openings in public housing for homeless persons.

The City has offered support in the past to local non-profits for transitional housing and continues to pursue additional opportunities under this endeavor.

The City receives vouchers through the Mainstream Program, which includes a preference for non-elderly individuals with disabilities. The City's Section 8 Housing Division is partnering with local non-profits to assist homeless persons and individuals being discharged from publicly funded institutions and systems of care with accessing these additional vouchers.

The City is currently partnering with local homeless service providers on mainstream vouchers which includes a homeless preference. In the City's newest area of focus under the Neighborhood Improvements Program, Census Block Group 102.4, the City sees neighborhood impacts from its growing homeless population. City staff is working towards creative solutions to combat this neighborhood problem while assisting this population segment in the community.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

An existing facility on the Salvation Army's campus has been renovated to serve as a collaborative center. The Salvation Army and local cooperating nonprofit agencies collaborate to offer immediate sheltering, meal and clothing assistance, daily services including hygiene, meals, lockers, mail, transportation, and laundry services. Case management services are offered including, but not limited to, assistance with and referrals for health and mental care, job training, and placement, housing, education, governmental benefit programs, drug rehabilitation, legal aid, transportation, and other social services designed to assist those in need to find stability and become self-sufficient.

The City continues to receive vouchers through the Mainstream Program, which includes a homeless preference for non-elderly individuals with disabilities. The City's Section 8 Housing Division partners with local non-profits to assist homeless persons and individuals being discharged from publicly funded

institutions and systems of care with accessing these additional vouchers.

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

The community continues to address emergency shelter and transitional housing needs in a variety of ways. The Homeless and Housing Coalition of South Central Kentucky partners with local churches for, 'Room in the Inn', a homeless shelter program provided during the coldest months of the year. A 100-bed men's addiction recovery center provides 6 month transitional housing to men reentering society from incarceration. Also targeting individuals reentering society from incarceration, Hope House Ministries' 12 month Program Living Facility serves transitional housing in this capacity. The City previously partnered with a local non-profit to provide transitional housing needs of homeless persons under the City's Neighborhood Improvements Program and looks to continue to provide more opportunities in the future to increase transitional housing units.

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

Through HUD's Veterans Affairs Supportive Housing Program (VASH), the City's Housing Choice Voucher Program provides housing vouchers to assist homeless veterans. The City's Housing Choice Voucher Program gives a preference to homeless persons that have spent the last 30-45 days homeless. This provides an opportunity for families that are residing at the Salvation Army or domestic violence victims an opportunity to locate quality affordable housing. As part of this preference, the City partners with HOTEL INC and Lifeskills as approved homeless service organizations for client verification. HOTEL INC's Preferred Tenant Program incorporates financial literacy, housing readiness, building health community and basic life skills in their program. The goal is to make the family independent at the conclusion of the program. Previously through the CDBG Program the City funded BRASS's Economic Justice Institute, which assists with financial literacy, an important aspect of the transition process. As stated above, the City is providing funding for new housing opportunities through the Neighborhood Improvements Program, which will prevent individuals from becoming homeless and facilitates access to affordable housing units through the provision of transitional housing.

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

## **employment, education, or youth needs**

Construction has begun on a new facility meant to bypass the criminal and judicial systems along with hospital emergency rooms, instead allowing law enforcement to take those experiencing a mental health crisis to be served at a mental health center. This will allow for those in crisis to receive immediate treatment from mental health and substance abuse professionals, specifically trained in these arenas, minimizing the need for law enforcement and jails to address this need.

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

The City maintains a Community Engagement Division led by an International Communities Liaison. This division works to improve awareness of available community resources and in assisting the foreign-born population with accessing housing, health, social services, employment, education and youth needs.

The City of Bowling Green Housing Choice Voucher (HCV) program is approaching 1,000 vouchers, which helps low income and extremely income families avoid becoming homeless. The City continues to see a steady increase in vouchers annually for veterans, non-elderly disabled persons, homeownership and others.

## **Discussion**

The City often partners with local non-profits including, but not limited to, BRASS, the Salvation Army, Hope House Ministries and HOTEL INC. Programs such as these address the “Lack of Transition Services for Persons seeking Permanent Housing” as listed in the City’s Analysis of Impediments to Fair Housing and will increase the availability of transitional housing for LMI individuals in Bowling Green. The City will continue to seek ways to address homeless and transitional housing needs through the Neighborhood Improvements Program and other initiatives such as the various programs funded under congressional acts to combat the effects of the prior disasters resulting from severe weather.

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

### **Introduction:**

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

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

The City currently waives permit fees for nonprofits building single-family homes. This incentive assists organizations such as Live the Dream Development Inc., HOTEL INC and Habitat for Humanity in meeting their goals of affordable housing.

### **Discussion:**

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

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

### **Introduction:**

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

Local leaders are working to launch a new facility to bypass the criminal and judicial systems along with hospital emergency rooms, instead allowing law enforcement to take those experiencing a mental health crisis to be served at a mental health center. This will allow for those in crisis to receive immediate treatment from mental health and substance abuse professionals, specifically trained in these arenas, minimizing the need for law enforcement and jails to address this need.

The City is utilizing ARPA funding to assist the Salvation Army and other local cooperating nonprofits to collaborate and offer immediate sheltering assistance, case management services, and other social services designed to assist those in need to find stability and become self-sufficient.

Previously a CDBG-CV funded pilot program with a local non-profit to provide transportation for LMI persons to local employment centers such as area industrial parks, the City is now using local funds to sustain a job shuttle program in Bowling Green

The Analysis of Impediments to Fair Housing included the need to address language and cultural differences with residents possessing limited English proficiency (LEP). Through a prior private foundation grant, the City developed a strategic plan that connects the foreign-born population to local employment and career service opportunities. The City of Bowling Green makes the Annual Action Plan available to individuals with LEP according to the City's LEP plan and to the City of Bowling Green International Communities Advisory Council who represents many of the individuals in the community with LEP. Furthermore, the City and its Fair Housing Education and Outreach program partner, the Bowling Green Human Rights Commission, improved language access to program participants through a language line. Further actions will take place to translate fair housing resources.

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

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

The City of Bowling Green Board of Commissioners previously appropriated \$2,000,000 in ARPA funding for new affordable housing in Bowling Green. The City is partnering with Low-Income Housing Tax Credit projects to increase density of multi-family affordable housing units resulting in over 600 new affordable units. The City is also utilizing CDBG-DR funds to assist Habitat for Humanity with building a

new affordable single-family housing development.

Under the Neighborhood Improvements Program, the City is working with Habitat for Humanity to complete an affordable housing development resulting in new single-family attached and detached homes. Historically the City used CDBG funds as a resource to ensure that housing remains affordable through projects such as, property acquisition for affordable housing projects, infrastructure investment, and homeowner rehabilitation projects for LMI families. The resulting project creates affordable housing opportunities for residents of the community. The City will continue to provide vouchers under the Section 8 Housing Choice Voucher program to foster affordable home ownership.

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

Under the Neighborhood Improvements Program, the City implements an exterior property improvements program to assist LMI neighborhoods with removing blighting influences and improving curb appeal. Projects include, but are not limited to, new siding, roofing, windows, doors, driveway paving, dead tree removal, etc. assisting LMI households with maintaining their properties.

The City's current area of focus for the NIP is Census Block Group 102.4. The City is allocating funding in this area for affordable housing opportunities. The City will continue to explore opportunities to partner with organizations for the creation and maintenance of affordable housing opportunities.

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

The City's allocation for new affordable housing opportunities in the Bowling Green Reinvestment Area provides opportunities for rehabilitation of houses built before 1978. The City is allocating funds for affordable housing in its newest neighborhood of focus, Census Block Group 102.4. The City's partners rehabilitating properties built before 1978 will hire an assessor to complete an analysis of the presence of lead paint. If lead paint is found then a professional contractor will abate the lead paint or safe work practices will be employed to ensure that no contamination of the property. Additionally houses rehabbed under the City's Exterior Property Improvements Program will be completed according to Lead Safe Work Practices likely resulting in a reduction in lead-based paint hazards.

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

The City recently embarked upon a public-private partnership to establish a business incubator. Recently complete, this new facility gives minorities and individuals from poverty-level families the opportunity to establish a business and exit poverty. The project assists businesses

previously impacted by a tornado disaster.

The City of Bowling Green is implementing findings from the City Shapers initiative. City Shapers, cohorts of leaders led through a two-year journey of assessing the community, aligning around common priorities, and activating strategies for real and lasting change – forty-five leaders from various sectors of the community launched Bowling Green - City Shapers to collaborate their efforts for addressing the critical issues of chronic, material poverty. Design of a Complete Streets project is underway to improve safety and pedestrian accessibility for poverty-level families to obtain essential services.

The City secured CDBG-DR funding for new affordable housing opportunities to help families break the cycle of poverty. Additionally the City's exterior property improvements program creates the potential of raising property values, therefore providing new equity in the home of poverty-level families.

The City continues to implement a strategic plan connecting the foreign-born population to employment and career service opportunities financially elevating heads of households likely resulting in a reduction in poverty-level families.

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

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

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

From \$2,000,000 in ARPA funding awarded by the City, the Salvation Army operates the LifeNav Center for local nonprofits to collaborate to offer immediate sheltering assistance, case management services, and other social services designed to assist those in need to find stability and become self-sufficient.

The City of Bowling Green works with a variety of service providers in the community to ensure services are coordinated. City staff attends a variety of service trainings and meetings throughout the year to see what services are being provided in the community and look for ways to partner to expand services. As part of the Neighborhood Improvements Program, staff meets with public and private housing and social service agencies to discuss funding opportunities through partnerships to address housing needs of the current neighborhood of focus.

A new Housing Needs Assessment and Market Analysis was completed for the community in 2023. Not only for the development of the Consolidated Plan, the housing study also is a tool to enhance

coordination amongst the various public, private, and social agencies across the housing sector to better meet the needs of the community. The local City-County Planning Commission is a key partner of the City in this endeavor. In addition to being part of the Consolidated Plan, the City continues to present the housing study to inform the public of the various housing needs across the community.

As new programs and funding opportunities become available, City staff meets with public and private housing and social service agencies to present on these new resources in the community. A recent example is the City utilized CDBG-CV funds for transportation services to local employment centers. An expansion of existing transportation services, a local non-profit formed new partnerships with other nonprofits to improve transportation access to quality jobs.

**Discussion:**

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

## Program Specific Requirements

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

#### Introduction:

There is no program income expected during the year. Also the City expects to expend 100% of all funds on LMI persons.

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

##### Reference 24 CFR 91.220(I)(1)

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

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

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

