

Neighborhood Revitalization Strategy Area

**City of Bowling Green
Neighborhood & Community Services Department
Neighborhood Improvements Program**



May 2019

Approved by City Board of Commissioners: May 7, 2019

EXECUTIVE SUMMARY

In May of 2019, the City of Bowling Green reapplied to the U.S. Department of Housing and Urban Development (HUD) for the continued designation of the Bowling Green Reinvestment Area as a Neighborhood Revitalization Strategy Area (NRSA), six Census Tracts (101, 102, 103, 104, 105, the City portion of 112, and Census Tract 113, Block Group 1) in the downtown core, to allow for greater flexibility in the way that CDBG funds are spent in this area. This report was compiled for the City's application to HUD. A review of census data and past plans for the affected area provided background material for the NRSA designation.

During the development of the prior Consolidated Plan (2014 – 2019), meetings were held with local service providers, residents, and stakeholders to discuss the housing and community development needs in the City. Several common themes emerged from the meetings. These included the needs for quality affordable housing, economic opportunity, and public improvements primarily in the neighborhoods of the aforementioned census tracts.

As City staff continued to develop the Consolidated Plan, it became evident through socioeconomic and demographic data analysis that these census tracts stood out as having the lowest income, most housing problems, and greatest percentage of racial, ethnic, and cultural diversity than the City as a whole. In the later stages of the planning process it was determined to include the City portion of Census Block Group 113.1 in the NRSA. This area was deemed an essential component as it includes one of the main commercial centers of the NRSA and the Housing Authority of Bowling Green.

The meetings and data analysis prompted the City to identify this area of town as the Bowling Green Reinvestment Area (BG Reinvestment Area), and dedicate the majority of its annual CDBG allocation to make investments in this area one neighborhood at a time. Given its large mass, the City developed a long-term improvement strategy for the revitalization of the area.

Since the needs of each neighborhood in the six census tracts are unique from one another, the City developed the Neighborhood Improvements Program (NIP). Under the NIP, City investments would be dependent on the particular needs (e.g. streets, sidewalks, demolition, rehabilitation, parks, etc.) of the specific portion of the area where the investment is to take place. The projects would focus on long term improvements for each particular neighborhood to create a better residential and economic environment, and addressing the housing needs in the area.

During the summer of 2015, as the City began the implementation of the NIP, it became quickly apparent that greater flexibility was needed with the CDBG funds for the City to undertake the community and economic development, housing, and public services activities need to correctly address the needs of each neighborhood. After learning that HUD created NRSA regulations to provide certain benefits for the use of CDBG funds for revitalizing areas among the most distressed in a community, the City felt that creating a NRSA Area would be the ideal

solution for accomplishing the goals set out in the Consolidated Plan and Neighborhood Improvements Program.

Receiving NRSA designation in 2016, the City fully implemented the NIP in its first neighborhood of focus, Census Block Group 105.2, where over \$1 million dollars in projects were undertaken including property rehabilitation and park, pedestrian, and street improvements. In 2017 the City began transitioning the NIP from Census Block Group 105.2 to Census Tract 112. Much larger in land mass, the City committed approximately \$2 million dollars to projects in Census Tract 112 over a two-year period. Similar to Census Block Group 105.2, Census Tract 112 saw property rehabilitation, park, and pedestrian improvement projects. However, the City allocated a substantial investment, \$500,000, into new affordable housing opportunities.

Understanding public needs will always outweigh available public resources, the City has been successful in leveraging the NRSA designation along with available CDBG resources to secure other sources of funding to address the needs of the BG Reinvestment Area. In 2017 the City was awarded a \$300,000 Brownfields Assessment grant from the U.S. Environmental Protection Agency to foster the redevelopment of distressed properties. Also, in 2017, the City received a \$500,000 federal Transportation Alternatives Program grant through the Kentucky Transportation Cabinet to install a greenways path that connect the West End Neighborhood of the BG Reinvestment Area to downtown and improves pedestrian safety at four intersections along the way. In 2018, the City was successful in receiving Opportunity Zone Certification from the U.S. Treasury for Census Tract 102, one of the largest and most diverse areas in the BG Reinvestment Areas.

The request to re-designate the BG Reinvestment Area as an NRSA is included as part of the Fiscal Years 2020-2024 Consolidated Plan. A Housing Needs Assessment and Market Analysis completed for the development of the Consolidated Plan noted the housing and socio-economic challenges of the BG Reinvestment Area. A conclusion of the study recommended efforts should continue to be made to support neighborhood stability, assist and support efforts to improve the condition of existing housing, encourage the development of a variety of new housing alternatives with an emphasis on housing that is affordable to lower-income households, and efforts to support encourage retaining and attracting higher-income households in/to the BG Reinvestment Area.

For the first year of the new Consolidated Plan, Fiscal Year 2020, the City will be transitioning the NIP from Census Tract 112 to Census Block Groups 103.3 and 103.4. The projects will continue to focus on long term improvements to create a better residential and economic environment, and address the housing needs in the area with an end result of making the neighborhood an attractive place for a family to purchase a home to raise a family and a business to locate or expand to provide services and job opportunities.

NRSA DEFINITION

The Neighborhood Revitalization Strategy Area (NRSA) encompasses Census Tracts 101, 102, 103, 104, 105, the City portion of 112, and Census Tract 113, Block Group 1. Approval of the NRSA by the City of Bowling Green Board of Commissioners and the U.S. Department of Housing and Urban Development allows the City greater flexibility with its CDBG funds in the designated area. The incentives include the following:

1. **Job Creation/ Retention as Low/Mod Area Benefit:** Job creation/retention activities undertaken pursuant to the strategy may be qualified as meeting area benefit requirements, thus eliminating the need for a business to track the income of persons that take, or are considered for, such jobs (24 CFR 570.208(a)(1)(vii) and (d)(5)(i));
2. **Aggregation of Housing Units:** Housing units assisted pursuant to the strategy may be considered to be part of a single structure for the purposes of applying the low-and moderate-income national objective criteria, thus providing greater flexibility to carry out housing programs that revitalize a neighborhood (24 CFR 570.208(a)(3) and (d)(5)(ii));
3. **Aggregate Public Benefit Standard Exemption:** Economic development activities carried out under the strategy may, at the grantee's option, be exempt from the aggregate public benefit standards, thus increasing a grantee's flexibility for program design as well as reducing its record-keeping requirements (24 CFR 570.209 (b)(2)(v)(L) and (M)); and,
4. **Public Service Cap Exemption:** Public services carried out pursuant to the strategy by a Community-Based Development Organization (CBDO) will be exempt from the public service cap (24 CFR 570.204(b)(2)(ii)).

BOUNDARIES OF THE NRSA

The Bowling Green NRSA includes census tracts 101, 102, 103, 104, 105, the City portion of 112, and 113.1 and is bounded by US 31W Bypass and Beech Bend Road/Riverview Drive to the south and east, Double Springs Road to Highway 185 and the Barren River at the City limits to the north, and the City limits at Morgantown Road and University Boulevard to the west. It includes all of police response districts 10 and 30 (Downtown and West End), with small portions of 50 (south of Old Morgantown Road) and 20 (the Housing Authority, plus downtown to Barren River).

The NRSA encompasses:

- The central commercial downtown business district (including the Gateway to WKU TIF district).
- The main campus of Western Kentucky University (WKU).
- An expanding medical district near the Medical Center.
- Virtually all of the City of Bowling Green's named historic districts.
- Most of the Housing Authority of Bowling Green's public housing and services.
- Some of the oldest industrial zoned areas of Bowling Green.
- The neighborhoods of Northern Heights-Parker Bennett, Reservoir Hill, Forest Park, Delafield, Lee Square, and College Hill.
- A U.S. Treasury Certified Opportunity Zone (Census Tract 102).

The NRSA represents our community's traditional urban core and is characterized by the following:

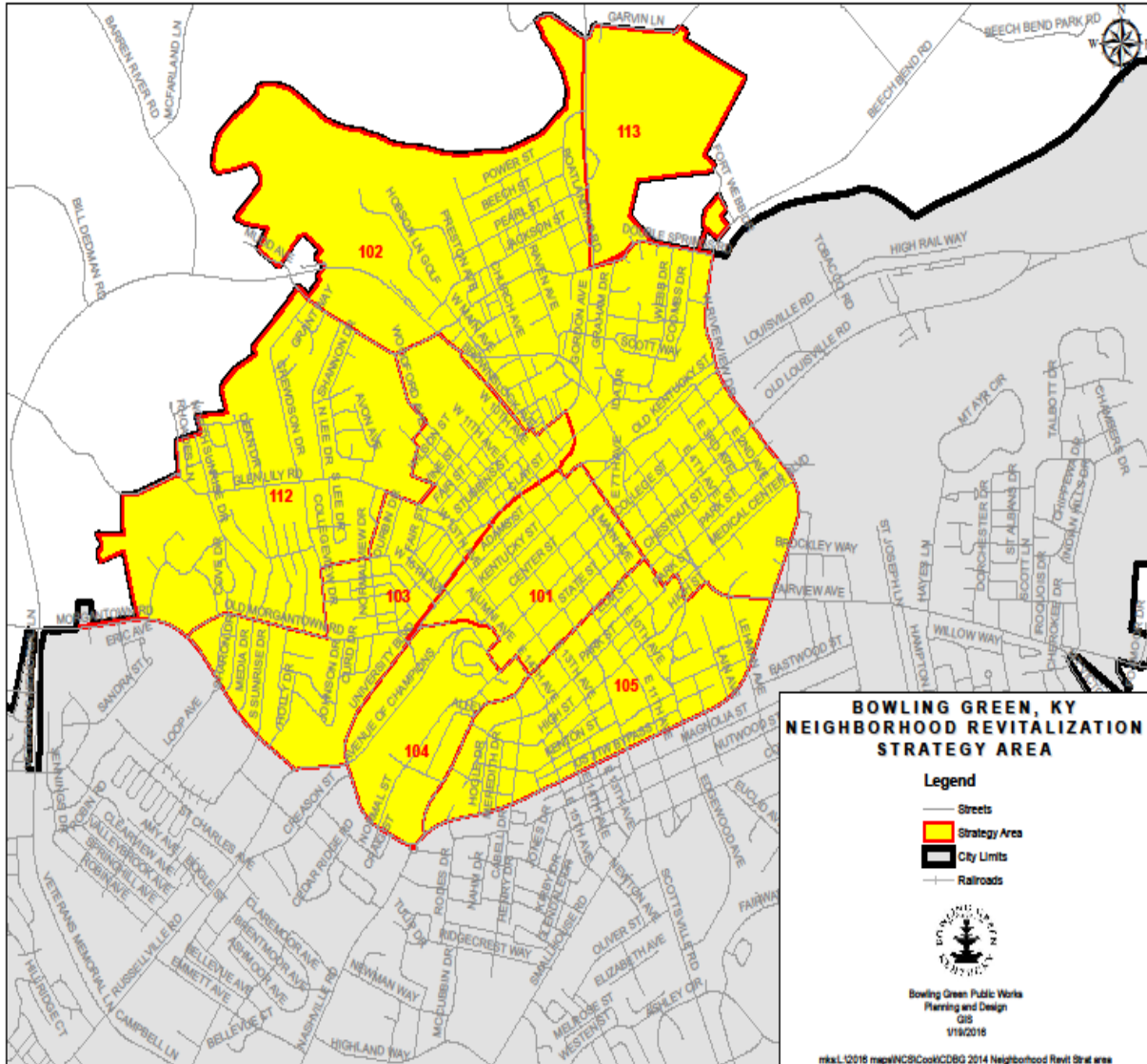
- Bowling Green and Warren County's primary local government functions.
- Significant revitalization investments occurred over the last several years include SKYPAC, BG Ballpark, Stadium Park Plaza, parking garages, Circus Square Park, and BG Skatepark.
- The beloved Fountain Square Park and historic downtown.
- Connections to the transportation at the heart of its founding: The Barren River and, later, the railroad and 31W.
- Several arts venues and organizations, including several studios, galleries, theatres, and programming targeted for youth.
- Many social service agencies and headquarters, including Community Action of Southern KY, the Housing Authority of Bowling Green, Warren County Public Library, Bowling Green Independent Schools, and United Way of Southern KY.
- Numerous non-profit organizations.

- Lampkin Park, Pedigo Park, Fountain Square Park, Circus Square Park, Roland Bland Park, BG Skate Park, Boatlanding Park, Riverwalk at Mitch McConnell Park, Parker Bennett Community Center, Moxley Community Center, Kummer Little Center, and 4 neighborhood parks: Ogden Park, Lee Square, West End Park, and the new soccer complex at the Foundry.
- A history of community development investments spanning back to urban renewal of the 1960s and 1970s, the Chapter 99 revitalization plans in St. Joseph in the early 1990s, the Lee Square, Habitat for Humanity, Greek Village and TIF projects of the last decade and into the 2010s.
- A history of diverse residents that include people of prominence, slaves and slave-owners, immigrants and factory workers, educators, shopkeepers, students and service workers.
- Some of the community's oldest housing stock and a disproportionately high share of rental properties.
- An overall mix of residential, commercial and public uses, with some smaller industrial parcels mixed in as well.

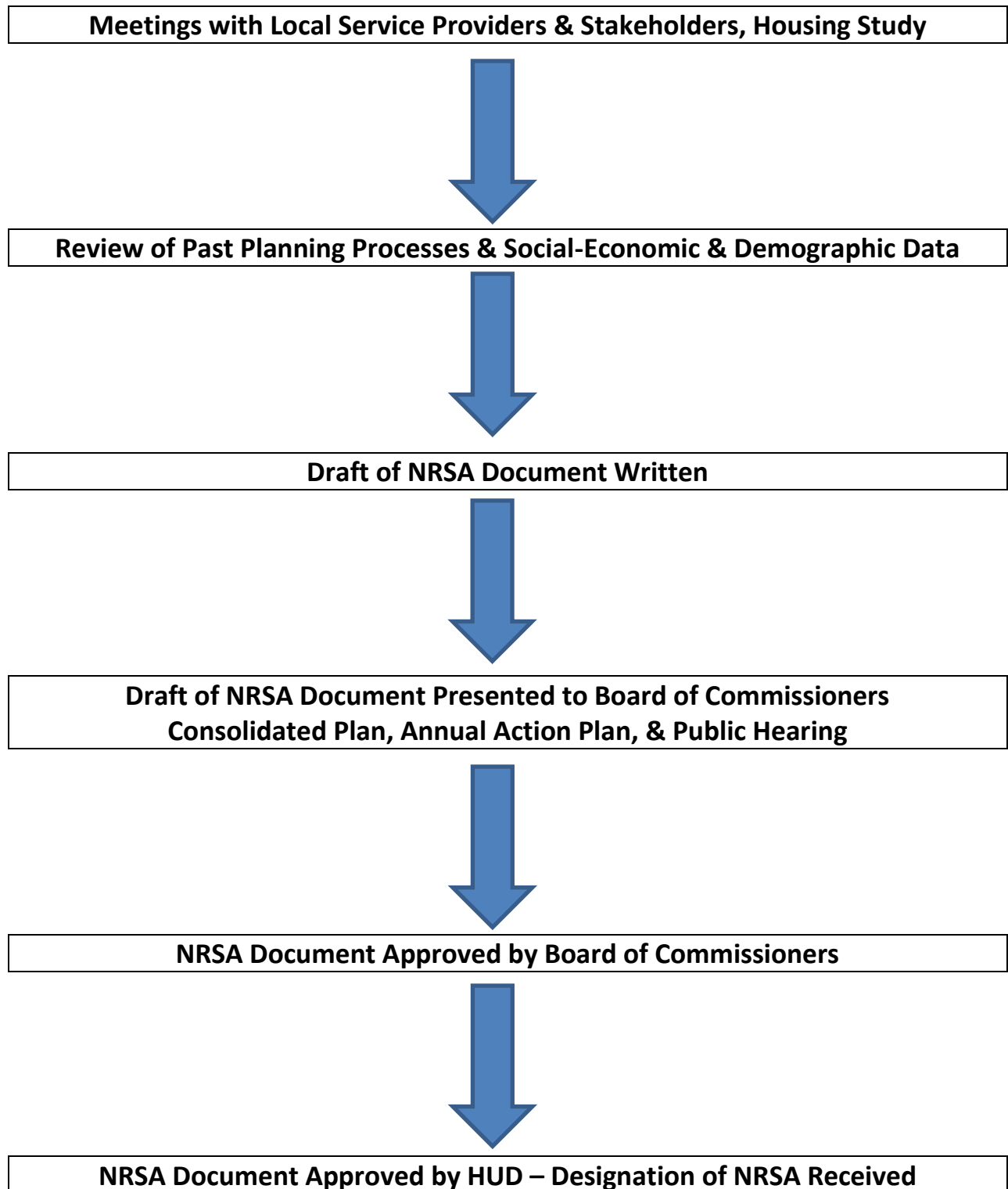
Opportunities for economic development exist within the boundaries of the NRSA, particularly in the TIF area, Opportunity Zone, expanding medical facilities, the old industrial areas, and in transitioning business zones.

The residential neighborhoods in the area are served by Dishman McGinnis Elementary, Parker Bennett-Curry Elementary, T.C. Cherry Elementary, and Warren Elementary Schools. Three of these schools are some of the most challenged of their districts, with more than 85% of the resident student populations of these schools meeting eligibility requirements for free and reduced lunch. (This is one indicator of the socio-economic challenges of many families living in these neighborhoods.)

Neighborhood Revitalization Strategy Area Bowling Green, KY



NRSA DEVELOPMENT PROCESS



DEMOGRAPHICS

Census Block Group Low Mod Estimates for NRSA					
Census Tract and Block Group	Low Income Persons	Low & Moderate Income Persons	Low, Moderate & Middle Income Persons	Persons with Potential of Being Low, Moderate & Medium Income	% of Low and Moderate Income Persons
Block Group 1, Census Tract 101	515	580	625	880	66%
Block Group 2, Census Tract 101	595	735	785	855	86%
Census Tract 101 Totals	1110	1315	1410	1735	76%
Block Group 1, Census Tract 102	335	465	645	680	68%
Block Group 2, Census Tract 102	820	970	1085	1195	81%
Block Group 3, Census Tract 102	335	510	560	620	82%
Block Group 4, Census Tract 102	560	975	1010	1100	89%
Census Tract 102 Totals	2050	2920	3300	3595	80%
Block Group 1, Census Tract 103	905	1045	1045	1065	98%
Block Group 2, Census Tract 103	880	1200	1350	1475	81%
Block Group 3, Census Tract 103	640	750	805	820	91%
Block Group 4, Census Tract 103	480	650	820	920	91%
Census Tract 103 Totals	2905	3645	4020	4280	85%
Block Group 1, Census Tract 104	240	245	250	280	88%
Block Group 2, Census Tract 104					
Census Tract 104 Totals	240	245	250	280	88%
Block Group 1, Census Tract 105	640	645	775	795	81%
Block Group 2, Census Tract 105	655	955	1125	1495	64%
Census Tract 105 Totals	1295	1600	1900	2290	73%
Block Group 1, Census Tract 112	945	1270	1430	1510	84%
Block Group 2, Census Tract 112	475	870	905	1110	78%
Block Group 3, Census Tract 112	210	530	735	895	59%
Census Tract 112 (City Portion) Totals	1630	2670	3070	3515	74%
Block Group 1, Census Tract 113	240	450	760	1090	41%
Census Tract 113 (City Portion) Totals	240	450	760	1090	41%
Overall Totals	9470	12845	14710	16785	74%

The percentage of LMI persons residing in the NRSA is 74% which meets the HUD threshold pursuant to 24 CFR 570.208(a)(1)(ii) or 70%. (Source: HUD Exchange, FY2015 LMSID by State)

NRSA – City of Bowling Green 2010 Census – Population						
	Bowling Green	Percent of City	NRSA	% of NRSA	Percentage Difference from City	NRSA % of Overall City
Household Population	58,070		21,492			37%
Race						
White	44,013	76%	14545	68%	-8%	33%
African American	8,071	14%	4568	21%	7%	57%
Asian	2,416	4%	669	3%	-1%	28%
American Indian/ Alaskan Native	158	0%	55	0%	0%	35%
Hawaiian/ Pacific Islander	106	3%	37	0%	0%	35%
Other	1,754	3%	1020	5%	2%	58%
Two or More Races	1,549	3%	598	3%	0%	39%
Ethnicity						
Hispanic	3,389	6%	1996	9%	3%	59%
Not Hispanic	48,351	84%	19496	91%	7%	40%
Gender						
Male	28,029	48%	10732	50%	2%	38%
Female	30,041	52%	10760	50%	-2%	36%
Age						
Under 18	11,675	20%	3825	18%	-2%	33%
18 and Over	46,392	80%	17667	82%	2%	38%
20-24	10,103	15%	6332	29%	12%	63%
25-34	8,855	15%	2844	13%	-2%	32%
34-49	9,146	16%	2886	13%	-2%	32%
50-64	7,731	13%	2395	11%	-2%	31%
65 and Over	6,223	11%	1740	8%	-3%	28%

The NRSA contains 37% of the City's population. Minorities consist of 42% of the NRSA's population. The number of African-Americans in the NRSA represents 57% of the City's overall segment of this population. The concentration of Hispanics is even greater, where 59% of the City's overall Hispanic population resides in the NRSA. While the other minority populations segments listed in the above chart only measure at a fraction of the City's overall population, a substantial percentage of this population segment lives in the NRSA.

The number of residents over the age of 65 residing in the NRSA, 1,740, represents over a quarter of the City's entire population of 65 and over.

NRSA – City of Bowling Green Comparisons 2010- Census – Housing						
	Bowling Green	% of City	NRSA	% of NRSA	% Difference from City	NRSA % of Overall City
Housing						
Total Units	24,712		7437			30%
Occupied	22,735	92%	6683	90%	-2%	29%
Owner Occupied	9,229	41%	2019	30%	-10%	22%
-Population	22,031	38%	4896	23%	-15%	22%
Renter Occupied	13,506	59%	4661	70%	10%	35%
-Population	29,889	51%	10949	51%	10%	37%
Vacant	1,977	8%	754	10%	2%	38%
For Rent	1,175	59%	452	6%	1%	38%
For Sale	236	12%	62	1%	0%	26%
Vacancy Rate	8%		10%		2%	
Total Households	22,735		6683			29%
Female Household- No Husband Present	3,201	14%	1226	18%	4%	38%
Age of Housing*						
Total Houses	26,398		4,797			
Houses Built in 1939 or Earlier	1,751	7%	1,214	25%	19%	69%

**Source U.S. Census Bureau/American Fact Finder: 2013-2017 American Community Survey 5-Year Estimates*

The number of housing units in the NRSA encompasses over a quarter of the City’s total housing units. Only 30% of the total housing units in the NRSA are owner occupied, which is 10% less than the overall City. The majority of the housing in the NRSA is renter occupied at 70%.

Of the 22,735 households across the entire city, 3,201 contain Female Head of Households. However, around one (1) out of every three (3) of the City’s Female Head of Households are located in the NRSA.

In regards to age of housing, 25% of all houses in the NRSA were built in 1939 or before. This is significantly higher than the overall City where 7% of the houses were built in during this time

period. Of the entire 1,751 of houses in the City in 1939 or earlier, 1,214 or 69% are located in the NRSA.

Education, Employment & Income							
NRSA – City of Bowling Green – Kentucky – United States Comparisons							
	NRSA	% of City	Bowling Green	% of State	Kentucky	% of U.S.	United States
Unemployment Rate	7.5%		7.2%		6.7%		6.5%
Per Capita Income	\$14,571	68%	\$21,427	56.2%	\$25,888	46.7%	\$31,177
Population 25 & Over High School Graduate	75.9%		86%		85.2%		87.3%
Population 25 & Over Bachelor's Degree	19.5%		31.6%		23.1%		30.9%
<i>²Source U.S. Census Bureau/American Fact Finder: 2013-2017 American Community Survey 5-Year Estimates</i>							

The NRSA's unemployment rate of 7.5% exceeds the rate of the overall City, State, and Nation 7.3%. When looking at per capita income, the disparity between the NRSA and the City, State, and Nation is disappointingly much greater. The NRSA's per capita income of \$14,751 is only 68% of the City average while only 56.2% and 46.7% respectively of the State and National averages.

The educational attainment of the 18 and over population as high school graduates (or equivalent) and bachelor's degrees in the NRSA is compared above to both the City, State, and National averages. The percentage of high school graduates in the NRSA falls below the U.S., City, and State averages. The 18 and over population with bachelor degrees in the NRSA is 19.5% which is below the City, State, and National averages. Moreover, this number is heavily skewed by census tract 104, where Western Kentucky University is located. One-hundred percent (100%) of the population in census tract 104 has bachelor degrees, a percentage substantially higher than all of the other census tracts located in the NRSA. Excluding census tract 104, 14% of the remainder of the NRSA has a bachelor's degree.

Means of Transportation: Workers Ages 16 and Over								
NRSA – City of Bowling Green – Kentucky – United States Comparisons								
	NRSA	% of NRSA	City	% of City	Kentucky	% of Kentucky	United States	% of U.S.
No Vehicle Available	-	3.6%	-	3.3%	-	2.7%		4.4%
Drive Alone to Work	4,291	74.9%	21,532	80%	1,560,705	82.8%	113,101,734	76.9%
Carpool to Work	849	14.8%	3,645	13.5%	181,833	9.6%	13,471,780	9.2%
Public Transportation to Work	27	0.5%	120	0.4%	20,210	1.1%	7,498,700	5.1%
Walk to Work	398	6.9%	709	2.6%	33,353	1.8%	3,461,841	2.4%
Other Means	96	1.7%	282	1%	25,951	1.4%	2,653,737	1.8%
Work at Home	67	1.2%	627	2.3%	63,401	3.4%	6,795,200	4.6%
<i>U.S. Census Bureau/American Fact Finder: 2013-2017 American Community Survey 5-Year Estimates</i>								

The above chart compares means of transportation in the NRSA with the City, State, and Nation. The vast majority of workers in the NRSA commute to work alone via car, truck, or van, similar the rest of Bowling Green, Kentucky, and United States, though, the percentage of workers driving alone to work is lower in the NRSA. The average percentage of people with no available vehicles from the majority of the census tracts within the NRSA is 3.6% exceeds the City and State averages, but falls below the National average. Also like the City, State, and Nation, carpooling is the second largest means of travel for people to work in the NRSA. The percentage of people carpooling in the NRSA is greater than the City, State, and U.S.

In comparing means of transportation for workers in the NRSA, the greatest difference can be seen in the number workers that walk to work. At 6.9%, the workers in the NRSA walking to work is significantly higher than the City percentage of 2.6%, and overwhelmingly higher than the State and Nation percentages of 1.8% and 2.4% respectively. Of the 709 people in the City that walk to work, 56% of those people live within the NRSA.

The other means of transportation (e.g. bicycles, motorcycles, and taxicabs) accounts for a very small amount of the overall workers in the NRSA, City, State, and Nation. The same goes for people that work at home in that a very small amount of people account for this segment of the population.

The above means of transportation data only accounts for census tracts 101 – 105 and does not include Census Block groups 112.1, 112.2, 112.3, and 113.1. Census data is not available at the block group level for number of persons with no vehicle.

REVIEW OF PAST PLANS

A number of plans related to NRSA area are already in place. These include the Bowling Green, West End Walk and Ride Study, City of Bowling Green Parks and Recreation Master Plan, City of Bowling Green's Consolidated Plan, Warren County/Bowling Green Focus 2030 Comprehensive Plan, WKU Gateway to Downtown, Community Development Plan – Historic Bowling Green Revitalization Project, Greenways Master Plan, and the Bowling Green Housing Needs Assessment (2019-2023). All of these plans have enjoyed significant community input. A chart with the shared themes can be viewed in Appendix F.

The Consolidated Plan and Housing Needs Assessment (2023) addresses the boundaries of the City and specifies the NRSA. The Focus 2030 Comprehensive Plan, City of Bowling Green Parks and Recreation Master Plan, and Greenways Master Plan address the entire jurisdictions of the City of Bowling Green and Warren County. The Gateway to Downtown Bowling Green plan's area of focus is census blocks 101-2, 101-4, and 102-2. The Community Development Plan – Historic Bowling Green Revitalization Project focuses on census tract 102. The West End Walk and Ride Study centers around Census Tracts 102, 112, and 103.

Job Creation/Retention

One of the three priorities of the City's Consolidated Plan is Economic Opportunity. As part of this strategy, the City is committed to investing a portion of its CDBG funding for improvements to provide economic opportunity in the NRSA. The CON Plan recognizes the limited job opportunities in the NRSA and existing education levels as a barrier for improvement. The City partnered with the Housing Authority of Bowling Green for a number of years to provide small business training and technical assistance to LMI families wishing to start their own business. Additionally, the City is in the process of restarting a dormant Revolving Loan Fund where businesses that are creating new jobs can receive low interest loans. Finally, the City is in the process of developing a strategic plan that connects the foreign-born population to employment and career service opportunities.

As stated before, the NRSA has a per capita income of less than \$15,000. Through CDBG investments and annual allocations to local agencies, the City has been involved in a number of programs aiming to reduce poverty and assist low income families. Past city-wide initiatives to aid low-income families include but are not limited to:

- ESL/GED Classes
- Housing Choice Voucher Program (Section 8)
- Housing Counseling
- Affordable Homeownership
- Rental and Utility Assistance Payments

- Small Business Technical Assistance and Training
- Economic Justice Institute
- Youth Mentoring Programs
- Bowling Green Career Center

The Warren County/Bowling Green Focus 2030 Consolidated Plan calls to support expansion of economic opportunities to disadvantaged persons and geographic area that have historically underperformed economically by actively pursuing State and Federal grants to improve the business climate in disadvantaged parts of the Community. The WKU Gateway to Downtown Bowling Green Plan's area of focus includes neighborhoods located within the boundaries of the NRSA. The plan demonstrates a lack of growth and development through private investment by enterprise and a decline in commercial structures and a low-income population residing in the area. Furthermore, the plan calls for the need of redevelopment and projects with the anticipated benefits of private investment and job creation. The Community Development Plan – Historic Bowling Green Revitalization Project, a precursor to the WKU Gateway to Downtown Bowling Green, deemed geographic boundaries within the downtown area to be blighted and in need of new construction. An objective of this plan is for the improvement of this area to appeal as a desirable place to live through undertaking a number of activities for the promotion of mixed land uses for new job oriented commercial and residential uses. The Greenways Master Plan does not address job creation but does discuss the benefits of a greenways network to connect people to employment centers. The West End Walk and Ride Study mentions the significant gaps in infrastructure preventing residents from safely walking or bicycling to daily destinations and transit stops, including schools, shopping, work, parks and other places.

Small Business Development

As part of the Economic Opportunity priority in the City's Consolidated Plan, there is a strategy for small business development. Specifically, the plan points to the lack of small business services and the need for targeted investment for more employment opportunities through small business development. The City's past partnership with the Housing Authority has contributed to the creation of some small businesses and new jobs. However, there is a limited supply of banks in the NRSA which makes it very difficult for these new businesses to gain access to necessary capital. The City is restarting a dormant Revolving Loan Fund to provide new access to capital and to form partnerships with financial institutions to encourage lending to this area of the community. The City started a Brownfields Program and received Opportunity Zone designation in Census Tract 102 to encourage the redevelopment of distressed properties in the NRSA to provide new small business opportunities.

The Warren County/Bowling Green Focus 2030 Consolidated Plan guides to support small businesses, entrepreneurial endeavors, and industries by facilitating the establishment of new small and/or home-based businesses. The plan also suggests the action of continuing to support WKU's Small Business Development Center, Innovation and Commercialization Center (ICC) and Small Business Accelerator to foster academic discoveries to commercially

discoverable products. The WKU Gateway to Downtown Bowling Green plan notes loss of commercial and business activity in the downtown area and the many strategies the City has undertaken to reverse this decline including the preparation of a plan for revitalizing the heart of the City.

The Community Development – Historic Bowling Green Revitalization Project specifies the objective of creating new tools in order to provide an attractive, stimulating, and human environment while also enhancing economic development in the target area. Further this plan calls for the establishment of a façade improvement loan program for buildings within neighborhoods located in the NRSA. Both the above factors lead to small business development. The Greenways Master Plan states an investment by the community for the development, expansion, and maintenance of a successful greenways system should provide a positive return from economic activity related to construction of greenways and related facilities, business expansion and economic development, health and wellness and recreational value.

Housing

As it notes the limited availability of affordable housing and significant number of cost-burdened households, the City's Consolidated Plan strives to increase affordable owner and rental housing. The Warren County/Bowling Green Focus 2030 Comprehensive Plan lists the objective to protect, revitalize or redevelop older residential neighborhoods by adopting new effective programs that aim to reinforce and stabilize existing housing areas with concentrations of low and moderate priced housing. Another objective of the plan is to ensure that housing stock is affordable to all segments of the current and future population through actions including but not limited to installing appropriate infrastructure at time of development; seeking out opportunities for public/private partnerships and; and supporting the efforts of non-profit housing providers.

The Bowling Green Housing Needs Assessment (2019-2023) recommends efforts should continue to be made to support neighborhood stability, assist and support efforts to improve the condition of existing housing, encourage the development of a variety of new housing alternatives with an emphasis on housing that is affordable to lower-income households, and efforts to support encourage retaining and attracting higher-income households in/to the BGRA. The WKU Gateway to Downtown Bowling Green lists the envisioned strategy of stabilizing and developing residential neighborhoods. The Community Development – Historic Bowling Green Revitalization Project recommends the establishment of a housing rehabilitation revolving loan funds and grant program to assist residential property owners within certain neighborhoods of the NRSA. The Greenways Master Plan mentions that the greenways system is in the early stages of connecting neighborhoods to parks, schools and other destinations. Many housing developments and subdivisions in Bowling Green and Warren County built since the 1940s do not have access to pedestrian or public transit facilities.

Historic Preservation

The City's Consolidated Plan does not specifically address historic preservation. However, certain parts of the NRSA contain either historic districts, or historic properties. As required under the National Environmental Policy Act (NEPA), the City has followed and will continue to follow all Federal, state, and local historic preservation guidelines associated with any undertaken demolition, construction, and/or rehabilitation activities.

The Warren County/Bowling Green Focus 2030 Comprehensive Plan suggests the consideration of regulatory tools and incentives to promote rehabilitation of historic/archaeological structures, properties, and districts. The plan also recommends promoting the economic vitality and vitality of historic neighborhoods, historic districts, and rural landscapes, adjusting local government decision-making processes, as necessary, to adequately consider cultural resources and historic preservation.

The WKU Gateway to Downtown Bowling Green plan mentions working with the Downtown Redevelopment Authority to develop and implement specific guidelines to insure an aesthetically pleasing and compatible architecture for the historic downtown area. The Community Development – Historic Bowling Green Revitalization Project serves to recognize the historic assets that are a part of a target area within the NRSA and provide recommendations for their care. The Bowling Green Parks and Recreation Master Plan calls for a balanced equilibrium throughout the park system which includes the preservation of natural resources.

Community Participation

The City's planning efforts are driven from the participation of citizens throughout the community. The engagement of the community can best be seen in the development of the Consolidated Plan, Bowling Green Housing Needs Assessment (2019-2023), Focus 2030 Comprehensive Plan, West End Walk and Ride Study, Bowling Green Parks and Recreation Master Plan, and Greenways Master Plan where public meetings and comments can be seen throughout each document towards the development of those plans. Public input on each of these plans call for undertaking a number of activities resulting in improvements of neighborhoods which are located throughout the NRSA. The Bowling Green Parks and Recreation Master Plan recommends special attention should be paid to engage underserved populations, including low income, minority, and disabled residents, to improve awareness of recreation opportunities and to ensure transportation is not a barrier to participation.

Additionally, a unique feature of the City's NRSA community participation process is the public is not only engaged during the planning of the Consolidated Plan, but also each year a new neighborhood is selected under the Neighborhood Improvements Program. When the City

selects a new neighborhood, every neighborhood resident and property owner is invited to attend a public meeting to share their input regarding the positive assets, opportunities for improvements on public property, and opportunities for improvements on private property in the neighborhood.

Crime & Safety

Several of the plans address crime and safety. The Bowling Green Housing Needs Assessment (2019-2023) included a resident survey where respondents were asked if there are any issues that should be addressed in the BGRA relevant to future housing development. The largest number of responses received was for crime. Warren County/Bowling Green Focus 2030 Comprehensive Plan lists the action of pursuing neighborhood conservation, economic development and other programs that will foster a “safe community”. The Focus 2030 Plan also recommends reviewing and revising zoning and subdivision regulations as necessary to promote the application of Crime Prevention Through Environmental Design and “safe-by-design” principles and techniques in new and existing development. Other plans mention preserving and creating a mixed land use environment will protect the health, safety, and general welfare of neighborhoods.

Greenspace/Open Space

The City’s Consolidated Plan only mentions greenspace in relation to complimentary initiatives, including the Brownfields Program, but also discusses the need for improved park facilities in the NRSA. The Warren County/Bowling Green Focus 2030 Comprehensive Plan contains the objective of seeking equitable ways to distribute the cost of open space and recreational facilities necessary to serve new development between the private and public sectors. The WKU Gateway to Downtown Bowling Green plan doesn’t address greenspace/open space. The Community Development Plan – Historic Bowling Green Revitalization Project plan lists the object of coordinating efforts to incorporate recreational and green space components into the Renaissance area. It is the goal of the Greenways Master Plan to connect areas of open space, natural landscape features, scenic, cultural, historic and recreational sites, as well as urban and rural areas of the county. In the Bowling Green Parks and Recreation Master Plan overwhelming community support can be found through the document for the purchase and preservation of open space in the community.

Brownfields

The community recognizes the presence of Brownfields as a potential health hazard to local residents, and a deterrent to economic growth in the areas in which they are located. In 2017, the City was a recipient of a \$300,000 Brownfields Assessment Grant from the Environmental Protection Agency. While available to the entire community, the City’s Brownfields Program

has prioritization for the BG Reinvestment Area with an emphasis in the West End Neighborhoods. Brownfield initiatives to address issues in the BG Reinvestment Area can be found throughout the Consolidated Plan. The Warren County/Bowling Green Focus 2030 Comprehensive Plan recommends considering the use of brownfield sites for clustered traditional neighborhood development along with the preservation of extant industrial structures. The WKU Gateway to Downtown Bowling Green does not specifically mention Brownfields, but does state that much of the area is marked by deteriorated and abandoned commercial uses. These conditions create the potential for Brownfields. While the term Brownfield isn't mentioned, the Community Development Plan – Historic Bowling Green similarly does specify the objective to eliminate, repair, or revitalize substandard and obsolete buildings, blighting influences, and environmental deficiencies which presently distract from functional unity, aesthetic appearance, safety of existing residences, and economic welfare of this section of the community and to establish conditions which will prevent recurrence of blight and blighting conditions. The Greenways Master Plan lists examples of completed greenways which include Mitch McConnell Park – a brownfield site functioning as a passive park. This example demonstrates the opportunity of brownfield reuse in the NRSA.

CONSULTATION/ COMMUNITY INPUT

Consultation and Community Input for the 2014 – 2018 Consolidated Plan led to the City designating the BG Reinvestment Area as an area for targeted investment from the CDBG program, which ultimately led to the City seeking the NRSA designation from HUD for this area. Encompassing a large six census tract area, the City made a long-term commitment to investing into this area one neighborhood at a time. Therefore, the duration of this strategy extends beyond the initial (2014-2018) Consolidated Plan for when the NRSA designation was originally received and is expected to extend beyond the 2019-2023 Consolidated Plan. Consultation and Community Input will continue to be a significant part of the planning process and will be updated annually through the Neighborhood Improvements Program and further updated every five years through the Consolidated Plan process.

Public Meeting

In October of 2013, the City hosted a public meeting where approximately 60 individuals and organizations were invited to discuss the housing and community development needs of the City. 26 individuals from 14 different organizations attended the meeting. Attendees include people across many sectors including public service providers, realtors, utilities, housing providers, public housing residents, association groups, and City staff.

As people arrived to the meeting, attendees from multiple organizations were assigned to sit at separate tables to ensure diversity amongst each table. Each table had a staff person to serve as the facilitator and note taker for the discussion. All attendees learned about the CDBG program and discussed community issues in small groups before combining topics with the overall meeting group. Valuable input was received from each group which is detailed below.

Transportation

In depth discussions took place regarding the lack of personal transportation, and need for public transportation in the community. The challenges and limitations associated with the local public transit program was major topic of discussion. It was noted that there is a need for expansion in the hours and days of service, coverage area, and lack of bus shelters. The current system is struggling with keeping up with the City's growth rate. The community has had a large influx of international refugees in recent years that, like other community residents, rely on public transportation to gain access to employment, and services. Suggestions included the City installing more bus shelters and expanding the transit system.

Affordable and Quality Housing

The groups discussed at great lengths the lack of affordable and quality housing throughout the City; especially for low income families and senior citizens. Senior citizens also need better access to one story housing. The age of housing stock was noted as a contributor to rental residents living in unsafe and unsanitary conditions. Meeting attendees from the local housing

authority indicated they currently have a two-year waiting list of available affordable units. In recent years there have been a large number of new apartment complexes constructed. However, it was noted that the majority of these properties are not accessible to low income persons or families.

Also discussed was the problem of continuous dependency on the Section 8 voucher program and the need for providing more Section 8 homeowner programs with outreach efforts.

Furthermore, the lack of fair housing laws and irresponsible landlords not being held accountable for poor property conditions was brought into focus. The refugee population was particularly noted as being victims of housing discrimination and abuse. The need for homeownership and affordable housing education programs was recommended to the City. The City was also advised to provide more affordable housing and Section 8 vouchers for housing.

Further recommendations included incentivizing builders to make properties more available for low to moderate income persons, and penalizing land lords for unsafe housing. Adding a landlord tenant act was suggested. Other suggestions included starting a microloan pool and licensing process to motivate landlords to keep their properties up to code.

Transitional Housing and Homeless Shelters

When discussing the community development needs and issues facing our city, it was noted there is not enough emergency shelters. There are a number of citizens living in hotels or shelters, and prior backgrounds are keeping people from getting served at shelters. Furthermore, it was noted that there is a waiting list for most shelter facilities and service providers do not know of other available resources. It was recommended for the City to own and provide emergency shelters. Furthermore, additional transitional housing needs to be considered to accommodate individuals from various backgrounds.

Affordable Childcare

The issue was raised for low income persons not being able to work due to the weekly costs of child care outweighing weekly wages. A byproduct of this issue is people unable to work are unable to afford quality housing. Another issue associated with childcare is the lack of facilities with available hours of operation to accommodate parents working 2nd and 3rd shift.

Recommendations were made for the City to provide emergency vouchers for families in need of childcare. It was also suggested for people to utilize free child care services available to parents with scheduled job interviews.

Economic Development

One of the most popular topics of discussion was economic development to address the serious

issue of lower incomes. Further stated was the need for more job opportunities which will allow for better health and housing opportunities. Specifically noted was locating more businesses to the west end neighborhoods which make up the core of the NRSA. The businesses mentioned included grocery and clothing stores. Not only would this assist with job creation, but this would also provide residents access to basic needs; especially those residents that lack transportation.

It was recommended that the City sponsor and oversee a job fair in conjunction with other entities. It was also suggested of job development within the City to allow for more job opportunities.

Infrastructure

As stated above, many low-income residents which include the refugee population, lack the transportation required to obtain necessary services. A suggestion to address this is to expand the network of greenways and sidewalks. Additional sidewalks were especially requested in the west end neighborhoods.

As stated above, the age of the housing stock throughout the NRSA is among the oldest throughout the City. Much of the water and sewer infrastructure in these neighborhoods is deteriorating and is in need of replacement. Water and sewer service lines particularly are beginning to fail and will soon need to be replaced.

Safety

Throughout the NRSA, many individuals feel safe within their community. However, to address safety concerns in the low-income west end neighborhoods, elderly citizens have requested a police substation be located in this area. There was additional concern for the increase of children in homes being less exposed to education and more exposed to drugs.

Recreation

An improvement of recreational opportunities in the NRSA was another topic of discussion. As already mentioned above, much has been discussed regarding the need for more sidewalks and greenways. Other suggestions included the City putting together more activities and clubs to keep the children and senior citizen population active and busy.

Public Services

The serious need for a central information and services hub for the City and County was stated. This includes a central place to go to and call to learn about the different type of assistance programs available to low income residents. Furthermore, the hub is needed as central location point to access health and family services, food stamps, Medicare, and a food pantry. This central hub also addresses the call to eliminate duplication of government services. As stated above, it was also recommended for the City to make better outreach efforts to the

public on the services available to them.

Stakeholder Meetings

During the months of September and October 2013, City staff conducted stakeholder meetings throughout the community. The meetings took place with different organizations, each one playing a key role in the areas of housing and community development throughout Bowling Green. A summarization of each stakeholder meeting is listed below.

Bowling Green/Warren County Planning Commission

The meeting was between City staff and the Executive Director of the Bowling Green/Warren County Planning Commission. The change in housing patterns was discussed along with the population's demand for nearby amenities. Provided below is more detail of the topics discussed.

Multifamily housing has seen a recent trend in moving towards the edges of the City jurisdiction. There has been an increased demand in families moving to the Greenwood School District. There is limited land available for multifamily housing in the Bowling Green area which is having an impact on existing single-family housing stock from single family houses being converted to multifamily houses. There continues to be a rental demand for new and existing housing stock.

While new housing development is occurring along districts, there is also strong demand for people wanting to be in the urban core which presents certain challenges. This requires investments in parks and infrastructure development including sidewalks to connect neighborhoods to destinations. There is also the current challenge of integrating different cultures. There is opportunity for a large-scale passive park with surrounding development.

Builders Association of Bowling Green

City staff met with the Chief Executive Officer of the Builders Association of Bowling Green. The meeting focused on the recent trends in new housing construction. The following is information received by the City from this meeting.

The need for residential and commercial rehabilitation can be primarily seen in the downtown area. Current concerns are out of town contractors, and a disconnection between government legislation and home construction for affordable housing. Federal regulations related to storm water quality are changing the way we build and develop.

The local market shows a variety of options demanded for housing – large, small, urban, and rural. There is a growing need for more baby boomer style housing. There is currently a stronger demand to live in the County which is driven by the school districts.

Realtor's Association of Southern Kentucky

City staff met with the Executive Director and the President of the Realtor's Association of Southern Kentucky. During the meeting a several items were discussed which included new trends in the housing market and utilization of housing stock. Listed below are details from the meeting discussion.

In discussing housing trends in the area, it was noted that the supply is shrinking for homes in the \$130,000 and less range. This is mostly attributed to the businesses purchasing these houses for commercial use. This especially has been seen in single family rental houses.

In regards to migration, many families are moving from their initial residence to larger, newer developed neighborhoods outside of the City. This trend results from families relocating to more desirable school districts. However, when it comes to seniors, they are relocating from rural areas to more urban areas. The senior trend creates challenges as there is a limited supply of housing stock in the City. Furthermore, there is a limited supply of developable properties in the City.

Housing concerns include non-profit home builders taking business away from local housing contractors. There is an opportunity for non-profits to partner with homebuilders to develop affordable housing. Other concerns noted were the impacts of rental housing in existing neighborhoods presents long term effects of deferred maintenance, and the impacts associated with people leaving the city to live in more desirable school districts.

Housing Authority of Bowling Green

At a meeting held with the Housing Authority of Bowling Green, City staff discussed with the Executive Director and the Finance Officer the community development and housing needs of the neighborhoods in close proximity to the housing authority. These neighborhoods are primarily located at or near the west end of the City boundaries and make up a significant part of the NRSA. Below is a detailed description of the discussion.

One of the greatest challenges of these neighborhoods is the lack of service businesses. This includes but isn't limited to banks, medical facilities, and dry cleaners. In relation to the lack of service businesses are limited employment opportunities. There is a REACH Higher Welfare to Work Program that provides welfare participants with six months of job skills training in an effort to permanently remove them from public assistance programs. This REACH program is having difficulty matching program participants with available job opportunities.

Another need is to develop more opportunities for home ownership in the following NRSA neighborhoods: Northern Heights, Double Springs Area, and Church Street. These are heavy rental home areas which makes it difficult to sell homes. There are is also a need for more

affordable rental units throughout the NRSA. There are opportunities for the City and Housing Authority to partner in the west end neighborhoods to develop affordable rental duplex homes. Another challenge is the continued decrease in available funding for social services. This makes it difficult for the Housing Authority to sustain services and requires the organization to seek funding from other resources. Another problem is getting Housing Authority residents out of public housing once they achieve higher incomes. This makes it difficult to have public housing available for the ones who truly need it.

Habitat for Humanity of Bowling Green and Warren County

The fifth organization the City met with was Habitat for Humanity (HFH) of Bowling Green and Warren County. HFH's Executive Director shared with City staff the community development and housing needs within the City. Below is an account of what all was mentioned by HFH.

The greatest need in the community is affordable housing that is decent, safe, and sanitary. This service is currently being provided by LIHTC developers, the Section 8 Housing Choice Voucher program, and the Housing Authority. Other housing challenges include the need for senior housing and transitional housing for the homeless. An opportunity exists with utilizing existing apartment buildings for this use.

There is also a need for neighborhood improvements by targeting areas for assessment and improvements specific to the needs of each area. HFH is moving towards a model of rehabilitation of homes and revitalization of neighborhoods and could partner with the City in this endeavor.

In regards to community development opportunities in the City, HFH sees a need for ESL and basic cultural training for international refugees located to Bowling Green through the International Center. In addition, there is a need for a business incubator to assist small services businesses with space and education. Lastly to provide efficiency among the area's 300 non-profit service providers, it was recommended to create a 'Clearinghouse' for coordination of services to prevent duplication of services.

Neighborhood Meetings

A cornerstone of the Neighborhood Improvements Program (NIP) is input from neighborhood residents and stakeholders. As stated earlier, the NRSA is a large area encompassing 5 census tracts, and four additional census block groups. Since the specific needs of each neighborhood differ, the CDBG investments will be tailored to the needs of each neighborhood for long term improvements. Under the NIP, the City will target one neighborhood at a time within the NRSA. The City will determine each neighborhood's needs through a multipronged approach.

First, two teams of City employees from variety of departments (i.e. Police, Neighborhood and Community Services, Public Works, and Parks and Recreation) will carefully observe each selected neighborhood and determine a list of needed improvements.

Second, the City will host a neighborhood meeting in each selected neighborhood where all neighborhood residents will be invited to learn about the NIP and to provide input on opportunities for public and private property improvements within the neighborhood. Those residents unable to attend the meeting are invited to submit comments to the City.

Third, the City will conduct meetings with stakeholders (e.g. church pastors, business owners, landlords, longtime residents, etc.) in the neighborhood to receive their input on the opportunities for public and private property improvements within the neighborhood.

All of the information collected from the teams of City employees, public meetings, stakeholder meetings, and submitted public comments will be recorded and analyzed to determine the greatest needs for improvements with the neighborhood. Then a list of fundable projects will be developed and presented the City Board of Commissioners for Approval.

Once the above process is complete in the selected NRSA neighborhood, then the City will select another neighborhood in the NRSA and start the process all over again. Thus far, the City has completed this process with three neighborhoods: Census Block Group 105.2, Census Tract 112, and Census Block Groups 103.3 and 103.4. One of the compelling traits from this multi-pronged approach is that in all three neighborhoods is how common themes emerged. In other words, the input received from the public mirrored the input provided by City staff members. The information provided from the multi-pronged approach is provided each year in the City's Annual Action Plans.

Housing Needs Assessment and Market Analysis

In November 2019, the City of Bowling Green hired Bowen National Research to conduct a Housing Market Analysis and Needs Assessment of Bowling Green and Warren County. In addition, the housing study, associates of Bowen National Research obtained input from over 20 stakeholders within Bowling Green and Warren County regarding the local housing market. Input from stakeholders was provided in the form of an online survey, as well as from individual interviews. The 24 total respondents represent a wide range of industries that deal with

housing issues, including local government officials, the banking industry, the real estate and apartment industries, local education institutions, the building industry, and various social service organizations. The purpose of these stakeholder surveys was to gather input regarding the need for specific types and styles of housing, the income segments housing should target, identifying housing issues in the market, and establishing potential solutions to address housing within Bowling Green and Warren County.

As part of this study, a sub-market analysis was done for the BG Reinvestment Area. In addition to the sub-market analysis, Bowen National Research also conducted stakeholder and resident surveys to receive input from the local community to gain a local perspective on the needs of the BG Reinvestment Area.

Stakeholder Surveys

Community stakeholders (e.g. civic leaders, elected officials, government department heads, university officials, economic development representatives, etc.) were asked to provide input on a variety of housing issues, including input on the Neighborhood Revitalization Strategy Area. The following is a summary of key stakeholder findings:

Stakeholders were asked to indicate the degree of overall housing demand within the BGRA for housing by tenure (renter vs. owner) and target market (rental, for-sale, independent senior apartments, assisted living or nursing care housing, single person/young professionals, student, affordable workforce, homeless, or special needs/disabled). The top four responses related to high demand were affordable workforce (low- to moderate-income) (68.4%), rental housing (63.2%), homeless housing (47.4%) and independent living senior apartments (38.9%). Among the answers indicating moderate demand, the top answers included for-sale homeowner housing (63.2%) and student housing (47.4%). These results indicate that stakeholders believed that rental housing and housing that is affordable to low- and moderate-income workers had the highest demand in this submarket.

Stakeholders were asked to rank the level of demand for the following housing styles: apartments-multifamily/multi-story, apartments-townhomes/row homes, apartments over retail/office space, for-sale condominiums, and for-sale single-family homes. The responses showed a broad mix of housing styles in high demand, with the greatest response of 50% for multistory/multifamily apartments. Both for-sale single-family homes and townhomes/rowhome apartments received the next highest share of responses for high demand at 38.9% each. It is worth noting that for-sale condominiums had the lowest number of votes (11.1%) for high level of demand in the submarket. According to these results, it appears most respondents felt that traditional multifamily apartments were in the greatest need in the BGRA.

Stakeholders were asked to provide insight on the construction types that should be given priority in the BGRA. Respondents were able to choose from adaptive reuse (i.e. warehouse conversion), renovation/revitalization of existing housing, new construction, and mixed-use. The stakeholders indicated that the renovation/ revitalization of existing housing should be a

focus for this neighborhood, as 68.4% of respondents stated this should be a high priority. Mixed-use received the second highest share (42.1%) of responses as a high priority. New construction was considered a moderate priority by 73.7% of respondents.

Stakeholders were asked to provide their opinion on the rent levels that should be expected for new rental housing developed in the BGRA. The consensus among respondents (57.9%) was that rents between \$500 and \$749 a month were achievable. Nearly a quarter (21.1%) of respondents indicated that rents under \$500 would be appropriate for new rental product developed in the submarket. Based on survey responses, it appears that units with rents over \$750 are the least needed in this submarket.

Like the rental units discussed in the previous topic, stakeholders were asked to opine on the price point of for-sale housing in this neighborhood. Most (47.4%) stakeholder responses indicated the most likely pricing for new for-sale product developed in this neighborhood should fall under \$150,000. However, a nearly equal share (42.1%) of respondents indicated that new housing product in this neighborhood should be priced between \$150,000 and \$199,999. These results indicate that most respondents feel new for-sale product should be focused on homes priced below \$200,000.

Stakeholders were asked an open-ended question to provide their input on potential housing-related issues that should be addressed in the BGRA as they relate to future housing development. The answers varied greatly and included the following: Improvement and renovation of existing housing/apartments, less gentrification, provide more affordable housing, support mixed-income projects, help connect new immigrants to housing developments, demolish abandoned structures (old warehouses, storage buildings and garages) and replace with new housing, change entitlement mentality as it relates to housing, and support safety and community patrols. In short, the responses appear to support renovating existing housing, removing unwanted/unused structures and provide mixed-income housing that includes housing affordable to low-income households.

Resident Survey

The Resident Survey also included several questions pertaining to the BG Reinvestment Area (BGRA). Questions pertaining to the BGRA are as follows:

Respondents were asked “If new housing were developed in the BGRA that appealed to you and that you could afford, what level of interest would you have in living in this area?” Most respondents (55.6%) indicated significant interest or moderate interest for living in new housing developed within the BGRA. Over 25.0% of respondents signified no interest in residing in new housing within the BGRA. A total of 38 respondents skipped this question.

Respondents were asked what priority level should be given to specific housing types and market segments within the BGRA. Most respondents indicated that high priority should be given to family housing, workforce housing, and housing for the homeless population. Over

30.0% of respondents indicated that low priority should be given to student housing, while over 25.0% of respondents stated that senior care housing (assisted/nursing care) should be given low priority. Over 40.0% of respondents indicated that moderate priority should be given to several types of housing: For-sale housing, senior/independent living, senior care (assisted/nursing care), young adult/ professional housing, and student housing. Twenty-two respondents provided other answers to this question. A few “other” respondents stated that the BGRA is known as a high crime area, with one respondent stating that this issue would need to be addressed before redevelopment occurs. A total of 78 respondents skipped this question.

Respondents were also asked what priority level should be given to specific product types within the BGRA. A total of five product types were listed: apartments-multifamily/multi-story, apartments-townhomes/row houses, apartments-over retail/office space, for-sale condominiums, and for-sale single-family homes. Nearly half of respondents (48.9%) indicated that for-sale single-family homes should be given high-priority within the BGRA. Nearly 40.0% of respondents stated that apartments over retail/office space and for-sale condominium units should be given low-priority within this area. At least 35.0% of respondents indicated moderate priority for each of the five product types listed. Twenty-four respondents gave “other” statements. These statements were supportive of a variety of housing types, ranging from mixed-use projects, energy efficient housing, senior-friendly housing in one-story or elevator-served buildings, and housing for the homeless population. A total of 96 respondents skipped this question.

Respondents were asked “If new rental housing was developed in the BGRA and was desirable to you, what would you be willing to pay per month?” The largest share of respondents (34.2%) indicated that they would be willing to pay between \$500 and \$749 per month for new rental housing in the BGRA. Additionally, 16.7% of respondents stated that they would pay less than \$500 per month. Only 5.9% of respondents were willing to pay \$1,000 or more for new rental housing in this area. Nearly 30.0% of respondents stated that they were not interested in rental housing. A total of 59 respondents skipped this question.

Respondents were asked “If new for-sale housing was developed in the BGRA and was desirable to you, what would you be willing to pay per month?” The largest share of respondents (34.3%) indicated that they would be willing to pay less than \$150,000 for new for-sale housing in the BGRA. The next largest share of respondents (26.1%) was willing to pay between \$150,000 and \$199,999 for new housing. Less than 20.0% of respondents were willing to pay \$200,000 or more for new housing in this area. Over 20.0% of respondents stated that they were not interested in for-sale housing. A total of 69 respondents skipped this question.

Respondents were asked if there are any issues that should be addressed in the BGRA relevant to future housing development. A total of 266 respondents provided open-ended statements covering a wide range of topics. Subjects mentioned by 10 or more respondents include the following:

- Crime (37 respondents)

- Low-income housing (19 respondents)
- Homeless population (16 respondents)
- Local school district (14 respondents)
- Landlord issues (12 respondents)
- Student housing (12 respondents)
- Transportation issues (12 respondents)

Homelessness Discussion

In December of 2018, the City hosted a public meeting with local homeless service providers to gain a better understanding of the local need and learn of opportunities for assistance. The meeting was very informative with a total of 23 in attendance representing more than 10 organizations. The City learned that individuals receiving services remaining homeless has increased by 1/3 over the last year. From these discussions with the local homeless service providers the City also learned that the need for additional shelter space isn't as imperative as creating methods to get homeless people rehoused. Currently, BRASS is the only local agency providing a Rapid Re-housing program, and they receive Federal funding to support this program for their clients. Transitional Housing is currently provided by HOTEL, INC and Salvation Army, with 2 units each. From the City's homelessness discussion, there was consensus amongst the group for the need of additional transitional housing units.

ASSESSMENT OF THE ECONOMIC SITUATION

The meetings with the public and stakeholders identified a variety of community needs including economic opportunity, neighborhood improvements, and quality affordable housing. The trend of families relocating from housing located inside of the City into housing located outside of the City to preferred school districts emerged as common theme throughout a number of the meetings. This trend contributes to the rise in single family houses becoming both rental properties and converted to multifamily dwellings.

The lack of quality housing, both rental and owner occupied, can be attributed to both the age of the housing stock and years of deferred maintenance. As seen from the aforementioned data, just about one out of every four houses located within the NRSA was built on or before 1939. Further over 70% of the collective population is low-to-moderate income which makes it extremely difficult for homeowners to invest in the rehabilitation of their properties and neighborhood. Then there's the trend of the existing housing stock in this area increasingly becoming rental, with a rising number of landlords not properly maintaining their properties. When you combine all three of the above factors, it's very easy to see why the supply of quality affordable housing is low and shrinking.

Decades ago the NRSA was the commercial and industrial hub of the City as river and rail transport were the primary means of moving raw materials and manufactured goods. These previously-commercial districts have fallen into disuse and decline as the manufacturing and industrial community migrated toward areas where the interstate highway system is more accessible. Further, tax-incentivized commercial and industrial parks have lured industries away from historical commercial districts to the fringes of the community where they enjoy

more modern facilities and lower taxes. There are many dilapidated structures located throughout the area deterring economic activity. The above factors contribute to a lack of job opportunities, and service businesses. The lack of available service businesses includes banks, grocery stores, medical facilities, dry cleaners, and clothing stores, especially in the West End Neighborhoods. Aging and nonexistent infrastructure throughout the area also contributes to the current economic climate. Many parts of the area lack sidewalks and greenways which provides an unsafe environment for pedestrian travel. Several of the area's residents do not own a vehicle, and walk to work.

The common themes of barriers to community and economic development in the NRSA from all of the meetings included:

- The old age and condition of the existing housing stock, and lack of quality affordable rental and owner-occupied housing, transitional housing, and emergency shelters.
- The continued conversion of single-family homes into rental investment property and deferred property maintenance.
- The existing blighted areas and dilapidated properties and the need for rehabilitation and demolition.
- The lack of personal transportation and need to expand the current public transit system.
- The lack of job opportunities, and need for more industries, businesses, and service providers (e.g. banks, health care, grocery stores, etc.).
- Aging and absence of adequate infrastructure and need for new sidewalks, greenways, parks, and water and sewer lines.
- Lack of and the need for better recreational opportunities for children and seniors.
- The need for increased and centralized public services in the area.
- Public safety concerns.
- The need for accommodation for integration of the international refugee community.
- Changing housing and commercial builders' perceptions of opportunities in the area.
- Lack of participation from the private sector.

Housing Supply and Market Analysis

In November 2019, the City of Bowling Green hired Bowen National Research to conduct a Housing Market Analysis and Needs Assessment of Bowling Green and Warren County. As part of this study, a sub-market analysis was done for the BG Reinvestment Area.

Housing Supply Overview

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

Most renter-occupied units (57.5%) in the BGRA were built prior to 1970, while an even greater share (67.7%) of owner-occupied units were built prior to 1970. The existing housing stock is much older than the age of housing in the overall PSA, as only 31.0% of the rental units and 35.2% of the owner units were built prior to 1970. While some investment and development has been done in the BGRA in recent years, only about 12.2% of the rental units and 8.1% of the owner units have been added to this submarket since 2000. The majority of the overall housing stock in this submarket consists of single-family, detached housing units (51.8%), while nearly a quarter (23.6%) of the housing units consists of structures with two to four units and most of the balance (22.5%) consists of multifamily structures with five or more units. Based on estimates from ESRI, a nationally-recognized demographic provider, the estimated median home value in this submarket is \$86,783, with nearly one-third of all homes estimated to have a value between \$60,000 and \$79,999. The estimated home value in the BGRA is 56.3% of the overall City estimated home value of \$154,206. As such, the age and condition of housing in the neighborhood is likely suppressing home values, causing substandard housing situations, and deterring greater investment into the area.

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

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

Rental Supply

A field survey of multifamily apartment properties was conducted as part of the Bowling Green Housing Needs Assessment. Within the BGRA, a total of 24 apartment properties were surveyed. While this survey does not represent all multifamily apartment properties in the neighborhood, it is believed these represent the majority of the larger properties in this market and are reflective of market norms. Nine of the properties offered at least some market-rate units, which equaled a total of 669 units. The market-rate units had a combined occupancy rate of 84.9%, a very low rate possibly indicative of an underperforming

rental housing market. Seven of the surveyed projects operate under the Low-Income Housing Tax Credit program that generally serve households with incomes up to 60% of Area Median Household Income (AMHI), though the program was recently modified to allow households at 80% of AMHI. These Tax Credit projects include 201 units, all of which are occupied. Management at most of these projects indicate that they have waiting lists with up to 12 households. The remaining seven projects contain 818 government-subsidized units, which serve very low-income households earning up to 50% of AMHI. All 818 government-subsidized units are occupied and management at the government-subsidized properties have long wait lists (up to 8 months or with 30 households waiting) for available units.

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

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

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

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

The high vacancy rates among some bedroom/bathroom configurations are attributed to the previously mentioned projects in their initial lease-up and the student housing project

operating below 90% occupancy. The distribution of units by bedroom type are slightly more heavily weighted towards three-bedroom units or larger than is typical in most markets, this is not unusual given the presence of student housing product. Median net rents by bedroom/bathroom configuration range from \$675 to \$2,934. As discussed earlier, nearly half of all renters in the BGRA are considered “rent burdened”, indicating that much of the product in the BGRA is not affordable to many neighborhood renters.

For-Sale Housing

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

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

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

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

ECONOMIC EMPOWERMENT STRATEGY

After assessing the current economic situation, the City has developed a neighborhood revitalization strategy that will improve economic opportunity in the NRSA.

The NRSA is a large area encompassing six census tracts and one additional census block group. There are numerous neighborhoods located throughout this area. While all of these neighborhoods are similar demographically and in terms of housing and income, the many needs of each neighborhood are different. The City's strategy will address one neighborhood at a time in the NRSA with investments tailored to the specific needs of each individual neighborhood which should include streets, sidewalks, commercial facades, small business assistance, acquisition, demolition, rehab, assessment and cleanup of brownfields, parks or other public improvements. The projects will focus on creating a better residential and economic environment and addressing the housing needs in the area. This strategy aims to attract new investment from the private sector to these neighborhoods in the form of residential housing, commercial, and industrial development.

A main goal of this economic strategy is providing new economic opportunity through new business and job creation in the NRSA. This can be achieved through a multipronged approach: making the area enticing for private investment; job training programs; providing assistance to new and existing businesses; incentives for fostering the redevelopment of existing properties and; increasing access to capital.

Neighborhood improvements tailored to the individual needs of each neighborhood will create an inviting environment for private investment from the private sector. Whether it's residential, commercial or industrial developers, redevelopment and new construction will inevitably result in new short-term construction jobs. However, the lasting impact will be from new commercial businesses that will not only offer new job opportunities, but will also offer new services currently missing from this community. Whether it's currently a brownfield or dilapidated structure, the redevelopment of larger sites can attract new higher wage industries which were once home to the area. The City started a brownfield assessment and

redevelopment program and received Opportunity Zone designation from the U.S. Treasury in the NRSA for this very purpose and plans to partner with the local chamber of commerce in marketing redeveloped sites. This is especially needed since most of the neighborhood residents lack vehicles. The construction of new sidewalks and streetscapes will attract new commercial enterprises while creating pedestrian friendly travel paths to commercial centers and industrial areas. A recent example of this is the Old Morgantown Road Streetscape Project. A historically vibrant commercial corridor in one of the NRSA's neighborhoods, over the years had fallen into despair. The City invested nearly \$3,000,000 for street improvements which has revitalized this corridor into a vibrant commercial center. The City recently completed a \$300,000 sidewalk project in this same area that now provides safe access for neighborhood residents to obtain the employment and service opportunities now available on Old Morgantown Road.

Equipping our local labor force with the necessary skills to compete in today's competitive workforce is essential in assisting the low-income and undereducated residents of the NRSA overcoming poverty. Efforts are underway with the City and other organizations for the implementation of a strategy that connects our local foreign-born population, many of whom reside in the NRSA, to the employment and career service opportunities. Further job training initiatives for New Americans and other unemployed or underemployed residents from within the community are underway to fill specific vacant positions within area industries.

Providing assistance to new and existing businesses and incentivization for fostering the redevelopment of existing properties can mean a lot of things and sometimes can go hand in hand. For example, through providing grant funds to incentive businesses to make exterior property improvements can assist with façade improvements to improve the marketability of the businesses while reducing capital costs much needed for cash flow. Other examples include providing free environmental assessment to foster the redevelopment of distressed properties or receiving federal and state incentives for reinvesting in areas characterized by disinvestment. One final example is by the City or partnering organizations providing a business incubator, new businesses can be nurtured to develop and grow with low overhead costs by sharing said costs with other businesses. This provides an environment where new businesses can be mentored to improve the probability of success and ultimately create new jobs and services in the NRSA.

Providing access to capital is a critical component for job creation with the NRSA. There is a lack of credit lenders located in the NRSA. Furthermore, the community lacks a microloan lender which is often needed for the businesses assisted by the Small Business Development Center at WKU. Also, many of the businesses assisted by the SBDC cannot meet the underwriting requirements of traditional lenders. The City is restarting a revolving loan fund (RLF) available to partner with lenders for job creation related activity in the NRSA. The RLF is an enticing tool for lenders in that it can be structured to subordinate loan position to a bank while offering favorable lending terms to free up additional cash flow for businesses.

A key component of addressing the needs of the NRSA is increasing the availability of quality

affordable housing, and home ownership. Affordable housing revitalizes distressed neighborhoods and promotes economic and social integration while building the community. Quality affordable housing reduces or eliminates cost burdens. There is a direct correlation between income levels and number of cost burdens. Typically, low income individuals and families experience more housing cost burdens. Below are additional benefits of affordable housing.

- Affordable housing increases buying power for residents.
- Affordable housing provides housing for the local workforce including low wage earners.
- Affordable housing reduces foreclosures thus stabilizing housing in neighborhoods.
- Affordable housing has positive or neutral effects on property values.
- Affordable housing helps build wealth in the household to aid with escaping poverty.

A component of affordable housing is affordable home ownership. Affordable home ownership gives low income families a stable sustainable mortgage. For example, a single working mother with the security of a sustainable mortgage should have additional funds available for other necessary expenses such as childcare. Homeownership creates benefits to the neighborhood through increased property values, and generates wealth for the individual or family through the accumulation of equity in the home. There also tends to be a sense of homeowner pride which often results in higher standards of maintenance. When discussing the difference in property maintenance among owner occupied versus rental housing, a property owner from the NRSA gave a great analogy during one of the stakeholder meetings. The property owner stated, "No one washes a rented car." The statement was a metaphor for rental property tenants not holding the same property maintenance standards in comparison to homeowners.

Cost burdened households are not just limited to homeowners, but rather more prevalent with renters. Therefore, it's vital that the City's Economic Empowerment Strategy includes increasing the supply of affordable rental units. Affordable rental units also include providing transitional housing to assist homeless families with finding permanent housing, which reduces the risks of becoming homeless once again. The City has a limited supply of transitional housing, especially in the NRSA.

PERFORMANCE MEASURES & BUDGET

RESIDENTIAL IMPROVEMENTS

Baseline:

There are 6,683 housing units located in the NRSA. Of those housing units, 754 or 10% are vacant housing units. There are 1,214 houses built in or before 1939 which represents 25% of the NRSA and 69% of the overall City's number of houses built during this time period. 4,661 or 70% of the houses in the NRSA are renter occupied.

Public & Stakeholder Meeting Recommendations:

- 1) Rehabilitate or demolish existing properties for the provision of quality affordable housing and new commercial development.
- 2) Provide additional opportunities for quality affordable rental properties and homeownership to low income families and seniors.
- 3) Incentivize builders to construct quality affordable housing including multifamily housing.
- 4) Provide affordable housing education.
- 5) Provide more shelter and transitional housing facilities for the homeless.

Recommended Strategy:

The City will implementing exterior property improvement program to improve the overall character of neighborhoods in the NRSA. The City of Bowling Green's Code Enforcement Division will assist with locating properties in need of demolition, rehabilitation, and clearance. The City will seek partnerships from the local housing authority, Low Income Housing Tax Credit (LIHTC) developers, and other community organizations to provide education and additional quality affordable housing and transitional housing stock through new construction, rehabilitation, and/or rental conversion. Contaminated properties will be assessed for cleanup and reuse. Through partnerships with outside agencies the City undertake the below over the next five years.

Benchmark Projections:

- 1) Over the next five years, the City of Bowling Green will conduct exterior rehabilitation of 160 homes in the NRSA.
- 2) Over the next five years the City will rehabilitate 12 properties for affordable rental opportunities.
- 3) Over the next five years the City will rehabilitate five (5) existing properties for new transitional housing opportunities.
- 4) Over the next five years the City will rehabilitate 24 existing properties and construct 22 new houses for affordable home ownership opportunities.

Budget:

\$1,000,000 (City funds) for Exterior Rehabilitation
\$396,000 (CDBG funds) for Rental Conversion

\$165,000 (CDBG) for Transitional Housing

\$500,000 (CDBG) for New Housing

\$797,000 (CDBG) for Rehabilitating Properties for Affordable Homeownership

PUBLIC IMPROVEMENTS

Baseline:

There's a need for street overlay improvements, sidewalks, and storm water improvements in numerous location of the NRSA.

There is the need for additional transit facilities in the NRSA for riders of the public transit system.

The Greenways Master Plan shows there are numerous greenway connections needed in the NRSA.

The Bowling Green Parks and Recreation Master Plan shows the need for improvements at seven parks located within the NRSA.

Public & Stakeholder Meeting Recommendations:

- 1) Expand the network of greenways and sidewalks in the NRSA to connect neighborhoods to destinations.
- 2) Replacement of deteriorating water and sewer lines.
- 3) Expand the transit bus system to include additional transit bus shelters.
- 4) A large scale passive park with surrounding development.
- 5) Strong demand of people wanting to live in urban core requiring investment in parks and infrastructure.

Recommended Strategy:

The City of Bowling Green will pave streets, rehabilitate existing and construct new sidewalks according to its priority list. Projects located in the NRSA will be given higher priority for completion and done with input from neighborhood residents and stakeholders. The City will work with the local transit service provider to determine needed locations for new transit shelters. Park improvements within the NRSA will be done according to the Master Plan recommendations and input from neighborhood residents and stakeholders. The Greenways Master Plan lists several needed greenway connections located throughout the NRSA. The City will partner with the Metropolitan Planning Organization Bike and Pedestrian Committee (formerly Greenways Commission) to prioritize and make greenways connections in the NRSA.

Benchmark Projections:

- 1) Over the next five years the City of Bowling Green will make street overlay improvements at approximately 90 different locations in the NRSA.
- 2) Over the next five years the City of Bowling Green will install two new transit facilities.
- 3) Over the next five years the City of Bowling Green will make improvements at three parks.
- 4) Over the next five years the City of Bowling Green will make 12,500 linear feet of greenways connections.
- 5) Over the next five years the City of Bowling Green will make storm water improvements at

five different locations in the NRSA.

6) Over the next five years the City will install 24,000 linear feet of new sidewalk in the NRSA

Budget:

\$1,100,000 (City funds) for street overlay improvements at approximately 80 locations.

\$455,000 (CDBG funds) and \$1,300,000 (City funds) to construct 24,000 linear feet of new sidewalks.

\$695,000 (City funds) for stormwater mitigation improvements at five locations.

\$300,000 (CDBG) and \$2,700,000 (City) Improvements to Three Parks

\$60,000 (CDBG) Two New Transit Shelters

\$1,000,000 (CDBG) 12,500 linear feet of new Greenways

ECONOMIC OPPORTUNITY

Baseline:

The unemployment rate of the NRSA is 7.5%.

There is no micro credit lenders located in the NRSA.

There is no credit lenders located in the greater northern half of NRSA which accounts for the most land mass, lowest income households, and highest concentration of minorities in the NRSA. The only credit lenders located within the NRSA are concentrated in the downtown area southernmost part of the NRSA.

The per capita income of the NRSA is \$14,751.

Public & Stakeholder Meeting Recommendations:

- 1) More job opportunities through location of more businesses in the NRSA.
- 2) More service businesses including but not limited to banks, dry cleaners, grocery stores, and medical facilities in the NRSA.
- 3) A business incubator to assist small businesses with space and education.
- 4) Economic development activities to address the issue of low income households.

Recommended Strategy:

Through the Neighborhood Improvements Program, the City of Bowling Green will work to make the NRSA attractive for investments, thereby creating a market for profits. Vacant, dilapidated buildings will be assessed for demolition or rehabilitation for redevelopment. Commercial facades will be assessed for improvements. The City will work with the Bowling Green Area Chamber of Commerce for the marketing and redevelopment of blighted properties. Housing and infrastructure will be improved to upgrade the overall character of the neighborhood to entice private investment.

The City will continue to work with the Western Kentucky University Small Business Development Center, Bowling Green Area Chamber of Commerce and South Central Area Workforce Development Board to provide education and training to individuals desiring to start a business and existing businesses requiring assistance to retain or add employees through

expansion. The City will convene local partners and develop a strategic plan that connects the foreign-born population to employment and career service opportunities.

The City will make efforts to attract a lending institution to the NRSA to increase the supply of available credit to neighborhood businesses through the establishment of a microloan or loan pool.

By working with partnering agencies and assessment of property redevelopment, the City will explore opportunities to establish a business incubator in the NRSA to nurture new small businesses aiming to create jobs.

Benchmark Projections:

- 1) Over the next five years, the City of Bowling Green will conduct façade improvements to 10 commercial buildings.
- 2) Over the next five years, the City will partner with an outside entity for the formation of a business incubator.
- 3) Over the next five years, either a lending institution will be located in the NRSA or a microloan pool will be available for NRSA businesses.
- 4) Over the next five years the City will make provide four Phase I and two Phase II Environmental Assessments.
- 5) Over then five years the City will create a strategic plan that connects the foreign-born population to career service and employment opportunities.

Budget:

\$50,000 (Private Funds) 10 Commercial Façade Improvements
\$150,000 (CDBG Funds) Small Business Incubator
\$100,000 (CDBG) Microloans \$10,000 (Private Equity)
\$64,000 (EPA) (\$18,000) for four Phase I ESAs, (\$46,000) for two Phase II ESAs
\$25,000 (\$12,500 City, \$12,500 Gateways For Growth Challenge) for Strategic Plan

APPENDICES

- A. NRSA Maps
- B. Public Meetings List of Attendees
- C. Public Meeting Agenda
- D. Stakeholder Meeting Notes
- E. Chart of Common Themes of Existing Plans