# Executive Summary

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

1. **Introduction**

The City of Bowling Green, Kentucky is a direct entitlement recipient of Community Development Block Grant (CDBG) funding only.  This Annual Action Plan covers the period of July 1, 2020 through June 30, 2020.  The City of Bowling Green is located in Warren County in South-Central Kentucky along Interstate 65, William Natcher Parkway, the Barren River, and CSX Railroad.  It is the regional center for the Barren River Area Development District.  According to the 2010 Census, the City had a population of 58,067 spread over 40 sq. miles.  It is the third most populated City in Kentucky, following Louisville and Lexington.  Bowling Green is also the fastest growing city in Kentucky. Bowling Green has been recognized by several publications for its economic development efforts and quality of life.

The City is a diverse community representing approximately 89 different languages currently spoken in the local school systems.  The diversity is driven by a local university and a refugee relocation center actively resettling individuals and families from all over the world.  In 1990, only 1.5% of the City population was born outside of the US; in 2010 that number had grown to 10.9%, representing a 627% increase. Between 2011 and 2016, the foreign-born population grew by 86.6% to a total of 11,274 in Warren County.  This population growth represented one-third of the community’s overall growth during this time period.  The growing diversity is causing the need for better integration and access of services to all citizens and recently the City started developing a strategy to improve economic development opportunities for New Americans.

From 2000 to 2010, the Bowling Green population increased by 9,604, or by 19.5%.  Over the past eight years (2010 to 2018), the City’s population base increased by 7,517 (12.8% increase). It is projected that the Bowling Green population base will continue to grow at a good pace between 2018 and 2023, increasing by 4,875 people or 7.3%.  An estimated 45.5% of *renter*-occupied households in Bowling Green are cost burdened paying more than 30% of their income towards rent, and 24.8% are *severe* cost burdened paying more than 50% of their income towards rent.

Prioritizing Quality Affordable Housing (Renter and Homeownership), Neighborhood Improvements, and Economic Opportunity, the City of Bowling Green uses CDBG funds from a targeted approach towards the census tracts with the lowest incomes, oldest housing stock, and highest concentration of minorities. In Program Year 2020, the City will use focus CDBG funds on providing increased opportunities for affordable housing and providing pedestrian facilities to safely connect low income neighborhood residents to services, education, and employment opportunities.

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

The Priority Needs identified in the plan are:

1. Quality Affordable Housing (Renter and Owner)

2. Neighborhood Improvements (Including Public Facilities & Improvements)

3. Economic Opportunity

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

**3. Evaluation of past performance**

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

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

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

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

During Years 11-15 the NIP was implemented in two separate neighborhoods with the majority of improvements coming in the form of public infrastructure and housing programs resulting in new affordable housing and pedestrian facilities, park improvements, and exterior property improvements removing blighting influences. During Year 16, the City started the transition process to its third neighborhood of focus under the NIP. Year 17, will utilize funds from the current and prior year to implement new affordable housing opportunities and to provide safe pedestrian facilities for improved economic opportunities.

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

The City attempted to involve citizens and agencies in the planning and development process of the Annual Action Plan through a variety of methods.  First, the City held a public hearing and public comment period which was advertised in newspaper and held at a regularly scheduled Board of Commissioners meeting which is broadcast live and replayed on the local Channel 4 station and available on the City’s website. Second, as part of the Neighborhood Improvements Program (NIP) and for the development of the Year 16 Annual Action Plan, staff held a public meeting and invited all residents and property owners from the area currently selected for neighborhood improvements, Census Block Groups 103.3 and 103.4, to share their views on the needs of the neighborhood.  Also as part of the NIP, neighborhood stakeholder meetings took place. The neighborhood and stakeholder meetings were utilized for direction on allocating funds over a two year period, Years 16 and 17.

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

**5. Summary of public comments**

The City of Bowling Green used several venues to solicit public input. Staff conducted a public meeting and stakeholder meetings as part of the Neighborhood Improvements Program in the currently selected neighborhood to discuss views on neighborhood needs.

Staff held a public hearing during a regularly scheduled City Commission meeting and public comment periods to solicit public comments about housing and community development needs and issues.  During the first public meeting staff provided an overview of the CDBG program and the Annual Action Plan Process.  At the public hearing no comments were received.

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

No comments were received at the public hearing.

**7. Summary**

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

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

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

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

| **Agency Role** | **Name** | **Department/Agency** |
| --- | --- | --- |
| Administrator | City of Bowling Green | Neighborhood and Community Services |

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

Table 1 – Responsible Agencies

**Narrative (optional)**

The City of Bowling Green is an entitlement community for CDBG funds only and does not receive other forms of CPD entitlement funding including HOME, ESG, or HOPWA.  The City’s Neighborhood and Community Services Department (NCS) is the lead agency for the administration of the Consolidated Plan.  The NCS Department has been involved in the housing and community development since the early 1970’s.  The Department’s staff in the Grants and Administration division has primary responsibility for the oversight and implementation of the consolidated plan.  The NCS Department houses the City’s housing division which operates and oversees the City’s Housing Choice Voucher Program which currently has 616 vouchers.

**Consolidated Plan Public Contact Information**

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

1. **Introduction**

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

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

To increase the supply of vouchers and improve coordinated services to non-elderly persons with disabilities, the City of Bowling Green Housing Division received 30 Mainstream Vouchers and established formal partnerships with local health and human service entities to coordinate voluntary services and support to individuals to live independently. The new vouchers are targeted towards the unmet need for housing assistance for non-elderly persons with disabilities meeting HUD median family income limits.

Additionally the City just completed a strategic planning process with numerous public and assisted housing providers and private and governmental health, mental health and service agencies, and many other agencies across all public and private industry sectors to implement a welcoming plan and connect the foreign-born population to employment and career service opportunities. The strategic plan led to the formation of the Community Partnership for Immigrants and Refugees which now meets regularly to carry out the recommendations of the strategic plan.

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

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

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

Kentucky Housing Corporation (KHC) is the lead agency for the Balance of State Continuum of Care (CoC).  KHC conducted a Point-in-Time statewide count of Kentucky’s homeless population in 2019.  The data is broken down to the county level so city specific data is not available.  At the time of the study there were 121 persons identified as being homeless representing .09% of the total population. Of the total individuals 95 were housed in Emergency Shelters, the remaining 95 were unsheltered and 9 were identified as chronically homeless.

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

- 7 are Veterans

- 48 Severely Mentally Ill

- 28 Substance Abuse

- 21 Victims of Domestic Violence

 Four (4) youth under the age of 18 were counted outside the category of homeless families.

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

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

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

|  |  |  |
| --- | --- | --- |
| 1 | **Agency/Group/Organization** | KENTUCKY - KHC |
| **Agency/Group/Organization Type** | Housing |
| **What section of the Plan was addressed by Consultation?** | Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Staff reviewed available data and information from the organization's website. |
| 2 | **Agency/Group/Organization** | Live the Dream Development Inc. |
| **Agency/Group/Organization Type** | Services-housing |
| **What section of the Plan was addressed by Consultation?** | Affordable Housing, Public Housing |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Participated in RFP for New Affordable Housing Opportunities |
| 3 | **Agency/Group/Organization** | HOTEL Inc |
| **Agency/Group/Organization Type** | Services-homeless |
| **What section of the Plan was addressed by Consultation?** | Affordable Housing, Homelessness |
|  | **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Participated in RFP for New Affordable Housing Opportunities |
| 4 | **Agency/Group/Organization** | BOWLING GREEN |
| **Agency/Group/Organization Type** | Other government - Local Grantee Department |
| **What section of the Plan was addressed by Consultation?** | Projects |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Cross Departmental Teams of City Staff observed NIP neighborhood and recommended projects. |
| 5 | **Agency/Group/Organization** | Neighborhood Residents & Stakeholders |
| **Agency/Group/Organization Type** | Other-Neighborhood Residents |
| **What section of the Plan was addressed by Consultation?** | Projects |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | City staff met with neighborhood residents and stakeholders to discuss NIP neighborhood for projects. |

Table 2 – Agencies, groups, organizations who participated

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

Not applicable.

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

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

Table 3 – Other local / regional / federal planning efforts

**Narrative (optional)**

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

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

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

**Citizen Participation Outreach**

| **Sort Order** | **Mode of Outreach** | **Target of Outreach** | **Summary of**  **response/attendance** | **Summary of**  **comments received** | **Summary of comments not accepted and reasons** | **URL (If applicable)** |
| --- | --- | --- | --- | --- | --- | --- |
| 1 | Public Hearing | Non-targeted/broad community | 13 Total in Attendance | None received | Not applicable |  |
| 2 | Public Comment Period | Non-targeted/broad community | No responses received | None received | Not applicable |  |
| 3 | Public Meeting | Local Representative | Approximately 12 neighborhood residents attended the meeting with an estimated 30 responses received. | Neighborhood residents provided input on likes regarding the neighborhood and opportunities public and private property improvements in Census Block Groups 103.3 & 103.4. | N/A |  |

Table 4 – Citizen Participation Outreach

# Expected Resources

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

**Introduction**

For Program Year 2020, which is Year 2 of the Consolidated Plan, the City received its allocation from HUD in February 2020 in the amount of $654,826.  The City has unspent prior year funds which will be utilized during Program Year 2020 as well. The City of Bowling Green is anticipating receiving approximately $600,000 in CDBG funds each of the five years.  The actual amount of funding may change from year to year but we believe this is an appropriate amount for planning purposes.  If the amount increases or decreases the funding levels will increase or decrease accordingly.

**Anticipated Resources**

| **Program** | **Source of Funds** | **Uses of Funds** | **Expected Amount Available Year 1** | | | | **Expected Amount Available Remainder of ConPlan**  **$** | **Narrative Description** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Annual Allocation: $** | **Program Income: $** | **Prior Year Resources: $** | **Total:**  **$** |
| CDBG | Public-Federal | Acquisition, Admin and Planning, Economic Development, Housing, Public Improvements, Public Services | $654,826 | $0 | $513,087 | $1,167,913 | $1,800,000 | CDBG funds will be used to implement the priorities detailed in the Consolidated Plan |

Table 1 - Expected Resources – Priority Table

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

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

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

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

**Discussion**

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

# Annual Goals and Objectives

**AP-20 Annual Goals and Objectives**

**Goals Summary Information**

| **Sort Order** | **Goal Name** | **Start Year** | **End Year** | **Category** | **Geographic Area** | **Needs Addressed** | **Funding** | **Goal Outcome Indicator** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **1** | Quality Affordable Rental Housing | 2019 | 2023 | Affordable Housing | BG Reinvestment Area | Economic Opportunity Neighborhood Improvements Quality Affordable Housing | CDBG: $280,000  $260,000  $35,000 | Rental units rehabilitated: 7 Household Housing Unit Housing for Homeless added: 2 Household Housing Unit |
| **2** | Public Improvements | 2019 | 2023 | Non-Housing Community Development | BG Reinvestment Area | Economic Opportunity Neighborhood Improvements | CDBG: $282,900 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1,827 Persons Assisted |
| **3** | Quality Affordable Owner Housing | 2019 | 2023 | Affordable Housing | BG Reinvestment Area | Economic Opportunity Neighborhood Improvements Quality Affordable Housing | CDBG: $200,000 | Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 4 Households Assisted Homeowner Housing Rehabilitated: 5 Household Housing Unit |
| **4** | Public Facilities | 2019 | 2023 | Non-Housing Community Development | BG Reinvestment Area | Quality Affordable Housing | CDBG: $15,000 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2500 Persons Assisted |
| **5** | Administration | 2019 | 2023 | Administration | BG Reinvestment Area | Economic Opportunity Neighborhood Improvements Quality Affordable Housing | CDBG: $95,000 | Other: 1 Other |

Table 2 – Goals Summary

**Goal Descriptions**

|  |  |  |
| --- | --- | --- |
| **1** | **Goal Name** | Quality Affordable Rental Housing |
| **Goal Description** | Activities include rehabilitation of existing housing units to provide new affordable rental and transitional housing units for LMI families. |
| 2 | **Goal Name** | Public Improvements |
| **Goal Description** | Public improvements include new sidewalks improvements.  The improvements will not only improve the neighborhood, but will also provide for safe pedestrian facilities for low income residents to access employment, and goods and services. |
| **3** | **Goal Name** | Quality Affordable Owner Housing |
| **Goal Description** | Activities include new housing constructed as a result of a prior infrastructure project and rehabilitation of existing housing units to provide new affordable homeownership housing opportunities for LMI families. |
| **4** | **Goal Name** | Public Facilities |
| **Goal Description** | ADA deficiencies will be removed at a public facility. |

## Projects

## AP-35 Projects – 91.220(d)

**Introduction**

The City of Bowling Green uses approximately 20% of its annual allocation for administration and fair housing activities and 80% for neighborhood improvements in the BG Reinvestment Area.  The following neighborhood improvements projects in the BG Reinvestment Area were opportunities identified by City staff and neighborhood residents in Census Block Groups 103.3 103.4: New Housing Opportunities and Pedestrian Facility Improvements. Remaining projects include General Administration, Fair Housing Education and Outreach, and ADA Accessibility Improvements at the Bowling Green Human Rights Commission.

**Projects**

| **#** | **Project Name** |
| --- | --- |
| **1** | **Fair Housing Education and Outreach** |
| **2** | **General Administration** |
| **3** | **ADA Accessibility Improvements** |
| **4** | **103.3, 103.4 New Housing Opportunities** |
| **5** | **103.3, 103.4 Pedestrian Facility Improvements** |

Table 3 - Project Information

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

The funded activities were found to be in line with the goals of the Consolidated Plan and Neighborhood Revitalization Strategy Area Plan.  Funded projects will be located in the Bowling Green Reinvestment Area – six census tracts containing the lowest incomes, oldest housing stock, and highest concentration of minorities in comparison to the rest of the City.  Allocation priorities are a result of consensus amongst neighborhood residents, key stakeholders, and City staff.  Obstacles to addressing underserved needs include limitations of funding and eligible programmatic activities.

## AP-38 Project Summary

**Project Summary Information**

|  |  |  |
| --- | --- | --- |
| 1 | **Project Name** | Fair Housing Education and Outreach |
| **Target Area** | BG Reinvestment Area |
| **Goals Supported** | Quality Affordable Rental Housing |
| **Needs Addressed** | Quality Affordable Housing |
| **Funding** | CDBG: $35,000 |
| **Description** | The Bowling Green Human Rights Commission will provide Fair Housing Outreach and Education services throughout the community to citizens, landlords and property managers. |
| **Target Date** | 6/30/2021 |
| **Estimate the number and type of families that will benefit from the proposed activities** |  |
| **Location Description** | Bowling Green Human Rights Commission |
| **Planned Activities** | Activities will include fair housing workshops, outreach, newsletters, and trainings to citizens, property managers and landlords. |
| 2 | **Project Name** | General Administration |
| **Target Area** | BG Reinvestment Area |
| **Goals Supported** | Quality Affordable Rental Housing Quality Affordable Owner Housing Public Improvements |
| **Needs Addressed** | Quality Affordable Housing Economic Opportunity Neighborhood Improvements |
| **Funding** | CDBG: $95,000 |
| **Description** | Funds will be used to cover professional services, program costs and personnel costs to operate and oversee the administration of the CDBG program. |
| **Target Date** | 6/30/2021 |
| **Estimate the number and type of families that will benefit from the proposed activities** |  |
| **Location Description** | City of Bowling Green Neighborhood and Community Services Department |
| **Planned Activities** | Activities include program oversight, professional services and general administrative expenses. |
| 3 | **Project Name** | ADA Accessibility Improvements |
| **Target Area** | BG Reinvestment Area |
| **Goals Supported** | Public Facilities |
| **Needs Addressed** | Quality Affordable Housing |
| **Funding** | CDBG: $15,000 |
| **Description** | Funds will be used to bring a public facility into compliance with the ADA. The project will be funded with prior year funds from program year 2019. |
| **Target Date** | 6/30/2021 |
| **Estimate the number and type of families that will benefit from the proposed activities** |  |
| **Location Description** | Bowling Green Human Rights Commission |
| **Planned Activities** | A public facility will be rehabilitated to remove architectural barriers. |
| 4 | **Project Name** | 103.3, 103.4 New Housing Opportunities |
| **Target Area** | BG Reinvestment Area |
| **Goals Supported** | Quality Affordable Rental Housing Quality Affordable Owner Housing |
| **Needs Addressed** | Quality Affordable Housing Economic Opportunity Neighborhood Improvements |
| **Funding** | CDBG: $517,000 |
| **Description** | The City will partner with outside agencies to provide opportunities for affordable housing including, but not limited to, affordable home ownership and rental, and transitional housing. |
| **Target Date** | 6/30/2021 |
| **Estimate the number and type of families that will benefit from the proposed activities** | An estimated 14 families will benefit with at least 51% of those families being LMI. |
| **Location Description** | Census Block Groups 103.3 & 103.4 |
| **Planned Activities** | Planned activities include, but not limited to, acquisition and rehab.  A total of $223,000 is being allocated from prior years, 2018 and 2019. |
| **5** | **Project Name** | 103.3, 103.4 Pedestrian Facility Improvements |
| **Target Area** | BG Reinvestment Area |
| **Goals Supported** | Public Improvements |
| **Needs Addressed** | Economic Opportunity Neighborhood Improvements |
| **Funding** | CDBG: $7,900 |
| **Description** | New sidewalk facilities will be installed in various locations throughout Census Block Groups 103.3 and 103.4 |
| **Target Date** | 6/30/2020 |
| **Estimate the number and type of families that will benefit from the proposed activities** | An estimated 1,827 neighborhood families will benefit with 81% of those families being LMI. |
| **Location Description** | Census Block Groups 103.3 and 103.4 |
| **Planned Activities** | Activities include the planning, design, and installation of new sidewalks, curb, gutters, and stormwater facilities.  Additionally easement acquisitions will take in project locations outside of the existing City right-of-way.  A total of $275,000 is allocated from the prior program year, 2019. |

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

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

CDBG funds are being directed to the Local Strategy Area known as the "BG Reinvestment Area".  This area contains Census Tracts 101, 102, 103, 104, 105, the city portion of 112, and Census Block Group 113.1.  The City has received HUD designation of this area as a Neighborhood Revitalization Strategy Area.  74% of the population in the NRSA is LMI, and nearly 60% of the City’s African-American and Hispanic population are concentrated in this area.  Approximately, eighty percent of the City's annual allocation is being used for neighborhood improvements within this area.  This annual action plan includes completing projects in the third neighborhood selected, Census Block Groups 103.3 and 103.4.

**Geographic Distribution**

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

Table 4 - Geographic Distribution

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

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

**Discussion**

The above census tracts, compared to the City overall, contain the lowest income levels, highest percentage of rental properties, highest level of minorities, oldest housing stock, lowest percentage of owner occupied properties, highest levels of unemployment, and a concentration of housing problems for all income levels.  During the development of the prior Consolidated Plan, meetings were held with local service providers, residents, and stakeholders to discuss the housing and community development needs in the City.  Several common themes emerged from the meetings.  These included the needs for quality affordable housing, economic opportunity, and public improvements primarily in the neighborhoods of the aforementioned census tracts.  The BG Reinvestment Area (BGRA) is currently designated by HUD as a Neighborhood Revitalization Strategy Area.  In the past the majority of the BGRA was designed by the USDA as an Enterprise Community.   It is the current focus area of an EPA funded Brownfields Program and a significant portion of the area, Census Tract 102, has recently been designated by the U.S. Treasury as an Opportunity Zone.

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

# Affordable Housing

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

**Introduction**

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

| **One Year Goals for the Number of Households to be Supported** | |
| --- | --- |
| Homeless | 2 |
| Non-Homeless | 16 |
| Special-Needs |  |
| Total | 18 |

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

| **One Year Goals for the Number of Households Supported Through** | |
| --- | --- |
| Rental Assistance |  |
| The Production of New Units | 4 |
| Rehab of Existing Units | 14 |
| Acquisition of Existing Units |  |
| Total | 18 |

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

**Discussion**

The City previously partnered with Habitat for Humanity by awarding $500,000 of CDBG funds to construct infrastructure required for new affordable home ownership for four (4) LMI families during the annual action plan year and up to 22 families over the next five years.  Additionally the City is allocating $740,000 from Program Years 2018-2020 for new affordable housing opportunities under the NIP.  The City will partner with non-profit housing and homeless service providers for new quality affordable housing (homeownership and rental) and transitional housing opportunities.  The City estimates two (2) new transitional housing units and twelve (12) additional units rehabilitated for quality affordable housing (homeownership and rental) opportunities over the next year.

## AP-60 Public Housing – 91.220(h)

**Introduction**

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

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

The Housing Needs Assessment and Market Analysis demonstrated tax credit and government subsidized housing is at capacity.  As part of the Neighborhood Improvements Program, the City is allocated $740,000 of CDBG funds for new housing opportunities.  A substantial portion of the funds will be used for a Rental Conversion Program.  Under the Rental Conversion Program rental, or properties at risk of becoming rental, are purchased and rehabilitated, and then either sold or leased to low income households for quality affordable home ownership or quality affordable rental properties.  The new affordable housing supply gives the opportunity to transition housing authority residents out of public housing into home ownership resulting in new available public housing units.

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

The Housing Authority of Bowling Green recently constructed 16 one-bedroom and four two-bedroom ADA accessible low income senior housing units.  The project was funded with state CDBG dollars and is addressing the public housing needs associated with the senior population.

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

Both the Housing Authority of Bowling Green (HABG) and the City of Bowling Green encourage participation in the management of their respective programs.  The Housing Authority maintains a Resident Advisory Board to be a voice of the residents for the management of the public housing program, the City establishes a Resident Advisory Board each year for review of its Section 8 Annual Plan.

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

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

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

The City of Bowling Green also has previously, and is currently partnering with Habitat for Humanity in the development of an affordable housing community where several houses were built and an additional 22 houses are scheduled to be built for LMI families.  Through Habitat for Humanity's program, families are educated to become better equipped with management of home ownership.

The City will be partnering with a local non-profits to provide opportunities for affordable home ownership for LMI families which could include home ownership and budgeting classes.  Public housing residents will have the same opportunities for this project.

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

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

**Discussion**

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

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

**Introduction**

The City of Bowling Green works with its local homeless service providers to provide access and reach out to the homeless population.  The City is undertaking partnerships to provide affordable housing opportunities through affordable home ownership, affordable rental units, and transitional housing.  Local housing organizations and homeless service providers were engaged in the process to ensure that all segments of the population are provided the new housing opportunities, including homeless persons. Additionally the City recently received a HUD Mainstream Voucher Grant which includes a homeless preference and a newly formed partnership with local service providers.

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

The City sees the growing homeless need in the community.  The City recently issued a Request for Proposals for affordable housing opportunities. In the scoring criteria for the RFP, the City gave bonus points for transitional housing. The City plans for two new transitional housing units coming available resulting in a reduction in homelessness.

The City recently received 30 additional vouchers through the Mainstream Program which includes a preference for non-elderly individuals with disabilities. The City’s Section 8 Housing Division is partnering with local non-profits to assist homeless persons and individuals being discharged from publicly funded institutions and systems of care with accessing these additional vouchers.

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

The City partners with its homeless service providers to address emergency shelter and transitional housing needs.  The Homeless and Housing Coalition of South Central Kentucky partners with local churches for, ‘Room in the Inn’, a homeless shelter program provided during the coldest months of the year.   A 100-bed men’s addiction recovery center was previously built to provide 6 month transitional housing to men reentering society from incarceration.  Also targeting males reentering society from incarceration, Hope House Ministries’ 12 month Program Living Facility serves transitional housing in this capacity.  Hope House is also in the process of constructing a new women’s facility. There is a need of additional transitional housing in the community.  The City will be partnering with a local non-profit to provide transitional housing needs of homeless persons from a recent RFP for New Housing Opportunities funding from the City’s Neighborhood Improvements Program.

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

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

Through HUD’s Veterans Affairs Supportive Housing Program (VASH), the City’s Housing Choice Voucher Program received 10 additional vouchers to assist homeless veterans.  The City’s Housing Choice Voucher Program gives a preference to homeless persons that have spent the last 30-45 days homeless.  This provides an opportunity for families that are residing at the Salvation Army or domestic violence victims an opportunity to locate quality affordable housing.  As part of this preference, the City partners with HOTEL INC and Lifeskills as approved homeless service organizations for client verification.  HOTEL INC's Preferred Tenant Program incorporates financial literacy, housing readiness, building health community and basic life skills in their program.  The goal is to make the family independent at the conclusion of the program.  Previously through the CDBG Program the City funded BRASS’s Economic Justice Institute which assists with financial literacy, an important aspect of the transition process.  As stated above, the City is providing funding for new housing opportunities through the Neighborhood Improvements Program, which will prevent individuals from becoming homeless and facilitates access to affordable housing units through the provision of transitional housing.

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

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

The City of Bowling Green Housing Choice Voucher (HCV) program provides 616 vouchers which helps low income and extremely income families avoid becoming homeless.  Previously 606 vouchers was the limit, but 10 more vouchers were made available recently for veterans. The City recently received 30 additional vouchers through the Mainstream Program which includes a preference for non-elderly individuals with disabilities. The City’s Section 8 Housing Division is partnering with local non-profits to assist homeless persons and individuals being discharged from publicly funded institutions and systems of care with accessing these additional vouchers.

The City's Analysis of Impediments of Fair Housing Choice lists lack of transition services as an impediment.  The impediment describes the need for services to assist persons returning from correctional facilities, persons released from medical facilities, and homeless persons.  The Analysis discusses the need to work with KY Probation and Parole to develop programs to assist formerly incarcerated individuals and work with service providers for expansion of transitional housing for homeless families.  The need for transitional housing was communicated to the City through stakeholder surveys from a housing study and a discussion with local homeless service provides.  Through the Neighborhood Improvements Program the City allocated $740,000 for New Housing Opportunities.  This funding will be result in affordable rental housing, affordable homeownership, and transitional housing.

Previously the City partnered with Bellewood Presbyterian Homes for Children, now known as Uspiritus,  for the initial capital investment of acquiring two, four-unit housing complexes to house youth that had aged out of foster care to receive quality housing and basic life skills training and financial literacy training.

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

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

**Discussion**

The City has offered assistance to Hope House Ministries and MARC.  These programs address the “Lack of Transition Services for Persons seeking Permanent Housing” as listed above and will increase the availability of transitional housing for LMI individuals in Bowling Green.   However, ‘knowing the need perpetually outweighs the available resources’, the City will continue to seek ways to address homeless and transitional housing needs through the Neighborhood Improvements Program and other initiatives.

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

**Introduction:**

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

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

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

**Discussion:**

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

## AP-85 Other Actions – 91.220(k)

**Introduction:**

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

The Analysis of Impediments to Fair Housing included the need to address language and cultural differences.  Previously the City hired an International Communities Liaison to improve the provision of services to the many different international communities within Bowling Green, especially those with limited English proficiency (LEP).  Through a recent private foundation grant, the City recently developed a strategic plan that connects the foreign-born population to local employment and career service opportunities.  The City of Bowling Green makes the Annual Action Plan available to individuals with LEP according to the City’s LEP plan and to the City of Bowling Green International Communities Advisory Council who represents many of the individuals in the community with LEP. Furthermore, the City and it’s Fair Housing Education and Outreach program partner, the Bowling Green Human Rights Commission, is currently in the process of enhancing language access to program participants through establishing a language line. Further actions will take place to translate fair housing resources.

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

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

Under the Neighborhood Improvements Program in Census Block Groups 103.3 and 103.4, the City allocated $740,000 which will result in 14 families receiving new affordable housing opportunities.  Additionally the City is currently undertaking a partnership with Habitat for Humanity to provide new affordable home ownership opportunities for 22 families over the next several years.  Historically the City used CDBG funds as a resource to ensure that housing remains affordable.  In the past we have used CDBG funds to acquire property for affordable housing projects, infrastructure investment, and homeowner rehabilitation projects for LMI families.  The resulting project creates affordable housing opportunities for residents of the community.  The City will continue to provide vouchers under the Section 8 Housing Choice Voucher program to foster affordable home ownership – the City was a recent recipient of a Mainstream Voucher Grant to assist non-elderly disabled persons and their families.

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

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

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

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

The City’s allocation for new affordable housing opportunities in Census Block Groups 103.3 and 103.4 provides opportunities for rehabilitation of houses built before 1978.  The City’s partners rehabilitating properties that were built before 1978 will hire an assessor to complete an analysis of the presence of Lead Paint.  If Lead Paint is found then a professional contractor will abate the lead paint or safe work practices will be employed to ensure that no contamination of the property. Additionally houses rehabbed under the City’s Exterior Property Improvements Program will be done according to Lead Safe Work Practices likely resulting in a reduction in lead-based paint hazards.

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

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

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

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

Finally, the recent implementation of a strategic plan to connect the foreign-born population to employment and career service opportunities should financially elevate families likely resulting in a reduction in poverty-level families.

**Actions planned to develop institutional structure**

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

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

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

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

The Housing Needs Assessment and Market Analysis was not only completed for the development of the Consolidated Plan, but also developed as a tool to enhance coordination amongst the various public, private, and social agencies across the housing sector to better meet the needs of the community.  The local City-County Planning Commission was a key partner of the City in this endeavor.  In addition to being part of the Consolidated Plan, the new housing study was presented to the community in various forums through outreach efforts. As a result of the housing study, City staff have met with numerous residential housing builders to date to discuss affordable housing opportunities in our community.

As new programs and funding opportunities become available, City staff meets with public and private housing and social service agencies to present on the these new resources in the community.  A recent example is the recent strategic plan completed to create a welcoming plan for the local foreign-born population and connect these individuals to the employment and career services opportunities in Bowling Green. This has resulted in the Community Partnership for Immigrants and Refugees which now meets regularly to carry out the recommendations of the strategic plan.

**Discussion:**

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

# Program Specific Requirements

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

**Introduction:**

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

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

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

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

**Other CDBG Requirements**

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