

Neighborhood Revitalization Strategy Area

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



May 2024

Approved by City Board of Commissioners: May 7, 2024

EXECUTIVE SUMMARY

In May of 2024, 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 Plans, 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 the initial 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.

The third neighborhood of focus was Census Block Groups 103.3 and 103.4, where the City allocated approximately \$1,600,000 funding for pedestrian improvements, affordable housing opportunities, exterior property improvements, and neighborhood branding and marketing. This was the first neighborhood to see transitional housing under the NIP. Historically home to international business start-ups, the City invested funds into enhancing the identity of the neighborhood to leverage and enhance the existing economic opportunities in the area.

The City is currently wrapping up projects in Census Block Group 102.1. Awarded approximately \$1,500,000, the focus of 102.1 was to implement neighborhood identity enhancements to preserve the heritage of a historic African/American community, Shake Rag. Additionally the City set out to strengthen mobility safety in the lower downtown area through new sidewalks and street improvements. Once again, exterior property improvements took place to assist property owners with maintenance to remove blighting influences and improve curb appeal.

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. 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 Area. Through 2019, the City received over \$1,000,000 of federal Transportation Alternatives Program grant funds 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 2024, the City received \$11,000,000 from the U.S. Department of Transportation, Reconnecting Communities and Neighborhoods Grant Program. Located in the NRSA, Veterans Memorial Boulevard was constructed in the mid-1980s as a northern beltline around the downtown core. The roadway project cut through the heart of an economically disadvantaged community with five lanes of pavement and high-speed vehicular traffic. The \$11,000,000 grant will install a roundabout and modifying the highway into a Complete Street by eliminating left turning traffic, providing a continuous refuge median for safer pedestrian crossings, and implementing roadside features, like wider sidewalks and street trees that give visual cues to motorists to drive slower, accommodating bicycle and pedestrian mobility along the corridor.

The request to re-designate the BG Reinvestment Area as an NRSA is included as part of the Fiscal Years 2025-2029 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 2025, the City will be transitioning the NIP from Census Block Group 102.1 to Census Block Group 102.4. 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:

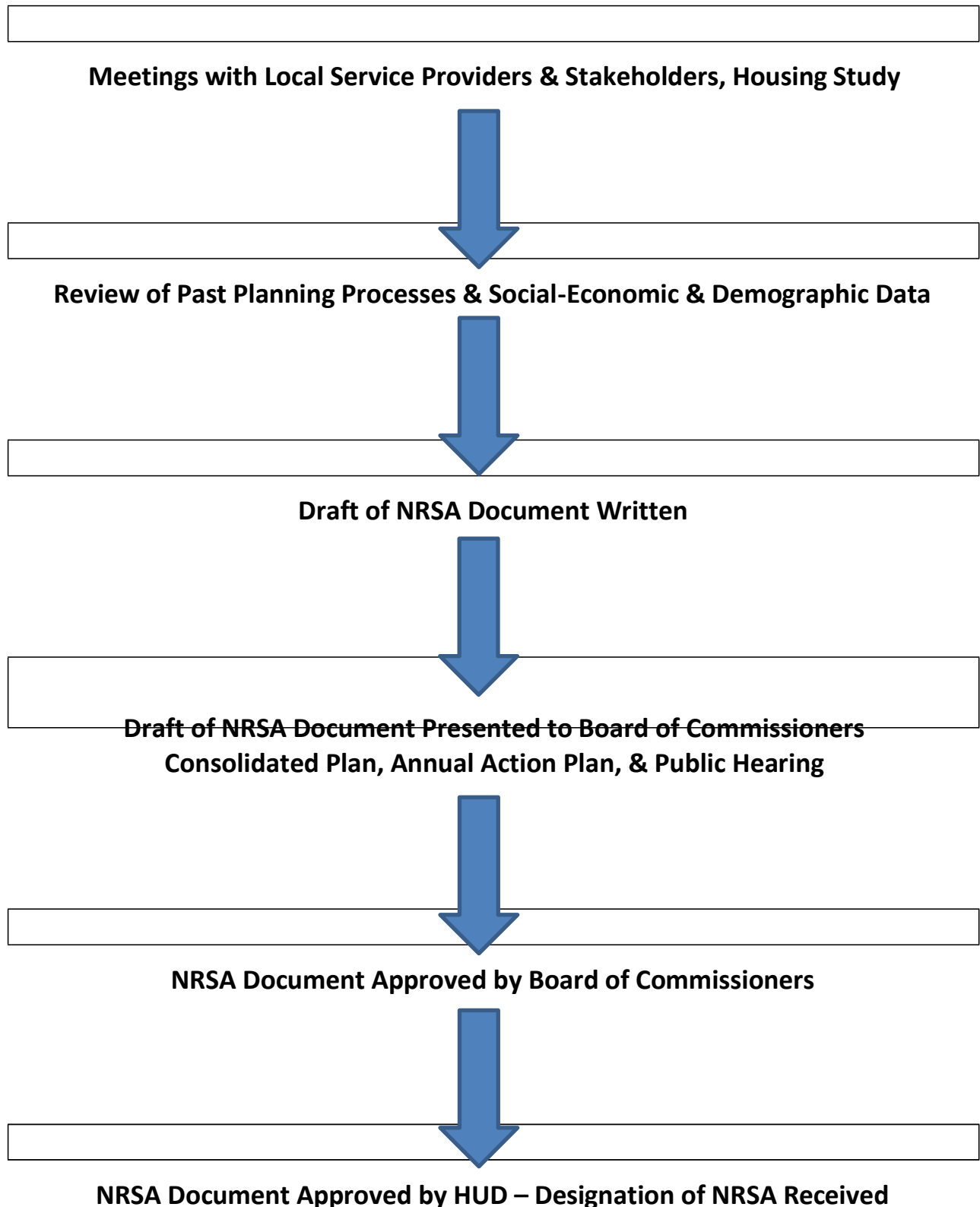
- Bowling Green and Warren County's primary local government functions.
- Significant revitalization investments occurred over the last several years include SKYPAC, BG Ballpark, Stadium Park Plaza, parking garages, Circus Square Park, and BG Skatepark.
- The beloved Fountain Square Park and historic downtown.
- Connections to the transportation at the heart of its founding: The Barren River and, later, the railroad and U.S. 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, and West End Park.
- 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 100% 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.)

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	65.9
Block Group 2, Census Tract 101	595	735	785	855	86%
Census Tract 101 Totals	1110	1315	1410	1735	75.9
Block Group 1, Census Tract 102	335	465	645	680	68.4
Block Group 2, Census Tract 102	820	970	1085	1195	81.2
Block Group 3, Census Tract 102	335	510	560	620	82.3
Block Group 4, Census Tract 102	560	975	1010	1100	88.6
Census Tract 102 Totals	2050	2920	3300	3595	80.1
Block Group 1, Census Tract 103	905	1045	1045	1065	98.1
Block Group 2, Census Tract 103	880	1200	1350	1475	81.4
Block Group 3, Census Tract 103	640	750	805	820	91.5
Block Group 4, Census Tract 103	480	650	820	920	70.7
Census Tract 103 Totals	2905	3645	4020	4280	85.4
Block Group 1, Census Tract 104	240	245	250	280	87.5
Block Group 2, Census Tract 104					
Census Tract 104 Totals	240	245	250	280	43.8
Block Group 1, Census Tract 105	640	645	775	795	81.1
Block Group 2, Census Tract 105	655	955	1125	1495	63.9
Census Tract 105 Totals	1295	1600	1900	2290	72.5
Block Group 1, Census Tract 112	945	1270	1430	1510	84.1
Block Group 2, Census Tract 112	475	870	905	1110	78.4
Block Group 3, Census Tract 112	210	530	735	895	59.2
Census Tract 112 (City Portion) Totals	1630	2670	3070	3515	73.9
Block Group 1, Census Tract 113	240	450	760	1090	41.3
Census Tract 113 (City Portion) Totals	240	450	760	1090	41.3
Overall Totals	9470	12845	14710	16785	72.7

The percentage of LMI persons residing in the NRSA is 72.7% 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 2020 Census – Population						
	Bowling Green	Percent of City	NRSA	% of NRSA	Percentage Difference from City	NRSA % of Overall City
Household Population	72,333		21,055			29.1
Race						
White	46,512	64.3%	12,599	59.8%	-4.5%	27.1%
African American	9,987	13.8%	4,449	21.1%	7.3%	44.5%
Asian	5,758	8.0%	683	3.2%	-4.7%	11.9%
American Indian/ Alaskan Native	298	0.4%	119	0.6%	0.2%	39.9%
Hawaiian/ Pacific Islander	586	0.8%	34	0.2%	-0.6%	5.8%
Other	4,021	5.6%	1,576	7.5%	1.9%	39.2%
Two or More Races	5,171	7.1%	1,595	7.6%	0.4%	30.8%
Ethnicity						
Hispanic	7,045	9.7%	2,682	12.7%	3.0%	38.1%
Not Hispanic	65,288	90.3%	18,373	87.3%	-3.0%	28.1%
Gender						
Male	34,923	48.3%	10,011	47.5%	-0.7%	28.7%
Female	37,410	51.7%	11,043	52.4%	0.7%	29.5%
Age						
Under 18	15,992	22.1%	3,882	18.4%	-3.7%	24.3%
18 and Over	56,341	77.9%	17,173	81.6%	3.7%	30.5%
25-34	11,249	15.6%	2,634	12.5%	-4.0%	22.2%
34-49	12,051	16.7%	2,671	12.7%	-2.7%	23.4%
50-64	9,865	13.6%	2,311	11.0%	-3.9%	19.5%
65 and Over	8,515	11.8%	1,659	7.9%	-3.7%	24.3%

The NRSA contains 29.1% of the City’s population. Minorities consist of 52.9% of the NRSA’s population. The number of African-Americans in the NRSA represents 44.5% of the City’s overall segment of this population. The concentration of Hispanics is less but significant, as 38.1% of the City’s overall Hispanic population resides in the NRSA. Other minority populations segments from the NRSA listed in the above chart are a substantial amount of the City’s overall population.

The number of residents over the age of 65 residing in the NRSA, 8,515, represents almost a quarter of the City’s entire population of 65 and over.

NRSA – City of Bowling Green Comparisons 2020- Census – Housing						
	Bowling Green	% of City	NRSA	% of NRSA	% Difference from City	NRSA % of Overall City
Housing						
Total Units	31,803	-	8,325	-	-	26.2%
Occupied	28,173	88.6%	6,832	82.1%	-6.5%	24.3%
Owner Occupied	10,159	31.9%	1,492	17.9%	-14.0%	14.7%
Renter Occupied	18,014	56.6%	5,340	64.1%	7.5%	29.6%
Vacant	3,630	11.4%	1,493	17.9%	6.5%	41.1%
For Rent	2,352	7.4%	1,077	12.9%	5.5%	45.8%
For Sale	217	0.7%	57	0.7%	0.0%	26.3%
Vacancy Rate	11.4%	0.0%	17.9%	0.0%	0.0%	157.1%
Total Households	28,173	-	6,832	-	-	24.3%
Female Household- No Husband Present	3,875	13.8%	1,144	16.7%	3.0%	29.5%
Age of Housing*						
Total Houses	31,222	-	7,805	-	-	25.0%
Houses Built in 1939 or Earlier	1,619	5.2%	1,066	13.7%	8.5%	65.8%

**Source U.S. Census Bureau, American Community Survey: 2017-2021 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 17.9% of the total housing units in the NRSA are owner occupied, which is 14% less than the overall City. The majority of the housing in the NRSA is renter occupied at 64.1%.

Of the 28,173 households across the entire city, 3,875 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, 13.7% of all houses in the NRSA were built in 1939 or before. This is significantly higher than the overall City where 5.2% of the houses were built in during this time period. Of the entire 1,619 of houses in the City in 1939 or earlier, 1,066 or 65.8% are located in the NRSA.

Education, Employment & Income							
NRSA – City of Bowling Green – Kentucky – United States Comparisons							
	NRSA	NRSA % of City	Bowling Green	NRSA % of State	Kentucky	NRSA % of U.S.	United States
Unemployment Rate	6.1%		5.4%		4.8%		4.3%
Per Capita Income	\$14,340	51.8%	\$27,708	42.9%	\$33,440	34.7%	\$41,310
Population 25 & Over High School Graduate	50.52%		82.04%		72.03%		85.65%
Population 25 & Over Bachelor's Degree	8.71%		20.86%		16.69%		22.27%
<i>*Source ESRI</i>							

The NRSA's unemployment rate of 6.1% exceeds the rate of the overall City, State, and Nation. 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 \$14,340 is only 51.8% of the City average while only 42.9% and 34.7% 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 25 and over population with bachelor degrees in the NRSA is 8.71% which is below the City, State, and National averages.

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	1,323	15.6%	2,729	8.1%	119,880	6.5%	10,349,174	7.4%
Drive Alone to Work	5,365	63.3%	26,420	78.7%	1,584,284	85.9%	113,724,271	81.1%
Carpool to Work	1,363	16.1%	4,731	14.1%	177,901	9.6%	13,340,838	9.5%
Public Transportation to Work	35	0.4%	52	0.2%	16,575	0.9%	6,472,373	4.6%
Walk to Work	1,199	14.2%	1,701	5.1%	41,391	2.2%	3,849,557	2.7%
Other Means	509	6.0%	686	2.0%	24,832	1.3%	2,836,232	2.0%
Work at Home	251	3.0%	1,092	3.3%	131,878	7.1%	15,061,684	10.7%
<i>U.S. Census Bureau, American Community Survey: 2017-2021 American Community Survey 5-Year Estimates</i>								

The above chart compares means of transportation in the NRSA with the City, State, and Nation. The 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 15.6%, which exceeds the City, State, and National averages. 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 14.2%, the workers in the NRSA walking to work is significantly higher than the City percentage of 5.1%, and overwhelmingly higher than the State and Nation percentages of 2.2% and 2.7% respectively. Of the 1,701 people in the City that walk to work, 1,199 or 70% 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.

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 (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. The City previously developed a strategic plan that connects the foreign-born population to employment and career service opportunities. Finally, the City is in the process with collaborating with a local non-profit to construct a business incubator for minorities, low income, and tornado impacted residents.

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
- Transitional Housing
- Rental and Utility Assistance Payments

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

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 Bicycle and Pedestrian Master plan does not address job creation but does discuss the positive impacts of bicycle and pedestrian infrastructure on employment. 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 collaborating with a local non-profit to develop a small business incubator, which will have partnerships with financial institutions to encourage lending to this area of the community. The City implemented 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 Bicycle and Pedestrian Master Plan states transportation improvement projects for trails, walking, and biking created more jobs than any other type of project at 17 jobs (design, engineering, construction) per \$1 million spent.

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 (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 Bicycle and Pedestrian Master Plan mentions that the high-density residential areas often have lower traffic volumes and speeds, and higher demand for people walking and biking. To improve safety, the plan calls to ensure safe and bicycle and pedestrian connections between new residential and commercial developments.

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 (2023), Focus 2030 Comprehensive Plan, West End Walk and Ride Study, Bowling Green Parks and Recreation Master Plan, and Bicycle and Pedestrian 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 (2023) included a resident survey where respondents noted crime, safety, and/or security issues as being relevant to future housing development in the NRSA. 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 indirectly mentions through discussing 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 Bicycle and Pedestrian Master Plan to Create a safe, convenient, and viable bicycle and pedestrian transportation network to connect people to places in an effort to enhance economic development, improve social and physical health, and create space for recreational and natural fulfillment. 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

prioritized the BG Reinvestment Area with an emphasis in the West End Neighborhoods. 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 Bicycle and Pedestrian 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 2024-2028 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 substantial waiting lists 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 five neighborhoods: Census Block Group 105.2, Census Tract 112, Census Block Groups 103.3 and 103.4, Census Block Group 102.1, and Census Block Group 102.4. One of the compelling traits from this multi- pronged approach is that in all five 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 included each year in the City's Annual Action Plans.

Housing Needs Assessment and Market Analysis

In January 2023, 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 16 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 stakeholders 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

Stakeholder respondents were asked to rate demand for certain housing types within the Bowling Green Reinvestment Area (BGRA). A total of 16 respondents provided feedback to this question. The following illustrates the share of respondents that indicated a specific housing type was in high demand.

Demand for Housing Types in the BGRA			
Housing Type	Share of Respondents	Housing Type	Share of Respondents
Rental	81.3%	Special Needs/Disabled	42.9%
Affordable Workforce	80.0%	Students	28.6%
For-Sale (Homeowner)	57.1%	Senior Care Facilities	23.1%
Homeless	57.1%	Single-Person/Young Professionals	21.4%
Senior Apartments (Independent Living)	50.0%		

Stakeholder respondents were asked to rate the priority level for specific housing styles in the BGRA based on need. A total of 15 respondents provided feedback to this question with the following results (weighted scores shown):

Housing Need by Style in the BGRA	
Housing Style	Weighted Score*
Apartments – Multifamily/Multi-Story	85.0
Apartments – Townhomes/Rowhomes	83.9
For-Sale Single-Family Homes	71.7
Apartments – Over Retail/Office Space	41.1
For-Sale Condominiums	41.1

*High Need = 100.0, Moderate Need = 50.0, Minimal Need = 25.0

Stakeholder respondents were asked to rank the priority that should be given to specific housing construction types for those considering housing within the BGRA. A total of 14 respondents provided insight to this question with the following results:

Priority of Housing Construction Types in the BGRA	
Construction Type	Weighted Score*
Renovation/Revitalization of Existing Housing	85.7
New Construction	73.1
Mixed-Use	51.9
Adaptive Reuse (i.e., Warehouse Conversion)	50.0

*High Priority = 100.0, Moderate Priority = 50.0, Low Priority = 25.0

Stakeholder respondents were asked what price renters would pay per month for new and desirable rental housing offered in the BGRA. A total of 14 respondents provided answers that are summarized in the following table:

Price Range for New Rental Housing in the BGRA		
Price Range	Number of Respondents	Share of Respondents
Less than \$500/month	0	0.0%
\$500-\$749/month	5	35.7%
\$750-\$999/month	7	50.0%
\$1,000-\$1,249/month	2	14.3%
\$1,250-\$1,499/month	0	0.0%
\$1,500/month or more	0	0.0%

Stakeholder respondents were asked what price home buyers would pay for new and desirable for-sale housing offered in the BGRA. A total of 15 respondents provided answers that are summarized in the following table:

Price Range for New For-Sale Housing in the BGRA		
Price Range	Number of Respondents	Share of Respondents
\$150,000-\$199,999	9	60.0%
\$200,000-\$249,999	6	40.0%
\$250,000-\$299,999	0	0.0%
\$300,000 or more	0	0.0%

Stakeholder respondents were asked if there are any issues that they believe should be addressed in the BGRA relevant to future housing development. Five stakeholders provided open-ended statements. Topics cited by respondents included the accessibility of public transportation, programs to assist with lack of wages and poor credit, addressing vacant/blighted properties, the range of income and housing price points in the BGRA require specific solutions for certain areas within the BGRA, and the need for more ground-level apartments to accommodate seniors.

Stakeholder respondents were asked if they were knowledgeable of the homeless population and housing needs in Bowling Green. A total of 16 respondents provided an answer to this question. Results are displayed in the following table:

Knowledgeable of the Homeless Population and Housing Needs in Bowling Green		
Response	Number of Respondents	Share of Respondents
Yes	10	62.5%
No	6	37.5%

Stakeholder respondents were asked to rate housing demand for homeless groups in Bowling Green. A total of 15 stakeholders provided responses to this question with the following distribution:

Housing Demand for Homeless Groups	
Homeless Group	Weighted Score*
Victims of Domestic Violence	78.6
Mentally Ill	76.8
Substance Abuse	75.0
Single Homeless Persons	75.0
Homeless Families	75.0
Veterans	67.3
Unaccompanied Youth	56.3

*High Priority = 100.0, Moderate Priority = 50.0, Low Priority = 25.0

One stakeholder respondent stated that there is *demand for age 55 and older housing among homeless groups in Bowling Green*. This respondent also stated that the age 55 and older group *“has been the fastest growing population experiencing homelessness for the first time.”*

Stakeholder respondents were asked to rank the types of housing that are most needed for the homeless population in Bowling Green. A total of 15 respondents provided insight to this question with the following results:

Housing Types Ranked by Need (Homeless Population)	
Housing Type	Weighted Score*
Permanent Supportive Housing	83.3
Transitional Housing	81.7
Emergency Shelter	73.2
Group Homes	63.5

*High Priority = 100.0, Moderate Priority = 50.0, Low Priority = 25.0

Stakeholder respondents were asked to identify obstacles to the development of housing for the homeless population in Bowling Green. Nine stakeholders provided open-ended responses to this question. Notable obstacles cited by respondents included *background checks and up-front costs of initial move-in, initial costs and continued funding of housing solutions, and consensus among stakeholders regarding purpose (charity versus creating pathways out of homelessness)*.

Stakeholder respondents were asked to provide recommendations on ways to address the needs of the homeless population in Bowling Green. Eight stakeholders provided recommendations.

Some topics cited by stakeholders included *additional shelter beds, more programs to promote transition from homelessness to permanent housing, increasing capacity for a community development organization to manage different aspects of housing, additional temporary/emergency shelters, increased family units at emergency shelters, representation at eviction court, landlord registry, additional funding for staffing and housing for Permanent Supportive Housing, and recognizing that homelessness is a complicated and broad issue that involves mental health, substance abuse, domestic violence, and affordability.*

Stakeholder respondents were asked if they were knowledgeable of various special needs population and housing in Bowling Green. A total of 16 respondents provided an answer to this question. Results are displayed in the following table:

Knowledgeable of Special Needs Population and Housing in Bowling Green		
Response	Number of Respondents	Share of Respondents
Yes	7	43.75%
No	9	56.25%

Stakeholder respondents were asked to rate housing demand for specific types of special needs groups in Bowling Green. A total of 13 stakeholders provided responses to this question with the following distribution:

Housing Demand for Special Needs Groups	
Special Needs Group	Weighted Score*
Disabled	78.8
Veterans	68.8

*High Priority = 100.0, Moderate Priority = 50.0, Low Priority = 25.0

Stakeholder respondents were asked to rank the types of housing that are most needed for the special needs population in Bowling Green. A total of 13 respondents provided insight to this question with the following results:

Housing Types Ranked by Need (Special Needs Population)	
Housing Type	Weighted Score*
Transitional Housing	84.6
Permanent Supportive Housing	78.8
Emergency Shelter	65.4
Group Homes	65.4

*High Priority = 100.0, Moderate Priority = 50.0, Low Priority = 25.0

Stakeholder respondents were asked to identify obstacles to the development of housing for the special needs population in Bowling Green. Four stakeholders provided open-ended responses to this question. Obstacles cited by respondents included *the overall cost, the lack of public gap funds, the need to utilize Kentucky Housing Corporation funds, and the lack of financial incentive for businesses (for profit).*

Stakeholder respondents were asked to provide recommendations on ways to address the needs of the special needs population in Bowling Green. Two stakeholders provided recommendations, which included *adding disability and chronic illness to the HCV preference list and providing support to nonprofit groups to build this type of specific housing.*

Stakeholder respondents were asked if there is anything specific that we should be aware of regarding special needs populations or special needs housing in Bowling Green. One stakeholder provided a response, stating that *“special needs require not only special modification for the homes but also some supervision to make sure needs are being met.”*

Resident Survey

A total of 966 respondents participated in a survey that inquired about current housing conditions and needs as well as the overall housing market in Bowling Green and the BGRA. Respondents included city of Bowling Green residents, Warren County residents, and non-resident commuters.

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 what level of interest they would have in living in the Bowling Green Reinvestment Area (BGRA) if new housing was developed in this area that was both affordable and appealing. A total of 921 respondents provided answers to this question. The distribution of responses is listed in the following table.

Level of Interest for Residing in the BGRA		
Level of Interest	Number of Respondents	Share of Respondents
Significant Interest	306	33.2%
Moderate Interest	219	23.8%
Limited Interest	143	15.5%
No Interest	253	27.5%
Total	921	100.0%

Respondents were asked what priority level should be given to several housing types and market segments within the BGRA. These respondents were asked to rate each housing type and market segment as a high priority, moderate priority, or a low priority for the area. A total of 910 respondents provided feedback to this question. A weighted distribution of responses is listed in the following table.

Priority Level for Housing Types and Market Segments within the BGRA	
Housing Type/Market Segment	Weighted Score*
Family Housing	81.5
Workforce (Low/Moderate Income)	80.3
Homeless	74.4
Veterans Housing	71.7
Rental Housing	71.0
For-Sale Housing	70.4
Special Needs/Disabled	69.8
Senior Independent Living	64.7
Young Adults/Professionals	63.2
Senior Care (Assisted/Nursing)	58.1
Student	50.2

*High Priority = 100.0, Moderate Priority = 50.0, Low Priority = 25.0

Respondents were also able to provide open-ended comments on the previous question. A total of 22 respondents provided comments. Several comments noted

that housing types and market segments should prioritize low-income households, seniors, and the homeless population.

Respondents were asked what priority level should be given to several housing product types in the BGRA. These respondents were asked to rate each housing product type as a high priority, moderate priority, or a low priority for the area. A total of 894 respondents provided feedback to this question. A weighted distribution of responses is listed in the following table.

Priority Level for Housing Product Types within the BGRA	
Housing Product Type	Weighted Score*
For-Sale Single-Family Homes	78.1
Apartments – Townhomes/Rowhouses	63.9
Apartments – Multifamily/Multi-Story	61.9
For-Sale Condominiums	50.8
Apartments – Over Retail/Office Space	50.4

*High Priority = 100.0, Moderate Priority = 50.0, Low Priority = 25.0

Respondents were also able to select “Other” to the previous question, which enabled respondents to provide open-ended comments. A total of 20 respondents provided comments. Several comments noted that the area should include affordable single-family homes for those that wish to rent or purchase a home in the area.

Respondents were asked what they would be willing to pay per month for new *rental* housing developed in the BGRA that offered desirable features. A total of 907 respondents provided feedback to this question with the following distribution.

Monthly Payment for New Rental Housing in BGRA		
Monthly Payment	Number of Respondents	Share of Respondents
\$500-\$749/month	338	37.3%
\$750-\$999/month	235	25.9%
\$1,000-\$1,249/month	99	10.9%
\$1,250-\$1,499/month	28	3.1%
\$1,500/month or more	3	0.3%
I am not interested in rental housing	204	22.5%
Total	907	100.0%

Respondents were asked what they would be willing to pay for new *for-sale* housing developed in BGRA that offered desirable features. A total of 898 respondents provided feedback to this question with the following distribution.

Respondents were asked what they would be willing to pay for new *for-sale* housing developed in BGRA that offered desirable features. A total of 898 respondents provided feedback to this question with the following distribution.

Price Range for New For-Sale Housing in the BGRA		
Price Range	Number of Respondents	Share of Respondents
\$150,000-\$199,999	446	49.7%
\$200,000-\$249,999	159	17.7%
\$250,000-\$299,999	73	8.1%
\$300,000 or more	25	2.8%
I am not interested in for-sale housing	195	21.7%
Total	898	100.0%

Respondents were asked to share any issues relevant to future housing development in the BGRA. A total of 288 respondents provided feedback. Crime, safety, or security issues in the neighborhood were cited as issues by 48 respondents, while housing affordability was cited as an issue by 36 respondents. High costs, rents, and/or prices for apartments and homes within Bowling Green were cited as issues by 23 respondents. Notable comments were also made about the local homeless population, infrastructure, traffic, low-income/Section 8 housing, and property maintenance issues.

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, nearly 14% of 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 January 2023, 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

The estimated distribution of the area housing stock by tenure for the BGRA in 2022 is summarized in the following table:

		Occupied and Vacant Housing Units by Tenure 2022 Estimates				
		Total Occupied	Owner Occupied	Renter Occupied	Vacant	Total
BGRA	Number	6,916	1,701	5,215	1,563	8,479
	Percent	81.6%	24.6%	75.4%	18.4%	100.0%
Bowling Green	Number	29,324	12,226	17,098	3,984	33,308
	Percent	88.0%	41.7%	58.3%	12.0%	100.0%

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

Based on ESRI estimates and 2020 Census data, there are an estimated 8,479 housing units within the BGRA as of 2022. Of the 8,479 housing units, a total of 6,916 housing units are occupied, representing 81.6% of all housing units in the BGRA. Note that over 75% of occupied housing units in the BGRA are renter occupied, a higher share than the 58.3% of renter-occupied housing units in Bowling Green. The BGRA also has a higher share of vacant units (18.4%) compared to the city of Bowling Green, where 12.0% of housing units are vacant. Vacant units are comprised of a variety of units including abandoned properties, unoccupied rentals, for-sale homes, and seasonal housing units.

The following table compares key housing age and conditions of the BGRA and Bowling Green based on 2017-2021 American Community Survey (ACS) data. Housing units built over 50 years ago (pre-1970), overcrowded housing (1.01+ persons per room), or housing that lacks complete indoor kitchens or bathroom plumbing are illustrated for each study area by tenure. It is important to note that some occupied housing units may have more than one housing issue.

	Housing Age and Conditions											
	Pre-1970 Product				Overcrowded				Incomplete Plumbing or Kitchen			
	Renter		Owner		Renter		Owner		Renter		Owner	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
BGRA	2,302	44.5%	999	62.3%	611	11.8%	35	2.2%	83	1.6%	16	1.0%
Bowling Green	3,831	24.1%	3,915	32.2%	1,132	7.1%	239	2.0%	380	2.4%	150	1.2%

Source: American Community Survey (2017-2021); ESRI; Urban Decision Group; Bowen National Research

The BGRA has a significant share of older housing (built prior to 1970) among its renter occupied and owner-occupied housing stock. Most owner-occupied units (62.3%) and nearly 45% of renter-occupied units were built prior to 1970. By comparison, 32.2% of owner-occupied units and 24.1% of renter-occupied units in the city of Bowling Green were built prior to 1970. The BGRA also has a higher share (11.8%) of overcrowded rental housing compared to the city of Bowling Green (7.1%) but has a lower share (1.6%) of rental housing with incomplete plumbing or kitchen facilities compared to Bowling Green (2.4%). In total, the BGRA has an estimated 646 overcrowded housing units and 99 housing units that lack complete plumbing or kitchen facilities. The overall number and share of affected housing units is not unusual considering the high share of older housing product in the BGRA. Note that older housing units are typically smaller and require increasing amounts of maintenance, which can lead to overcrowded conditions and/or a lack of functional plumbing or kitchen facilities.

The following table compares key household income, housing cost, and housing affordability metrics for the BGRA and Bowling Green. It should be noted that cost burdened households pay over 30% of income toward housing costs, while severe cost burdened households pay over 50% of income toward housing.

	Household Income, Housing Costs and Affordability							
	2022 Households	Median Household Income	Estimated Median Home Value	Average Gross Rent	Share of Cost Burdened Households*		Share of Severe Cost Burdened Households**	
					Renter	Owner	Renter	Owner
BGRA	6,916	\$30,707	\$101,136	\$813	53.2%	21.5%	34.4%	5.7%
Bowling Green	29,324	\$49,172	\$217,112	\$885	45.3%	16.1%	27.7%	5.7%

Source: American Community Survey (2017-2021); ESRI; Urban Decision Group; Bowen National Research

*Paying more than 30% of income toward housing costs

**Paying more than 50% of income toward housing costs

Based on American Community Survey five-year estimates, the estimated median home value in the BGRA is \$101,136, while the average gross rent is \$813. The estimated median home value is significantly lower than the citywide figure of \$217,112. The average gross rent of \$885 for Bowling Green is also higher than the BGRA average gross rent of \$813. In addition, over half of renter households in the BGRA are cost burdened while over one-third of renter households in the neighborhood are severe cost burdened. Both of these shares are higher than citywide figures for renter households. Based on this overview, the BGRA has a significant share of cost burdened renter households. Affordability of rental 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 15 apartment properties were surveyed. While this survey does not represent all multifamily apartment properties in the neighborhood, we believe these represent most of the larger conventional rental properties in this market and are reflective of market norms. Four properties offer market-rate units, which equal a total of 307 units and have a combined occupancy rate of 99.3%. The remaining 11 properties offer either Tax Credit or subsidized units. Six of the surveyed projects operate under the Low-Income Housing Tax Credit program that generally serves households with incomes up to 60% of Area Median Household Income (AMHI), though the program does allow households at up to 80% of AMHI. The six Tax Credit projects include 216 units and are 100% occupied. Management at

these projects indicated that they have wait lists with up to 12 households for available units. The remaining five projects contain 521 government-subsidized units which serve very low-income households earning up to 50% of AMHI. The five government-subsidized properties are 100% occupied with waiting lists of up to 30 households (six to eight months) for available units.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	4	307	2	99.3%
Tax Credit	6	216	0	100.0%
Tax Credit/Government-Subsidized	1	48	0	100.0%
Government-Subsidized	4	473	0	100.0%
Total	15	1,044	2	99.8%

Source: Bowen National Research

Both vacant units in the market are among the market-rate supply. Note that the remaining Tax Credit and subsidized units are fully occupied and most of these projects maintain wait lists for the next available units. Due to the very high occupancy rate for market-rate units along with the lack of available units among Tax Credit and subsidized units, there is clear evidence of pent-up demand for rental housing. The very high occupancy rate may represent a development opportunity for rental housing in the BGRA. Note that the 99.3% occupancy rate for market-rate units in the BGRA is a significantly higher rate than the 85.2% occupancy rate recorded for market-rate units in the 2019 Housing Needs Assessment. In the prior survey, two of the surveyed market-rate projects had opened in 2018 and were in their initial lease-up phase. The 99.3% occupancy rate for the most recent survey is indicative of a stabilized market for market-rate units.

For-Sale Housing

Information was also obtained on the for-sale housing market in the BGRA. Prior sales activity was collected for the period between January 2019 and July 2023. Current listings of available homes were also obtained for the BGRA. The sold and available housing inventories are evaluated separately in this section. According to MLS data provided by the REALTOR Association of Southern Kentucky, a total of 579 housing units were sold in the BGRA between January 1, 2019 and July 10, 2023. The average sales price of homes sold in the BGRA during this period was \$159,941. The distribution of homes recently sold between January 1, 2019 and July 10, 2023 by price for the BGRA is summarized in the table below.

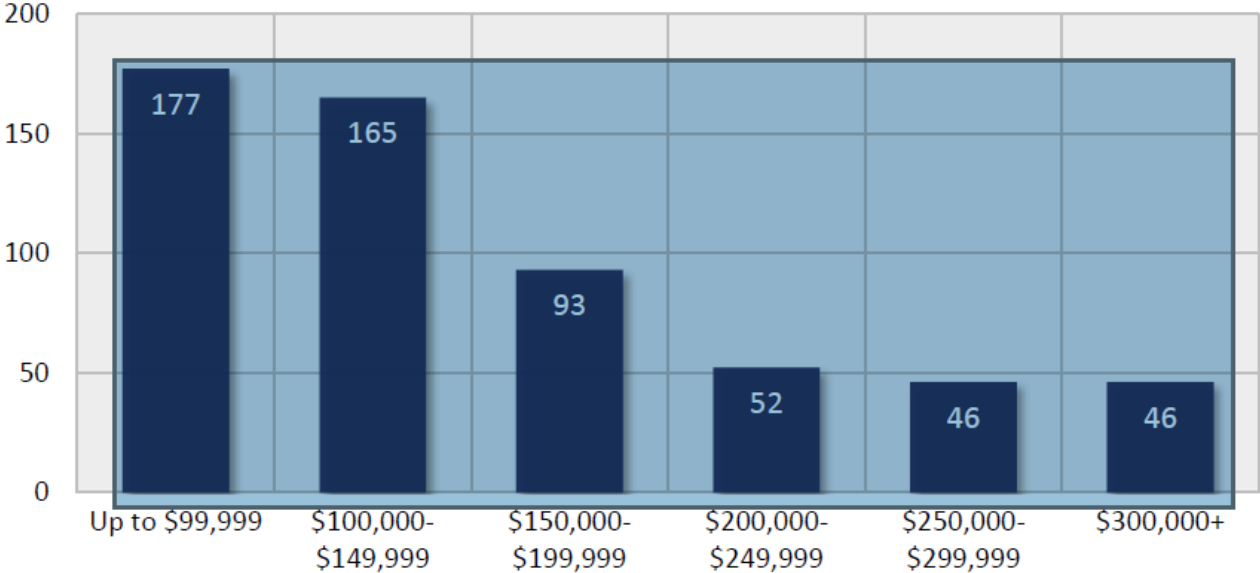
BGRA (Bowling Green Reinvestment Area) Sales History by Price (January 1, 2019 to July 10, 2023)			
Sale Price	Number Sold	Percent of Supply	Average Days on Market
Up to \$99,999	177	30.6%	79
\$100,000 to \$149,999	165	28.5%	88
\$150,000 to \$199,999	93	16.1%	87
\$200,000 to \$249,999	52	9.0%	77
\$250,000 to \$299,999	46	7.9%	113
\$300,000+	46	7.9%	127
Total	579	100.0%	89

Source: REALTOR Association of Southern Kentucky/Multiple Listing Service (MLS)

As the preceding table illustrates, home sales by price point within the BGRA over the past three and one-half years were primarily concentrated among product priced under \$150,000, which represented 59.1% of recent homes sales in the submarket. A notable share (33.0%) of product sold was priced between \$150,000 and \$299,999. Homes priced below \$300,000 were typically on the market for under 90 days. Therefore, demand for homes targeted by low- and moderate-income buyers appears to be strong.

Recent home sales by *price point* in the BGRA are shown in the following graph:

BGRA Sales History by Price



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

BGRA (Bowling Green Reinvestment Area) Available For-Sale Housing by Price (As of July 10, 2023)			
List Price	Number Available	Percent of Supply	Average Days on Market
Up to \$99,999	7	16.3%	123
\$100,000 to \$149,999	3	7.0%	66
\$150,000 to \$199,999	1	2.3%	29
\$200,000 to \$249,999	7	16.3%	104
\$250,000 to \$299,999	8	18.6%	29
\$300,000+	17	39.5%	73
Total	43	100.0%	77

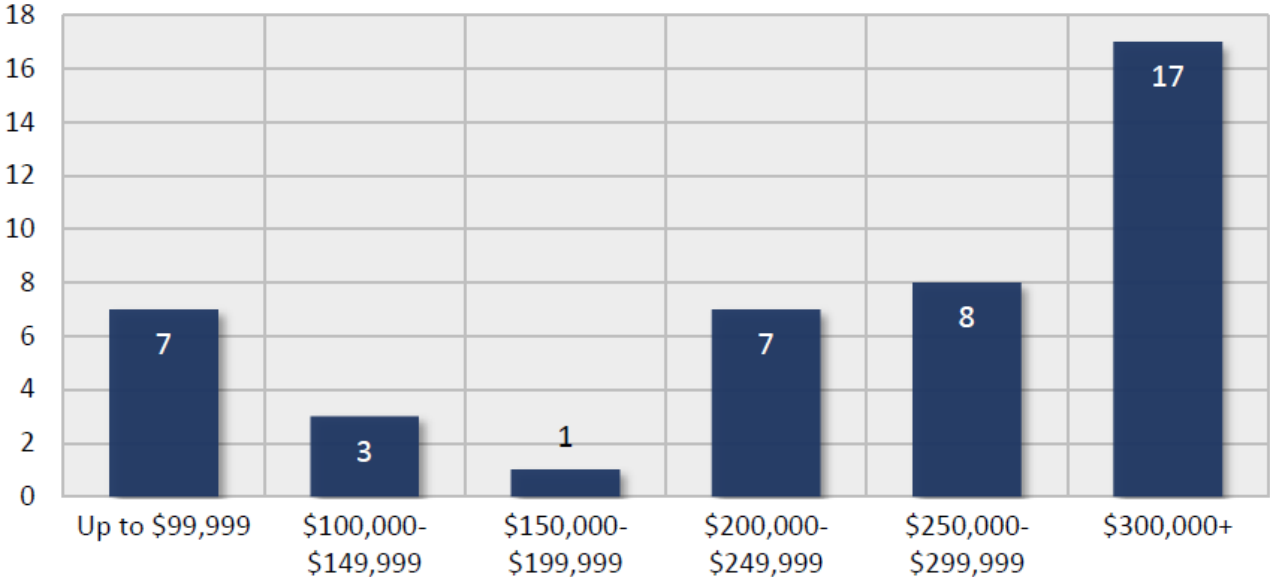
Source: REALTOR Association of Southern Kentucky/Multiple Listing Service (MLS)

Unlike recent sales activity which targeted lower price points, homes currently listed for sale in the BGRA are primarily offered at higher price points. Nearly 40% of available for-sale units are priced at \$300,000 or higher, while 58.1% of available for-sale units are priced at \$250,000 or higher. By comparison, only 10 of the 43 available units are priced below \$150,000. The limited supply of product priced under \$150,000 may make it difficult for low- and moderate-income households, including first-time homebuyers, to find affordable housing. As stated earlier, over

20% of homeowners in the BGRA are housing cost burdened, meaning they pay a disproportionately high share of income toward housing. In addition, most owner households in the neighborhood have incomes below \$60,000 and could likely only afford product priced below \$200,000. As only 11 of the 43 available homes in the BGRA are priced below \$200,000, there is a lack and imbalance of affordable for sale housing in the neighborhood.

The distribution of available homes in the BGRA by price point is illustrated in the following graph.

BGRA Available For-Sale Housing by Price



The distribution of available homes by year built for the BGRA is summarized in the table below.

BGRA (Bowling Green Reinvestment Area) Available For-Sale Housing by Year Built (As of July 10, 2023)							
Year Built	Number Available	Average Beds/Baths	Average Square Feet	Price Range	Median List Price	Median Price per Sq. Ft.	Average Days on Market
Before 1950	14	3/1.5	1,387	\$65,000 - \$995,000	\$112,000	\$109.16	126
1950 to 1959	5	4/2.0	1,465	\$115,000 - \$259,900	\$224,900	\$141.87	27
1960 to 1969	0	-	-	-	-	-	-
1970 to 1979	0	-	-	-	-	-	-
1980 to 1989	0	-	-	-	-	-	-
1990 to 1999	0	-	-	-	-	-	-
2000 to 2009	0	-	-	-	-	-	-
2010 to present	24	4/3.0	1,872	\$234,940 - \$489,247	\$314,950	\$182.34	58
Total	43	3/2.0	1,667	\$65,000 - \$995,000	\$269,900	\$174.17	77

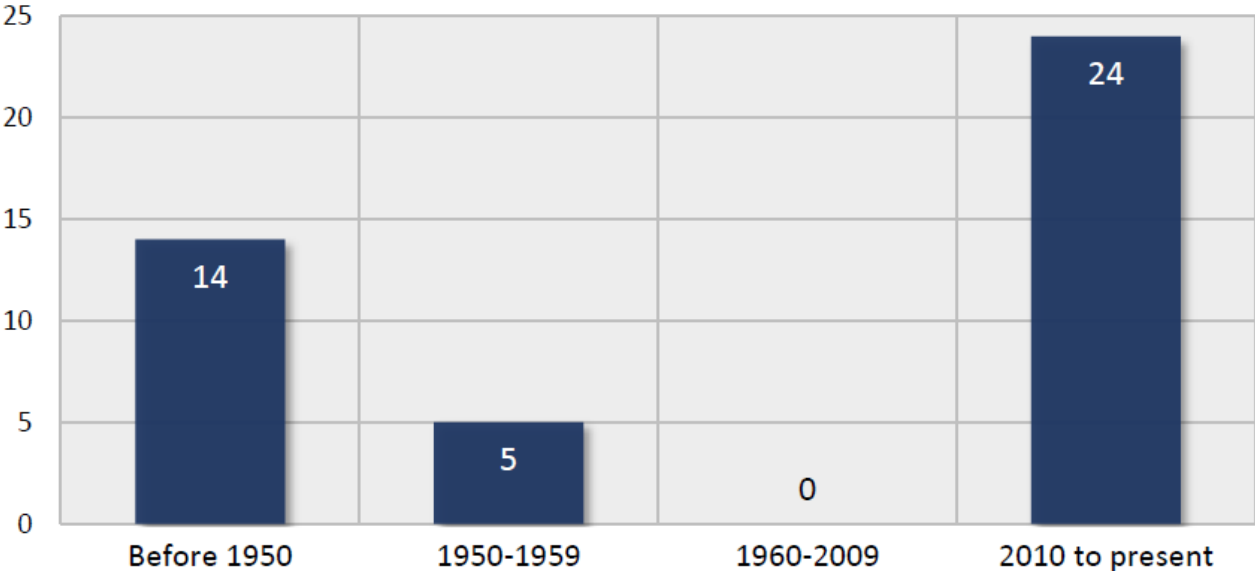
Source: REALTOR Association of Southern Kentucky/Multiple Listing Service (MLS)

The distribution of available for-sale homes in the BGRA includes older low and moderately priced homes built before 1960 and new high-priced homes built in either 2022 or 2023. The current for-sale housing market does not include any homes built between 1960 and 2009, indicative of an established residential neighborhood that has lacked newer units until recently. The 43 homes listed for sale in the BGRA have a median list price of \$269,900, which reflects the significant share of new construction in the market. The 24 newer homes listed for sale have a median list price of \$314,950, while homes built before 1950 have a much lower median list price (\$112,000). This newer product, which demonstrates renewed interest in residential development in the submarket, provides an opportunity for new households to relocate to the

BGRA. However, few households currently living in the neighborhood will be able to afford newer for-sale housing product currently offered in the submarket.

The distribution of available homes in the BGRA by year built is shown in the following graph:

BGRA Available For-Sale Housing by Year Built



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 previously implemented a brownfield assessment and redevelopment program, and received Opportunity Zone designation from the U.S. Treasury in the NRSA for this purpose and continues to support the redevelopment of sites. This is needed as 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 prior 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 incentivizing 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. Another example is by the City and 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. A new business incubator can establish partnerships with lenders and microlenders for job creation related activity in the NRSA. Financial institution partnerships provide the opportunity for businesses to negotiate favorable lending terms to free up additional cash flow for start-ups to grow.

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 8,325 housing units located in the NRSA. Of those housing units, 1,493 or 17.9% are vacant housing units. There are 1,066 houses built in or before 1939 which represents 13.7% of the NRSA and 65.8% of the overall City's number of houses built during this time period. 5,340 or 64.1% 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 implement an 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 100 homes in the NRSA.
- 2) Over the next five years, the City will rehabilitate 15 properties for affordable homeownership, rental and transitional housing opportunities.
- 3) Over the next five years, the City will construct 10 new houses for affordable home ownership opportunities.
- 4) Over the next five years, the City will construct 150 multi-family housing units.

Budget:

\$800,000 (City funds) for Exterior Rehabilitation

\$500,000 (HOME) for New Housing

\$1,000,000 (CDBG-DR) for New Housing

\$1,500,000 (CDBG) for Rehabilitating Properties for Affordable Homeownership, Rental, & Transitional Housing Opportunities

\$1,660,000 (ARPA) for Multi-Family Housing Units

\$1,000,000 (CDBG-DR) for Multi-Family Housing Units

\$4,200,000 (HOME) for Multi-Family Housing Units
\$8,500,000 (CDBG-DR) for Multi-Family Housing Units
\$17,000,000 (Tax-Exempt Bonds) Multi-Family Housing Units
\$17,000,000 (Tax Credit Equity) Multi-Family Housing Units

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 Bike Walk BG 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 Bike Walk BG Master Plan lists several needed greenway connections located throughout the NRSA. The City will partner with the Metropolitan Planning Organization Bike and Pedestrian Advisory 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:

\$1,500,000 (City funds) for street overlay improvements at approximately 80 locations.

\$500,000 (CDBG funds), \$1,500,000 (City funds) to construct 4,000 linear feet of new sidewalks.

\$3,000,000 (CDBG-DR), \$1,000,000 (City funds) for stormwater mitigation improvements at five locations.

\$1,000,000 (CDBG) and \$3,000,000 (City) Improvements to Three Parks

\$100,000 (CDBG) Two New Transit Shelters

\$1,000,000 (CDBG), \$1,000,000 (TAP) 4,000 linear feet of new Greenways

ECONOMIC OPPORTUNITY

Baseline:

The unemployment rate of the NRSA is 6.1%.

There are no business incubators within the NRSA.

There are 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 \$14,340.

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 Accelerator, 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 collaborating agencies, the City will work 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, lending institution partnerships will be established for a new business incubator in the NRSA.
- 4) Over the next five years, the City will hire a Community Navigator that connects the foreign-born population to career service and employment opportunities.

Budget:

\$75,000 (City), \$75,000 (Private Funds) 10 Commercial Façade Improvements
\$1,000,000 (City Funds), \$1,500,000 WKY SAFE Fund, \$600,000 (State of KY), \$500,000 (Private Small Business Incubator
\$400,000 (City) for Community Navigator

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