
Analysis of Impediments to Fair Housing Choice

Executive Summary

The City of Bowling Green, Kentucky, initiated an Analysis of Impediments (AI) to Fair Housing Choice in October, 2008. In conjunction with the Consolidated Plan, this study is conducted every five years in order to gain fresh perspective on the fair housing issues facing the community.

The lead agency for undertaking the AI was the Housing and Community Development Department (HCD) staff. The staff followed the suggested planning process contained in the U. S. Department of Housing and Urban Development (HUD) publication Fair Housing Planning Guide in preparing this document. Existing, available data was used in the background; sources for the data are cited within the document text. A five year Consolidated Plan is being prepared concurrent with this AI and an extensive documentation of the background housing data is contained in that Plan.

An “impediment” to fair housing choice is defined as “any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin that restrict housing choices or the availability of housing choice” or “any actions, omissions, or decisions that have this effect”.

The AI process resulted in the following six impediments being recognized as those most prevalent in the community:

- Lack of landlord education about discrimination and Fair Housing laws.
- Language and cultural differences.
- Lack of accessible units to rent or purchase.
- Cumbersome and lengthy legal system for evictions.
- Lack of transition services for persons released from prison.
- Lack of local Fair Housing enforcement.

These impediments, and the actions that can be taken to overcome each impediment, are further detailed later in this document.

Background Data

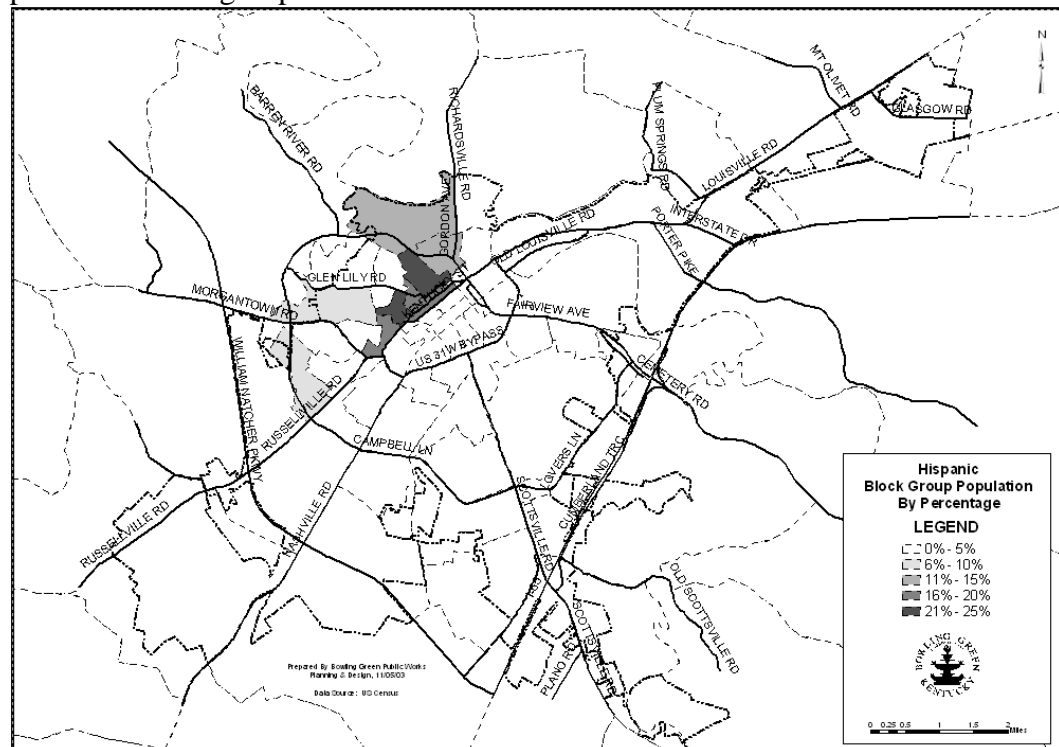
The City of Bowling Green is the county seat of Warren County and is the central city of the Metropolitan Statistical Area that includes Warren and Edmonson

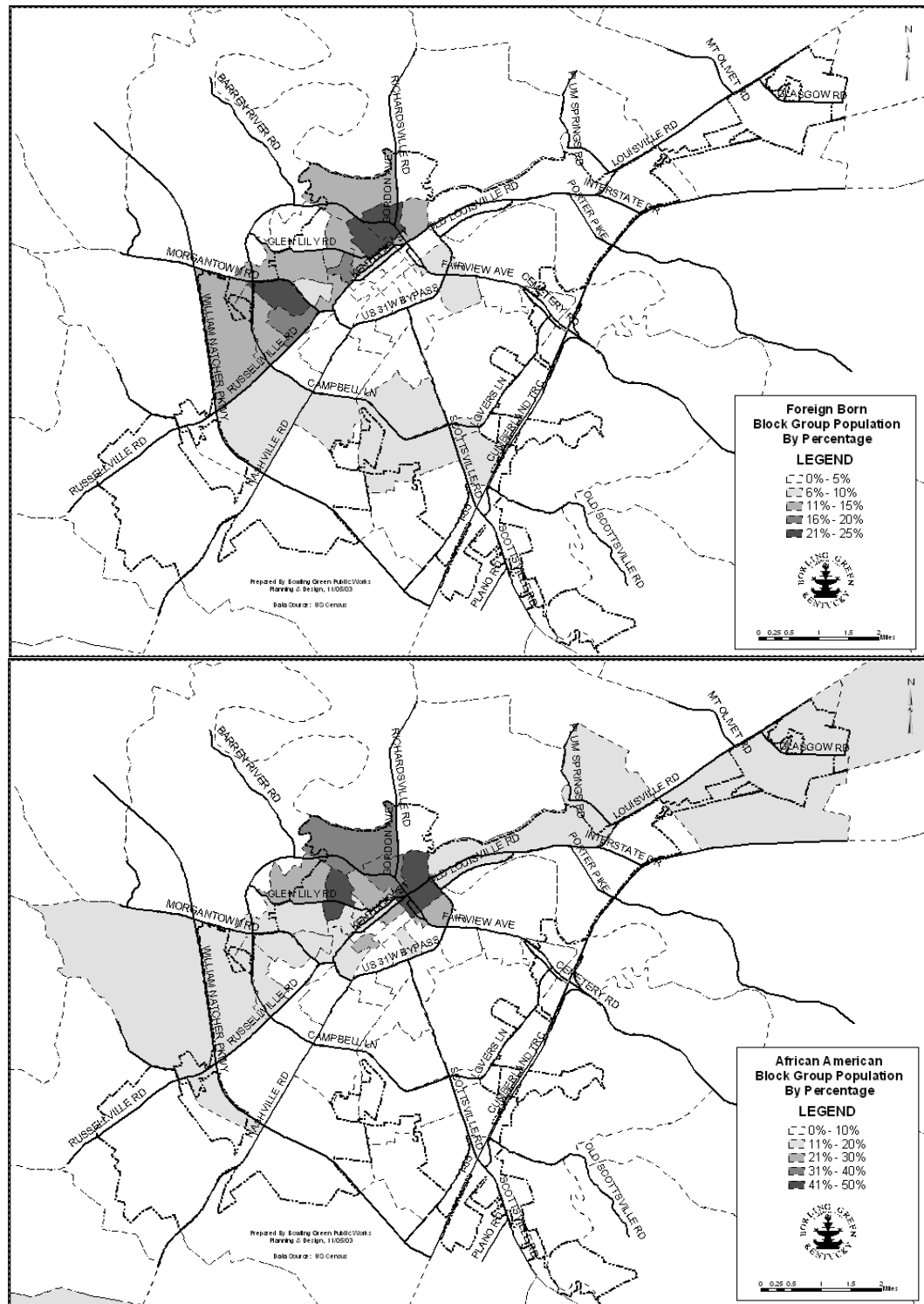
Counties. Bowling Green has become the regional service and employment center for a ten county area, particularly for retail, restaurants, and medical facilities. In the 2000 Census, Bowling Green's population was 49,278. The population of the City grew over 18 percent in the decade from 1990 to 2000 (and the County grew by over 19 percent), placing a strong demand on the housing industry in Bowling Green and Warren County.

Bowling Green's population is becoming increasingly diversified as it welcomes families and individuals from all nationalities. The change in the most recent decade documented by census data is detailed below:

Population Characteristic	1990	2000	Percent Change
Total Population (adjusted)	41,688	49,278	18.2
Race			
White only	35,110	39,842	13.5
Black/African American only	4,950	6,267	26.6
American Indian/Alaskan Native	69	111	60.9
Asian or Pacific Island	454	1,020	124.7
Other (other race, two or more races)	58	2,056	3444.8
Hispanic Ethnicity	275	2,011	631.3
Foreign Born	626	3,429	447.8

The geographic distribution of some of these populations (Hispanic ethnicity, Foreign Born, and Black/African American) is depicted in the following maps. Each population group is shown as a percentage of the total population in that particular block group.



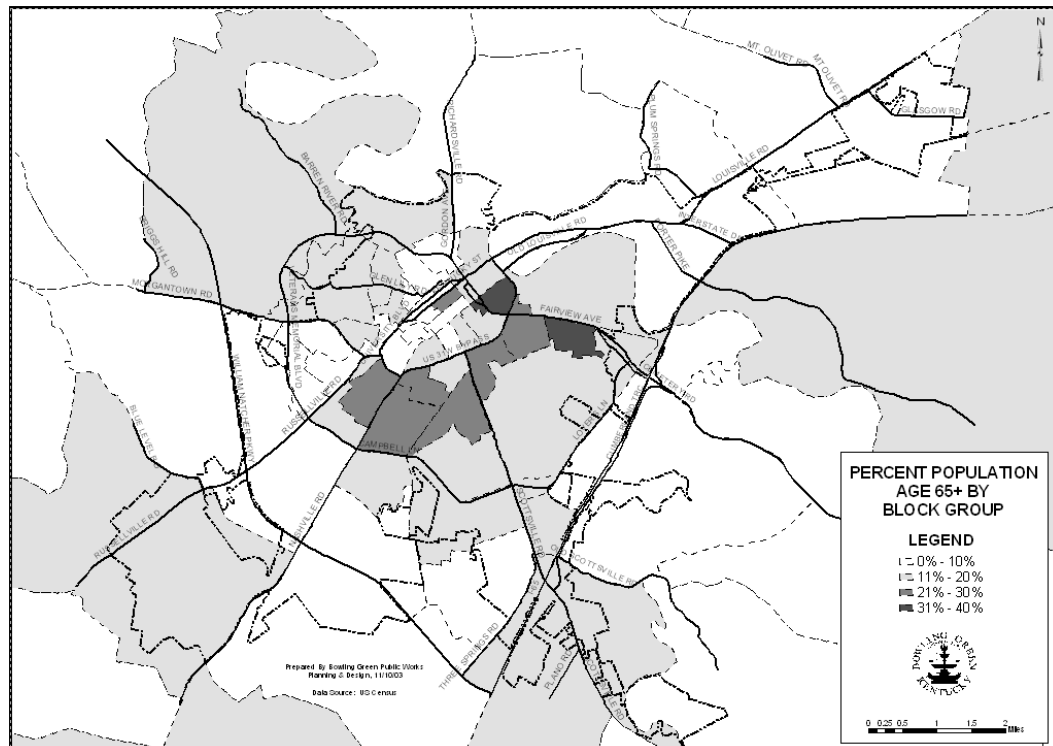


The median age in Bowling Green is fairly young at 28.6 years (Census 2000), compared to 35.9 years for Kentucky and 35.3 years for the United States. This young age has often been attributed to the fact that Bowling Green is a university town. Other age comparisons are listed in the table below:

Age Characteristic and Rate	Bowling Green	Kentucky	United States
Total Population	49,278	4,041,769	281,421,906
Median Age	28.6 years	35.9 years	35.3 years
Under 5 years	6 %	6.6%	6.8 %
School Age (5 to 19 years)	21.4 %	21 %	21.8 %
Elderly (65 years and over)	12 %	12.5 %	12.4 %

Source: U.S. Census Bureau, Census 2000

In the Census 2000 data, just over 20 percent of the population indicated some form of self-determined disability. In the working age population (21 to 64 years), over half of the individuals that indicated a disability were also employed. Historical data from the Social Security Administration indicates that approximately 6.1 percent of the county's population receive disability benefits. Applying this rate to the U. S. Census Bureau's 2007 estimated Bowling Green population of 54,244 would indicate about 3,308 persons in the City as disabled, although the rate may be slightly higher in the urban setting.



According to HUD income information, the median family income for the Bowling Green MSA in 2008 is \$53,900. In the Census 2000, the median household income for Warren County was \$36,151 and for Bowling Green was \$29,047.

HUD's State of the Cities Data System (SODCS) presented the following income data for households in Bowling Green:

% of MFI	Renter Elderly 1 & 2 Member	Renter Small Related 2 to 4	Renter Large Related 5 or more	Renter All Other House holds	Total Renters	Owner Elderly	Owner All Other	Total Owners	Total House holds
0 to 30%	469	758	148	1,233	2,608	362	378	740	3,348
31 to 50%	314	544	139	730	1,727	530	268	798	2,525
51 to 80%	273	725	194	1,209	2,401	550	778	1,328	3,729
TOTAL House holds	1,239	3,562	631	4,691	10,123	2,906	6,108	9,014	19,137
Percent LMI (0 to 80%)	85.2	56.9	76.2	67.6	66.5	49.6	23.3	31.7	50.1

Source: U. S. Department of Housing and Urban Development, SOCDs CHAS Data, 2000

Review of this data indicates that fully two-thirds of all renters in Bowling Green are low income¹. In fact, over forty percent (42.8%) of renter households are very low income², and about one-quarter (25.7%) of renter households are extremely low income³. The rent burden among low income renters is particularly alarming: over one half (53.5%) of all low income renters pay more than the accepted standard 30% of adjusted monthly income toward housing and over one quarter (27.1%) of them pay 50% or more. (SOCDs CHAS Data, 2000)

Another disturbing statistic among renter households is the number of elderly and large family households that are low income. More than 80 percent (82%) of the households in these two categories are at or below 80% of the area median family income. In spite of this, the rent burden among these two groups is comparable to the rent burden of low income families overall, with just over one half of them paying in excess of 30% of area median family income and one quarter paying 50% or more.

As one would reasonably assume to be the case, the statistics for homeowners are somewhat better, with only one-third of all homeowner households at or below low income. However, the situation for elderly homeowners is more troubling: half of elderly homeowners are at or below the low income limit and one third of elderly homeowners are at or below the very low income limit. To illustrate this

¹ HUD's Low Income Limit: at or below 80% of area median family income. Bowling Green MSA for a family of four in 2008 = \$43,120.

² HUD's Very Low Income Limit: at or below 50% of area median family income. Bowling Green MSA for a family of four in 2008 = \$26,950.

³ HUD's Extremely Low Income Limit: at or below 30% of area median family income. Bowling Green MSA for a family of four in 2008 = \$16,170.

point, annual income for an elderly single living on Social Security in 2008 is \$8,064, well below even the extremely low income limit.

Historically, about 65 percent of the Bowling Green population age 16 and over is in the labor force (Census 2000). Bowling Green has maintained a fairly low unemployment rate for the past several years, in spite of a declining economy nationwide. According to the most recent employment data (August 2008), the rate of unemployment in Bowling Green was 5.3 percent. This rate is up slightly from the August data in most previous years (2007—4.1%, 2006—4.8%, 2005—4.9%, 2004—4.2%, and 2003—5.5%), but still well below the national rate of 6.1%. Although local data in recent months has shown an upward trend (April—4.5%, May—5.4%, June—5.8%, July—6.3%, and August—5.3%), the preliminary rate for September at 5.5%, albeit up only slightly from August, continues the upward trend.

Distribution of the employed population is shown by industry in the table that follows:

Industry	Percent of Bowling Green Labor Force Employed in Occupation
Agriculture, forestry, fishing and hunting, and mining	0.9
Construction	4.4
Manufacturing	17.4
Wholesale trade	3.1
Retail trade	15.6
Transportation and warehousing, and utilities	3.9
Information	2.1
Finance, insurance, real estate, and rental and leasing	4.7
Professional, scientific, management, administrative, and waste management services	5.4
Educational, health and social services	23.1
Arts, entertainment, recreation, accommodation and food services	11.7
Other services (except public administration)	4.4
Public administration	3.2

Source: U.S. Census Bureau, Census 2000

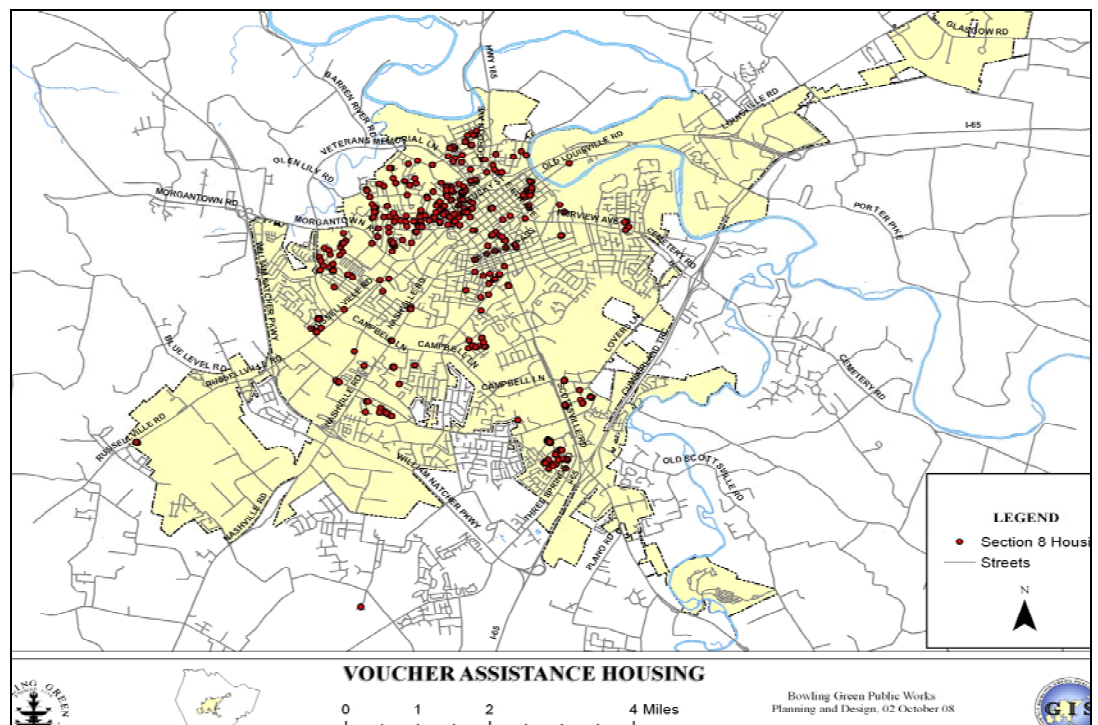
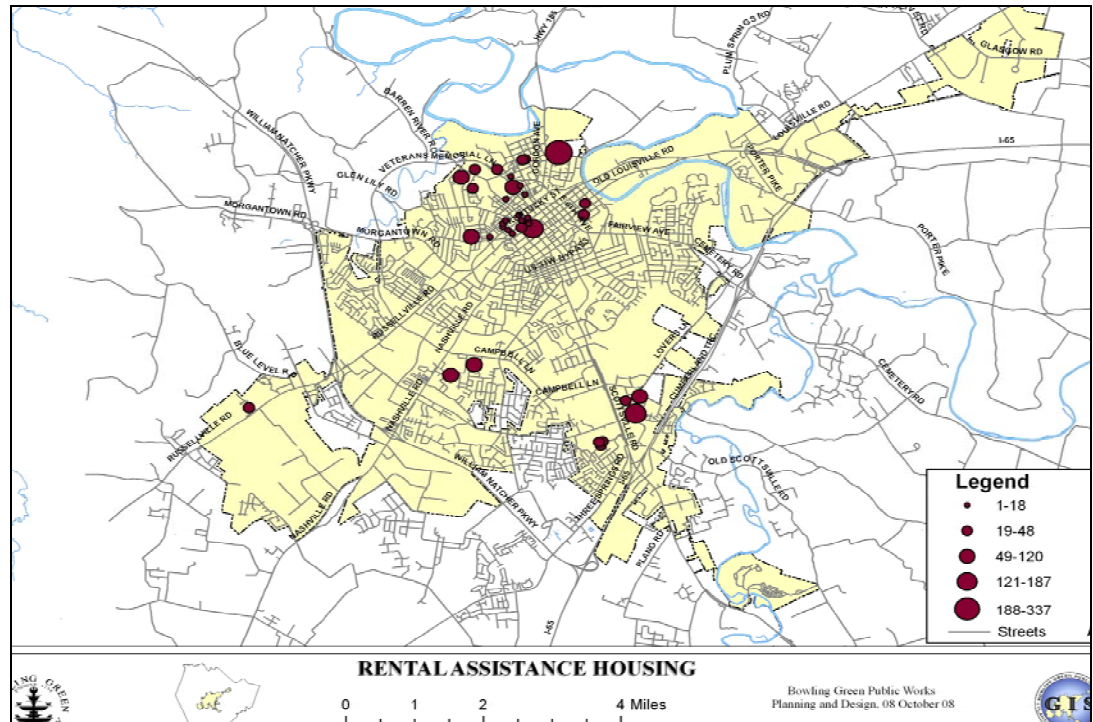
Major employers in Bowling Green include Commonwealth Health Corporation, Warren County Board of Education, Western Kentucky University, General Motors, Bowling Green Metalforming, and Fruit of the Loom (HQ and Distribution Center). As the national economy stagnates, Bowling Green is paying particular attention to the struggling automotive industry. As the three big American automakers face possible cutbacks, bankruptcy, or even closure, the local General Motors plant, producer of the Corvette and Cadillac SLR, would be affected, as would many smaller local employers which supply the auto industry. The Bowling Green Area Chamber of Commerce was cited in a recent newspaper article with these startling statistics: “The auto industry indirectly pumps almost \$3 billion a year into the south central Kentucky economy...and nearly 42,000 jobs in the region are related to the auto industry - which means automakers

represent about 32 percent of regional jobs.” (Bowling Green Daily News, November 23, 2008)

Eight years ago, only 47 percent of all occupied housing units in Bowling Green were homeowner occupied, compared to the state rate of 70.8 percent, and the national rate of 66.2 percent (2000 Census). This community’s homeownership rate has been slowly declining over the past few decades. The homeownership rate in 1990 was almost 51 percent and two decades prior to that it was 56.7 percent. With the declining homeownership rate in mind, one of the focal points of the City’s HCD Department has been to increase the homeownership rate in Bowling Green through utilization of HOME funds, CDBG funds, and Voucher Homeownership and Family Self-Sufficiency Programs. It is hoped that these efforts will pay off in higher homeownership rates over time.

The homeownership disparity has brought with it many related problems, such as declining housing conditions and property maintenance code enforcement issues. A Homeowner Rehabilitation program undertaken by the City has helped to address the issue of the deterioration and potential loss of viable living space by those low income homeowners who are unable to afford general maintenance or the major repairs that inevitably result from deferred maintenance.

The number of assisted units in Bowling Green has increased by 18 percent since 2003, due almost entirely to the development of units via housing tax credits. The number of tax credit units increased from 213 in 2003 to 562 in 2008. The compliment of tenant based vouchers within the city increased by 25% during this period, but less than one percent of the increase was due to new assisted units being added; the remainder of the increase was due to conversion of properties from unit based to tenant based. Currently there are 1,653 project-based assisted rental units—including public housing, tax credit units, Section 8 project based, and HOME assisted units—and 634 Section 8 Housing Choice Voucher tenant-based units. The following maps show the geographic distribution of the project based units and then the distribution of the tenant-based units. Although tenants with Section 8 vouchers can lease anywhere within the jurisdiction of the City of Bowling Green, the distribution map indicates that a large number of the tenants dwell within or near the Enterprise Community.



Current Fair Housing Legal Status

Bowling Green residents who feel that they have experienced housing discrimination can contact one of four agencies for help: the Bowling Green Human Rights Commission; the Kentucky Commission on Human Rights; the U. S. Department of Housing and Urban Development; or the Lexington Fair Housing Council.

The Bowling Green Human Rights Commission (HRC) is the local agency responsible for intake, referrals, and education about fair housing laws. Between June 2004 and October 2008, the HRC received 207 housing related complaints. Forty eight of the complaints received were referred to the Lexington Fair Housing Council or the Kentucky Commission on Human Rights for further investigation. One hundred forty eight of the complaints were referred to Bowling Green's Code Enforcement Division. According to HRC staff, many of the complaints that are routinely received center around code enforcement issues, the core issue being poor property maintenance. Eleven code complaints were outside the jurisdiction of the HRC and were referred accordingly.

Examples of other discrimination complaints that HRC staff received include:

- Disparate treatment—blatant discrimination against certain groups of people.
 - offering “move-in” specials to Caucasians only
 - “I don’t want to rent to Blacks, Hispanics, Bosnians”, etc.
 - Charging higher rents to certain groups.
 - Land Sales Contract sales to non-English speaking families under terms that take advantage of their limited English comprehension.
- Disability—denying rental access to the disabled.
 - “Your wheelchair will scratch the hardwood floors.”
 - Denying service animals.

A review of housing discrimination complaints filed with the Kentucky Commission on Human Rights identified 12 complaints filed in the five years between October 1, 2003 and September 30, 2008. Discriminatory practices were affirmed in five cases:

- Black v. Spence Property Management. Discrimination based on Familial Status stemming from a maximum occupancy policy which was not based on acceptable criteria. Settled with \$5,000 compensation and policy change.
- Lexington Fair Housing Council v Noland (dba Knoll Court Apartments). Based on familial status, it was found that the respondent was denied full enjoyment of the dwelling by the complainant. Settled with a \$5,000

award to the complainant, \$500 to a charity, fair housing training, reporting, posting, and additional injunctive relief.

- Erickson v May Fair Motel. It was determined that the respondent interfered with the complainant's fair housing rights and denied the respondent full enjoyment of the dwelling as a result of discrimination based on disability. Conciliated with payment to the complainant of \$6,000, fair housing training, reporting, posting, and additional injunctive relief.
- Anderson v Bill Taylor. Race and Sex discrimination was affirmed and the case was conciliated with a \$1,000 payment to the complainant, fair housing training, reporting, posting, and additional injunctive relief.
- Darrell Keown v. Joe and Christy Branstetter. Disability violation based on refusal to allow special parking sign to prevent neighbors blocking access to his space. Settled with the erection of the sign, attendance at Fair Housing training, posting of Fair Housing information, and reporting to the commission for one year.

A request for Fair Housing complaint information from the U. S. Department of Housing and Urban Development (HUD) yielded the following results: three Fair Housing complaints which originated in Bowling Green were filed with HUD during 2007. One was determined to be a no cause case; the other two were conciliated. The conciliated cases found discrimination based on disability, sex, and/or race.

The Lexington Fair Housing Council (LFHC) receives informal complaints and will work to resolve issues involving fair housing. Formal complaints, when filed, are referred to HUD or to the KCHR for investigation and resolution and would be reflected in the statistics cited for those agencies. Recent Fair Housing testing performed by certified testers through the LFHC in 2007 and 2008 revealed discrimination in the following areas: disability, race, familial status, and national origin.

Identification of Impediments to Fair Housing Choice

The Fair Housing Focus Group Meeting held October 20, 2008, was very well attended. HCD staff invited a cross-section of the community to participate in a morning of discussion about fair housing issues in Bowling Green; over 550 invitations were mailed and announcements were published in the local newspaper and aired on local radio. The attending group of 38 included:

Local Government	7
Neighborhood Assn. Members	10

Housing Non Profits	1
Rental Property Owners/Managers	6
Lenders	1
Service Providers	9
Advocacy	3
Media	1

The characteristics of the group were somewhat similar to that of the City as a whole. The race of participants was a good representation of the makeup of the City's population; however, gender was skewed in favor of female, with representation by female participants 22% higher than the general population. Missing from the group was representation from the Hispanic and Asian populations.

Characteristic	Attendees	City of Bowling Green
Female	74%	52%
Male	26%	48%
White	87%	81%
African American	13%	13%
Asian/Islander	0%	2%
Hispanic	0%	4%

The meeting began with an overview of the Fair Housing Plan components and an explanation of the Analysis of Impediments. The HUD definition of "impediments" was presented and examples were used to help explain further. The group was challenged with the meeting goals of:

- Obtaining as much information as possible about fair housing problems in Bowling Green.
- Identifying specific impediments to fair housing choice in Bowling Green.
- Developing a set of realistic solutions to these impediments.
- Prioritizing the solutions into immediate, short term, or long term implementation time frames.

With the "impediment" definition and these meeting goals in mind, the group was divided into five working tables, each with a cross-section of representation, and charged with the first small group task. The first task was to brainstorm fair housing issues, and then to filter these issues into actual impediments – actions, omissions, or decisions – keeping in mind the protected classes. At the completion of this task, the issues from all tables were consolidated in a large group discussion. From this discussion, consensus was reached on the identification of six impediments.

In the second small group task, each group was charged with identifying specific actions to eliminate each impediment. At the conclusion of this work, these actions were shared with the large group for discussion and clarification.

The final task was for the large group to prioritize the solutions for inclusion in the Fair Housing Plan. The group was instructed to assign each solution a priority of “Immediate Action”, “Short Term” (action within 1 to 3 years), or “Long Term” (study and/or planning needed to evaluate implementation). Many impediments and actions were repeated among groups and have been consolidated for the purposes of streamlining this document.

Impediment #1: Language and cultural differences. Families speaking at least 26 languages now call Bowling Green home. The ability to read and understand the terms of a rental agreement or sales contract is limited if documents are not written in a language understood by both parties. The ability to negotiate a fair price is inhibited if both parties do not communicate in the same language. Complicating things even further, cultural differences may make it more likely that a foreign born individual will fall prey to unscrupulous landlords and be unwilling to take action against a person they perceive to be an authority figure. A heightened fear of reprisal may also keep these individuals from coming forward as victims of discrimination, simply because they believe that they have fewer options.

The perception by some landlords that certain groups may overcrowd a unit (“Hispanics always have lots of people living in the same unit” or “Bosnians always have a bunch of kids”) make them less likely to rent to these groups. Additionally, foreign born persons who have not yet obtained documentation find it difficult to find suitable housing.

Immediate Action:

- Develop a central point of contact--clearing house--for translation and interpretation services.
- Develop informational brochures in multiple languages.
- Make emergency information available in multiple languages.

Short Term Action:

- Develop and make available a standard lease in locally prevalent languages.
- Identify and market free translation and interpretation services, such as internet websites and specialized computer programs.

Long Term Action:

- Work with Western Kentucky University’s language department to develop an “on demand” pool of interpreters.

Impediment #2: Lack of accessible units. The discussion of this issue was two pronged: (1) developers and/or builders do not understand the building code requirements regarding accessibility and/or are unwilling to spend the money up

front to include accessible features in new construction and (2) lax enforcement of existing codes requiring accessibility in new construction of multifamily units. Related topics included: landlord's reluctance or refusal to allow reasonable accommodation modifications to a rental unit to make it suitable for residency by a disabled person and the cost of the modifications, when allowed, having to be borne by the tenant.

Immediate Action:

- Utilize the building permit process as a means to educate developers/builders about accessibility.

Short Term Action:

- Identify grants and other funding which might be available to underwrite the cost of new or retrofitted accessible units and make the information available to developers and builders.
- Organize a landlord association.
- Educate landlords and tenants about what "reasonable accommodation" means—what is "reasonable".
- Provide financial incentives to encourage development or retrofitting of accessible units.

Long Term Action:

- Adopt local accessibility standards for privately financed multi-family housing which are equivalent to those required by federal law for publicly financed multi-family housing.

Impediment #3: Lack of landlord education about discrimination and Fair Housing laws. Five years ago, a similar impediment was identified as a general *Lack of education about discrimination and Fair Housing Laws*. The consensus among participants this time was that landlords, specifically, need more education about the Fair Housing Laws and how to avoid discriminatory practices. Although tenant education was mentioned, the emphasis was on landlord education. This would indicate that the implementation of several of the "solutions" from five years ago has done a good job of reaching the consumer of rental property, but has fallen short of educating landlords about their responsibilities under the law. Related issues included misleading or deceptive marketing, steering, refusal to allow reasonable accommodation, NIMBY (Not In My Back Yard) attitudes, and discrimination against the protected classes.

Immediate Action:

- Concentrate education efforts on developers of multi-family housing.
- Use existing points of contact (i.e., Builders Association) to distribute Fair Housing information.
 - Speakers bureau

- Written literature
- Brochures

Short Term Action:

- Encourage landlords to conduct move-in interviews with prospective tenants.
- Organize and/or host Tenant/Landlord forums.
- Develop a Fair Housing information hotline where questions can be asked and answered.

Long Term Action:

- Encourage landlords to develop and adhere to a written selection plan.
- Establish local enforcement of Fair Housing laws.

Impediment #4: The court eviction process is lengthy and cumbersome. The process requiring a 30 day notice sometimes has unintended consequences. In some cases, the 30 day eviction notice requirement encourages the landlord to use improper techniques to evict, circumventing the legal system (i.e., cutting off landlord furnished utilities to force the tenant to move out). In other cases, a 30 day minimum requirement is detrimental to the neighborhood and property when the eviction is for just cause, such as drug related or violent incidents, preventing the expeditious removal of a potentially dangerous or destructive tenant.

Immediate Action:

- Educate tenants regarding eviction timelines

Short Term Action:

- Establish local enforcement of Fair Housing laws.

Long Term Action:

- Revise State laws regarding 30 day notice requirement.
- Improve follow-up after a court eviction.

Impediment #5: Lack of transition services for persons leaving prison.

Individuals returning to society from prison may find it difficult to find suitable housing. Many landlords use criminal records checks as a screening tool and refuse to rent to some individuals because of past illegal activity. Landlords may also fear that the recent parolee may still associate with a “bad element” and refuse housing based on guilt by association.

Although not a protected class and not under the protection of Fair Housing laws, discrimination against parolees is a social issue which should be considered here

and addressed as the group suggested, particularly to ensure the protection of the Fair Housing rights of parolees who do qualify as a member of a protected class.

Immediate Action:

- None identified.

Short Term Action:

- Develop and implement a transition plan through the Probation and Parole office.

Long Term Action:

- Develop an ombudsman program to assist recent parolees, particularly those in protected classes, in securing suitable housing.

Impediment #6: Lack of local enforcement of Fair Housing laws. It was the general consensus of many in the group that several of the issues discussed could be addressed through local enforcement of Fair Housing laws. The local fair housing ordinance assigns the function of administering fair housing and fair treatment ordinances to the Bowling Green Human Rights Commission (HRC). The HRC has been working with HUD toward the goal of “substantial equivalency certification”. This certification would affirm that the local fair housing ordinance, including the enforcement of the ordinance by the HRC, provides for rights, procedures, remedies, and judicial review provisions that are equivalent to the federal Fair Housing Act. A 90 day legal analysis by HUD determines whether the local ordinance mirrors federal laws. The local ordinance was submitted to HUD for review in 2005. After addressing several items identified by HUD as deficiencies, the ordinance was revised and resubmitted. However, as local legislative support for Substantial Equivalency has been lacking, the final request for HUD review was not initiated by the local HRC and the quest for Substantial Equivalency was shelved.

The HRC has pursued this certification for several reasons, including affirmation of the local fair housing ordinance and enforcement, as well as funding for community education and awareness of fair housing rights, procedures, remedies, and judicial review. Housing discrimination complaints from Bowling Green are currently forwarded to state and federal agencies in Louisville and Lexington, Kentucky. Forward movement on the issue of local enforcement would require a shift in the mindset of the local legislative body; if there is a significant change in leadership following the November 2008 election, this topic may be resurrected. For now, however, there is insufficient impetus on the part of the public or the elected officials to move forward.

Immediate Action:

- Utilize available websites to provide more detailed information regarding how and when to file a discrimination complaint.

- Identify funding sources for funding of local enforcement.

Short Term Action:

- Establish a local enforcement agency.

Long Term Action:

- None identified.

It is worth noting that, although not identified in the final list as an “impediment”, there was much discussion of discrimination against, not only the protected classes, but also against groups who do not fall under the protection of Fair Housing laws. Some of the examples given include:

- Reluctance or refusal to rent to college students.
- Reluctance or refusal to rent to large families
 - Landlords determining maximum occupancy based on their own perceptions of what constitutes overcrowded conditions.
 - Fear of damage to the unit caused by a family with several children.
 - Charging increased security deposits because of family size.
- Reluctance or refusal to rent to unmarried couples.
- Reluctance or refusal to rent to couples of the same sex.
- Exemption from Fair Housing laws of owner-occupied homes which may contain rental units (i.e., duplex where owner occupies one side and rents the adjoining side).

Assessment of Current Fair Housing Programs and Activities in Bowling Green

The City of Bowling Green first enacted local fair housing laws in 1969. As the federal and state fair housing laws evolved over the years with the addition of more protected classes, the local ordinance was also amended. Most recently, the protected classes of disability and familial status were incorporated, and some clarifications were made in the complaint procedure to be used by the Bowling Green Human Rights Commission (HRC).

The City of Bowling Green contributes \$25,000 per year in financial support to HRC to fund fair housing activities. The local HRC advocates for fair housing treatment and provides fair housing training and materials to anyone who requests it, but does not currently investigate fair housing complaints. Complaints received locally are forwarded to federal agencies in Louisville and Lexington,

Kentucky. Fair housing activities provided by the HRC between June 2004 and October 2008 include:

- Produced and televised six Fair Housing public service announcements in both English and Spanish.
- Provided 86 Fair Housing workshops.
- Published and distributed fourteen quarterly newsletter to 1500 local minority businesses, churches, and organizations with updates on local housing issues and Fair Housing information.
- Provided 25 Fair Housing Presentations to local organizations.
- Participated in 75 community events to promote Fair Housing.
- Produced two Fair Housing brochures in English and Spanish.
- Accept referrals from other agencies regarding housing discrimination and Fair Housing inquiries.
- Counsel clients about Fair Housing.
- Partner with the Housing Authority of Bowling Green to provide Fair Housing education and awareness to residents participating in Homeownership program.
- Consult with property managers and tenants on Fair Housing questions and problems.
- Partner with Kentucky Housing Corporation and Kentucky Fair Housing Council to promote Fair Housing activities.
- Facilitate translation services for LEP persons regarding Fair Housing issues.

The City's HCD Department, as well as all other local agencies that receive federal housing funding, provide fair housing information and encourage the equal treatment in the housing industry. Some of the actions taken by HCD include:

- Display and distribution of fair housing literature in the HCD offices.
- Inclusion of fair housing information in the quarterly landlord newsletter.
- Providing referrals for customers who think they may have been discriminated against.
- Counseling clients about fair housing choice.
- Providing educational materials and information to Housing Choice Voucher participants.
 - Providing Fair Housing information in the client Briefing Packets.
 - Providing a list of known accessible units to all Housing Choice Voucher recipients.
 - Providing deconcentration information, including dispersion map, to voucher holders to encourage leasing outside of areas of poverty concentration.
- Adoption of policies and procedures to facilitate use of the Housing Choice Voucher by persons with special needs

- Approving Exception Payment Standards as a reasonable accommodation.
- Approving a larger subsidy to house a Live in Aide for a disabled person.
- Waiver of the Non-Relative Rule to allow rental of property owned by a relative to a disabled person as a reasonable accommodation.
- Adoption of an Affirmative Marketing and Fair Housing Policy and Procedures Plan to help ensure compliance with all laws regarding discrimination.
- Making available to builders and contractors the Accessibility Design Guidelines.
- Development of a Limited English Proficiency Plan.
- Updating of the Section 504 Plan.

Conclusions and Recommendations

Shelter is one of the most basic of human needs. Through HUD and the Fair Housing Act, the federal government has made a commitment to ensure that all individuals and families are treated fairly in choosing housing to meet their need for shelter. The City of Bowling Green has underscored its commitment to these laws with the adoption of a local fair housing ordinance.

Through this Analysis of Impediments, several issues have been identified which impede housing seeking citizens in Bowling Green from realizing their right to fair and equitable treatment under the law. It is imperative that consumers of housing know their rights and that those providing housing know their responsibilities. The City of Bowling Green, through the HCD Department and the HRC, will continue the public education campaign undertaken in 2003, with emphasis on the education of rental property owners and managers. Education of both landlords and tenants may target existing points of contact, such as Neighborhood Associations, the Realtors' Association, and the Builders Association.

Bowling Green's diversity will be considered as the City evaluates the feasibility of a central point of contact for interpretation and translation services and promotes the availability of informational brochures and documents, particularly emergency information, in a variety of locally prevalent languages.

The City will look at various means to educate landlords regarding reasonable accommodation and encourage compliance: the building permit process; organization of a landlord association; and financial incentives to encourage the development or retrofitting of accessible units. On the other hand, efforts will be undertaken to educate the consumer as to what is "reasonable".

Although parolees returning to the community are not a protected class, some investigation will be undertaken to determine what might be done to facilitate their search for housing as they re-enter society, perhaps through an ombudsman program affiliated with the Probation and Parole office.

Over the long term, the City will continue to consider the need for and viability of Substantial Equivalency certification and the establishment of a local enforcement agency. As mentioned earlier in this document, it was the general consensus of several of the participants involved in this activity that local enforcement is the key to eliminating many of the issues identified herein.

Certification

I, Mayor Elaine Walker, certify that the City of Bowling Green, Kentucky, will affirmatively further fair housing and that:

- This Analysis of Impediments to Fair Housing Choice was conducted by the City of Bowling Green, Kentucky, in 2008, and that this document is an accurate representation of the analysis process;
- The City of Bowling Green will take the appropriate actions as identified in this document to overcome the effects of the impediments identified in this Analysis; and
- The City of Bowling Green will maintain records of this Analysis and the actions taken to overcome the impediments to fair housing choice.

Elaine Walker, Mayor of Bowling Green, Kentucky

Date