



# Third Program Year Action Plan

The CPMP Third Annual Action Plan includes the [SF 424](#) and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

## Narrative Responses

### GENERAL

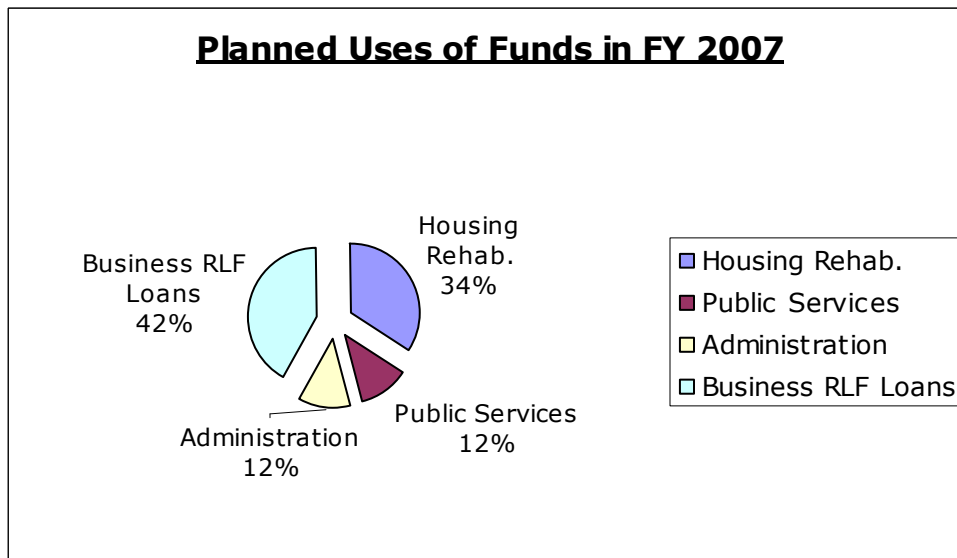
#### Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

Program Year 3 Action Plan Executive Summary:

#### General Summary

The City of Bowling Green’s Annual Plan for funding year (FY) 2007 was developed using citizen input and in accordance with the strategies set forth within the Five-Year Consolidated Plan (FY 2005 – FY 2009). The activities planned for FY 2007 will enable the City to provide more decent and affordable housing, an enhanced living environment and expanded economic opportunities for low- and moderate-income (LMI) persons. The chart below indicates how Community Development Block Grant (CDBG) funds will be allocated in FY 2007 per project category by percentage share.



An "Anticipated Resources FY 2007" table is located on page 11 of this plan. The table below indicates the planned uses of funds for FY 2007 reflecting anticipated uses for both CDBG and non-CDBG funds.

**Planned Uses of Funds in FY 2007 (CDBG and Non-CDBG)**

<b>Activity and CDBG National Objective</b>	<b>Low/Mod Benefit</b>	<b>FY 2007 CDBG Allocation</b>	<b>Local Funds (Private Resources)</b>	<b>Other Grants/Funds</b>	<b>Grantee Funds</b>	<b>Totals</b>
Rental Rehabilitation (Single and Multi Units) (LMH)	100%	\$111,835.00	\$111,835.00			<b>\$223,670.00</b>
Mobile Home Repair (LMH)	100%	\$25,000.00				<b>\$25,000.00</b>
Housing Implementation (LMH)	100%	\$34,000.00				<b>\$34,000.00</b>
B.G. Transit (LMC)	100%	\$50,000.00	\$80,000.00	\$350,640.00	\$37,918.00	<b>\$518,558.00</b>
Transitional Housing for Homeless (LMC)	100%	\$13,620.00				<b>\$13,620.00</b>
Elderly Home Repair (LMH)	100%	\$12,000.00				<b>\$12,000.00</b>
Fair Housing	Not applicable	\$5,000.00				<b>\$5,000.00</b>
Administration	Not applicable	\$60,663.00			\$74,060.00	<b>\$134,723.00</b>
Private Home Owner Rehabilitation	100%			\$150,000.00		<b>\$150,000.00</b>
Homeownership Assistance	100%			\$175,000.00		<b>\$175,000.00</b>
Small Business Loans (RLF)	100%			\$225,000.00		<b>\$225,000.00</b>
Section 8 Vouchers	100%			\$503,376.00		<b>\$503,376.00</b>
<b>TOTAL</b>		<b>\$312,118.00</b>	<b>\$191,835.00</b>	<b>\$1,404,016.00</b>	<b>\$111,978.00</b>	<b>\$2,019,947.00</b>

**FY 2007 CDBG-funded Program Descriptions, Objectives, Outcomes and Performance Measurements/Indicators**

1. **Rental Rehabilitation Program:** This activity provides improved access to affordable rental housing for low- and moderate-income level populations. In this program, zero percent interest loans are provided to landlords for a seven-year period; placing a deferred mortgage on the property during that time. If the property is sold or title is transferred before seven years, the loan amount will be due in full. At the end of the seven years, the loan will be forgiven, provided that the owner has not been found in default of program

requirements, to include renting to LMI persons. The landlord must put at least 50 percent of the construction costs into the project. Maximum loans per bedroom size are as follows:

Bedroom Size	0	1	2	3+
Maximum Loan	\$10,000	\$13,000	\$15,000	\$17,000

Only those units housing 51 percent or more low- and moderate-income families qualify for funding. Fair Market Rent levels are used as benchmarks in determining affordable rents.

A total of 8 housing units (3 multi and 5 single units) for LMI level households will be rehabilitated in FY 2007 using \$111,835 in CDBG funds.

**Specific Objective:** Provide decent housing.

**Proposed Outcome:** Increase the affordability of rental housing.

**Indicator:** 8 rental units made more affordable (3 multi units and 5 single units).

2. **Mobile Home Repair:** CDBG funds (\$25,000 in FY 2007) will be used to conduct this activity. This zero-interest, deferred-loan program addresses the need for decent housing for low-income mobile home owners. Census 2000 data indicates 10.8 percent of the city’s total housing units are mobile homes. During FY 2007, 10 housing units will be repaired, improving the existing housing stock.

**Specific Objective:** Provide decent housing.

**Proposed Outcome:** Increase access to decent housing.

**Indicator:** 10 units rehabilitated.

3. **Elderly Emergency Home Repair:** This project funds the repair or replacement of one substandard housing system/feature for very-low and low-income homeowners aged 62 years or older. The maximum grant is \$6,000 per household to repair/replace one substandard unit/feature. No mortgages are placed on the property. Using \$12,000 in CDBG funds in FY 2007, 2 housing units will be improved.

**Specific Objective:** Provide decent housing.

**Proposed Outcome:** Increase access to decent housing.

**Indicator:** 2 units receive repairs/replacement of housing features/units.

4. **Housing Rehabilitation Implementation:** Housing rehabilitation activities require specific knowledge to ensure successful implementation. The City’s

Housing Specialist is charged with this responsibility. The Housing Specialist's key duties include functions such as client assistance, applicant interviewing, site inspections, client/contractor dispute resolution, and general activity oversight to ensure full program compliance. In FY 2007, \$34,000 in CDBG funds will be utilized for housing rehabilitation implementation.

**Specific Objective:** Provide decent housing.

**Proposed Outcome:** Increase access to decent housing.

**Indicator:** 20 housing units collectively rehabilitated through the City's Rental Rehabilitation, Mobile Home and Elderly Emergency Home Repair programs.

5. **B.G. Transit:** In FY 2007, CDBG funds (\$50,000) will be utilized to enable an added 80 low- and moderate-income persons access to public transportation, many of these will be elderly and disabled persons. The CDBG dollars enable the City to continue providing a public transit system as the funds are used to meet the Federal Transit Administration's (FTA's)/Ohio Department of Transportation's (ODOT's) local match funding requirements. *This service is also to be financed, in part, through funding from the City and an operating grant from FTA/ODOT and the Ohio Elderly and Disabled Transit Fare Assistance Program.*

**Specific Objective:** Create a more suitable living environment.

**Proposed Outcome:** Improve access to a more suitable living environment through the provision of public transportation services.

**Indicator:** Added 80 persons receive public transportation.

6. **Transitional Housing for the Homeless:** Using CDBG funding (\$13,620 in FY2007), the City will continue to fund two transitional housing units for homeless persons in Bowling Green. It is anticipated that approximately 130 homeless persons will receive transitional housing during FY 2007. The Salvation Army is the sub-recipient that administers the program.

**Specific Objective:** Create a more suitable living environment.

**Proposed Outcome:** Increase access for homeless persons to a more suitable living environment through the provision of decent transitional housing.

**Indicator:** 130 homeless persons receive overnight shelter.

7. **Fair Housing Services:** The Fair Housing Officer will raise public awareness regarding the Fair Housing Program and laws through various community marketing and educational efforts. Responsibilities include the screening and referral of complaints to the Civil Rights Commission. The City's Grants Administrator will conduct an annual review of the 2005 Analysis of Impediments to Fair Housing Choice, making any needed revisions and will develop and oversee the implementation of the FY 2007 Fair Housing Action

Plan. During FY 2007, \$5,000 in CDBG funds will be budgeted for Fair Housing Services.

8. **Administration:** Administrative costs needed to implement programming include a portion of the Housing Specialist's and Grants Administrative Secretary's salaries and fringe benefits, staff development, office materials/supplies and other eligible expenses. Up to \$60,663 in CDBG funds has been budgeted for administrative costs in FY 2007.
9. **Job Creation through Business Revolving Loan Fund (RLF) Loans:** The City's Business RLF will again be utilized in FY 2007 in order to create greater low-moderate job (LMJ) access for LMI persons. It is anticipated that approximately \$225,000 will be loaned for the purposes of business creation/expansion; resulting in the creation of added jobs.

**Specific Objective:** Provide expanded economic opportunities.

**Proposed Outcome:** Increase access to jobs for LMI persons through Business RLF loans.

**Indicator:** At least 13 new jobs created.

### **Past Performance**

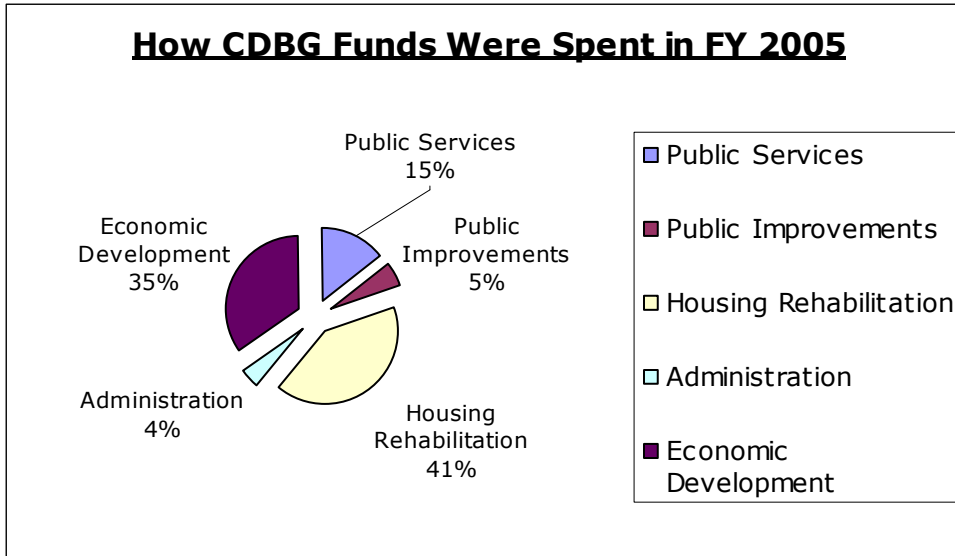
The City of Bowling Green had a notably successful CDBG FY 2005 program year (September 1, 2005 – August 31, 2006). A total of \$1,081,887.74 in funding, comprised of the FY 2005 allocation, leftover CDBG funds from prior years, program income from a property sale and Revolving Loan Fund (RLF) program income, was made available to the City to conduct CDBG activities in FY 2005. Almost every planned activity goal was either achieved or exceeded. One hundred percent of the City's CDBG-funded non-planning and administration activities benefited low- and moderate-income persons. CDBG funds totaling \$590,596.98 were expended to provide low- and moderate-income clients (LMC) with greater access to a more suitable living environment, decent/affordable housing and economic opportunities.

Funds were spent in a timely manner (1.4 years unspent at the close of FY 2005), the public service expenditures were below the required 15 percent cap, the administrative costs were well under the required 20 percent cut off (4.47%), and program income received (\$225,964.39) was within the HUD-recommended \$25,000 of the amount projected in the FY 2005 Annual Plan (\$209,300).

The table located below provides a summary of Community Development activities completed in the last program year. Nearly every goal was accomplished in FY 2005. In some instances, the planned goals were exceeded; creating low-moderate income jobs (LMJ), providing assistance to persons living in low-moderate income areas (LMA) and serving low-moderate income clients (LMC).

**CDBG FY 2005 Activity Assessment**

<b>Activity</b>	<b>National Objective</b>	<b>Goal</b>	<b>Outcome</b>	<b>Objective</b>	<b>CDBG Funds Utilized</b>
B.G. Transit	LMC	Serve 65 LMI persons	75 LMI persons served	Suitable living environment	\$55,641.00
Homeless Prevention Program	LMC	60 added LMI persons to receive access	60 added LMI persons receive access	Suitable living environment	\$19,667.53
Transitional Housing for Homeless	LMC	110 homeless persons to receive access to temporary housing	176 homeless persons receive access to temporary housing	Decent housing	\$12,375.00
Sidewalk Reconstruction	LMA	Complete 2 sidewalk reconstructions	2 sidewalk reconstructions completed	Suitable living environment	\$7,011.75
The Cocoon Shelter Safety Improvements	LMC	5 persons to receive access to a safer shelter	8 persons received safer shelter access	Suitable living environment	\$10,910.00
Tree Planting	LMA	1 public improvement (plant 54 trees)	1 public improvement (planted 54 trees)	Suitable living environment	\$13,571.00
Rental Rehabilitation	LMH	Make 8 units more affordable	17 units made more affordable	Decent housing	\$126,050.00
Mobile Home Repair	LMH	Make 10 units more decent	16 units made more decent	Decent housing	\$38,082.00
Elderly Emergency Home Repair	LMH	Make 3 units more decent	2 units made more decent	Decent housing	\$10,075.00
Housing Rehabilitation Implementation	LMH	Make 21 units more decent & affordable	35 units made more decent & affordable	Decent housing	\$64,565.49
Fair Housing Services	n/a	n/a	n/a	n/a	\$1,347.30
General Administration	n/a	n/a	n/a	n/a	\$24,300.91
Business RLF	LMJ	Create 17 jobs	20 jobs created	Economic opportunity	\$207,000.00
<b>TOTAL</b>					<b>\$590,596.98</b>



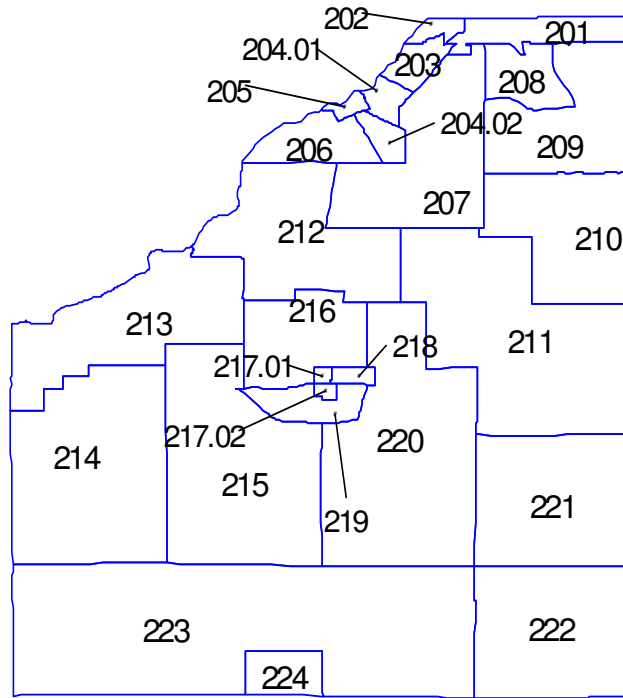
### General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.
3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.
4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

Program Year 3 Action Plan General Question response:

1. The geographical area of the jurisdiction is limited to the corporation limits for the city of Bowling Green, Ohio. Based upon 2000 Census data, the city's population is 29,636, indicating growth by 5.2 percent since 1990. Census tracts 217.01, 217.02, 218, and 219 have greater than 51 percent concentrations of persons with low to moderate incomes. The Wood County map below indicates the location of the aforementioned census tracts in Bowling Green containing high concentrations of low- and moderate-income persons. All activities meeting the national objective through the "low-moderate income area or LMA" designation, must take place within Census tracts 217.01, 217.02, 218 and 219, which all have greater than 51 percent low- and moderate-income concentrations.

**Geographic Location of Low-Moderate Census Tracts**



Census 2000 indicates an increase in Bowling Green’s minority population compared to 1990. The table below provides specific information.

**Minority Population Data**

Race	# of Persons	% of Population (2000)	% Change since 1990
Black or African American	837	2.8	0.2
American Indian and Alaska Native	62	0.2	-
Asian	543	1.8	-0.3
Native Hawaiian and Other Pacific Islander	5	-	N/A
Some Other Race	537	1.8	1.78
Hispanic	1,031	3.5	1.3

There are no sizeable areas of racial/ethnic concentrations within the City. The census tracts with greater than five percent minority population are set forth below.

**Minority Concentrations**

Census Tract #	Total Population in Tract	Minority %
216	8,024	5.5
217.02	5,285	7.5
218	6,714	7.8
219	7,144	7.5

The City's housing and community development activities that meet the National Objective of benefiting low- and moderate-income clients will be carried out citywide rather than being dedicated to specific target areas. One hundred percent (100%) of the City's CDBG non-administrative projects will benefit persons with low- and moderate incomes.

2. The geographic allocation of CDBG investments during FY 2006 will occur in the following manner:
  - The City's housing and community development activities meeting the national objective of benefiting *low- and moderate-income clients* and *low/mod housing* (LMC and LMH) and *creating low- and moderate income jobs* (LMJ) will be carried out citywide; and
  - The census tracts with greater than 51 percent concentrations of persons with low to moderate incomes (217.01, 217.02, 218, and 219) will qualify for all activities meeting the national objective of benefiting *low- to moderate-income areas* (LMA).

The City's rationale for these allocations is that it provides the maximum benefit to persons with low- and moderate-income levels. In turn, this enables the City to carry out 100 percent of the non-administrative CDBG activities in a manner that benefits low- and moderate-income persons.

3. The City's most significant obstacles to meeting underserved needs are:
  - Decreasing Community Development Block Grant (CDBG) funding;
  - Low access to affordable rental housing;
  - Chronic homelessness;
  - Issues related to quality of living issues for LMI persons;
  - Inadequate access to decent owner housing; and
  - Limited access to employment opportunities.

Specific objectives and planned actions corresponding to each of these actions are set forth in the table on the following page.

**Planned Objectives to Address Obstacles**

<b>Obstacles</b>	<b>Planned Action</b>	<b>Objectives</b>
Decreased CDBG funding	Seek ways to leverage a variety of resources needed to meet the City's growing needs.	Maintain added resources such as Section 8 vouchers, the Housing RLF, FTA/ODOT grant funds, the Business RLF, the City's general funds to provide continued quality programming.
Unaffordable rental housing	Provide activities that serve to provide greater access to affordable rental housing.	The City's Rental Rehabilitation Program improves the affordability of rental units.
Chronic homelessness	Implement activities to end chronic homelessness.	The Rental Rehabilitation Program and Section 8 vouchers assist in providing affordable rents. Public Transportation (B.G. Transit) improves access to jobs and links people to local resources. Job creation through RLF loans expands economic opportunities.
Need for a more suitable living environment	Offer programs and activities that provide LMI persons with greater access to a more suitable living environment.	Transitional housing for the homeless and public transportation access serves to improve the suitability of the living environment for LMI persons.
Low access to decent housing	Utilize programs that provide greater access to decent owner housing.	The Mobile Home Repair, Elderly Home Repair, Owner Occupied Rehabilitation and Homeownership Assistance programs all increase access to decent housing for homeowners.
Limited economic opportunities	Offer the continued provision of projects that increase access to employment opportunities.	Jobs are created through Business RLF loans.

4. The table on the following page indicates the sources and amounts of federal, state, and local resources expected to be made available to address the needs identified in the Annual Plan. The table includes the FY 2007 CDBG Entitlement allocation as well as the anticipated program income of \$225,000 (from the repayment of RLF loans.) The City does not receive McKinney-Vento Homeless Assistance funding or low-income housing tax credits. Therefore, these last two items are not included in the table indicating anticipated resources.

**Anticipated Resources in FY 2007**

<b>Type of Funds</b>	<b>Amount</b>	<b>Source of Funds</b>	<b>Need(s) Met</b>
FY 2007 CDBG Allocation	\$312,118	U.S. Dept. of Housing and Urban Development (HUD)	CDBG funds various housing & community development activities.
Locally Leveraged Funds (Private Resources)	\$191,835	Rental Rehabilitation match; Banks/private citizens providing small business support; Public transit farebox revenues.	These resources provide improved access to affordable rental units, expanded economic opportunities, and better suitability of the living environment through increased access to public transit.
Other Grants/Funds	\$1,179,016	ODOT; FTA; Housing RLF; HUD	The various resources fund public transit, the Owner-Occupied Rehabilitation program, the Homeownership Assistance program and Section 8 vouchers.
Business Revolving Loan Funds (RLF)	\$225,000	Small business loan repayments ( <b>RLF program income</b> )	Provides job creation for low- and moderate-income persons.
Grantee Funds	\$111,978	City of Bowling Green General Fund	The funds are used for general administration costs and support of the public transportation system.
<b>TOTAL</b>	<b>\$2,019,947</b>		

## Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

Program Year 3 Action Plan Managing the Process response:

1. The Mayor of Bowling Green, Ohio designated the City's Grants Division, under the direction of the Grants Administrator, to lead and coordinate the consolidated planning and submission process. The City's Grants Department administers and oversees the implementation of the Community Development Block Grant (CDBG) and housing programs. In addition to the Grants Administrator, the Grants Department employs two additional staff persons, a Housing Specialist and Administrative Assistant.

The Department's responsibilities include:

- the preparation and writing of all grants and related documents;
- the facilitation of public hearings and *Consolidated/Annual Plan* meetings;
- the maintenance of required recordkeeping;
- the development of all policies and procedures related to CDBG programming;
- ensuring that all activities meet a National Objective;
- facilitation of the City's fair housing program;
- the completion of all required reports;
- preparation of all environmental assessments;
- program marketing;
- the monitoring of budgets and programming (to include sub-recipient oversight);
- the initial approval of all invoices;
- mediation of all client and program issues; and
- ensuring regulatory compliance is met.

The City's Finance Department carries out the fiscal responsibilities. This includes:

- the final approval of invoices;
- approval for drawing down of funds;
- processing of checks;
- financial records maintenance;
- fixed-asset management; and
- coordinating with the State auditors to complete the City's annual audit.

2. The plan development process included consultations from a variety of individuals and organizations serving low- and moderate-income level populations as well as two advertised, public hearings.

## **Consultations**

In developing the Annual Plan, the Grants Administrator requested feedback from the following community leaders and representatives from public and private agencies:

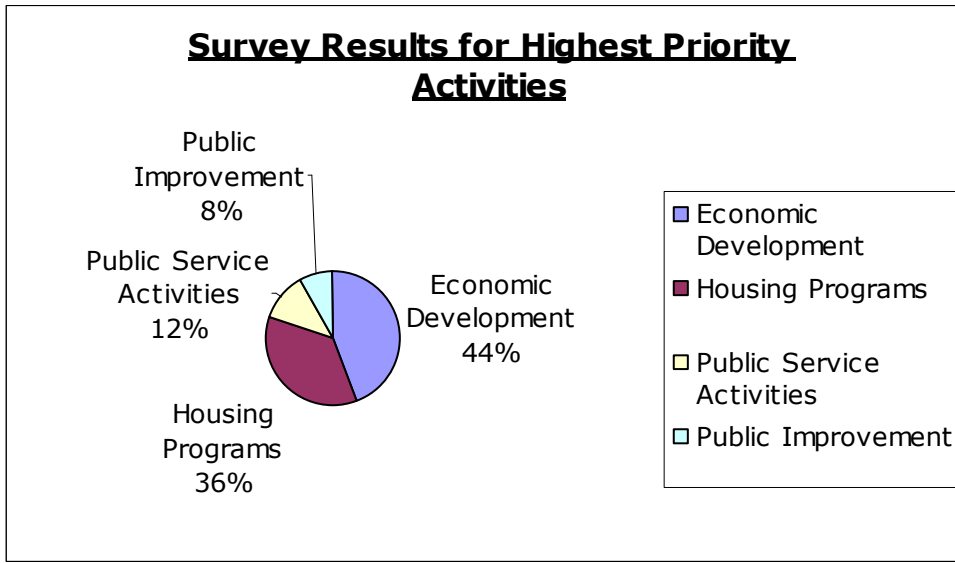
- Bowling Green Housing Agency
- WSOS Community Action Commission, Inc./Jordan Family Development Center
- Wood County Committee on Aging
- Salvation Army
- Bowling Green Chamber of Commerce
- Wood County Board of Mental Retardation & Developmental Disabilities
- Wood County Alcohol, Drug Abuse, and Mental Health Service Board
- Bowling Green City Schools
- The Link/ Behavioral Connections
- Wood County Commissioners
- Wood County Health Department
- Wood County Department of Job and Family Services
- Bowling Green Community Development Foundation
- Wood County Economic Development
- Main Street BG
- Bowling Green Police Department
- Wood County Board of Realtors/Wood County Apartment Association
- Bowling Green City Council members
- Sky Bank
- Fifth/Third Bank
- Huntington Bank
- Key Bank/HOMEAID of Wood County
- City of Bowling Green Executive Staff Members
- Children's Resource Center
- United Way of Greater Toledo, Wood County Office
- Community Employment Services of Wood Lane
- Wood County Educational Services Center
- Family Services of Wood County
- Wood County Veteran Services Center
- Area Churches

All of the consulting parties were encouraged to:

- rank four main project priority areas (public service, public improvement, housing, and economic development);
- thereafter provide *specific* information on which types of activities are most needed; and
- submit, if desired, of a written letter to provide added input.

A copy of the consultation survey tool used is included as Appendix A of this plan.

A total of 61 surveys were sent out with 25 of those being completed and returned to the City of Bowling Green; providing a response rate of 41 percent. Each of the 25 respondents indicated which category they saw as the highest priority need in Bowling Green. The summary of those responses are indicated below:



Respondents indicated their highest preferences toward activities promoting economic development and housing programs. An estimated \$225,000 in Business Revolving Loan funds will be designated for job creation activities and \$182,835.00 in FY 2007 CDBG Entitlement funds will be utilized to carry out housing rehabilitation activities.

CATEGORIES	# Selecting This as Highest Priority
Economic Development	11
Housing Programs	9
Public Service Activities	3
Public Improvement	2
<b>TOTAL SURVEYS COMPLETED</b>	<b>25</b>

**Public Hearings**

Two public hearings were conducted in an effort to promote citizen input in developing the plan. Additionally, citizens were provided with the opportunity to comment on the Annual Plan during the period June 8 through July 10, 2007. More detail on the public hearings is provided below in "Citizen Participation."

3. The City will maintain its high level of ongoing coordination with various governmental, health, charitable, housing-related and social service agencies. During the next year, a number of efforts will be made to ensure continuous enhancement of coordination between public and private housing, health, and social service agencies. The Grants Administrator and staff will continue to attend/participate in various community-based meetings in an effort to determine needs and foster coordination to include:
  - the Wood County Family and Children First Council (FCFC);
  - the FCFC Planning Committee;
  - Wood County Committee on Aging;
  - Bowling Green Housing Agency Board;
  - the B.G. Transit Advisory Committee;
  - the City of Bowling Green Master Plan Housing Update Oversight Committee; and
  - the City of Bowling Green Human Relations Committee.

Additionally, the Grants Department Administrative Secretary serves as the City's "gatekeeper" for Wood County's No Wrong Door program, attending periodic meetings with other agency gatekeepers; gathering information about resources offered by local service providers for at-risk populations and sharing the City's program information with other participating agencies. The No Wrong Door program serves to link citizen callers with the proper community agency/resource, based upon the individual's specific need(s).

## **Citizen Participation**

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

\*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

Program Year 3 Action Plan Citizen Participation response:

1. **Consultations**

A broad range of agencies and community leaders were surveyed during the development of the FY 2007 Annual Plan. The purpose was to gauge community need related to various programming areas (for more detail, see pages 13 and 14 of this plan ("Managing the Process")).

### **Public Hearings**

In an effort to increase citizen participation at all levels, two public hearings were conducted. In accordance with the City's Citizen Participation Plan, the public hearing notices were published at least fifteen days in advance of each meeting date in the non-legal section of the *Sentinel Tribune*. Each notice included the amount of assistance the City expected to receive and encouraged persons with low- and moderate-incomes to attend.

The public hearings were carried out in the City Council Chambers, a central, accessible location. The hearings were both conducted at 4:00 p.m. to ensure that local public transportation would be available to those needing it. Although no one utilized it, special accommodations were available, upon request, to persons with disabilities as well as to non-English speaking persons. The Public Hearing Agendas are set forth below:

Public Hearing Date #1: Tuesday, May 10, 2007 @ 4:00 p.m.

1. Discuss the Community Development Block Grant Program, past performance and the development of the FY 2007 Annual

- Plan as well as propose amendments to the FY 2005 through FY 2009 Consolidated Plan and the FY 2006 Annual Plan.
2. Gather citizen input/recommendations regarding local needs.

Public Hearing Date #2: Thursday, June 7, 2007 @ 4:00 p.m.

1. Discuss the FY 2007 Annual Plan.
2. Discuss the City's Plan for Minimizing the Displacement of Persons.
3. Solicit citizen review and comment.

### **Public Review and Comment Period**

An ad summarizing the Annual Plan was published in the *Sentinel Tribune* on April 24, 2007, announcing that the document was available for public review and comments (at the Grants Office, City Administration Building, 304 North Church Street, Bowling Green, OH), between the dates of June 8, 2007 and July 10, 2007.

In order to provide added opportunities for citizens to review the plan, on June 8, 2007, the Annual Plan also became available to the public via the City's web site ([www.bgohio.org/grants/index.html](http://www.bgohio.org/grants/index.html)).

2. No comments or views on the plan were received during the comment/review period.
3. Efforts to broaden citizen participation include:
  - Advance public notices were published for both public hearings;
  - Public hearing ads most especially encouraged participation from its residents with low- and moderate-incomes and its minority residents;
  - The City invited local government, social service and community agencies to participate in the Annual Plan development process;
  - Through the public hearing ads, participation was encouraged from non-English speaking persons, announcing it would provide interpretation and translation if requested (The cost of such services would be paid for by the City using CDBG funds and will not be passed along to those persons being assisted);
  - The public hearing ads encouraged persons with disabilities to participate by offering assistance with special accommodations through advance request; and
  - Although it was not requested (by individuals or groups, at low and moderate-income levels), technical assistance was announced as being available to those wishing to provide public comments.
4. No comments were received during the public review period of June 8 through July 10, 2007.

### **Institutional Structure**

1. Describe actions that will take place during the next year to develop institutional structure.

Program Year 3 Action Plan Institutional Structure response:

1. Through the Mayor's designation, the City's Grants Division has primary responsibility for the administration and oversight of the implementation of the Community Development Block Grant (CDBG) programs. The City's Finance Department carries out the fiscal responsibilities for the programs. The City is well poised to carry out the Annual Plan. Specifically, the City's commitment to these objectives will ensure success in the plan's implementation:

#### **Top-down Support**

The Mayor and members of the City Council are fully supportive of the proposed Annual Plan strategies. Furthermore, their support and guidance is available to staff at any time it might be requested during the implementation of the Annual Plan.

#### **Continuous Quality Assurance**

Through established monitoring processes, the City is able to verify compliance with all state and federal policies and procedures related to programming and fiscal management. Monitoring procedures also enable the City to ensure that programmatic timelines/objectives, to include reporting standards, are being met as planned. The City's established performance appraisal process serves to ensure employee performance standards are reviewed consistently.

#### **Ongoing Collaboration/Coordination with Other Agencies**

As noted previously, members of the Grants Division staff serve on a number of boards/committees. These affiliations further promote increased coordination/communication/consultation with other organizations, enable the City to gauge emerging needs/trends, and maintain ties necessary for program sustainability. For specific detail on the City's coordination efforts, please see the section of this plan entitled "Managing the Process."

### **Monitoring**

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Program Year 3 Action Plan Monitoring response:

1. The City of Bowling Green will follow the standards and procedures required by the U.S. Department of Housing and Urban Development and will monitor activities carried out in furtherance of the plan in accordance with applicable statutes and regulations. All appropriate documentation and verification will be maintained and reviewed and performance results will be analyzed quarterly to determine the timeliness and success of each project. Should a project appear to be falling behind schedule or failing to meet specified objectives, immediate action will be taken to improve upon its final outcomes. Appropriate reports will be made as required to include the Consolidated Annual Performance and Evaluation Report (CAPER).

### **The Housing RLF and Other Housing Rehabilitation Activities**

The City of Bowling Green bases the policies that govern the operation of its housing RLF programs on the provisions of the Ohio Department of Development's Office of Housing and Community Partnerships Home Investment Partnerships Program handbook and guidelines. For consistency, the City requires all rehabilitation programs meet these same requirements and uses the same checklists for monitoring wherever appropriate. The Grants Administrator oversees the Housing Specialist and works cooperatively with the Finance Director to ensure compliance is met.

### **Contracts**

Promotion through advertising and the City's *Minority Business Enterprise Plan* encourages minority and disadvantaged business enterprises to participate as contractors. A list of such firms is also generated and distributed by the City to further encourage participation.

### **Economic Development Loans (Revolving Loan Fund)**

The City's Finance Department monitors and maintains loan repayment records. All revolving loan applications are reviewed by the RLF Committee, whose membership is appointed by the Mayor. Approval of revolving loan applications is recommended by the committee based on standards of need, job productions, viability, completeness of the financial statement and other related criteria. Loan recipients are monitored annually by City staff to assess compliance with the job creation and retention requirement of their loan.

### **Sub-recipient Monitoring**

The procedure for monitoring of sub-recipient performance includes the collaborative development of a monitoring plan with the sub-recipient prior to project implementation. This monitoring plan is included as a part of a signed Sub-recipient Agreement, which is also in place prior to any activity initiation. The Grants Administrator uses a checklist during the quarterly monitoring visits to ensure compliance with standards is met. All sub-recipients receive at least two weeks' written notice to confirm the scheduled visit, a list of items/issues to be reviewed, notice of information needed at the time of the visit, and a list of the personnel required to be in attendance.

Documentation of the visits, and any data subsequently secured, are maintained in the program files. Records of agreed corrective actions are discussed and reviewed at the next monitoring meeting or as determined.

### **The City's Sub-recipient Resolution Process**

As with any program not performing to expected standards, intervention and corrective actions are the first step toward resolution. Intervention and penalty are the measures taken in the second step, and sanctions, including termination or legal action, make up the final step in the corrective process.

## Lead-based Paint

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

Program Year 3 Action Plan Lead-based Paint response:

1. **Plan to Evaluate and Reduce Units with Lead-based Paint Hazards**

The City of Bowling Green has an agreement with the Wood County Health Department to conduct testing for lead-based paint on all housing projects undertaken for structures built prior to 1978.

The Wood County Health Department’s registered sanitarian, who is also a licensed risk assessor, will identify the scope of work required to make the property lead safe, and conduct clearance testing upon completion. The work specifications will be conducted by a licensed lead abatement supervisor/contractor, who will also perform the abatement, clean up and disposal work.

All applicants participating in the City’s housing programs receive the brochure entitled “*Lead Based Paint: A threat to your children.*” In households where there are children present, ages six or younger and lead hazards exist, the family is urged to have children tested for elevated blood lead levels, referring these families to the Wood County Health Department for such testing. If the family is unable to pay for testing and there is no insurance plan to provide for the cost, the City will pay for the lead testing.

### **Extent of Lead Poisoning and Hazards**

According to the Wood County Health Department, there have been no local instances of lead poisoning in the past five years. The local hazard estimates, provided by the Wood County Health Department, are found in the two separate tables directly below.

#### **Owner-Occupied Lead-Based Paint Hazard Estimates**

<b>Era</b>	<b>2 BR</b>	<b>With LBP</b>	<b>With &lt; 6</b>	<b>With &lt; 6 With LBP</b>	<b>With &lt; 6 With LBP With LMI</b>
<b>Pre 1940</b>	778	700	122	47	36
<b>1940-59</b>	206	165	29	11	8
<b>1960-79</b>	2,131	1,321	230	88	43
<b>Totals</b>	3,115	2,186	381	146	87

**Rental-Occupied Lead-Based Paint Hazard Estimates**

Era	2 BR	With LBP	With < 6	With < 6 With LBP	With < 6 With LBP With LMI
<b>Pre 1940</b>	491	442	77	30	23
<b>1930-59</b>	99	79	14	5	4
<b>1960-79</b>	1,718	1,065	185	71	35
<b>Totals</b>	2,308	1,586	276	106	62

**HOUSING**

**Specific Housing Objectives**

\*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 3 Action Plan Specific Objectives response:

**1. Priority Needs**

Using CHAS 2000 data, the basis for assigning priority needs for renter households was determined by viewing both income level and the total number unmet needs for a given household type (small related, large related, elderly, and all others). Due to an anticipated greater need, higher priority was assigned to the lower income levels. Likewise, the more significant the number affected, in terms of unmet need, a greater need was anticipated; therefore, higher priority was assigned.

**Priority Renter Household Needs**

Household Type	MFI Level	Priority Need Level
Small Related Renter	0-30%	H
Small Related Renter	31-50%	H
Small Related Renter	51-80%	M
Large Related Renter	0-30%	M
Large Related Renter	31-50%	M
Large Related Renter	51-80%	M
Elderly Renter	0-30%	M
Elderly Renter	31-50%	M
Elderly Renter	51-80%	M
All Other Renter	0-30%	H
All Other Renter	31-50%	H
All Other Renter	51-80%	H

The methodology used to determine homeowner priority needs is the same one used for rental households. Again, CHAS 2000 data was used to determine priority needs. The only difference is that the assignments were not broken down by household type (small related, large related, elderly, and all others). They were broken down simply by income level. Therefore, within each income level, is included the priority needs for all “small related,” “large related,” “elderly” and “all others” category homeowners. Data was available for special needs owner households, and was included as well. A large number of homeowners, at each income level, faced problems related to either housing conditions or cost burden; making each category a “high” priority.

**Homeowner Priority Needs**

Household Type	MFI Level	Priority Need Level
Owner	0-30%	H
Owner	31-50%	H
Owner	51-80%	H
Special Needs Owner	0-80%	H

**Specific Objectives**

Homeownership for very-low, low- and moderate-income renter households is difficult to achieve. Increasing the affordability of rental housing, enables more renters to eventually become homeowners. Census and local data also indicate there are issues involving the quality of the existing rental and owner housing stock.

As a result, there is an identified need for:

- Housing programs that address the rehabilitation of existing owner- and renter-occupied sub-standard units to increase the decency and affordability of the City’s housing stock;
- Programs to assist renters to become homeowners through the creation of greater accessibility to affordable rental housing; and
- Housing rehabilitation programs which assist the low- to moderate-income elderly to be able to maintain safe, independent (non-institutionalized) living.

The **City’s strategy** for addressing these needs with CDBG funds in FY 2007 is set forth below and includes specific objectives, proposed outcomes and indicators/performance measurements. Program descriptions are found in the Executive Summary which begins on page 1 of this plan.

**The City’s Housing Strategy**

- **Specific Objective:** Provide decent housing.
  - **Proposed Outcome:** Increase access to decent housing.

This will be accomplished through the following projects aimed at improving owner-occupied housing:

- **Mobile Home Emergency Repair Program**
  - **Indicator:** 10 units repaired.

- **Elderly Emergency Home Repair**
  - **Indicator:** 2 units repaired.
- **Specific Objective:** Provide decent housing.
  - **Proposed Outcome:** Increase the affordability of rental housing.

The objective for providing decent housing will also be met by increasing the supply of affordable rental housing. This will be accomplished through these projects:

- **Rental Rehabilitation Program**
  - **Indicator:** 3 multi units rehabilitated.
- **Rental Rehabilitation Program**
  - **Indicator:** 5 single units rehabilitated.
- **Specific Objective:** Provide decent housing.
  - **Proposed Outcome:** Increase access to decent housing.

The objective for providing decent housing will also be met using CDBG funds to offset the costs associated with the implementation of housing rehabilitation programming.

- **Housing Rehabilitation Implementation**
    - **Indicator:** 20 total units repaired or rehabilitated.
2. All resources reasonably expected to be available to address the identified needs for FY 2007 are set forth in the table below. The CDBG sources used to address the needs totals \$182,835. Private sector funds are anticipated in the amount of \$111,835. These funds reflect owner matching fund requirements for all Rental Rehabilitation activities.

**Anticipated Housing Program Resources FY 2006**

Project	Sources of Funds	Funding Amount
Mobile Home Emergency Repair	CDBG Entitlement for FY 2007	\$25,000
Elderly Emergency Home Repair	CDBG Entitlement for FY 2007	\$12,000
Rental Rehabilitation (multi units)	CDBG Entitlement for FY 2007	\$56,835
Rental Rehabilitation (multi units)	Private Sector	\$56,835
Rental Rehabilitation (single units)	CDBG Entitlement for FY 2007	\$55,000
Rental Rehabilitation (single units)	Private Sector	\$55,000
Housing Implementation	CDBG Entitlement for FY 2007	\$34,000
<b>Total Resources</b>		<b>\$294,670</b>

## **Needs of Public Housing**

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

Program Year 3 Action Plan Public Housing Strategy response:

1. There are no public housing units in Bowling Green. Bowling Green Housing Authority is currently under contract to provide a baseline of 119 Section 8 vouchers to assist qualified city residents. It is anticipated that \$503,376 will be made available to our community for this purpose.
2. Not applicable. There are no public housing units in Bowling Green.

## **Barriers to Affordable Housing**

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Program Year 3 Action Plan Barriers to Affordable Housing response:

1. As a college town, the pressing community problems relate to housing-related issues as well as those regarding support services, transportation and employment. The needs of the large student population place a demand on city services in excess of their financial contribution to the City tax base. This disparity may challenge the City's ability to develop new or expanded services or housing projects.

The City of Bowling Green does not have any excessive, exclusionary, discriminatory or duplicative policies, rules or regulations that constitute barriers to affordable housing. The City does not anticipate the introduction of any such policies at any point in time; therefore, the City does not require a strategy to address such regulations.

Cost and the availability of affordable, decent housing is the greatest barrier to affordable housing. The programs described above (under the section entitled "Specific Housing Objectives") will serve to reduce these barriers.

## **HOME/ American Dream Down payment Initiative (ADDI)**

1. Describe other forms of investment not described in § 92.205(b).

2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.
3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
  - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
  - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
  - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
  - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
  - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
  - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
  - a. Describe the planned use of the ADDI funds.
  - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
  - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Program Year 3 Action Plan HOME/ADDI response:

1. Not applicable. The City does not receive HOME or ADDI funding.
2. Not applicable. The City does not receive HOME or ADDI funding.
3. Not applicable. The City does not receive HOME or ADDI funding.
4. Not applicable. The City does not receive HOME or ADDI funding.

## HOMELESS

### Specific Homeless Prevention Elements

\*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.
2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.
4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Program Year 3 Action Plan Special Needs response:

#### 1. **Priority Needs**

The FY 2005-FY 2009 Consolidated Plan set forth these priority homeless needs:

- The continued provision of transitional housing; and
- A variety of services/programs are also needed to prevent homelessness during the five-year period.

A strategy has been developed for use in FY 2007 in an effort to continue addressing the identified priority homeless needs.

#### **Specific Objectives**

The overall goal is to end chronic homelessness by the year 2012. The specific objectives to address the needs noted above are to:

- Provide decent housing;
- Improve the suitability of the living environment; and
- Expand the economic opportunities for low-income persons.

Leveraging a variety of resources, the City anticipates that the goal at hand will be achieved.

**Anticipated Homeless Needs and Prevention Resources**

<b>Funding Source</b>	<b>Project</b>	<b>Amount</b>	<b>Specific Objective</b>
CDBG Entitlement funds	Transitional Housing for the Homeless	\$13,620	Provide a more suitable living environment
CDBG Entitlement funds	Rental Rehabilitation	\$111,835	Provide decent housing
Private funds	Rental Rehabilitation	\$111,835	Provide decent housing
CDBG Entitlement funds	Mobile Home Repair	\$25,000	Provide decent housing
CDBG Entitlement funds	B.G. Transit	\$50,000	Provide a more suitable living environment
Private funds	B.G. Transit	\$80,000	Provide a more suitable living environment
Other grants/funds	B.G. Transit	\$350,640	Provide a more suitable living environment
Local funds	City of Bowling Green general funds	\$37,918	Provide a more suitable living environment
HUD	Section 8 vouchers	\$503,376	Provide decent housing
Housing RLF (not CDBG funded)	Homeownership Assistance and Private Owner Rehabilitation	\$325,000	Provide decent housing
Business RLF	Business loans for job creation	\$225,000	Provide expanded economic opportunities
<b>TOTAL Sources</b>		<b>\$1,834,224</b>	

2. In an effort to end chronic homelessness by 2012, the City will implement, in FY 2007, the specific objectives set forth below. As noted above, continued CDBG funding cuts are the only perceived threats to achieving these planned actions. Specific program descriptions are found in the plan’s Executive Summary which begins on page 1.

- **Specific Objective:** Improve the suitability of the living environment.
- **Outcome:** Increase access for homeless persons to a more suitable living environment to end chronic homelessness.

Action Step: Implementation of:

- **Transitional Housing for the Homeless**

- **Indicator:** Provide emergency housing to at least 130 added homeless persons.

Action Step: Implementation of:

- **B.G. Transit** (provide an added 80 low- and moderate-income persons with access to jobs through transportation).

- **Specific Objective:** Provide decent housing.
- **Outcome:** Increase the affordability of the supply of affordable rental housing:

Action Step: Implementation of:

- **Rental Rehabilitation Program**
  - **Indicator:** Improve the affordability of 8 rental units (3 multi and 5 single units).

- **Specific Objective:** Provide decent housing.
- **Outcome:** Increase access to decent owner housing:

Action Step: Implementation of:

- **Mobile Home Repair**
  - **Indicator:** Improve the quality of 10 units of housing.

- **Specific Objective:** Provide economic opportunities
- **Outcome:** Improve access to economic opportunities for low- and moderate-income persons.

Action Step: Implementation of:

- **Business Revolving Loan Fund (RLF).** Continued job creation for persons of low/moderate-income levels will be used as a preventative measure for increased incidences of homelessness.
  - **Indicator:** Create at least 13 new jobs.

**Section 8 Voucher Program:** *This project is not CDBG-funded, but is a significant part of the City's strategy. Safe, affordable rental housing is needed as a preventative to homelessness. Annually, a baseline number of 119 vouchers are provided to qualified low-income residents.*

**Homeownership Assistance and Private Owner Rehabilitation:** *This project is not CDBG-funded, but is a significant part of the City's strategy. The City's Housing RLF was established using program income from prior Community Housing Improvement (CHIP) grants received from the Ohio Department of Development, Office of Housing and Community Development. RLF funds will be used in FY 2007 to carry out these activities which provide LMI persons with affordable, decent housing options and help prevent incidences of homelessness.*

3. The Administrative Secretary for the Grants Department serves as one of the local "gatekeepers" for the No Wrong Door Program (more description is provided above in "Managing the Process"). The No Wrong Door gatekeeper will utilize these specific planned action steps over the next year to address the individuals and families with children at risk of becoming homeless. These steps reflect the City's ability to work cooperatively in conjunction with a number of other, local providers to establish greater resources and meet

the needs of families and children at risk of becoming homeless in an effort to end chronic homelessness.

### **Step One: Making Shelter Referrals**

Wood County Department of Family and Job Services (WCJFS) is primarily the first point of contact for high risk of homelessness referrals. In the event that homelessness is eminent, referrals for temporary housing are provided for the LINK, the HATS unit of HOMEAID through the Salvation Army, the Cocoon Shelter, or the HomeNet program through WSOS.

If the person is a local resident and needs short-term emergency shelter, The LINK, a crisis intervention center could provide up to three nights lodging at a local motel. The homeless person must show that they have a plan in place for housing following the third night, either through their own means or by assistance through WCJFS. If the homeless person has no plan in place, the LINK will refer the person to the Salvation Army for longer-term shelter in an efficiency apartment at a local motel or they are provided transportation to a homeless shelter in Lucas or Hancock Counties, since there are none in Wood County. The Salvation Army provides up to two weeks of transitional shelter for resident homeless families and individuals. This provides families the time to make arrangements for assistance with the WCJFS, and to find permanent lodging. The Cocoon Shelter provides shelter to battered women and children.

### **Step Two: Providing Homeless Prevention Resources**

The HomeNet program through WSOS will assist persons at risk of becoming homeless to gain increased self-sufficiency. WCJFS has resources to provide funds for rent deposits and first month rent payments for qualified individuals. Aid for utilities can be obtained from WSOS Community Action Commission, Inc., WCJFS and the Salvation Army.

### **Step Three: Meeting Basic Needs**

The United Way funds emergency basic needs through Behavioral Connections of Wood County and the Kings Daughters and Sons- items such as food, infant supplies, rent, emergency health care and transportation. Transient individuals can receive a variety of limited aid through The LINK and the Salvation Army. Food is available from six local church sponsored food pantries, WCJFS, Salvation Army and the Wood County Veterans Service Center.

4. The City does not receive funding for the McKinney-Vento Homelessness Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program. Therefore, the development of a Discharge Coordination Policy is not applicable at this time.

## **Emergency Shelter Grants (ESG)**

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

Program Year 3 Action Plan ESG response:

Not applicable. The City does not receive ESG funding.

## COMMUNITY DEVELOPMENT

### Community Development

\*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.
2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

\*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Program Year 3 Action Plan Community Development response:

#### 1. **Priority Needs**

Through consultations with a variety of sources throughout the community, the City has identified both the employment and environmental needs of its low- and moderate-income residents. The projected community needs include:

- Expanded transportation services;
- Job creation/retention for those at low/moderate income levels;
- Improved suitability of the living environment to include the implementation of various public services, public improvements, economic and community development projects annually, as needed;
- Poverty reduction; and
- Reduced instances of homelessness.

The specific objectives set forth below serve as the strategy to address these needs.

#### 2. **Specific Objectives**

The FY 2007 community development objectives are set forth below. Specific program descriptions are found in the Executive Summary, which begins on page 1 of this plan.

- **Specific Objective:** Improve the suitability of the living environment.

Two activities will be conducted in FY 2007 which will serve to enable the City to meet this planned objective.

- **B.G. Transit**
    - **Proposed Outcome:** Improve access to a more suitable living environment through the provision of public transportation.
      - **Indicator:** 80 added persons receive public transportation; and
  - **Transitional Housing for the Homeless**
    - **Proposed Outcome:** Increase access for homeless persons to a more suitable living environment through the provision of decent transitional housing.
      - **Indicator:** At least 130 homeless persons receive transitional housing.
- **Specific Objective:** Provide economic opportunities

One activity is planned.

- **Business Start-up and Expansion Loans** (funded by the Business Revolving Loan Fund (RLF))
  - **Proposed Outcome:** Provide improved access to economic opportunities through job creation tied to business loans.
    - **Indicator:** Create at least 13 new jobs.

## Antipoverty Strategy

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Program Year 3 Action Plan Antipoverty Strategy response:

1. The City will implement its Antipoverty Strategy to reduce the number of poverty level families in FY 2007:

### **The City's Anti-Poverty Strategy**

The City of Bowling Green has, as a goal, the reduction of poverty for its residents. It is anticipated that the City's goals and programming help to reduce the effects of poverty and end chronic homelessness, taking into consideration those factors over which the City has control.

It is anticipated that further poverty reduction will occur as a result of the implementation of the following CDBG-funded activities:

- Rental Rehabilitation Program;
- Mobile Home Repair Program;
- Transitional Housing for Homeless; and
- B.G. Transit.

Securing additional grant funds (other than CDBG) for the following activities is also part of the City's strategy to reduce poverty:

- Section 8 Voucher Program;
- Homeownership Assistance and Private Owner Rehabilitation (funded via the Housing RLF); and

- Business start-up and expansion loans (funded through the Business RLF).

## NON-HOMELESS SPECIAL NEEDS HOUSING

### Non-homeless Special Needs (91.220 (c) and (e))

\*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 3 Action Plan Specific Objectives response:

#### 1. **Priority Needs**

The City's collective special needs (non-homeless) population is at an increased risk for losing independence. As evidenced by CHAS data, the population also cites a high incidence of housing problems related to either cost burden or condition. This population needs programs/activities that will:

- Aid the population in maintaining independence as a means of preventing homelessness and fostering greater independence; and
- Improve the safety and cost of the existing housing stock.

#### **Specific Objectives**

Every one of the City's planned CDBG programs and activities for FY 2007 benefit this population either directly or indirectly. Set forth below are those that are anticipated to be utilized most heavily by this population during FY 2007 (based upon actual experience observed FY 2000 through FY 2004). Complete program/activity descriptions are located in the Executive Summary which begins on page 1 of this plan.

- **Specific Objective:** Provide decent housing.
  - **Proposed Outcome:** Increase the access to decent owner housing.

This objective will be achieved through the:

- **Emergency Elderly Home Repair Program**
  - **Indicator:** 2 housing units repaired.
- **Specific Objective:** Provide decent housing.
  - **Proposed Outcome:** Increase the supply of affordable rental housing.

The City's plan for achieving this objective is through the:

- **Rental Rehabilitation Program**
  - **Indicators:** 8 total housing units rehabilitated (3 multi and 5 single rental units made more affordable).
- **Specific Objective:** Improve the suitability of the living environment.
  - **Proposed Outcome:** Improve access to a more suitable living environment through public transportation.

This objective will be met as a result of continued operation of the:

- **B.G. Transit**
  - **Indicator:** 80 added elderly and disabled persons receive public transportation.

2. Listed below are the anticipated Federal, State, local, public, and private sector resources that are expected to address the City’s non-homeless special needs. Project descriptions are located within the Executive Summary found on page 1 of this plan.

**FY 2006 Anticipated Non-Homeless Special Needs Resources**

<b>Funding Source</b>	<b>Project</b>	<b>Amount</b>
CDBG Entitlement Funds	Rental Rehabilitation	\$111,835
Private Funds	Rental Rehabilitation	\$111,835
CDBG Entitlement Funds	Mobile Home Repair Program	\$25,000
CDBG Entitlement Funds	B.G. Transit	\$50,000
Local Funds	B.G. Transit	\$117,918
State Funds (ODOT)	B.G. Transit	\$131,427
Federal Funds (FTA via ODOT)	B.G. Transit	\$219,213
CDBG Entitlement Funds	Elderly Emergency Home Repair	\$12,000
<b>TOTAL Sources</b>		<b>\$779,228</b>

**Housing Opportunities for People with AIDS**

\*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.
2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
3. Evaluate the progress in meeting its specific objective of providing affordable

housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.

4. Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.
6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.
7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.
8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.
9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

Program Year 3 Action Plan HOPWA response:

Not applicable as the City of Bowling Green does not receive HOPWA funding.

### **Specific HOPWA Objectives**

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

Program Year 3 Specific HOPWA Objectives response:

Questions 1 through 9 above are not applicable as the City of Bowling Green does not receive HOPWA funding.

### **Other Narrative**

Include any Action Plan information that was not covered by a narrative in any other section.

Not applicable.