

## **FY 2005-2009 CONSOLIDATED PLAN**

### **I. INTRODUCTION**

Bowling Green, Ohio, is located approximately 20 miles south of Toledo in Northwest Ohio, and is surrounded by rural farmland. The city encompasses an area of about 10 square miles. Based upon 2000 Census data, the population is 29,636, representing a 5.2 percent increase since 1990. It is estimated that roughly half the population over age 18 is composed of Bowling Green State University students. Bowling Green is the Wood County seat.

According to Census 2000 data, 8.8 percent of persons 25 years of age and older do not have a high school diploma or equivalency. Approximately 91 percent of the city's residents are high school graduates, and 44.2 percent of the population have bachelor degrees or higher.

Census 2000 lists the Median Family Income (MFI) for Bowling Green as \$51,804. Ohio's MFI is \$40,956. The City's basis for determining Community Development Block Grant (CDBG) low/moderate-income eligibility is the Median Income for Wood County. For a single individual, 80 percent of the MFI is \$32,600 and 50 percent of the MFI is \$20,350.

One fourth (25.3%) of the persons in Bowling Green live below poverty level according to Census 2000 data. Almost eight percent of the city's families and 13 percent of all children live in poverty. Single-parent females comprise 25.5 percent of those living below poverty level. Almost five percent (4.8%) of those ages 65 years and older live below the poverty line.

The U.S. Bureau of the Census (Census 2000) indicates the total number of housing structures built prior to 1980 is 7,602 (71.7 %). Of the occupied housing units, .1 percent lack complete plumbing facilities and .4 percent lack complete kitchen facilities.

The median dollar value, according to Census 2000 data, of an owner-occupied housing unit is \$130,300. The median value of owner occupied housing for the entire state of Ohio is \$103,700. Gross median (monthly) rent is \$495.

Census 2000 records show that 26,278 of the population is age 16 years or older. Of the 18,094 individuals comprising the civilian labor force, 2,545 are unemployed (9.7% of the population 16 years and over).

In 2005, the Bowling Green Chamber of Commerce listed Bowling Green State University as the city's largest employer with 3,065 employees (does not include student employees). The second largest employer is Wood County Government with 950 employees. The third largest employer is Cooper Standard Automotive with 913 employees (both plants combined). The city has a variety of industrial facilities as well as a number of retail and service businesses.

## **II. MANAGING THE PROCESS**

The *Consolidated Plan's* purpose is to serve as a planning guide for community development activities directed toward revitalizing neighborhoods, economic development and providing improved community facilities and services. Maximum priority is given to activities that benefit low- to moderate-income persons. The *Consolidated Plan* is for the period beginning September 1, 2005 and ending August 31, 2010 (FY 2005 through FY 2009).

The goal of the *Consolidated Plan* is to develop a viable community through the provision of safe, decent housing, a suitable living environment, and the expansion of economic opportunities for persons who are of low or moderate-income. The desired result is to reduce the number of households in poverty and remove the barriers for persons who are economically disadvantaged.

### **A. LEAD AGENCY**

The mayor of the City of Bowling Green, Ohio designated the Grants Department, 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. The Grants Department is composed of three staff members: a grants administrator, a housing specialist and a secretary.

The grants administrator's duties include the preparation and writing of all grants and related documents, the facilitation of public hearings and *Consolidated Plan* meetings, the completion of all required reports, supervision of the Grants Department's housing specialist and secretary, the monitoring of budgets and programming, the approval of all invoices and loans, mediation of all client problems and program issues, and keeping abreast of programmatic and regulatory changes.

The housing specialist markets the housing programs, disseminates information to interested citizens about housing programs, generates and makes available program manuals and program applications, and monitors loan recipients. The processing of applications includes the writing of specifications and preparing of pro-formas, checking credit reports,

conducting housing inspections using Residential Rehabilitation Standards (RRS), verifying incomes and recording mortgages. The housing specialist also serves as the fair housing officer for the City of Bowling Green.

The grants secretary prepares environmental assessments, assists the grants administrator and housing specialist with the design and production of advertisements and brochures, and carries out general secretarial duties related to CDBG matters, and the HOME program (funded by the Ohio Department of Development).

The City's Finance Department carries out the fiscal responsibilities. This includes the approval of invoices, drawing down of funds, processing of checks, financial records maintenance, fixed asset management, and working directly with the State auditors to complete the City's annual audit.

#### **B. SIGNIFICANT DEVELOPMENT ASPECTS/CONSULTATIONS**

In April 2005, the City's Housing Advisory Committee was formed to meet and evaluate data and conditions relative to housing and community development needs, to prioritize the needs, and suggest ways to positively impact the needs of low- and moderate-income residents. Committee members representing a cross-section of housing, government and social service agencies were invited to serve by the mayor. Committee representation came from the following agencies:

- Salvation Army
- WSOS Community Action Commission, Inc.
- Wood County Health Department
- Community Employment Services of Wood Lane
- City of Bowling Green, Planning Department
- Sky Bank
- The Link/Behavioral Connections
- Newlove Realty
- Wood County Committee on Aging
- Bowling Green State University
- Wood County Job and Family Services
- Henry Metropolitan Housing Authority/Bowling Green Housing Authority
- United Way of Greater Toledo, Wood County Office

In developing the *Consolidated Plan*, the grants administrator, on behalf of the Housing Advisory Committee, consulted with the following public and private agencies

which provide assisted housing, health services, social services, economic opportunity, education and child welfare services for the citizens of the City, including:

- Bowling Green Housing Agency
- WSOS Community Action Commission, Inc.
- Wood County Senior Center
- Salvation Army (homeless service provider)
- Bowling Green Chamber of Commerce
- Wood County Board of Mental Retardation & Developmental Disabilities
- Wood County Alcohol, Drug Abuse, and Mental Health Service Board
- Wood County Council on Alcohol and Drug Abuse, Inc.
- Bowling Green City Schools
- The Link/ Behavioral Connections
- Ohio Department of Transportation, Office of Transit
- Toledo Metropolitan Area Council of Governments (TMACOG)
- Wood County Commissioners
- Wood County Health Department (lead-based paint information)
- Wood County Department of Job and Family Services
- Bowling Green Community Development Foundation
- Wood County Economic Development
- MainStreet 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
- Pregnancy Prevention Task Force
- Wood County Domestic Violence Task Force
- Key Bank/HOMEAID of Wood County
- City of Bowling Green department heads
- Children's Resource Center
- United Way of Greater Toledo, Wood County Office

In consulting with the above-noted agencies/individuals, all were encouraged to provide their views related to the greatest barriers low- to moderate-income individuals/families face when seeking housing opportunities. Input was also sought to learn which activities might reduce the number of households in poverty, and remove the barriers to housing and economic opportunity for low- to moderate-income residents of the city. Agency consultations also served as a means of gathering important data and further broadening community awareness of the purpose and goals of the City's *Consolidated Plan*.

In preparation for the task at hand, members of the Housing Advisory Committee were given a summary of the guidelines for preparing the *Consolidated Plan*. Also provided to the Committee was CHAS 2000 data for the City, relative to housing and community development issues, and a summary of the CDBG program. As a part of the meetings, other information was also made available to the Committee to include past CDBG activities, employment statistics, homeless figures, rents and housing affordability data.

The first Housing Advisory Committee meeting was held April 26, 2005 for the purpose of reviewing information regarding the *Consolidated Plan* to include its mission, purpose, and goals. Another focus of this first meeting was to analyze CHAS 2000 data and begin assessing community needs relative to decent housing, a suitable living environment, and expanded economic opportunities.

The second Housing Advisory Committee meeting was held May 24, 2005. The purpose was to prioritize community needs, review citizen input/proposals and select/prioritize the CDBG activities.

Two public hearings were conducted to promote citizen participation. Additionally, citizens were provided with a reasonable opportunity to comment on the proposed *Consolidated Plan*. (The public hearings and public comment aspects are discussed further under the “*Citizen Participation*” section of the *Consolidated Plan*).

City Council members were advised of the committee’s conclusions regarding the completion of the *Consolidated Plan*. City Council members were present at both of the public hearings. The City Administration also reviewed the committee’s conclusions and made recommendations before final approval was granted.

### **III. CITIZEN PARTICIPATION PLAN**

#### **A. EXECUTIVE SUMMARY**

In addition to the Housing Advisory Committee's participation and the City's consultation with a broad range of public agencies, a number of other measures were taken to further ensure maximum citizen participation in developing the City's *Consolidated Plan*. In an effort to increase citizen participation at all levels, two public hearings were conducted prior to June 8, 2005; the date that the *Consolidated Plan* was published for citizen comment.

#### **B. PUBLIC NOTICES**

The two public hearing notices were published at least two weeks 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 as well as the projected program income. The notices also included the range of anticipated activities to be implemented and the estimation of the amount that would benefit low- and moderate-income persons. Each notice encouraged persons of low- and moderate-income to attend.

#### **C. PUBLIC HEARINGS**

Both public hearings were held on Monday evenings at 7:45 p.m. at a central location: City Council Chambers, City Administrative Services Building, 304 North Church Street, Bowling Green, OH. Special accommodations were available, upon request, to persons with disabilities as well as to non-English speaking persons. The two Public Hearing Agendas are set forth below:

Public Hearing Date #1: Monday, May 16, 2005 @ 7:45 p.m.

1. Discuss the Community Development Block Grant Program and the *Consolidated Plan*.
2. Gather citizen input/recommendations regarding local needs.
3. Solicit proposals.

Public Hearing Date #2: Monday, June 6, 2005 @ 7:45 p.m.

1. Discuss the Community Development Block Grant Program and the *Consolidated Plan*.

2. Review suggestions received by committee.
3. Review prioritized needs.
4. Discuss the proposed activities for FY 2005 through FY 2009 and the coming program year (FY 2005).
5. Discuss the City's Plan for Minimizing the Displacement of Persons.
6. Solicit input from citizens present.

**D. AVAILABILITY TO PUBLIC/ PUBLISHING THE PLAN**

An ad summarizing the *Consolidated Plan* was placed in the *Sentinel Tribune* on May 23, 2005. Another ad, also published in the *Sentinel Tribune* on May 23, 2005, announced that the *Consolidated Plan* 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, 2005 and July 11, 2005. On June 8, 2005, the Executive Summary for the *Consolidated Plan FY 2005 through FY 2009* also became available to the public via the City's web site ([www.bgohio.org](http://www.bgohio.org)).

Citizen participation will be encouraged throughout the plan's implementation as well. In the event of a substantial amendment to the *Consolidated Plan*, the City will hold a public hearing to allow citizens the opportunity to review and comment on any proposed changes. A public hearing notice will be published in the *Sentinel Tribune* at least fourteen calendar days prior to the meeting date. The revised *Consolidated Plan* would be available for citizen review and comment at the City's Grants Department, 304 North Church Street in Bowling Green for at least 30 calendar days before any amendments are approved. Advance notice of this would be published in the *Sentinel Tribune* at least fourteen days prior to the beginning of the 30-day review period.

The public will also have the opportunity to review and comment on the Consolidated Annual Performance and Evaluation Report (CAPER). A public notice announcing a public hearing and indicating the location dates where the report can be reviewed will be offered. The notice will be published in the *Sentinel Tribune* at least fourteen calendar days prior to the public hearing/public review date. A minimum of fifteen calendar days will be provided for citizen review and comment. All comments will be summarized and attached to the Performance Report before submission. All program records and information, including the

City's *Antidisplacement and Relocation Assistance Plan (see appendix J)*, are available for public review at the Grants Department, 304 North Church Street in Bowling Green, Ohio. This includes, but is not limited to copies of the CDBG application, the *Consolidated Plan*, the CAPER, and other federal requirements.

**E. TECHNICAL ASSISTANCE**

Although it was not requested, technical assistance was available to assist individuals or groups, especially low and moderate-income individuals, in developing proposals for consideration under the CDBG programs.

**F. SUMMARY OF CITIZEN COMMENTS/VIEWS**

Following the second public hearing on June 6, 2005, a citizen inquired as to whether the *Consolidated Plan* would be available for review on the Internet. The grants administrator responded that the Executive Summary of the *Consolidated Plan* would be available on-line starting June 8, 2005.

No citizen comments/views were received during the public review period of June 8, 2005 through July 11, 2005.

**G. COMMENTS NOT ACCEPTED**

Not applicable.

## **IV. STRATEGIC PLAN FY 2005 – FY 2009**

### **A. Summary of FY 2005 through FY 2009 Goals**

The summary of the City's Community Development Block Grant goals includes:

1. To meet the national objectives and requirements of the Community Development Block Grant (CDBG) Program as stipulated in the Federal regulations and grant agreement.
2. To meet the goals of the City's *Consolidated Plan* as approved by the U.S. Department of Housing and Urban Development.
3. To conserve/improve the condition of the City's housing stock, and increase the availability of affordable, decent units.
4. To reduce the incidence of poverty and to maximize the benefits to low- and moderate-income persons by using the Community Development Block Grant funds for programs which benefit them directly or indirectly.
5. To maximize benefits to low- and moderate-income persons by using the CDBG funds to ensure local match dollar requirements are met for programming which benefits low- and moderate-income persons directly or indirectly as an added means of reducing the incidence of poverty.
6. To reduce and prevent the incidence of homelessness in Bowling Green.
7. Promote increased homeownership for persons at low- to moderate-income levels and increase minority homeownership.
8. To raise citizens' awareness of Fair Housing laws and ensure the increased compliance of said laws.
9. To create a more suitable living environment through various public improvements and public services.
10. To expand the current level of public transportation services for low-income citizens through the addition of a fixed-route shuttle.
11. To further economic development, increasing the availability of job opportunities for low/moderate income persons.

**FY 2005 – FY 2009 CDBG-funded Program Descriptions, Objectives, Outcomes and Performance Measurements**

1. **Rental Rehabilitation Program (single units):** This program provides improved access to affordable rental housing for low- and moderate-income level populations. Through this program, zero percent interest loans are provided to landlords for a seven-year period. If the property is sold or title is transferred before the end of the seven-year period, 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 low- and moderate-income persons. Mortgages are placed on the property, and the property owner must provide at least 50 percent of the total construction costs for the project. Maximum loans per bedroom size are as follows:

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

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.

CDBG funding will be used to rehabilitate 5 single-unit rental units annually FY 2005 through FY 2009.

**Specific Objective:** Increase the supply of affordable rental housing.

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

**Performance Indicator:** Number of units assisted.

**Five-Year Goal:** 25 single-unit rental units made more affordable for low/moderate-income persons.

2. **Rental Rehabilitation Program (multi units):** For a complete program description, please see Rental Rehabilitation Program (single units) listed directly above in #1 of this section. The only difference being that this program is dedicated to the rehabilitation and improved affordability of multi-unit rental properties rather than single-unit rental properties.

CDBG funds will be used to rehabilitate an anticipated 3 units annually FY 2005 through FY 2009.

**Specific Objective:** Increase the supply of affordable rental housing.

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

**Performance Indicator:** Number of units assisted.

**Five-Year Goal:** Rehabilitate 15 multi-unit rental units for low/moderate-income persons.

3. **Mobile Home Repair:** CDBG funds are budgeted 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. Ten unit rehabilitations are proposed annually FY 2005 through FY 2009 as a means of improving the existing housing stock for low- and moderate income persons.

**Specific Objective:** Improve the quality of owner housing.

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

**Performance Indicator:** Number of units rehabilitated.

**Five-Year Goal:** Rehabilitate 50 units.

4. **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 housing unit/feature. No mortgages are placed on the property for this activity. CDBG funds will be budgeted to rehabilitate 3 owner-occupied housing units annually FY 2005 through FY 2009 for very-low/low-income older adults.

**Specific Objective:** Improve the quality of owner-occupied housing.

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

**Performance Indicator:** Number of units rehabilitated.

**Five-Year Goal:** Rehabilitate 15 housing units.

5. **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. A portion of the Housing Specialist's salary and benefits were paid from this activity. Certain required fees/services necessary in conducting housing rehabilitation were also funded from this activity. Annually, FY 2005 through FY 2009, CDBG funds will be committed for the purpose of implementing the City's Housing Programs.

6. **B.G. Transit:** CDBG dollars will be used to meet ODOT grant match dollar requirements and enable the sustained operation of the local public transportation system, the B.G. Transit. CDBG funds will be committed annually FY 2005 through FY 2009 to enable added low- and moderate-income residents access to public transportation. The City's public transportation system, B.G. Transit, provides demand-responsive transportation Monday through Saturday within the City limits. The system helps individuals to sustain employment and access needed services, preventing homelessness and other poverty-related hardships. With required documentation, elderly and disabled patrons receive a discounted fare (half price of full fare). This service is also financed, in part, through funding from the City of Bowling Green and an operating grant from the Ohio Department of Transportation and the Ohio Elderly and Disabled Transit Fare Assistance Program.

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

**Proposed Outcome:** Improve access to a more suitable living environment through public transportation service.

**Performance Indicator:** Number of new LMI persons receiving public transportation.

**Five-Year Goal:** 425 new LMI persons receive access to public transportation.

7. **Transitional Housing for the Homeless:** Using CDBG funding (\$13,375 annually FY 2005 through FY 2009), the City will fund two transitional housing units for homeless persons in Bowling Green.

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

**Proposed Outcome:** Improve the access to a more suitable living environment.

**Performance Indicator:** Number of homeless persons receiving transitional shelter.

**Five-Year Goal:** 650 homeless persons receive transitional housing.

8. **Fair Housing Services:** In FY 2005, the Fair Housing Officer will increase public awareness of the Fair Housing Program and Fair Housing laws through various community marketing and educational efforts. Other responsibilities of the Fair Housing Officer will include the screening and referral of complaints to the Civil Rights Commission. The City's Grants Administrator will develop the City's Analysis of Impediments to Fair Housing Choice and oversee the implementation of the FY 2005 Fair Housing Action Plan. During FY 2005, \$10,000 in CDBG funds are budgeted to provide Fair Housing services.

9. **Tree Planting:** CDBG funds (\$13,589) are budgeted in FY 2005 to improve the suitability of the living environment in census tracts 217.01 and 217.02. The trees will be planted in public access right-of-ways in the two high-concentration LMI census tracts noted above. LMI concentration in census tract 217.01 is 66.9%. Census tract 217.02 has 70.1% LMI persons in residence.

**Specific Objective:** Improve the suitability of the living environment for lower-income persons.

**Proposed Outcome:** Improve the access to a more suitable living environment.

**Performance Indicator:** Number of public improvements carried out.

**Goal:** 1 public improvement (planting of an estimated 54 trees in LMA public areas).

10. **Administration:** Administrative costs are needed to implement the City's CDBG programming. Costs include a portion of the Housing Specialist's and Grants Administrative Secretary's salaries and fringe benefits, staff development, office supplies, legal advertising and other eligible expenses. CDBG dollars will be utilized annually FY 2005 through FY 2009 to cover HUD-eligible administrative costs.

11. **Homeless Prevention Program:** In an effort to end chronic homelessness, WSOS Community Action Commission, Inc. provides emergency assistance to persons facing imminent homelessness. In FY 2005, \$21,152.80 in CDBG funds will be used to provide an added 60 very low-/low-income persons with emergency rental, mortgage and utility assistance (up to a maximum of three months per household). WSOS directly paid rent/mortgage/utility companies for eligible households, requesting reimbursement from the City for the use of such funds.

**Specific Objective:** Improve the suitability of the living environment for lower-income persons.

**Proposed Outcome:** Improve access to a more suitable living environment.

**Performance Indicator:** Number of LMI households assisted.

**Goal:** 60 LMI persons assisted.

12. **Sidewalk Reconstruction:** In FY 2005, \$7,011.75 in leftover FY 2004 CDBG funds will be utilized to remove accessibility barriers on two public sidewalks located in low/moderate-income areas (census tracts 217.01 and 217.02; both having greater than 51 percent low/moderate-income concentration).

**Specific Objective:** Improve the suitability of the living environment for lower-income persons.

**Proposed Outcome:** Improve access to a more suitable living environment.

**Performance Indicator:** Number of public improvements conducted.

**Goal:** 2 public improvements conducted.

13. **The Cocoon Shelter Safety Improvements:** In June 2005, a 24-hour shelter for women and children who are homeless due to domestic violence opened in Bowling Green. This resource provides transitional housing/services for the homeless population noted above. In FY 2005, \$10,910 in CDBG funds are budgeted to upgrade the shelter's security system to bring it up to recommended state safety standards. Funding provided for the purchase of a panic button system, allowing staff and shelter residents assistance from anywhere on the property, as well as surveillance cameras for all shelter exits, the outdoor play and parking areas, which would be accessible for viewing to shelter staff.

**Specific Objective:** Improve the suitability of the living environment for lower-income persons.

**Proposed Outcome:** Improve access to a more suitable living environment.

**Performance Indicator:** Number of low/moderate-income persons receiving access to a more suitable living environment.

**Goal:** 5 persons assisted.

14. **Tree and Shrub Planting at Carter Park:** CDBG funds (\$20,821) will be used to improve the aesthetic quality of this public park, located in census tract 219. CDBG funds will provide for the planting of 90 trees and 20 shrubs

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

**Proposed Outcome:** Improve *access* for the purpose of creating suitable living environments.

**Performance Measure:** Number of persons served; percent LMI in Census Tract 219.

**Goal:** One public improvement conducted in LMA.

15. **RLF-funded Small Business Loans:** This project is funded through the 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. Annual revenues from the Business Revolving Loan Fund (RLF) sustain this

program. RLF loans supplement private funding for business start-ups and expansions, enabling job creation/retention for low- and moderate-income persons. The creation of 12 new jobs are projected FY 2005 through FY 2009.

**Specific Objective:** Improved Economic Opportunities.

**Proposed Outcome:** Improve the *access* to economic opportunities for LMI persons.

**Performance Measure:** Number of jobs created for LMI persons

**Five-Year Goal:** 12 jobs created.

## **B. HOMELESS**

### **1. Homeless Needs/Inventory**

There are no homeless shelters in the city. However, a new domestic violence shelter (The Cocoon Shelter) is scheduled to open in Bowling Green in June 2005. The shelter will serve women and children who are homeless due to domestic violence. Services will be accessible 24 hours a day, and include crisis intervention, safe housing, food, clothing, advocacy and safety/life planning.

Aid to homeless persons is provided through Housing Assistance with Temporary Shelter (HATS) and through the HomeNet programs of WSOS Community Action Commission, Inc. HATS is a unit of the HOMEAID Committee, (formerly known as the Wood County Emergency Shelter Committee).

HOMEAID is a group of representatives of local service agencies that coordinate resources to assist households in need of housing and supportive services. The HATS program, which is administered by the Salvation Army, currently uses Community Development Block Grant (CDBG) money (FY 2000 through FY 2004) to fund two efficiency apartments in the Buckeye Budget Motel. The City of Bowling Green and HOMEAID monitors the operations of the HATS program. The City receives monthly reports on the use of the two units from the Salvation Army director. The two efficiency apartments in the Buckeye Budget Motel are available to homeless individuals and families for up to two weeks. During that time, they must seek assistance from agencies to find permanent housing.

HomeNet programs operated by WSOS Community Action Commission, Inc. provide homeless prevention and two types of transitional housing services. The Homeless Prevention Program provides housing assistance to those who are faced with a housing emergency and desire to regain housing stability and self-sufficiency. To qualify for services, a person must meet the HUD definition of “pending homeless,” live in Wood, Seneca, Ottawa or Sandusky County and have verification of employment. There is a local office to serve citizens in Bowling Green. The Homeless Prevention Program will provide one-time assistance with back rent or mortgage payments, or with relocation costs due to overcrowded living conditions.

Behavioral Connections of Wood County operates The LINK, which provides 24-hour crisis intervention, information and referral and basic needs assessment. The LINK will provide up to 3 nights lodging for displaced/homeless persons who are able to show that they have a plan in place for housing after the third night. If the person does not have a plan in place, they are referred to the Salvation Army for longer term housing in the HATS unit. If the local HATS units are occupied, the LINK will refer the homeless person to the appropriate shelters in the Toledo or Findlay area. The LINK can provide gas money or bus tickets to an out-of-town shelter. Other LINK services include emergency prescriptions funds, food pantry referrals, and transportation and travelers’ aid for transients.

**2. Priority Homeless Needs** (*Refer to Table 1A, located in Appendix G*)

In 2004, HATS provided transitional housing services to 68 families (108 adults and 84 children) in the city of Bowling Green using CDBG funds. There are no specific numbers available to provide an accurate, one-day point-in-time count regarding the city of Bowling Green’s homeless population (sheltered or unsheltered) or homeless sub-populations. However, an estimate was calculated using a one-month HATS Units Demographics Report dated March 9 through April 9, 2005. The estimated count for a one-day, point-in-time of homeless persons(s) residing in a transitional shelter in Bowling Green is 3 persons (two adults, one youth; one adult (female head of household) and one youth comprise a family unit). There is a need for:

- The continued provision of transitional housing for the homeless for FY 2005-2009.

- A variety of services/programs are also needed to prevent homelessness during the five-year period.

### 3. **Continuum of Care**

The City's Continuum of Care is in place, and includes a coordination of services among varied community organizations in Bowling Green that address homeless prevention and services. It is set forth directly below:

#### **The City's Continuum of Care for the Homeless**

- a. Wood County Department of Family and Job Services (WCJFS) is ordinarily the first point of contact, referring requests for temporary housing to the HATS unit of HOMEAID through the Salvation Army or the HomeNet program through WSOS.
- b. If the homeless 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 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 HomeNet program through WSOS will assist homeless.
- c. WCJFS has resources to provide funds for rent deposits and first month rent payments for qualified individuals.
- d. Aid for utilities can be obtained from WSOS Community Action Commission, Inc., WCJFS and the Salvation Army.
- e. 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.
- f. Transient individuals can receive limited aid through The LINK and the Salvation Army.

- g. Food is available from six local church sponsored food pantries, WCJFS, Salvation Army and the Wood County Veterans Service Center.

#### **4. Homeless Strategy/Objectives**

Ending chronic homelessness is a high priority and one of the goals for the City. The City's strategy to end chronic homelessness includes:

- 1) Economic Development Loans (FY 2005-FY 2009): *This project is funded through the 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. Annual revenues from the Revolving Loan Fund (RLF) will sustain this program FY 2005-FY 2009. RLF supplements private funding for business start-ups and expansions. It is anticipated that at least 12 new jobs for low/moderate income individuals will be created annually FY 2005-FY 2009.
- 2) Transitional Housing for the Homeless (FY 2005-FY 2009): Using CDBG funding (\$13,620 annually FY 2005-FY 2009), the City will continue to fund two transitional housing units for very low-income homeless persons in Bowling Green during the five-year period. It is anticipated that approximately 500 persons will receive transitional housing during the period FY 2005-FY 2009.
- 3) Homeless Prevention Program (FY 2005): In FY 2005, the City will also utilize CDBG funding to provide emergency rental/mortgage/utilities assistance to low-income persons at risk of becoming homeless during FY 2005. The program's goal is to reduce incidences of homelessness. It is anticipated that 60 additional low/very low-income persons in Bowling Green will receive homeless prevention services during FY 2005. This public service activity expands the current level of service being currently provided through WSOS Community Action Commission, Inc.
- 4) Safety improvements to The Cocoon Shelter (FY 2005): The city's first domestic violence shelter, the Cocoon Shelter, will open in June 2005. The shelter will serve women and children who are homeless due to domestic violence. The shelter will offer life-planning services, which can aid consumers in preventing

future incidences of homelessness, and also help patrons to make the transition out of homelessness. In order to meet recommended state safety standards for a domestic violence shelter, improvements are needed. CDBG monies will be used in FY 2005 (\$10,910) to make needed safety improvements to the shelter. The improvements include the installation of a panic button and surveillance video cameras.

- 5) Rental Rehabilitation Program (FY 2005-FY 2009): Safe, affordable rental housing is needed as a preventative to homelessness. CDBG funds will be used to conduct single- and multi-family rental rehabilitation activities providing low interest, deferred, and forgivable loans to landlords who rent their units at Fair Market rate to low-income tenants. In collaboration with social service agencies serving the mentally ill and mentally retarded, the City often applies the rental rehabilitation activity to improve the safety and condition of group homes in the City.
- 6) Mobile Home Repair (FY 2005-FY 2009): Safe, affordable housing is needed as a preventative to homelessness. CDBG funds will be used to conduct this activity. This zero-interest, deferred loan program addresses the need for affordable, 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.
- 7) Section 8 Voucher Program (FY 2005-FY 2009): *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. This is discussed in more detail later in section "D.1.h" of the *Strategic Plan*. Annually, a baseline number of 119 vouchers are provided to qualified low-income residents.
- 8) Down Payment/Rehabilitation Assistance (FY 2005-FY 2009): *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. A HOME grant from the Ohio Department of Development, Office of Housing and Community Development in the amount of \$434,300 is being used to fund these activities (2003-2005). *The Housing RLF will sustain programming thereafter.*

- 9) Owner-Occupied Rehabilitation (FY 2005-FY 2009): *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. A HOME grant from the Ohio Department of Development, Office of Housing and Community Development in the amount of \$434,300 is being used to fund these activities (2003-2005). The Housing RLF will sustain programming thereafter.*
- 10) B.G. Transit (FY 2005 through FY 2009): *This service is financed, in part, through funding from the City and an operating grant from the Ohio Department of Transportation and the Ohio Elderly and Disabled Transit Fare Assistance Program. CDBG dollars will serve as required ODOT grant match dollars necessary to sustain operations.. The City's public transportation system, B.G. Transit, provides demand response transportation Monday through Saturday within City limits. The system helps individuals to maintain employment and access needed services, preventing homelessness and other poverty-related hardships. With required documentation, elderly and disabled patrons receive a discounted fare (half price of full fare). An anticipated 48,000 trips are planned annually FY 2005 through FY 2009.*

## **C. SPECIAL NEEDS POPULATIONS**

### **1. Priority Needs, Non-Homeless, Special Needs** (*Refer to Table 1C, located in Appendix G*)

A number of sources were consulted in making the priority need level assignment for this segment of the population. In addition to studying available CHAS 2000 data, consultations were conducted with agencies/organizations providing services to persons with HIV/AIDS, senior services, mental health care service providers, the Wood County Health Department and the Wood County Board of Mental Retardation and Developmental Disabilities.

In determining the unmet needs of the elderly, CHAS 2000 data (Housing Problems Output for All Households) was utilized. The data indicates there is a total of 347 elderly renter households with 25.6 percent citing a housing problem due to either condition or cost burden. Low/moderate-income persons occupy most of these households. There are 1,193

elderly owner-occupied households and 16.2 percent of those have housing problems. Approximately 470 of these households are in the low/moderate income range and a high number cite the above-noted housing problems. The level of need is high, making this a high priority.

CHAS 2000 data (Output for Mobility and Self-care Limitation) was utilized to determine the priority needs for frail elderly. Forty-four percent of the low-income frail elderly homeowners cite housing problems due to cost burden and/or condition. Of the total 158 frail elderly households in the city, almost 13 percent cite housing problems. The data also indicates 86.2 percent of very low-income non-elderly renters have housing problems. Among very low-income non-elderly owner households, 75 percent have related housing problems. The Priority Need Level is determined to be “high” due to the population’s high risk of becoming institutionalized or homeless. This is most applicable to those with a mental health or long-term emotional condition. This is true for special needs populations at all income levels, but most especially for those at low- to moderate-income levels as they have fewer resources.

Consultation with Behavioral Connections provided the City with a one-day “snap shot” of the city’s unmet needs for those with severe mental illness (April 2005). Behavioral Connections operates seven group homes and thirty apartments that house a total of sixty-one persons with mental illness or drug or alcohol addiction. Eighteen of the apartments were built in early 2005. Behavioral Connections is anticipating the construction of even more facilities during the next five years. The priority need level is “medium” due to the potential risk of homelessness/institutionalization among individuals within this population.

The City consulted with the Wood County Board of Mental Retardation and Developmental Disabilities (April 2005) to determine the priority need level” and unmet needs. The Wood County Board of Mental Retardation and Developmental Disabilities owns nine group homes housing a total of 51 residents. These units are operated by Wood Lane Residential Services. Wood Lane Residential Services also owns and operates 12 group homes that house 52 residents and 13 private units providing housing to fourteen residents. There are approximately 326 persons on the waiting list for these units. The CDBG funding available to the City is not sufficient to allow for adding new

housing units. The need is determined to be “medium.” Again, the determination was based upon the population’s high risk of losing the ability to live independently.

CHAS 2000 data summarizing the housing problems for mobility and self-care limitation households was utilized as well as consultations with various local sources to help estimate the unmet need and priority need level for the physically disabled. The data indicates there is a total of 209 non-elderly renter households. Nearly 24 percent (23.9%) have housing problems. There are also 209 non-elderly owner households and 30.6 percent of them have housing problems. Of the total non-elderly households, 183 (43.7%) are at low/moderate- income levels, placing them at even greater risk of losing independence and/or becoming homeless. The priority need level, therefore, has been determined to be “medium.”

According to Behavioral Connections, most individuals who are currently being treated for alcohol/other drug addictions are severely mentally ill. They estimate that only five percent of those being treated for an addiction are not also being treated for a severe mental illness. The priority need level is “low” due to the small proportion affected.

No data was available locally or through the Ohio Department of Health to document the number of persons who have HIV/AIDS in Bowling Green. Only countywide estimates were available (51). The unmet need is unknown. Due to this, the priority need level is “low.”

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, prevent homelessness.
- Improve the safety and cost of the existing housing stock.

## **2. Non-Homeless, Special Needs Strategy/Objectives**

All the City’s planned programs and activities for FY 2005 through FY 2009 benefit this population either directly or indirectly. Set forth below are those that were utilized most heavily by the population during FY 2000 through FY 2004:

- Emergency Elderly Repair Program (FY 2005-FY 2009)

- Rental Rehabilitation Program (FY 2005-FY 2009)
- Homeless Prevention Program (FY 2005)
- B.G. Transit (FY 2005-FY 2009).

## **D. HOUSING**

### **1. Housing Needs**

The CHAS Data Book (2000) indicates there are 10,141 total households in Bowling Green, Ohio, an 18 percent increase since 1990. CHAS data indicates 4,242 are owner occupied (41.8%) and 5,899 (58.1%) are renter occupied.

#### **a. Persons Affected**

In relation to the city's total number of households, CHAS 2000 data notes 52 percent (5,242) meet the standards to be categorized as low- to moderate-income. Thirty percent of all households in the city are severely cost burdened (paying greater than 50 percent of their total income for housing). In terms of housing affordability, a consumer should not spend more than 30 percent of her/his income for basic housing costs or she/he is housing "overburdened." Housing costs greater than 30 percent mean that income available for other purposes is tied up in a building/structure, not helping a low-income citizen pay for other basic needs or save for the future. The majority of the low- to moderate-income households rent (80.3%) versus own homes (19.6%) (CHAS Data Book 2000). The primary concentration of low- and moderate-income households is found in census tracts 217.01, 217.02, 218, and 219 (Census 2000).

#### **b. Very Low-Income Households**

There are a total of 1,936 very low-income households (at or less than 30 percent of the MFI.) The breakdowns are as follows: 165 elderly (1 and 2 member households), 264 small families (2 to 4 members), 24 large families (5 or more members) and 1,483 all other households. A total of 68.4 percent of the very low-income households are severe cost burdened, and 82.9 percent are overburdened with housing costs, spending more than 30 percent of their income for housing costs (CHAS Data Book 2000).

The majority (1,809 or 93.4%) of very low-income households is renters. The makeup is as follows: elderly (105), small families (252), large families (24) and all other

households (1,428). Bowling Green State University students make up roughly half of the population over the age of 18. Therefore, it is important to note that about half of the “all other households” that are very low-income renters is assumed to be university students living in off-campus housing and being supported primarily by parents. Even so, there still is a large number of single, non-student citizens in Bowling Green that are at the very low-income level. All very low-income households have some type of housing problem, which could indicate problems with affordability and/or housing condition. One hundred percent of large families and 76.2 percent of small families cite at least one housing problem. Among elderly households, note 28.6 percent and of the category “all other households” 89.8 percent have some type of housing problem. Nearly 83 percent of very low-income renter households are overburdened by housing cost. Again, families are most affected by the above-noted housing problems: small families (74.6%) and large families (58.3%). Sixty-nine percent of the very low-income renters are severely cost burdened. Small families are most representative with 65.1 of them suffering severe cost burdens in relation to housing (CHAS Data Book 2000).

According to CHAS data 2000, only 127 very low-income households are recorded as homeowners. Most of these are elderly (60), but there 55 classified as “all other households.” Families are not well represented as homeowners at the very low-income level. There are no large families noted as homeowners and only 12 small families own homes. All homeowners at this income level cite housing problems. One hundred percent of very low-income small families are overburdened by housing costs; elderly (83.3%), small families (100%) and all other households (81.8%). The most severely cost burdened are the elderly (50%) and all other households (63.6%).

**c. Low-Income Households**

There are 1,422 low-income households (greater than 30 percent, but less than or equal to 50 percent of the MFI). The breakdown is: elderly (237), small families (217), large families (45), and all other households (923). Eighteen percent of the total households are classified as severely cost burdened and 66.5 percent are overburdened with housing cost (CHAS Data Book 2000).

As with those who are very low-income, low-income households are predominantly renters (1,190) with these distributions: elderly (69) small families (168), large families (45) and all other households (908). As per CHAS data, all face housing problems of some sort: elderly (50.7%), small families (64.3%), large families (66.7%) and all other households (71.5%). Overburdened by housing costs are: elderly (50.7%), small families (61.9%), large families (66.7%) and all other households (69.5%). The breakdowns for severely cost burdened are as follows: small families (8.3%), large families (22.2%) and all other households (18%).

According to CHAS data, there are a total of 232 low-income households recorded as homeowners. The composition is: elderly (168), small families (49) and all other households (15). As was the case with very low-income families, no low-income large families are homeowners. All very low-income households are either cost burdened or note problems with the condition of the housing.

**d. Moderate-Income Households**

Moderate income households are those at greater than 50 percent of the MFI, but less than or equal to 80 percent of the MFI. There are a total of 1,884 households, with only .7 percent severely cost burdened and 27.4 percent overburdened with housing cost (CHAS Data Book 2000).

Again, the largest composition is that of renter households (1,211) with the following distributions: elderly (109), small families (233), large families (10), and all other households (859). In comparison to the very low- and low-income households, fewer cite housing problems in every category. Most of these problems are related to cost burden: elderly (12.8%), small families (16.3%), and all other households (24.4%). Fewer also are overburdened by housing cost in comparison to the very low- and low-income households: elderly (12.8%), small families (14.6%), and all other households (24.4%). None are severely cost burdened (CHAS Data Book 2000).

There is a greater percentage share of those who are moderate-income homeowners than those of very low- and low-income households. There are 673 homeowners. Elderly comprise the largest share (242), with small families following closely (224). The remaining

breakdowns are: large families (38) and all other households (169). Even though large families only make up a small percent of the total moderate-income homeowners, they are not represented as such at the very low- and low-income levels. All housing problems cited are related to being overburdened by housing cost: elderly (20.2%), small families (51.3%), large families (89.5%) and all other households (35.5%). No households are noted as being severely cost burdened (CHAS Data Book 2000).

**e. Middle-Income Households**

Almost half (4,899 or 48.3%) of all households are at the middle-income level (greater than 80% of the MFI). Only 7.1% cite any type of housing problem. In terms of cost, only 6.4% are overburdened by cost and .4% are severely cost burdened. The majority of middle-income households is homeowners (3,210 or 65.5%). Small families make up the largest share of homeowners (1,737). The category referred to as “all other households” comprises the largest share of renter households at (1,059 households). As one might assume, the data indicate that those at higher income levels are more able to afford homeownership privileges, cite fewer housing related problems and suffer much less from housing cost burdens (CHAS Data Book 2000). No priority need exists for this population.

**f. Mobility and Self Care Limitation Renter Stock**

In terms of renter representation for those with mobility and self-care limitations, the CHAS Data Book (2000) sets forth the following composition:

**Mobility & Self Care Limitation Renter Household Types**

<b>Income</b>	<b>Extra Elderly 1 &amp; 2 Members</b>	<b>Elderly 1 &amp; 2 Members</b>	<b>All Other Households</b>
<b>&lt;= 50% MFI</b>	50	55	64
<b>&lt;=30% MFI</b>	40	25	29
<b>&gt;30 to &lt;50% MFI</b>	10	30	35
<b>&gt;80% MFI</b>	30	20	70

The CHAS Data Book 2000 notes that this data includes all households where one or more person has:

- 1) a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching lifting, or carrying; and/or
- 2) a physical, mental, or emotional condition lasting more than six months that creates difficulty with dressing, bathing, or getting around inside the home.
- 3) “Extra elderly” is defined by the presence of at least one person in the household 75 years of age or older. “Elderly” is defined by occupancy of at least one person in the household aged 62 to 74 years (CHAS Data Book 2000).

The singular segment of this population holding the largest renter stock (for mobility and self care limitation households) is the category “all other households” (non-elderly occupant households with mobility and self care limitations) at greater than 80 percent of the median family income (MFI). “All other households” at less than 50 percent of the MFI follows closely as the second most represented population. The “all other households” category comprises the largest collective segment of the renter stock (43%). However, if the “extra elderly” and “elderly” household categories are combined, they comprise 57 percent of the total renter stock for Bowling Green’s mobility and self care limitation households. In terms of representation based collectively on household income, those at less than 50 percent of the MFI represent the largest segment of the renter stock (CHAS Data Book 2000).

**Mobility & Self Care Limitation Renter Households with Any Housing Problems**

<b>Income</b>	<b>Extra Elderly 1 &amp; 2 Members</b>	<b>Elderly 1 &amp; 2 Members</b>	<b>All Other Households</b>
<b>&lt;= 30% MFI</b>	37.50%	0%	86.20%
<b>&gt;30 to &lt;50% MFI</b>	100%	33.30%	71.40%
<b>&gt;80% MFI</b>	0%	0%	0%

The CHAS Data Book (2000) lists 100 percent of the individuals categorized as “extra elderly” whose income is greater than 30 percent but less than 50 percent of the MFI cite housing problems of some type. Other notable populations citing housing problems are the non-elderly households at less than 30 percent of the MFI (86.2%) and those at less than 50 percent of the MFI (71.4%).

No data was available locally or through the Ohio Department of Health to document the number of persons who have HIV/AIDS in Bowling Green. However, the Ohio Department of Health reports there are 51 reported persons living with HIV/AIDS in Wood County through December 31, 2003. Given that no specific data were available for the city, it is impossible to determine the housing needs of this population.

**g. Mobility and Self Care Limitation Homeowner Stock**

The CHAS Data Book (2000) also provides information relevant to homeowner stock for mobility and self care limitation households. The stock is as follows:

**Mobility & Self Care Limitation Homeowner Household Types**

<b>Income</b>	<b>Extra Elderly 1 &amp; 2 Members</b>	<b>Elderly 1 &amp; 2 Members</b>	<b>All Other Households</b>
<b>&lt;= 50% MFI</b>	45	24	30
<b>&lt;= 30% MFI</b>	0	20	20
<b>&gt;=30 to &lt;=50% MFI</b>	45	4	10
<b>&gt;50 to &lt;80% MFI</b>	29	35	19
<b>&gt;80% MFI</b>	84	75	160

Those households at greater than 80 percent of the MFI comprise the strongest representation in all three categories (53 percent homeownership). In contrast, the most

under-represented segment of the homeownership population is those households with incomes less than 30 percent of the MFI indicating only 6.6 percent homeownership representation. This is most likely due to lack of affordability. No elderly (1 & 2 member) homeowner households are represented at 30 percent of the MFI.

The CHAS Data Book (2000) also provides the percentage rates for those mobility and self care limitation homeowners citing any type of housing problems (related to cost and/or condition). Those percentage rates are set forth below:

**Mobility & Self Care Limitation Homeowner Households with Any Housing Problems**

<b>Income</b>	<b>Extra Elderly 1 &amp; 2 Members</b>	<b>Elderly 1 &amp; 2 Members</b>	<b>All Other Households</b>
<b>&lt;= 30% MFI</b>	N/A	100%	50%
<b>&gt;30 to &lt;50% MFI</b>	44.40%	100%	100%
<b>&gt;50 to &lt;80% MFI</b>	0%	71.40%	21.10%
<b>&gt;80% MFI</b>	0%	25%	0%

Those at greater than 80 percent of the MFI, cite the lowest incidences of housing problems, whereas those at greater than 30 percent but less than 50 percent of the MFI have the greatest percentage share of noted housing problems. The mobility and self-care limitation households categorized as “elderly” have the largest percentage share of housing problems.

**h. Section 8 Housing**

There are no public housing facilities in the city of Bowling Green. Bowling Green Housing is currently under contract to provide a baseline of 119 Section 8 vouchers to assist qualified city residents. The Henry Metropolitan Housing Authority administers the program for the City. The waiting list for Section 8 application approval varies from approximately one to three months. Section 8 eligibility is currently determined in relation to household size and income level (for very low- and low-income families). “Very low-income” is defined as

50 percent of the median income for Wood County. “Low-income” is defined as 80 percent of the median income for Wood County.

**i. Housing Conditions**

The City’s definition for *substandard conditions* differs from that used by HUD. The City defines *substandard conditions* as housing systems/areas that are deficient in meeting the Wood County Building Code. Each structure is evaluated as “standard”, “substandard” and “not applicable” in relation to the categories listed above. If a unit is substandard in two or three of the ten primary categories, it is classified as “deficient”. If substandard in four or more of the ten categories, it is deemed to be “neglected”. The City’s most recent (August 2001) Exterior Housing Evaluation Survey (EHES) indicates that of the 4,915 units surveyed by the Wood County Health Department, none were identified as “neglected”. There were 48 units with two “substandard” category scores, classifying them as “deficient”. Only two had three “substandard” category scores, for a total of 50 “deficient” structures.

Although exterior conditions may not reflect the actual interior conditions, there is usually some correlation between the condition of the interior and exterior of the unit. In general, persons who maintain the outside of their home will, most likely, maintain the inside as well.

Based upon the information above, the City estimates that there are approximately 200 housing units that need rehabilitation. This figure was derived as follows: 50 deficient structures x 2 units/structure = 100 deficient units. Allowing for the fact that the City’s EHES reflects the exterior condition only, the number of units is multiplied by two to equal 200 deficient housing units.

According to Census 2000 data, the total number of housing structures built prior to 1980 is 7,602. Even though this represents 71.4 percent of the total housing structures, the housing stock is in good condition. Of the occupied housing units, only .1 percent lack complete plumbing, and .4 percent lack complete kitchen facilities. This high percentage rate of older homes poses the increased potential for lead-based paint hazards.

The City has a large number of older housing units, with at least 62 percent of its total housing stock built prior to 1979 and 38 percent twenty-five years or older. This suggests that

there are many houses in the community that may contain lead-based paint. However, the Wood County Health Department has no record of any lead poisoning incidents to date.

**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 LPB</b>	<b>With &lt;6 With LBP With LMI</b>
<b><u>Owner-Occupied</u></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**

<b>Era</b>	<b>2 BR</b>	<b>With LBP</b>	<b>With &lt;6</b>	<b>With &lt;6 With LPB</b>	<b>With &lt;6 With LBP With LMI</b>
<b><u>Rental Occupied</u></b>					
<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

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 structure built prior to 1978. Since 2000, the Wood County Health Department has conducted a total of 42 lead-based paint tests for the City.

**Lead-Based Testing Conducted 2001-2005**

<b>Year</b>	<b>Total Tests Conducted</b>
2001	2
2002	17
2003	7
2004	12
2005	4

**j. Estimated Housing Needs FY 2005 through FY 2009**

According to CHAS data, the total number of occupied households rose approximately 18 percent between 1990 and 2000, representing an estimated 1.8 percent increase each year. In 2000, rentals comprised 58.1 percent and owners made up 41.8 percent of the total households. The proportion of rental to owner-occupied housing has remained fairly consistent since 1990. At that time, rentals comprised 59.7 percent of the housing units versus 40.2 percent owner occupancy. According to the City Planning Director, the multi-unit housing starts have increased significantly in the past few years. The majority of these are rental units. The multi-unit starts for Bowling Green are as noted below:

<u>Year</u>	<u>Number of Added Units</u>
2003	31
2004	223
2005	408

Low- to moderate-income household representations remained relatively steady between 1990 and 2000. CHAS data for 2000 indicates 71.3 percent of the total renter households were at low- to moderate-income levels. In 1990, 74.3 percent of the total renters were at low- to moderate-income levels.

The same holds true for homeowners. In 2000, 24.3 percent are recorded as low- to moderate-income households; whereas, in 1990, 21.1 percent of all homeowners are shown at the low- to moderate-income levels.

CHAS data indicates the homeownership is difficult for low- to moderate-income families to achieve. This is most applicable to large families (5 or more household members). There are no large families represented at very low-income or low-income levels. At the moderate-income level for homeowners, large families comprise only 5.6 percent of the total and 89.5 percent have some type of housing problem. Small families are represented as homeowners at each level (very low-income, low-income and moderate-income); however, a large percentage of these households record housing problems. In terms of low- to moderate-income renter households, those categorized as “all other households” hold the largest share and make up the greatest percentage ratio of housing problems. For those at the very low-income level, many are assumed to be university students living off campus. Even given this number, there are most likely significant numbers of single, non-elderly persons who work at minimum wage jobs that are in need of affordable housing. Cost and availability of affordable housing are the barriers to homeownership for families. There is a need for increased availability of affordable housing as a means of increasing homeownership.

According to CHAS data for 2000, there are a total of 458 low- to moderate-income households noting mobility and self care limitations. The segment of population most represented is “all other households, comprising 43.2 percent. This includes all family and single, non-elderly households. Of this population, 48 have some type of housing problem related to either cost or condition. If viewing the “extra elderly” and “elderly” data collectively, there are 260, giving elderly the greatest percentage share of low- to moderate-income households with the above-noted limitations. The older adult population is expected to continue increasing over the next five years. Additionally, life expectancy continues to rise, indicating the importance of programs/services to address the housing needs of this population.

Even though they make up a small percentage share of the total population, there are evidenced housing problems for racial/ethnic minorities. Black non-Hispanic households are overwhelmingly renters (85%) versus homeowners. Of the 235 black renter households, 69.4 percent have a housing problem. No very low-, low- or moderate-income level black households are recorded as homeowners. Hispanic households are also predominantly represented as renters (79.2%) rather than homeowners. There are no very-low income

Hispanic homeowners. One hundred percent of the low-income homeowners have a housing problem, indicating a proportionately greater need than the population at large at this income level. The low number of homeowners and high percentage of housing problems both suggest that cost and availability of affordable housing are problematic for racial/ethnic minorities. Fair housing services are needed to improve the above-noted issues. Also needed are housing programs that will increase the number of safe, affordable housing units, making the potential of homeownership a more achievable goal for the city's minority populations.

The data indicates that housing programs are needed to address the rehabilitation of existing, but sub-standard units to increase the affordability of housing stock. Incentives for rehabilitating rental units to be preserved for low- to moderate-income tenants should also be a consideration. Programs that assist renters to become homeowners should target minorities to increase the number of minority homeowners. Special consideration should also be given to programs which assist the very low- to low-income elderly; most especially to be able to maintain independence by remaining in their own homes. These programs would provide emergency repair and rehabilitation of elderly housing units.

**2. Priority Housing Needs** (*Refer to Table 2A, located in Appendix G*)

The basis for assigning the level of priority need was determined by both income level and the total number unmet needs for a given household type (small related, large related, elderly, and all others). Even if one supposes that half of the very low-income "all others" households are university students, the number of non-student households of this type is still very high and warrants designation as a "high" priority. Due to greater need, higher priority was assigned to the lower income levels. Likewise, the more significant the number affected, in terms of unmet need, the greater the need; therefore, higher priority was assigned. Given the high incidence of housing problems cited (due to condition and/or cost burden), all were assigned as a "high" or "medium" level priority.

The methodology used to determine homeowner unmet needs is the same one used for rental households, again using CHAS 2000 data. 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.

Priority need levels for homeowners were determined using the “priority needs level assessment” used for renter households as discussed above. Given the large number of homeowners, at each income level, facing problems related to either housing conditions or cost burden, all were designated as a “high” priority.

Homeowners and renters at low/moderate-income levels cite high incidences of housing problems due to cost burden and/or structural condition. Homeownership for low- to moderate-income households is difficult to achieve. Most very low-income households will be able to purchase/maintain traditional homes. These households will remain in rental housing or purchase mobile homes. Many of the households at the very low-income level will need Section 8 rental assistance. 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 affordability of housing stock.
- Programs to assist renters to become homeowners. There is also a need for Fair Housing services to increase the number of minority homeowners.
- Housing rehabilitation programs which assist the low- to moderate-income elderly; and other special needs populations; most especially to be able to maintain safe, independent (non-institutionalized) living.

### **3. Market Analysis**

The market area discussed within this section is the city limits of Bowling Green, Ohio. In addition to analyzing Comprehensive Housing Affordability Study (CHAS) and Census 2000 data, a number of other sources were consulted to include realtors, bankers, social service organizations and government agencies to create this housing market analysis.

#### **a. General Characteristics**

The CHAS Data Book (2000) indicates there are 10,141 total households in Bowling Green, Ohio. Of this total, 4,242 are owner occupied (41.8%) and 5,899 (58.1%) are renter occupied. The proportion of rental to owner occupied housing has remained fairly consistent since 1990. At that time, rentals comprised 59.7 percent of the housing units versus 40.2 percent owner occupancy.

According to State of the Cities Data System (SOCDS) for the year 2000, the city’s housing vacancy rate (based upon both renter and owner occupancy) is 3.6 percent. This is a

low vacancy rate, indicating there is a high demand for housing. The demand for housing has increased since 1990. At that time, the vacancy rate was 4.9 percent.

The City of Bowling Green Planning Department reports new residential construction declined slightly for single and two-family starts in 2004 when compared to 2003.

**New Housing Starts by Permit 2003-2004**

<b>New Starts by Housing Permits</b>	<b>2003</b>	<b>2004</b>	<b>% Decline</b>
Single-family	80	73	8.70%
Two-family	17	14	17.60%

Multi-family unit starts have increased significantly, however. The added multi-family units added to the city's housing stock for calendar years 2003, 2004 and 2005 are set forth below:

**Multi-family New Starts by Units 2003-mid-2005**

<b>2003</b>	<b>2004</b>	<b>2005 (through June 2005)</b>
31	223	408

Currently, in Bowling Green (April 2005), there are 119 building lots for sale. The average building lot size is approximately 12,000 square feet (80' x 150') or .275 acres. Lots range in price from \$32,900 to \$104,900 for an average price of \$52,094.

**b. Affordability of Rental Housing**

Census 2000 lists the city's gross median (monthly) rent as \$495. In 1990, the median dollar rent was \$347, representing a 42.6 percent increase during the ten-year the period.

CHAS data (2000) indicates there are 5,899 renter households in Bowling Green. This makes up 58.1 percent of the city's total households. Greater than 44 percent of the renter households are overburdened with housing costs, spending greater than 30 percent of their income on housing costs. Of the total renter households, 45.8 percent report some type of housing problem.

There are a total of 1,809 renter households at or below 30 percent of the MFI. These households are categorized as “very low-income” and make up approximately 18 percent of the total households in the city. Most of these households will be unable to purchase and maintain homes in Bowling Green, and will have little alternative other than to remain in rental housing. This segment makes up the largest percentage share of the total low- to moderate-income renter households.

Among these very low-income renter households, 69.4% are severely cost burdened, paying more than 50 percent of their income for housing. The percentage affected are as follows: elderly with 1 & 2 member households (19%), small related households with 2 to 4 members (65.1%), large family households with 5 or more occupants (41.7%), and all other households (74.3%). At least half of the very low-income renters categorized as “all other households” most likely are Bowling Green State University students living off campus. This, however, still leaves a large number of single individuals, not enrolled as university students, who are most likely receiving minimum wage pay.

Almost 83 percent of very low-income households are overburdened with housing costs. This same burden affects almost 75 percent of small family households at very low-income levels, 58.3 percent of large families, 28.6 percent of the elderly households, and 88.6 percent of all other households.

There are 1,190 renters with income levels at greater than 30 percent but less than 50 percent of the MFI (CHAS Data Book 2000). These are classified as “low-income households” and they comprise about 12 percent of the total household population. A total of 15.7% are severely cost burdened. Of large families of five or more members, 22.2 percent are severely cost burdened. Those low-income renter households overburdened with housing cost are: 50.7 percent of elderly, 61.9 percent of small families, 66.7 percent of large families, and 72.5 percent of all other low-income renter households.

The total number of renters whose income levels are greater than 50 percent but less than 80 percent of the MFI is 1,211 (CHAS Data Book 2000.) These are “moderate-income” households, and they comprise roughly 12 percent of the total number of households. None are severely cost burdened according to the CHAS 2000 Data Book. Those spending more

than 30 percent of their income for rent (overburdened with housing cost) are: elderly (12.8%), small families (14.6%) and all other households (24.4%).

There are 1,689 renters living at 80 percent greater than the MFI (CHAS Data Book 2000). None are noted as “severe cost burdened.” There are only 2.4 percent that are overburdened by housing costs.

The CHAS data set forth above indicates that housing affordability is an issue of concern. More than forty-four percent of the total renter households are overburdened with housing costs. Roughly sixty-five percent of very low-income small families are spending more than 50 percent of their household earnings for housing and 41.7 percent of large families are as well.

Low-income households (incomes greater than 30 percent but equal to or less than 50 percent of the MFI) report high incidents of being overburdened by housing cost. Nearly 67 percent of large low-income families are overburdened by housing cost. Almost 62 percent of small low-income families and 50.7 percent of low-income elderly are overburdened.

**c. Availability of Affordable Rental Housing**

In order to determine demand for affordable rental housing, the CHAS Data Book (2000) sets forth data for units at different affordability rates. For example, rental units at or less than 30 percent affordability are those with gross rent (rent and utilities) that are affordable to households with incomes at or below 30 percent of the MFI. Affordable is defined as gross rent less than or equal to 30 percent of a household’s gross income. This data is then set forth by the vacancy rates relative to the number of bedrooms:

**Renter Vacancy Rates by # of Bedrooms**

<b>Housing Units by Affordability</b>	<b>0-1</b>	<b>2</b>	<b>3+</b>
<b>Rent affordable @ &lt;= 30% MFI</b>	9%	5%	0%
<b>Rent affordable @ &gt;30 to &lt;50% MFI</b>	5%	5%	1%
<b>Rent affordable @ &gt;50 to &lt;80% MFI</b>	0%	0.50%	0.80%

Low vacancy rates (less than 6%) suggest a fairly high demand for units in certain affordability categories. The data indicates that demand for affordable rental housing in Bowling Green is high; most notably for those seeking rental housing with two bedrooms (at every level of affordability). More available housing is needed at the “greater than 30 to less than 50 percent” affordability range for the spectrum of zero to three bedroom units.

**d. Mobility and Self Care Limitation Renter Stock**

In terms of renter representation for those with mobility and self-care limitations, the CHAS Data Book (2000) sets forth the following information:

**Mobility & Self Care Limitation Renter Household Types**

Income	Extra Elderly	Elderly	All Other Households
	1 & 2 Members	1 & 2 Members	
<= 50% MFI	50	55	64
<=30% MFI	40	25	29
>30 to <50% MFI	10	30	35
>50 to <80% MFI	30	20	70
>80% MFI	15	14	75

In relation to the above-noted data, “mobility and self care limitation” households are those where one or more person has:

- 1) a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching lifting, or carrying; and/or
- 2) a physical, mental, or emotional condition lasting more than six months that creates difficulty with dressing, bathing, or getting around inside the home.
- 3) “Extra elderly” is defined by the presence of at least one person in the household 75 years of age or older. “Elderly” is defined by occupancy of at least one person in the household aged 62 to 74 years.

The singular segment of this population holding the largest renter stock is the “all other households” (non-elderly occupant households with mobility and self-care limitations) at greater than 80 percent of the median family income (MFI). “All other households” at less than 50 percent of the MFI follows closely as the second most represented population. The “all other households” category comprises the largest collective segment of the renter stock (43%). However, if the “extra elderly” and “elderly” household categories are combined, they comprise 57 percent of the total renter stock for Bowling Green’s mobility and self-care limitation households. In terms of representation based collectively on household income, those at less than 50 percent of the MFI represent the largest segment of the renter stock.

Housing problems related to both cost burden and the structure’s condition are present. The percentage of mobility and self-care limitation renter households with any housing problems (CHAS Data Book 2000) are as follows:

**Mobility & Self Care Limitation Renter Households with Any Housing Problems**

<b>Income</b>	<b>Extra Elderly 1 &amp; 2 Members</b>	<b>Elderly 1 &amp; 2 Members</b>	<b>All Other Households</b>
<b>&lt;= 30% MFI</b>	37.50%	0%	86.20%
<b>&gt;30 to &lt;50% MFI</b>	100%	33.30%	71.40%
<b>&gt;50 to &lt;80% MFI</b>	0%	50%	0%
<b>&gt;80% MFI</b>	0%	0%	0%

One hundred percent of the individuals categorized as “extra elderly” whose income is greater than 30 percent but less than 50 percent of the MFI cite housing problems of some type. Other notable populations citing housing problems are the non-elderly households at less than 30 percent of the MFI (86.2%) and those at less than 50 percent of the MFI (71.4%).

**e. Affordability of Owner-occupied Housing**

Census 2000 data indicates the median dollar value of an owner-occupied housing unit is higher in the city of Bowling Green than it is statewide. The median dollar value of an owner-occupied housing unit in the city is \$130,300. The median value of owner-occupied housing for the entire state of Ohio is \$103,700. Between 1990 and 2000, the median dollar value for an owner-occupied housing unit in Bowling Green rose 59.4 percent.

The CHAS Data Book (2000) provides data relevant to the affordability of Bowling Green’s homeowner stock. The data must be interpreted with caution because (1) the values are estimated by the homeowners, not appraisers; (2) in many markets the values have appreciated substantially since 2000; and (3) if interest rates go up, owner affordability will drop. The data, however, is useful as it can provide a general sense of homeowner stock affordability.

**Owned or For Sale Units Listed by Affordability Based on MFI**

<b>Value Affordable to:</b>	<b>Total</b>
<b>&lt;=30% of MFI</b>	N/A
<b>&lt;=50% of MFI</b>	755
<b>&gt;50 to &lt;=80% of MFI</b>	1,404
<b>&gt;80% of MFI</b>	2,194

If most of the owner-based housing stock falls in the value affordable to those making less than 50 percent of the MFI, the stock is deemed to be very affordable. Affordable is defined as annual owner costs less than or equal to 30 percent of annual gross income. Annual owner costs are estimated assuming the cost of purchasing a home at the time of the Census, based on the reported value of the home.

If the predominance of stock falls within a value affordable to households with incomes about 80 percent of the MFI, the stock is very high. Based upon the data, Bowling Green’s homeowner stock is very high as the majority of it is at a value affordable to those over 80 percent of the median income. No homeowner stock is found at a value affordable to those households at or below 30 percent of the MFI.

The CHAS Data Book (2000) also sets forth statistics relative to cost burden for homeowners. There are a total of 127 owner households living at or below 30 percent of the MFI (very low-income households). The number of households represented in this total is as follows: elderly (60), small families (12), and all other households (55). Half of the very low-income elderly households are severely cost burdened. All of the very low-income small family households are overburdened.

There are 232 homeowner households at more than 30 percent but less than 50 percent of the MFI (low-income households). The representation is: 168 elderly households, 49 small family households, and 15 households designated as “all other households.” Fifty-one percent of low-income small families owning homes are severely cost burdened. Nearly 80 percent of low-income homeowner small families are overburdened by housing cost.

A total of 673 homeowner households are living at greater than 50 percent but less than 80 percent of the MFI (moderate income households). The number of households in terms of owner distribution is: elderly (242), small families (224), large families (38) and all other households (169). Only 2.1 percent are severely cost burdened. About 51 percent of the small families and almost 90 percent of the large families are spending more than 30 percent of their income on housing costs.

There are a total of 3,210 homeowners at greater than 80 percent the MFI. Among those, only .6 percent is severe cost burdened with 8.5 percent overburdened.

As was evidenced by rental data, CHAS statistics indicate a high need for affordable owner-occupied housing in Bowling Green. The predominance of homeowner stock falls within a value affordable to those over 80 percent of the median income. No homeowner stock is found at a value affordable to those at or less than 30 percent of the MFI and only 17.3 percent of the stock is found at a value affordable to at or less than 50 percent of the MFI.

Furthermore, the data evidences that many low- and moderate-income households are cost burdened, some severely. Half of the very low-income elderly households are severely cost burdened. The greatest hardship evidenced is that all of the very low-income small family households are overburdened. The percentage of households classified as

“overburdened” is 66.5. In terms of low-income families, small families again comprise the largest percentage share at 79.6 percent.

**f. Mobility and Self Care Limitation Homeowner Stock**

The CHAS Data Book (2000) also provides information relevant to homeowner stock for mobility and self care limitation households. The stock is as follows:

**Mobility & Self Care Limitation Homeowner Household Types**

<b>Income</b>	<b>Extra Elderly 1 &amp; 2 Members</b>	<b>Elderly 1 &amp; 2 Members</b>	<b>All Other Households</b>
<b>&lt;= 50% MFI</b>	45	24	30
<b>&lt;= 30% MFI</b>	0	20	20
<b>&gt;=30 to &lt;=50% MFI</b>	45	4	10
<b>&gt;50 to &lt;80% MFI</b>	29	35	19
<b>&gt;80% MFI</b>	84	75	160

Those households at greater than 80 percent of the MFI comprise the strongest representation in all three categories (53 percent homeownership). In contrast, the most under-represented segment of the homeownership population is those households with incomes less than 30 percent of the MFI indicating only 6.6 percent homeownership representation. This is most likely due to lack of affordability. No elderly (1 & 2 member) homeowner households are represented at 30 percent of the MFI.

The CHAS Data Book (2000) also provides the percentage rates for those mobility and self care limitation homeowners citing any type of housing problems (related to cost and/or condition).

**Mobility & Self Care Limitation Homeowner Households with Any Housing Problems**

<b>Income</b>	<b>Extra Elderly 1 &amp; 2 Members</b>	<b>Elderly 1 &amp; 2 Members</b>	<b>All Other Households</b>
<b>&lt;= 30% MFI</b>	N/A	100%	50%
<b>&gt;30 to &lt;50% MFI</b>	44.40%	100%	100%
<b>&gt;50 to &lt;80% MFI</b>	0%	71.40%	21.10%
<b>&gt;80% MFI</b>	0%	25%	0%

Those at greater than 80 percent of the MFI, cite the lowest incidences of housing problems, whereas those at greater than 30 percent but less than 50 percent of the MFI have the greatest percentage share of noted housing problems. The mobility and self-care limitation households categorized as “elderly” have the largest percentage share of housing problems.

**g. Housing Conditions**

The City strives to continuously improve housing conditions. Every five years, the City contracts with the Wood County Health Department to conduct the Exterior Housing Evaluation Survey (EHES). The purpose of the survey is to identify neighborhoods that have exterior housing structure, maintenance, and sanitation problems. This is done by surveying a section of the city each year. The survey is conducted using a hand-held computer and every structure is evaluated in relation to these categories: roofs, chimneys, siding condition, porches, stairways, doors, windows, accessory structures, foundations, soffits and roof edges. The same methodology is employed from survey to survey in order to make valid comparisons. There is no way to distinguish between an owner-occupied and renter-occupied unit with this methodology. The most recent EHES was conducted August 2001.

The City’s definition for *substandard conditions* differs from that used by HUD. The City defines *substandard conditions* as housing systems/areas that are deficient in meeting the Wood County Building Code. Each structure is evaluated as “standard”, “substandard” and “not applicable” in relation to the categories listed above. If a unit is substandard in two or three of the ten primary categories, it is classified as “deficient”. If it is substandard in four

or more of the ten categories, it is deemed to be “neglected”. Of the 4,915 units surveyed, none were identified as “neglected”. There were 48 units with two “substandard” category scores, classifying them as “deficient”. Only two had three “substandard” category scores, for a total of 50 “deficient” structures.

Although exterior conditions may not reflect the actual interior conditions, there is usually some correlation between the condition of the interior and exterior of the unit. In general, persons who maintain the outside of their home will, most likely, maintain the inside as well.

Based upon the information above, the City estimates that there are approximately 200 housing units that need rehabilitation. This figure was derived as follows: 50 deficient structures x 2 units/structure = 100 deficient units. Allowing for the fact that the EHES reflects the exterior condition only, the number of units is multiplied by two to equal 200 deficient housing units.

In an effort toward the preservation of the existing housing stock, the City contracts annually with the Wood County Health Department for the provision of a full-time housing code enforcement officer. The City’s housing code enforcement officer is a registered sanitarian.

According to Census 2000 data, the total number of housing structures built prior to 1980 is 7,602. Even though this represents 71.4 percent of the total housing structures, the housing stock is in good condition. Of the occupied housing units, only .1 percent lack complete plumbing, and .4 percent lack complete kitchen facilities. This high percentage rate of older homes poses the increased potential for lead-based paint hazards.

The City of Bowling Green Planning Department reports that three housing units have been demolished by the City, and subsequently lost from the housing stock, using a combination of City and State funds since 2000. City records indicate that, since 2000, no housing units have been lost to fire or other natural disasters.

The City’s housing goal is to provide decent, safe housing that is affordable for its residents. Therefore, the City must continue efforts to provide assistance to property owners

in order to keep rental housing in good condition at affordable rent levels. This also benefits everyone in the community by reducing blight in neighborhoods and providing a healthy, suitable working and living environment.

**h. Low- and Moderate-Income Concentrations** (*Map located in Appendix "F"*)

The CHAS Data Book records a total of 10,141 households in Bowling Green, a 19.2 percent increase since 1990. Of these total households, 5,242 are of low- or moderate-income (51.6%), and 30.4 percent are severely cost burdened (paying greater than 50 percent of their total income for housing). The largest concentration of low- and moderate-income households is found in census tracts 217.01, 217.02, 218, and 219. In terms of housing affordability, a consumer should not spend more than 30 percent of her/his income for basic housing costs or she/he is housing "overburdened." Housing costs greater than 30 percent mean that income available for other purposes is tied up in a building/structure, not helping a low-income citizen pay for other basic needs or save for the future.

There are a total of 1,936 very low-income households (at or less than 30 percent of the MFI.) The breakdowns are as follows: 165 elderly (1 and 2 member households), 264 small families (2 to 4 members), 24 large families (5 or more members) and 1,483 all other households (the majority of which are assumed to be university students). A total of 68.4 percent of the very low-income households are severe cost burdened, and 82.9 percent are overburdened with housing costs, spending more than 30 percent of their income for housing costs.

There are 1,422 low-income households (greater than 30 percent, but less than or equal to 50 percent of the MFI) with 18.4 percent of these classified as severely cost burdened and 66.5 percent are overburdened with housing cost to include 237 elderly and 217 small family households.

Moderate-income households are those at greater than 50 percent of the MFI, but less than or equal to 80 percent of the MFI. There are a total of 1,884 households, with only .7 percent severely cost burdened and 27.4 percent overburdened with housing cost.

**i. Racial/Minority Concentrations**

Census 2000 was used to provide racial/minority population data s for Bowling Green.

**Racial Demographics for Bowling Green**

<b>Race</b>	<b># of Persons</b>	<b>% of Population (2000)</b>	<b>% Change since 1990</b>
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

Given these low percentage rates, there are no sizeable areas of racial/ethnic concentrations within the City. Census tracts with greater than five percent minority population concentration are set forth below:

**Census Tracts with +5% Minority/Racial Concentrations**

<b>Census Tract #</b>	<b>Total Pop. Of Tract</b>	<b>Minority % Population</b>
216	8,024	5.5
217.02	5,285	7.5
218	6,714	7.8
219	7,144	7.5

In reviewing available CHAS data (2000) for the city's two largest racial/minority populations (African American and Hispanic), a majority are low- to moderate-income households. Of the 275 black, non-Hispanic households, 205 (74.5%) are of low- to moderate-income. Nearly 45 percent are very low-income households. A total of 93.5 percent of all very low-income households have some type of housing problem. Almost 75 percent of

all low-income households report housing problems. The predominance of non-Hispanic black households resides in rental housing units (85%).

There are a total of 255 Hispanic households (CHAS Data Book 2000) and 202 are renter households. Of the total number of Hispanic households, 64.3 percent are at low- to moderate-income levels. The disbursement is as follows: very low-income (56 households), low income (58 households), and moderate income (50 households). Roughly 64 percent of all very low-income Hispanic households cite some type of housing problem, as do nearly 66 percent of all low-income Hispanic households. Low-income (greater than 30 percent but less than 50 percent of the MFI) Hispanic homeowner households have a disproportionately greater need as related to housing problems (100% cite housing problems).

**j. Public and Assisted Housing**

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. The Henry Metropolitan Housing Authority administers the program for the City. The waiting list for Section 8 application approval varies from approximately one to three months. Section 8 eligibility is currently determined in relation to household size and income level (for very low- and low-income families). "Very low-income" is defined as 50 percent of the median income for Wood County. "Low-income" is defined as 80 percent of the median income for Wood County.

**k. Homeless Facilities**

There are no homeless shelters in the city. However, a new domestic violence shelter (The Cocoon Shelter) is scheduled to open in Bowling Green in June 2005. The shelter will serve women and children who are homeless due to domestic violence. Services will be accessible 24 hours a day, and include crisis intervention, safe housing, food clothing, advocacy and safety/life planning.

Aid to homeless persons is provided through Housing Assistance with Temporary Shelter (HATS) and through the HomeNet programs of WSOS Community Action Commission, Inc. HATS is a unit of the HOMEAID Committee, (formerly known as the Wood County Emergency Shelter Committee).

HOMEAID is a group of representatives of local service agencies that coordinate resources to assist households in need of housing and supportive services. The HATS program, which is administered by the Salvation Army, currently uses Community Development Block Grant (CDBG) money (FY 2000 through FY 2004) to fund two efficiency apartments in the Buckeye Budget Motel. The City of Bowling Green and HOMEAID monitors the operations of the HATS program. The City receives monthly reports on the use of the two units from the Salvation Army director. The two efficiency apartments in the Buckeye Budget Motel are available to homeless individuals and families for up to two weeks. During that time, they must seek assistance from agencies to find permanent housing.

HomeNet programs operated by WSOS Community Action Commission, Inc. provide homeless prevention and two types of transitional housing services. The Homeless Prevention Program provides housing assistance to those who are faced with a housing emergency and desire to regain housing stability and self-sufficiency. To qualify for services, a person must meet the HUD definition of “pending homeless,” live in Wood, Seneca, Ottawa or Sandusky County and have verification of employment. There is a local office to serve citizens in Bowling Green. The Homeless Prevention Program will provide one-time assistance with back rent or mortgage payments, or with relocation costs due to overcrowded living conditions.

Behavioral Connections of Wood County operates The LINK, which provides 24-hour crisis intervention, information and referral and basic needs assessment. The LINK will provide up to 3 nights lodging for displaced/homeless persons able to show that they have a plan in place for housing after the third night. If the person does not have a plan in place, they are referred to the Salvation Army for longer term housing in the HATS unit. If the local HATS units are occupied, the LINK will refer the homeless person to the appropriate shelters in the Toledo or Findlay area. The LINK can provide gas money or bus tickets to an out-of-town shelter. Other LINK services include emergency prescriptions funds, food pantry referrals, and transportation and travelers’ aid for transients.

**l. Special Need Facilities and Services**

No data was available locally or through the Ohio Department of Health to document the number of persons who have HIV/AIDS in Bowling Green. However, the Ohio Department of Health reports there are 51 reported persons living with HIV/AIDS in Wood County through December 31, 2003. This population benefits from services provides through the Wood County Health Department Adult Clinic in Bowling Green, and in Toledo, the Medical College of Ohio.

Census 2000 data for Bowling Green indicates that of the civilian non-institutionalized population 5 years and over (28,103), 3,251 (11.6%) have a disability. Of the population 65 years of age and older (1,963), 693 have a disability (35.3%). Among the population ages 16 to 64 (23,922), 2,434 (10.2%), have a disability.

In the area of housing for the physically impaired, Heritage Inn has 48 assisted living units with supportive services and Alterra Sterling House has 37 units. These facilities do not offer nursing services.

In the area of mental health, Behavioral Connections operates seven group homes and 30 apartments that house a total of 61 persons with mental illness or drug or alcohol addiction. Eighteen of the apartments were built in early 2005. Behavioral Connections is anticipating the construction of even more facilities during the next five years. With the advent of new and improved psychotropic medications, the severely mentally disabled are expected to spend more time in the community than under hospitalization.

The Wood County Board of Mental Retardation and Developmental Disabilities owns nine group homes housing a total of 51 residents. These units are operated by Wood Lane Residential Services. Wood Lane Residential Services also owns and operates 12 group homes that house 52 residents and 13 private units providing housing to fourteen residents. There are approximately 326 persons on the waiting list for these units.

**m. Barriers to Affordable Housing**

In Bowling Green, cost is a barrier to affordable housing. CHAS data (2000) indicates the predominance of the city's homeowner stock falls within a value affordable to those over 80 percent of the median, suggesting affordability is difficult to find. The high number of cost burdened households also supports this suggestion. Large percentages of low- and

moderate-income level families are severely cost burdened and overburdened, affecting both renters and homeowners.

Lack of available low-cost housing is another barrier. Low rental vacancy rates (less than 6%) as set forth in the CHAS Data Book (2000) suggest a fairly high demand for units in certain affordability categories. The demand for affordable rental housing in Bowling Green is high as evidenced by the data. None of the owner housing stock is at a value affordable to those at less than 30 percent of the MFI.

The Municipal Administrator recently authorized the process necessary for the update of the Housing Section of the City's Master Plan. However, the cost of housing is not a result of any existing public policies. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.

**n. Market's Influence on Use of Funds**

The demand for affordable housing is high. This is, most likely, generated by the large number of university students who live off campus. This serves to increase housing costs, and adversely affects the number of affordable units on the market.

Census 2000 data indicates a city housing vacancy rate of 3.6 percent. The President of the Wood County Apartment Association had no specific data on vacancy rates in close proximity to Bowling Green State University, but noted that the vacancy rates in that vicinity are extremely low (May 2005). The University's final enrollment for Spring Semester 2005 is 16,979 students. Final enrollment for Spring Semester 2004 was 16,339, a 3.9 percent increase in the past year.

According to the Office of Institutional Research at Bowling Green State University, approximately a one percent increase in enrollment is projected each year for the next five years.

The city's total number of multi-family housing units has increased significantly the past couple of years (2003-2005). One might project that this will serve to raise the vacancy rates and possibly even increase rental affordability in the near future. At this time, however, this is only a conjecture.

The barriers discussed above not only serve to burden those of low- to moderate-incomes, they also limit increased homeownership among those of low- to moderate-income levels. The rental households categorized as “very low-income” make up approximately 18 percent of the total households in the city. Sixty-nine percent of very low-income households are severely cost burdened and almost 83 percent are overburdened by housing cost. Most of these households will be unable to purchase and maintain homes in Bowling Green, and will have little alternative other than to remain in rental housing. This segment makes up the largest percentage share of the total low- to moderate-income renter households.

Housing condition is also of concern. A number of the city’s rental, mobile homes, and owner-occupied by elderly housing units are aging. This, subsequently, brings about the need for upgrades and improvements.

The City of Bowling Green continues to establish and maintain programs that seek to increase homeownership opportunities, as well as those that improve and expand the stock of decent affordable housing for both renters and homeowners. The need for continued, quality Fair Housing services is also present. The City’s efforts to assess housing needs for low-moderate income residents will be an ongoing process that will serve to dictate the use of funds each year.

#### **4. Housing Strategy/Objectives**

The housing goal of the City is to provide decent, safe affordable housing for City residents. The City’s strategy is to encourage rehabilitation of existing affordable rental housing and to encourage home ownership and repair. The current level of entitlement funding is not sufficient to address the costs of new construction.

The following programs will be utilized FY 2005 – FY 2009 as a strategy toward resolving the unmet needs described above:

- 1) Mobile Home Repair Program (FY 2005-FY 2009)
- 2) Elderly Emergency Repair Program (FY 2005-FY 2009)
- 3) Rental Rehabilitation Program (FY 2005-FY 2009)
- 4) Down Payment/Rehabilitation Assistance (FY 2005-FY 2009): *CDBG funds will not be used to fund this activity, but it is a significant part of the City’s housing strategy.* Safe, affordable rental housing is needed as a preventative to

homelessness. A HOME grant from the Ohio Department of Development, Office of Housing and Community Development in the amount of \$434,300 is being used to fund these activities (2003-2005). The City's Housing RLF will sustain programming FY 2005-FY 2009.

5) Owner-Occupied Rehabilitation (FY 2005-FY 2009): *CDBG funds will not be used to fund this activity, but it is a significant part of the City's housing strategy.* Safe, affordable rental housing is needed as a preventative to homelessness. A HOME grant from the Ohio Department of Development, Office of Housing and Community Development in the amount of \$434,300 is being used to fund these activities (2003-2005). The City's Housing RLF will sustain programming FY 2005-FY 2009.

6) Fair Housing Services (FY 2005-FY 2009):

7) Housing Rehabilitation Implementation (FY 2005-FY 2009).

## **5. Public Housing Needs/Strategy**

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.

The Henry Metropolitan Housing Authority administers the program for the City. Section 8 eligibility is currently determined in relation to household size and income level (for very low- and low-income families). "Very low-income" is defined as 50 percent of the median income for Wood County. "Low-income" is defined as 80 percent of the median income for Wood County.

Citizens of Bowling Green receiving Section 8 assistance will benefit from planned CDBG activities. The City's Grants Administrator maintains frequent communication with the Bowling Green Housing Agency to include attendance at all quarterly Bowling Green Housing Agency Board of Directors' meetings. The Executive Director of the Henry Metropolitan Housing Authority also serves as a member of the City's Housing Advisory Committee. Consultation with this agency is and will continue to be an ongoing measure to ensure maximum coordination/collaboration.

## **6. Lead-Based Paint Needs**

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. All applicants participating in the City's housing programs receive the brochure entitled "*Lead Based Paint: A threat to your children.*"

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

In households where there are children present age 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 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 blood lead testing.

The City of Bowling Green has set limits of assistance for all of its rehabilitation programs. The City will exceed these limits by \$5,000 for lead abatement should a unit require such measures.

## **7. Barriers to Affordable Housing**

As a small college town, the pressing community problems relate to housing for students and families, support services, transportation and employment-related issues. 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 expand 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 over the next five years; therefore, the City does not require a strategy to address such regulations. Cost is the greatest barrier to affordable housing. The programs described above and within the FY 2005 "Action Plan" will serve to reduce these barriers.

## **8. Fair Housing**

The city's Fair Housing program increases housing opportunities for the low- and moderate-income families by providing investigative services in instances of suspected fair housing violations. An Analysis of Impediments was completed in June 2004. These recommendations have been included in the Fair Housing Action Plan (*see Appendix H*).

## **9. Antipoverty Strategy**

### 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.

The creation of jobs with decent pay and strong fringe benefits for the city's citizens is one way to decrease poverty. The City of Bowling Green administers an economic development revolving loan fund for this purpose. The RLF maintains that for every \$15,000 in loans, one job must be created. At least 51 percent of all jobs created must be held by low- to moderate-income persons. RLF has created 162 jobs since 1987.

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

- Rental Rehabilitation Program (FY 2005-FY 2009)
- Mobile Home Repair Program (FY 2005-FY 2009)
- Transitional Housing for Homeless (FY 2005-FY 2009)
- Homeless Prevention Program (FY 2005).

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

- Section 8 Voucher Program (FY 2005-FY 2009): This is discussed in more detail under the "Housing" section of the *Strategic Plan FY 2005-FY 2009*. Annually, a baseline number of 119 vouchers are provided to qualified residents. *This is not a CDBG funded activity, but it is a significant aspect in regard to the reduction of poverty.*

- Down Payment/Rehabilitation Assistance (FY 2005-FY 2009): A HOME grant from the Ohio Department of Development, Office of Housing and Community Development in the amount of \$434,300 is being used to fund these activities (2003-2005). The City's Housing RLF will sustain programming FY 2005-FY 2009.
- Owner-Occupied Rehabilitation (FY 2005-FY 2009): A HOME grant from the Ohio Department of Development, Office of Housing and Community Development in the amount of \$434,300 is being used to fund these activities (2003-2005). The City's Housing RLF will sustain programming FY 2005-FY 2009.
- B.G. Transit (FY2005 through FY 2009).

## **E. COMMUNITY DEVELOPMENT**

### **1. Priority Non-Housing Community Development Needs**

Through consultations with a variety of sources throughout the community, the City has identified both employment and environmental needs of its low- and moderate-income residents. Specific community needs have been identified for FY 2005 and projected needs have been identified for FY 2006 through FY 2009. Identified 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.

### **2. Community Development Strategy/Objectives**

The priority community development objectives include:

- 1) Public Improvements and Facilities – The City has identified both immediate and projected long-term needs for Bowling Green.
  - Tree Planting (FY 2005): This activity will be used as a measure to increase the suitability of the living environment. This planned public

improvement activity will take place in areas where there are high concentration levels of low/moderate-income residents (Census tracts 217.01, 217.02, 218, and 219). Using \$13,589 in CDBG funds in FY 2005, the objective will be to plant an estimated 78 trees in the low/moderate income areas noted directly above to improve the suitability of the current living environment.

- Safety improvements to The Cocoon Shelter (FY 2005): The city's first domestic violence shelter, the Cocoon Shelter, will open in June 2005. The shelter will serve low/moderate income level women and children who are homeless due to domestic violence. In order to meet recommended state safety standards for a domestic violence shelter, improvements need to be made to the shelter. CDBG monies (\$10,910) will be used in FY 2005 to make needed safety improvements to the shelter. The improvements include the installation of a panic button and surveillance video cameras.
- Various public improvements (FY 2006-FY 2009): A variety of needs have been identified for FY 2006 through FY 2009. Priority needs include historic preservation, the removal of accessibility barriers, projected public facility (child care/senior center/domestic violence shelter) improvements (FY 2006-FY 2009). All activities undertaken will be done in accordance with CDBG regulations and will serve predominantly low/moderate income residents. The City will assess community needs annually FY 2006-FY 2009 to determine which projects to undertake for the funding years noted above.

2) Economic Development - The City has identified both immediate and projected long-term needs for Bowling Green.

- Economic Development Loans (FY 2005-FY 2009): *This activity will not utilize CDBG funds, but it is a significant aspect of the strategy.* There is a need for the continued creation of jobs as well as the continued development of the workforce. The City's Revolving Loan

fund (RLF) uses loan repayment income to assist business start-up and expansion with low-income loans FY 2005 through FY 2009. These loans are required to develop jobs for low-moderate income persons. It is anticipated that at least 12 new jobs will be created annually FY 2005 through FY 2009. This measure is also one taken toward the prevention of chronic homelessness. RLF funds will sustain this planned activity FY 2005-FY 2009.

- 3) Public Services- A couple of public service needs have been identified; one for implementation in FY2005 and one for implementation in FY 2006:
- Homeless Prevention Program (FY 2005): The prevention of homelessness is being used as a means of ending chronic homelessness. This public service activity is a planned expansion of services for an existing local program. CDBG funds will be utilized in FY 2005 to enable WSOS Community Action Commission, Inc. the opportunity to provide homeless prevention services to an added 60 low/very low-income persons. Services will include emergency rental, mortgage, and utilities assistance (for a maximum of three months per household) for the income-eligible.
  - B.G. Transit (FY 2005-FY 2009): CDBG funding will provided ODOT grant required match dollars necessary to sustain programming.
  - Various public service activities (FY 2006-FY 2009). It is anticipated that other CDBG-funded new services or the need for expanded services will be identified by the City during the aforementioned time period. All planned activities will be made in accordance with CDBG regulations and with the permission of CDBG. All planned “public service” activities will be either new or quantifiably expanded services targeted toward low/moderate

income level citizens. In addition, the City will adhere to the 15 percent cap standard each program year when planning said activities. The City will assess community needs annually FY 2006-FY 2009 in order to determine which projects to undertake for said funding years.

#### **F. INSTITUTIONAL STRUCTURE**

Through the mayor's designation, the City's Grants Department has primary responsibility for the administration and oversight of the implementation of the Community Development Block Grant (CDBG) and housing programs.

The City's Finance Department carries out the fiscal responsibilities. This includes the approval of invoices, drawing down of funds, processing of checks, financial records maintenance, fixed asset management, and working directly with the State of Ohio auditors to complete the City's annual audit.

The City is well poised to carry out the *Consolidated Plan*. There is strong support from the mayor and members of the City Council. The mayor's personal invitations for participation enabled the new grants administrator to build a viable Housing Advisory Committee that represents a broad cross-section of city to include housing, social service, real estate, banking, government and health professionals. The mayor and Bowling Green City Council members were involved in the development of the plan; attending public meetings, providing review, feedback, and final approval of the document. This same level of support will be ongoing throughout the implementation of the *Consolidated Plan*.

The City's ongoing commitment to quality assurance is another identified strength. 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 all expectations and performance standards are aligned with the planned goals and objectives.

Another notable strength is the City's commitment to fostering continued collaboration/coordination with other agencies. The grants administrator serves on a number

of boards/committees to include the Family and Children First Council and Planning Committee, The Wood County Council on Aging, and HOMEAID. The housing specialist attends the Human Relations Committee meetings, providing a Fair Housing Status Report each month. These affiliations further promote increased coordination/communication/consultation with other organizations, enable the City to gauge emerging needs/trends, and maintain ties necessary for continued program sustainability.

The opportunity for ongoing citizen comment/participation also strengthens the delivery system. As discussed within the “Citizen Participation” of the *Consolidated Plan*, this crucial component is highly valued in terms of the development of the *Consolidated Plan*. Citizen participation is encouraged throughout the plan’s implementation as well. In the event of a substantial amendment to the *Consolidated Plan*, the City will hold a public hearing to allow citizens the opportunity to review and comment on any proposed changes. The public will also have the opportunity to review and comment on the Consolidated Performance and Evaluation Report (CAPER).

There are no identified weaknesses in the delivery system of the *Consolidated Plan*. As a small college town, the pressing community problems relate to housing for students and families, support services, transportation and employment-related issues. 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, at times, challenge the City’s ability to develop new services/projects or expand existing ones.

**G. SOURCES OF FUNDS TABLE**

**Sources of Funds**  
**(Annual Projections FY 2005 through FY 2009)**

Sources of Funds	Amount/Period	Priority/Target
CDBG Entitlement Grant	\$348,289 annual grant	Housing/Economic and Community Development/ Public Service
Program Income (PI) Revolving Loan Fund (RLF)	\$209,300 anticipated annually	Economic Development
Private individuals, financial institutions	\$1,091,500 anticipated annually	Housing, Private & Financial institutions, business contributions
Ohio Dept. of Transportation/ FTA, City of BG General Funds	\$486,673	Public Transportation
U.S. Dept. of Housing & Urban Development	\$417,116 annual contract	Housing: Tenant Based Rental Assistance (Section 8)
Ohio Department of Development HOME Grant	\$227,150 annually (2-year grant : \$454,300) Open to re-application April 2006	Housing
<b>Total CDBG</b>	\$348,289	CDBG Annual Grant
<b>Private Fund</b>	\$1,091,500	Housing, Private & Financial institutions
<b>Other grants and funds</b>	\$1,340,239	Section 8, HOME, RLF Revenues
<b>Total Community Investment</b>	<b>\$2,780,028</b> (Annually FY 2005-FY 2009)	

**H. USES OF FUNDS TABLE (CDBG) Amended July 2006**

**City of Bowling Green  
 Amended Uses of CDBG Funds/Objectives  
 Consolidated Plan FY 2005 through FY 2009**

<b>Activity</b>	<b>Amount</b>	<b>Time Period</b>	<b>Results</b>	<b>Target</b>
Rental Rehabilitation	\$657,500	FY2005- FY2009	40 units rehabilitated	Low/moderate-income clients
Mobile Home Repair	\$125,000	FY2005- FY2009	50 units rehabilitated	Low/moderate-income clients
Elderly Repair	\$72,000	FY2005- FY2009	15 units rehabilitated	Very low/low- income clients
B.G. Transit	\$100,000	FY2005- FY2009	425 persons assisted	Low-income clients
Transitional Housing for Homeless	\$68,100	FY2005- FY2009	Estimated 500 individuals served	Very low-income clients
Tree Planting	\$13,589	FY 2005	Tree planting in LMA's	Low/Mod clients
Homeless Prevention Program	\$21,152.80	FY 2005	60 LMI persons assisted	Very low/low- income clients
Housing Rehabilitation Implementation	\$171,095	FY2005- FY2009	Implementation of rehabilitation programs	Low/moderate- income clients
The Cocoon Shelter Safety Improvements	\$10,910	FY2005	Security improvements to shelter	Low/moderate income clients
Tree Planting at Carter Park	\$20,821	FY 2006	Planting trees/shrubs	Low-income Area
Various Community Development Activities	\$8,463	FY2007- FY2009	TBD annually FY2007-FY2009	Low/moderate income clients/areas
Sidewalk Reconstruction	\$10,641.20	FY 2005	2 barriers removed	Low/moderate income clients
Fair Housing Services (Admin. Cost)	\$30,000	FY2005- FY2009	500 individuals served	N/A
Administration	\$289,813	FY2005- FY2009	Allowable administrative costs	N/A
<b>Total 5-year CDBG</b>				<b>\$1,599,085</b>

CDBG allocation amounts are determined based on needs and priorities identified in the *Consolidated Plan*. Since a community's needs and priorities change over time, the City of Bowling Green can make changes in its priorities and funding decisions. These changes are subject to citizen input.

**I. USES OF FUNDS TABLE (OTHER REVENUES)**

**USES OF FUNDS: OTHER REVENUES**

**Annual Projections FY 2005 through FY 2009**

<b>Activity</b>	<b>Amount/Source</b>	<b>Time Period</b>	<b>Anticipated Result</b>	<b>Target Group</b>
Economic Development Loans	\$209,300 anticipated annual income for RLF	9/1/05 – 8/31/09	12 jobs annually	Jobs for low/moderate-income
RLF Private Funds	\$360,000			Low-income
B.G. Transit/Public Transportation	\$486,673	9/1/05 – 8/31/09	48,000 trips	
HOME Downpayment Assistance	\$225,000	9/1/05 – 8/31/09		Moderate-to low-income
HOME Private Funds	\$600,000			
Section 8 Voucher Program (Tenant-based Rental Assistance)	\$432,591	7/05 – 6/09	Baseline of 119 vouchers	Very low-income
<b>Total Other</b>				<b>\$2,313,564</b>

All housing and economic development programs, except for the mobile home rehabilitation program and the owner-occupied rehabilitation programs leverage private funds from individuals and financial institutions. The rental rehabilitation program leverages grant funds by requiring an equal match in private funds. The revolving loans supplement private funds and money from financial institutions.

Programs for very low-income persons are delivered in collaborative efforts with social service agencies so as to avoid duplication and maximize the impact of the programs. The Bowling Green Housing Agency is part of a consortium of small housing authorities under the administration of the Henry Metropolitan Housing Authority (HMHA). This action provided for a more efficient administration of Section 8 vouchers, access to vouchers otherwise unavailable to Bowling Green residents, and economies in administrative expenses while retaining the local oversight of the program.

Bowling Green receives approximately \$417,116 annually from HUD for vouchers under the Section 8 rental assistance program, and a Family Self Sufficiency program for low-income residents of the city. Henry Metropolitan Housing Authority is the administrator for the consortium that delivers the program for the City. Bowling Green Housing Agency (BGHA) has a representative on the Consortium Board of Directors, and the BGHA members who are appointed by the Mayor oversee the local activities. As with all programs for very low-income persons, collaboration and cooperation with other social service agencies assists in the avoidance of duplication of efforts and funds.

## **J. COORDINATION**

The City will continue to main its high level of ongoing coordination with various governmental, health, charitable, housing-related and social service agencies. The grants administrator will continue to serve on the Wood County Family and Children First Council, and Board of Directors for the Wood County Council on Aging. In addition to this the grants administrator will continue to attend various public meetings such as Bowling Green Housing Agency board and the Human Relations Committee meetings in an effort to further enhance communication/coordination. Consultations with a wide array of agencies, to include those listed within the section entitled "Process Management," will continue to occur

on an annual basis as a means of assessing the community's needs and exploring opportunities for further coordination.

**V. CDBG ANNUAL ACTION PLAN: FY 2005**

During FY 2005, the City of Bowling Green will undertake and complete the activities discussed below as a means of meeting the FY2005 goals discussed within the preceding “Strategic Plan.” The objectives are set forth later on within this action plan.

**A. SOURCES OF FUNDS TABLE**

**Sources of Funds**  
**FY 2005 Annual Plan**

<b>Sources of Funds</b>	<b>Amount/Period</b>	<b>Sources</b>
CDBG Entitlement Grant	\$348,289 annual grant	HUD
Program Income (PI) Revolving Loan Fund (RLF)	\$209,300 anticipated income	Anticipated Business RLF Loan Repayments
Other Grants/Funds	\$759,687.31	Housing RLF: Tenant Based Rental Assist.; ODOT/FTA grants
Local Resources	\$217,911.43	RR match, transit support, misc.
Grantee Funds	\$110,390.83	City of BG General Fund
<b>Anticipated Total Community Investment</b>	<b>\$1,645,578.50</b>	

**B. USES OF FUNDS TABLE**

**Uses of CDBG Funds/Objectives**

**FY 2005**

<b>Activity</b>	<b>Planned Objective</b>	<b>Planned Goal</b>	<b>Proposed Funding</b>
<b>Tree Planting</b>	Improved living environment suitability	1 Public Improvement in LMA	\$13,571.00
<b>Homeless Prevention Program</b>	Improved living environment suitability	Assist 60 LMI persons	\$19,667.53
<b>Rental Rehabilitation (Single Units)</b>	Improved access to affordable housing	5 units made affordable	\$69,650.00
<b>Rental Rehabilitation (Multi Units)</b>	Improved access to affordable housing	3 units made affordable	\$56,400.00
<b>The Cocoon Shelter Safety Improvements</b>	Improved living environment suitability	Assist 5 homeless persons	\$10,910.00
<b>Elderly Emergency Home Repair</b>	Improved access to decent housing	3 units made more decent	\$10,075.00
<b>Fair Housing Program</b>	n/a	n/a	\$1,347.30
<b>Sidewalk Reconstruction</b>	Improved living environment suitability	Remove two accessibility barriers	\$7,602.21
<b>Administration</b>	n/a	n/a	\$24,300.91
<b>B.G. Transit</b>	Improved living environment suitability	65 added LMI persons receive access	\$55,641.00
<b>Housing Implementation</b>	Improved access to decent housing	21 units improved	\$64,565.49
<b>Transitional Housing for the Homeless</b>	Improved living environment suitability	Assist 110 homeless persons	\$12,375.00
<b>Mobile Home Emergency Repair</b>	Improved access to decent housing	10 units made decent	\$38,082.00
<b>TOTAL</b>			<b>\$384,187.44</b>

**FY 2005 PROPOSED BUSINESS RLF ACTIVITIES**

<b>Activity</b>	<b>Planned Objective</b>	<b>Planned Goal</b>	<b>Proposed Funding</b>
<b>Small business expansion/start up loans</b>	Improved access to economic opportunities	Creation of 17 jobs for LMI persons	\$207,000

**C. USES OF FUNDS TABLE (OTHER REVENUES)**

**Uses of Funds: Other Revenues  
 Annual Projections FY 2005**

<b>Activity</b>	<b>Amount/Source</b>	<b>Time Period</b>	<b>Anticipated Result</b>	<b>Target Group</b>
Economic Development Loans	\$209,300 anticipated annual income for RLF	9/1/05 – 8/31/06	12 jobs annually	Jobs for low-to moderate-income
RLF Private Funds	\$360,000			Low-income
HOME Down-payment Assistance	\$225,000	9/1/05 – 8/31/06		Low to moderate-income
HOME Private Funds	\$600,000			
Section 8 Voucher Program (Tenant-based Rental Assistance)	\$432,591	7/05 – 6/06	119 Vouchers	Very low-income
<b>Total Other</b>	<b>\$1,826,891</b>			

The City of Bowling Green Grants Department administers the Community Block Development Grant (CDBG) program for the residents of the city. It is anticipated that the City will receive an annual allocation of \$348,289 from the United States Department of

Housing and Urban Development. CDBG program income is received from loan payments from business assisted through the Revolving Loan Fund and from repayment of rental rehabilitation loans. The Grants Department will distribute these funds in five categorical areas to benefit low- and moderate-income families and individuals within Bowling Green's city limits. These five areas are: housing, public improvements, public facilities, community development and public services. The remaining CDBG funds will be spent on the administration of the program, which also includes fair housing programming.

All housing and economic development programs, except for the mobile home rehabilitation program and the owner-occupied rehabilitation programs leverage private funds from individuals and financial institutions. The rental rehabilitation program leverages grant funds by requiring an equal match in private funds. The revolving loans supplement private funds and money from financial institutions.

Programs for very low-income persons are delivered in collaborative efforts with social service agencies so as to avoid duplication and maximize the impact of the programs. The Bowling Green Housing Agency is part of a consortium of small housing authorities under the administration of the Henry Metropolitan Housing Authority (HMHA). This action provided for a more efficient administration of Section 8 vouchers, access to vouchers otherwise unavailable to Bowling Green residents, and economies in administrative expenses while retaining the local oversight of the program.

Bowling Green receives approximately \$417,116 annually from HUD for a baseline of 119 vouchers under the Section 8 rental assistance program, and a Family Self Sufficiency program for low-income residents of the city. Henry Metropolitan Housing Authority is the administrator for the consortium that delivers the program for the City. Bowling Green Housing Agency (BGHA) has a representative on the Consortium Board of Directors, and the BGHA members who are appointed by the Mayor oversee the local activities. As with all programs for very low-income persons, collaboration and cooperation with other social service agencies assists in the avoidance of duplication of efforts and funds.

The City is administering a two-year grant in the amount of \$454,300 from the State of Ohio Department of Development Community Housing Improvement Program (CHIP) to provide a down-payment/rehabilitation assistance program for homebuyers, owner-occupied

rehabilitation and rental rehabilitation programs. The City will be eligible to apply for another two-year funding cycle in April 2006. It is anticipated that the programs currently in place through this funding source will continue through the next funding cycle as well.

The CDBG funds are used to provide local matches for the Ohio Department of Development CHIP housing programs for the City of Bowling Green. The down-payment assistance, rental rehabilitation, owner-occupied rehabilitation, revolving loan fund programs leverage private mortgages and participant contributions.

D.

**FY 2005 Program Descriptions, Objectives, Outcomes and Performance Measurements**

1. **Rental Rehabilitation Program (single units):** This program provides improved access to affordable rental housing for low- and moderate-income level populations. Through this program, zero percent interest loans are provided to landlords for a seven-year period. If the property is sold or title is transferred before the end of the seven-year period, 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 low- and moderate-income persons. Mortgages are placed on the property, and the property owner must provide at least 50 percent of the total construction costs for the project. Maximum loans per bedroom size are as follows:

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

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 \$69,650 in CDBG funding is proposed to rehabilitate 5 single-unit rental units in FY 2004. The funds will consist of \$55,000 in FY 2005 Entitlement funds and \$14,650 in leftover FY 2004 funds. These activities provided four low/moderate income level households with improved access to affordable rental housing.

**Specific Objective:** Increase the supply of affordable rental housing.

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

**Performance Indicator:** Number of units assisted.

**Goal:** 5 single-unit rental units made more affordable for low/moderate-income persons.

2. **Rental Rehabilitation Program (multi units):** For a complete program description, please see Rental Rehabilitation Program (single units) listed directly above in #1 of this section. The only difference being that this program is dedicated to the rehabilitation and improved affordability of multi-unit rental properties rather than single-unit rental properties.

A total of \$76,500 in CDBG funding is proposed to rehabilitate 3 multi-unit rental units in FY 2005.

**Specific Objective:** Increase the supply of affordable rental housing.

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

**Performance Indicator:** Number of units assisted.

**Goal:** Rehabilitate 3 multi-unit rental units for low/moderate-income persons.

3. **Mobile Home Repair:** CDBG funds totaling \$38,082 are proposed 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 2005, 10 housing unit rehabilitations are proposed as a means of improving the existing housing stock for low- and moderate income persons. Funding will consist of \$18,000 in FY 2005 CDBG Entitlement funds and \$20,082 in leftover entitlement funding carried over from FY 2004.

**Specific Objective:** Improve the quality of owner housing.

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

**Performance Indicator:** Number of units rehabilitated.

**Goal:** Rehabilitate 10 units.

4. **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 housing unit/feature. No mortgages are placed on the property for this activity. In FY 2005, \$18,000 is budgeted to rehabilitate 3 owner-occupied housing units for very-low/low-income older adults.

**Specific Objective:** Improve the quality of owner-occupied housing.

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

**Performance Indicator:** Number of units rehabilitated.

**Goal:** Rehabilitate 3 housing units.

5. **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. A portion of the Housing Specialist's salary and benefits were paid from this activity. Certain required fees/services necessary in conducting housing rehabilitation were also funded from this activity. In FY 2005, \$64,565.49 in CDBG funds will be committed in order to rehabilitate an anticipated 21 housing units. The funding used will be comprised of \$34,219 in FY 2005 CDBG Entitlement funds and \$30,346.49 in leftover CDBG funds carried over from FY 2004.
  
6. **B.G. Transit:** CDBG dollars were used to meet ODOT grant match dollar requirements and enable the sustained operation of the local public transportation system, the B.G. Transit. In FY 2005, CDBG funds totaling \$55,641 are proposed to enable an added 65 low- and moderate-income residents access to public transportation. A total of \$17,641.20 in FY 2005 CDBG Entitlement funds and \$37,999.80 in leftover CDBG funding carried over from FY 2004 will be used. The City's public transportation system, B.G. Transit, provides demand-responsive transportation Monday through Saturday within the City limits. The system helps individuals to sustain employment and access needed services, preventing homelessness and other poverty-related hardships. With required documentation, elderly and disabled patrons receive a discounted fare (half price of full fare). This service is also financed, in part, through funding from the City of Bowling Green and an operating grant from the Ohio Department of Transportation and the Ohio Elderly and Disabled Transit Fare Assistance Program.

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

**Proposed Outcome:** Improve access to a more suitable living environment through public transportation service.

**Performance Indicator:** Number of new LMI persons receiving public transportation.

**Goal:** 65 new LMI persons receive access to public transportation.

7. **Transitional Housing for the Homeless:** Using CDBG funding (\$13,375 in FY 2005), the City funded two transitional housing units for homeless persons in

Bowling Green. A total of 110 homeless persons received transitional housing during FY 2005.

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

**Proposed Outcome:** Improve the access to a more suitable living environment.

**Performance Indicator:** Number of homeless persons receiving transitional shelter.

**Goal:** 110 homeless persons receive transitional housing.

8. **Fair Housing Services:** In FY 2005, the Fair Housing Officer will increase public awareness of the Fair Housing Program and Fair Housing laws through various community marketing and educational efforts. Other responsibilities of the Fair Housing Officer will include the screening and referral of complaints to the Civil Rights Commission. The City's Grants Administrator will develop the City's Analysis of Impediments to Fair Housing Choice and oversee the implementation of the FY 2005 Fair Housing Action Plan. During FY 2005, \$10,000 in CDBG funds are budgeted to provide Fair Housing services.

9. **Tree Planting:** CDBG funds (\$13,589) are budgeted to improve the suitability of the living environment in census tracts 217.01 and 217.02. The trees will be planted in public access right-of-ways in the two high-concentration LMI census tracts noted above. LMI concentration in census tract 217.01 is 66.9%. Census tract 217.02 has 70.1% LMI persons in residence.

**Specific Objective:** Improve the suitability of the living environment for lower-income persons.

**Proposed Outcome:** Improve the access to a more suitable living environment.

**Performance Indicator:** Number of public improvements carried out.

**Goal:** 1 public improvement (planting of an estimated 54 trees in LMA public areas).

10. **Administration:** Administrative costs are needed to implement the City's CDBG programming. Costs include a portion of the Housing Specialist's and Grants Administrative Secretary's salaries and fringe benefits, staff development, office supplies, legal advertising and other eligible expenses. During FY 2005, \$59,657 in CDBG funds are proposed.

11. **Homeless Prevention Program:** In an effort to end chronic homelessness, WSOS Community Action Commission, Inc. provides emergency assistance to persons facing imminent homelessness. In FY 2005, \$21,152.80 in CDBG funds will be used to provide an added 60 very low-/low-income persons with emergency rental,

mortgage and utility assistance (up to a maximum of three months per household). WSOS directly paid rent/mortgage/utility companies for eligible households, requesting reimbursement from the City for the use of such funds.

**Specific Objective:** Improve the suitability of the living environment for lower-income persons.

**Proposed Outcome:** Improve access to a more suitable living environment.

**Performance Indicator:** Number of LMI households assisted.

**Goal:** 60 LMI persons assisted.

12. **Sidewalk Reconstruction:** In FY 2005, \$7,011.75 in leftover FY 2004 CDBG funds will be utilized to remove accessibility barriers on two public sidewalks located in low/moderate-income areas (census tracts 217.01 and 217.02; both having greater than 51 percent low/moderate-income concentration).

**Specific Objective:** Improve the suitability of the living environment for lower-income persons.

**Proposed Outcome:** Improve access to a more suitable living environment.

**Performance Indicator:** Number of public improvements conducted.

**Goal:** 2 public improvements conducted.

13. **The Cocoon Shelter Safety Improvements:** In June 2005, a 24-hour shelter for women and children who are homeless due to domestic violence opened in Bowling Green. This resource provides transitional housing/services for the homeless population noted above. In FY 2005, \$10,910 in CDBG funds are budgeted to upgrade the shelter's security system to bring it up to recommended state safety standards. Funding provided for the purchase of a panic button system, allowing staff and shelter residents assistance from anywhere on the property, as well as surveillance cameras for all shelter exits, the outdoor play and parking areas, which would be accessible for viewing to shelter staff.

**Specific Objective:** Improve the suitability of the living environment for lower-income persons.

**Proposed Outcome:** Improve access to a more suitable living environment.

**Performance Indicator:** Number of low/moderate-income persons receiving access to a more suitable living environment.

**Goal:** 5 persons assisted.

14. **RLF-funded Small Business Loans:** This project is funded through the 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. Annual revenues from the Business Revolving Loan Fund (RLF) sustain this program. RLF loans supplement private funding for business start-ups and expansions, enabling job creation/retention for low- and moderate-income persons. In FY 2005, loans totaling \$207,000 will be used to provide business start-up/expansion loans to create 17 new jobs for LMI persons

**Specific Objective:** Improve the suitability of the living environment for lower-income persons.

**Proposed Outcome:** Improve access to a more suitable living environment.

**Performance Indicator:** Number of jobs created.

**Goal:** 17 jobs created.

#### **E. GEOGRAPHIC DISTRIBUTION**

Geographically, the City will consider housing and non-housing community development activities in all areas of the community. Special attention must be paid to the needs of special populations; therefore, each proposed activity must carefully examine a variety of variables. Housing program activities are provided on a citywide basis for persons of low- to moderate-income levels. Support to area businesses through the Revolving Loan Fund continues to be available to businesses located in or locating to Bowling Green, Ohio. Public improvement activities are planned in those areas with the highest concentration of low/moderate citizen residency (Census tracts 217.01, 217.02, 218, and 219). Maps are located in Appendix F.

#### **F. HOMELESS AND OTHER SPECIAL POPULATIONS**

Planned projects addressing shelter and transitional needs of homeless individuals and families with children, to prevent low-income individuals and families with children from becoming homeless and to help homeless persons make the transition to permanent housing and independent living are:

- 1) Economic Development Loans (FY2005): CDBG funding will not be used to carry out this activity, but it is a significant element of the strategy to prevent homelessness. Continued job creation for persons of low/moderate-income levels will be used as a preventative measure for increased incidences of homelessness in FY2005 (via Economic Development Loans). Annual revenues from the Revolving Loan Fund (RLF) will sustain this program in FY2005. It is anticipated that 17 new jobs will be created in FY2005.
- 2) Transitional Housing for the Homeless (FY2005): Using CDBG funding, the City will continue to fund two transitional housing units for homeless persons in Bowling Green during FY2005. It is anticipated that approximately 100 persons will receive transitional housing in FY2005.
- 3) Homeless Prevention Program (FY2005): The City will CDBG funding to provide emergency rental/mortgage/utilities assistance to low-income persons at risk of becoming homeless during FY2005 (for up to three months' maximum per eligible household). It is anticipated that 60 additional LMI persons in Bowling Green will receive homeless prevention services during FY2005.
- 4) The City's Anti Poverty Strategy is outlined further below and it will also serve as a preventative measure toward homelessness in FY2005.
- 5) Safety Improvements to The Cocoon Shelter (FY2005): The city's first domestic violence shelter, the Cocoon Shelter, will open in June 2005. The shelter will serve women and children who are homeless due to domestic violence. In order to meet recommended state safety standards for a domestic violence shelter, improvements need to be made to the shelter. CDBG monies (\$10,910) will be used in FY2005 to make needed safety improvements to the shelter. The improvements include the installation of a panic button and surveillance video cameras.
- 6) B.G. Transit (FY2005): The City's public transportation program also serves this population, enabling them to access needed services and

sustain employment. State and local funding outside of CDBG will sustain the current transportation system in FY2005. Presently, it is anticipated that B.G. Transit will provide 48,000 trips in FY2005.

All of the planned programs and activities for FY2005 benefit the special needs (non-homeless) population either directly or indirectly. Set forth below are those which were utilized most heavily by the population during FY2000 through FY2004:

- Emergency Elderly Repair Program (FY2005): Using CDBG funds, this program can serve to address some of the cited unmet needs of the very low to low-income level elderly/frail elderly during FY2005. The program funds the repair or replacement of substandard systems for homeowners 62 years of age or older. The maximum grant is \$6,000 to repair one substandard item. No mortgages are placed on the property. Two bids and an estimate from the Housing Specialist are required to assure reasonable replacement costs. Substandard systems include, but are not limited to: roofing, plumbing, heating, and electrical repair. The program will assist in improving the condition of the existing housing stock. Rehabilitation is planned for 3 housing units in FY2005.
- Rental Rehabilitation Program (FY2005): During FY2005, CDBG funds will be used to carry out this activity. This program has been utilized in the past as a means of providing condition improvements to rental housing for non-homeless, special needs populations to include the severely mentally ill and developmentally disabled. It is anticipated the Rental Rehabilitation program will continue to address the unmet needs of this population, improving housing conditions and affordability.
- Homeless Prevention Program (FY2005): Since this population has a high risk for becoming homeless, this program is a part of the strategy as well. The program will expand the current service level for an existing local program. CDBG funds will be utilized in FY2005 to enable WSOS Community Action Commission, Inc. the opportunity to provide homeless prevention services to an added 60 very low- and low-income persons. Services will include emergency rental, mortgage, and utilities assistance (for a maximum of three months per household) for income-

eligible households. The program will be used as a preventative to homelessness and as a strategy to end chronic homelessness.

- B.G. Transit (FY2005): B.G. Transit (the City's public transportation program) also serves this population, enabling them to access needed services and sustain employment. Using CDBG funds it is anticipated that B.G. Transit will provide 48,000 trips in FY 2005.

#### **G. PUBLIC HOUSING NEEDS/ STRATEGY**

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.

The Henry Metropolitan Housing Authority administers the program for the City. Section 8 eligibility is currently determined in relation to household size and income level (for very low- and low-income families). "Very low-income" is defined as 50 percent of the median income for Wood County. "Low-income" is defined as 80 percent of the median income for Wood County.

Citizens of Bowling Green receiving Section 8 assistance will benefit from planned CDBG activities. The City's Grants Administrator maintains frequent communication with the Bowling Green Housing Agency to include attendance at all quarterly Bowling Green Housing Agency Board of Directors' meetings. The Executive Director of the Henry Metropolitan Housing Authority also serves as a member of the City's Housing Advisory Committee. Consultation with this agency is and will continue to be an ongoing measure to ensure maximum coordination/collaboration.

#### **H. 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 taking into consideration those factors over which the City has control.

The creation of jobs with decent pay and strong fringe benefits for the city's citizens is one way to decrease poverty. The City of Bowling Green administers an economic development revolving loan fund for this purpose. The RLF maintains that for every \$15,000

in loans, one job must be created. At least 51 percent of all jobs created must be held by low-to moderate-income persons. To date, RLF has created 162 jobs since 1987.

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

- Rental Rehabilitation Program
- Mobile Home Repair Program
- Transitional Housing for Homeless Program
- Homeless Prevention Program

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

- Section 8 Voucher Program
- Down Payment Assistance and Owner-Occupied Rehabilitation
- Public Transportation

## **I. STRATEGY TO REDUCE 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. All applicants participating in the City's housing programs receive the brochure entitled "Lead Based Paint: A threat to your children."

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

In households where there are children present age 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 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 blood lead testing.

The City of Bowling Green has set limits of assistance for all of its rehabilitation programs. The City will exceed these limits by \$5,000 for lead abatement should a unit require such measures.

**J. STRATEGY ADDRESSING REGULATORY BARRIERS**

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 over the next five years; therefore, the City does not require a strategy to address such regulations.

**K. MONITORING**

The City of Bowling Green will follow the standards and procedures required of Community Planning and Development Programs and will monitor activities carried out in furtherance of the plan in accordance with applicable statutes and regulations governing the Housing and Community Development Plan. These will include administration, civil rights, procurement, financial management, project and activity management, minority and disadvantaged business outreach and comprehensive planning requirements. The 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, strategic action will be taken to improve its results. Appropriate reports will be made as required to include the Consolidated Annual Performance and Evaluation Report (CAPER).

**1. OHCP/HOME and Other Rehabilitation Programs**

The City of Bowling Green bases the policies that govern the operation of its HOME programs on the provisions of the OHCP 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 when appropriate.

The Housing Specialist monitors all current and prior loan recipients and housing units on an annual basis to ensure that the principal residency or tenancy is being met. The

City Finance Department and Grants Administrator monitor loan repayment and maintain records of payment.

Program records will identify the total amount and source of funds for each project, a full description of the activity, geographic location of the project and the source and amount of funds budgeted, committed and expended, in addition to any specific records and forms required by the specific grant. The records will include documentation verifying that income requirements were met, and documentation that each project meets applicable standards upon completion. Documentation regarding each housing unit's status relative to lead-based paint will also be included for each completed housing project. For consistency, all determination of income eligibility for the programs set forth within the Consolidated Plan use the criteria established for verifying eligibility for Section 8 Housing.

## **2. Contracts**

Although most of the contracts for CDBG project activities are less than \$15,000, promotion through advertising encourages minority and disadvantaged business enterprises to apply. A list of such firms is also generated by the City to further encourage participation. See Appendix I for the City's Minority Business Enterprise Plan.

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

The City's Finance Department and the Grants Administrator monitor loan repayment and maintain records of payment. The revolving loan proposals are reviewed by the Revolving Loan Administration Board, which is appointed by the Mayor. Members include two bank loan officers, an attorney, a realtor and the Executive Director of the Bowling Green Community Development Foundation. Also participating (ex-officio) are the City Finance Director and the Grants Administrator. Approval of revolving loan applications is recommended by the advisory board based on standards of need, job productions, viability, completeness of the financial statement and other related criteria. Loan recipients are monitored annually to assess compliance with the job creation and retention requirement of their loan.

#### **4. Sub-recipient Monitoring**

The procedure for monitoring of sub-recipient performance includes collaboratively developing a monitoring plan with the sub-recipient at the beginning of the project, and using a checklist during the quarterly monitoring visits. In the case of rehabilitation projects, HOME guidelines and checklists are used for quality control and consistency of standards. The Housing Specialist and/or Grants Administrator conduct the monitoring visits. All sub-recipients receive 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 data secured are maintained in the program files. Records of agreed corrective actions are discussed and reviewed at the next monitoring meeting or as determined. As with any program not performing to expected standards, intervention and corrective action is the first step. Intervention and penalty is the second step, and sanctions, including termination or legal action, are the final steps in the corrective process.

#### **5. Section 8 Voucher Program**

The Section 8 Voucher program follows the Department of Housing and Urban Development regulations and the approved Five-Year Comprehensive Agency Plan for service, which was coordinated with the CDBG Five-Year Consolidated Plan for the city of Bowling Green. The Bowling Green Housing Agency meets quarterly to review progress and recommend actions regarding the program.