



3-5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

Amended July 2011

GENERAL

Executive Summary

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

3-5 Year Strategic Plan Executive Summary:

The City of Bowling Green, Ohio is the lead agency administering the municipality's CDBG Entitlement grant. Under the authority of the Bowling Green City Council, the Mayor of Bowling Green, Ohio has been authorized to submit, on behalf of the City, a FY 2010-2014 Consolidated Plan as well as a FY 2010 Annual Plan.

The Mayor has designated the City's Grants Administration Division, under the direction of the Grants Administrator, to lead and coordinate the consolidated planning process as well as ensure the implementation of the goals and objectives set forth within the Plan.

The corporation limits of Bowling Green, Ohio serve as the geographical area where the City of Bowling Green's Community Development Block Grant funds will be utilized. **Per 2010 U.S. Census data, the population of Bowling Green is 30,028, reflecting an increase of 1 percent compared to 2000.** Bowling Green is the Wood County seat. Recent estimates, made available by the U.S. Census Bureau (2006-2008 American Community Survey), indicate 2.8 percent of families live in poverty. Data from this same source also indicates almost 56 percent of unrelated individuals over the age of 15 are living at the poverty level.

There are no target areas in Bowling Green, Ohio. **The following areas** are primarily residential and have 51 percent or greater low-moderate income saturation (CTs 217.01 and 217.02 and **block groups 1 and 2 of census tract 219**). These three areas are where all "low-moderate area" activities (e.g. sidewalk reconstructions, tree planting and other public improvements) will take place. All housing activities will be carried out citywide for income-eligible persons. Public service activities will be capped at 15 percent of the total expenditures and delivered only to low-moderate income persons. General administration costs will comprise no more than 20 percent of the total amount spent. The activities funded by the City's Revolving Loan Fund will be to provide greater access to economic opportunities (job creation) for low-moderate income persons.

The City of Bowling Green utilized a broad variety of resources in the process of identifying the needs and priorities set forth within the FY 2010-2014 Consolidated

Plan. Statistical data and reports from local, state, and federal sources were analyzed to determine need levels, and provide useful information (e.g. local lead-based paint estimates). Wherever possible, the City utilized the most recent data available (including estimates on behalf of the U.S. Census Bureau (e.g. American Community Survey 2006-2008)). *Please note that the most recently-published CHAS data was not made available for Bowling Green—only Wood County.* As a result, the 2000 data was utilized for estimation purposes as countywide statistics do not accurately reflect Bowling Green, singularly. Bowling Green is unique in comparison to other Wood County communities since it is more urban and is the site of a large university (Bowling Green State University). Once the SOCDs CHAS Data 2010 for Bowling Green is published, the City will re-analyze, re-draft, make public and submit to HUD the affected sections of the FY 2010-2014 Consolidated Plan.

Equally important, during the Plan's development, the City of Bowling Green surveyed over 50 organizations (social work, governmental, grassroots, etc.) that assist or work closely with at-risk, low-moderate income subpopulations to determine priority needs. The City of Bowling Green also conducted person-to-person interviews with various individuals representing governmental entities, social service and non-profit organizations to obtain added detail and information related to community needs and inventories. Two public hearings were held during the development of the FY 2010-2014 Consolidated Plan. Public notices for each of these hearings were published in accordance with the City's *Citizen's Participation Plan*. A public comment and review period took place June 4 through July 6, 2010. The FY 2010-2014 Consolidated Plan was also posted on the City of Bowling Green's website during the aforementioned period to provide the public greater exposure to it.

The culmination of the City's efforts was to identify the following priority needs:

- Public improvements and upgrades to public facilities and infrastructure in areas with high concentrations of low and moderate income persons was assigned a medium priority rating (potential need-driven activities might include public access tree planting projects, improvements in public parks or sidewalk reconstructions in public right-of-way areas);
- Public Transit support to ensure low-moderate income persons continued access to transportation was assigned a high priority rating;
- Programs to improve the housing stock to make it more decent for persons with low and moderate incomes was assigned a high priority rating (most especially those supporting elderly homeowners and persons living in mobile homes);
- Transitional housing and other programming to assist the homeless and prevent homelessness was provided a high priority rating;
- Activities to increase the availability of affordable rental housing for persons with low and moderate income levels was assigned a high priority rating; and
- The expansion of economic opportunities was deemed as a high priority (most especially, job creation for low-moderate income persons).

Planned FY 2010 through FY 2014 CDBG-funded Program Descriptions, Objectives, Outcomes and Performance Measurements/Indicators

1. **Rental Rehabilitation Program:** This activity improves access to decent, affordable rental housing for low-moderate income persons. Landlords receive zero percent (0%) interest property improvement loans on behalf of the program. In return, property owners must offer Fair Market Rent (the benchmark used to gauge affordable rents) over a seven-year period to persons with low- and moderate-income levels. A deferred mortgage is placed on the property during this timeframe. If the rehabbed property is sold or title is transferred before the conclusion of the seven-year period, the amount loaned to the landlord will be due in full. Provided that the owner has not been found in default of program requirements at the end of the seven years, the loan will be forgiven at that time. The property owner must match at least 50 percent of the project’s construction costs. Maximum loans per bedroom size are as follows:

Rental Rehabilitation Loan Guidelines

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

Only those units occupied (or to be occupied) by persons with low- and moderate-incomes qualify for funding. A total of 9 housing units (4 multi and 5 single units) for LMI level households will be rehabilitated annually FY 2010 through FY 2014 using CDBG funds.

Objective: Provide decent housing. **Matrix Code:** 14A (single units)
14B (multi units)

Outcome: Affordability **Nat Obj:** LMH

Outcome Statement: Improve the affordability of rental housing for the purpose of creating decent housing.

Indicator: Rental units will be made more affordable annually FY 2010 through FY 2014. *The number of planned units, each funding year will vary, and shall be set forth in each upcoming year’s Annual Action Plan.*

2. **Mobile Home Repair:** This zero-interest, deferred-loan program addresses the need for decent housing for low-income mobile home owners. According to census 2000 data, 5 percent of Bowling Green’s total housing units are mobile homes. Ten housing units will be repaired annually (FY 2010 through FY 2014), improving the City’s existing housing stock. CDBG funds will be used to conduct this activity.

Objective: Provide decent housing. **Nat Obj:** LMH

Outcome: Accessibility **Matrix Code:** 14A

Outcome Statement: Increase the access to improved housing for the purpose of creating decent housing.

Indicator: 10 units will be rehabilitated annually FY 2010-2014. *If unused funding from prior years is available, more units may be repaired annually.*

3. **Elderly Home Repair:** This activity 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 \$8,000 per household to repair/replace one substandard unit/feature. There are no mortgages or liens are placed on a property as a result of participation in this activity. Using CDBG funds, 2 housing units will be improved annually FY 2010 through FY 2014.

Objective: Provide decent housing. **Nat Obj:** LMH

Outcome: Accessibility **Matrix Code:** 14A

Outcome Statement: Increase the access to improved housing for the purpose of creating decent housing.

Indicator: 2 units will receive repairs/replacement of housing features/units annually FY 2010 through FY 2014. *If unused funding from prior years is available, more units may be repaired annually.*

4. **Housing Rehabilitation Implementation:** Housing rehabilitation activities require specific expertise to ensure their completion is successful. 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, and client/contractor dispute resolution to ensure full program compliance. CDBG funds will be utilized for housing rehabilitation implementation annually FY 2010 through FY 2014.

Objective: Provide decent housing. **Nat Obj:** LMH

Outcome: Accessibility **Matrix Code:** 14H

Outcome Statement: Increase the access to improved housing for the purpose of creating decent housing.

Indicator: *An estimated* 21 housing units will be collectively rehabilitated (annually FY 2010 through FY 2014) through the City's Rental Rehabilitation, Mobile Home and Elderly Home Repair programs. *If unused funding from prior years is available, more units may be repaired annually.*

5. **B.G. Transit:** Annually, FY 2010 through FY 2014, an added number of low- and moderate-income persons will receive access to public transportation. Many of these individuals will be elderly and disabled persons. CDBG monies enable the City to continue providing a public transit system as the funds are used to meet the Federal Transit Administration's (FTA's)/Ohio Department of Transportation's (ODOT's) local match funding requirements. *The B.G. Transit will also be financed, in part, through funding from the City and an operating*

grant from FTA/ODOT and the Ohio Elderly and Disabled Transit Fare Assistance Program.

Objective: Provide a more suitable living environment. **Nat Obj:** LMC

Outcome: Accessibility

Matrix Code: 05E

Outcome Statement: Provide increased access to services for the purpose of creating a more suitable living environment.

Indicator: An added **number of** persons will receive access to public transportation annually FY 2010 through FY 2014. **The number, annually, will vary and be based upon prior year actual need data.**

6. **Transitional Housing for the Homeless:** Using CDBG funding annually FY 2010-2014, the City will continue to offer two transitional housing units for homeless persons in Bowling Green. **Annually**, homeless persons will receive first-time transitional housing annually during the five-year period. The Salvation Army is the sub-recipient that administers the program. The City of Bowling Green is responsible for the primary oversight of this activity.

Objective: Provide a more suitable living environment. **Nat Obj:** LMC

Outcome: Accessibility

Matrix Code: 05

Outcome Statement: Provide increased access to services for the purpose of creating a more suitable living environment.

Indicator: **Annually**, added homeless persons will receive overnight shelter annually FY 2010-FY 2014. **The number, annually, will vary and be based upon prior year actual need data.**

7. **Fair Housing Services:** During the five-year planning period (FY 2010 through FY 2014), the Fair Housing Officer will raise the public's awareness of the Fair Housing Program and laws through various community marketing and educational efforts. The Fair Housing Officer's responsibilities include the screening and referral of complaints to the Civil Rights Commission. The City's Grants Administrator will conduct an annual review and revision of the 2010 Analysis of Impediments to Fair Housing Choice, and oversee the implementation of a Fair Housing Action Plan locally. Annually (FY 2010-FY 2014), CDBG funds will be budgeted for Fair Housing educational services.

Matrix Code: 21D

8. **Administration:** Certain costs are necessary to administer CDBG programming. Included are a portion of the Housing Specialist's and Grants Administrative Secretary's salaries and fringe benefits, staff development, office materials/supplies and other eligible expenses. Annually, CDBG funds will be used to support these costs (FY 2010-2014). The City will not exceed the mandated 20 percent spending cap.

Matrix Code: 21A

9. **Job Creation through Business Revolving Loan Fund (RLF) Loans:** The City's Business RLF will again be utilized FY 2010 through FY 2014 to provide

low-moderate income persons greater access to economic opportunities. Business RLF funds will be loaned for the purpose of business start-up/expansion; which will result in the creation of added jobs.

Objective: Provide expanded economic opportunities. **Nat Obj:** LMJ

Outcome: Accessibility

Matrix Code: 18A

Outcome Statement: Increase access to jobs for low-moderate income persons through Business RLF loans for the purpose of creating economic opportunity.

Indicator: New jobs will be created annually FY 2010 through FY 2014.

10. **Sidewalk Reconstruction:** Utilizing leftover CDBG funds from prior years (totaling \$50,000) a sidewalk reconstruction will be conducted in a low-moderate income area (greater than 51 percent low-moderate income concentration) during FY 2010. **If sufficient leftover funding from prior years is available, a \$30,000 sidewalk reconstruction project will be undertaken in FY 2011 in a LMA-eligible census tract.**

Specific Objective: Create a suitable living environment. **Nat Obj:** LMA

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

Indicator: One public improvement will be conducted in a low-moderate income area (LMA) in FY 2010, 2011. **Matrix Code:** 03L

11. **Home Repair:** This activity funds the repair or replacement of one substandard housing system/feature for very-low, low- and moderate-income homeowners. The maximum loan is \$8,000 per household to repair/replace one substandard unit/feature. This two-year, deferred loan is forgiven, providing the property is not sold and is still the participants' primary residence at the end of the period. Using CDBG funds, \$16,000 will be budgeted for this activity and 2 housing units will be improved in FY 2011.

Objective: Provide decent housing. **Matrix Code:** 14A

Outcome: Accessibility

Nat Obj: LMH

Outcome Statement: Increase the access to improved housing for the purpose of creating decent housing.

Indicator: 2 units will receive repairs/replacement of housing features/units (FY 2011).

12. **Tree Planting:** Prior years' CDBG funds (up to \$5,045) will be used to plant trees in census tracts 217.01 and 217.02 and at Carter Park in FY 2010. The trees will be planted in public access right-of-ways in the high-concentration LMI census tracts/locations noted above.

Specific Objective: Improve the suitability of the living environment for lower-income persons. **Nat Obj:** LMA **Matrix Code:** 03N

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

Performance Indicator: 2 public improvements carried out (1 at Carter Park, 1 in Census Tracts 217.01 and 217.02).

The City of Bowling Green, Ohio has demonstrated outstanding past performance in relation to the implementation of its Community Development Block Grant (CDBG) during the past five-year program period.

CDBG FY 2005 to FY 2009 Accomplishments

Activity	Funding Year(s)	Indicator	Units Completed
Rental Rehabilitation	2005-2009	# housing units made decent & affordable	53
Mobile Home Repair	2005-2009	# housing units made decent	95
Elderly Home Repair	2005-2009	# housing units made decent	21
Sidewalk Reconstruction	2005-2007	# public improvements conducted	4
Cocoon Shelter Safety Activity	2005	# persons served	8
Tree Planting in public right-of-ways	2005-2007, 2009	# public improvements conducted	9
Carter Park Site Improvements	2007-2008	# public improvements conducted	2
B.G. Transit Support	2005-2009	# persons served	445
WSOS Homeless Prevention	2006	# persons served	60
Transitional Housing for the Homeless	2005-2009	# persons served	932

Strategic Plan

Due every three, four, or five years (length of period is at the grantee’s discretion) no less than 45 days prior to the start of the grantee’s program year start date. HUD does not accept plans between August 15 and November 15.

Mission:

The mission of the City of Bowling Green as an organization is to strive toward and maintain the best possible environment and quality of life for the citizens of Bowling Green while providing an excellent work environment for the employees of the City.

The City of Bowling Green’s FY 2010-2014 Consolidated Plan was developed in accordance with the above-noted mission. The mission for the Community Development Block Grant (CDBG) FY 2010-2014 is: Community Development Block Grant (CDBG) funding allocated to the City of Bowling Green will be utilized to enhance the quality of life for persons with low to moderate incomes living in Bowling Green, Ohio through activities/services that provide them with greater access to:

- decent and affordable housing;
- a suitable living environment; and
- expanded economic opportunities.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

3-5 Year Strategic Plan General Questions response:

1. The geographical area to be served using the Community Development Block Grant (CDBG) funding is the corporation limits for the city of Bowling Green.

Bowling Green Population Data

Items	Number of Persons	Percentage of Population
Total population	30,028	100%
Male	14,399	48%
Female	15,629	52.0%

Source: U.S. Census Bureau, 2010 Census Data

Per 2010 U.S. Census data, the population of Bowling Green is 30,028, reflecting an increase of 1 percent compared to 2000.

Bowling Green Population Trends 1970-2010

Year	Population	% Increase Over Prior 10 Years
1970	21,552	59%
1980	25,728	19%
1990	28,176	10%
2000	29,636	5%
2010	30,028	1%

Source: U.S. Census Bureau

The recent growth estimates are in line with past actual population increases. U.S. Census Bureau data indicates the city’s population has continued to grow for a number of years.

Percentage of Families and People Living Below Poverty Level

Items	Percentage
All families	2.8%
With related children under 18 years	6.4%
With related children under 5 years only	16.3%
Married couple families	0.0%
With related children under 18 years	0.0%
With related children under 5 years only	0.1%
Families with female householder, no husband present	15.0%
With related children under 18 years	30.1%
With related children under 5 years only	71.9%
All people	27.7%
Under 18 years	6.5%
Related children under 18 years	6.5%
Related children under 5 years	10.4%
Related children 5 to 17 years	4.7%
18 years and over	30.5%
18 to 64 years	34.1%
65 to 64 years	3.2%
People in families	2.6%
Unrelated individuals 15 years and over	55.9%

Source: U.S. Census Bureau, 2006-2008 American Community Survey

It is estimated that 2.8 percent of families and 27 percent of all persons in Bowling Green live in poverty. Fifteen percent of families with a female householder (no husband present) live below poverty level (U.S. Census Bureau, 2006-2008 American Community Survey).

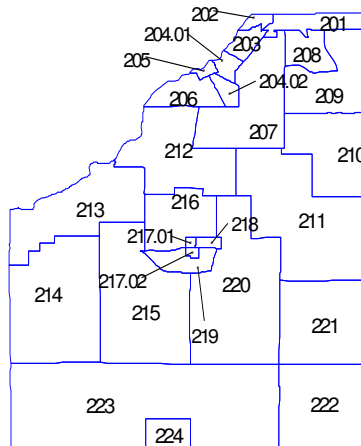
Estimated and Comparative Poverty Demographics by Census Tract

Census Tract	Percentage Below Poverty Line	2009 HUD Estimated Median Family Income	2000 Median Family Income	2009 Estimated Median Family Income
216	6.7%	\$61,800	\$65,228	\$79,969
217.01	42.0%	\$61,800	\$47,500	\$58,234
217.02	37.2%	\$61,800	\$38,021	\$46,616
218	71.9%	\$61,800	\$8,750	\$10,728
219	21.4%	\$61,800	\$47,361	\$58,067
220	6.6%	\$61,800	\$52,292	\$64,111

Source: 2009 FFIEC Census Report-Summary Census Housing Information (www.ffiec.gov/census/report)

Per the U.S. Census Bureau (Census 2000), census tracts 217.01 and 217.02, and **block groups 1 and 2 of census tract 219** each have greater than 51 percent concentrations of persons with low to moderate incomes. Census tract 218 has the highest poverty saturation. That tract is predominantly inhabited by Bowling Green State University students who occupy off-campus, rental housing there. The Wood County map (shown below) sets forth those census tracts with high concentrations of low- and moderate-income persons. The locations of Bowling Green’s census tracts 217.01, 217.02, 218, and 219 are displayed on this map.

Geographic Location of Low-Moderate Census Tracts



Bowling Green has no formal “target areas.” All activities meeting the national objective of “low-moderate income area” (LMA) must take place within census tracts 217.01, 217.02 and **within block groups 1 and 2 of census tract 219**, which all have greater than 51 percent low- and moderate-income concentrations *and* are primarily residential. With the exception of LMA-designated activities, all CDBG-funded programming takes place citywide and is provided to persons meeting the established low and moderate income thresholds.

Racial Demographics and Comparative Data

Items	Number of Persons	Percent of Population (2010)	Percent of Population (2000)
One race	29,375	98%	99%
White	26,301	88%	92%
Black or African American	1,926	6%	3%
American Indian and Alaska Native	64	0%	0%
Asian	640	2%	2%
Native Hawaiian and Other Pacific Islander	9	0%	0%
Some other race	435	1%	2%
Two or more races	653	2%	2%
Hispanic or Latino (of any race)	1,436	5%	4%

U.S. Census Data 2000 and 2010

Census data demonstrate that, since the time of the 2000 polling, Bowling Green has become more racially diverse. Demographics for persons indicating “white” as a racial selection best represents this fact. This racial category comprised 92 percent of the population in 2000; whereas, in 2010, the representation was recorded at 88 percent. Persons selecting “black or African American” rose from 3 percent in 2000 to 6 percent in 2010. And, persons noting “Hispanic or Latino (of any race)” rose by 1 percent between the years 2000 and 2010.

Race Concentration by Census Tract

Census Tract	Percent of Minority Population
216	9%
217.01	7%
217.02	11%
218	9%
219	11%
220	5%

Source: U.S. Census Bureau, 2006-2008 American Community Survey

The most recent estimates from the U.S. Census Bureau are displayed in the table above and indicate there are no discernable concentrations of minority populations in Bowling Green.

2.

Basis for Allocating Investments Geographically

National Objective	How Allocated Geographically
Low-Moderate Housing (LMH)	Carried out citywide
Low-Moderate Clientele (LMC)	Carried out citywide
Low-Moderate Jobs (LMJ)	Carried out citywide
Low-Moderate Area (LMA)	Carried out within primarily residential census tracts with 51 percent or more low/moderate income and primarily residential (census tracts 217.01, 217.02 and 219)

The table above illustrates the City of Bowling Green’s process for determining how CDBG investments will be allocated geographically FY 2010 through FY 2014. This process for determining geographic allocations ensures the maximum benefit to persons with low- and moderate-income levels. It also ensures that 100 percent of the City’s non-administrative CDBG activities to low- and moderate-income persons. The following categories have been deemed as high priority needs: low-moderate housing activities, low-moderate income client-based activities and low-moderate job activities. Low-moderate area activities received a medium priority rating and will only be carried out if added funding is made available or sufficient leftover funding from prior CDBG years is on hand. Results from the City’s 2010 Community Input Surveys played a notable role in designating said priorities. The City of Bowling Green does not receive HOPWA funding.

3. The table below displays the planned actions that the City of Bowling Green will take FY 2010 through FY 2014 to address obstacles in meeting underserved needs. Anticipated barriers to meeting underserved needs are experientially based.

Actions to Address Obstacles to Meeting Underserved Needs

Obstacle	Planned Action	Resolution Objectives
CDBG funding allocation not sufficient to meet needs	Leverage various types of resources in order to meet the City's growing needs	The City will maintain additional financial resources such as Section 8 vouchers, the Housing RLF, and contributions from the grantee's general fund.
Lack of affordable rental housing	Carry out activities that serve to provide greater access to affordable rental housing	The City's Rental Rehabilitation Program improves the affordability of rental units for persons with low and moderate incomes.
Chronic homelessness	Implement activities to end chronic homelessness	The Rental Rehabilitation Program and Section 8 vouchers assist in providing affordable rents. Public transportation (B.G. Transit) improves access to jobs and links people to local resources. Job creation through RLF-funded loans expands economic opportunities.
Limited access to a suitable living environment	Offer programs and activities that provide LMI persons with greater access to a more suitable living environment	Transitional housing for the homeless, sidewalk reconstructions, tree planting and public transportation access serves to improve the suitability of the living environment for low- and moderate-income persons.
Low access to decent housing	Operate programs that provide persons with greater access to decent owner housing	The Mobile Home Repair, Elderly Home Repair and Low-Mod Home Repair programs all increase access to decent housing for homeowners.
Limited economic opportunities	Continue to provide programs that increase access to employment opportunities	Jobs for low-moderate income persons are created through Business RLF loans.

Managing the Process (91.200 (b))

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the

process.

3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

*Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

3-5 Year Strategic Plan Managing the Process response:

1. The City of Bowling Green, Ohio serves as the lead agency administering the municipality's CDBG Entitlement grant. Under the authority of the Bowling Green City Council, the Mayor of Bowling Green, Ohio has been authorized to submit, on behalf of the City, a FY 2010-2014 Consolidated Plan as well as a FY 2010 Annual Plan.

The Mayor has designated the City's Grants Administration Division, under the direction of the Grants Administrator, to lead and coordinate the consolidated planning process. The City's Grants Department administers and oversees the implementation of the Community Development Block Grant (CDBG) and housing programs. In addition to the Grants Administrator, the Grants Department employs two additional staff persons: a Housing Specialist and Administrative Secretary. Both staff persons provide needed support in implementing the CDBG-funded programming.

The Grants Department's responsibilities for CDBG programs include:

- the preparation and writing of all grants, plans, analyses and related documents;
- the facilitation of public hearings and Consolidated/Annual Plan meetings;
- the maintenance of required recordkeeping;
- the development of all policies and procedures related to CDBG programming;
- facilitation of the City's fair housing program;
- the completion of all required CDBG reports;
- preparation of all environmental assessments;
- program marketing;
- the monitoring of budgets and expenditures (to include sub-recipient oversight);
- the initial approval of all invoices;
- the resolution of any program-related mediation issues; and
- monitoring for regulatory compliance.

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

- the final approval of invoices;
- approval for drawing down of CDBG funds;
- invoice payment processing;
- financial records maintenance;
- fixed-asset management; and

- coordination with the State auditors to complete the City's annual audit.

Employees from the Municipal Administrator's office provide the following support for CDBG-funded programming:

- the supervision of the Grants Administrator (Municipal Administrator); and
- the drawing down of CDBG funds.

It is anticipated that the Salvation Army will be a sub-recipient of CDBG funds (annually FY 2010 through FY 2014) for the activity of transitional housing for the homeless. Each year, the City of Bowling Green and the Salvation Army will enter into a Sub-recipient Agreement as prescribed by HUD. The City's Grants Department will closely monitor the sub-recipient to ensure programmatic compliance and successful activity outcomes. *More detail regarding sub-recipient oversight is found in the "Monitoring" section of this Plan.*

No other sub-recipients are currently anticipated; nor are there any other entities (aside from the City of Bowling Green and the sub-recipient named above) responsible for administering programs covered by the FY 2010-2014 Consolidated Plan.

2. Significant Consolidated Plan development overview:

Preliminary Undertakings

The City Council provided the Mayor the legislative authorization to proceed in the development of the Plan. Thereafter, the Grants Administrator (under the authority of the Mayor) began gathering and analyzing various forms of data (federal, state and local) needed to assess and document priority needs.

Surveys/Consultations

During the Plan's development, the City of Bowling Green surveyed a variety of individuals and organizations serving low- and moderate-income level populations (*for more detail on the survey process (including agencies/persons surveyed), see response #3 (directly below) in this section*). Interviews were also conducted with various others to include the Director of the Bowling Green Housing Agency, the City of Bowling Green Planning Director, housing program staff from Behavioral Connections, the Employment Services Coordinator of the Wood County Board of Developmental Disabilities, and the Director of Residential Services at Wood Lane Wood County Board of Development Disabilities.

Public Hearings

To promote citizen participation, two public hearings were conducted during the development of the FY 2010-2014 Consolidated Plan. The first took place on February 18, 2010, and the second was held on June 3, 2010.

Public Review and Comment Period

In addition to the two public hearings (noted above), the public was provided the opportunity to comment on the plan during the period June 4 through July 6, 2010. For specific detail on the public hearings, please refer to the section below entitled "Citizen Participation."

Advertising

The two CDBG public hearings and the comment/review period were advertised in accordance with Bowling Green's adopted *Citizen Participation Plan*. The FY 2010-2014 Consolidated Plan was also made available to citizens via the City of Bowling Green website; where the public review and comment period was publicized and added details (e.g. contact information, how to submit public comment, etc.) were set forth.

Other Contributing Aspects

Concurrently, during the development of the FY 2010-2014 Consolidated Plan and FY 2010 Annual Plan, the Grants Administrator developed the City's Analysis of Impediments to Fair Housing Choice. Data and input gathered during the development of this document were also utilized in creating the FY 2010-2014 Consolidated Plan.

3. **Community Consultation Survey**

In March 2010, a written survey tool was used by the City of Bowling Green to poll a variety of community leaders and representatives from public and private agencies serving low-moderate income persons about the community's greatest needs. Invited to provide feedback were the following individuals/agencies:

- American Red Cross (Wood County District Office)
- City of Bowling Green Executive Staff and Administration
- Behavioral Connections/ The Link
- Bowling Green Chamber of Commerce
- Bowling Green State University
- Bowling Green City Council members
- Bowling Green Fire Division
- Bowling Green Police Department
- Bowling Green City Schools
- City of Bowling Green Business Revolving Loan Fund Board
- WSOS Community Action Commission, Inc
- Wood County Committee on Aging
- The Salvation Army
- Wood Lane/Wood County Board of Developmental Disabilities
- Wood County Alcohol, Drug Abuse, and Mental Health Service Board
- The Children's Resource Center
- Bowling Green Community Development Foundation
- Bowling Green Housing Agency (issues Section 8 vouchers locally)
- Community Employment Services of Wood Lane
- Family Services of Wood County
- Local bank presidents
- Main Street Bowling Green

- HOMEAID of Wood County (consortium of various local service providers for the homeless and those at risk of becoming homeless)
- Cocoon Shelter Director (shelter for battered women and children)
- The Jordan Family Development Center (Head Start)
- Wood County Commissioners
- Wood County Health Department
- Wood County Department of Job and Family Services
- Wood County Economic Development
- Wood County Board of Realtors
- Wood County Apartment Association
- United Way of Greater Toledo, Wood County Office
- Wood County Educational Services Center
- Wood County Veteran Services Center
- Area Churches
- City of Bowling Green Business Revolving Loan Approval Board members
- B.G. Transit Advisory Committee members
- Wood County District Public Library

Survey participants were encouraged to rank four main project priority areas (public service, public improvement, housing, and economic development). Ranking the areas as "1" through "4," a designation of "1" was recorded for the highest priority; whereas "4" was used to denote the lowest priority. Additional space was also provided on the form to record added information about priority needs. Respondents were encouraged, if desired, to also submit a written letter to the City of Bowling Green further expound upon specific needs.

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

A total of 73 surveys were distributed. Thirty-eight (38) surveys were completed and returned to the City of Bowling Green; yielding a response rate of fifty-two percent (52%). The summary of those responses are indicated below:

Consolidated Plan Community Survey Results

CATEGORIES	# Selecting This as Highest Priority
Economic Development	15
Housing Programs	8
Public Improvement	3
Public Service Activities	12
TOTAL	38

The majority of respondents indicated economic development as their top preference for how CDBG funding would be utilized FY 2010 through FY 2014. The second highest funding priority was public service activities. Housing

programs were the third most popular choice and public improvement was recorded as the fourth.

Other Contributing Aspects

In an effort to gather added information related to community need and supportive housing, person-to-person interviews were also conducted with the Director of the Bowling Green Housing Agency, the City of Bowling Green Planning Director, housing program staff from Behavioral Connections, the Employment Services Coordinator of the Wood County Board of Developmental Disabilities, representatives of the Wood County Health Department, the State of Ohio Department of Health staff, and the Director of Residential Services at Wood Lane Wood County Board of Development Disabilities.

Concurrently, during the development of the FY 2010-2014 Consolidated Plan and FY 2010 Annual Plan, the Grants Administrator developed the City's Analysis of Impediments to Fair Housing Choice. Various surveys (related to fair housing issues) were distributed to lending institutions, realtors, rental property owners, social service providers, the City of Bowling Green Human Relations Committee and the general public. Data and input gathered during the development of this document were also utilized in creating the FY 2010-2014 Consolidated Plan.

Citizen Participation (91.200 (b))

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

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

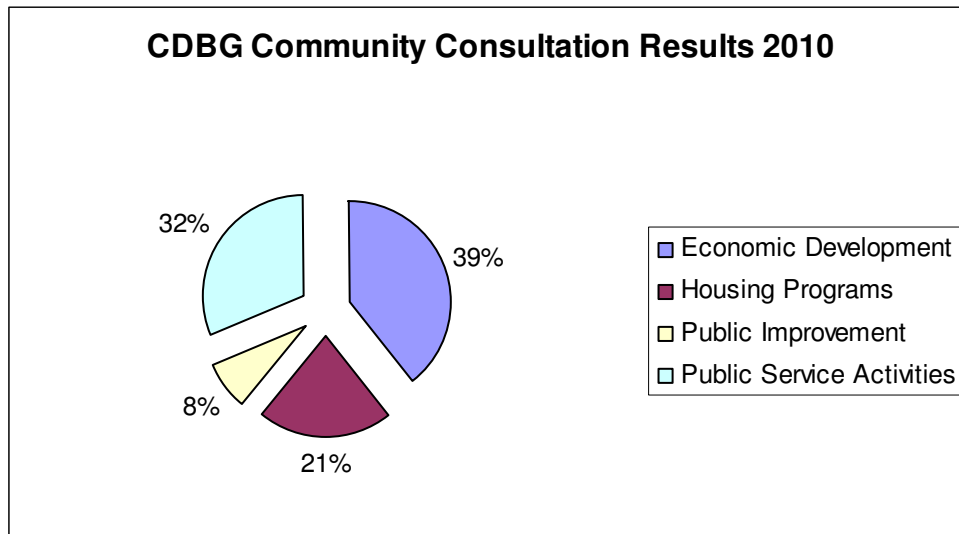
3-5 Year Strategic Plan Citizen Participation response:

1. The City of Bowling Green utilized a broad range of methods to enhance the citizen participation process. This resulted in the development of a FY 2010-2014 Consolidated Plan that was not only comprehensive, but reflective of community needs.

Community Consultations

A broad range of agencies and community leaders (serving persons with low and moderate incomes and at-risk populations) were surveyed during the development of the FY 2010-2014 Consolidated Plan. *Please see Appendix "A" for the survey tool.* Key survey results are shown in the table below and were used to gauge community need as it relates to various programming

areas. More detail about the consultation process is found on pages 15 through 17 of this plan.



Public Hearings

Two public hearings were conducted during the development of the FY 2010-2014 Consolidated Plan. In accordance with the City's Citizen Participation Plan, the CDBG public hearing notices were published at least fifteen days in advance of each meeting date in the non-legal section of the *Sentinel Tribune* (the local newspaper). The notices announced the amount of assistance the City expected to receive and encouraged persons with low- and moderate-incomes to attend.

The public hearings were held in the Bowling Green City Council Chambers, a central, fully-accessible location. Both hearings were conducted during daytime hours so that local public transportation would be available to those who utilize it. Although no one asked for them, special accommodations were available (at no cost), upon request, to persons with disabilities as well as to non-English speaking persons. The two CDBG Public Hearing agendas for the FY 2010-2014 Consolidated Plan are set forth below:

CDBG Public Hearing Date #1: Thursday, February 18, 2010 @ 1:15 p.m.

1. Discussed the CDBG Program, its past performance, the development of the FY 2010-2014 Consolidated Plan and FY 2010 Annual Plan.
2. Gathered citizen input/recommendations regarding local needs.

Public Hearing Date #2: Thursday, June 3, 2010 @ 4:00 p.m.

1. Proposed and discussed the FY 2010-2014 Consolidated Plan and FY 2010 Annual Plan.
2. Proposed amendments to the FY 2005-2009 Consolidated Plan and the FY 2009 Annual Plan.

3. Discussed the City of Bowling Green's Plan to *Minimize the Displacement of Persons*.
4. Solicited citizens views/comments and announced the public review and comment period for the FY 2010-2014 Consolidated Plan, FY 2010 Annual Plan, amended FY 2005-2009 Consolidated Plan and amended FY 2009 Annual Plan.

Additional information and advertised documentation about the CDBG public hearings and notices is contained in Appendix "B."

The Public Review and Comment Period

An advertisement summarizing the FY 2010-FY 2014 Consolidated Plan, FY 2010 Annual Plan and amended FY 2009 Annual Plan was published in the local newspaper, *The Sentinel-Tribune* on May 17, 2010. More specific details are found in Appendix "B."

The public review and comment period was held June 4, 2010 through July 6, 2010. *During this period, the FY 2010-2014 Consolidated Plan, FY 2010 Annual Plan and amended FY 2009 Annual Plan were made available at the City of Bowling Green Administrative Services Building as well as through the City's web site.* Alternate formats of these documents were available upon request.

2. No comments were received during the advertised public comment and review period (June 4, 2010 through July 6, 2010).
3. The City of Bowling Green took special care to broaden public participation in the development of the FY 2010-2014 Consolidated Plan. As noted above, the process included: surveys, interviews, two public hearings, advertised notices of the public hearings and the public comment and review period (June 4 through July 6, 2010). The Plan was also made available on the City of Bowling Green website with instruction on how to provide public comment.

Outreach was also extended to minorities, non-English speaking persons, persons with low and moderate incomes and persons with disabilities. Language in the advertised public hearing notices encouraged citizens of low- and moderate incomes to attend. The following language is also included in public hearing advertisements, "Those individuals who are non-English speaking a require an interpreter should contact the City of Bowling Green Grants office at least 48 hours prior to the public hearing. Hearing impaired individuals needing special assistance should call The Ohio Relay Network at 1-800-750-0750."

Although no requests were received, free copies of the FY 2010-2014 Consolidated Plan Executive Summary are available to the first 20 persons of low and moderate income levels (per the City's adopted Citizen Participation Plan). The Executive Summary was also available in alternate formats upon request.

In 2008, the City developed a Limited English Proficiency Plan for use with HUD-funded Programs. Although the city's non-English speaking community is quite small, the City makes every attempt to secure an interpreter if

- requested. The City has a stock of "I Speak" cards available to help identify which language the citizen is speaking. Should the occasion arise, these cards would help staff in more readily secure an interpreter.
4. Not applicable. There were no written comments received during the public comment/review period. Therefore, there were no unaccepted comments.

Institutional Structure (91.215 (i))

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

3-5 Year Strategic Plan Institutional Structure response:

1. The City of Bowling Green City Council adopted Resolution No. 3427 on March 1, 2010. This resolution authorized the Mayor of the City of Bowling Green, Ohio to file an Annual Plan (FY 2010) and FY 2010-2014 Consolidated Plan for the Community Development Block Grant Entitlement Program.

Through the Mayor's designation, the City's Grants Division has primary responsibility for the administration and oversight of the Community Development Block Grant (CDBG) programs. Under the direction of the Grants Administrator, this division also is charged with developing the FY 2010-2014 Consolidated Plan.

Primarily, the City's Finance Department carries out the fiscal responsibilities for the programs. The Municipal Administrator's office provides added supervisory and fiscal support as well to include the supervision of the Grants Administrator.

At this time, only one sub-recipient agency is anticipated during the five-year planning period (the Salvation Army, who will carry out the Transitional Housing for the Homeless activity FY 2010-2014). For more detail on how the City of Bowling Green will oversee the implementation of their CDBG-funded programming, please see the "Monitoring" section of this Plan.

2. **Strengths**

The City is well poised to carry out the FY 2010-2014 Consolidated Plan. The Mayor and members of the City Council fully support the FY 2010-2014 Consolidated Plan strategies. Council was kept apprised of plan details as it was developed via reports delivered by the Municipal Administrator during the

City Council meetings held during the development period. Their ongoing support will be available to City personnel throughout the implementation of the FY 2010-2014 Consolidated Plan.

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

Grants Department staff members serve on a number of boards and committees locally. These affiliations naturally promote increased coordination, communication and consultation with other organizations. Another benefit to these affiliations is that they enable the City to gauge emerging needs/trends, and maintain ties necessary for program sustainability.

Gaps

Currently, the only foreseeable gap is having adequate funding levels to meet the currently-assessed needs within the community throughout the entire five-year planning period. The City of Bowling Green will continue to leverage various sources of grants and matching dollars to better meet identified needs FY 2010-2014. This same strategy has served the City well during the past five-year planning period (FY 2005 through FY 2009).

3. There is no public housing in Bowling Green, Ohio. Bowling Green Housing Agency is currently under contract with the City of Bowling Green to provide a baseline of 119 Section 8 vouchers to assist qualified residents locally. The City of Bowling Green Grants Administrator regularly attends the Bowling Green Housing Agency Board meetings to keep apprised of developments in the delivery of the Section 8 voucher program.

Monitoring (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

3-5 Year Strategic Plan Monitoring response:

1. During the five-year planning period (FY 2010 through FY 2014), the City of Bowling Green will follow the standards and procedures required by the U.S. Department of Housing and Urban Development to implement all objectives and strategies. The City will monitor all housing and community development activities in accordance with applicable statutes and regulations. All appropriate documentation will be secured and maintained to verify compliance has been met. Performance results will be analyzed no less than quarterly to determine the timeliness and success of each project. Should a project appear to be falling behind schedule or failing to meet specified objectives, immediate action will be taken to improve upon its final outcomes.

Reports from the Integrated Disbursement and Information System (IDIS) will be utilized throughout the funding year to gauge progress and ensure standards and planned outcomes are met.

Housing Rehabilitation Activities

Housing rehabilitation activities funded through the CDBG will follow the City's adopted CDBG Housing Policies and Procedures Manual. The Housing Specialist will have primary responsibility of ensuring that these projects are in compliance with the established program policies and procedures. The Housing Specialist will perform interim and final project inspections prior to the disbursement of any program funds. The Grants Administrator, who supervises the Housing Specialist, will monitor all projects and records throughout the course of the funding year to ensure audit and regulatory compliance.

Contracts

Contracts related to the CDBG Program will be monitored no less than quarterly by the Grants Administrator. This practice will ensure that successful outcomes are achieved and compliance with 24 CFR 85 and other applicable federal mandates are met.

Economic Development Loans (Business Revolving Loan Fund (RLF))

The City's Finance Department monitors and maintains these loan repayment records on no less than a monthly basis. The Grants Administrator will review all fiscal reports related to the Business RLF on a monthly basis. All Business RLF applications are reviewed by the City of Bowling Green's Revolving Loan Approval Board, whose membership is appointed by the Mayor. Approval of the Business RLF applications is recommended by the board. Said recommendations are based on standards of need, job productions, viability, completeness of the financial statement and other related criteria as specified in the City of Bowling Green's Business Revolving Loan Fund Policies and Procedures Manual. Loan recipients are monitored no less than annually by City staff (Grants Department) to assess compliance with the job creation and retention requirement of their loan.

Sub-recipient Monitoring

The procedure for monitoring sub-recipient performance includes the collaborative development of a monitoring plan with the sub-recipient prior to project implementation. This monitoring plan is included as a part of a signed Sub-recipient Agreement, which is formalized between the City of Bowling Green and sub-recipient prior to any activity initiation. The Grants Administrator uses a checklist during monitoring visits to ensure and document that compliance is met. All sub-recipients receive at least two weeks' written notice to confirm the scheduled site review, 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 these visits, and any data subsequently secured, are maintained in the program files. Where applicable, records of agreed-upon

corrective actions will be discussed and reviewed at the next monitoring meeting or as determined by the City of Bowling Green.

The City's Sub-recipient Resolution Process

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

Public Service and Public Improvement Projects

The City of Bowling Green has developed specific policies and procedures for each CDBG-funded public service and public improvement activity. This measure enables the City to ensure that established standards are consistently met (including Davis Bacon requirements) while also recognizing the unique nature of the various program activities. The policies and procedures for each funded activity are kept on file in the City's Grants Administration Office. The Grants Administrator has the primary responsibility for ensuring outcomes are achieved and all established standards are met. Projects are monitored no less than monthly to ensure their quality, timeliness and compliance with applicable regulations.

Ensuring Long-term Compliance/Comprehensive Planning Requirements

Staff will continue to receive training essential to performing their job duties related to the implementation of the FY 2010-2014 Consolidated Plan. The Grants Division has developed a policy and procedures manual for office operations and for the implementation of its CDBG programming. These policies and procedures will be reviewed no less than annually and updated as needed to ensure long-term compliance and successfully implement comprehensive planning requirements.

Priority Needs Analysis and Strategies (91.215 (a))

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Needs Analysis and Strategies response:

1. The City of Bowling Green's basis for assigning priority needs is based upon various factors, including:
 - An analysis of the current social, economic and housing conditions was conducted. Various forms of information were reviewed (e.g. local services/housing inventories available, state/local economic trends, etc.); most especially, 2000 CHAS data and 2006-2008 U.S. Census Bureau estimates were utilized to make a final determination.
 - An assessment of needs based upon consultations with various government, community and social service agencies was undertaken.

- The City factored in its best estimation of the resources/funding available for leveraging during FY 2010 through FY 2014.
- Public/citizen views are always part of the basis used to determine local priority needs.
- The severity of the need was determined utilizing various pieces of information—including the data cited above and interviews or survey results with professionals working with the affected groups.

Priorities are relative and will adhere to these classifications:

- **High:** The City of Bowling Green plans to use available CDBG funding for activities which will meet the need during the period covered by the FY 2010-2014 Consolidated Plan.
- **Medium:** If adequate funding is available and where a need has been identified, the City of Bowling Green will utilize CDBG funding for activities determined to be “medium” in priority.
- **Low:** At this time, the City of Bowling Green will only utilize CDBG funding to address low priorities if high and medium priorities have been satisfied and additional funding still remains. It is not anticipated that this will be likely to happen.

Strategies to meet identified *high priority needs* (as based on survey and interview results) include the anticipated funding of these CDBG-funded activities:

- Transportation services (B.G. Transit);
- Job creation/retention; and
- Transitional housing for the homeless.

Strategies to meet identified *medium priority needs* (as based upon survey and interview results) include:

- Sidewalk reconstructions in low-moderate income areas;
- Various community improvement projects to address unsightly or aging infrastructure in low-moderate income areas (e.g. replanting of blighted trees, park aesthetics, etc.);

Strategies to meet identified *high priority needs* based upon evidence of need and urgency (most generally—CHAS data, Census estimates and/or data) include the anticipated funding of these CDBG-funded activities:

- Rental housing rehabilitation and affordability programming;
- Housing repair programs (e.g. Mobile Home **Repair, Low-Mod Home Repair and Elderly Home Repair Programs**).
- Various public service activities that prevent homelessness, support those living in poverty or enhance economic development efforts; and
- Fair Housing education and outreach.

2. The only anticipated obstacle to meeting underserved needs is insufficient funding necessary to address the identified priority needs. Wherever possible, the City of Bowling Green will leverage a variety of resources to maximize funding impact. This is the strategy the City used in the past five-year funding period, and it has worked well.

Lead-based Paint (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.
2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

3-5 Year Strategic Plan Lead-based Paint response:

1. Extent of Lead Poisoning and Hazards

The Wood County Health Department reports there have been four instances of lead poisoning, locally, in the past year (2010). Lead-based hazard estimates for Bowling Green were provided by the Wood County Health Department, and are found in the two tables displayed directly below.

Owner-Occupied Lead-Based Paint Hazard Estimates

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

Source: Wood County Health Department

Renter-Occupied Lead-Based Paint Hazard Estimates

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

Source: Wood County Health Department

The number of owner-occupied and renter-occupied households (and other relevant data) is contained in the tables directly above. Specific data is not available regarding how many of the affected units with lead-based paint are currently occupied by families with extremely low, low, and moderate incomes. CHAS data on renter and owner-occupied households provided a breakdown percentagewise by income levels. These percentages were applied to the number of renter and owner-occupied homes with lead-based paint to attain workable estimates. The tables below display the CHAS data as well as the aforementioned estimates.

Actual Number of Owner-Occupied Households

Income Levels	# of Households	% Share
> 80% MFI	4,899	48%
>50% to 80% MFI	1,884	19%
>30% to 50% MFI	1,422	14%
<=30% MFI	1,936	19%

Source: SOCDs CHAS Data (2000)

Estimated Owner-Occupied LBP Households by Income Levels

Income Levels	Estimated # of Households
> 80% MFI	1,050
>50% to 80% MFI	415
>30% to 50% MFI	306
<=30% MFI	415
Total LBP Households	2,186

Source: Wood County Health Department and SOCDs CHAS Data 2000 were used to fashion estimates

Actual Number of Renter Households

Income Levels	# of Households	% Share
> 80% MFI	1,689	29%
>50% to 80% MFI	1,211	20%
>30% to 50% MFI	1,190	20%
<=30% MFI	1,809	31%

Source: SOCDs CHAS Data (2000)

Estimated Renter-Occupied LBP Households by Income Levels

Income Levels	Estimated # of Households
> 80% MFI	460
>50% to 80% MFI	317
>30% to 50% MFI	317
<=30% MFI	492
Total LBP Households	1,586

Source: Wood County Health Department and SOCDs CHAS Data 2000 were used to fashion estimates

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

The City’s Housing Specialist will hold a lead abatement contractor license and also be a licensed lead risk assessor. The Housing Specialist will identify the scope of work required to make the property lead safe (during and after rehabilitation) and conduct clearance testing (to ensure lead safety upon project completion).

All applicants participating in the City’s housing programs will receive the brochure entitled “*Lead Based Paint: A threat to your children*” as well as the lead paint inspection report and lead paint clearance report. Households, where lead hazards exist and children ages six or younger are present, will be urged, in writing, to have children tested for elevated blood lead levels by their family physician or at the Wood County Health Department. If the family is unable to pay for testing and there is no insurance plan to provide for the cost, the City will pay for the lead testing.

The aforementioned actions have been outlined within the City’s CDBG *Housing Program Policies and Procedures Manual*, and serve as standard operating procedures for all housing programs. The City’s Plan evaluates and reduces lead-paint hazards associated with CDBG-housing program rehabilitation activities.

Separate lead poisoning data was not available for solely Bowling Green city. However, a representative of the Wood County Health Department was able to provide Wood County statistics, which indicate there have been four instances of persons with elevated lead levels (countywide) November 2009 through November 2010.

HOUSING

Housing Needs (91.205)

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

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based

waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).

- To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

3-5 Year Strategic Plan Housing Needs response:

- Bowling Green’s estimated housing needs includes the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities (including those with aids and their families), single persons, large families, and families on the Section 8 tenant-based waiting list. The city’s estimated housing needs includes an assessment of how specific housing problems to include cost-burden, severe cost-burden, substandard housing and overcrowding affect the aforementioned groups. The Housing Needs Table is located in the Appendix.

Estimated and Comparative Poverty Demographics

Census Tract	Percentage Below Poverty Line	2009 HUD Estimated Median Family Income	2009 Estimated Median Family Income
216	6.70%	\$61,800	\$79,969
217.01	42.00%	\$61,800	\$58,234
217.02	37.20%	\$61,800	\$46,616
218	71.90%	\$61,800	\$10,728
219	21.40%	\$61,800	\$58,067
220	6.60%	\$61,800	\$64,111

Source: 2009 FFIEC Census Report-Summary Census Housing Information (www.ffiec.gov/census/report)

The table above displays the most recent estimates (2009) for households living in poverty by Bowling Green census tracts.

CHAS Data on Owner-Occupied Households

Income Levels	# of Households	% Share
> 80% MFI	4,899	48%
>50% to 80% MFI	1,884	19%
>30% to 50% MFI	1,422	14%
<=30% MFI	1,936	19%

Source: SOCDs CHAS Data (2000)

CHAS Data on Renter-Occupied Households

Income Levels	# of Households	% Share
> 80% MFI	1,689	29%
>50% to 80% MFI	1,211	20%
>30% to 50% MFI	1,190	20%
<=30% MFI	1,809	31%

Source: SOCDs CHAS Data (2000)

The only actual data on the number of households *in Bowling Green* by income category (extremely low-income, low-income, moderate-income, and middle-income) is from 2000. The tables above provide these breakdowns. Households greater than 80% of the Median Family Income (MFI) level are considered as middle-income, those between greater than 50%, up to 80% MFI are moderate-income, and the households greater than 30% up to 50% MFI level are low-income. Households equal to or lower than 30% MFI are extremely low-income. Using the CHAS data displayed above, 52 percent of local owner-occupied households fall into the extremely low-income, low-income or moderate income categories. This same data indicates that 71 percent of renter-occupied households are in the extremely low-income, low-income, or moderate-income categories.

Estimates for Owner- Versus Renter-Occupied Units by Census Tracts

Census Tract	Owner Occupied Units	Renter Occupied Units
216	2,422	641
217.01	450	1,186
217.02	513	2,111
218	7	142
219	1384	1953
220	671	140

Source: 2009 FFIEC Census Report-Summary Census Housing Information (www.ffiec.gov/census/report)

Bowling Green city, Ohio

Total:	12,301
Occupied	11,288
Vacant	1,013

Source: U.S. Census Bureau, 2010 Census.

2010 Census data indicate that of the 11,288 occupied local housing units, 4,500 are owner occupied and 6,788 are renter occupied.

Owner-Occupied Households with Housing Problems by Income Category

	Percent of Total Households Affected by Income Level			
	<=30% MFI	>30% to <= 50% MFI	>50 to <=80% MFI	>80% MFI
% with Any Housing Problems	84.3%	50.9%	38.3%	9.1%

Source: SOCDs CHAS Data (2000)

HUD defines “housing problems” as cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities. Not surprisingly, the lower the household income level, the greater percentage of housing problems for both owner- and renter-occupied households. Likewise, the greater the household income level, the lower percentage rate of housing problems.

Owner-occupied households at or less than 30 percent of the Median Family Income (MFI) level were most significantly affected by housing problems. Roughly 84 percent of households at this income level had housing problems. Nearly 51 percent of the households in the 30 percent to 50 percent of the MFI range noted housing problems.

Renter-Occupied Households with Housing Problems by Income Category

	Percent of Total Households Affected by Income Level			
	<=30% MFI	>30% to <= 50% MFI	>50 to <=80% MFI	>80% MFI
% with Any Housing Problems	84.5%	71.5%	21.6%	3.4%

Source: SOCDs CHAS Data (2000)

For the most part, renter households have a slightly overall higher percentage share of housing problems. Once again, those at or below 30 percent of the MFI level were hardest hit (almost 85 percent recorded housing problems). Households at the 30 to 50 percent of the MFI range were a close second for housing problems (71.5%).

Owner-Occupied Households with Cost Burdens by Income Category

	Percent of Total Households Affected by Income Level			
		>30% to <= 50%	>50 to <=80%	>80%
	<=30% MFI	MFI	MFI	MFI
% Cost Burden >30%	84.3%	50.9%	38.3%	8.5%
% Cost Burden >50%	54.3%	31.9%	2.1%	0.6%

Source: SOCDs CHAS Data (2000)

HUD’s definition of “cost burden” is the fraction of a household’s total gross income spent on housing costs. For owners, costs include mortgage payment, taxes, insurances and utilities. Households within the equal to or less than 30 percent of the MFI recorded the most overwhelming issues. Over 84 percent noted cost burdens greater than 30 percent and approximately 54 percent recorded cost burdens greater than 50 percent.

Renter-Occupied Households with Cost Burdens by Income Category

	Percent of Total Households Affected by Income Level			
		>30% to <= 50%	>50 to <=80%	>80%
	<=30% MFI	MFI	MFI	MFI
% Cost Burden >30%	82.8%	69.5%	21.3%	2.4%
% Cost Burden >50%	69.4%	15.7%	0.0%	0.0%

Source: SOCDs CHAS Data (2000)

In terms of renter-occupied households, the lower the income category, the greater the cost burden; whereas the greater the income, the cost burden is generally lower. Those at the equal to or less than 30 percent of the MFI level were most affected. For renters, housing costs include rent paid by the tenant, plus utilities.

The City’s total population (2010 Census data) is 30,028, 2,666 are persons aged 65 years and over (9%). Females comprise 60 percent of the persons aged 65 years or older, and according to 2010 Census data, 621 of these women live alone.

SOCDS CHAS Data (2000) provided the most comprehensive view related to housing problems for elderly persons. HUD defines an “elderly” household as one with one or two members; either person aged 62 to 74 years of age. HUD defines an “extra elderly” household as a one or two member household where either person is aged 75 years or older. HUD’s definition for “housing problems” includes cost burden greater than 30 percent of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

Housing Problems for Elderly Renter Households

Items	Total # 1 & 2 Member Households	
	Extra Elderly	Elderly
<=30% MFI	45	25
% with any housing problem	44.4%	0%
>30 to <=50% MFI	10	29
% with any housing problem	100%	34.5%
>50 to <=80% MFI	30	20
% with any housing problem	0%	50%
>80% MFI	15	14
% with any housing problem	0%	0%

Source: SOCDs CHAS Data (2000)

Extra elderly persons (as defined above) whose income is equal to or less than 30 percent of the Median Family Income (MFI) were impacted the most by housing problems (per HUD's definition set forth above). Nearly 20 households noted the presence of problems.

Housing Problems for Elderly Owner Households

Items	Total # 1 & 2 Member Households	
	Extra Elderly	Elderly
<=30% MFI	0	20
% with any housing problem	N/A	100%
>30 to <=50% MFI	34	14
% with any housing problem	29.4%	100.0%
>50 to <=80% MFI	29	40
% with any housing problem	0%	75%
>80% MFI	68	90
% with any housing problem	0%	0%

Source: SOCDs CHAS Data (2000)

One hundred percent of elderly homeowners (20 households) whose income is equal to or less than 30 percent of the MFI, had housing problems (as defined above). Thirty (30) elderly households (at the greater than 50 to less than or equal to 80 percent of the MFI) had housing problems.

SOCDS CHAS data (2000) was also utilized to make an assessment of the housing situation for disabled persons. *Although it is not definitive, these statistics may include persons with AIDS and their families.* There was no specific data on how many persons with AIDS/HIV live in Bowling Green,

recent data from the State of Ohio Department of Health indicates there are 49 persons living with HIV/AIDS within Wood County.

Per HUD, “mobility and self-care limited” households are defined as “all households where one or more persons 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 6 months that creates difficulty with dressing, bathing, or getting around inside the home.” HUD’s definition for “housing problems” includes cost burden greater than 30 percent of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

Housing Problems for Disabled Renter Households

Items	# Mobility & Self-Care Limitation Households
<=30% MFI	29
% with any housing problem	86.2%
>30 to <=50% MFI	34
% with any housing problem	70.6%
>50 to <=80% MFI	69
% with any housing problem	0%
>80% MFI	74
% with any housing problem	0%

Source: SOCDs CHAS Data (2000)

Almost 25 disabled renter households at or below 30% of the MFI had housing problems. Regarding the households greater than 50 and less than or equal to 80 percent of the MFI, 24 households had problems as defined above by HUD.

Housing Problems for Disabled Owner Households

Items	# Mobility & Self-Care Limitation Households
<=30% MFI	20
% with any housing problem	50.0%
>30 to <=50% MFI	10
% with any housing problem	100%
>50 to <=80% MFI	19
% with any housing problem	21.1%
>80% MFI	146
% with any housing problem	27.4%

Source: SOCDs CHAS Data (2000)

Disabled owner households at greater than 80 percent of the MFI were most impacted by housing problems (roughly 40 households). Ten households less than or equal to 30 percent of the MFI had housing problems as defined above.

SOCDS CHAS data (2000) was utilized to provide an insight into the status of housing for families (small and large). Utilizing HUD’s definition, “small related” households have 2 to 4 familial-related members. “Large related” households have 5 or more members. HUD’s definition for “housing problems” includes cost burden greater than 30 percent of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

Housing Problems for Small Related Renter Households

Items	# Small Related Households
<=30% MFI	252
% with any housing problem	76.2%
>30 to <=50% MFI	168
% with any housing problem	64.3%
>50 to <=80% MFI	233
% with any housing problem	16%
>80% MFI	537
% with any housing problem	2.6%

Source: SOCDS CHAS Data (2000)

Small related families were impacted tremendously in terms of housing problems. Most significant is how households at or less than 30 percent of the MFI are affected. Roughly 192 households had housing problems as defined above.

Housing Problems for Small Related Owner Households

Items	# Small Related Households
<=30% MFI	12
% with any housing problem	100.0%
>30 to <=50% MFI	49
% with any housing problem	79.6%
>50 to <=80% MFI	224
% with any housing problem	51.3%
>80% MFI	1,737
% with any housing problem	5.9%

Source: SOCDS CHAS Data (2000)

At every income category, there were housing problems. Most markedly, almost 115 households (greater than 50 and equal to or less than 80% of the MFI) have housing problems.

Housing Problems for Large Related Renter Households

Items	# Large Related Households
<=30% MFI	24
% with any housing problem	100.0%
>30 to <=50% MFI	45
% with any housing problem	66.7%
>50 to <=80% MFI	10
% with any housing problem	0%
>80% MFI	29
% with any housing problem	0.0%

Source: SOCDs CHAS Data (2000)

Thirty (30) large related renter households at greater than 30 and equal to or less than 50 percent of the MFI had housing problems as defined above. Regarding households less than or equal to 30 percent of the MFI, 24 households (100%) were affected by housing problems.

Housing Problems for Large Related Owner Households

Items	# Large Related Households
<=30% MFI	0
% with any housing problem	N/A
>30 to <=50% MFI	0
% with any housing problem	N/A
>50 to <=80% MFI	38
% with any housing problem	89.5%
>80% MFI	295
% with any housing problem	15.3%

Source: SOCDs CHAS Data (2000)

There were no large related homeowner households at these income levels:

- <=30% MFI; and
- >30 to <=80% MFI.

This may be an indication of a lack of affordability at this income level. Thirty-four (34) households greater than 50 and less than or equal to 80 percent of the MFI had housing problems.

Regarding single-person households and housing, the U.S. Census Bureau’s 2006-2008 American Community Survey indicates there is an estimated

3,427 householders living alone. The average household size of an owner-occupied unit is 2.34. The average household size of a renter-occupied unit is 1.88.

There are no public housing facilities in Bowling Green. The City does have a Section 8 voucher program, however, that is administered by the Bowling Green Housing Agency. In an interview with the Director, Brian Horst, he noted that (as of March 31, 2010) there were 51 persons on the waiting list for Section 8 vouchers.

The most recent estimates indicate that mobile homes comprise 5 percent of the city’s housing units and multi-unit housing makes up 52 percent of the local housing stock (U.S. Census Bureau, 2006-2008 American Community Survey).

Recent U.S. Census Bureau estimates were used to assess unit size. According to the data presented, the median number of rooms per local housing unit is 5 (U.S. Census Bureau, 2006-2008 American Community Survey).

The U.S. Census Bureau’s 2006-2008 American Community Survey provided estimates regarding the local housing stock age. According to the estimates provided, approximately 58 percent of the housing stock was built prior to 1978.

Estimates on Selected Housing Characteristics

Items	Number of Units	Percentage
Occupied Housing Units	11,035	100%
Lacking Complete Plumbing Facilities	0	0%
Lacking Complete Kitchen Facilities	68	1%

Source: U.S. Census Bureau, 2006-2008 American Community Survey

Estimates indicate that 1 percent of the housing stock is lacking complete kitchen facilities. It is estimated that no units lack plumbing facilities.

Estimated Occupants per Room

Items	Number of Units	Percentage
Occupied Housing Units	11,035	100%
1.00 or less	11,006	99.7%
1.01 to 1.50	29	0.3%
1.51 or more	0	0%

Source: U.S. Census Bureau, 2006-2008 American Community Survey

Estimates indicate that 99.7 percent of the occupied housing units have 1 or fewer occupants per room. Estimates do not reveal 1.51 or more occupants per room. Thus, Bowling Green does not appear to have issues related to overcrowding.

2. A disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular race or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole. Housing problems, as defined by HUD, are "Cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities." The following disproportionately greater needs were found when reviewing SOCDs CHAS data for 2000:

Hispanic Households with income >30 to <=50% MFI: 100 percent of the "all other" households renters in this subpopulation had housing problems (as noted above). When viewing population needs as a whole 74.7 percent of "all other" households noted housing problems.

Black non-Hispanic Households with income >30 to <=50% MFI: 100 percent of the family renter households from this subpopulation had housing problems (as defined above). For the population collectively, 64.3 small related member households (2 to 4 members) and 66.7 large related member households (5 or more members) had housing problems.

Black non-Hispanic Households with income >50 to <=80% MFI: 50 percent of family renter households from this subpopulation had housing problems. For the population as a whole, 16.3 percent of small related and no large related renter households had housing problems.

Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Housing Needs response:

1. Using SOCDs CHAS Data (2000), the Housing Needs Table was developed (To view the Housing Needs Table, see the Appendix.).

The categories demonstrating the greatest need are indicated below:

Categories with High Percentage of Housing Problems

- Owners <=30% MFI: 84.3%
- Owners >30% to <=50% MFI: 50.9%
- Owners >50 to <=80% MFI: 38.3%
- Renters <=30% MFI: 84.5%
- Renters >30% to <=50% MFI: 71.5%
- Extra Elderly Renters <=30% MFI: 44.4%
- Extra Elderly Renters >=30% to <=50% MFI: 100%
- Elderly Renters >30 to <=50% MFI: 34.5%
- Elderly Renters >50 to <=80% MFI: 50%
- Elderly Owners <=30% MFI: 100%
- Extra Elderly Owners >30 to <=50% MFI: 29.4%
- Elderly Owners >30 to <=50% MFI: 100%
- Elderly Owners >50 to <=80% MFI: 75%
- Disabled Renters <=30% MFI: 86.2%
- Disabled Renters >30 to <=50% MFI: 70.6%
- Disabled Owners <=30% MFI: 50%
- Disabled Owners >30 to <=50% MFI: 100%
- Small Related Renters <=30% MFI: 76.2%
- Small Related Renters >30 to <=50% MFI: 64.3%
- Small Related Owners <=30% MFI: 100%
- Small Related Owners >30 to <=50% MFI: 79.6%
- Small Related Renters >50 to <=80% MFI: 51.3%
- Large Related Renters <=30% MFI: 100%
- Large Related Renters >30 to <=50% MFI: 66.7%
- Large Related Owners >50 to <=80% MFI: 89.5%

Categories with High Percentage of Cost Burden >30 Percent

- Owners <=30% MFI: 84.3%
- Owners >30% to <=50% MFI: 50.9%
- Owners >50 to <=80% MFI: 38.3%
- Renters <=30% MFI: 82.8%
- Renters >30% to <=50% MFI: 69.5%

Categories with High Percentage of Cost Burden >50 Percent

- Owners <=30% MFI: 54.3%
- Owners >30% to <=50% MFI: 31.9%
- Renters <=30% MFI: 69.4%

Although the categories above demonstrated the greatest need (based upon SOCDs CHAS Data 2000), all households at or below 80 percent of the Median Family Income (MFI) level are considered to have high need in Bowling Green. This is due to the fact that a significant number of housing units are aging and the cost of local housing is high, comparatively. High housing costs can mostly be attributed to the fact that Bowling Green is the site of a large university (Bowling Green State University). More specific detail is found in the Housing Market Analysis section of this plan.

2. An analysis of the housing market, in conjunction with the severity of housing problems and needs of each category of residents, provided the basis for determining the relative priority of each priority housing need category. Much of the data utilized was either estimates through the U.S. Census Bureau or SOCDs CHAS Data (2000). As a result, once Census 2010 and SOCDs CHAS Data (2010) are available, the City of Bowling Green will again conduct an evaluation of the housing market and priority needs to ensure the FY 2010-2014 Consolidated Plan is truly reflective of the community's need. The high cost of both owner and (most especially) rental housing locally is most likely attributed to the fact that Bowling Green State University is located in Bowling Green, Ohio. Various forms of data indicate the housing stock is aging and in need of repair, lead-based paint estimates are high, 5 percent of the housing stock is comprised of mobile homes and an assortment of other housing problems specific to this housing market. *These unique characteristics make it critical to assign a high priority need rating to any household at or below 80 percent of the MFI.*

3. Even though certain categories demonstrated a greater need via the SOCDs CHAS Data (2000) (see the response to #1 in this section), *any household with an income at or below 80 percent of the Median Family Income level is considered, by the City of Bowling Green, a high priority.* Bowling Green's housing stock is aging and as a university town, the housing is often costly. This places all households at or below the 80 percent MFI level at a higher risk level. Program participation is provided on a first-come, first-serve basis. This enables the City to better meet unmet needs in a timely manner. As needs arise, income eligible citizens apply for assistance through the City's Housing Program. The programming is well publicized and highly regarded by the public. This is evidenced by the City's past performance as it related to meeting and (at times) exceeding their CDBG Housing Program goals.

A predominance of 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 high priority 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. This may serve 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.
 - Returning veterans and their families are anticipated to be in need of decent, affordable housing. The City of Bowling Green will coordinate with representatives of the Wood County Veteran's Assistance Center to provide them with information about the available housing programs and the Fair Housing Program.
4. The obstacles to meeting underserved needs are anticipated to be:
- Potential funding cuts (CDBG and other state and federal funding); and
 - Lack of sufficient funding to meet the local need.

The City of Bowling Green will continue to leverage a variety of funding sources to maximize the benefit provided to those at need. Where available, the City of Bowling Green will seek added sources of funding to include other grants, sources of in-kind and local match support. It is anticipated that this will better enable the City of Bowling Green to meet the growing need. This same approach was utilized throughout the past five-year planning period (FY 2005-2009) and it has worked well.

Housing Market Analysis (91.210)

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

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

3-5 Year Strategic Plan Housing Market Analysis responses:

1. Various sources of data were pulled and assessed in order to develop a comprehensive Market Analysis for Bowling Green. The market area discussed is the corporation limits of Bowling Green, which is where the CDBG funding will be utilized.

In regard to housing supply in Bowling Green, the City began its analysis by studying the U.S. Census Bureau’s 2006-2008 American Community Survey’s estimates on housing occupancy. The findings are set forth in the table below.

Housing Occupancy Data

Items	Number of Households	Percentage Share
Total Housing Units	12,301	100%
Occupied Housing Units	11,288	91.8%
Total Vacant Housing Units	1,013	8.2%

Source: 2010 U.S. Census Data

To get a more comprehensive view of the current housing supply, additional sources of information related to the types of housing units, number of units per census tract and owner-occupied versus renter-occupied units by census tract was studied.

Estimated Types of Housing Units

Items	Number of Units	Percentage Share
Total Housing Units	11,874	100%
1-unit, detached	4,703	40%
1-unit, attached	420	4%
2 units	768	7%
3 or 4 units	735	6%
5 or 6 units	1,558	13%
10 to 19 units	1,811	15%
20 or more units	1,321	11%
Mobile home	558	5%
Boat, RV, van, etc.	0	0%

Source: U.S. Census Bureau, 2006-2008 American Community Survey

According to these recent estimates, single-unit structures make up 43 percent of the local housing stock. Multi-unit housing comprises a 52 percent share of Bowling Green’s housing supply. Mobile homes are estimated to hold a 5 percent share of the city’s housing stock.

Total Housing Units by Census Tract

Census Tract	Number of Housing Units
216	3,207
217.01	1,685
217.02	2,723
218	151
219	3,493
220	857

Source: 2009 FFIEC Census Report-Summary Census Housing Information (www.ffiec.gov/census/report)

The majority of the housing stock is found in census tract 219 with tract 216 following closely behind. Census tract 218 has the least amount of housing, but this is not surprising. The Bowling Green State University campus comprises the majority of this census tract.

Owner-Occupied Versus Renter-Occupied by Census Tract

Census Tract	Owner Occupied Units	Renter Occupied Units
216	2,422	641
217.01	450	1,186
217.02	513	2,111
218	7	142
219	1384	1953
220	671	140

Source: 2009 FFIEC Census Report-Summary Census Housing Information (www.ffiec.gov/census/report)

The majority of owner-occupied housing units are located in census tract 216. The greatest numbers of rental units are found in census tract 217.02. Census tract 219 is slightly higher in rental units than owner-occupied units.

Estimated Number of Rooms per Housing Unit

Items	Number of Units	Percentage
1 room	291	3%
2 rooms	793	7%
3 rooms	1,531	13%
4 rooms	3,096	26%
5 rooms	1,806	15%
6 rooms	1,266	11%
7 rooms	991	8%
8 rooms	1,231	10%
9 rooms	869	7%
Median rooms	5	(X)

Source: U.S. Census Bureau, 2006-2008 American Community Survey

According to the most recent estimates from the U.S. Census Bureau, there are a median number of 5 rooms per housing unit.

2010 U.S. Census data reveals that homeowner vacancy comprises a 2.6 percent share. The vacancy rate for rental units is much higher--at 8.5 percent. For comparison, SOCDs CHAS Data (2000) was reviewed. In 2000, 1 percent of Bowling Green's owner-occupied units were vacant versus 4 percent of rental units.

Bowling Green does not have any public housing units. The Bowling Green Housing Agency administers the Section 8 voucher program locally. In an interview with the program director, it was learned that as of the end of the first quarter of 2010, there were 50 persons on the Section 8 voucher program waiting list.

Regarding housing condition, a variety of sources provided a comprehensive overview of the local stock. According to the U.S. Census Bureau's 2006-2008 American Community Survey, 58 percent of the housing stock was built prior to 1980. Twenty-six percent (26%) was built prior to 1960. This data demonstrates the predominance of an aging housing stock. Although a housing unit's age can raise issues regarding overall structural decency, the presence of lead-based paint creates the greatest cause for concern. Lead-based paint is likely to be found in housing that was built after 1978. Bowling Green's lead based paint estimates were provided courtesy of the Wood County Health Department and are located on page 25 of this plan. Estimates from the U.S. Census Bureau's 2006-2008 American Community Survey indicate that although no housing units are believed to be lacking complete plumbing facilities, an approximated 68 housing units lack complete kitchen facilities.

Local Housing Survey's Top Six Areas of Deficiency

Deficiency	# Housing Units	Percentage Share
Porches	262	1.6%
Soffits and roof edges	238	1.5%
Stairs and railings	223	1.4%
Siding condition	165	1.0%
Chimneys	152	0.9%
Roofs	129	0.8%

Source: Bowling Green Exterior Housing Evaluation Survey

The Wood County Health Department conducted the Bowling Green Exterior Housing Evaluation Survey in August 2006 (most recent). For this survey, a total of 5,305 exterior housing units were observed. Of those, 1,614 had at least one noted deficiency. Deficiency categories include: roofs, chimneys, siding condition, porches, stairs and railings, doors, windows, foundations, soffits and roof edges, accessory structures, driveways and off-street parking, private walks, public walks, and exterior sanitation.

Various sources of data were also utilized to analyze housing costs.

Estimates for Mortgage Status and Selected Monthly Owner Costs

Items	Number of Housing Units	Percentage
With a mortgage	3,302	71%
Less than \$300	20	1%
\$300 to \$499	82	3%
\$500 to 699	167	5%
\$700 to \$999	531	16%
\$1,000 to \$1,499	1,312	40%
\$1,500 to \$1,999	627	19%
\$2,000 or more	563	11%
Median (dollars)	\$1,329	(X)
Housing Units without a mortgage	1,325	29%
Median (dollars)	\$426	(X)

Source: U.S. Census Bureau, 2006-2008 American Community Survey

Forty percent (40%) of the owner-occupied housing units with a mortgage were in the \$1,000 to \$1,999 per month range. Housing units with a mortgage comprised 71 percent of the local stock whereas those without a mortgage presented 29 percent.

Estimates for Selected Monthly Owner Costs as Percentage of Household Income

Items	Number of Housing Units	Percentage
Less than 20.0 percent	1,601	49%
20.0 to 24.9 percent	375	11%
25.0 to 29.9 percent	485	15%
30.0 to 34.9 percent	270	8%
35.0 percent or more	571	17%
Not computed	0	(X)

Source: U.S. Census Bureau, 2006-2008 American Community Survey

The greatest majority of owner households (49%) spend less than 20 percent of their monthly owner costs as a percentage of household income. Nearly 26 percent of owner households spent 30 percent or more of their household income on housing.

Estimated Gross Rent

Items	Number of Housing Units	Percentage
Occupied units paying rent	6,211	100%
Less than \$200	101	2%
\$200 to \$299	157	3%
\$300 to \$499	1,390	22%
\$500 to \$749	3,052	49%
\$750 to \$999	887	14%
\$1,000 to \$1,499	435	7%
\$1,500 or more	189	3%
Median (dollars)	\$596	(x)
No rent paid	197	(x)

Source: U.S. Census Bureau, 2006-2008 American Community Survey

In Bowling Green there is a total of 6,211 occupied housing units paying rent. The majority (49%) of rental housing units were in the \$500 to \$749 per month price range. Ten percent (10%) of occupied units paying rent spend \$1,000 or more a month in rent.

Estimated Gross Rent as a Percentage of Household Income (GRAPI)

Items	Number of Housing Units	Percentage
Occupied units paying rent (excluding where GRAPI cannot be computed)	6,188	100%
Less than 15.0 percent	719	12%
15.0 to 19.9 percent	439	7%
20.0 to 24.9 percent	868	14%
25.0 to 29.9 percent	578	9%
30.0 to 34.9 percent	401	7%
35.0 percent or more	3,183	51%
Not computed	220	(X)

Source: U.S. Census Bureau, 2006-2008 American Community Survey

Fifty-one percent (51%) of renter unit households spend 35 percent or more of their household income on housing costs. HUD defines cost burden greater than 30 percent of income as problematic. Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities.

Affordable Renter Housing Units by Income Levels

Income Level	# occupied units	# units vacant for rent
<=30 MFI	742	48
>30% to <50% MFI	3,253	157
>50% to <80% MFI	1,708	16
>80% MFI	211	15

Source: SOCDs CHAS Data (2000)

Although the data is older, SOCDs CHAS Data provides insight into how many affordable units were available by income level. The majority of the occupied and vacant units were found in the greater than 30 percent to less than 50 percent of the Median Family Income (MFI) level.

Affordable Owner Housing Units by Income Levels

Income Level	# occupied units	# units vacant for rent
<=30 MFI	0	0
<50% MFI	740	15
>50% to <80% MFI	1,374	10
>80% MFI	2,126	38

Source: SOCDs CHAS Data (2000)

SOCDs CHAS Data indicates there are no affordable owner housing units (occupied or vacant) for persons in the equal to or less than 30 percent of the MFI level. This is a clear indication that, in Bowling Green, owner housing is not affordable to persons whose income level is less than or equal to 30 percent of the Median Family Income.

In terms of the housing stock available to serve persons with disabilities, there are various added housing options available in Bowling Green. No housing is specifically designated, locally, for persons with HIV/AIDS and their families. Although there is no specific data to support this, it is conceivable that some of the housing stock discussed below may house persons with HIV/AIDS and their families.

Locally, Cedar Park Apartments provides 150 subsidized housing units for elderly and mobility-impaired persons.

Wood Lane Residential Services, Inc. has 19 residential facilities located throughout the city for persons who have developmental disabilities. There is capacity for up to 88 persons amongst these facilities. Wood Lane Residential Services, Inc. was recently awarded a HUD grant that will fund an apartment building where 14 persons with developmental disabilities will live. This building will be located in Bowling Green on Fairview Avenue.

Construction is currently underway and completion should occur sometime later this year.

Behavioral Connections’ 10-week inpatient drug and alcohol treatment facility has 12 beds. There are two transitional housing beds, which are available to persons completing the inpatient drug and alcohol treatment program that are without housing. The transitional housing may be utilized for a six- to nine-month period.

Through Behavioral Connections housing is also available to persons with mental disabilities. Persons with severe, chronic mental disabilities may seek housing through one of Behavioral Connections’ three HUD-funded Section 811 apartment buildings. There are 44, one-bedroom units within the three buildings.

Behavioral Connections also offers 7 multi-unit housing sites that are state and locally-subsidized for persons diagnosed with chronic mental illness. The number of units per facility varies, but up to 31 persons can be housed amongst the 7 facilities.

Housing Problems for Renters with Disabilities

	Extra Elderly	Elderly	All Others	Total Renters
Total Renter Households	100	88	206	394
Percent with Housing Problems	30.0%	22.7%	23.8%	25.1%

Source: SOCDs CHAS Data (2000)

Housing Problems for Homeowners with Disabilities

	Extra Elderly	Elderly	All Others	Total Owners
Total Owner Households	131	164	195	490
Percent with Housing Problems	7.6%	39.0%	32.8%	28.2%

Source: SOCDs CHAS Data (2000)

The U.S. Census Bureau 2006-2008 American Community Survey provided no disability status estimates. As a result, CHAS Data (2000) was utilized in making determinations for the FY 2010 through FY 2014 planning period.

“Extra elderly” is defined (by HUD) as a one or two person household with at least one person in residence who is 75 years of age or older. “Elderly” households have no more than two members residing there; one of which is age 62 to 74 years old. “All others” represent those households that do not meet the above-specified age criteria and have at least one person in the in residence with a long-lasting condition that substantially limits daily living activities (bathing, walking, etc.) or a physical, mental or emotion condition (lasting longer than 6 months) that creates difficulty with bathing, dressing, or getting around the house.

Amongst both renter and owner households (as a whole) with mobility and self-care limitations, the percent with problems is similar (renters (25%) and owners (28.2%). The population showing the most need was the extra-elderly

homeowners. A total of 39 percent have some type of housing problems. HUD's definition of a housing problem includes these issues:

- Cost burden greater than 30 percent of income; and/or
 - Income and/or overcrowding; and/or
 - Without complete kitchen or plumbing facilities.
2. There are no public housing units in Bowling Green. Bowling Green Housing Agency is currently under contract with the City of Bowling Green to provide a baseline of 119 Section 8 vouchers to assist persons whose income is less than or equal to 80 percent of the Median Family Income. As per the Director of the Bowling Green Housing Agency, there are currently 50 households on the Section 8 voucher program waiting list. There is no anticipation that these units will be lost from the housing inventory. Also federally-funded, are the three HUD-funded Section 811 apartment buildings administered by Behavioral Connections (44, one-bedroom units housing persons with mental disabilities) and the 150 units of subsidized housing at Cedar Park Apartments for elderly and disabled persons. None of the aforementioned housing units are anticipated to be lost from the local housing stock.
 3. In Bowling Green, there is a demonstrated need for affordable housing. Since Bowling Green State University is located within the corporation limits, there are a large number of students who live off campus. Coupled with the increased vacancy rate evidenced in the past couple of years, this likely explains the increase in owner and renter housing costs and scarcity of affordable units on the market.

In an interview with Bill Knight, the Director of Bowling Green State University's (BGSU) Office of Institutional Research, the City Grants Administrator learned that BGSU's enrollment for the fall semester of 2009 was 17,309. Enrollment for the fall semester of 2008 was 17,874, which indicated a decrease in the current school year's enrollment of 3 percent. According to Knight, however, the 2010 fall enrollment is expected to rise anywhere from 300 to 700 students (in comparison to the 2009 fall enrollment). Knight also noted that BGSU's enrollment was anticipated to keep increasing incrementally over the next five years, which could result in even greater negative impact upon the already-costly housing stock.

Estimates from the U.S. Census Bureau's 2006-2008 American Community Survey reveal that nearly 28 percent of all people living in Bowling Green are at the poverty level. For families with a female householder, no husband present, with related children under the age of five years, almost 72 percent live below the poverty level. The U.S. Census Bureau's 2006-2008 American Community Survey estimates also indicate that 25 percent of persons living in Bowling Green have housing costs that are greater than 30 percent of their household income.

The barriers discussed above burden persons with low- to moderate-income levels, and also serve to limit homeownership among this segment of the population. SOCDs CHAS Data (2000) indicates that there are no owned or for sale housing units in Bowling Green that are affordable to persons at or less than 30 percent of the Median Family Income level. This makes it more important than ever to ensure that rental housing is affordable. Doing so

prevents homelessness and better ensures that persons can work toward saving money to eventually be used for homeownership.

The city's housing stock is also aging. According to estimates from the U.S. Census Bureau's 2006-2008 American Community Survey, 59 percent of the housing stock was built prior to 1980. The results from the most recent Bowling Green Exterior Housing Evaluation Survey reveal that 30 percent of the local housing stock has at least one deficiency. Also, the U.S. Census Bureau's most recent estimates show that mobile home units make up 5 percent of the local housing stock. According to the City's Housing Specialist, many of these units are older and lack energy efficiency. Locally, an estimated 14.3 percent of the households are occupied by one or more people 65 or over. In relation to the total number of households, 6 percent are persons aged 65 years or older who live alone (U.S. Census Bureau, 2006-2008 American Community Survey). These various sources of documentation demonstrate the need for housing upgrades and improvements; most especially for those individuals who are low- and moderate-income persons living in rental housing, mobile homes and struggling to maintain independence due to aging.

Specific Housing Objectives (91.215 (b))

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

3-5 Year Strategic Plan Specific Housing Objectives response:

1. The City seeks to provide decent, safe affordable housing for persons with low and moderate incomes. The current level of entitlement funding is not sufficient to address the costs of new construction. As a result, the specific housing objectives will focus upon the repair and rehabilitation of existing renter and owner housing units. *High priority has been assigned to any household at or below 80 percent of the Median Family Income level.* Doing so will improve both the decency and affordability of housing for persons with low and moderate incomes.

The specific objectives Bowling Green hopes to achieve during FY 2010 through FY 2014 are discussed more thoroughly below:

Rental Rehabilitation Program: The Rental Rehabilitation Program improves access to decent, affordable rental housing for persons with low and moderate incomes. Under the Rental Rehabilitation Program, landlords receive zero percent (0%) interest property improvement loans. In return, they must offer persons with low and moderate incomes affordable rental rates. The Section 8 Fair Market Rent rates are used as the benchmark determining affordable rents (The property owner must agree to charge no more than Fair Market Rent rates over a seven-year period to persons with low- and moderate-income levels.). A deferred mortgage is placed on the property during this timeframe. If the rehabbed property is sold or title is

transferred before the conclusion of the seven-year period, the amount loaned to the landlord will be due in full. Provided that the owner has not been found in default of program requirements at the end of the seven years, the loan will be forgiven at that time. The property owner must match at least 50 percent of the project's construction costs. Maximum loans per bedroom size are as follows:

Rental Rehabilitation Loan Guidelines

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

Only those units occupied (or to be occupied) by persons with low- and moderate-incomes qualify for funding. Housing units (**the number will vary annually**) for LMI level households will be rehabilitated annually FY 2010 through FY 2014 CDBG funds.

Objective: Provide decent housing.

Outcome: Affordability

Nat Obj: LMH

Outcome Statement: Improve the affordability of rental housing for the purpose of creating decent housing.

Indicator: **The number of** rental units made more decent and affordable annually during the period FY 2010 through FY 2014.

Mobile Home Repair: The Mobile Home Repair Programs provides a zero-interest, deferred-loan as a means of addressing the need for decent housing for low-income mobile home owners. According U.S. Census Bureau 2006-2008 estimates, 5 percent of Bowling Green's total housing units are mobile homes. During the five-year period (FY 2010 through FY 2014) **a target of no less than** 10 housing units will be repaired annually (using CDBG funding) in an effort to improve the City's existing housing stock.

Objective: Provide decent housing. **Nat Obj:** LMH

Outcome: Accessibility

Outcome Statement: Increase the access to improved housing for the purpose of creating decent housing.

Indicator: **A target of no less than** 10 units will be rehabilitated annually during the period FY 2010 through FY 2014.

Elderly Home Repair: Elderly Home Repair 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 \$8,000 per household to repair/replace one substandard unit/feature. There are no mortgages or liens are placed on a property as a result of participation in this activity. Using CDBG funds, **a target goal of no less than** 2 housing units will

be improved annually during the period FY 2010 through FY 2014.

Objective: Provide decent housing. **Nat Obj:** LMH

Outcome: Accessibility

Outcome Statement: Increase the access to improved housing for the purpose of creating decent housing.

Indicator: A target of no less than 2 units will receive repairs/replacement of housing features/units during the period FY 2010 through FY 2014.

Housing Rehabilitation Implementation: Housing rehabilitation activities require specific expertise to ensure their completion is successful. 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, and client/contractor dispute resolution to ensure full program compliance. Various fees and inspection costs also comprise the anticipated expenses to be incurred as a result of housing rehabilitation implementation. Annually, CDBG funds will be utilized for housing rehabilitation implementation FY 2010-2014.

Objective: Provide decent housing. **Nat Obj:** LMH

Outcome: Accessibility **Matrix Code:** 14H

Outcome Statement: Increase the access to improved housing for the purpose of creating decent housing.

Indicator: Annually (FY 2010 through FY 2014), a target goal of approximately 21 housing units will be collectively rehabilitated through the City's Rental Rehabilitation, Mobile Home and Elderly Home Repair programs. Where added funding is available, this number may increase, annually.

Home Repair: This activity funds the repair or replacement of one substandard housing system/feature for very-low, low- and moderate-income homeowners. The maximum loan is \$8,000 per household to repair/replace one substandard unit/feature. This two-year, deferred loan is forgiven, providing the property is not sold and is still the participants' primary residence at the end of the period. Using CDBG funds, \$16,000 will be budgeted for this activity and 2 housing units will be improved in FY 2011.

Objective: Provide decent housing. **Matrix Code:** 14A

Outcome: Accessibility **Nat Obj:** LMH

Outcome Statement: Increase the access to improved housing for the purpose of creating decent housing.

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

2. As in the past, the City of Bowling Green will continue to utilize various sources of funding to address identified housing needs during the period FY 2010 through FY 2014. Housing decency and affordability for persons with low and moderate incomes have been identified as critical community needs. The resources anticipated by the City to address these objectives include:
- Community Development Block Grant (CDBG) Entitlement funding (includes the use of CDBG funds unused in prior years);
 - Added HUD funding to be used for Section 8 vouchers. It is anticipated that the CDBG-R funding (awarded in CY 2009) will have been fully spent prior to the beginning of FY 2010;
 - Added federal funding where available (e.g. the City was awarded a Neighborhood Stabilization Program grant in CY 2009 through the Ohio Department of Development). This grant is anticipated to have been spent, in whole, prior to the beginning of FY 2010.
 - State funding (where available). Currently, the City has a Revolving Loan Fund that was established using program income from former Community Housing Improvement Program grants awarded by the Ohio Department of Development. These funds are utilized locally to provide down-payment assistance and owner occupied rehabilitation for persons with low and moderate incomes.
 - Locally-leveraged funding will also be utilized to meet the local housing needs. The City’s Rental Rehabilitation Program requires property owners to match 50 percent of the total rehabilitation costs with private funding.
 - Grantee funding will also be utilized to ensure the housing needs will be met. The City provides 100 percent of the Grants Administrator’s salary and benefits funding. The Grants Administrator oversees the implementation of the City’s CDBG grant and the housing programs.

The table below sets forth FY 2010 Annual Plan contains estimated amounts for Year 1 of the five-year planning period. These amounts serve as a reasonable benchmark for use of funds in Years 2 through 5 as well.

Anticipated Annual Use of Funds to Meet Bowling Green Housing Needs

Project	Funding Source	Amount Anticipated
Mobile Home Repair	CDBG Entitlement Funds	\$30,000
Elderly Home Repair	CDBG Entitlement Funds	\$16,000
Home Repair	CDBG Entitlement Funds	\$16,000
Rental Rehabilitation (multi units)	CDBG Entitlement Funds	\$40,000
Rental Rehabilitation (multi units)	Private Sector (property owner match)	\$40,000
Rental Rehabilitation (single units)	CDBG Entitlement Funds	\$11,000
Rental Rehabilitation (single units)	Private Sector (property owner match)	\$11,000
Housing Implementation	CDBG Entitlement Funds	\$83,000
Total Resources		\$247,000

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

3-5 Year Strategic Plan Needs of Public Housing response:

There are no public housing units in Bowling Green. Bowling Green Housing Authority is currently under contract with the City of Bowling Green to provide a baseline of 119 Section 8 vouchers to assist qualified residents locally. During the period FY 2010 through FY 2014, it is anticipated that the Section 8 voucher program will continue to make affordable rental housing more accessible to persons with low and moderate incomes.

Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

3-5 Year Strategic Plan Public Housing Strategy response:

1. Not applicable. There are no public housing units in Bowling Green. As noted above, the City of Bowling Green contracts with the Bowling Green Housing Agency to administer the Section 8 voucher program locally.
2. Not applicable. There are no public housing units in Bowling Green.

3. Not applicable. There are no public housing units in Bowling Green.

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. 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.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

3-5 Year Strategic Plan Barriers to Affordable Housing response:

1. An analysis of various systems indicates that the incentives to develop, maintain or improve upon affordable housing are not affected by public policies (including those at the local level). This includes policies dealing with 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.

Like other towns where a large university is located, cost is a barrier to affordable housing in Bowling Green. Not surprisingly, SOCDs CHAS Data (2000) clearly indicates the predominance of the local homeowner stock is affordable to persons whose income is greater than 80 percent of the Median Family Income (MFI) level. Many of the households (renter and owner) below 80 percent of the MFI, are cost burdened; which further supports the suggestion that housing affordability is scarce. The cost barriers are attributed to the fact that Bowling Green is the site of a large university (Bowling Green State University). This plays a critical role in the high housing costs locally.

2. Not applicable. As noted above, public policies have not have a negative effect upon housing affordability. The local market is, instead, driven by the fact that Bowling Green is where a large university (Bowling Green State University) is located.

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

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

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and

chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

3-5 Year Strategic Plan Homeless Needs response:

There appears to be no documented evidence to support any notable level of chronic homelessness in Bowling Green. HOMEAID is a volunteer consortium comprised of local service agency representatives that coordinate resources to assist households seeking housing and supportive services. According to recent reports from this group, there is no need for a homeless shelter beyond the Cocoon Shelter, a shelter for battered women and children. Interviews and survey results from members of the above-noted consortium, however, do signal the need to continue transitional housing for the homeless to support persons who need interim assistance to resolve homelessness.

The estimated extent of short-term homelessness in Bowling Green was determined utilizing recent data (FY 2008) related to the use of the CDBG-funded Transitional Housing for the Homeless activity.

CDBG-funded Transitional Housing Totals for FY 2008

Total persons housed	Total adults	Total children	Total families	Total Female Head of Household	Low-income	Very low-income
192	93	99	72	43	4	188

During FY 2008 (September 1, 2008 through August 31, 2009), a total of 192 persons utilized the two units of transitional housing funded by CDBG dollars. This is the basis used to determine the relative need for each priority homeless need category. Specific detail is contained in the table above.

Homeless by Race/Ethnicity in FY 2008

Black	White	Hispanic
8	167	17

Set forth above are the actual racial demographics for persons using the CDBG-funded transitional housing locally in FY 2008. These recent, actual statistics serve as the basis for the estimates the City has gathered for homeless needs FY 2010 through FY 2014.

Estimated Homeless One-day Snapshot

	Sheltered	
	Emergency	Transitional
Homeless Individuals	0	1
Homeless Families with Children	0	1
Homeless Subpopulations (victims of domestic violence)	5	0

There are no homeless shelters in Bowling Green. However, a one-day “snapshot” of available transitional housing, locally, is *estimated* to be akin to what is displayed in the table above. Bowling Green does have a domestic violence shelter. Since this is the only documented subpopulation being served, it is included in the table as well.

Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.
2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

3-5 Year Strategic Plan Priority Homeless Needs response:

1. Through the Continuum of Care planning process, it was determined that the City of Bowling Green’s highest priority in addressing homelessness is to continue the provision of 2 units of transitional housing annually for homeless persons. The City’s prioritization is based upon surveys/consultations with homeless assistance providers and citizens as well as prior year’s data gathered on transitional housing for the homeless usage.

HIGH PRIORITY NEED: Transitional Housing for the Homeless

The activity set forth below addresses this need and is planned annually FY 2010 through FY 2014.

Transitional Housing for the Homeless: Using CDBG funding, the City will continue to fund two transitional housing units (annually FY 2010 through FY

2014) for homeless persons in Bowling Green. The Salvation Army will be the sub-recipient that administers the program. The City of Bowling Green is responsible for the primary oversight of this activity.

Objective: Provide a more suitable living environment. **Nat Obj:** LMC

Outcome: Accessibility

Outcome Statement: Provide increased access to services for the purpose of creating a more suitable living environment.

Indicator: Annually, a minimum of 140 homeless persons will receive overnight shelter.

Although there is no evidence of chronic homelessness in Bowling Green, various CDBG-funded activities planned for FY 2010 through FY 2014 will address gaps in services and housing for persons facing potential homelessness. This strategy better ensures that chronic homelessness does not surface locally. The prevention of homelessness locally also continues to be a high priority for the City of Bowling Green. CDBG-funded activities will be implemented throughout the planning period to mitigate instances of homelessness via prevention.

HIGH PRIORITY NEED: Homeless Prevention

The activities set forth below address this need and are planned annually FY 2010 through FY 2014.

B.G. Transit: Annually (FY 2010-2014), an added **number of** low- and moderate-income persons will receive access to public transportation. Many of these individuals will be elderly and disabled persons. However, a growing number of passengers utilize the transit to get to and from job sites. CDBG monies enable the City to continue providing a public transit system as the funds are used to meet the Federal Transit Administration's (FTA's)/Ohio Department of Transportation's (ODOT's) local match funding requirements. *The B.G. Transit will also be financed, in part, through funding from the City and an operating grant from FTA/ODOT and the Ohio Elderly and Disabled Transit Fare Assistance Program.*

Objective: Provide a more suitable living environment. **Nat Obj:** LMC

Outcome: Accessibility

Outcome Statement: Provide increased access to services for the purpose of creating a more suitable living environment.

Indicator: An added **number of** persons will receive access to public transportation annually FY 2010-2014.

Rental Rehabilitation Program: This activity improves access to decent, affordable rental housing for low-moderate income persons; thus aiding in the prevention of homelessness. Landlords receive zero percent (0%) interest property improvement loans on behalf of the program. In return, they must

offer Fair Market Rent (the benchmark used to gauge affordable rents) over a seven-year period to persons with low- and moderate-income levels. A deferred mortgage is placed on the property during this timeframe. If the rehabbed property is sold or title is transferred before the conclusion of the seven-year period, the amount loaned to the landlord will be due in full. Provided that the owner has not been found in default of program requirements at the end of the seven years, the loan will be forgiven at that time. The property owner must match at least 50 percent of the project's construction costs. Maximum loans per bedroom size are as follows:

Rental Rehabilitation Loan Guidelines

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

Only those units occupied (or to be occupied) by persons with low- and moderate-incomes qualify for funding. Housing units (the number will vary, each year, based upon need and availability of funding) for LMI level households will be rehabilitated annually FY 2010-2014 using CDBG funds.

Objective: Provide decent housing.

Outcome: Affordability

Nat Obj: LMH

Outcome Statement: Improve the affordability of rental housing for the purpose of creating decent housing.

Indicator: The number of rental units will be made more affordable annually FY 2010-2014.

Mobile Home Repair: This zero-interest, deferred-loan program addresses the need for decent housing for low-income mobile home owners. According to 2006-2008 estimates from the U.S. Census Bureau, 5 percent of Bowling Green's total housing units are mobile homes. Mobile homes provide the most affordable homeownership option locally. Ensuring the mobile home stock is decent is essential in the efforts to prevent incidents of homelessness. A target goal of no less than ten housing units will be repaired (annually FY 2010-2014), improving the City's existing housing stock.

Objective: Provide decent housing.

Nat Obj: LMH

Outcome: Accessibility

Outcome Statement: Increase the access to improved housing for the purpose of creating decent housing.

Indicator: A target of no less than 10 units will be rehabilitated annually FY 2010-2014.

Job Creation through Business Revolving Loan Fund (RLF) Loans: The City's Business RLF will again be utilized annually FY 2010-2014 to provide low-moderate income persons greater access to economic opportunities. Job creation for low-moderate income persons equates to fewer instances of homelessness locally. Business RLF funds will be loaned for the purpose of business start-up/expansion; which will result in the creation of added jobs.

Objective: Provide expanded economic opportunities. **Nat Obj:** LMJ

Outcome: Accessibility

Outcome Statement: Increase access to jobs for low-moderate income persons through Business RLF loans for the purpose of creating economic opportunity.

Indicator: 7 jobs will be created annually FY 2010-2014.

Section 8 Voucher Program: *This program is not funded using CDBG dollars.* It is, nevertheless, a significant part of the City's strategy to provide affordable, decent housing, and as a result, minimize instances of homelessness locally. The City of Bowling Green contracts with the Bowling Green Housing Agency to administer this program. It is anticipated the at least 119 Section 8 vouchers will be available FY 2010-2014.

2. As noted above, reports from HOMEAID, a local consortium of social service providers working with homeless persons or persons at risk of becoming homeless, do not indicate the presence of chronic homelessness in Bowling Green. Therefore, highest priority has been given to supporting transitional housing for the homeless and homeless prevention as this level of support is most reflective of the community's need. More detail on these priority needs and the planned strategies to address said needs is found in #1 of this section.

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

3-5 Year Strategic Plan Homeless Inventory response:

FACILITIES: Data indicate there are no instances of chronic homelessness in Bowling Green. As a result, there are no homeless shelters per se. The Cocoon Shelter is located in Bowling Green and serves as a domestic violence shelter for women and children. The shelter is open 24 hours a day, 7 days a week. Women and children may stay at the shelter for up to 30 days, over a six-month period. Transitional housing is available thereafter (added details are listed directly below).

SHORT-TERM EMERGENCY SHELTERING: Local residents in need of short-term emergency sheltering, can arrange for up to three nights of lodging at a local motel through the Link Crisis Hotline. Homeless persons wishing to access this short-term emergency sheltering must show that they have a plan in place to secure housing following the third night, either through their own means or by assistance through Wood County Job and Family Services. If the homeless person has no plan in place, the Link Crisis Hotline will refer the person to the Salvation Army for transitional housing (more detail set forth directly below) or they are provided transportation to a homeless shelter in Lucas or Hancock Counties, since there are none in Wood County.

TRANSITIONAL HOUSING: The Cocoon Shelter provides transitional shelter housing to women and children after leaving the shelter for up to one year. Transitional shelter housing through the Cocoon Shelter is available to eligible women for a modest fee; supportive services are included.

The City of Bowling Green's Community Development Block Grant funding is utilized to provide two units of transitional housing through the Salvation Army. The Salvation Army provides up to two weeks of transitional shelter for resident homeless families and individuals. This provides families/individuals the time to make arrangements for assistance with the Wood County Job and Family Services, and to find permanent lodging.

PERMANENT SUPPORTIVE HOUSING: Wood Lane Residential Services, Inc. has 19 residential facilities located throughout the city for persons who have developmental disabilities. There is capacity for up to 88 persons amongst these facilities. Wood Lane Residential Services, Inc. was recently awarded a HUD grant that will fund an apartment building where 14 persons with developmental disabilities will live. This building will be located in Bowling Green on Fairview Avenue. Construction is currently underway and completion should occur sometime later this year.

Behavioral Connections' 10-week inpatient drug and alcohol treatment facility has 12 beds. There are two transitional housing beds, which are available to persons completing the inpatient drug and alcohol treatment program that are without housing. The transitional housing may be utilized for a six- to nine-month period.

Through Behavioral Connections housing is also available to persons with mental disabilities. Persons with severe, chronic mental disabilities may seek housing through one of Behavioral Connections' three HUD-funded Section 811 apartment buildings. There are 44, one-bedroom units within the three buildings.

Behavioral Connections also offers 7 multi-unit housing sites that are state and locally-subsidized for persons diagnosed with chronic mental illness. The number of units per facility varies, but up to 31 persons can be housed amongst the 7 facilities.

SUPPORTIVE SERVICES: The HomeNet program through Wood Sandusky Ottawa Seneca (WSOS) Community Action Commission will assist persons at risk of becoming homeless to gain increased self-sufficiency by providing assistance for utilities. Wood County Job and Family Services (WCJFS) provides assistance for rent deposits and first month rent payments for qualified individuals. WCJFS also provides assistance for utilities payments.

Aid for utilities can be obtained from the Salvation Army. The United Way funds emergency basic needs through Behavioral Connections of Wood County for items such as food, infant supplies, rent, emergency health care and transportation.

Food is available from six local church-sponsored food pantries, the WCJFS, Salvation Army and the Wood County Veterans Service Center. Martha's Kitchen, a local soup kitchen, provides a hot meal every Friday from 3:00 until 6:00 p.m.

CDBG-FUNDED ACTIVITIES TO PREVENT HOMELESSNESS: The following planned CDBG-funded activities serve as part of the City's overall strategy to prevent homelessness. Added detail on each activity is found in the plan's Executive Summary:

- B.G. Transit (local public transportation provides transportation access to jobs);
- Rental Rehabilitation Program (improves affordability of rental housing);
- Mobile Home Repair Program (improves the decency of the mobile home stock); and
- Business Revolving Loan Fund loans for business start-up or expansion (job creation).

CDBG-FUNDED ACTIVITIES TO ADDRESS HOMELESSNESS/FOSTER INDEPENDENCE: Already discussed in detail above under "Transitional Housing."

Homeless Strategic Plan (91.215 (c))

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.
2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.
3. Homelessness Prevention—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.
4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.

5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include “policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.” The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

3-5 Year Homeless Strategic Plan response:

1. The City of Bowling Green will continue to work in conjunction with a variety of other organizations to provide a comprehensive system to address homelessness and the priority needs of homeless persons and families locally. The approach to be utilized will address the prevention of homelessness, outreach/assessment, emergency sheltering and services, transitional housing, and support to homeless persons in making the transition to permanent housing and independent living. The CDBG-funded activities planned for FY 2010 through FY 2014 that will assist families and individuals who are at imminent risk of becoming homeless are also included as part of the City’s strategy. The City’s strategy is multi-faceted and set forth below:

Strategy to Address Homelessness and the Priority Needs of Homeless Persons and Families: Transitional Housing for the Homeless is a high priority need. *The activity set forth below addresses this need and is planned annually FY 2010 through FY 2014.*

Transitional Housing for the Homeless: Using CDBG funding, the City will continue to fund two transitional housing units (annually FY 2010 through FY 2014) for homeless persons in Bowling Green. The Salvation Army will be the sub-recipient that administers the program. The City of Bowling Green is responsible for the primary oversight of this activity.

Objective: Provide a more suitable living environment. **Nat Obj:** LMC

Outcome: Accessibility

Outcome Statement: Provide increased access to services for the purpose of creating a more suitable living environment.

Indicator: Annually, a **target of no less than** 140 homeless persons will receive overnight shelter.

Strategy to Prevent Homelessness: Homeless prevention was determined to be a high priority need. *The activities set forth below address this need and are planned annually FY 2010 through FY 2014.*

B.G. Transit: Annually (FY 2010-2014), an added **number** low- and moderate-income persons will receive access to public transportation. Many of these individuals will be elderly and disabled persons. However, a growing

number of passengers utilize the transit to get to and from job sites. CDBG monies enable the City to continue providing a public transit system as the funds are used to meet the Federal Transit Administration's (FTA's)/Ohio Department of Transportation's (ODOT's) local match funding requirements. *The B.G. Transit will also be financed, in part, through funding from the City and an operating grant from FTA/ODOT and the Ohio Elderly and Disabled Transit Fare Assistance Program.*

Objective: Provide a more suitable living environment. **Nat Obj:** LMC

Outcome: Accessibility

Outcome Statement: Provide increased access to services for the purpose of creating a more suitable living environment.

Indicator: A target of no less than 70 added persons will receive access to public transportation annually FY 2010-2014.

Rental Rehabilitation Program: This activity improves access to decent, affordable rental housing for low-moderate income persons; thus aiding in the prevention of homelessness. Landlords receive zero percent (0%) interest property improvement loans on behalf of the program. In return, they must offer Fair Market Rent (the benchmark used to gauge affordable rents) over a seven-year period to persons with low- and moderate-income levels. A deferred mortgage is placed on the property during this timeframe. If the rehabbed property is sold or title is transferred before the conclusion of the seven-year period, the amount loaned to the landlord will be due in full. Provided that the owner has not been found in default of program requirements at the end of the seven years, the loan will be forgiven at that time. The property owner must match at least 50 percent of the project's construction costs. Maximum loans per bedroom size are as follows:

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

Only those units occupied (or to be occupied) by persons with low- and moderate-incomes qualify for funding. Rental housing units (the number will vary annually based upon need and funding availability) for LMI level households will be rehabilitated annually FY 2010-2014 using CDBG funds.

Objective: Provide decent housing.

Outcome: Affordability

Nat Obj: LMH

Outcome Statement: Improve the affordability of rental housing for the purpose of creating decent housing.

Indicator: The number of rental units made more affordable annually FY 2010-2014.

Mobile Home Repair: This zero-interest, deferred-loan program addresses the need for decent housing for low-income mobile home owners. According to 2006-2008 estimates from the U.S. Census Bureau, 5 percent of Bowling Green's total housing units are mobile homes. Mobile homes provide the most affordable homeownership option locally. Ensuring the mobile home stock is decent is essential in the efforts to prevent incidents of homelessness. A target of no less than ten housing units will be repaired (annually FY 2010-2014), improving the City's existing housing stock.

Objective: Provide decent housing. **Nat Obj:** LMH

Outcome: Accessibility

Outcome Statement: Increase the access to improved housing for the purpose of creating decent housing.

Indicator: 10 units will be rehabilitated annually FY 2010-2014.

Job Creation through Business Revolving Loan Fund (RLF) Loans: The City's Business RLF will again be utilized annually FY 2010-2014 to provide low-moderate income persons greater access to economic opportunities. Job creation for low-moderate income persons equates to fewer instances of homelessness locally. Business RLF funds will be loaned for the purpose of business start-up/expansion; which will result in the creation of added jobs.

Objective: Provide expanded economic opportunities. **Nat Obj:** LMJ

Outcome: Accessibility

Outcome Statement: Increase access to jobs for low-moderate income persons through Business RLF loans for the purpose of creating economic opportunity.

Indicator: 7 jobs will be created annually FY 2010-2014.

Section 8 Voucher Program: *This program is not funded using CDBG dollars.* It is, nevertheless, a significant part of the City's strategy to provide affordable, decent housing, and as a result, minimize instances of homelessness locally. The City of Bowling Green contracts with the Bowling Green Housing Agency to administer this program. It is anticipated the at least 119 Section 8 vouchers will be available FY 2010-2014.

Although these strategies are not CDBG-funded, they also play an important role in the local wrap-around approach to preventing homelessness: The HomeNet program through WSOS will assist persons at risk of becoming homeless to gain increased self-sufficiency. WCJFS has resources to provide funds for rent deposits and first-month rent payments for qualified individuals. Aid for utilities can be obtained from WSOS Community Action Commission, Inc., WCJFS and the Salvation Army. Supportive housing is available to persons with developmental disabilities through Wood Lane

Residential Services, Inc., and to persons with chronic mental illness and drug/alcohol dependency via Behavioral Connections.

Strategy to Address Instances Where There is Imminent Risk of Homelessness: When homelessness is likely, referrals for temporary housing are provided by the Link Crisis Hotline, the HOMEAID Program (administered by the Salvation Army), the Cocoon Shelter, or the HomeNet program through the Wood, Sandusky, Ottawa and Seneca Community Action Commission (WSOS).

Local residents in need of short-term emergency shelter can arrange for up to three nights lodging at a local motel through the Link Crisis Hotline. 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 Wood County Job and Family Services (WCJFS). If the homeless person has no plan in place, the Link Crisis Hotline will refer the person to the Salvation Army for transitional housing or they are provided transportation to a homeless shelter in Lucas or Hancock Counties, since there are none in Wood County. The Salvation Army receives CDBG funding through the City of Bowling Green which provides for two weeks of transitional shelter for resident homeless families and individuals. This provides families the time to make arrangements for assistance with the WCJFS, and to find permanent lodging. The Cocoon Shelter provides transitional housing to battered women and children. Where needed, eligible women can receive up to one year of transitional housing after leaving the shelter. Here, too, there is a focus on the client's ability to be self sufficient.

Strategy to Meet Basic Needs: The United Way funds emergency basic needs through Behavioral Connections of Wood County for items such as food, infant supplies, rent, emergency health care and transportation.

Transient individuals can receive a variety of limited aid through the Salvation Army. Food is available from six local church-sponsored food pantries, the WCJFS, Salvation Army and the Wood County Veterans Service Center. Martha's Kitchen, a local soup kitchen, provides a hot meal every Friday from 3:00 until 6:00 p.m.

2. As noted above, there are no indications of chronic homelessness in Bowling Green. This determination is based upon consultations with various social service agency representatives, governmental entities and community leaders. Recent reporting from HOMEAID, a local consortium of service providers from various entities locally that work with persons in danger of becoming homeless, indicates the homelessness most representative in Bowling Green is temporary displacement versus chronic. Nevertheless, in an effort to ensure that chronic homeless does not become prevalent in Bowling Green, strategies have been developed to prevent long-term homelessness locally.

Strategy for Helping Homeless Persons Make the Transition to Permanent Housing and Independent Living: Self sufficiency is the primary focus for the community's strategy for addressing homelessness. This is clearly evident in each instance where homeless assistance is provided. The Link is able to provide short-term emergency sheltering in instances where the individual(s) can present a plan for how they will arrange

for self sufficiency after three nights of lodging through this resource. The Salvation Army's Transitional Housing for the Homeless Program (funded with CDBG dollars) uses a wrap-around approach to establish self sufficiency following the use of transitional housing. The Cocoon Shelter offers up to 30 days' stay in the shelter and up to one year of transitional housing for eligible women. However, in both instances, the recipients of these services receive ongoing measures to enhance their self sufficiency and secure permanent housing.

The City's strategy (through the FY 2010-2014 Consolidated Plan) to address self sufficiency for the homeless is one that using a multi-agency approach—and utilizes various sources of funding aside from that in the CDBG grant. Coordination is ongoing, and needs, trends, and outcomes are assessed frequently. HOMEAID provides the City of Bowling Green with monthly written updates on the status of homelessness locally. These measures ensure that the issue is being addressed in the most tailored fashion.

3. The City of Bowling Green will utilize state, federal, local, and CDBG funding to prevent homelessness. Outcomes, indicator and objectives for these activities is contained within the plan's Executive Summary section. The strategy is set forth below:

The City of Bowling Green's Multi-Dimensional Strategy to Prevent Homelessness:

- Transitional Housing for the Homeless: It is anticipated that this activity will be fully CDBG-funded FY 2010 through FY 2014. The Salvation Army will serve as the sub-recipient for the activity. They will screen all applicants and administer the activity. Two units of transitional housing will be made available to eligible homeless persons FY 2010 through FY 2014. Homeless persons can receive up to two weeks of housing, and will receive wraparound services from various other social service providers, locally, to ensure the transition from transitional housing to permanent housing is successful.
- B.G. Transit: CDBG funding, along with state, federal (through the Federal Transit Administration), local and grantee funding will be utilized to continue the operation of the local public transportation system. This mode of transportation is essential in preventing homelessness as it provides some residents transportation access to their worksites each day. CDBG funds will be utilized annually FY 2010 through FY 2014 to support the ongoing operations of the transit system.
- Rental Rehabilitation Program: CDBG funding and property owner match (50 percent) will be utilized to operate this program. The Rental Rehabilitation Program improves access to decent, affordable rental housing for persons with low and moderate incomes; thus, preventing the likelihood of homelessness. Under the Rental Rehabilitation Program, landlords receive zero percent (0%) interest property improvement loans. In return, they must offer persons with low and moderate incomes affordable rental rates. The Section 8 Fair Market Rent rates are used as the benchmark determining affordable rents (The property owner must agree to charge no more than Fair Market Rent rates over a seven-year period to persons with low- and moderate-income levels.). A deferred mortgage is placed on the

property during this timeframe. If the rehabbed property is sold or title is transferred before the conclusion of the seven-year period, the amount loaned to the landlord will be due in full. Provided that the owner has not been found in default of program requirements at the end of the seven years, the loan will be forgiven at that time. The property owner must match at least 50 percent of the project's construction costs. Only those units occupied (or to be occupied) by persons with low- and moderate-incomes qualify for funding. Maximum loans per bedroom size are as follows:

Rental Rehabilitation Loan Guidelines

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

- Mobile Home Repair Program: CDBG dollars will fund this program 100 percent annually FY 2010 through FY 2014. The program provides housing repair to very-low-, low- and moderate-income homeowners (up to \$3,000 per household). This ensures housing decency, eases the cost for home repair and better ensures there is less likelihood of homelessness.
 - Business Revolving Loan Fund (RLF): The City's Business RLF will be utilized in FY 2010 through FY 2014 in order to provide low-moderate income persons greater access to economic opportunities. The monies are loaned for the purposes of business start-up/expansion; which will result in the creation of added jobs and prevent homelessness.
 - Section 8 Voucher Program: *This program is not funded using CDBG dollars.* It is, nevertheless, a significant part of the City's strategy to provide affordable, decent housing, and as a result, minimize instances of homelessness locally. The City of Bowling Green contracts with the Bowling Green Housing Agency to administer this program. It is anticipated the at least 119 Section 8 vouchers will be available annually FY 2010 through FY 2014. This program addresses the need for affordable rental housing and subsequently helps to curb homelessness.
4. The institutional structure the City of Bowling Green will utilize to carry out its homelessness strategy directly involves these entities:
- The City of Bowling Green – The grantee for the CDBG Grant, the City's CDBG Grant Administration is administered by the City's Grants Administration Office. This division is headed by the Grants Administrator, who is overseen by the Municipal Administrator. There are two additional personnel within the division, the Administrative Secretary and the Housing Specialist who will assist in the implementation of the planned CDBG-funded activities.
 - The Salvation Army – The Salvation Army will be the CDBG sub-recipient implementing the Transitional Housing for the Homeless Program FY 2010 through FY 2014. The Salvation Army and the City of Bowling Green enter into a sub-recipient agreement annually. This agreement dictates all program outcomes, regulatory compliance,

reporting, monitoring and expectations related to the CDBG-funded Transitional Housing for the Homeless Program.

- HOMEAID – This is a collaborative consortium consisting of various representatives, citywide, whose agencies serve persons at risk of becoming homeless. HOMEAID meets monthly and monitors the actual trends, demographics and situations related to homelessness locally. Each month, a summary of the prior month’s meeting is sent to the City’s Grants Administrator. This enables the City to have an ongoing assessment of how homelessness is impacting Bowling Green.
- Bowling Green Housing Agency – Although no CDBG funds are involved, the Section 8 Voucher Program is a significant part of the local strategy to address homelessness. The City of Bowling Green contracts with the Bowling Green Housing Agency for the administration of the Section 8 Voucher Program. It is anticipated that a baseline of 119 Section 8 vouchers will be made available to Bowling Green annually throughout the period FY 2010 to FY 2014.

5. Not applicable. The City of Bowling Green does not receive McKinney-Vento Homeless Assistance Act, Emergency Shelter Grant, Supportive Housing, Shelter Plus Care or Section 8 SRO Program funds.

Emergency Shelter Grants (ESG)

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

3-5 Year Strategic Plan ESG response:

Not applicable. The City of Bowling Green does not receive Emergency Shelter Grants funding.

COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

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

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

moderate-income persons.

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

3-5 Year Strategic Plan Community Development response:

1. Based upon feedback from the citywide community surveys, consultations with representatives from specific organizations serving low- and moderate-income persons, comments received at public hearings and various statistical data (federal, state and local), priority needs have been identified for implementation under the CDBG Program. Those identified priority needs are:
 - Housing repair and rehabilitation (citywide for both rental and owner-occupied housing) was ranked as a high priority. Priority housing rehabilitation activities are:
 - Mobile Home Repair Program;
 - Rental Rehabilitation Program;
 - Elderly Home Repair Program;
 - Housing Implementation;
 - Economic development (job creation through the City's Business Revolving Loan Fund) received a high priority ranking;
 - Public improvements to include sidewalk reconstruction and tree planting received a medium priority ranking;
 - Public facilities improvements received a medium priority ranking;
 - Public service activities to prevent and address homelessness (specifically, the Transitional Housing for the Homeless Program and the B.G. Transit (local public transportation for access to jobs) were ranked as high priority. No more than 15 percent of the allotted funding per year will be delineated for public service activities.

For added specifics, please see the Community Development Needs Table in the Plan's Appendix. Added detail on the planned activities for FY 2010 through FY 2014 is found in the Executive Summary of the Plan.

2. A multitude of input/information was analyzed as part of the basis for assigning the priority given to each category of priority needs. The most pertinent sources of input/information include:
 - Results of the citywide surveys conducted with various agencies and individuals serving low- and moderate-income persons;
 - One-on-one consultations with various representatives who oversee agencies serving low- and moderate-income persons;
 - Input received during the two CDBG public hearings held during the development of the FY 2010-2014 Consolidated Plan;
 - Past actual outcomes/indicators representing need (e.g. Transitional Housing for the Homeless Program outcomes/demographics from prior years); and
 - Federal and local data that indicates there are needs (e.g. CHAS data, U.S Census Bureau data, Bowling Green Exterior Housing Evaluation Survey, Lead Paint Estimates from the Wood County Health Department, etc.).

The primary objective of the City of Bowling Green is to foster the development, revitalization, and preservation of neighborhoods to provide decent housing, a suitable living environment and expanded economic opportunities for low- and moderate-income persons in Bowling Green.

3. The only anticipated obstacle to meeting underserved needs is the threat of decreased or discontinued funding. The City of Bowling Green will continue to use the same strategy used FY 2005 through FY 2009 which includes the leveraging of various types of funding to meet underserved needs, and to continue broad community collaborations wherever possible.
4. The City of Bowling Green has identified the following long- and short-term community development objectives (including economic development activities that create jobs) developed in accordance with the statutory goals contained in section 24 CFR 91.1 and the primary objective of the CDBG Program to provide decent housing and a suitable living environment and expand economic opportunities for low- and moderate-income persons.

Rental Rehabilitation Program: This activity improves access to decent, affordable rental housing for low-moderate income persons. Landlords receive zero percent (0%) interest property improvement loans on behalf of the program. In return, property owners must offer Fair Market Rent (the benchmark used to gauge affordable rents) over a seven-year period to persons with low- and moderate-income levels. A deferred mortgage is placed on the property during this timeframe. If the rehabbed property is sold or title is transferred before the conclusion of the seven-year period, the amount loaned to the landlord will be due in full. Provided that the owner has not been found in default of program requirements at the end of the seven years, the loan will be forgiven at that time. The property owner must match at least 50 percent of the project's construction costs. Maximum loans per bedroom size are as follows:

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

Only those units occupied (or to be occupied) by persons with low- and moderate-incomes qualify for funding. A total of 9 housing units (4 multi and 5 single units) for LMI level households will be rehabilitated annually FY 2010 through FY 2014 using CDBG funds.

Objective: Provide decent housing. **Matrix Code:** 14A (single units)
14B (multi units)

Outcome: Affordability **Nat Obj:** LMH

Outcome Statement: Improve the affordability of rental housing for the purpose of creating decent housing.

Indicator: Rental units will be made more affordable annually FY 2010 through FY 2014. **The number of planned units, each funding year will vary, and shall be set forth in each upcoming year's Annual Action Plan.**

Mobile Home Repair: This zero-interest, deferred-loan program addresses the need for decent housing for low-income mobile home owners. According to census 2000 data, 5 percent of Bowling Green's total housing units are mobile homes. Ten housing units will be repaired annually (FY 2010 through FY 2014), improving the City's existing housing stock. CDBG funds will be used to conduct this activity.

Objective: Provide decent housing. **Nat Obj:** LMH

Outcome: Accessibility **Matrix Code:** 14A

Outcome Statement: Increase the access to improved housing for the purpose of creating decent housing.

Indicator: 10 units will be rehabilitated annually FY 2010-2014. **If unused funding from prior years is available, more units may be repaired annually.**

Elderly Home Repair: This activity 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 \$8,000 per household to repair/replace one substandard unit/feature. There are no mortgages or liens are placed on a property as a result of participation in this activity. Using CDBG funds, 2 housing units will be improved annually FY 2010 through FY 2014.

Objective: Provide decent housing. **Nat Obj:** LMH

Outcome: Accessibility **Matrix Code:** 14A

Outcome Statement: Increase the access to improved housing for the purpose of creating decent housing.

Indicator: 2 units will receive repairs/replacement of housing features/units annually FY 2010 through FY 2014. **If unused funding from prior years is available, more units may be repaired annually.**

Housing Rehabilitation Implementation: Housing rehabilitation activities require specific expertise to ensure their completion is successful. 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, and client/contractor dispute resolution to ensure full program compliance. CDBG funds will be utilized for housing rehabilitation implementation annually FY 2010 through FY 2014.

Objective: Provide decent housing. **Nat Obj:** LMH

Outcome: Accessibility **Matrix Code:** 14H

Outcome Statement: Increase the access to improved housing for the purpose of creating decent housing.

Indicator: An estimated 21 housing units will be collectively rehabilitated (annually FY 2010 through FY 2014) through the City's Rental Rehabilitation, Mobile Home and Elderly Home Repair programs. **If unused funding from prior years is available, more units may be repaired annually.**

B.G. Transit: Annually, FY 2010 through FY 2014, an added number of low- and moderate-income persons will receive access to public transportation. Many of these individuals will be elderly and disabled persons. CDBG monies enable the City to continue providing a public transit system as the funds are used to meet the Federal Transit Administration's (FTA's)/Ohio Department of Transportation's (ODOT's) local match funding requirements. *The B.G. Transit will also be financed, in part, through funding from the City and an operating grant from FTA/ODOT and the Ohio Elderly and Disabled Transit Fare Assistance Program.*

Objective: Provide a more suitable living environment. **Nat Obj:** LMC

Outcome: Accessibility

Matrix Code: 05E

Outcome Statement: Provide increased access to services for the purpose of creating a more suitable living environment.

Indicator: An added **number of** persons will receive access to public transportation annually FY 2010 through FY 2014. **The number, annually, will vary and be based upon prior year actual need data.**

Transitional Housing for the Homeless: Using CDBG funding annually FY 2010-2014, the City will continue to offer two transitional housing units for homeless persons in Bowling Green. **Annually**, homeless persons will receive first-time transitional housing annually during the five-year period. The Salvation Army is the sub-recipient that administers the program. The City of Bowling Green is responsible for the primary oversight of this activity.

Objective: Provide a more suitable living environment. **Nat Obj:** LMC

Outcome: Accessibility

Matrix Code: 05

Outcome Statement: Provide increased access to services for the purpose of creating a more suitable living environment.

Indicator: **Annually**, added homeless persons will receive overnight shelter annually FY 2010-FY 2014. **The number, annually, will vary and be based upon prior year actual need data.**

Fair Housing Services: During the five-year planning period (FY 2010 through FY 2014), the Fair Housing Officer will raise the public's awareness of the Fair Housing Program and laws through various community marketing and educational efforts. The Fair Housing Officer's responsibilities include the screening and referral of complaints to the Civil Rights Commission. The City's Grants Administrator will conduct an annual review and revision of the 2010

Analysis of Impediments to Fair Housing Choice, and oversee the implementation of a Fair Housing Action Plan locally. Annually (FY 2010-FY 2014), CDBG funds will be budgeted for Fair Housing educational services.

Matrix Code: 21D

Administration: Certain costs are necessary to administer CDBG programming. Included are a portion of the Housing Specialist's and Grants Administrative Secretary's salaries and fringe benefits, staff development, office materials/supplies and other eligible expenses. Annually, CDBG funds will be used to support these costs (FY 2010-2014). The City will not exceed the mandated 20 percent spending cap.

Matrix Code: 21A

Job Creation through Business Revolving Loan Fund (RLF) Loans: The City's Business RLF will again be utilized FY 2010 through FY 2014 to provide low-moderate income persons greater access to economic opportunities. Business RLF funds will be loaned for the purpose of business start-up/expansion; which will result in the creation of added jobs.

Objective: Provide expanded economic opportunities. **Nat Obj:** LMJ

Outcome: Accessibility

Matrix Code: 18A

Outcome Statement: Increase access to jobs for low-moderate income persons through Business RLF loans for the purpose of creating economic opportunity.

Indicator: New jobs will be created annually FY 2010 through FY 2014.

Sidewalk Reconstruction: Utilizing leftover CDBG funds from prior years (totaling \$50,000) a sidewalk reconstruction will be conducted in a low-moderate income area (greater than 51 percent low-moderate income concentration) during FY 2010. **If sufficient leftover funding from prior years is available, a \$30,000 sidewalk reconstruction project will be undertaken in FY 2011 in a LMA-eligible census tract.**

Specific Objective: Create a suitable living environment. **Nat Obj:** LMA

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

Indicator: One public improvement will be conducted in a low-moderate income area (LMA) in FY 2010, **2011.**

Matrix Code: 03L

Home Repair: This activity funds the repair or replacement of one substandard housing system/feature for very-low, low- and moderate-income homeowners. The maximum loan is \$8,000 per household to repair/replace one substandard unit/feature. This two-year, deferred loan is forgiven, providing the property is not sold and is still the participants' primary residence at the end of the period. Using CDBG funds, \$16,000 will be budgeted for this activity and 2 housing units will be improved in FY 2011.

Objective: Provide decent housing.

Matrix Code: 14A

Outcome: Accessibility

Nat Obj: LMH

Outcome Statement: Increase the access to improved housing for the purpose of creating decent housing.

Indicator: 2 units will receive repairs/replacement of housing features/units (FY 2011).

Tree Planting: Prior years' CDBG funds (up to \$5,045) will be used to plant trees in census tracts 217.01 and 217.02 and at Carter Park in FY 2010. The trees will be planted in public access right-of-ways in the high-concentration LMI census tracts/locations noted above.

Specific Objective: Improve the suitability of the living environment for lower-income persons. **Nat Obj:** LMA **Matrix Code:** 03N

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

Performance Indicator: 2 public improvements carried out (1 at Carter Park, 1 in Census Tracts 217.01 and 217.02).

Antipoverty Strategy (91.215 (h))

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.
2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

3-5 Year Strategic Plan Antipoverty Strategy response:

1. According to the U.S. Census Bureau's 2006-2008 American Community Survey, an estimated 27.7 percent of all people in Bowling Green have incomes below the poverty level, and 2.8 percent of all families have income below the poverty level. In an effort to reduce the number of persons living in poverty, the City of Bowling Green has developed the strategy below.

City of Bowling Green's Five-Year Anti-Poverty Strategy

The City of Bowling Green's anti-poverty strategy was developed to help move families from poverty to economic self sufficiency. There may be instances where this is not possible, due to personal limitations. In such instances, the goal is to enable the family to achieve the maximum level of independence possible.

The City of Bowling Green will implement programs and efforts to move low-income persons from poverty to economic self-sufficiency or the maximum level of economic independence possible for the affected individual. Wherever possible, the City will establish partnerships and linkages to other agencies/service providers (e.g. Bowling Green Housing Agency for the implementation of the Section 8 Voucher Program) to ensure this goal is met.

The City of Bowling Green's anti-poverty strategies and activities support the City's goal to move low-income families to economic self-sufficiency. The following CDBG-funded programs comprise the City's strategy to reduce poverty. Specific activity detail, outcomes, indicators and other relevant information is found in the Plan's Executive Summary:

- Rental Rehabilitation Program—increases low-moderate income persons' access to affordable rental housing;
- Mobile Home Repair Program—increases access to decent and affordable housing for low-moderate income persons;
- Business start-up and expansion loans (funded through the Business Revolving Loan Fund)—creates jobs for low-moderate income persons.
- Transitional Housing for Homeless—provides support and linkages needed to establish permanent housing and self sufficiency; and
- B.G. Transit (public transportation program assistance)—increases transportation access to jobs.

The following non-CDBG funded programming is also anticipated to take place during the five-year program period in an effort to reduce the number of poverty-level families:

- Section 8 Voucher Program (administered by the Bowling Green Housing Agency and funded by HUD)—increases the supply of affordable rental housing for low-moderate income persons;

2. The City of Bowling Green has, as a goal, the reduction of poverty for its residents. It is anticipated that the City of Bowling Green's FY 2010-2014 Consolidated Plan will help to minimize (and reduce) the effects of poverty and serve toward ending chronic homelessness. An estimated 400 individuals will be served annually FY 2010-2014 as a result of the planned strategies noted in #1 of this section. This is noted taking into consideration those factors over which the City has control.

Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))

1. (States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.

3-5 Year Strategic Plan LIHTC Coordination response:

Not applicable.

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

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

3-5 Year Non-homeless Special Needs Analysis response:

1. **PRIORITIES:** In general, the City's special needs (non-homeless) population is at an increased risk of losing personal independence as a result of aging or disability. As evidenced by CHAS data (2000), this population also cites a high incidence of housing problems related to either cost burden or condition. Given these facts, programs/activities are needed in FY 2010 through FY 2014 that will:
 - Through services/programming, ensure more persons a greater likelihood of maintained independence as a means of preventing homelessness and fostering individual self sufficiency; and
 - Improve the decency and affordability of the existing housing stock for the non-homeless special needs population.

SPECIFIC OBJECTIVES: Every one of the City's planned CDBG-funded activities FY 2010 through FY 2014 could potentially benefit the non-homeless special needs population--either directly or indirectly. Described below are specific objectives for those programs that are anticipated to be utilized *most heavily* by the non-homeless special needs population during the aforementioned period. *Complete program/activity descriptions are located in the Executive Summary of this Plan.*

Annual Objective #1: Decent Housing

- **Specific Objective #1:** Improve the quality of owner housing.
 - **Outcome:** Accessibility
 - **Proposed Outcome Statement:** Increase the access to improved housing for the purpose of creating decent housing.

This specific objective will be achieved through the:

- ❖ **Elderly Home Repair Program**
 - **Indicator:** A targeted goal of no less than 2 housing units repaired annually FY 2010 through FY 2014.
- **Specific Objective #2:** Increase the supply of affordable rental housing.
 - **Outcome:** Accessibility

- **Proposed Outcome Statement:** Improve the affordability of rental housing for the purpose of creating decent housing.

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

- ❖ **Rental Rehabilitation Program**
 - **Indicators:** Rental housing units rehabilitated annually FY 2010 through 2014 (the number of units will vary annually based upon need and funding availability).

Annual Objective #2: Suitable living environment

- **Specific Objective:** Improve the services for low-moderate income persons.
 - **Outcome:** Accessibility
 - **Proposed Outcome Statement:** Improve access for low-income persons to public transportation services for the purpose of creating a suitable living environment.

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

- ❖ **B.G. Transit**
 - **Indicator:** At least 70 added elderly and disabled persons receive public transportation annually FY 2010 through FY 2014.
- **Specific Objective #3:** Increase access to economic opportunities.
 - **Outcome:** Accessibility
 - **Proposed Outcome Statement:** Improve access for low-income persons to economic opportunities for the purpose of creating a suitable living environment.

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

- ❖ **Job Creation through the Business Revolving Loan Fund**
 - **Indicator:** 7 jobs created for low-moderate income persons.

Section 8 Voucher Program: *This program is not funded using CDBG dollars.* It is, nevertheless, a significant part of the City's strategy to provide affordable, decent housing, and as a result, minimize instances of homelessness locally. The City of Bowling Green contracts with the Bowling Green Housing Agency to administer this program. It is anticipated the at least 119 Section 8 vouchers will be available throughout FY 2010. This program addresses the need for affordable rental housing and subsequently helps to address a stated priority need for non-homeless special needs persons.

2. The City of Bowling Green will leverage a variety of resources (Federal, State, local public and private sector resources) FY 2010 through FY 2014 to address the needs identified in the FY 2010-2014 Consolidated Plan.

Elderly Home Repair: Should the costs of a repair exceed the \$8,000 cap per program project, the City will (as it has in the past) partner with the Wood County Committee on Aging, who also has an elderly home repair program (state funded) to secure the added funds needed. This enables the City to address all instances of housing decency need that may arise.

Rental Rehabilitation Program: Property owners participating in the Rental Rehabilitation Program are required to provide 50 percent of the funding needed to complete the project. This enables the City to address more instances of rental housing affordability need within the community.

B.G. Transit: A variety of funding sources support the local public transportation system (the B.G. Transit). In addition to the use of CDBG funding, annually FY 2010 through FY 2014, these added resources are anticipated: federal grants funds from the Federal Transit Administration, state grant funds from the Ohio Department of Development and the Elderly Fare Assistance Program, local public funding from the City of Bowling Green's general fund and in-kind donated services of labor and administrative oversight, and private sector resources (transit fare revenues). The funds leveraged enable the City to meet the need for a more suitable living environment via increased access to services (public transit).

Job Creation via the Business Revolving Loan Fund (RLF): The City's Business RLF was originally established using CDBG program revenues from business start-up and expansion loans. These funds enable the City to create greater access to economic opportunities for low-moderate income persons, and meet the need for improved access to economic opportunities.

Section 8 Voucher Program: *This program is not CDBG-funded.* It is federally funded through HUD. The City of Bowling Green contracts with the Bowling Green Housing Agency to administer this program. It is anticipated the at least 119 Section 8 vouchers will be available throughout FY 2010. This program addresses the need for affordable rental housing and subsequently helps to address a stated priority need for improved access to affordable rental housing for non-homeless special needs persons.

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

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

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.

*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.

2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.
5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

3-5 Year Non-homeless Special Needs Analysis response:

1. The City of Bowling Green consulted a variety of resources in an effort to estimate the number of persons in various subpopulations that are not homeless, but may require housing or supportive services (to include the elderly, frail elderly, persons with disabilities, persons and persons with alcohol and other drug addictions). Data was reviewed from various sources and consultations were also conducted with various state and local agencies providing services to persons with HIV/AIDS, older adults, mental health care service providers and persons with developmental disabilities. *For specific estimates, please view the Special Needs Table located in the Appendix.* SOCDs CHAS Data 2000 was still found to be the most reliable source for estimating the needs of the frail elderly and disabled population as U.S. Census Bureau 2006-2008 American Community Survey estimates 665 “65 years of age and over” households (sole proprietor) in Bowling Green contemporarily. The 2000 Census reports a total of 718 households, which makes the SOCDs CHAS data reasonably comparable for today’s estimates.

To determine an estimated number of elderly and frail elderly (referred to here as “extra elderly”), persons living in Bowling Green, SOCDs CHAS Data 2000 (Housing Problems Output for Mobility & Self-Care Limitations) was utilized. According to the data, there are 131 total extra elderly owner households. Of those 131 households, 63 have incomes equal to or less than 80 percent of the Median Family Income (MFI). “Extra elderly” is defined by HUD as a one or two person household where either person is 75 years of age or older. SUPPORTIVE HOUSING NEED: Decent and affordable housing

There are 164 elderly owner-occupied households, and 74 of those households report income equal to or less than 80 percent of the MFI. Elderly is defined as a one or two member household with either person being 62 to 74 years of age. There are 100 extra elderly renter households, 85 of those are in the equal to or less than 80 percent of the MFI range. Regarding elderly renters, there are a reported total of 88 households; 74 of them are

equal to or less than 80 percent of the MFI. SUPPORTIVE HOUSING NEED: Decent and affordable housing

Various sources of information were utilized as a basis for determining the number of persons living in Bowling Green with disabilities (mental, physical, developmental and persons with AIDS and their families). Unfortunately, there are no estimates contained within the U.S. Census Bureau's 2006-2008 American Community Survey. For the time being, the City has factored SOCDs CHAS Data 2000 into its configuration of estimates. At the time the 2010 Census data is made available, these estimates will be recalculated.

Although no specific mental health data was available for Bowling Green, separately, the Wood County ADAMHS Board's Community Plan 2009 provided recent (SFY 2008) data for Wood County (where Bowling Green is situated and serves as the county seat). Approximately 7,600 Wood County residents (out of 94,500 total adults) suffer a serious mental illness. Records indicate 1,859 Wood County adults received publicly-supported treatment during SFY 2008. SUPPORTIVE HOUSING NEED: Decent and affordable housing

Unfortunately, no data was present for the number of persons (or even households) with disabilities in the U.S. Census Bureau 2006-2008 American Community Survey. Census 2000 data indicates 3,251 people (aged 5 years and over) in Bowling Green have physical disabilities. SUPPORTIVE HOUSING NEED: Decent and affordable housing

There were no specific estimates available for the number of persons in Bowling Green with developmental disabilities. In an interview with Vic Gable, the Employment Services Coordinator for the Wood County Board of Developmental Disabilities, it was learned there are an estimated 325 adults with developmental disabilities in Wood County. SUPPORTIVE HOUSING NEED: Decent and affordable housing

Regarding an estimate for the number of persons with AIDS/HIV, no data was available for Bowling Green, specifically. The Ohio Department of Health did provide estimates, however, for Wood County, where Bowling Green is the county seat. For 2007 (most recent data), 49 estimated persons in Wood County are living with AIDS/HIV. It is unknown where these individuals are residing; however, the estimated number provides some insight for the purposes of assessing local need. SUPPORTIVE HOUSING NEED: Decent and affordable housing

No specific data was available entailing the number of persons in Bowling Green with alcohol and/or drug addictions. As a result, data reflecting recent Wood County totals was utilized. According to the Wood County ADAMHS Board's Community Plan 2009, approximately 10,000 Wood County residents suffer substance abuse or dependency each year. In SFY 2008, 668 Wood County residents received treatment for substance abuse or dependency. SUPPORTIVE HOUSING NEED: Decent and affordable housing

-
2. The priority housing and supportive service needs of persons who are not homeless, but require supportive housing are stated below. Included in the City's assessment are the following subpopulations: elderly, frail elderly

(referred to as “extra elderly”), and persons with disabilities (includes those with mental, physical, developmental, and persons with HIV/AIDS and their families), and persons with alcohol or other addiction. *For specific estimates, please view the Special Needs Table located in the Appendix.*

Elderly and extra elderly (also known as “frail elderly”) persons need safe, affordable owner and renter housing as well as a variety of supportive services (Meals on Wheels, social service intervention, public transportation, etc.) to ensure independent living remains intact. Aside from Cedar Park Apartments (provides subsidized senior housing for the elderly and mobility impaired), options for independent living are limited and costly. PRIORITY NEED: High

Persons with mental health disabilities represent 8 percent of the total number of adults living throughout Wood County, Ohio (where Bowling Green is the county seat). These individuals need decent, affordable housing as well as jobs and supportive services (e.g. job training, public transportation, etc.) to maintain their independence. PRIORITY NEED: High

According to the most recent Census data, persons with physical disabilities represent 11.6 of the local adult population. This subpopulation needs the assurance of decent and affordable housing, jobs, and supportive services to include those that serve families at risk of becoming homeless and social service programming to ensure their sustained independence. Cedar Park Apartments is the only source of subsidized housing for persons with mobility impairments. PRIORITY NEED: High

According to recent estimates from Wood Lane, Wood County Board of Development Disabilities, there are approximately 325 adults with developmental disabilities in Wood County. This subpopulation is in need of decent, affordable housing, jobs, and a broad spectrum of supportive services to include public transportation, job training and support, social service assistance, etc. This subpopulation is at high risk for losing independence. PRIORITY NEED: High

Persons with AIDS/HIV require decent, affordable housing as well as various supportive services (including public transportation). Since the number of persons with AIDS/HIV in Wood County is relatively low (49 persons countywide), the priority rating assigned is low. This, however, will be adjusted if data arises indicating an increase in the number of persons living in either the county or city. PRIORITY NEED: Low

Persons with alcohol or other drug addictions are at high risk of losing their independence. Although a small number of persons received treatment for substance abuse in SFY 2008, the Wood County ADAMHS Board’s Community Plan 2009 indicates an estimated 10,000 have addictions to alcohol or other drugs. This subpopulation is definitely in need of decent, affordable housing, jobs and various supportive services such as treatment programs, social services, and public transportation to prevent institutionalization or homelessness. PRIORITY NEED: High

3. The City of Bowling Green’s basis for assigning the priority level given to each category of priority needs is discussed below. As noted in #1 of this section,

the City utilized a broad range of information including local, state and federal data, interviews with local service providers and inventories of current needs (both met and unmet) to arrive at final determinations.

CATEGORY: Elderly and Extra (or Frail) Elderly PRIORITY NEED: High

RATIONALIZATION: According to SOCDS CHAS Data 2000, roughly 16 percent of the 63 extra elderly owner households (at or below 80 percent of the Median Family Income (MFI) level) report some form of a housing problem (including structural decency). The data also indicates that 86 percent of elderly owner households with equal to or less than 80 percent of the MFI had housing problems. Amongst the 85 extra elderly renter households (at or below 80 percent of the MFI), 35 percent cited housing problems. Of the 74 elderly renter households (equal to or less than 80 percent of the MFI), 27 percent have housing problems. The high number of older adults with documented housing problems (to include both cost and decency) as well as the population's high risk for losing independence was used as the rationalization for the high priority need rating.

CATEGORY: Mentally Disabled PRIORITY NEED: High

RATIONALIZATION: Although Behavior Connections does provide supportive housing for persons with chronic mental illness, this population (nearly 8 percent countywide) receives a high priority need rating as there is a high potential for homelessness/institutionalization within this population. In light of anticipated state funding cuts (as projected by the Wood County ADAMHS Board), the number of persons currently receiving assistance may decrease; placing this population in even greater jeopardy of becoming homeless. This is the rationalization for this category's high priority need rating.

CATEGORY: Physically Disabled PRIORITY NEED: High

RATIONALIZATION: Persons with physical disabilities are at an increased risk of losing their independence. As a result, this category has been assigned high priority. SOCDS CHAS Data 2000 (Housing Problems Output for Mobility & Self-Care Limitations) was used as the basis for determining the housing needs of persons with physical disabilities. HUD defines "mobility or self-care limitations" as any household where one or more persons 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 a physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing or getting around inside the home. Of the 206 renter households, almost 24 percent recorded housing problems. Regarding the 195 owner-occupied households, nearly 33 percent noted housing problems. Given the number of physically disabled households with documented housing problems, coupled with the sheer high risk of the population's increased risk for losing independence, a high priority need rating was assigned.

CATEGORY: Developmentally Disabled PRIORITY NEED: High

RATIONALIZATION: There are an estimated 325 adults with developmental disabilities living in Wood County. This subpopulation requires decent,

affordable housing, jobs and various supportive services (to include job training, public transportation and social service programming) to sustain independent living. High priority need has been established for this subpopulation due to the population's high risk for losing independence.

CATEGORY: Persons with HIV/AIDS PRIORITY NEED: Low

RATIONALIZATION: Recent data indicates there are only 49 persons living throughout Wood County with HIV/AIDS. Persons with HIV/AIDS benefit from services provided through the Wood County Health Department Adult Clinic in Bowling Green and The Medical College of Ohio, which is located in Toledo. Since the number of actual persons living countywide is low, the priority need rating assigned is low.

CATEGORY: Persons with Alcohol or Other Drug Addictions PRIORITY NEED: High

RATIONALIZATION: The Wood County ADAMHS Board's Community Plan 2009 indicates an estimated 10,000 have addictions to alcohol or other drugs. This is an alarmingly high number. This population needs the assurance of decent, affordable housing. Equally important is the need for jobs and supportive services to include public transportation, social services, counseling, etc. As a result of this population's high risk of institutionalization and potential homelessness, a priority need rating of high was assigned.

4. Aside from decreased funding or a substantial increase in the noted number of persons representing the subpopulations, there are no known obstacles to meeting underserved needs. The City's continued provision of CDBG-funded activities to increase the subpopulations' access to decent, affordable housing, jobs and supportive services (e.g. public transportation) makes the likelihood that underserved needs are met much more likely than not.
5. There are various added housing and service options available in Bowling Green for persons with disabilities, which may include those with HIV/AIDS and their families.

Locally, Cedar Park Apartments provides subsidized housing for elderly, frail elderly and mobility-impaired persons. The Wood County Committee on Aging provides a plethora a services for older adults to include social services, socialization options, health and nutrition support, medical transport, congregate meal sites and Meals on Wheels (home-delivered meals).

Wood Lane Residential Services, Inc. has 19 residential facilities located throughout the city for persons who have developmental disabilities. There is capacity for up to 88 persons amongst these facilities. Wood Lane Residential Services, Inc. was recently awarded a HUD grant that will fund an apartment building where 14 persons with developmental disabilities will live. This building will be located in Bowling Green on Fairview Avenue. Construction is currently underway and completion should occur sometime later this year. Wood Lane also provides various other types of support to include case management, job training, self-sufficiency programming, job transportation, etc.

Behavioral Connections' 10-week inpatient drug and alcohol treatment facility has 12 beds. There are two transitional housing beds, which are available to persons completing the inpatient drug and alcohol treatment program that are without housing. The transitional housing may be utilized for a six- to nine-month period.

Through Behavioral Connections housing is also available to persons with mental disabilities. Persons with severe, chronic mental disabilities may seek housing through one of Behavioral Connections' three HUD-funded Section 811 apartment buildings. There are 44, one-bedroom units within the three buildings.

Behavioral Connections also offers 7 multi-unit housing sites that are state and locally-subsidized for persons diagnosed with chronic mental illness. The number of units per facility varies, but up to 31 persons can be housed amongst the 7 facilities.

Behavioral Connections also provides case management, counseling services, self-sufficiency programming, transportation and various other supportive services to their clients.

6. Not applicable. The City of Bowling Green does not receive HOME or tenant-based rental assistance. The Bowling Green Housing Agency is the recipient of the Section 8 voucher program funds locally. CDBG funding will not be utilized for Section 8 vouchers.

Housing Opportunities for People with AIDS (HOPWA)

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

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.
2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued

use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).

4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.
5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.
6. The Plan includes the certifications relevant to the HOPWA Program.

3-5 Year Strategic Plan HOPWA response:

1. Not applicable. The City does not receive HOPWA funding.
2. Not applicable. The City does not receive HOPWA funding.
3. Not applicable. The City does not receive HOPWA funding.
4. Not applicable. The City does not receive HOPWA funding.
5. Not applicable. The City does not receive HOPWA funding.
6. Not applicable. The City does not receive HOPWA funding.

Specific HOPWA Objectives

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

3-5 Year Specific HOPWA Objectives response:

1. Not applicable. The City does not receive HOPWA funding.

OTHER NARRATIVE

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

The City of Bowling Green utilized a broad variety of resources in the process of identifying the needs and priorities set forth within the FY 2010-2014 Consolidated Plan. Statistical data and reports from local, state, and federal sources were analyzed to determine need levels (e.g. SOCDS CHAS Data), and provide needed information (e.g. local lead-based paint estimates). Wherever possible, the City utilized the most recent data available, even if it was estimates on behalf of the U.S. Census Bureau (e.g. American Community Survey 2006-2008). However, in some instances, the only data available was from the 2000 U.S. Census or SOCDS CHAS Data 2000 (the most recent published data was not made available for Bowling Green—only Wood County. These statistics do not accurately reflect Bowling Green singularly. As a result, the 2000 data was utilized. Once the 2010 Census data and updated SOCDS CHAS Data 2010 for Bowling Green is published, the City will re-analyze and re-draft relevant sections of the FY 2010-2014 Consolidated Plan.

Returning veterans and their families are anticipated to be in need of decent, affordable housing, jobs and various supportive services (e.g. public transportation). Throughout FY 2010, the City of Bowling Green will coordinate with representatives of the Wood County Veteran's Assistance Center to provide them with information about the available housing and community development programs as well as the Fair Housing Program. The objectives and strategies planned for FY 2010 will be invaluable to many returning veterans transitioning after active duty.

In 2011, the FY 2010-2014 Consolidated Plan was amended. Amendments were based on the following various reasons:

- To incorporate the recently-released 2010 Census data;
- To introduce new programming for FY 2011 (Low-mod Home Repair);
- To adjust targeted outcomes and funding amounts, based upon anticipated funding cuts in FY 2011; and
- To account for the planned use of leftover CDBG funding in FY 2010 and projected usage in FY 2011.

The City adhered to their adopted Citizen Participation Plan, which complies with all federal standards related to public notice, comment and review periods, etc.