



First Program Year Action Plan

Amended July 2011

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

Narrative Responses

GENERAL

Executive Summary

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

Program Year 1 Action Plan Executive Summary:

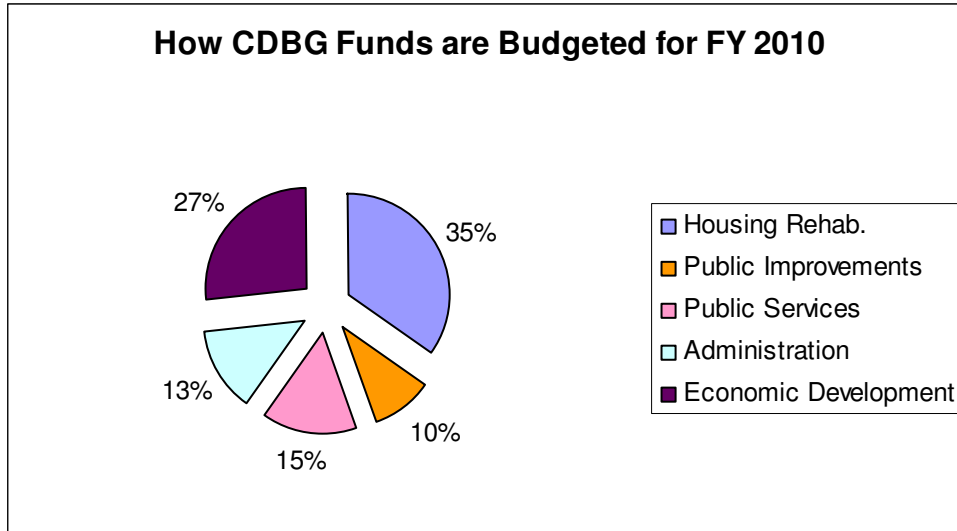
General Overview of the FY 2010 Annual Plan

The City of Bowling Green recently finalized its Community Development Block Grant (CDBG) FY 2010-2014 Consolidated Plan. The FY 2010 Annual Plan sets for the planned strategies and objectives for Year 1 of the aforementioned five-year planning period. The City of Bowling Green undertook a variety of actions to maximize citizen participation during the development of the FY 2010-2014 Consolidated Plan and FY 2010 Annual Plan. Efforts included these:

- Surveyed numerous agencies/individuals serving low-moderate income and at-risk populations;
- Interviewed various community leaders/organizations to gather further detail and information related to community needs;
- Conducted two advertised public hearings to solicit citizen views/input; and
- Advertised and held a public review/comment period (during this time, the FY 2010-2014 Consolidated Plan and FY 2010 Annual Plan was also posted on the City's website where the public review/comment period was also announced).

The chart below illustrates the planned uses of CDBG funds (percentagewise) per project category in FY 2010. Activities planned for Program Year 1 are in conjunction with public input received by the City and are in accordance with the newly-developed FY 2010-2014 Consolidated Plan. For persons with low-moderate incomes, it is anticipated that these activities will ultimately result in:

- housing that is more decent and affordable;
- an improved living environment; and
- expanded economic opportunities.



In accordance with the FY 2010-2014 Consolidated Plan, the City of Bowling Green plans to implement the various activities set forth below.

FY 2010 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, 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. A total of 9 housing units (4 multi and 5 single units) for LMI level households will be rehabilitated in FY 2010 using CDBG funds. During FY 2010, \$99,938 will be budgeted for this activity.

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: Rental units will be made more affordable (4 multi units and 5 single units).

2. **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. Ten housing units will be repaired (FY 2010), improving the City's existing housing stock. FY 2010 CDBG funds (\$25,000) will be used to conduct this activity, **along with \$50,000 in leftover CDBG funds from prior years.**

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 (using FY 2010 funding). **An estimated 20 added units will be repaired using leftover CDBG funding from prior years.**

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 \$6,000 per household to repair/replace one substandard unit/feature. There are no mortgages or liens are placed on a property that participates in this activity. Using CDBG funds, \$12,000 will be budgeted for this activity and 2 housing units will be improved **using FY 2010 CDBG funds. An added \$17,000 in leftover funds from prior years will also be made available for use during FY 2010.**

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: 2 units will receive repairs/replacement of housing features/units. **Three added units will be repaired using leftover CDBG funds from prior years.**

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. These funds also cover the costs of necessary fees including lead-based and other types of inspections. CDBG funds totaling \$83,000 will be utilized for housing rehabilitation implementation in FY 2010.

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: 21 housing units will be collectively rehabilitated through the City's Rental Rehabilitation, Mobile Home and Elderly Home Repair programs (using CDBG FY 2010 funding).

5. **B.G. Transit:** During FY 2010, an added 90 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. In FY 2010, \$66,000 has been budgeted for this activity. *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 90 persons will receive access to public transportation in FY 2010.

6. **Transitional Housing for the Homeless:** Using CDBG funding, the City will continue to offer two transitional housing units for homeless persons in Bowling Green. It is anticipated that approximately 140 homeless persons will receive first-time transitional housing in FY 2010. 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. In FY 2010, \$12,000 is budgeted for 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: 140 added homeless persons will receive transitional sheltering in FY 2010.

7. **Fair Housing Services:** In FY 2010, 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 FY 2010 Fair Housing Action Plan locally. In FY 2010, CDBG funds will be budgeted for Fair Housing educational services. A budget of \$5,000 has been established for this activity.
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. The City will not exceed the mandated 20 percent cap. In FY 2010, \$24,024 has been budgeted for general administration expenses.
9. **Job Creation through Business Revolving Loan Fund (RLF) Loans:** The City's Business RLF will again be utilized in FY 2010 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. It is anticipated that \$140,000 in loans will be granted in FY 2010.

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 new jobs will be created.

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.

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).

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. FY 2009 (year

five of the five-year period) is still underway and final outcomes and achievements will not be available until sometime after August 31, 2010. The table below, however, displays the many outcomes achieved during FY 2005 through FY 2008 (the first four years of the five-year planning period). During the past four years, the City of Bowling Green has consistently adhered to spending caps for public service and general administrative/planning costs. The City has also maintained its compliance with established program timeliness standards. These same expenditure and performance standards have been upheld in FY 2009, and all planned outcomes are anticipated to be met.

11. **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. 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

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).

CDBG FY 2005 to FY 2008 Accomplishments

Activity	Funding Year(s)	Indicator	Units Completed
Rental Rehabilitation	2005-2008	# housing units made decent & affordable	40
Mobile Home Repair	2005-2008	# housing units made decent	83
Elderly Home Repair	2005-2008	# housing units made decent	16
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	# public improvements conducted	8
Carter Park Site Improvements	2007-2008	# public improvements conducted	2
B.G. Transit Support	2005-2008	# persons served	350
WSOS Homeless Prevention	2006	# persons served	60
Transitional Housing for the Homeless	2005-2008	# persons served	747



Displayed above are just a few of the many CDBG housing and public improvement activities conducted during the past five years.

General Questions

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

Program Year 1 Action 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. Per the 2000 U.S. Census, the population of Bowling Green is 29,636. Recent estimates from the U.S. Census Bureau’s 2006-2008 American Community Survey show a slight increase in population (now estimated at 30,989). This same report estimates 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.

Estimated and Comparative Poverty Demographics by Census Tract

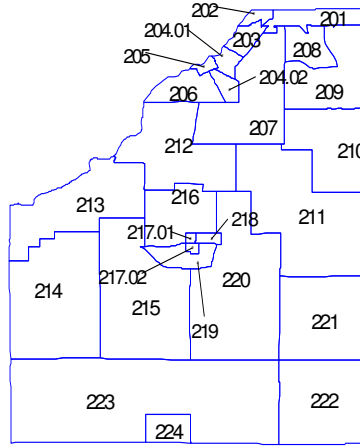
Census Tract	Percentage Below Poverty Line	2009 HUD Estimated Median Family Income	2000 Median Family Income	2009 Estimated Median Family Income
216	6.7%	\$61,800	\$65,228	\$79,969
217.01	42.0%	\$61,800	\$47,500	\$58,234
217.02	37.2%	\$61,800	\$38,021	\$46,616
218	71.9%	\$61,800	\$8,750	\$10,728
219	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 Census 2000, census tracts 217.01, 217.02, 218, and 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



Estimated Racial Demographics and Comparative Data

Items	Number of Persons (2006-2008 est.)	Percent of Population (2006-2008 est.)	Percent of Population (in 2000)
One race	30,660	99%	99%
White	28,055	91%	92%
Black or African American	1,530	5%	3%
American Indian and Alaska Native	0	0%	0%
Asian	774	3%	2%
Native Hawaiian and Other Pacific Islander	17	0%	0%
Some other race	284	1%	2%
Two or more races	329	1%	2%
Hispanic or Latino (of any race)	1,044	3%	4%

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

The estimates provided in the U.S. Census Bureau’s 2006-2008 American Community Survey indicate that the City’s minority population has generally increased in comparison to 2000 U.S. Census Bureau data. The 2006-2008 estimates record the total minority population at 3,978. This is an increase of 15%--in comparison to 3,448 persons (per the 2000 U.S. Census). According to the U.S. Census Bureau’s 2006-2008 American Community Survey the City’s two largest minority populations are Black or African American (5%) and Hispanic or Latino (of any race) at 3%.

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 indicate there are no discernable concentrations of minority populations in Bowling Green.

Bowling Green has no formal “target areas.” All activities meeting the national objective through the “low-moderate income area” (LMA) designation must take place within Census tracts 217.01, 217.02 and 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.

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)

Results from the City’s 2010 Community Input Surveys served as a primary basis for assigning said priorities; however, interviews, experiential data and various statistical information also factored into how priorities were assigned. The table above illustrates the City of Bowling Green’s process for determining how CDBG investments will be allocated geographically in FY 2010. 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.

3.

Actions to Address Obstacles to Meeting Underserved Needs

Obstacle	Planned Action	Resolution Objectives
Decreased CDBG funding	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 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, Owner Occupied Rehabilitation and Homeownership Assistance programs all increase access to decent housing for homeowners.
Limited economic opportunities	Continue to provide programs that increase access to employment opportunities	Jobs are created through Business RLF loans.

The table above sets forth the planned actions that the City of Bowling Green will take during FY 2010 to address obstacles in meeting underserved needs. Anticipated barriers to meeting underserved needs are experientially based.

4.

Resources Expected to be Made Available in FY 2010

Source	Description	Anticipated Amount	Need(s) Met
CDBG Grant (Federal)	CDBG Entitlement Grant (FY 2010)	\$326,962	Improves the suitability of the living environment, the decency/affordability of the housing stock and expands economic opportunities
Additional HUD Funding (Federal)	Section 8 Vouchers and unused CDBG funds from prior years	\$505,000	Improves housing affordability and the suitability of the living environment
Additional Federal Funds	Public transit grants through Ohio Department of Transportation (ODOT) and the Federal Transit Authority and Revolving Loan Fund established through the Community Housing Improvement Program	\$266,600	Improves the suitability of the living environment and addresses decency and affordability of housing stock
State Funds	Elderly and Disabled Fare Assistance and ODOT grant for public transit	\$126,935	Improves the suitability of the living environment
Locally Leveraged Funds	Rental rehab program match, public transit fare revenues	\$176,000	Improves housing affordability and the suitability of the living environment
Grantee Funds Leveraged	Assistance with various administrative costs and public transit grant match assistance	\$150,500	Improves the suitability of the living environment, the decency/affordability of the housing stock and expands economic opportunities
Anticipated Program Income	Loan repayments for Business Revolving Loan Fund	\$175,000	Expands economic opportunities
TOTAL		\$1,726,997	

The table above identifies the anticipated sources and amounts of federal, state, and local resources expected to be made available to address the needs

identified in the Plan. Section 8 funds are included under the category "Additional HUD Funding." *The City of Bowling Green does not receive McKinney-Vento Homeless Assistance funding or low-income housing tax credits.*

Managing the Process

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

Program Year 1 Action 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 Consolidated Plan (covering FY 2010 through FY 2014) 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;
- final 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.

The Salvation Army will be a sub-recipient of CDBG funds in FY 2010 for the activity of transitional housing for the homeless. The City of Bowling Green and the Salvation Army will enter into a Sub-recipient Agreement as prescribed by HUD prior to the beginning of the 2010 funding year. 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 Consolidated Plan.

2. Significant Plan development overview:

Surveys/Consultations

In an effort to identify the greatest community needs, the City of Bowling Green surveyed a variety of individuals and organizations serving low- and moderate-income level populations in the course of developing the Plan. 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 to gather further input.

Public Hearings

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

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 advertised public comment and review period June 4 through July 7, 2010.

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 and FY 2010 Annual Plan were 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 worked to develop 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 these plans.

3. Throughout FY 2010, Bowling Green will continue to maintain its high level of coordination with various governmental, health, charitable, housing-related and social service agencies. The Grants Administrator and Housing Specialist will continue to attend/participate in various community-based meetings in an effort to determine needs and foster area coordination to include:
 - the Wood County Family and Children First Council (FCFC);
 - the FCFC Planning Committee;
 - the City of Bowling Green's Revolving Loan Approval Board;
 - the Wood County Committee on Aging;
 - the Bowling Green Housing Agency Board;
 - the Wood County Board of Realtors;
 - the B.G. Transit Advisory Committee; and
 - the City of Bowling Green Human Relations Committee.

As in the past, the Grants Department's Administrative Secretary will continue to serve as the City's "gatekeeper" for Wood County's No Wrong Door program. As a gatekeeper for the No Wrong Door program, she will link citizen callers with the proper community agency/resource, based upon the individual's specific need(s). She will also attend periodic meetings with other community-based gatekeepers to learn about local resources available to at-risk populations and discuss the greatest areas of reported community needs and associated service gaps.

HOME-AID a consortium of various service providers working with the homeless and at-risk-for homelessness subpopulations will continue to provide the City of Bowling Green with monthly updates regarding homelessness locally. This will enable the City to gauge local needs related to homelessness and homeless prevention.

Citizen Participation

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

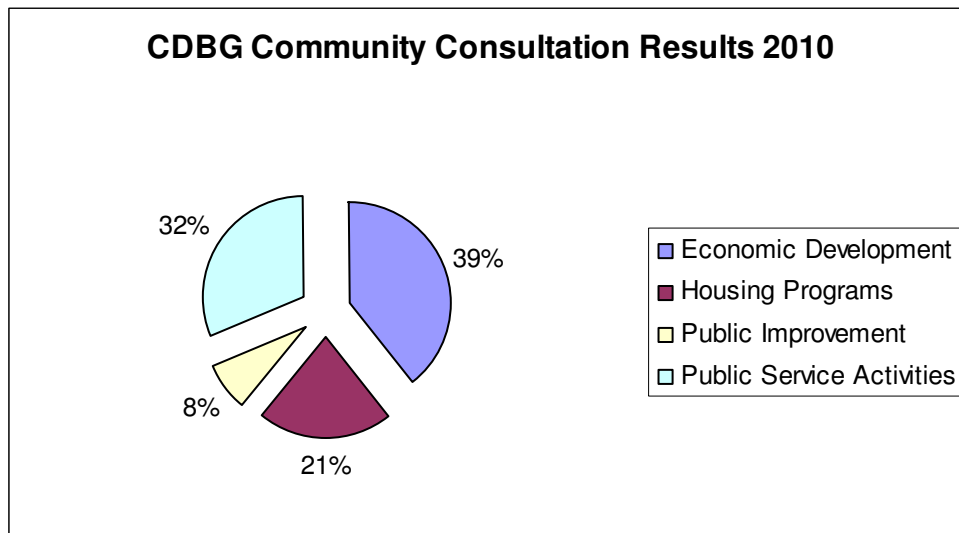
*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

Program Year 1 Action Plan Citizen Participation response:

1. The City of Bowling Green utilized a broad range of methods to enhance the citizen participation process during the development of the FY 2010-2014 Consolidated Plan and FY 2010 Annual Plan.

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 and FY 2010 Annual Plan. Survey participants were asked to rank areas of greatest community need amongst the following four categories: economic development, housing, public improvements and public services. A summary of survey results is shown below. These results were used to gauge community need and develop CDBG program strategies.



Interviews

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

Two public hearings were conducted during the development of the FY 2010-2014 Consolidated Plan and FY 2010 Annual 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 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 Public Hearing agendas 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 through FY 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 and amended FY 2009 Annual Plan.

The Public Review and Comment Period

An advertisement summarizing the FY 2010-2014 Consolidated Plan, FY 2010 Annual Plan, amended FY 2005-2009 Consolidated Plan and amended FY 2009 Annual Plan was published in the local newspaper, *The Sentinel-Tribune* on May 17, 2010.

The advertised 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, amended FY 2005-2009 Consolidated 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.

A public hearing was held on June 2, 2011 where amendments to the FY 2010 Annual Plan were proposed. The public hearing ad appeared in the Sentinel-Tribune on May 16, 2011. The public review and comment period took place June 3 through July 5, 2011. No citizen comments or views were received by the City.

2. No citizen comments or views were received during the public review and comment period.
3. The City of Bowling Green took special care to broaden public participation in the development of the FY 2010-2014 Consolidated Plan and FY 2010 Annual 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 added 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 and FY 2010 Annual Executive Summary sections would have been made available to the first 20 persons of low and moderate income levels (per the City's adopted Citizen Participation Plan). These documents were 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. No written comments were received during the public comment and review period (June 4 through July 6, 2010). As a result, there were no unaccepted comments.

Institutional Structure

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

Program Year 1 Action Plan Institutional Structure response:

1. As in previous years, the City of Bowling Green will utilize a three-pronged approach to its continued strengthening of the institutional structure during FY 2010. Through the Mayor's designation (as authorized by the City Council), the City's Grants Division has primary responsibility for the administration and oversight of the Community Development Block Grant (CDBG) programs. The City's Finance Department carries out the majority of the fiscal responsibilities for the programs. The Municipal Administrator's office provides added supervisory and administrative support as well. The City is well poised to carry out the Annual Plan. The process to develop institutional structure includes these primary components:

- Top-down Support;
- Continuous Quality Assurance; and
- Ongoing Collaboration/Coordination with Other Agencies.

Specific detail for each component of the three-pronged process is discussed below.

Top-down Support: The Mayor and members of the City Council fully support the strategies contained within the FY 2010 Annual Plan. Equally as important, their guidance and support is readily available throughout the implementation of the Annual Plan.

Continuous Quality Improvement: 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 enable the City to ensure that programmatic timelines/objectives, to include reporting standards, are being met as planned. The City's established performance appraisal process serves to ensure employee performance standards are reviewed consistently.

Ongoing Collaboration/Coordination with Other Agencies: The City of Bowling Green's Grants Division 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. *For specific detail on the City's coordination efforts, please see the section of this plan entitled "Managing the Process."*

Monitoring

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

Program Year 1 Action Plan Monitoring response:

1. Throughout FY 2010, the City of Bowling Green will follow the standards and procedures required by the U.S. Department of Housing and Urban Development to implement the adopted Annual Plan. 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 the situation. 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 under the CDBG Program 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. As an added assurance, 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 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 Five-year 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 better meet comprehensive planning requirements.

Lead-based Paint

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

Program Year 1 Action Plan Lead-based Paint response:

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

In an effort to evaluate and reduce lead-based paint hazards, the City of Bowling Green contracts with an area consulting agency with a licensed lead risk assessor to conduct risk assessment and testing for lead-based paint on all federally-funded housing rehabilitation projects undertaken for structures built prior to 1978. The licensed risk assessor identifies the scope of work required to make the property lead safe, and conducts clearance testing upon completion. The work specifications will be conducted by a licensed lead abatement supervisor/contractor, who will also perform the abatement, clean up and disposal work.

All applicants participating in the City’s housing programs will receive the brochure entitled “*Lead Based Paint: A threat to your children.*” Households, where lead hazards exist and children ages six or younger are present, will be urged 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 *Housing Program Policies and Procedures Manual*, where they are standard operating procedures for the City of Bowling Green’s Housing Program. The City’s Plan is anticipated to help mitigate incidences of lead poisoning and the potential hazards affiliated with lead-based paint.

According to a representative of the Wood County Health Department, there have been four instances of lead poisoning, locally, in the past year. 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

HOUSING**Specific Housing Objectives**

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

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

Program Year 1 Action Plan Specific Objectives 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 listed above demonstrated the greatest need (based upon SOCDS CHAS Data 2000), all renter- and owner-occupied households at or below 80 percent of the Median Family Income (MFI) level are considered to have high need prioritization in Bowling Green. The rationalization for this prioritization arises from the fact that a significant number of housing units are aging and the cost of local housing is high. High housing costs can mostly be attributed to the fact that Bowling Green is the site of a large university (Bowling Green State University).

Specific Housing Objectives

Local citizens and professionals serving low-moderate income persons have indicated to the City of Bowling Green that homeownership for very-low, low- and moderate-income renter households is often difficult to achieve. The City of Bowling Green understands that improving low and moderate income households' access to affordable of rental housing, enables more renters to eventually become homeowners. This makes improved accessibility to affordable rental housing one of the City's primary housing objectives.

A second primary housing objective is to improve low and moderate income households (renter and owner) to decent housing. Census and local data also indicate there are issues involving the quality of the existing rental and owner housing stock, locally. Specific objectives have been determined and are displayed below.

FY 2010 Housing Strategy for Bowling Green

Specific Objective	Proposed Outcome	Planned Activity	Indicator
Provide decent housing	Increase access to decent housing	Mobile Home Repair Program	Repair 10 units
Provide decent housing	Increase access to decent housing	Elderly Home Repair	Repair 2 units
Provide decent housing	Increase the affordability of rental housing	Rental Rehabilitation Program	Rehab 4 multi units and 5 single units
Provide decent housing	Increase access to decent housing	Housing Rehabilitation Implementation	21 total housing units repaired or rehabbed

The **City's Housing Strategy** for FY 2010 is set forth in the table above. The City will carry out the objectives stated above using CDBG **FY 2010** funds. The strategy table includes specific objectives, proposed outcomes and indicators/performance measures. **Leftover CDBG funding from prior years will also be utilized to carry out added activities during FY 2010.** The planned activities are more fully explained in the paragraphs below.

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, 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. A total of 9 housing units (4 multi and 5 single units) for LMI level households will be rehabilitated in FY 2010 using CDBG funds. During FY 2010, \$99,938 will be budgeted for this activity.

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: Rental units will be made more affordable (4 multi units and 5 single units).

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. Ten housing units will be repaired (FY 2010), improving the City's existing housing stock. FY 2010 CDBG funds (\$25,000) will be used to conduct this activity, **along with approximately \$50,000 in unused CDBG funding from prior years.**

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 **using FY 2010 funds. Unused CDBG funds from prior years will be utilized to repair an estimated added 20 units of housing.**

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 \$6,000 per household to repair/replace one substandard unit/feature. There are no mortgages or liens are placed on a property that participates in this activity. Using FY 2010 CDBG funds, \$12,000 will be budgeted for this activity and 2 housing units will be improved in FY 2010. **An estimated \$17,000 in CDBG funds (unused in prior years) will also be utilized during FY 2010.**

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: 2 units will receive repairs/replacement of housing features/units **(using FY 2010 funding). Utilizing leftover CDBG funding from prior years, an added three units of housing will be repaired in FY 2010.**

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. These funds also cover the costs of necessary fees including lead-based and other types of inspections. CDBG funds totaling \$83,000 will be utilized for housing rehabilitation implementation in FY 2010.

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: 21 housing units will be collectively rehabilitated through the City’s Rental Rehabilitation, Mobile Home and Elderly Home Repair programs (using FY 2010 CDBG funds).

- The table below displays all funding resources reasonably expected to be available to address the identified housing needs for FY 2010. Anticipated CDBG funds total \$179,912. Private sector funds are expected in the amount of \$99,938. This source of funds reflects owner matching fund requirements for all Rental Rehabilitation activities.

FY 2010 Anticipated Housing Program Resources for Bowling Green

Project	Funding Source	Amount Anticipated
Mobile Home Repair	CDBG Entitlement for FY 2010	\$75,000
Elderly Home Repair	CDBG Entitlement for FY 2010	\$29,000
Rental Rehabilitation (multi units)	CDBG Entitlement for FY 2010	\$44,938
Rental Rehabilitation (multi units)	Private Sector (property owner match)	\$44,938
Rental Rehabilitation (single units)	CDBG Entitlement for FY 2010	\$55,000
Rental Rehabilitation (single units)	Private Sector (property owner match)	\$55,000
Housing Implementation	CDBG Entitlement for FY 2010	\$83,000
Total Resources		\$386,876

Needs of Public Housing

- Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.

- If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

Program Year 1 Action Plan Public Housing Strategy response:

Barriers to Affordable Housing

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

Program Year 1 Action Plan Barriers to Affordable Housing response:

- Limited access to affordability presents the greatest barrier to affordable housing. The lack of affordable housing is mostly attributed to the fact that a large university (Bowling Green State University) is located in Bowling Green. This factor, alone, drives the local market and is significant in terms of why there are high housing costs in Bowling Green. The City of Bowling Green does not have any excessive, exclusionary, discriminatory or duplicative policies, rules or regulations that constitute barriers to affordable housing. Furthermore, the City does not anticipate the introduction of any such policies at any point in time.

The **City’s strategy** for addressing the need for affordable housing with CDBG funds in FY 2010 is set forth in the table below. The subsequent narrative provides added detail.

Bowling Green’s Affordable Housing Strategy for FY 2010

Specific Objective	Proposed Outcome	Planned Strategy	Indicator
Decent Housing	Improve the affordability of rental housing	Rental Rehabilitation Program	Rehab 4 multi units and 5 single units.
Decent Housing	Improve the affordability of rental housing	Section 8 Vouchers (non-CDBG funded)	A baseline of 119 vouchers will be provided locally.
Decent Housing	Not applicable to planning/administrative activities	Implement Fair Housing Action Plan	Not applicable to planning/administrative activities

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, 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. A total of 9 housing units (4 multi and 5 single units) for LMI level households will be rehabilitated in FY 2010 using CDBG funds. During FY 2010, \$99,938 will be budgeted for this activity.

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: Rental units will be made more affordable (4 multi units and 5 single units).

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 to persons with low and moderate incomes. 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.*

HOME/ American Dream Down payment Initiative (ADDI)

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.
3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
 - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.

- b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
 - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
 - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
 - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
 - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
- a. Describe the planned use of the ADDI funds.
 - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
 - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Program Year 1 Action Plan HOME/ADDI response:

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

HOMELESS

Specific Homeless Prevention Elements

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

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.

2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.
4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Program Year 1 Action Plan Homeless Needs response:

1.

Anticipated Homeless Prevention Funding in FY 2010

Type	Funding Source	Planned Activity	\$ Anticipated
Federal	CDBG Entitlement funds	Transitional Housing for the Homeless	\$12,000
Federal	CDBG Entitlement funds	Mobile Home Repair	\$75,000
Federal	CDBG Entitlement funds	Rental Rehabilitation	\$99,938
Private	Property Owner Match	Rental Rehabilitation	\$99,938
Federal	CDBG Entitlement funds	B.G. Transit	\$66,000
Private	Public transit fare revenues	B.G. Transit	\$76,850
State	Ohio Dept. of Transportation	B.G. Transit	\$126,935
Federal	Federal Transit Administration	B.G. Transit	\$246,600
Federal	Business Revolving Loan Fund	Job Creation via Business RLF Loans	\$175,000
Grantee	City of Bowling Green general funds	Administrative Support	\$150,577
Federal	HUD	Section 8 vouchers	\$405,000
TOTAL			\$1,533,838

The private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness are displayed in the table above. The table sets forth not only the various types of funding (e.g. private, grantee, etc.); it also names the funding source, describes the planned activities to prevent and address homelessness and states the anticipated funding amounts. The City of Bowling Green does not receive McKinney-Vento Homeless Assistance Act funding.

2. As a result of the Continuum of Care planning process, it was determined that the City of Bowling Green's highest priority need in terms of addressing homelessness is the continued provision of transitional housing for the homeless as the data at hand does not indicate any notable instances of chronic homelessness locally.

The prevention of homelessness, locally, also continues to be a high priority need for the City of Bowling Green. CDBG-funded activities will be implemented throughout the planning period to mitigate instances of homelessness via prevention.

Planned actions for the FY 2010 Action Plan will address the specific objectives stated within the FY 2010-2014 Consolidated Plan as they will set into motion said objectives contained within the Strategic Plan. The planned objectives for FY 2010 are in accordance with those stated within the FY 2010-2014 Consolidated Plan. They are discussed in further detail below:

Objective to Address Homelessness and Foster Independence:

Transitional Housing for the Homeless: Using CDBG funding (\$12,000 in FY 2010), the City will continue to fund two transitional housing units for homeless persons in Bowling Green in FY 2010. The Salvation Army is the sub-recipient that will administer the program. They will screen all applicants and administer the activity. The City of Bowling Green is responsible for the primary oversight of this activity. Two units of transitional housing will be made available to eligible homeless persons throughout FY 2010. 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 eminent.

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: Each year (FY 2010 through FY 2014), a minimum of 140 added homeless persons will receive overnight shelter.

Objectives to Prevent Homelessness:

B.G. Transit: During FY 2010, an added 90 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. In FY 2010, \$66,000 has been budgeted for this activity. *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 90 persons will receive access to public transportation in FY 2010.

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. A total of 9 housing units (4 multi and 5 single units) for LMI level households will be rehabilitated in FY 2010 using CDBG funds. During FY 2010, \$99,938 has been budgeted for this activity.

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: Rental units will be made more affordable (4 multi units and 5 single units).

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. Ten housing units will be repaired (FY 2010), improving the City's existing housing stock. CDBG funds (\$25,000) will be used to conduct this activity.

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 using CDBG FY 2010 funding. Leftover CDBG funding from prior years will be used to repair an estimated 20 additional units of housing in FY 2010.

Job Creation through Business Revolving Loan Fund (RLF) Loans: The City's Business RLF will again be utilized in FY 2010 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. It is anticipated that \$140,000 in loans will be granted in FY 2010.

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.

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.

Presently, there are no anticipated obstacles to completing the actions presented above.

3. There appear to be no documented instances of chronic homelessness in Bowling Green. This determination is based upon Continuum of Care results, 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, so 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 Five-Year 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 CDBG entitlement funds. 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.

No barriers are anticipated in achieving the noted, planned strategies.

4. The prevention of homelessness is an identified high priority need for the City of Bowling Green. Throughout FY 2010, the City of Bowling Green will implement the following programs to address the priority homeless needs and specific annual objectives as established in the FY 2010-2014 Consolidated Plan.

The City’s action steps are to implement the following CDBG-funded activities in FY 2010 (Specific activity descriptions, outcomes and objectives are located in #2 of this section.):

- STEP #1: B.G. Transit (local public transportation provides transportation access to jobs and essential services/support mechanisms);
- STEP #2: Rental Rehabilitation Program (improves affordability of rental housing);
- STEP #3: Mobile Home Repair Program (improves the decency of the mobile home stock, an affordable housing option locally);
- STEP #4: Business Revolving Loan Fund loans for business start-up or expansion (job creation); and
- STEP #5: Section 8 voucher program (this is not CDBG-funded, but is a significant way in which the City will address the prevention of homelessness).

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

Emergency Shelter Grants (ESG)

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

Program Year 1 Action Plan ESG response:

Not applicable.

COMMUNITY DEVELOPMENT

Community Development

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

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

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

Program Year 1 Action 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), five 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. The planned housing repair and rehabilitation activities to be implemented in FY 2010 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 (e.g. improvements to public park sites) 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.

2. 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, 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. This activity will be funded annually (FY 2010 through FY 2014) using CDBG funding.

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: 9 rental units made more affordable annually (FY 2010 through FY 2014).

Mobile Home Repair: This zero-interest, deferred-loan program addresses the need for decent housing for low-income mobile home owners. According to the U.S. Census Bureau's 2006-2008 American Community Survey

estimates 5 percent of Bowling Green's total housing units are mobile homes. Annually (FY 2010 through FY 2014), CDBG funding will be utilized for this activity.

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 rehabilitated using FY 2010 CDBG funding, plus 20 added units using leftover funds from prior years.

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 \$6,000 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 (annually, FY 2010 through FY 2014), this activity will be implemented to improve housing decency.

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: 2 units receive repairs/replacement of housing features/units using FY 2010 CDBG funds, plus an added three units repaired using leftover CDBG funds from prior years.

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 funding will be utilized annually (FY 2010 through FY 2014) for housing rehabilitation implementation.

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: 21 housing units collectively rehabilitated through the City's Rental Rehabilitation, Mobile Home and Elderly Home Repair programs (using CDBG FY 2010 funding).

B.G. Transit: The B.G. Transit (the local public transportation system) will receive CDBG funding to help support continued operations (annually FY 2010 through FY 2014). Many of B.G. Transit's passengers are 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

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

Indicator: 90 added people receive access to public transportation annually FY 2010 through FY 2014.

Transitional Housing for the Homeless: Using CDBG funding (annually FY 2010 through FY 2014), the City will continue to fund two transitional housing units for homeless persons in Bowling Green. 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

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

Indicator: 140 added homeless persons receive transitional shelter FY 2010 through FY 2014.

Fair Housing Services: 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 the [Fair Housing Action Plan](#) (annually FY 2010 through FY 2014). *This activity is subjective to the administrative cap of 20 percent.*

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. *This activity is subjective to the administrative cap of 20 percent.*

Job Creation through Business Revolving Loan Fund (RLF) Loans: The City's Business RLF will again be utilized (annually FY 2010 through FY 2014) in order to provide low-moderate income persons greater access to economic opportunities. Funds will be loaned for the purposes of local 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: # jobs created annually FY 2010 through FY 2014.

Sidewalk Reconstruction: CDBG funds unused in prior years (totaling \$50,000) will be used to conduct a sidewalk reconstruction in a low-moderate income area (greater than 51 percent low-moderate income concentration) during FY 2010.

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.

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

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

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

Program Year 1 Action 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 (planned for FY 2010) 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 programs are also anticipated to take place during FY 2010 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;

NON-HOMELESS SPECIAL NEEDS HOUSING

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

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

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

Program Year 1 Action Plan Specific Objectives 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 that will:
 - Ensure more persons a greater likelihood of maintained independence as a means of preventing homelessness and fostering individual self sufficiency through various services and programs; and
 - Improve the decency and affordability of the existing housing stock for the non-homeless special needs population through various programs.

SPECIFIC OBJECTIVES: Every one of the City's planned CDBG-funded activities for FY 2010 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:** 2 housing units repaired in FY 2010, using FY 2010 CDBG funding. An added three units of housing will be repaired using leftover CDBG funding from prior years..
- **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:** 9 total housing units rehabilitated in FY 2010 (4 multi and 5 single rental units made more affordable).

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 90 added elderly and disabled persons receive public transportation in FY 2010.
- **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.

2.

Resources Expected in FY 2010 to Address Non-Homeless Special Needs

Type of Funding	Funding Source	Planned Activity to Prevent Homelessness	Priority Need Met	Amount Anticipated
Federal	CDBG Entitlement funds	Elderly Home Repair	Decent housing	\$29,000
Federal	CDBG Entitlement funds	Rental Rehabilitation	Decent and affordable housing	\$99,938
Private	Property Owner Match	Rental Rehabilitation	Decent and affordable housing	\$99,938
Federal	CDBG Entitlement funds	B.G. Transit	Promotes self sufficiency	\$66,000
Private	Public transit fare revenues	B.G. Transit	Promotes self sufficiency	\$76,850
State	Ohio Dept. of Transportation	B.G. Transit	Promotes self sufficiency	\$126,935
Federal	Federal Transit Administration	B.G. Transit	Promotes self sufficiency	\$246,600
Federal	Business Revolving Loan Fund	Job Creation via Business RLF Loans	Promotes self sufficiency	\$175,000
Grantee (local public)	City of Bowling Green general funds	Administrative Support for Community Development	Administrative support necessary to implement housing and community development programs	\$150,577
Federal	HUD	Section 8 vouchers	Decent and affordable housing	\$405,000
TOTAL				\$1,475,838

The table above describes how a variety of resources will be leveraged in FY 2010 to meet the identified needs of the non-homeless special needs subpopulation.

Housing Opportunities for People with AIDS

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

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

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

Program Year 1 Action 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.
7. Not applicable. The City does not receive HOPWA funding.
8. Not applicable. The City does not receive HOPWA funding.
9. Not applicable. The City does not receive HOPWA funding.

Specific HOPWA Objectives

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

Program Year 1 Specific HOPWA Objectives response:

Not applicable. The City does not receive HOPWA funding.

Other Narrative

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

Returning veterans and their families are anticipated to be in need of decent, affordable housing, jobs and various supportive services (e.g. public transportation). The objectives and strategies planned for FY 2010 will be invaluable to many returning veterans transitioning after active duty. 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 City's adopted Citizen Participation Plan was utilized to ensure proper public notice and other related actions were observed in amending the CDBG FY 2010 Annual Action Plan in 2011.