



Second Program Year Action Plan

The CPMP Second 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

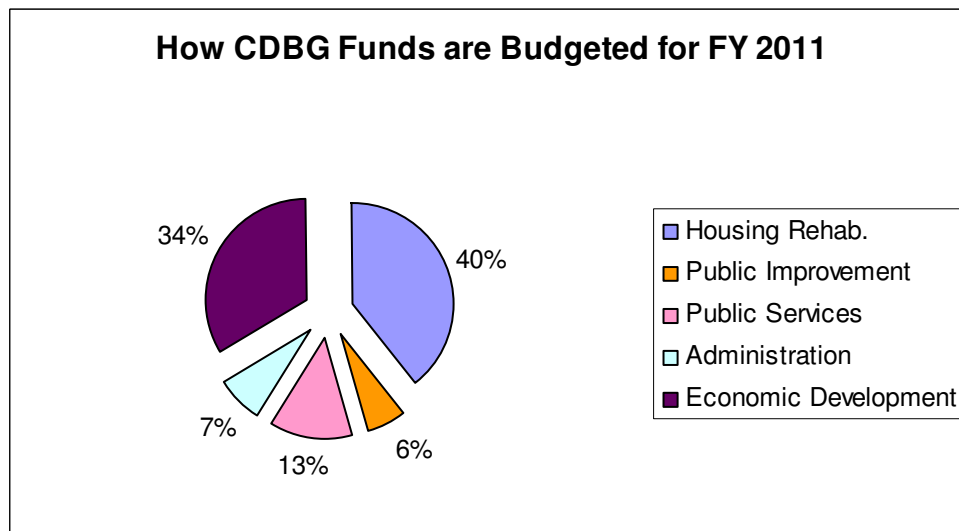
The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

Program Year 2 Action Plan Executive Summary:

Objectives and Outcomes Identified in FY 2011 Annual Plan

The chart below illustrates the planned uses of Community Development Block Grant (CDBG) funds (by percentage share) per project category in FY 2011. Activities planned for Program Year 2 reflect recent public input, while also adhering to the 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.



Proposed Budget for CDBG FY 2011

Activity	FY 2011 CDBG Allocation	Unused CDBG Funds from Prior Years	Business RLF	Total CDBG Funding
Rental Rehabilitation	\$51,000.00	\$0.00	\$0.00	\$51,000.00
Sidewalk Reconstruction	\$0.00	\$30,000.00	\$0.00	\$30,000.00
Mobile Home Repair	\$20,000.00	\$10,000.00	\$0.00	\$30,000.00
Housing Implementation	\$70,872.00	\$0.00	\$0.00	\$70,872.00
Elderly Home Repair	\$16,000.00	\$0.00	\$0.00	\$16,000.00
Home Repair	\$16,000.00	\$0.00	\$0.00	\$16,000.00
Public Transportation	\$50,000.00	\$0.00	\$0.00	\$50,000.00
Transitional Housing for Homeless	\$12,000.00	\$0.00	\$0.00	\$12,000.00
Fair Housing	\$5,000.00	\$0.00	\$0.00	\$5,000.00
Administration	\$30,000.00	\$0.00	\$0.00	\$30,000.00
RLF Small Business Loans	\$0.00	\$0.00	\$160,000.00	\$160,000.00
TOTAL	\$270,872.00	\$40,000.00	\$160,000.00	\$470,872.00

FY 2011 CDBG-funded Program Descriptions, Objectives, Outcomes and Performance Measurements/Indicators

1. **Rental Rehabilitation Program:** As a result of the Rental Rehabilitation Program, low-moderate income persons receive access to decent, affordable rental housing. 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 5 housing units (4 multi and 1 single units) for LMI level households will be rehabilitated in FY 2011 using CDBG funds. During FY 2011, \$51,000 will be budgeted for this activity.

Objective: Provide decent housing. **Matrix Codes:** 14A, 14B

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 1 single units).

2. **Sidewalk Reconstruction:** *Contingent upon funding availability*, leftover CDBG funds from prior years (anticipated \$30,000) a sidewalk reconstruction will be conducted in a low-moderate income area (greater than 51 percent low-moderate income concentration) during FY 2011.

Objective: Create a suitable living environment. **Matrix Code:** 03L

Outcome: Accessibility **Nat Obj:** LMA

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

Indicator: One public improvement will be conducted in a low-moderate income area (LMA).

3. **Mobile Home Repair:** Mobile Home Repair is a zero-interest, deferred-loan program that provides very-low, low- and moderate-income mobile home owners with greater access to decent housing. 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 in FY 2011, improving the City's existing housing stock. CDBG funds totaling \$30,000 (\$20,000 from the FY 2011 allocation and \$10,000 unused CDBG funding from prior years) will be used to conduct this activity.

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

Outcome: Accessibility **Nat Obj:** LMH

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

Indicator: 10 units will be rehabilitated.

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 \$70,872 will be utilized for housing rehabilitation implementation in FY 2011.

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

Outcome: Accessibility **Nat Obj:** LMH

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

Indicator: 19 housing units will be collectively rehabilitated through the City's Rental Rehabilitation, Mobile Home Repair, Home Repair and Elderly Home Repair programs.

5. **Elderly Home Repair:** This activity funds the repair or replacement of one substandard housing system/feature for very-low, low- and moderate-income homeowners aged 62 years or older. The maximum grant is \$8,000 per household to repair/replace one substandard unit/feature. There are no mortgages or liens placed on a property that participates in this activity. Using CDBG funds, \$16,000 will be budgeted for this activity and 2 housing units will be improved in FY 2011.

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

Outcome: Accessibility **Nat Obj:** LMH

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

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

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

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

Outcome: Accessibility **Nat Obj:** LMH

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

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

7. **B.G. Transit:** In FY 2011, an added 70 low- and moderate-income persons will receive access to public transportation. These added public transit users will be elderly and disabled adults. 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 2011, \$50,000 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. **Matrix Code:** 05E

Outcome: Accessibility

Nat Obj: LMC

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

Indicator: An added 70 persons will receive access to public transportation in FY 2011.

8. **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 130 homeless persons will receive *first-time* transitional housing in FY 2011. 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 2011, \$12,000 is budgeted for this activity.

Objective: Provide a more suitable living environment. **Matrix Code:** 05

Outcome: Accessibility

Nat Obj: LMC

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

Indicator: 130 added homeless persons will receive transitional sheltering in FY 2011.

9. **Fair Housing Services:** In FY 2011, 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 2011 Fair Housing Action Plan locally. In FY 2011, CDBG funds will be budgeted for Fair Housing educational services. A budget of \$5,000 has been established for this activity.

Matrix Code: 21D

10. **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 2011, \$30,000 has been budgeted for general administration expenses.

Matrix Code: 21A

11. **Job Creation through Business Revolving Loan Fund (RLF) Loans:** The City's Business RLF will again be utilized in FY 2011 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 \$160,000 in loans will be granted in FY 2011.

Objective: Provide expanded economic opportunities. **Matrix Code:** 18A

Outcome: Accessibility

Nat Obj: LMJ

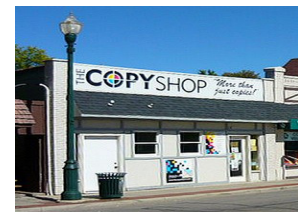
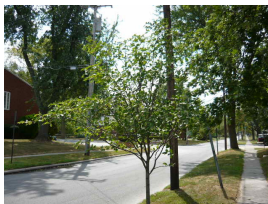
Outcome Statement: Increase access to jobs for low-moderate income persons through Business RLF loans for the purpose of creating economic opportunity.

Indicator: 8 new jobs will be created.

Evaluation of Past Performance

The City of Bowling Green demonstrated notable success, administratively, in the implementation of its Community Development Block Grant (CDBG) program in FY 2009 (September 1, 2009 through August 31, 2010). Adhering to the City's established practice, CDBG funds were administered responsibly and compliantly throughout the program year. Expenditures for CDBG FY 2009 were timely, administrative/planning costs were well under the twenty percent (20%) or lower benchmark, public service costs were below the 15 percent or less cap, and program income earned was within the acceptable range of variance. During the programmatic period, expenditures totaled \$388,743.36. When compared to the entitlement allocation of \$303,571, this results in a spending level of approximately 128.1 percent—meeting the grantor's acceptable standard of 50 percent or greater. With the exception of administrative/planning projects (which only comprised 6.15 percent of the total expenditures), 100 percent of the CDBG projects carried out in FY 2009 benefited persons with low and moderate incomes. This strategy enabled the City to reap maximum program effectiveness in terms of impact.

The City also made remarkable progress in achieving outcome-based goals in FY 2009. All planned accomplishments were realized within the funding year. Using leftover CDBG funds from prior years to supplement a CDBG-R funded tree planting activity, and carry out added CDBG housing repair and rehabilitation projects, some planned goals were even exceeded.



Projects undertaken in FY 2009 improved the suitability of the living environment, enhanced housing decency/affordability and expanded economic opportunities for persons with low and moderate incomes.

The table below provides an at-a-glance summary of the CDBG FY 2009 goals and accomplishments.

FY 2009 Goal Accomplishments

Activity	Goal	Outcome	% of Goal Achieved
Rental Rehabilitation	9	13	144%
Mobile Home Repair	10	12	120%
Housing Implementation	21	30	143%
Public Transportation	90	95	106%
Transitional Housing for Homeless	140	185	132%
Elderly Home Repair	2	5	250%
Fair Housing	n/a	n/a	n/a
Administration	n/a	n/a	n/a
Tree Planting	1	1	100%
RLF Job Creation	7	7	100%

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 2 Action Plan General Questions response:

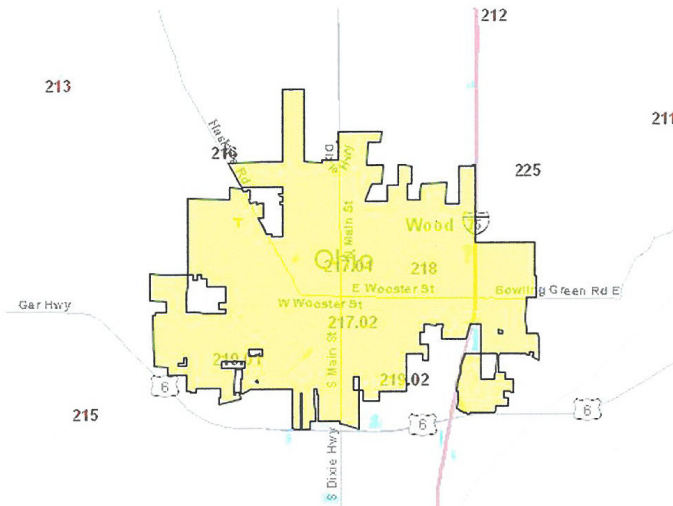
- The geographical area to be served (using Community Development Block Grant (CDBG) funding) during FY 2011 is the *corporation limits for the city of Bowling Green*. Per 2010 U.S. Census data, the population of Bowling Green is 30,028, reflecting an increase of 1 percent compared to 2000. U.S. Census Bureau estimates (2005-2009 American Community Survey) were utilized to summarize local poverty demographics. It is estimated that 9.6 percent of families and 34.1 percent of all persons residing in Bowling Green live in poverty. Nearly thirty-seven percent (36.8%) of families with a female householder (no husband present) live below poverty level. *Low-moderate income census tracts/block groups for FY 2011 have been identified using the HUD-issued data displayed below.*

HUD-Issued Low/Moderate Income Data for FY 2011

Census Tract	BLKGRP	Low-Mod Universe	Low-Mod	% Low-Mod
217.01	1	1832	1248	68.1
217.01	2	921	589	64
217.01	3	1006	627	62.3
217.02	1	1008	540	53.6
217.02	2	827	401	48.5
217.02	3	1114	765	68.7
217.02	4	775	606	78.2
217.02	5	1510	1154	76.4
218	1	346	303	87.6
219	1	2195	1596	72.7
219	2	2266	1376	60.7

<http://www.hud.gov/offices/cpd/systems/census/oh/lowmod/sumfy11.xls>

Geographic Location of Low-Moderate Census Tracts



Census tracts 217.01 and 217.02 and block groups 1 and 2 of census tract 219 have greater than 51 percent concentrations of persons with low to moderate incomes *and* are primarily residential; making them all CDBG low-moderate area (LMA) eligible. The U.S. Census Bureau map of Bowling Green (displayed above) includes markers indicating these LMA census tracts' locations.

Racial Demographics and Comparative Data

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

U.S. Census Data 2000 and 2010

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

Minority 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

In order to determine minority concentration levels (by census tract), the City analyzed estimates from the U.S. Census Bureau's 2006-2008 American Community Survey. These data 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 will be allocated for use within Census tracts 217.01, 217.02 and 219 (block groups 1 and 2), which all have greater than 51 percent low- and moderate-income concentrations *and* are primarily residential (Bowling Green State University encompasses a large portion of census tract 218, making it primarily non-residential). With the exception of LMA-designated activities, all CDBG-funded programming takes place citywide and is provided to persons meeting established low- and moderate-income thresholds.

- The table below illustrates the City of Bowling Green’s process for determining how CDBG investments will be allocated geographically in FY 2011.

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 census tracts that are primarily residential and have 51 percent or more low/moderate income residents (census tracts 217.01, 217.02 and 219)

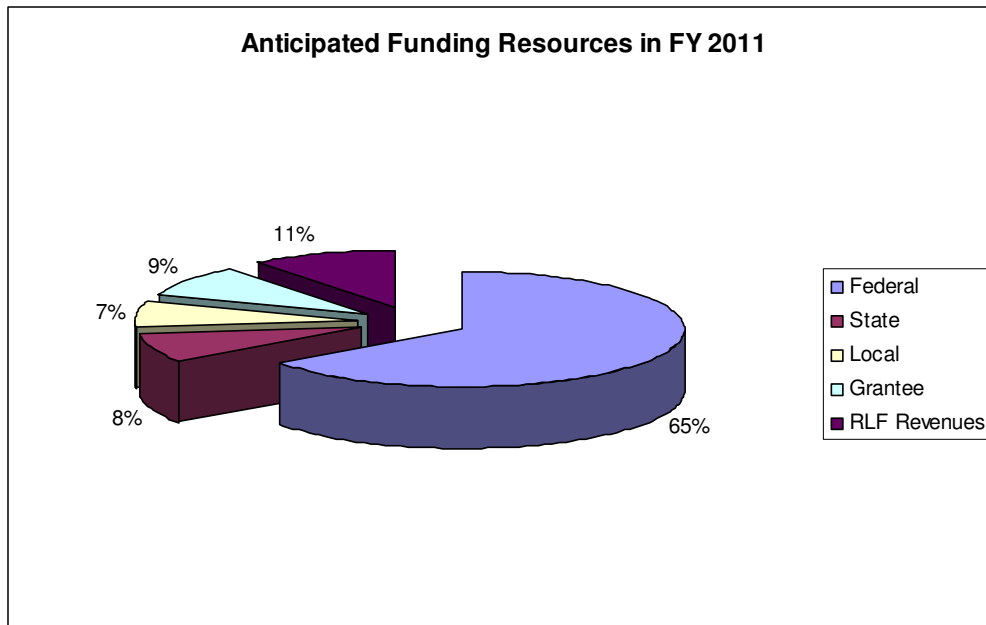
The City utilized various forms of information prior to determining priorities for allocating investments geographically in FY 2011. Interviews, experiential data, various forms of statistical information, along with the City-led 2011 Community Input Survey results, all served to determine how priorities would be assigned in the coming program year. The City’s process for determining geographic allocations results in the greatest advantage to persons with low- and moderate-income levels by ensuring that 100 percent of the City’s non-administrative CDBG activities benefit 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. The low-moderate area activity of “sidewalk reconstruction” received a high priority rating. However, other types of LMA activities (e.g. tree planting, park improvements) received a medium priority ranking will only be carried out if added funding is made available or sufficient leftover funding from prior CDBG years is on hand.

- The table below displays planned actions the City of Bowling Green will take during FY 2011 to address obstacles in meeting underserved needs. Anticipated barriers to meeting underserved needs are primarily based upon the past program year’s experience; however results from recent interviews, surveys, public hearing input, etc., also factored into these projections.

Actions to Address Obstacles to Meeting Underserved Needs

Obstacle	Planned Objective	Specific Actions
Decreased CDBG funding	Leverage non-CDBG programs and funding to address unmet needs	<ul style="list-style-type: none"> •Maintain HUD-funded Section 8 vouchers •Maintain the Housing RLF (from prior years' CHIP grants) •Continued use of grantee contributions
Chronic homelessness	End chronic homelessness with CDBG programs	<ul style="list-style-type: none"> •Public transportation improves access to job sites • Job creation through RLF-funded loans
Limited access to a suitable living environment	Improve environment suitability with CDBG activities	<ul style="list-style-type: none"> •Transitional housing for the homeless •public transportation support
Low access to decent housing	Offer CDBG programs to provide persons with greater access to decent owner housing	<ul style="list-style-type: none"> •The Mobile Home Repair •Elderly Home Repair •Emergency Home Repair
Limited economic opportunities	Continue provision of programs that increase access to employment opportunities	<ul style="list-style-type: none"> •Job creation via Business RLF loans.

- The City of Bowling Green will leverage federal, state, and local resources to address the needs identified in the FY 2011 Annual Plan.



The table below 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.*

Resources Expected to be Made Available in FY 2011

Source	Description	Anticipated Amount	Need(s) and Objectives Met
CDBG Grant (Federal)	CDBG Entitlement Grant (FY 2011)	\$270,872	<ul style="list-style-type: none"> •suitability of the living environment •housing decency/affordability •expands economic opportunities
Additional HUD Funding (Federal)	<ul style="list-style-type: none"> •Section 8 Vouchers •unused CDBG funds from prior years 	\$505,000	<ul style="list-style-type: none"> •suitability of the living environment •housing decency/affordability
Additional Federal Funds	<ul style="list-style-type: none"> •Ohio Department of Transportation (ODOT) & Federal Transit Authority grants •Revolving Loan Fund (Community Housing Improvement Program) 	\$325,030	<ul style="list-style-type: none"> •suitability of the living environment •housing decency/affordability
State Funds	<ul style="list-style-type: none"> •Elderly and Disabled Fare Assistance •ODOT grant 	\$135,614	<ul style="list-style-type: none"> •suitability of the living environment
Locally Leveraged Funds	<ul style="list-style-type: none"> •Rental rehab owner match •public transit fare revenues 	\$122,000	<ul style="list-style-type: none"> •suitability of the living environment •housing decency/affordability
Grantee Funds Leveraged	<ul style="list-style-type: none"> •Misc. administrative costs • public transit grant match assistance 	\$150,500	<ul style="list-style-type: none"> •suitability of the living environment •housing decency/affordability •expands economic opportunities
Anticipated Program Income	Loan repayments for Business Revolving Loan Fund	\$180,000	<ul style="list-style-type: none"> •expands economic opportunities
TOTAL		\$1,689,016	

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 2 Action Plan Managing the Process response:

1. The City of Bowling Green, Ohio serves as the lead agency for the municipality's administration of the CDBG Entitlement grant. Under the authority of the Bowling Green City Council, the Mayor of Bowling Green, Ohio has been authorized (by Resolution #3458) to submit, on behalf of the City, the FY 2011 Annual Plan.

The Mayor has designated the City's Grants Administration Division, under the direction of the Grants Administrator, to lead and coordinate the development of the FY 2011 Annual Action Plan. The City's Grants Department administers and oversees the implementation of the Community Development Block Grant (CDBG) activities/programming. 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. Regarding CDBG administration, the Grants Department's responsibilities include:

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

The City's Finance Department carries out the CDBG program's fiscal responsibilities. The department's responsibilities include:

- final approval of invoices and 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:

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

The Salvation Army is the lone sub-recipient of CDBG funds in FY 2011 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 2011 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. An overview of the significant Plan development aspects is discussed in this section. Key components of this process include:
 - Surveys/consultations;
 - Public hearings;
 - The public review and comment period; and
 - Public participation advertisements.

Surveys/Consultations

As a means of identifying the community's most vital community development and housing 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 Annual Action Plan. Follow-up interviews were also conducted with various others to include the City's Public Works Director, Director of Downtown Bowling Green, Bowling Green Community Development Foundation staff, and Director of the Bowling Green Convention and Visitor's Bureau in an effort to gather added information.

Public Hearings

Citizens were provided with the opportunity to participate in the development of the FY 2011 Annual Action Plan via two public hearings (held February 17, 2011, and June 2, 2011). Both hearings and the review/comment period (discussed in further detail directly below) were advertised to the public in accordance with the City's approved Citizen Participation Plan, which adhere to federal regulatory mandates.

Public Review and Comment Period

Added opportunities for citizen participation were provided during the advertised public comment and review period (June 3 through July 5, 2011).

Public Participation Advertisements

All CDBG public hearings and the comment/review period were advertised in accordance with Bowling Green's adopted *Citizen Participation Plan*. The amended FY 2010-2014 Consolidated Plan, amended FY 2010 Annual Plan and FY 2011 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 were provided (e.g. contact information, how to submit public comment, etc.).

3. Coordination (both internally and externally) is an essential element in successful CDBG program administration. The City of Bowling Green will continue to maintain its high level of coordination with various governmental, health, charitable, housing and social service agencies throughout FY 2011. In an effort to determine needs and foster area coordination, the Grants Administrator and Housing Specialist will continue to attend/participate in various community-based meetings including:
 - Membership in the Wood County Family and Children First Council (FCFC);
 - Participation on the FCFC Planning Committee;
 - Ad hoc participation on the City of Bowling Green's Revolving Loan Approval Board;
 - Representation on the Wood County Committee on Aging Governing Board;
 - Attendance at the Bowling Green Housing Agency Board meetings;
 - Ad hoc membership on the B.G. Transit Advisory Committee; and
 - Attendance at the City of Bowling Green Human Relations Committee meeting.

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 (throughout FY 2011) to provide the City of Bowling Green with monthly written updates regarding the status of homelessness, locally. This will enable the City to gauge local needs related to homelessness and homeless prevention.

The Grants Administrator will also serve on the Toledo Metropolitan Area Council of Governments (TMACOG) Public Transit & Passenger Rail Committee in FY 2011, representing the City of Bowling Green's interests.

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 2 Action Plan Citizen Participation response:

1. Adhering to well-established practices, the City of Bowling Green, implemented various measures to enhance citizen participation throughout the development of the FY 2011 Annual Plan. More detail is summarized below.

Community Consultations

An extensive number of local agencies and community leaders, primarily serving persons with low and moderate incomes and at-risk populations, were surveyed prior to the development of FY 2011 Annual Plan. Survey participants were asked to rank various, potential CDBG program areas as one of the following:

- "No Need";
- "Low Need";
- "Medium Need"; or
- "High Need."

Potential CDBG program categories ranked were:

- Home repairs for low-income older adults;
- Mobile home repairs for low-income households;
- Home repairs for low-income households;
- Rehabilitation of rental properties/generation of affordable rents for low-income persons;
- Tree planting (in CDBG-eligible areas);
- Sidewalk reconstruction (in CDBG-eligible areas);
- Public transportation;
- Park improvements (in CDBG-eligible areas);
- Transitional housing for the homeless; and
- Job creation for low-income persons.

Survey-takers were also able to indicate and rank other potential CDBG program areas and make added statements/comments pertaining to community need.

A summary of survey results is shown below. The input gathered was used to gauge community need and develop CDBG program strategies for FY 2011.

2011 Community Survey Results

Categories	Medium-High Need	No-Low Need
Home repairs for low-income older adults	79%	21%
Mobile home repairs for low-income households	66%	34%
Home repairs for low-income households	93%	7%
Rehabilitation of rental properties/affordable rents for low-income persons	83%	17%
Tree planting (in CDBG-eligible areas)	32%	68%
Sidewalk reconstruction (in CDBG-eligible areas)	60%	40%
Public transportation	87%	13%
Park improvements (in CDBG-eligible areas)	31%	69%
Transitional housing for the homeless	68%	32%
Job creation for low-income persons	88%	13%

Interviews

Post-survey, follow-up interviews were conducted by the City with various individuals. The purpose for these interviews was to glean added information regarding stated community need.

Public Hearings

Two public hearings were conducted during the development of FY 2011 Annual Plan. Adhering to the City's adopted 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.

All public hearings were held in the Bowling Green City Council Chambers, a central, fully-accessible location. Both hearings took place during daytime hours, ensuring local public transportation would be available for interested parties. 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 17, 2011 @ 1:15 p.m.

1. Discussed the CDBG Program functions and goals, its past performance, anticipated FY 2011 funding levels, range of eligible activities, and the development of the FY 2011 Annual Plan. Information regarding the second public hearing was also announced.
2. Gathered citizen input/recommendations regarding local needs.

Public Hearing Date #2: Thursday, June 2, 2011 @ 4:00 p.m.

1. Proposed and discussed the FY 2011 Annual Plan.
2. Proposed amendments to the FY 2010 through FY 2014 Consolidated Plan and the FY 2010 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 2011 Annual Plan, amended FY 2010-2014 Consolidated Plan, and amended FY 2010 Annual Plan.

The Public Review and Comment Period

An advertisement summarizing the amended FY 2010-2014 Consolidated Plan and FY 2010 Annual Plan as well as the FY 2011 Annual Plan was published in the local newspaper, *The Sentinel-Tribune* on May 16, 2011.

The advertised public review and comment period was held June 3, 2011 through July 5, 2011. *During this period, the amended FY 2010-2014 Consolidated Plan and FY 2010 Annual Plan as well as the FY 2011 Annual Plan were made available at the City of Bowling Green Administrative Services Building as well as through the City's web site.* Alternate formats of these documents were available upon request.

2. No comments or views were received during the public review/comment period (June 3 through July 5, 2011).
3. A broad range of efforts were undertaken by the City of Bowling Green as a means of maximizing public participation during the development of the FY 2011 Annual Plan. As noted above, the process included surveys, interviews, two advertised public hearings, and the public comment and review period (June 3 through July 5, 2011). 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 the City received no requests, copies of the FY 2011 Annual Plan would have been made available to citizens, free of cost, electronically. The Plan is also available in alternate formats upon request.

The City recently 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 to more readily secure an interpreter.

4. Not applicable. No written comments were received during the public comment and review period (June 3 through July 5, 2011). 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 2 Action Plan Institutional Structure response:

1. The City of Bowling Green will continue to utilize its proven three-pronged approach for strengthening the institutional structure throughout FY 2011. By mayoral 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 endorse the strategies contained within the FY 2011 Annual Plan. Of equal importance, their guidance and support is readily available throughout said Plan's implementation.

Continuous Quality Improvement: The City has developed various monitoring processes as a means of ensuring compliance with all state and federal policies and procedures related to programming and fiscal management. The practice of monitoring also serves to ensure that programmatic timelines/objectives, to include reporting standards, are being met as planned.

Ongoing Collaboration/Coordination with Other Agencies: The City of Bowling Green's Grants Division staff members serve on a number of local

boards and committees. These affiliations serve to promote increased coordination, communication and consultation with other organizations that serve at-risk and low-income persons. As an added benefit, these affiliations 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 2 Action Plan Monitoring response:

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 FY 2011 Annual Plan. All housing and community development activities will be monitored in accordance with applicable statutes and regulations. Necessary 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. In many instances, progress will be monitored even more frequently. 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

In adherence with the City's adopted *CDBG Housing Policies and Procedures Manual*, all housing rehabilitation activities funded under the CDBG Program will be closely monitored. 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. Oftentimes, monitoring will occur even more frequently. 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 loan repayment records no less than monthly. As an added assurance, the Grants Division reconciles all fiscal records 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. The City monitors loan recipients no less than annually in order to assess compliance with the job creation and retention requirement of their loan.

Activities Carried Out by Sub-recipients

All CDBG sub-recipients enter into a Sub-recipient Agreement with the City of Bowling Green prior to the beginning of a new program year. Sub-recipients of CDBG funds are monitored in accordance with the provisions set forth within the Sub-recipient Agreement. A checklist has been developed and is utilized by City employees 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.

In addition to formal site monitoring visits, the City utilizes various other means of monitoring sub-recipient activities. City employees communicate (by phone and e-mail) with CDBG sub-recipients no less than quarterly throughout the program year. Furthermore, in accordance with the Sub-recipient Agreement, the sub-recipient submits monthly, written progress reports.

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

Specific policies and procedures for each CDBG-funded public service and public improvement activity have been developed by the City of Bowling Green. Said policies and procedures enable the City to ensure that established standards are consistently met (including Davis Bacon requirements) while concurrently acknowledging the unique nature of the

various program activities. Policies and procedures for each funded activity are kept on file in the City's Grants Administration Office. The Grants Administrator has the ultimate responsibility for ensuring planned outcomes are achieved and all established standards are met. Projects are monitored no less than weekly to ensure their quality, timeliness and compliance with applicable regulations.

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 2 Action Plan Lead-based Paint response:

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

In FY 2011, the City's Housing Specialist will hold a lead abatement contractor license and also be a licensed lead risk assessor. The Housing Specialist will identify the scope of work required to make the property lead safe (during and after rehabilitation) and conduct clearance testing (to ensure lead safety upon project completion).

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

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

Separate lead poisoning data was not available for solely Bowling Green city. However, a representative of the Wood County Health Department was able to provide Wood County statistics, which indicate there have been four instances of persons with elevated lead levels (countywide) November 2009 through November 2010. Lead-based housing 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 2 Action Plan Specific Objectives response:

1. *As established in the Five-year Consolidated Plan, all Bowling Green households at or below 80 percent of the Median Family Income (MFI) level are considered to have high housing needs. This is due to the fact that a*

significant number of housing units are aging and the cost of local housing is high, comparatively. High housing costs can mostly be attributed to the fact that Bowling Green is the site of a large university (Bowling Green State University). As a result, *ensuring both the decency and affordability of housing for persons with low and moderate incomes is a high priority for the City of Bowling Green. Said needs are based upon evidence; most generally—public input, Census data and/or estimates.*

Priorities in FY 2011 include the anticipated funding of these CDBG activities to address identified needs:

- Housing affordability programming to benefit those with low and moderate income levels (e.g. Rental Rehabilitation); and
- Housing repair/rehabilitation activities to ensure unit decency for persons with low and moderate incomes (e.g. Home Repair Program, Mobile Home Repair Program and Elderly Emergency Repair Program).

More detail regarding the planned strategies and *specific objectives* is contained below.

Rental Rehabilitation Program: As a result of the Rental Rehabilitation Program, low-moderate income persons receive access to decent, affordable rental housing. 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 5 housing units (4 multi and 1 single units) for LMI level households will be rehabilitated in FY 2011 using CDBG funds. During FY 2011, \$51,000 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 1 single units).

Mobile Home Repair: Mobile Home Repair is a zero-interest, deferred-loan program that provides very-low, low- and moderate-income mobile home owners with greater access to decent housing. 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 in FY 2011, improving the City's existing housing stock. CDBG funds totaling \$30,000 (\$20,000 from the FY 2011 allocation and \$10,000 unused CDBG funding from prior years) 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.

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 \$70,872 will be utilized for housing rehabilitation implementation in FY 2011.

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: 19 housing units will be collectively rehabilitated through the City's Rental Rehabilitation, Mobile Home Repair, Home Repair and Elderly Home Repair programs.

Elderly Home Repair: This activity funds the repair or replacement of one substandard housing system/feature for very-low, low- and moderate-income homeowners aged 62 years or older. The maximum grant is \$8,000 per household to repair/replace one substandard unit/feature. There are no mortgages or liens are placed on a property that participates in this activity. Using CDBG funds, \$16,000 will be budgeted for this activity and 2 housing units will be improved in FY 2011.

Objective: Provide decent housing. **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.

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

Objective: Provide decent housing. **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.

2.

FY 2011 Anticipated Housing Program Resources for Bowling Green

Activity	Funding Source	Amount Anticipated
Mobile Home Emergency Repair	Federal (CDBG-funded)	\$30,000
Elderly Emergency Home Repair	Federal (CDBG-funded)	\$16,000
Rental Rehabilitation (multi units)	Federal (CDBG-funded)	\$40,000
Rental Rehabilitation (multi units)	Private Sector (property owner match)	\$40,000
Rental Rehabilitation (single units)	Federal (CDBG-funded)	\$11,000
Rental Rehabilitation (single units)	Private Sector (property owner match)	\$11,000
Housing Implementation	Federal (CDBG-funded)	\$70,872
Home Repair	Federal (CDBG-funded)	\$16,000
Total Resources		\$234,872

The table displayed above sets forth all funding resources reasonably expected to be available to address the identified housing needs for FY 2011. Anticipated CDBG funds total \$183,867. This total includes an estimated \$10,000 in unused CDBG funding from prior years. Private sector funds are expected in the amount of \$51,000. This source of funds reflects matching fund requirements for all property owners participating in the Rental Rehabilitation Program.

Needs of Public Housing

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

Program Year 2 Action Plan Public Housing Strategy response:

1. There are no public housing units in Bowling Green. Bowling Green Housing Agency is currently under contract with the City of Bowling Green to provide a baseline of 119 Section 8 vouchers to assist qualified residents locally. During FY 2011, it is anticipated that at least \$405,000 will be made available to the community for the administration of the Section 8 voucher program.
2. Not applicable. There are no public housing units in Bowling Green.

Barriers to Affordable Housing

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

Program Year 2 Action Plan Barriers to Affordable Housing response:

1. The greatest barrier to affordable housing for persons with low and moderate incomes is limited access. 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. Extensive research has shown that 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.

As a result of the aforementioned facts, the City has devised a strategy to remove barriers to affordable housing. Two of the planned strategies (Rental Rehabilitation Program and the implementation of the local Fair Housing Plan) are CDBG funded. The Section 8 Voucher Program *is not CDBG funded*, but does help to decrease barriers to affordable housing, and is also included as part of the City's strategy.

FY 2011 Actions to Remove Barriers to Affordable Housing

Specific Objective	Proposed Outcome	Planned Strategy	Indicator
Decent Housing	Improve the affordability of rental housing	Rental Rehabilitation Program	Rehab 4 multi units and 1 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

Added detail pertaining to each of the planned strategies is found directly below.

Rental Rehabilitation Program: As a result of the Rental Rehabilitation Program, low-moderate income persons receive access to decent, affordable rental housing. 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 5 housing units (4 multi and 1 single units) for LMI level households will be rehabilitated in FY 2011 using CDBG funds. During FY 2011, \$51,000 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 1 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 HUD-funded program. It is anticipated the at least 119 Section 8 vouchers will be available throughout FY 2011.

Fair Housing Services: In FY 2011, 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 2011 Fair Housing Action Plan locally.

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 2 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 2 Action Plan Special Needs response:

- The private and public resources that the City of Bowling Green expects to receive during FY 2011 to address homeless needs and to prevent homelessness are displayed in the table below. 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.*

Anticipated Homeless Prevention Funding in FY 2011

Type of Funding	Funding Source	Planned Activity to Prevent Homelessness	Amount Anticipated
Federal	CDBG Entitlement funds	Transitional Housing for the Homeless	\$12,000
Federal	CDBG Entitlement funds	Mobile Home Repair	\$30,000
Federal	CDBG Entitlement funds	Rental Rehabilitation	\$51,000
Private	Property Owner Match	Rental Rehabilitation	\$51,000
Federal	CDBG Entitlement funds	B.G. Transit	\$50,000
Private	Public transit fare revenues	B.G. Transit	\$76,850
State	Ohio Dept. of Transportation	B.G. Transit	\$135,614
Federal	Federal Transit Administration	B.G. Transit	\$250,030
Federal	Business Revolving Loan Fund	Job Creation via Business RLF Loans	\$170,000
Grantee	City of Bowling Green general funds	Administrative Support for Community Development	\$150,500
Federal	HUD	Section 8 vouchers	\$405,000
TOTAL			\$1,381,994

- The City of Bowling Green’s Strategic Plan (FY 2010-2014) identifies the following homeless prevention high priority needs:
 - Transitional housing for the homeless; and
 - Homeless prevention measures.

The FY 2011 Action Plan addresses the specific objectives of the Strategic Plan, and, ultimately, the aforementioned priority needs. Added detail about the specific objectives is set forth below.

Objective to Address Homelessness and Foster Independence:

Transitional Housing for the Homeless: Using CDBG funding, the City will continue to offer two transitional housing units for homeless persons in Bowling Green. Doing so, helps ensure that local persons who are homeless have decent short-term housing while they receive linkages to other resources that will assist them in gaining independence. It is anticipated that approximately 130 homeless persons will receive *first-time* transitional housing in FY 2011. 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 2011, \$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: 130 added homeless persons will receive transitional sheltering in FY 2011.

Objectives to Prevent Homelessness:

B.G. Transit: In FY 2011, an added 70 low- and moderate-income persons will receive access to public transportation. For some residents, the transit is their only source of transportation. Many use the transit to get to and from work; ensuring employment is maintained and preventing homelessness. These added public transit users will be elderly and disabled adults. 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 2011, \$50,000 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 70 persons will receive access to public transportation in FY 2011.

Rental Rehabilitation Program: As a result of the Rental Rehabilitation Program, low-moderate income persons receive access to decent, affordable rental housing. This helps to prevent 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

funds will be loaned for the purpose of business start-up/expansion; which will result in the creation of added jobs. As a result, this activity helps to prevent homelessness. It is anticipated that \$160,000 in loans will be granted in FY 2011.

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: 8 new jobs will be created.

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. It also helps to prevent homelessness. The City of Bowling Green contracts with the Bowling Green Housing Agency to administer this HUD-funded program. It is anticipated the at least 119 Section 8 vouchers will be available throughout FY 2011.

Barring additional funding cuts, no potential obstacles are anticipated in relation to carrying out these action steps.

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, the strategy, below was developed to prevent long-term homelessness locally.

Strategy for Helping Homeless Persons Make the Transition to Permanent Housing and Independent Living:

Ensuring individuals attain self sufficiency is the primary focus of Bowling Green's strategy for addressing homelessness. This is clearly evident in each instance where homeless assistance is provided. 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 (*not currently CDBG funded*) 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 (as noted in 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 various measures ensure that the issue is being addressed in the most tailored fashion.

No barriers are anticipated in carrying out the strategy noted above.

4. The prevention of homelessness is an identified high priority need for the City of Bowling Green. The City's planned action steps (in FY 2011) to address the individual and families with children at imminent risk of becoming homeless are as follows:

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*).

Specific activity descriptions, outcomes and objectives for CDBG-funded action steps are located in #2 of this section.

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 2 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 2 Action Plan Community Development response:

1. The City's identification of priority non-housing community development needs were determined using results from:
 - The 2011 Community Input Surveys;
 - Consultations with persons and entities serving low- and moderate-income persons;
 - Public hearing commentary; and
 - Various state, federal and local statistical data.

Identified priority non-housing community development needs for FY 2011 are:

- Economic development (job creation through the City's Business Revolving Loan Fund) received a high priority ranking;
- Public improvements to include sidewalk reconstruction (high priority) and tree planting (medium priority);
- 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.

FY 2011 CDBG allocation funds will be utilized to address those need areas identified as "high priority." Where need is demonstrated (in conjunction with available funds), "medium priority" need areas would be eligible to receive funding using leftover CDBG funding from prior years. *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: As a result of the Rental Rehabilitation Program, low-moderate income persons receive access to decent, affordable rental housing. 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 5 housing units (4 multi and 1 single units) for LMI level households will be rehabilitated in FY 2011 using CDBG funds. During FY 2011, \$51,000 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 1 single units).

Mobile Home Repair: Mobile Home Repair is a zero-interest, deferred-loan program that provides very-low, low- and moderate-income mobile home owners with greater access to decent housing. 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 in FY 2011, improving the City’s existing housing stock. CDBG funds totaling \$30,000 (\$20,000 from the FY 2011 allocation and \$10,000 unused CDBG funding from prior years) 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.

Elderly Home Repair: This activity funds the repair or replacement of one substandard housing system/feature for very-low, low- and moderate-income homeowners aged 62 years or older. The maximum grant is \$8,000 per household to repair/replace one substandard unit/feature. There are no mortgages or liens are placed on a property that participates in this activity. Using CDBG funds, \$16,000 will be budgeted for this activity and 2 housing units will be improved in FY 2011.

Objective: Provide decent housing. **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.

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

Objective: Provide decent housing. **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.

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 \$70,872 will be utilized for housing rehabilitation implementation in FY 2011.

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: 19 housing units will be collectively rehabilitated through the City's Rental Rehabilitation, Mobile Home Repair, Home Repair and Elderly Home Repair programs.

B.G. Transit: In FY 2011, an added 70 low- and moderate-income persons will receive access to public transportation. These added public transit users will be elderly and disabled adults. 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 2011, \$50,000 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 70 persons will receive access to public transportation in FY 2011.

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 130 homeless persons will receive *first-time* transitional housing in FY 2011. 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 2011, \$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: 130 added homeless persons will receive transitional sheltering in FY 2011.

Sidewalk Reconstruction: Contingent upon funding availability, leftover CDBG funds from prior years (totaling \$30,000) a sidewalk reconstruction will be conducted in a low-moderate income area (greater than 51 percent low-moderate income concentration) during FY 2011.

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).

Fair Housing Services: In FY 2011, 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 2011 Fair Housing Action Plan locally. In FY 2011, CDBG funds will be budgeted for Fair Housing educational services. A budget of \$5,000 has been established for this activity.

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 2011, \$30,000 has been budgeted for general administration expenses.

Job Creation through Business Revolving Loan Fund (RLF) Loans: The City's Business RLF will again be utilized in FY 2011 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 \$160,000 in loans will be granted in FY 2011.

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: 8 new jobs will be created.

Antipoverty Strategy

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

Program Year 2 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 Anti-Poverty Strategy:

The City of Bowling Green's anti-poverty strategy was developed to help move families from poverty to economic self sufficiency, and will be utilized throughout FY 2011. 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 2011) 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* program is also anticipated to take place during FY 2011 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 2 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; most likely, as a result of aging or disability. Past CHAS data has indicated this population has historically encountered high incidences of housing problems related to either cost burden or condition. Given these facts, programs/activities are needed in FY 2011 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 2011 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:

- ❖ **Emergency Elderly Home Repair Program**
 - **Indicator:** 2 housing units repaired in FY 2011.
- **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:** 5 total housing units rehabilitated in FY 2011 (4 multi and 1 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 70 added elderly and disabled persons receive public transportation in FY 2011.
- **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:** 8 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 that at least 119 Section 8 vouchers will be available throughout FY 2011.

2.

Resources Expected in FY 2011 to Address Non-Homeless Special Needs

Type of Funding	Funding Source	Planned Activity	Priority Need Met	Amount Anticipated
Federal	CDBG Entitlement	Elderly Home Repair	Decent housing	\$16,000
Federal	CDBG Entitlement	Rental Rehabilitation	Affordable, decent housing	\$51,000
Private	Property Owner Match	Rental Rehabilitation	Affordable, decent housing	\$51,000
Federal	CDBG Entitlement funds	B.G. Transit	Promotes self sufficiency	\$50,000
Private	Public transit fare revenues	B.G. Transit	Promotes self sufficiency	\$76,850
State	Ohio Dept. of Transportation	B.G. Transit	Promotes self sufficiency	\$135,614
Federal	Federal Transit Administration	B.G. Transit	Promotes self sufficiency	\$250,030
Federal	Business Revolving Loan Fund	Job Creation via Business RLF Loans	Promotes self sufficiency	\$170,000
Local Public (Grantee)	City general funds	CDBG Administration	n/a	\$150,500
Federal	HUD	Section 8 vouchers	Affordable, decent housing	\$405,000
TOTAL				\$1,355,994

The table above describes how a variety of resources will be leveraged in FY 2011 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 2 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 2 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.

In order to ensure timeliness and meet documented community needs, the City of Bowling Green concurrently amended the FY 2010 Annual Plan and Five-year Consolidated Plan during the development of the FY 2011 Annual Plan to reflect how unused funds from prior years would be utilized in FY 2010. These amended Plans, along with the FY 2011 Annual Plan, were presented at the second public hearing (June 2, 2011) and made available during the advertised public comment and review period (June 3 through July 5, 2011). The City's adopted *Citizen Participation Plan* was adhered to during the process of amendment.