

6.0 HOUSING

PROLOGUE

A number of factors and concerns have caused the City of Bowling Green to update the Housing Section of its Master Plan. These include:

1. Diminishing federal and state funding for City housing programs;
2. The recent development and deployment of a different type of apartment complex which targets unrelated individuals in which each tenant has private bedroom and bath facilities;
3. Many of the City's apartment buildings were constructed in the period between the early 1970's and the 1980's when Bowling Green State University rapidly expanded;
4. A national trend toward parents of students purchasing homes for their children in college communities. This trend has been apparent in Bowling Green since the late 1980's;
5. Migration of owner-occupants out of single-family neighborhoods located east of Maple Street and Fairview Avenue;
6. A number of houses in the city in the areas adjacent to the Downtown that are over 100 years old. These structures are high maintenance and generally not energy efficient;
7. An increasing number of rental units currently for lease or sale and an increase in single-family houses currently for sale. This is contrasted with the past 30 years where the City has had a very tight housing market.

City officials have monitored the planning studies and implementation efforts of The Ohio State University and Columbus, Ohio with regard to housing. Of particular interest are the findings about how to maintain a mix of ages and preserve the health of neighborhoods, a goal of the City of Bowling Green. While the City does not have the abundance of financial resources that are available to Columbus and The Ohio

State University, it would be advantageous for the City to continue studying those planning efforts.

City officials have also examined the successes and failures of other Ohio communities. A common thread in the success of neighborhoods is citizen involvement which requires citizen empowerment.

The purpose of the update is to explore potential solutions to the above concerns and to empower the residents in the City's neighborhoods. In an effort to accomplish this, a consultant was hired and an oversight committee appointed to oversee the development of these recommendations.

6.1 Introduction

The last analysis of the state of Bowling Green's housing occurred during the last comprehensive plan update almost twenty years ago. There are several issues currently affecting the City's housing arena, so the update to the housing chapter of this plan is prudent at this time.

The following national trends have been observed locally:

- Higher vacancy rates for single-family rental unit apartments;
- Increased apartment construction starts;
- Decreased sales in single-family homes;
- Deterioration of older homes and neighborhoods;
- Increased loss of owner-occupied housing stock;
- Various quality of life issues within neighborhoods--many stemming from underage drinking.

Other trends observed locally include:

- The local housing stock is predominantly renter- versus owner-occupied;
- A lack of affordable owner-occupied housing stock;
- A decreased number of local manufacturing employees live in the Bowling Green School district (12 percent less than in 2002);
- Continuous, possibly increased, instances of property neglect, housing deterioration and nuisance issues in the neighborhoods surrounding Bowling Green State University (BGSU) with documented penetration into the neighborhoods on the other side of the once-traditional "Main Street boundary."

6.2 Public Participation

A. Homeowner's Survey and Opinions

During the Summer of 2006, the oversight committee in conjunction with the planning consultant, developed a housing survey to be mailed to a sample of Bowling Green homeowners. A list of residents that moved to, or transferred within, and/or purchased single-family residential properties in Bowling Green during the last three years was generated using data supplied by the Wood County Auditor. Approximately 1,069 people met these criteria. Approximately 436 homeowners were surveyed with a response rate of 38.5%. The survey and its results can be found in Appendix A.

B. Renter's Survey and Opinions

Renters play an important role in Bowling Green's economy. A large majority of these renters are undergraduate or graduate students. Their housing preferences affect City policies, and have a profound effect on the quality of life in the neighborhoods where they reside. The survey and its results are located in Appendix A.

6.3 Existing Conditions and Trends

A. Housing Age

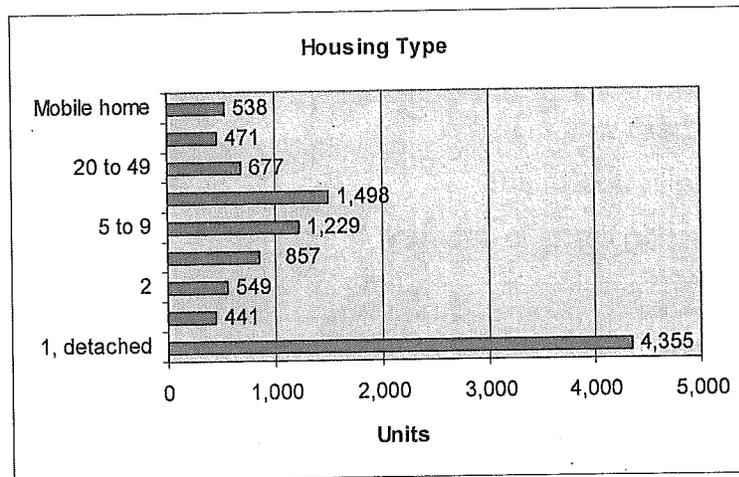
The City of Bowling Green's housing stock is varied in both age and type, and reflective of the socio-economic factors occurring during each decade.

The City of Bowling Green witnessed a period of population growth from the turn of the century through the 1930's as the City became the County Seat and the State Normal College (now known as Bowling Green State University) was established. During the period from 1940-1949, home building declined sharply, due in part to World War II. In the two decades following the War, improved transportation and

suburban growth facilitated a steady increase in new home building. This growth skyrocketed in the 1970's when new housing units were built for the Baby Boomers. From the 1970's through the 1980's 1,550 fewer units were built, followed by an increase of 549 units in the 1990's--likely reflective of lower interest rates recorded in the 1990's.

B. Housing Type

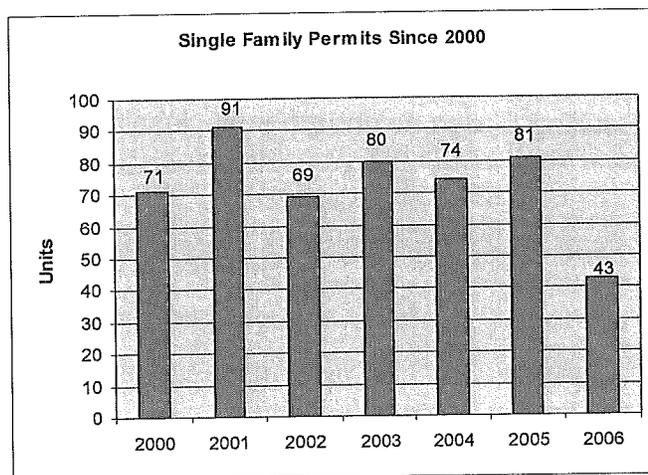
According to the Census 2000, a total of 4,355 housing units (41%) in Bowling Green are single-family detached homes.



This is significantly lower than the statewide total of 67%. Relative to similar college towns, such as Kent, Oxford, and Athens, the percentage of single-family housing in Bowling Green is comparable. Multi-family housing types (three or more units per structure) make up 45% of all housing types in Bowling Green, compared to 19% in both Wood County and the State of Ohio. These statistics reflect the significant impact of BGSU and the student population.

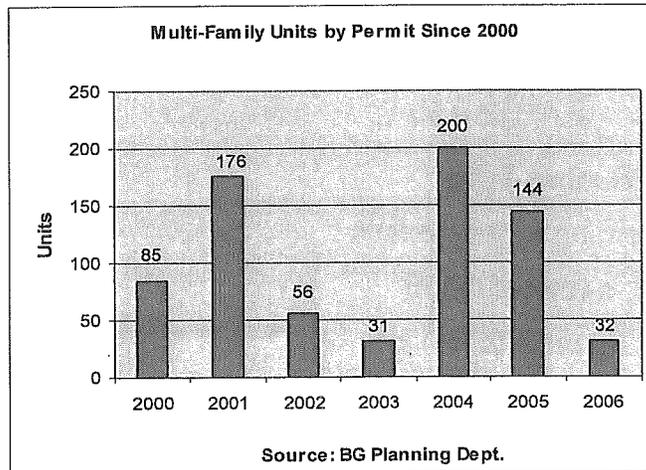
C. Housing Starts

Since 2000, the City of Bowling Green has experienced fluctuations in residential growth, reflecting the nationwide trend of single-family housing market declines and the consequential rise in rental property investments. With increased interest rates, single family homes



are not being constructed at the same rate compared to the prior decade (1990-1999).

Twelve of 19 block groups in Bowling Green are predominantly renter-occupied. An increase in the number of renter-occupied units is also seen at the national level, where there was a 24.5% increase in apartment construction starts in January 2006.



D. Neighborhood Characteristics

Historically, renter-dominated neighborhoods were usually those located closest to BGSU, in Wards One and Two (See Map: Neighborhood Type).

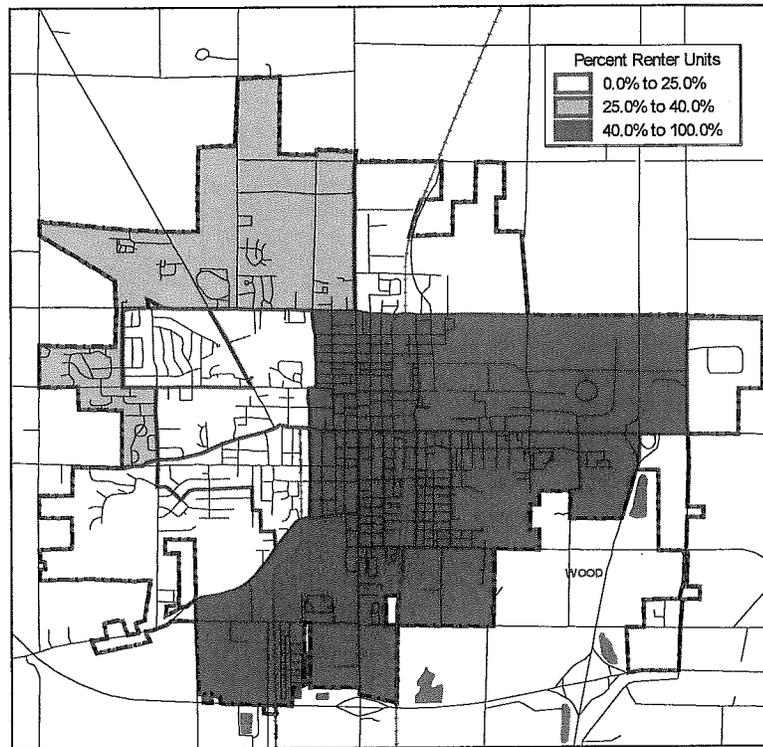
Proximity to the University, however, seems to have less influence on the location of rental properties than in the past. In 1990, housing occupancy (owner- or renter-occupied) was essentially divided at Main Street with owner-occupied housing to the west and renter-occupied housing to the east of Main Street. By 2000, the boundary had moved west to Maple Street (into the Third and Fourth Wards); with 12 of 19 Bowling Green neighborhoods classified as renter-occupied.

Neighborhood Characteristics: Housing Age and Occupancy by Census Tract									
Census Tract	Block Group	# Of Housing Units	Owner Occupied Units	Owner Occupied %	Renter Occupied Units	Renter Occupied %	Neighborhood Type	Units Built Pre-1940	Units Built Pre-1940 %
021600	1	547	520	95.1%	27	4.9%	Owner	9	1.6%
021600	2	1382	931	67.4%	407	29.5%	Owner	47	3.4%
021600	3	829	626	75.5%	129	15.6%	Owner	60	7.2%
021600	4	449	345	76.8%	78	17.4%	Owner	119	26.5%
021701	1	702	229	32.6%	464	66.1%	Renter	150	21.4%
021701	2	486	90	18.5%	372	76.5%	Renter	206	42.4%
021701	3	497	129	26.0%	350	70.4%	Renter	237	47.7%
021702	1	567	176	31.0%	363	64.0%	Renter	310	54.7%
021702	2	447	147	32.9%	280	62.6%	Renter	248	55.5%
021702	3	592	134	22.6%	436	73.6%	Renter	80	13.5%
021702	4	402	20	5.0%	369	91.8%	Renter	88	21.9%
021702	5	715	36	5.0%	663	92.7%	Renter	34	4.8%
021800	1	151	7	4.6%	142	94.0%	Renter	7	4.6%
021900	1	968	165	17.0%	751	77.6%	Renter	44	4.5%
021900	2	1248	360	28.8%	830	66.5%	Renter	47	3.8%
021900	3	408	94	23.0%	303	74.3%	Renter	18	4.4%
021900	4	442	383	86.7%	46	10.4%	Owner	62	14.0%
021900	5	427	382	89.5%	23	5.4%	Owner	8	1.9%
022000	6	440	331	75.2%	79	18.0%	Owner	183	41.6%

Housing Occupancy of Selected Ohio Communities					
	Population	% Occupied	% Vacant	% Owner	% Renter
Ohio	11,353,140	92.9%	7.1%	69.1%	30.9%
Wood County	121,065	95.2%	4.8%	70.7%	29.3%
Wright-Patterson AFB CDP	6,656	83.7%	16.3%	3.3%	80.3%
Athens city	21,342	93.4%	6.6%	27.8%	65.5%
East Cleveland city	27,217	83.1%	16.9%	29.5%	53.6%
Oxford city	21,943	95.7%	4.3%	31.5%	64.2%
Cincinnati city	331,285	89.2%	10.8%	34.8%	54.4%
Kent city	27,906	93.6%	6.4%	35.4%	58.2%
Bowling Green city	29,636	96.2%	3.8%	40.6%	55.6%
Whitehall city	19,201	92.7%	7.3%	42.1%	50.6%
Lakewood city	56,646	93.9%	6.1%	42.5%	51.5%
Cleveland city	478,403	88.3%	11.7%	42.9%	45.4%
Nelsonville city	5,230	89.6%	10.4%	44.0%	45.6%
Ada village	5,582	91.5%	8.5%	44.7%	46.8%
Warrensville Heights city	15,109	93.8%	6.2%	45.0%	48.8%
Mount Healthy city	7,149	94.2%	5.8%	45.2%	49.0%
Columbus city	711,470	92.2%	7.8%	45.2%	46.9%

E. Occupancy

Approximately 96% of all housing units in Bowling Green were occupied in 2000. Due to the presence of BGSU, Bowling Green has the fourth highest percentage of rental units in the State of Ohio; approximately 55.6% of all housing units are rentals. The Census 2000 also recorded the City's vacancy rate at 3.8%, which was lower than state and Wood County averages. However, it is believed that this vacancy rate has increased since the last census was reported.



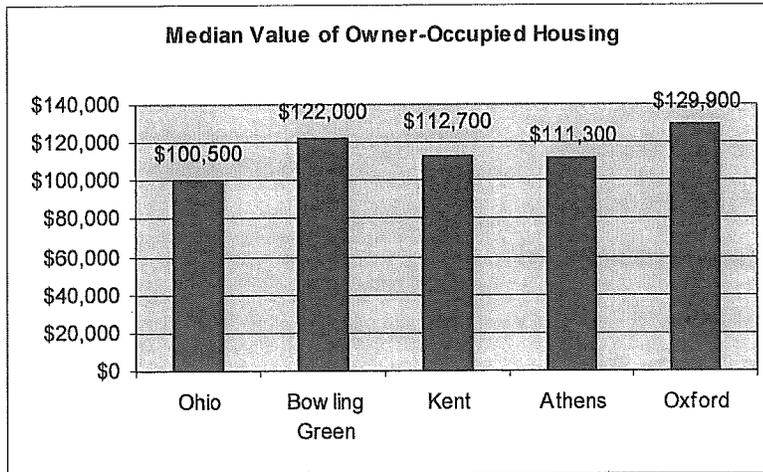
F. Age

Mapping census blocks by age allows for a better understanding of student living locations and illustration of student mobility. Most 18-19 year olds in Bowling Green reside on the BGSU campus.

In 1990, most students lived east of Main Street in the City's first and second wards. Today, neighborhoods west of Main, namely all of Census Tract 217.01, and Block Groups 217.02.3-217.02.5, and 219.00.1, have the highest percentage of individuals 20-24+ years of age. In addition, 20-40% of neighborhoods in Census Block Groups 219.00.2 and 217.02.1 (BGSU campus) are comprised of individuals 20-24 years of age. It appears that certain neighborhoods are more appealing to undergraduate students, while older students prefer other areas, namely Census Block Groups 217.01.2 and 217.02.3. Two Census Block Groups, 219.00.4 and 219.00.5 have the highest percentages of individuals over the age of 65. See Appendix C for a map of the Census Tracts.

G. Housing Values

In 2000, the median value of owner-occupied housing in Bowling Green was \$122,000. While considerably above state average, Bowling Green's median home value



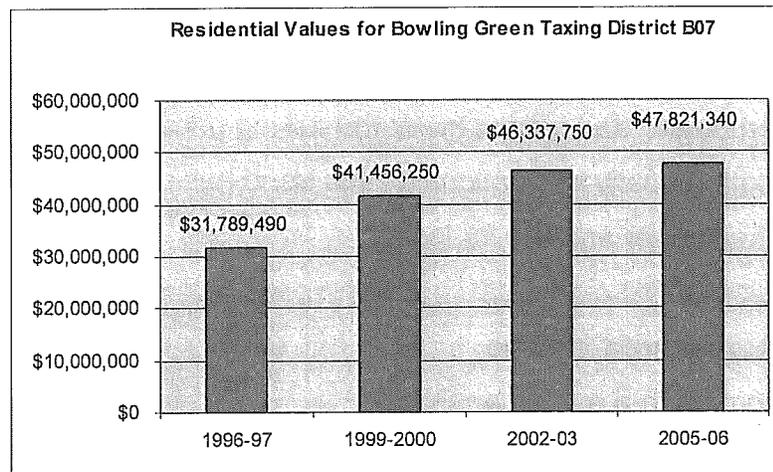
trailed behind those reported in Oxford, home to Miami University.

H. Housing Composition

The following residential parcels were identified and mapped: single-family dwellings, two- and three-family dwellings, condominiums, apartment complexes with four or more units, apartments located above retail establishments, other commercial housing, and vacant residential lands. In addition, all BGSU-owned properties were identified (Map: Housing Composition).

I. Taxable Value

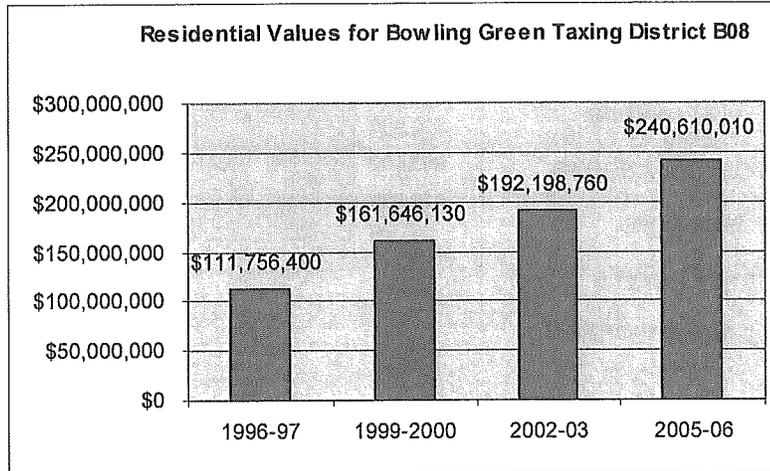
Taxing District B07 is comprised of Bowling Green east of Main Street, while taxing district B08 includes all areas west of Main Street. According to information provided by the Wood County Auditor's Office,



residential values in District B07 and B08 have increased from 1996-2006 (50% in

B07; 115% in B08.) Excluded from these values are all types of housing structures labeled as "commercial" including apartment complexes.

Over the last decade, most of the detached single-family residential development in Bowling Green has occurred west of Main Street, with the exception of the Bentwood and Peachtree subdivisions and limited infill development on the "numbered streets" in the Second Ward.



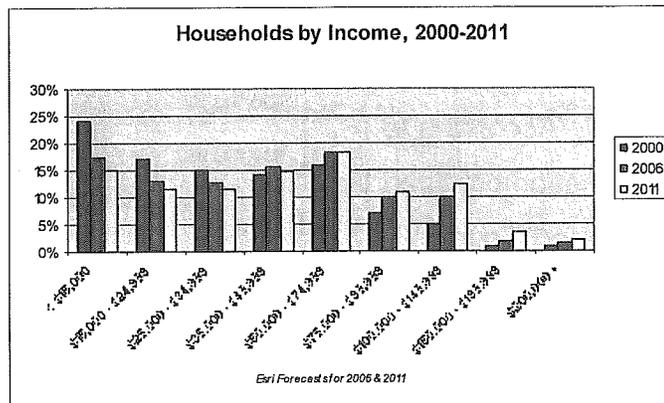
J. Housing Prices and Sales

As a college town, Bowling Green’s real estate market is considered to be stable. Many detached single-family rentals are not utilized. As a result, some landlords are being prompted to sell their properties or adjust their rental fees. This may be due to the large number of multi-family units built in the past decade, as well as students’ increased preference for added living amenities

Today, some people wishing to sell their homes cannot do so because they “overbought” and cannot lower the asking prices of their homes to reflect the current market. Locally and nationally, this trend has caused homes to remain on the market longer and sell for less.

K. Household Income

According to a market analysis prepared for this study by Environmental Systems Research Institute (ESRI), the greatest

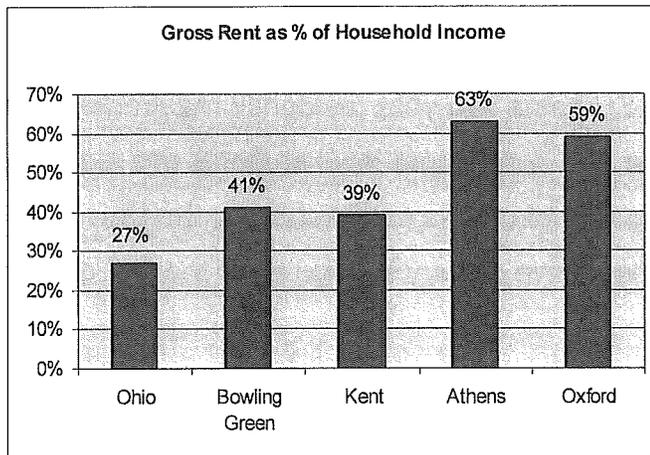


increase in incomes from 2000 to 2006 is in the households earning \$100,000 to \$149,000, increasing by 5%. This indicates a gradual shift from household incomes below the poverty level to middle and upper incomes. Median household income for the City of Bowling Green is higher than its college town counterparts in Athens, Oxford, or Kent.

L. Housing Affordability

The threshold and definition of “housing affordability” is defined by federal agencies. Anyone spending more than 35% of his/her gross monthly income for housing expenses would be considered “cost burdened.”

Thirty percent of all households in the City are listed as severely cost burdened (paying greater than 50 percent of their total income for housing). The majority of the low- to moderate-income households were renters (80.3%) versus homeowners (19.6%).

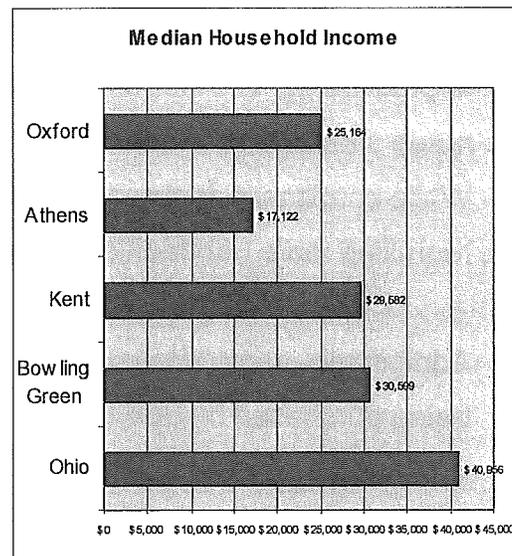


According to the Census 2000, rental costs in Bowling Green are more affordable than state average, and more affordable than all of Bowling Green's comparable peer college communities.

M. Bowling Green State University, On-Campus Trends



In the fall of 2003, the University began developing a 15-year Residence Life Master Plan to help University officials not only better understand



students' housing needs, but to also identify opportunities to improve the current residential facilities. The study was developed utilizing focus group sessions and a web-based student survey (2,000+ students responded).

While the planning document has not been formally adopted, many issues surfaced including the unmet demand for single rooms and suite-style housing on campus, which are currently being proposed through targeted renovations and possible new construction. When the plan was drafted, the consultants anticipated the campus residential population remaining at current levels (approximately 7,000 students) over the next 15 years.

BGSU has a two-year residency requirement. As a condition of enrollment, all first-year and sophomore level students are required to live on campus unless they meet a variety of criteria established by the University or to have completed 30 months of consecutive military service as of the first day of fall semester classes.

N. Bowling Green State University, Off-Campus Trends

To address immediate campus housing issues, the BGSU administration adopted a policy to seek out the best and closest properties to house students and faculty.

During 2006 and 2007, University officials leased four apartment buildings with approximately 420 students living in these units. These housing opportunities were made available to current BGSU residents with 25 or more semester credit hours. While enrollment declined for the 2007-2008 school year, officials are planning on recruiting more nontraditional and graduate students in the future.

Additionally, some homes that are either contiguous to or near the University are being purchased by BGSU and utilized for either faculty housing and other institutional purposes. University officials anticipate continuing to be proactive in purchasing single-family homes close to campus and leasing them to incoming tenure-track faculty members.

O. Bowling Green Housing Related Programs

The Revolving Loan Fund (RLF)

The City's Housing RLF was established using program income derived from prior Community Housing Improvement Program (CHIP) grants from the Ohio Department of Development, Office of Housing and Community Development. Currently, these funds are being used to provide homeownership and private homeowner rehabilitation assistance to eligible low-income citizens. It is anticipated that this fund will be sustainable for a number of years.

Community Development Block Grant (CDBG) Housing Activities

1. Rental Rehabilitation Program

This program provides deferred rehabilitation loans to landlords. CDBG single- and multi-family rental rehabilitation activities provide low interest, deferred, and forgivable loans to landlords who rent their units at fair market rate to low-income tenants. It is anticipated that 40 housing units will be rehabilitated FY2005 through FY2009, improving the condition and affordability of the existing housing stock.

2. Mobile Home Repair Program

This deferred loan program addresses the need for affordable, decent housing for low/moderate-income mobile home owners. Census 2000 data indicates 10.8 percent of the City's total housing units are mobile homes. During FY2005-FY2009, it is anticipated that 50 to 100 units will be repaired, improving the existing housing stock.

3. Fair Housing

The City's Fair Housing Program provides educational outreach to the community in order to promote greater awareness of the Fair Housing Act. This is achieved through public presentations, the distribution of fair housing promotional materials, and local advertising. The City is also available to provide technical assistance to citizens wanting to make a housing discrimination complaint. It is anticipated that this program will be funded through the Community Development Block Grant (CDBG) through at least August 31, 2010. Since January 2004, only one fair housing complaint has been filed through the Department of Housing and Urban Development (HUD). The City's fair housing officer has forwarded four complaints to the Ohio Civil Rights Commission since January 2004.

4. Elderly Home Repair

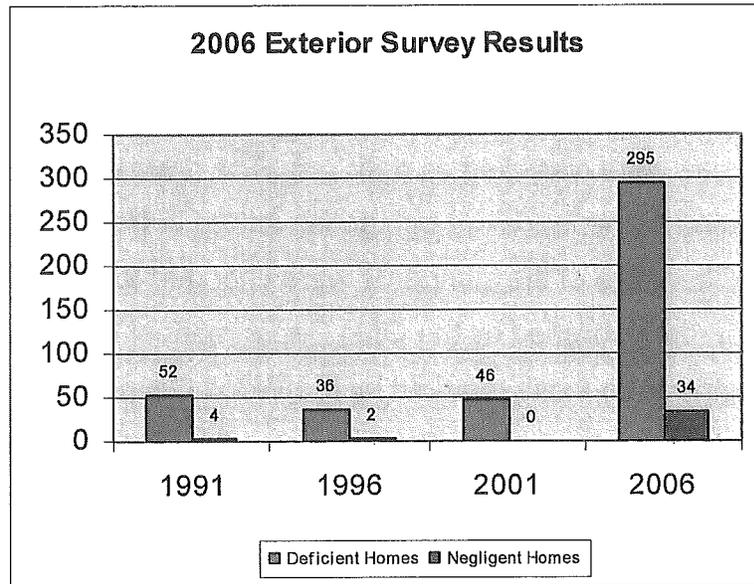
This project funds the repair or replacement of one substandard housing system/feature for very-low and low-income homeowners that are 62 years of age or older. The maximum grant is \$6,000 per household. No liens are placed on the property. It is anticipated that 15 units (three per year) will receive repairs during the five-year period spanning FY 2005-2009.

Section 8

Section 8 vouchers in Bowling Green are administered by the Henry Metropolitan Housing Authority. Currently, 119 households receive Section 8 vouchers. Due to the lack of funding, no more applications are being accepted, and the waiting list for Section 8 application approval is now ranging from approximately one to one and a half years. Section 8 eligibility is currently determined in relation to household size and income level (for very low- and low-income families). "Very low-income" is defined as 50 percent of the median income for Wood County. "Low-income" is defined as 80 percent of the median income for Wood County.

P. Bowling Green Exterior Housing Evaluation Survey

In 2006, the Wood County Health Department conducted a survey of residential units located in Bowling Green. The 2006 exterior survey was the latest of these five-year-interval surveys.



Unlike the previous exterior surveys, the recent housing evaluation

rated Bowling Green housing units on 14, not 10, categories to determine if housing was deficient or neglected. The Health Department rated houses as “deficient” if rated substandard in two or three of the 14 categories. They were classified as “negligent” if rated substandard in more than four categories.

Total Deficiencies by Census Tract	217.01	217.02	216	219	Total
Total Deficiencies	571	731	156	156	1614
Total Homes	784	1038	2008	1475	5305
% of Homes with One or More Deficiencies	73.0%	70.4%	7.8%	10.6%	30.4%

The fourteen rating categories were: roofs, chimneys, siding condition, doors, windows, accessory structures, porches, stairs and railings, foundations, soffits and roof edges, driveways, private walks, public walkways, and exterior sanitation.

During the 2006 inspection, the six highest areas of deficiency were: porches (262 homes), soffits and roof edges (238 homes), stairs and railings (238), siding (165 homes), chimneys (152 homes), and roofs (129 homes). The majority of these deficient homes were located in Census Tracts 217.01 and 217.02, where over 70% of homes were classified as deficient. The dramatic increase could possibly be attributed to the four extra categories added in the 2006 housing evaluation survey. In addition, five of the standards were changed to reflect Residential Rehabilitation Standards, published by the Ohio Department of Development, which are more restrictive than those required by the Wood County Housing Code. The more restrictive standards were used because the City's Grants Office uses them in administering the RLF-funded housing activities.

6.4 Strategies and Recommendations

A goal of the City of Bowling Green is to preserve and improve the health and vibrancy of its neighborhoods while maintaining a mix of well-maintained and safe owner-occupied and rental dwellings. Specifically, the City of Bowling Green seeks to:

1. encourage long-term owner occupants to stay and improve their homes,
2. encourage new owner-occupants in areas of high rental property,
3. provide incentives for owners who convert rental property to owner-occupied property, and
4. work with Wood County Building Inspection and Wood County Health Department to ensure the enforcement of the current housing codes to guarantee that homes are well-maintained and safe.

The following is a list of strategies and recommendations directed toward helping the City of Bowling Green achieve its goals. It is understood that this list of programs or actions should be reviewed and revised periodically during the next twenty years to assure that they stay current and take full advantage of new federal and/or state programs and incentives that may become available to the City and /or its citizens.

A. Pursue the Feasibility of Developing Worker Incentives

Local employers can be encouraged to provide homeownership incentives as an employee benefit, such as down payment assistance through a no-interest, deferred loan.

The City should consider an annual appropriation to target homeownership and rental assistance to full-time workers. If implemented, it is recommended that the largest incentives be targeted to the area adjacent to the downtown, with a secondary target area, with lower incentives, along portions of Main and Wooster Streets and surrounding neighborhoods. This program should provide forgiveness for loans if owners and renters stay for specified periods, with any returned funds deposited in a revolving loan fund. See Appendix I for the recommended area and program.

B. Promote the Revolving Loan Fund

The City should continue its current promotion of the Revolving Loan Fund (RLF). The RLF provides qualified applicants with down-payment assistance and/or low-cost financing to homeowners interested in rehabilitating their residential property. The RLF originated from the repayment of loans granted through a Community Housing Improvement Program (CHIP) grant.

C. Encourage and Facilitate the Development of Senior Housing

The benefits of living in a college or university town are widely appreciated by people of all ages, but especially by retirees who seek to remake social, cultural, and intellectual connections they may have lost with the end of their careers.

Private and nonprofit proposals for senior living facilities should be supported by the City; particularly where such activities and proposals are supported by the City's zoning ordinance and future land use plan. The City should encourage appropriate housing options using available state and federal funding programs.

D. Develop Source of Funds (e.g. Housing Trust Funds)

Housing trust funds (HTFs) are distinct funds that dedicate sources of revenue to support various housing initiatives. Housing trust funds are usually created by legislation or ordinance.

Because a HTF would create a new public tax, it must be approved by the voters and be structured to address priority issues in the community. For example, funds might initially be targeted to fix up homes for homeownership opportunities, and potentially shifted to address other housing needs as they arise in the future. This flexibility in design is one of the most attractive features of a housing trust fund. In communities planning redevelopment,

and in those communities where private investment is driving gentrification, housing trust funds can provide financing to acquire properties key to preserving neighborhoods.

Revenue dedicated to housing trust funds is new income to a jurisdiction, based on increased taxes. As with any tax, the amount of revenue coming into a fund fluctuates from year to year. The funds generated by trust funds cannot be diverted to other uses, and all interest and earnings as well as any unused dollars at the year's end must remain in the trust fund.

E. Enhance Code Enforcement

Exterior housing inspections are currently performed by staff from the Wood County Health Department, by contract with the City. This contract calls for one full-time registered sanitarian being assigned exclusively to housing concerns in the City. In addition, the City has two full-time code enforcement officers assigned to work on enforcement issues in the City.

Both the Health Department and code enforcement officers have the ability to write civil citations, which leads to faster resolution of violations. In addition, new software will be deployed by the City to assist with tracking and resolving violations and improve customer service in the future.

The Committee recommended more thorough reporting in the Sanitarian's monthly report and prompt follow-up/correction for the Housing Code violations uncovered during the five-year exterior housing survey.

F. Continue to Promote Rehabilitation Loans for Owner Occupants

The City has a number of programs funded by Community Development Block Grant funds to provide assistance to city residents for the rehabilitation of homes within the city. There are a number of programs to provide such assistance in emergencies, to the elderly and individuals and families at or

below 80% of the median family income for the city. These funds cannot be targeted to specific areas, but must be allocated on a first come, first served basis.

G. Encourage the Development of Neighborhood Associations

The overriding goal of neighborhood associations, like the existing East Side Residential Neighborhood Group, is to represent and advance the interest of residents in the neighborhood by keeping them informed of issues vital to the neighborhood. There are countless neighborhood associations across the United States. These associations are an effective grassroots tool.

The City should seek to partner with such associations in every feasible way so as to improve housing conditions in Bowling Green.

Neighborhood associations can approach local landlords to establish a working dialogue to address issues. They can work on creative solutions for the issues that affect all members of neighborhoods by creating plans that address neighborhood stability, housing, and safety.

Neighborhood associations can assist residents in reviewing the housing conditions and occupancy makeup in their neighborhoods. If needed, they could work with City and University officials on issues and locations that present problems to the adjoining neighbors. These associations can also assist renters in the neighborhood to welcome them and provide helpful information to new residents about services from the city.

H. Increase Student Involvement in Neighborhood Stabilization

One proven strategy to stabilizing neighborhoods is gaining involvement by stakeholders. The City and neighborhood organizations should recruit and organize student groups into a neighborhood watch program that would focus on issues of safety and security, housing maintenance and waste

management. Neighborhood cleanup campaigns would be beneficial as well, perhaps scheduled on a quarterly basis. The groups would monitor specific blocks and report problems to the City for enforcement/follow-up.

I. Pursue the Feasibility of Developing Neighborhood Community Development Corporations (CDC)

The term “CDC” refers to a type of non-profit entity known as a “community development corporation.” Although there is no established legal definition for CDCs, they are characterized by their community-based leadership and their work primarily in housing production and/or job creation. This is what differentiates them from other types of non-profit groups.

CDCs are formed by residents, small business owners, congregations and other local stakeholders to revitalize neighborhoods with support and guidance from the city. CDCs typically help to stabilize neighborhoods and housing, and can also help to create jobs for community residents. Jobs are often created through small or micro business lending or commercial development projects. Some CDCs also provide a variety of social services to their target area. A CDC is legally the same as any other non-profit entity organized under section 501 (c) (3) of the Internal Revenue Code.

J. Explore Resources that Facilitate Affordable Housing

The City should continue to utilize available resources that facilitate affordable housing--including state and federal grants. The City’s Consolidated Plan should also be maintained and used as a means of monitoring the market and gauging the need for future housing programs.

K. Historic Preservation

There are some important community advantages to historic preservation, such as neighborhood pride, maintenance of infrastructure and economic advantages. Historic preservation also improves the condition and promotes the availability of single-family housing by improving the quality of older neighborhoods.

More specifically, historic preservation contributes to the economic, recreational, cultural and educational development of the City by stimulating business; by protecting and enhancing attractions for residents, tourists, and visitors; by stabilizing and improving property values; by enhancing community pride and commitment to community improvement; by improving the quality of life through the enhancement of the visual and aesthetic character, diversity and interest of the City. In addition, historic preservation may be another tool which Bowling Green can use to reverse the deterioration of older residential neighborhoods. The entire community benefits from the knowledge and satisfaction associated with preserving and enhancing its historical heritage.

The City should establish an historic preservation study group consisting of citizens with interest and expertise in historic preservation, appointed by the mayor. The purpose of this study group is to do each of the following: (1) Identify and review available resources on implementing an historic preservation plan. (2) Study historic preservation legislation adopted by other communities. (3) Make recommendations to the mayor as to how additional historic preservation could be implemented in Bowling Green. Such recommendations are expected to include boundaries for establishment of any additional local historic district(s) and draft historic preservation legislation.

L. Older Apartment Buildings

There are many apartment buildings in the City, particularly in the “number streets area,” built in the 1970’s that may become an area of concern due to the age of the buildings, the low number of off-street parking spaces, and the type of dwelling units. The City should monitor the vacancy rate and physical condition of these units. If this monitoring finds that these units are not renting, the City should consider a detailed study to identify possible solutions.

M. Explore the Creation of Neighborhood Energy Efficiency Initiatives and Neighborhood Green Initiatives

The City should seriously explore, and, if possible, implement appropriate Neighborhood Efficiency Initiatives and Neighborhood Green Initiatives as described in a document entitled “Green is Gold” (See appendix D).

N. Explore Creating Incentives for Conversion of Rental Property to Owner-Occupied Property.

The City should explore creating incentives for owners who convert rental property to owner-occupied property.

O. Required Property Maintenance Standards and Enforcement.

Housing in the City should be required to comply with a set of minimum property maintenance standards based primarily on health and safety. The standards should also include aesthetics to the extent possible by law. Any such standards need to be supported by a system of enforcement that encourages voluntary compliance but effectively forces compliance on the part of property owners and residents who do not voluntarily comply. Although not recommended for implementation with this study, the following item was also discussed by the Committee.

A Mixed Use District Adjacent To the B-3 District

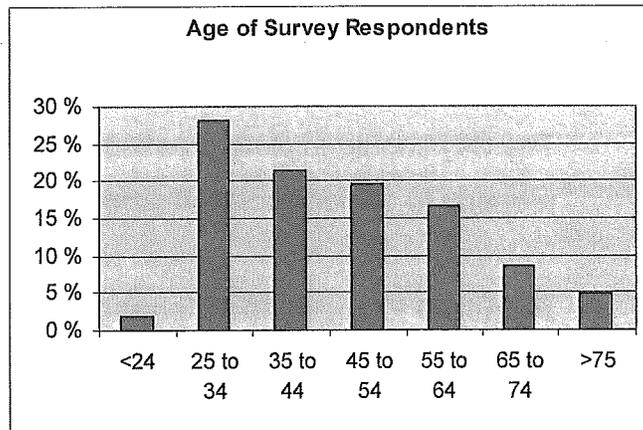
This was first raised in the adoption of the Downtown Section. After discussing what exactly was envisioned in the Mixed Use District, it was decided that the City's existing definition of Home Occupation and Conditional Use for Bed and Breakfast is allowed for the desired uses in the areas surrounding the B-3 District.

Appendix A

Survey respondents were asked several questions concerning their respective neighborhoods, their home buying experience, and the general strengths and weaknesses of Bowling Green's housing stock and market. The 25-question survey also allowed the respondents to indicate preferences for additional amenities desired in their neighborhoods.

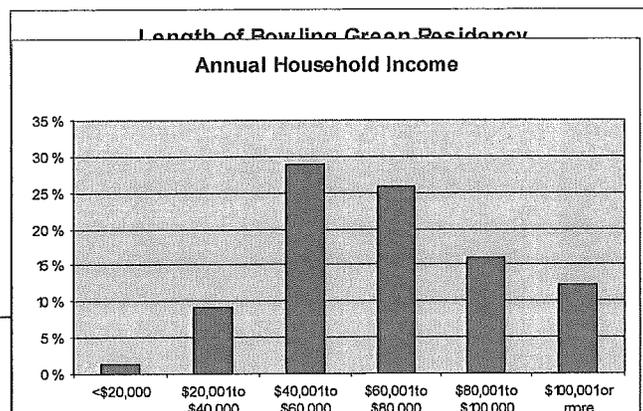
Respondent Demographics

The demographics of the survey takers indicate a representative sample insofar as the respondent's age, employment, income, education, and length of residency is concerned.



A majority of the survey respondents reported having two persons living in their households (46.6%), while 41% reported having more than 3 persons in their household. Approximately the same number of respondents (40.49%) reported having children living in their households.

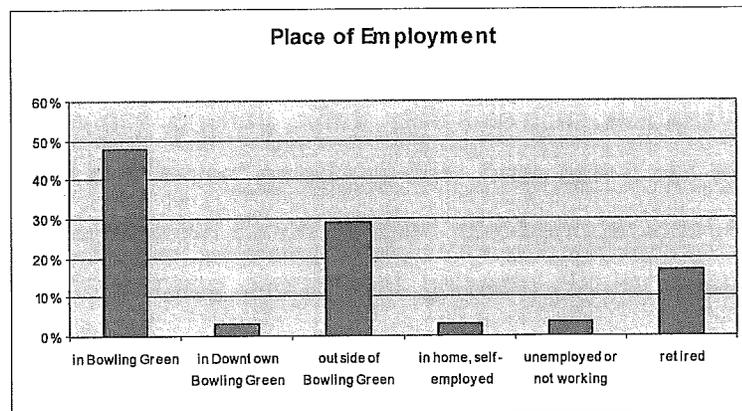
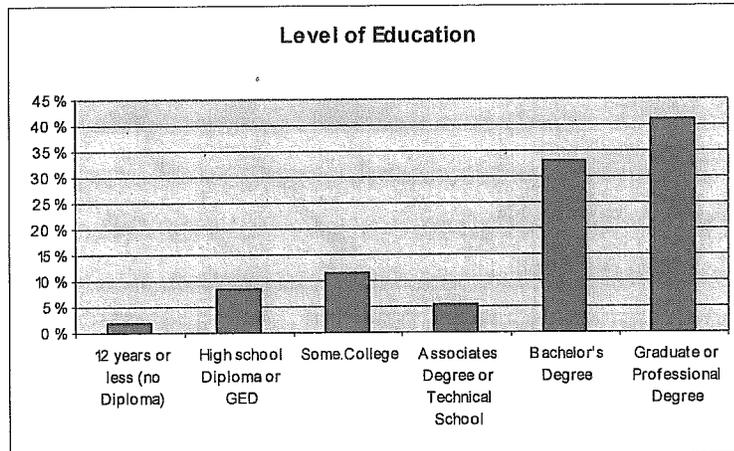
Ninety-three percent of respondents were non-college



students, and five percent reported being in graduate school. Sixty percent of survey takers were males and 40% were females.

Ninety-seven percent of respondents were Bowling Green residents: 30% lived in Bowling Green for 21 years or more; 23% lived in Bowling Green 6-20 years; 21.5% lived in Bowling Green between 2-5 years. Twelve percent reported living in Bowling Green less than two years.

The educational background of the respondents was far above average: 51% reported having a graduate or a professional degree, while 33% of respondents had Bachelor's degrees. Twenty percent reported having some college or an Associates degree, whereas the highest level of education for approximately 11% of respondents was a high school degree/GED or less.



Over half of the respondents reported working in Bowling Green. Approximately 29% noted working outside of Bowling Green, while 17% indicated retirement status. Less than 4% of survey respondents were not working or unemployed, and another three percent were self-employed.

General Survey Questions

Those surveyed were asked “why they moved to Bowling Green.” Respondents noted most frequently that they moved for space or home upgrading reasons (24%).

Another 21% reported

being first-time

homebuyers and

purchased a house to

“get out of the rental

scene.” Fifteen

percent reported

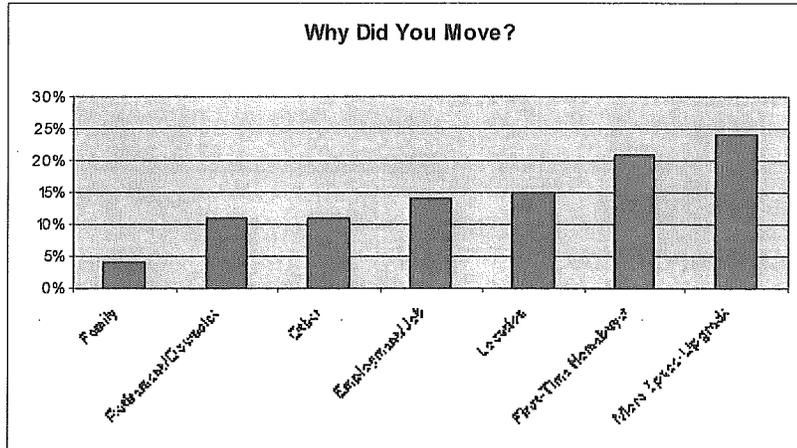
location as a reason for

moving, while another

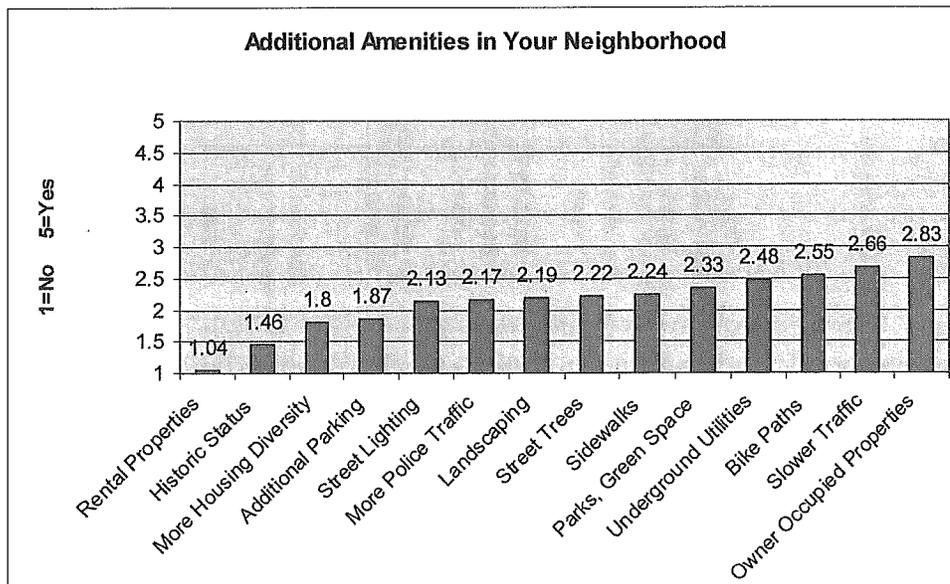
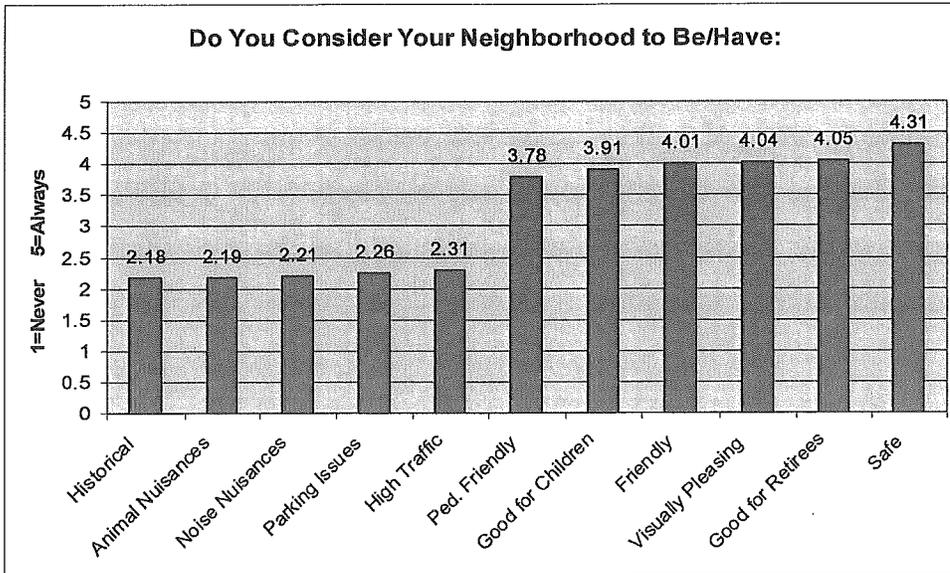
14% moved for employment reasons. An equal percentage of respondents (11%)

moved or transferred within Bowling Green to downsize and for other reasons such

as health, divorce, marriage, or better schools.



Survey respondents were asked to rate their neighborhoods on a variety of quality-of-life variables, such as safety, traffic, parking, connectivity, and other concerns. A scale of 1 to 5 was used, with one being “never” and five being “always.” Most respondents reported their neighborhoods favorably in the categories of safety, good for retirees, visually pleasing, friendliness, good for children, and pedestrian connectivity. Quality-of-life distractions, such as traffic, parking, and noise and animal nuisances, were not considered to be common in their neighborhoods. However, there was a concentrated minority of respondents that did note that their respective neighborhoods were dealing with parking and high traffic issues, and another 30.6% of respondents rated the pedestrian connectivity of their neighborhoods to be average to below average. Responses indicating parking, traffic, and other nuisance issues were more prevalent in Wards One and Two.

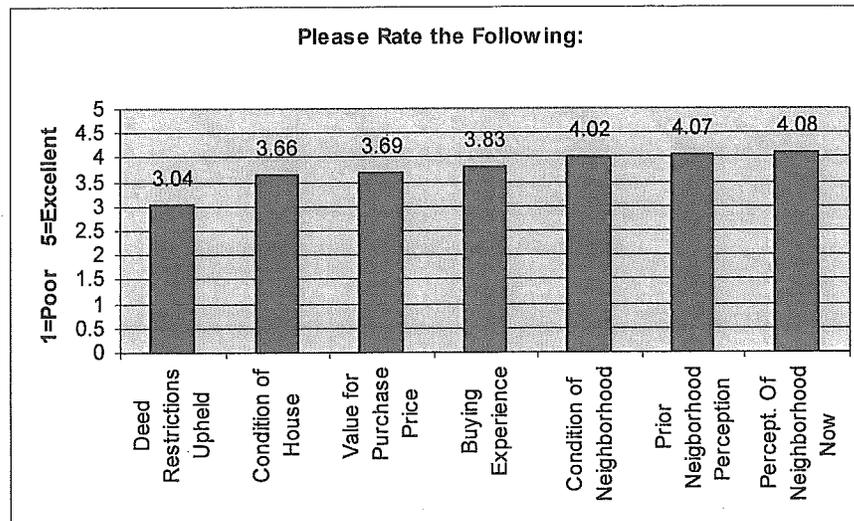


When asked what additional amenities they would like to see in their neighborhoods, respondents were more inclined to note none were needed. This may be due to the fact that some survey respondents live in neighborhoods where these amenities already exist.

However, a concentrated minority of respondents (25% or more) were more favorable (4-5) toward having these additional amenities in their neighborhoods: landscaping (25%), street lighting (25%), parks and green space (25%), street trees (27.5%), sidewalks (32%), slower traffic (38%), and bike paths (39%).

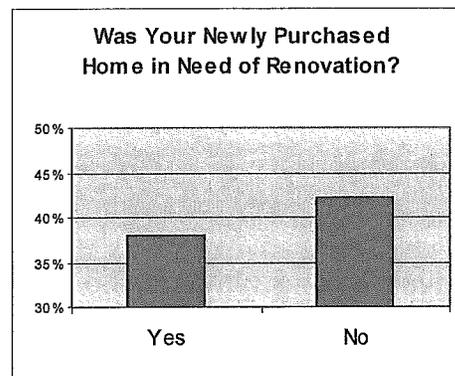
Seventy-five percent of respondents were wholeheartedly in favor of having fewer rentals in their neighborhoods (a rating of 1). Approximately 23% of respondents were less favorable (a rating of 1-2) to have more owner-occupied homes in their neighborhoods. This “no growth” philosophy was also supported in other areas of the survey. Some of the survey respondents indicated that the housing market is becoming “over-built” and hurting some residents’ ability to sell their houses.

Survey respondents were asked to rate their overall home purchasing experience, to include the condition and value of their

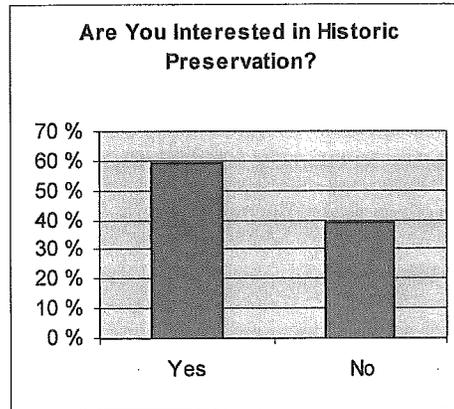


home and neighborhood, and to their perception of the neighborhood before and after the purchase. Most respondents indicated a generally-favorable experience in all aspects of their home purchase. Almost 21% of respondents purchased new homes or recently-constructed homes.

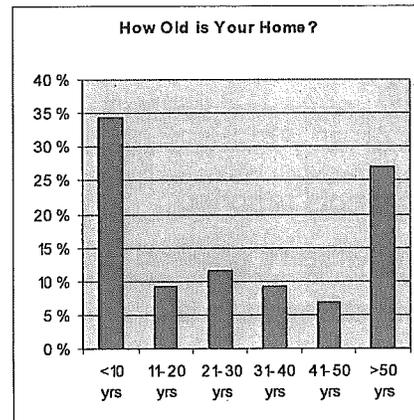
Of the 77% of respondents that purchased older homes, 42% noted their homes needed no new investment. Roughly 38% indicated that their homes were in need of renovation at the time of purchase. Of the 38% that invested additional monies into their properties, 30% of respondents stated they spent more than \$5,000.



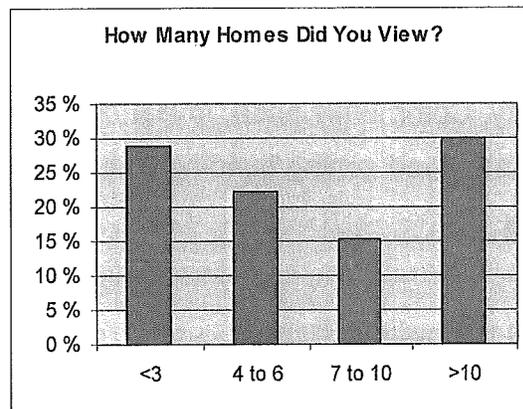
While a majority of the homes the respondents purchased were neither considered historic (by the owner) nor purchased because of their historic worth, a majority of respondents (59%) did indicate an interest in historic preservation.



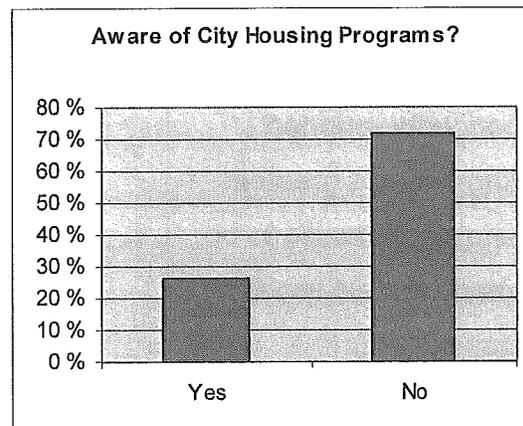
Over 34% of the homes purchased by survey respondents were less than 10 years old. Almost another 27% were older than 50 years old. Almost 30% of the respondents said they viewed less than three homes before making a home purchase; another 30% viewed 10 or more homes.



Sixty percent of the surveyed homebuyers looked only in Bowling Green for a home. Of the 40% of respondents that looked for homes outside of Bowling Green, 36% looked only in Perrysburg. Other communities where respondents looked for homes included: Haskins, Weston, Portage, Grand Rapids, Waterville, and rural Wood County.



Lastly, survey respondents were asked if they were familiar with the City's homebuyer and rehabilitation programs. Of those respondents that answered,



approximately 72% were not familiar, while four percent were.

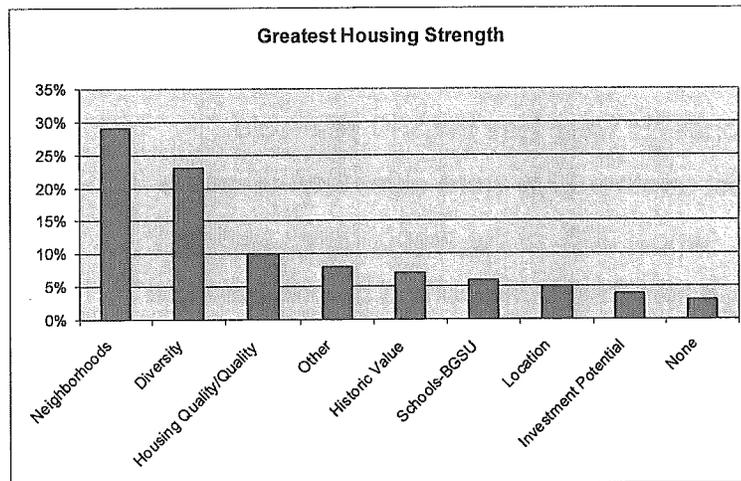
The lack of familiarity is probably due to the inability of most Bowling Green residents to qualify for the income-contingent programs. These programs are exceeding established goals, and in some instances, waiting lists for assistance are in place.

Open-Ended Questions

What is Bowling Green's greatest housing strength?

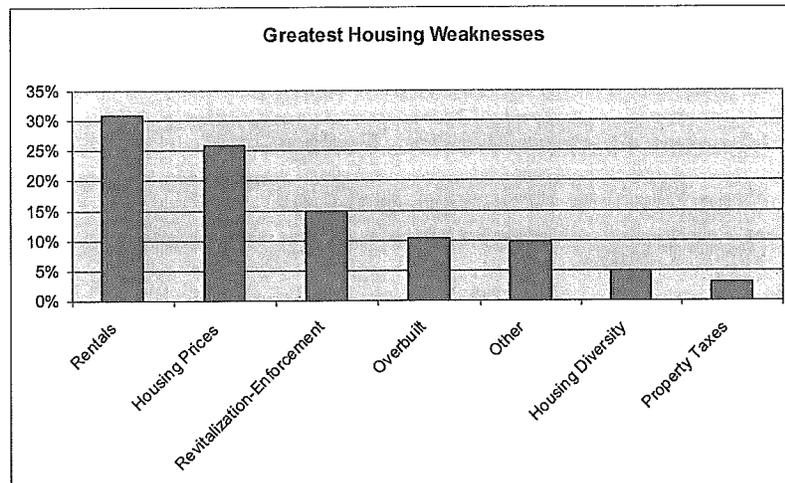
Respondents reported Bowling Green's greatest housing strengths to be: Neighborhoods (quality, family-friendly, atmosphere, safety),

Housing diversity (type and price), Historic worth, Schools and University, Housing quality, Community pride, Investment potential, Housing supply, Other (good realtors, good zoning/building codes, city services, green space, green power), and None.



What is Bowling Green's greatest housing weakness?

Respondents reported Bowling Green's greatest housing weaknesses to be: Too many rentals (poorly maintained, etc),

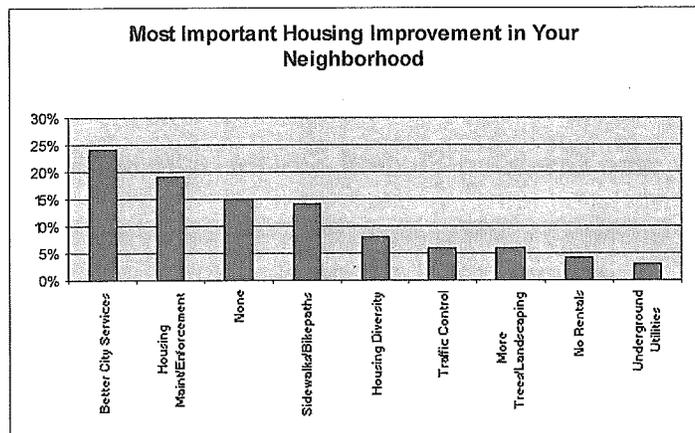


High/inflated housing prices, Lack of housing revitalization and enforcement, Overbuilt housing market, Other (not enough green space, senior housing, parking, sidewalks; too much traffic; not enough rentals), Lack of housing diversity, and High property taxes.

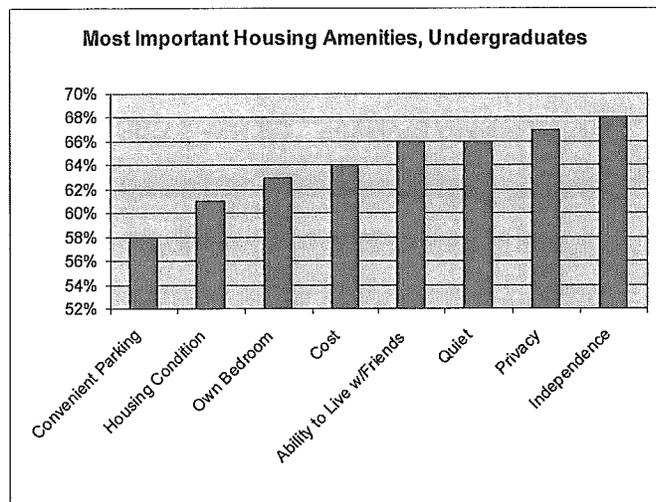
Please identify the most important improvement needed in your neighborhood?

Respondents reported that the most important housing improvements in their neighborhoods were:

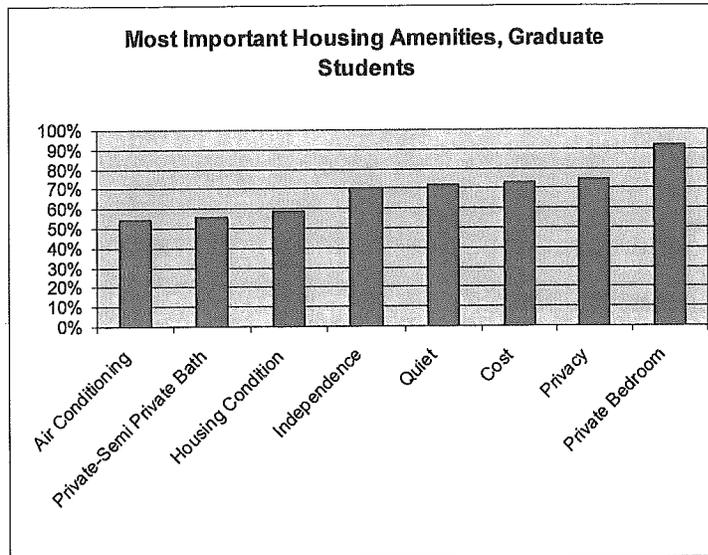
- More housing maintenance and enforcement,
- Better city services (Tree maintenance; Recycling; Ditch repair; Mailboxes on same side of street; More street/parking lighting; Complete subdivision streets before approving new plats in same area; Trash/garbage pick up, especially in private subdivisions),
- None,
- More sidewalks/bike paths,
- Housing diversity (style and price),
- More trees and landscaping,
- Better traffic control,
- No more rentals, and
- Underground utilities.



To develop housing strategies cognizant of renters, their preferences were gathered through survey tools developed during the planning process undertaken by the BGSU's Office of Residence Life in 2004.



Because of the availability of formalized student data, the Office of Student Life's survey was able to target a more comprehensive pool of student renters. The consulting team utilized the assistance of the Undergraduate Student Government and Graduate Student Senate to attain renter preferences. Combined, both sets of information provided good insight as to why certain



renters choose to live off-campus and what housing amenities they seek. The results of this survey were reaffirmed through the informal survey of Undergraduate and Graduate Student Senate representatives done in 2006.

The survey results generated from this planning process have been validated by the movement in Bowling Green's rental market with the development of large student lifestyle complexes like Copper Beach and the Enclave, and other apartment complexes such as the Heinz site apartments.

Most of the surveyed students preferred housing amenities such as private bedroom and bathing facilities. Of the 1,069 BGSU juniors and seniors that took the campus master plan survey, 67% indicated "privacy" as their most important decision when deciding where to live. Sixty-three percent indicated "my own bedroom" as a primary determinate when selecting where to live, and almost another two-thirds of all respondents noted housing condition and convenient parking as important housing selection factors.

Of the approximate 250 graduate students that took the 2004 survey, issues of privacy were more of a determinate in selecting where to live: 92% of graduate students said that having their own bedroom was the most important housing selection factor, with three-fourths of the respondents indicating "privacy."

Appendix B

Purpose

It is a goal of the City of Bowling Green to maintain a mix owner-occupied and rental dwellings. In an effort to jump start this strategy, the City has created the Residential Homeownership Program. This new incentive program will provide small stipends for housing costs for targeted areas of the City.

Eligible Participants

To be eligible for the City's Residential Homeownership Program, participants **MUST** meet the following criteria:

1. Hold a full-time job, meeting FTE of 40 hours per week
2. Cannot be receiving rental assistance through any other public or private program.
3. No criminal convictions in the past two years.

In addition, eligible participants must meet at least **ONE** of the following criteria:

1. Have graduated from college or have been honorably discharged from the armed services within the past year.
2. Be a permanent local, county, state, or federal government employee
3. Be an employee of Bowling Green State University
4. New professional locating to the area (health care providers, teachers, public safety employees, etc.)

Incentives

If renting: (landlord must be willing to participate):

\$100 per month subsidy, payable directly to the landlord, for 1 year.

If purchasing:

A minimum of \$1,500 to be used for down payment and closing costs. This is in addition to any other programs for which the participant may be eligible and this \$1,500.00 incentive must be settled prior to settlement of home. Check with a lender [(mortgage company(ies)] to make sure they have no objection to participation in this program.

Eligible Units

100% compliant with the Wood County Housing Code
Owner of the units cannot be related to the participant
Written Lease Agreement

Program Area Boundaries

See attached map

Residency Requirements

Participant must agree to live in the area for two years. Failure to live in the area for two years will result in recapture of the subsidy amount paid. Recapture will be on a sliding scale as follows for rental units:

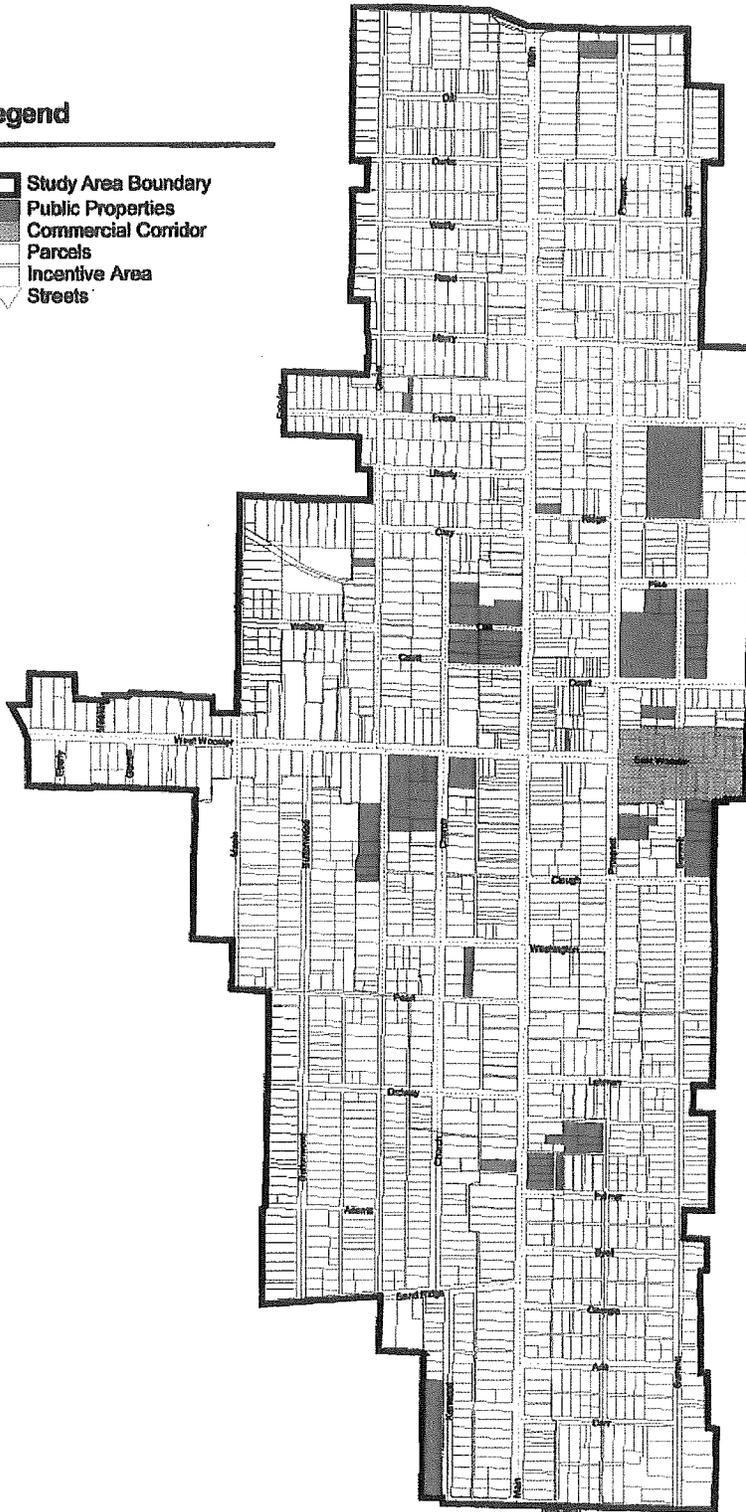
12 or less months residing in DRI Area	Full recapture
13 months residing in DRI Area	11 months recapture
14 months residing in DRI Area	10 months recapture
15 months residing in DRI Area	9 months recapture
16 months residing in DRI Area	8 months recapture
17 months residing in DRI Area	7 months recapture
18 months residing in DRI Area	6 months recapture
19 months residing in DRI Area	5 months recapture
20 months residing in DRI Area	4 months recapture
21 months residing in DRI Area	3 months recapture
22 months residing in DRI Area	2 months recapture
23 months residing in DRI Area	1 month recapture

The recapture provisions shall not apply to a tenant participant who purchases and resides in a home in the Revitalization Area within the two-year residency period. However, complete recapture of the \$1,500.00 or more applies to purchasers

moving out of the area before the 2-year residency period is over. Recaptured funds shall be deposited in a revolving load fund for funding of additional sites.

Legend

-  Study Area Boundary
-  Public Properties
-  Commercial Corridor
-  Parcels
-  Incentive Area
-  Streets



Bowling Green Housing Update
Residential Homeownership Program Area

Source: Wood County Auditor, City of Bowling Green. Date of Data: January 2007. Area consists of Census Tracts 217.01 & 217.02. Map Date: August 20, 2007

Appendix C

