



**BOWLING GREEN  
OHIO**

City of Bowling Green  
304 North Church Street  
Bowling Green, OH 43402

**Community Development Block Grant**

**FY 2020-2024  
Five-Year  
Consolidated Plan  
FY 2020 Annual  
Action Plan**

**Submitted June 2020**



## Executive Summary

### ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

#### 1. Introduction

The City of Bowling Green, Ohio is the lead agency administering the municipality's CDBG Entitlement grant. Under the authority of the Bowling Green City Council, the Mayor of Bowling Green, Ohio has been authorized to submit, on behalf of the City, a FY 2020-2024 Five-year Consolidated Plan as well as a FY 2020 Annual Plan. The Mayor has designated the City's Grants Administration Division, under the direction of the Grants Administrator, to lead and coordinate the consolidated planning process as well as ensure the implementation of the goals and objectives set forth within the Plan.

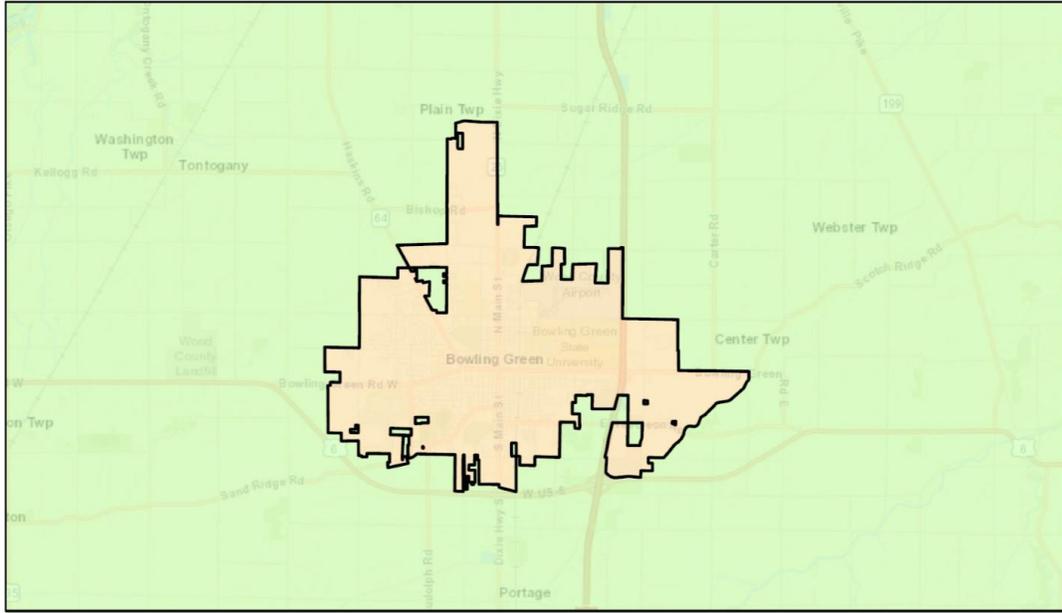
Because the City is not geographically large, and there is need demonstrated citywide, there are no "formal" target areas in Bowling Green, Ohio. Generally, all CDBG-funded housing activities are available citywide for income-eligible persons. Issuance of business assistance Revolving Loan Fund (RLF) loans are only businesses within the local Downtown Business District; which spans portions of census tracts 217.01 and 217.02 (both have greater than 51 percent low-moderate income residency). The activities funded by the City's Revolving Loan Fund will be to provide greater access to economic opportunities (job creation) for low-moderate income persons working in Bowling Green. The City of Bowling Green policies and procedures related to CDBG implementation stipulate that 100 percent of all CDBG dollars spent (with the exception of activities under the "Planning & Administration" designation) will benefit persons with low and moderate incomes.

The City of Bowling Green utilized a broad variety of resources in the process of identifying the needs and priorities set forth within the FY 2020-2024 Consolidated Plan. The City Grants Administrator analyzed statistical data and reports from local, state, and federal sources to determine need levels, and provide useful information (e.g. local lead-based paint estimates). Wherever possible, the City utilized the most recent data available (including estimates on behalf of the U.S. Census Bureau (e.g. American Community Survey 2013-2017)). The City also reviewed and assessed CHAS data (2011-2015 and 2012-2016) during the Plan's development.

Equally important, during development of the Plan, the City of Bowling Green invited 85 organizations and community leaders (social work, governmental, grassroots, etc.) that assist or work closely with at-risk, low-moderate income subpopulations to participate in a survey in an effort to determine priority needs. The City received 29 responses (34% response rate). The City conducted added consultations via person-to-person interviews, phone communications and email correspondence. These consultations provided additional detail and information related to community needs and inventories from expert

sources. The City of Bowling Green adhered to all federal requirements to ensure public participation. For added detail, refer to PR-15 and Appendix A of this Five-Year Consolidated Plan.

Map of Bowling Green - CDBG Jurisdiction - Consolidated Plan and Continuum of Care Planning Tool



April 2, 2020

Override 1 CDBGGrantee City State

1:117,865  
0 0.75 1.5 3 mi  
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Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

## Map of Bowling Green

RECORD OF RESOLUTIONS

1st Reading: 11-4-17  
2nd Reading: 11-18-19  
3rd Reading: 12-16-19

BEAR GRAPHICS 800-825-6004 FORM NO. 30045

Resolution No. 3749 Passed December 16, 2019

**RESOLUTION AUTHORIZING THE MAYOR OF THE CITY OF BOWLING GREEN, OHIO, TO FILE AN ANNUAL APPLICATION (PLAN) AND A FIVE-YEAR CONSOLIDATED PLAN AND EXECUTE A CONTRACT UPON GRANT APPLICATION APPROVAL UNDER THE COMMUNITY DEVELOPMENT BLOCK GRANT: ENTITLEMENT PROGRAM AS AUTHORIZED BY THE HOUSING AND COMMUNITY DEVELOPMENT ACT OF 1974, AS AMENDED**

WHEREAS, the City of Bowling Green, Ohio, qualifies for funding under the Community Development Block Grant: Entitlement Program from the U.S. Department of Housing and Urban Development, for Federal fiscal year 2020/2021, and

WHEREAS, said grant will be used to address housing and community development needs in the City of Bowling Green, Ohio.

NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE CITY OF BOWLING GREEN, OHIO:

SECTION 1: The Mayor is hereby authorized and directed to sign and file any necessary application forms, plans and other related documents, including all understandings and assurances contained therein, and to provide such additional information as may be required.

SECTION 2: The Mayor is authorized and directed to accept a grant award and shall provide financial assistance for various activities, which will primarily benefit low and moderate income persons.

SECTION 3: The Mayor is authorized to execute a grant agreement with the U.S. Department of Housing and Urban Development on behalf of the City of Bowling Green, Ohio.

SECTION 4: The Council hereby certifies that the City of Bowling Green, Ohio, has the legal authority to apply for the grant.

SECTION 5: This resolution shall take effect at the earliest time permitted by law.

Passed: December 16, 2019  
Date  
President of Council  
MICHAEL A. ASPACHER

Attest: Kay D. Scherreik  
Clerk of Council  
KAY D. SCHERREIK

Approved: December 17, 2019  
Date  
Mayor  
RICHARD A. EDWARDS

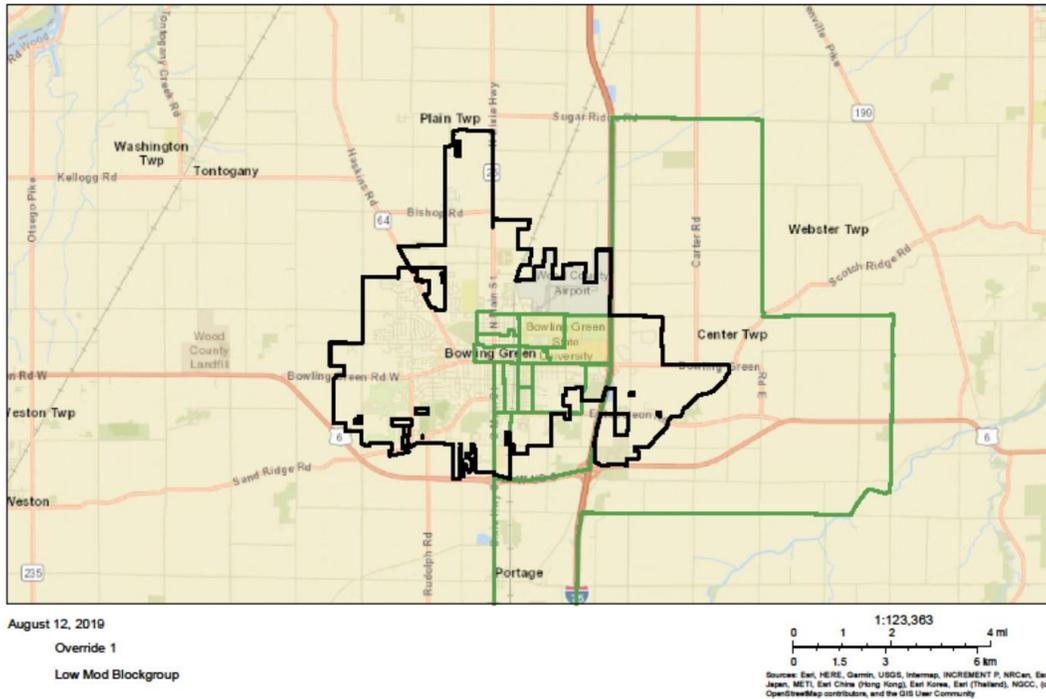
MICHAEL J. MARSH  
CITY ATTORNEY  
kds

**CERTIFICATION**  
This is to certify that the foregoing is a true copy of Res. No. 3749 passed by the Council of the City of Bowling Green, Ohio, Dec. 16, 2019.  
Clerk of Council

## 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The table below (FY 2020 Planned Outcomes and Objectives) provides insights into the first year of the planning period. Refer to SP-40 of this Plan for five-year specifics/totals. **Rental Rehab:** Obj: Decent affordable hsg. MA: 14A Outcome: Affordability. Nat Obj: LMH Outcome Statement (OS): Improve affordability rental hsg. Indicator: Rental units rehabbed FY 2020-24. **Direct Homeownership Asst:** Obj: Affordable hsg. MA: 13B. Outcome: Affordability. Nat Obj: LMH. OS: Improve affordability owner hsg. Indicator: units assisted FY 2020-24. **Mobile Home Repair:** Obj: Decent affordable hsg. MA: 14A. Outcome: Accessibility. Nat Obj: LMH. OS: Increase access to decent/affordable hsg. Indicator: Units repaired FY 2020-24. **Housing Rehab. Administration:** Obj: Decent affordable hsg. MA: 14H. Outcome: Accessibility. Nat Obj: LMH. OS: Increase access to decent/affordable hsg. Indicator: Units addressed FY 2020-24. **Elderly Home Repair:** Obj: Provide decent hsg. MA: 14A. Outcome: Accessibility Nat Obj: LMH. OS: Increase access to decent/affordable hsg. Indicator: Units repaired FY 2020-24. 5) **Home Repair:** Obj: Provide decent hsg. MA: 14A Outcome: Accessibility Nat Obj: LMH. OS: Increase access to decent/affordable hsg. Indicator: Units repaired FY 2020-24. decent hsg. **B.G. Transit:** Obj: Provide a more suitable living environment. MA: 05E Outcome: Accessibility. Nat Obj: LMC OS: Increased access to srvs=more suitable living environment. Indicator: Persons receive improved access FY 2020-24. **Transitional Housing for the Homeless:** Obj: Provide more suitable living environment. MA: 05Z. Outcome: Accessibility. Nat Obj: LMC. OS: Increased access to srvs=more suitable living environment. Indicator: Homeless sheltered FY 2020-24. 8) **Fair Housing:** MA: 21D. **Administration (RLF and General):** MA: 21A. **Business Revolving Loan Fund loans to Businesses:** Obj: Provide expanded economic opportunities. MA: 18A. Outcome: Accessibility. Nat Obj: LM.J OS#1: Jobs created FY 2020-24. Indicator#2: Businesses assisted FY 2020-24. OS #2: services in LMA-eligible areas.

**Bowling Green Low-Mod Block Groups - Consolidated Plan and Continuum of Care Planning Tool**



**Bowling Green Map with Low-Mod Block Groups**

**3. Evaluation of past performance**

CDBG FY 2018 is the last fully completed program year in the current strategic planning period (FY 2015-2019). Details from the FY 2018 Consolidated Annual Performance and Evaluation Report (CAPER) lend insights that inform Bowling Green's selection of goals/projects for the FY 2020-2024 Five-year Consolidated Plan. The City of Bowling Green's progress in meeting planned goals and objectives in both FY 2018 and the Strategic Plan period through that point (FY 2015-2018) are impressive. Yet again, in FY 2018, Bowling Green administered CDBG funds responsibly and in a federally compliant manner. CDBG expenditures were timely (approximately .57 years' worth of funding was unexpended at the close of the program year; meeting the federal standard of 1.5 or less years). Total administrative/planning costs comprised an 8.91 percent (8.91%) share and were well under the CDBG benchmark of twenty percent (20%); meeting the first standard of HUD's two-pronged test. Regarding the grant-based accounting test, \$40,598.78 (14.07%) was expended (in FY 2018) from the FY 2018 allocation for CDBG administrative/planning costs; keeping this expense under the required 20 percent (20%) cap as well (A JPEG, below, provides added detail of this). Public service expenses in FY 2018 totaled \$43,000 (7.99%), which is less than the 15 percent (15%) cap established by the federal government. The total program

income (solely representing Business RLF revenues) earned in FY 2018 was \$211,809.11. Per the amended FY 2018 Annual Action Plan, the projected program income amount is \$215,575--well within the \$25,000 acceptable differential prescribed by HUD. In FY 2018, combined CDBG and RLF expenditures totaled \$442,070.18. When compared to the entitlement allocation of \$288,575, this results in a spending level of approximately 153 percent; meeting the funder's acceptable standard of 50 percent or greater. In an effort to maximize program effectiveness, *one hundred percent (100%) of the CDBG funded non-administrative/planning projects carried out in FY 2018 benefitted persons with lower incomes.* The City of Bowling Green met or exceeded all planned outcomes in CDBG FY 2018. *The attached JPEG file (at the bottom of this section, entitled "CDBG FY 2018 At-a-Glance Progress") provides an overview of CDBG accomplishments during the funding year.* The table below (Assessed use of CDBG Funds FY 2018) displays added detail on the progress made. Another table (see "CDBG Five-year Strategic Plan Goal Progress (through FY 2018)" below), provides a quick summarization of the City's progress (to date, through CDBG Program Year 4) toward meeting the Consolidated Plan goals.

**CDBG FY 2018 At-a-Glance Progress**

Activity	Unused CDBG Funds from Prior CDBG Year	FY 2018 CDBG	Drawn Using Funds Returned to Line-of-Credit	Business Revolving Loan Fund	Total CDBG and RLF Funding Expended FY 2018	Planned FY 2018 Outcomes	Actual FY 2018 Outcomes
Mobile Home Repair	\$2,999.00	\$23,570.00	\$0.00	\$0.00	\$26,569.00	9 hsg. units	9 hsg. units
Housing Rehabilitation Administration	\$7,001.00	\$72,444.26	\$0.00	\$0.00	\$79,445.26	19 hsg. units	20 hsg. units
Elderly Home Repair	\$0.00	\$43,915.00	\$0.00	\$0.00	\$43,915.00	7 hsg. units	8 hsg. units
Rental Rehabilitation	\$0.00	\$27,746.00	\$0.00	\$0.00	\$27,746.00	2 hsg. units	2 hsg. units
Home Repair	\$0.00	\$7,825.00	\$0.00	\$0.00	\$7,825.00	1 hsg. unit	1 hsg. unit
B.G. Transit	\$9,923.31	\$27,076.69	\$0.00	\$0.00	\$37,000.00	82 persons	99 persons
Transitional Housing for Homeless	\$0.00	\$6,000.00	\$0.00	\$0.00	\$6,000.00	88 persons	115 persons
Fair Housing	\$0.00	\$3,974.50	\$0.00	\$0.00	\$3,974.50	n/a	n/a
General Administration	\$1,516.37	\$36,624.28	\$1,749.12	\$0.00	\$39,889.77	n/a	n/a
RLF General Administration	\$0.00	\$0.00	\$0.00	\$705.65	\$705.65	n/a	n/a
RLF Job Creation Loans	\$0.00	\$0.00	\$0.00	\$159,000.00	\$159,000.00	6 jobs	6 jobs
RLF Business Assistance Loans (LMA)	\$0.00	\$0.00	\$0.00	\$10,000.00	\$10,000.00	1 business	1 business
<b>TOTAL</b>	<b>\$21,439.68</b>	<b>\$249,175.73</b>	<b>\$1,749.12</b>	<b>\$169,705.65</b>	<b>\$442,070.18</b>		

**CDBG FY 2018 At-a-Glance Progress**

**Assessed Use of CDBG Funds FY 2018**

<b>Activity</b>	<b>Priority Level</b>	<b>Objective</b>	<b>Need or Desired Outcome</b>	<b>Goal</b>	<b>Actual</b>	<b>Total CDBG Funds</b>
Elderly Home Repair	High	Decent, Affordable Housing	Access	7 housing units	8 housing units	\$43,915.00
Mobile Home Repair	High	Decent, Affordable Housing	Access	9 housing units	9 housing units	\$26,569.00
Rental Rehabilitation	High	Decent, Affordable Housing	Access	2 housing units	2 housing units	\$27,746.00
Home Repair	High	Decent, Affordable Housing	Access	1 housing unit	1 housing unit	\$7,825.00
Housing Rehabilitation Implementation	High	Decent, Affordable Housing	Access	19 housing units	20 housing units	\$79,445.26
B.G. Transit	High	Suitable living environment	Access	82 persons	99 persons	\$37,000.00
Transitional Housing for the Homeless	High	Suitable living environment	Access	85 persons	115 persons	\$6,000.00
Job Creation via RLF-funded Business Loans	High	Create economic opportunities	Access	6 FTE jobs	6 FTE jobs	\$159,000.00
Business Assistance Loans in LMA	High	Create economic opportunities	Access	1 business	1 business	\$10,000.00
Fair Housing	n/a	na/	n/a	n/a	n/a	\$3,974.50
Administration	n/a	n/a	n/a	n/a	n/a	\$39,889.77
RLF General Administration	n/a	n/a	n/a	n/a	n/a	\$705.65
<b>TOTAL</b>						<b>\$442,070.18</b>

**Assessed Use of CDBG Funds FY 2018**

**CDBG Five-year Strategic Plan Goal Progress (through FY 2018)**

Activity	Goals Planned				Outcomes Recorded			
	FY 2015	FY 2016	FY 2017	FY 2018	FY 2015	FY 2016	FY 2017	FY 2018
Mobile Home Repair	8 housing units	7 housing units	8 housing units	9 housing units	8 housing units	7 housing units	8 housing units	9 housing units
Housing Rehabilitation Administration	17 housing units	15 housing units	15 housing units	19 housing units	17 housing units	15 housing units	15 housing units	20 housing units
Elderly Home Repair	8 housing units	3 housing units	5 housing units	7 housing units	8 housing units	3 housing units	5 housing units	8 housing units
Home Repair	1 housing unit	2 housing units	n/a	1 housing unit	1 housing unit	2 housing units	n/a	1 housing unit
Public Transportation	70 persons	75 persons	80 persons	82 persons	84 persons	97 persons	103 persons	99 persons
Transitional Housing for Homeless	75 persons	80 persons	85 persons	88 persons	129 persons	113 persons	115 persons	115 persons
Fair Housing	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
General Administration	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
RLF General Administration	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
RLF Job Creation Loans	7 jobs	4 jobs	4 jobs	6 jobs	7 jobs	7 jobs	11 jobs	6 jobs
RLF Business Assistance Loans (LMA)	1 business	0 business	2 businesses	1 business				
Rental Rehabilitation	n/a	1 housing unit	2 housing units	2 housing units	n/a	1 housing unit	2 housing units	2 housing units
Direct Homeownership Assistance	n/a	2 housing units	n/a	n/a	n/a	2 housing units	n/a	n/a

**CDBG Five-year Strategic Plan Goal Progress (Through FY 2018)**

**4. Summary of citizen participation process and consultation process**

Refer to Appendix A of this Plan for a PDF copy of all public hearing documentation (including certified public hearing notices) and consultation results.

**Community Consultations and Surveys:** Direct consultations took place with nearly 20 individuals representing an array of agencies during the Plan's development. Additionally, 85 agency representatives, volunteers and community leaders, primarily serving persons with low/moderate incomes, minority, non-English speaking and at-risk populations (including persons with disabilities), were invited to participate in a survey as well. The City of Bowling Green used the input gathered to gauge community need and develop CDBG program strategies for FY 2020-2024. City employees also conducted post-survey, follow-up interviews with various individuals. The purpose for these interviews was to glean added information regarding stated community needs.

**Public Hearings:** The City conducted two public hearings at different points in time during the development of the FY 2020-2024 Five-year Consolidated and FY 2020 Annual Action Plan. Adhering to the City's adopted Citizen Participation Plan, the CDBG public hearing notices appeared 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, diverse backgrounds and disabilities to attend. The first public hearing was in the Bowling Green City Council Chambers, a central, fully accessible location and 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.

In response to this year's pandemic, the City (in accordance with the Citizen Participation Plan) broadcasted the second public hearing electronically and provided opportunity for public commentary via Zoom. This public hearing took place during daytime hours and the public hearing notice provided information related to requesting special accommodations for those with disabilities and limited English proficiency. The Public Hearing agendas are set forth below:

**CDBG Public Hearing Date #1: Thursday, February 13, 2020 @ 2:30 p.m.:** An agenda is contained in Appendix A along with minutes summarizing public comments made regarding the need for continued support of programming related to homeless assistance and prevention. The City utilized said input, along with consultation feedback, survey data, and written comments received to understand priority needs and formulate corresponding goals for FY 2020-2024.

**Public Hearing Date #2: Friday, May 29, 2020 @ 10:00 a.m.:** An agenda is included in Appendix A along with minutes summarizing the public hearing.

### **The Public Review and Comment Period**

An advertisement appeared summarizing the amended FY 2020-2024 Consolidated Plan and FY 2020 Annual Plan in the local newspaper, *The Sentinel-Tribune* on May 13, 2020. The advertised public review and comment period took place May 30, 2020 through June 29, 2020. *During this period, all the aforementioned documents were available* upon request. The draft plan also appeared on the City's website with instruction on how to provide public comment.

**Public Hearing Notice**

**2020-2024 Consolidated Plan,  
FY 2020 Annual Action Plan and  
Amendments to FY 2015-2019  
Consolidated 5-Year Strategic and  
FY 2019 Annual Action Plans  
for the  
Community Development Block  
Grant Program (CDBG)**

The City of Bowling Green will hold the first of two public hearings on February 13, 2020, at 2:00 p.m. in the City Council Chamber, 304 North Church St., Bowling Green, Ohio. The purpose of the hearing is to solicit input related to unmet needs for the 2020-2024 Consolidated Plan, a five-year plan for the Community Development Block Grant Program, and the FY 2020 Annual Action Plan. Four year program performance data will also be made available. It is estimated that the City of Bowling Green, an entitlement community, will receive approximately \$306,283 for FY 2020 from the US Department of Housing and Urban Development annually for housing and non-housing community development activities.

All Community Development Block Grant activities address the housing, job and community needs of low-income citizens. Anticipated housing needs include owner-occupied housing repair and rental housing rehabilitation programming. Eligible non-housing community development needs include public facilities, public services, economic development, and public improvements.

The hearing is also to amend the FY 2015-2019 5-Year Consolidated and FY 2019 Annual Action Plans. Amendments include the re-allocation of remaining funds (i.e., funds that were not spent in previous program years) as well as amended projections for funding amounts and outcomes for various activities to reflect demand response related to housing program applications received. Copies of the amended FY 2019 Annual Action and FY 2015-2019 Five-year Consolidated Plans are available at the Grants Administration Office, 304 N. Church St., Bowling Green between 8:00 a.m. and 4:30 p.m., Monday through Friday, during the public comment and review period, which begins February 14, 2020.

The City of Bowling Green will accept comments for the above-noted items at the public hearing. Written comments for all noted above can also be provided to the Grants Administrator at 304 North Church Street, Bowling Green, Ohio 43402 or [hgarnett@bgohio.org](mailto:hgarnett@bgohio.org) by 4:30 p.m. March 16, 2020 to be considered.

Those individuals who are non-English speaking and require an interpreter should contact the City of Bowling Green Grants office at least 48 hours prior to the public hearing. Individuals with hearing or speech impairments needing special assistance should call the Ohio Relay Network at 1-800-750-0750 or 1-877-750-9997, respectively.

Citizens of low to moderate-income are especially encouraged to attend.

Mike Aspasen, Mayor  
City of Bowling Green

The State of Ohio  
County of Wood, SS

**Certificate of Publication**

Robin Crusa Spores, an advertising representative of the Sentinel-Tribune, a newspaper published and of general circulation in the City of Bowling Green and in the county of Wood, State of Ohio, being duly sworn according to law, says that a notice a true copy of which is hereto attached, was published in said paper on

Wednesday January 29, 2020  
Robin R. Crusa Spore

Sworn to and subscribed before me this 30<sup>th</sup> day of January, 2020

Lucinda S. Bennett  
Notary Public, Wood County, Ohio

Total \$ 311.00  
Ad # 70167978



Lucinda S. Bennett  
Notary Public, State of Ohio  
My Commission Expires  
February 9, 2024

**Public Hearing Ad Certification 2.13.20**

5. Summary of public comments

All comments resulting from the public hearings are contained in Appendix A of this Plan.

AFFP

Grants  
RECEIVED  
MAY 18 2020  
City of Bowling Green  
Finance Dept

**Affidavit of Publication**

STATE OF OHIO } SS  
COUNTY OF WOOD }

Laura Hertzfeld, being duly sworn, says:

That she is classified/legal of the B-G SENTINEL TRIBUNE, a Daily newspaper of general circulation, printed and published in BOWLING GREEN, WOOD County, OHIO; that the publication, a copy of which is attached hereto, was published in the said newspaper on the following dates:

May 13, 2020

That said newspaper was regularly issued and circulated on those dates.

SIGNED:

Laura Hertzfeld

Subscribed to and sworn to me this 13th day of May 2020

Lucinda S. Bennett

Lucinda S. Bennett, WOOD County, OHIO

My commission expires: February 6, 2024

\$ 166.00



Lucinda S. Bennett  
Notary Public, State of Ohio  
My Commission Expires  
February 6, 2024

37565

70186572

419-354-6210

BG/GRANTS ADMIN., CITY OF  
304 N. CHURCH STREET  
BOWLING GREEN, OH 43402

**Notice of Public Hearing and Public Comment**  
**City of Bowling Green**

**FY 2020-2024 Five-year Consolidated Plan**  
**FY 2020 Annual Action Plan**  
**Community Development Block Grant (CDBG)**

The City of Bowling Green will hold a public hearing on May 29, 2020, at 10:00 a.m. via remote access at [www.bgohio.org/meetings](http://www.bgohio.org/meetings) (select the meeting titled "CDBG Public Hearing FY 2020-2024 Five-year Consolidated Plan and FY 2020 Annual Action Plan"). The purpose of the hearing is to present a proposed final draft and activities of the FY 2020-2024 Consolidated Plan and the FY 2020 Annual Action Plan for the Community Development Block Grant program and announce the public review and comment period and solicit citizen input. The City of Bowling Green, an entitlement community, will receive approximately \$305,833 from the U.S. Department of Housing and Urban Development in FY 2020 for housing and non-housing community development activities.

Citizen participation is essential to the City's involvement in the U.S. Department of Housing and Urban Development's (HUD) CDBG Program. The 5-Year Consolidated Plan and the Annual Action Plans serve as the planning documents for addressing overall community development and housing needs that will utilize the annual entitlements of CDBG funding available to the City. All CDBG activities address the housing, job and non-housing community development needs of low-income citizens. Housing needs include housing repair programs and rental housing rehabilitation. Non-housing community development needs include the need for transitional housing for the homeless and B.G. Transit support. Economic development activities will be undertaken using the Business Revolving Loan Fund. Anyone interested in making Public Comment during the public hearing should call 419-354-6221 no later than noon on May 28, 2020 for access/instructions.

The FY 2020-2024 Consolidated Plan and FY 2020 Annual Plan are available for review upon request. To request a copy, email [bggrants@bgohio.org](mailto:bggrants@bgohio.org) or call (419) 354-6203. A public comment and review period begins May 30, 2020. Written comments may be mailed to Tina Bradley, Grants Administrator, City of Bowling Green, 304 N. Church St., Bowling Green, OH 43402. Comments may also be submitted by e-mailing [BGGrants@bgohio.org](mailto:BGGrants@bgohio.org). Comments are welcomed prior to the start of the review period, but all comments should be received no later than 4:30 p.m. on June 29, 2020 to be considered.

Those individuals who require special accommodations or are non-English speaking and need an interpreter should contact the City of Bowling Green Grants office at 419-354-6203 at least 48 hours prior to the public hearing. Hearing impaired individuals needing special assistance may call The Ohio Relay Network at 1-800-750-0750 at least 72 hours in advance of the public hearing. Upon timely request, these services are provided free of charge.

Citizens of low- to moderate-income are especially encouraged to attend.

Mike Aspacher, Mayor  
City of Bowling Green

OH 20186572

**Public Hearing Ad Certification 5.29.20**

**6. Summary of comments or views not accepted and the reasons for not accepting them**

Not applicable. All comments received were accepted.

### FY 2020 Planned Outcomes and Objectives

Activity	Planned Outcomes	Objectives
Rental Rehabilitation Single Units	2 hsg. units	Decent, affordable housing
Direct Homeownership Assistance Program	1 hsg. unit	Decent, affordable housing
Mobile Home Repair	9 hsg. units	Decent, affordable housing
Housing Implementation	21 hsg. units	Decent, affordable housing
Elderly Home Repair	8 hsg. units	Decent, affordable housing
Home Repair	1 hsg. units	Decent, affordable housing
Public Transportation	88 persons	Suitable living environment
Transitional Housing for Homeless	91 persons	Suitable living environment
Fair Housing	n/a	n/a
Administration	n/a	n/a
RLF Administration	n/a	n/a
RLF Small Business Loans	5 jobs	Expanded economic opportunity
RLF Small Business Loans	1 LMA business assisted	Expanded economic opportunity

### FY 2020 Planned Outcomes and Objectives

## **7. Summary**

Utilizing a broad source of data (local, state and federal) in conjunction with consultations, survey results, public commentary, and public hearing input, the City of Bowling Green has written a Community Development Block Grant Five-Year Consolidated Plan and FY 2020 Annual Plan that truly represents the community's most critical needs. As always, 100 percent of all non-planning/administrative activities undertaken will benefit persons with low and moderate incomes. The majority of the programming will be dedicated to improving the decency and affordability of the local housing stock. Annually, the City will use Entitlement dollars for homeless prevention and assistance. The City of Bowling Green's Business Revolving Loan Fund will be utilized FY 2020-2024 to provide much-needed economic relief via job creation and business assistance for persons at lower income levels.

**City of Bowling Green  
CDBG FY 2020 Budget**

<b>Activity</b>	<b>FY 2020</b>	<b>Unused CDBG Funds from Prior Years</b>	<b>Business RLF</b>	<b>Total CDBG Funding</b>
Rental Rehabilitation (Single Units)	\$28,500	\$0	\$0	<b>\$28,500</b>
Direct Homeownership Assistance Program	\$12,500	\$0	\$0	<b>\$12,500</b>
Mobile Home Repair	\$28,000	\$3,000	\$0	<b>\$31,000</b>
Housing Rehabilitation Implementation	\$85,893	\$6,910	\$0	<b>\$92,803</b>
Elderly Home Repair	\$48,000	\$0	\$0	<b>\$48,000</b>
Home Repair	\$8,000	\$0	\$0	<b>\$8,000</b>
Public Transportation	\$33,375	\$0	\$0	<b>\$33,375</b>
Transitional Housing for Homeless	\$6,000	\$0	\$0	<b>\$6,000</b>
Fair Housing	\$4,462	\$0	\$0	<b>\$4,462</b>
Administration	\$51,103	\$1,407	\$0	<b>\$52,510</b>
RLF Administration	\$0	\$0	\$4,000	<b>\$4,000</b>
RLF Small Business Loans (Job Creation)	\$0	\$0	\$190,000	<b>\$190,000</b>
RLF Small Business Loans (LMA Business Assistance)	\$0	\$0	\$10,000	<b>\$10,000</b>
<b>TOTAL</b>	<b>\$305,833</b>	<b>\$11,317</b>	<b>\$204,000</b>	<b>\$521,150</b>

**CDBG FY 2020 Budget**

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

**1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	BOWLING GREEN	
CDBG Administrator	BOWLING GREEN	Grants Administration
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

**Table 1 – Responsible Agencies**

### Narrative

The City of Bowling Green serves as the grantee responsible for preparing the Consolidated Plan. By adopted Resolution (Resolution #3749), the City Council authorizes the Mayor to submit this Consolidated Plan to HUD along with a FY 2020 Annual Plan. Said legislation also authorizes the Mayor to subsequently accept a grant award and enter into contract with the U.S. Department of Housing and Urban Development. The Mayor has designated the City of Bowling Green Grants Administrator as the person responsible for writing the Community Development Block Grant (CDBG) Five-Year Consolidated Plan and the FY 2020 Annual Plan. The City of Bowling Green is also the agency responsible for the compliant and successful administration of the grant program, through its Grants Administration Division (headed by the City's Grants Administrator). The Municipal Administrator supervises the City's Grants Administrator. The City of Bowling Finance Department provides fiscal and accounting oversight of all CDBG funding matters. All CDBG Five-year Consolidated and Annual Action Plans receive prior review and approval of both the Municipal Administrator and Mayor of Bowling Green.

### Consolidated Plan Public Contact Information

Written comments may be mailed to Tina Bradley, Grants Administrator, City of Bowling Green, 304 North Church Street, Bowling Green, OH 43402 or via email [tina.bradley@bgohio.org](mailto:tina.bradley@bgohio.org) until 4:30 p.m. on June 29, 2020. All public notices affiliated with this Plan include said contact information and details on how citizens may make public comment. *PDF copies of these public notices is located in the Administration section of this Plan in the Grantee Unique Attachments section (Appendix A).*

*For technical, limited English proficiency or accessibility-related assistance in submitting comments or if questions regarding the submission of comments, please call 419-354-6203 or email [bggrants@bgohio.org](mailto:bggrants@bgohio.org).*

## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **1. Introduction**

As a means of identifying the community's most vital community development and housing needs, the City of Bowling Green crafted and conducted a survey to identify priority needs to be addressed during the five-year consolidated planning period. A variety of individuals (nearly 90) were invited to participate—to include government and elected officials, volunteers, business and civic leaders, and representatives of organizations serving populations at lower-income levels in the course of developing the CDBG Five-year Consolidated Plan (FY 2020-2024) and the FY 2020 Annual Action Plan. The City ensured this survey was available in paper and electronic formats to bolster response rates. The Grants Administrator conducted follow-up interviews with many of these persons in an effort to gain added insight into community needs. Added details about the consultation process and results are set forth below. **Appendix A of this Plan contains the full list of individuals and organizations surveyed in the process of developing the City's Plan (located in the Administration section of this Plan under the Grantee Unique Attachments section).**

**Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

Coordination is an essential element in successful CDBG program administration. Coordination serves to determine priority needs and address them, cooperatively. 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 the FY 2020-2024 CDBG strategic planning period. Coordination also serves to identify way to leverage resources—a necessity for programmatic success. In an effort to determine needs and foster area coordination, the Grants Administrator will continue to attend/participate in various community-based meetings including:

- Membership in the Wood County Family and Children First Council (FCFC);
- Member of Wood County FCFC Executive Committee (Vice Chair);
- Board member of Toledo Metropolitan Area Council of Governments (TMACOG);
- Participation on TMACOG's Public Transit Committee;
- Active participant on the Wood County Transportation Coordination Committee;
- Ad hoc participation on the City of Bowling Green's Revolving Loan Approval Board;
- Representation on the Wood County Committee on Aging Advisory Committee;
- Board member of the Wood County Emergency Food and Shelter Program; and
- Ad hoc membership on the B.G. Transit Advisory Committee.

In his capacity as the Fair Housing Officer, the Housing Specialist attends the City of Bowling Green Human Relations Committee meetings. This involvement involves key stakeholders about Fair Housing laws and local programming.

As in the past, the Grants Department Administrative Secretary will continue to serve as the City's gatekeeper for Wood County No Wrong Door program. As a gatekeeper for the No Wrong Door program, this employee links citizen callers with the proper community agency/resource, based upon the individual's specific need(s). Involvement also includes 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.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The Wood County Continuum of Care Project and the City of Bowling Green coordinate in various ways dedicated to addressing the needs of persons experiencing homelessness and those at risk of becoming homeless. Most representative of this is via the implementation of the CDBG-funded activity "Transitional Housing for the Homeless." The Consortium (then known as "Home Aid of Wood County") identified transitional housing for the homeless as a priority need many years ago (Bowling Green has no homeless shelter). In response, the City created a CDBG-funded activity to address this need. Data and input indicate this same need continues onward—some years later. The Salvation Army is the CDBG sub-recipient for this activity and maintains a leadership role in the Wood County Continuum of Care Project. The local coalition meets regularly to assess and address the ever-changing spectrum of housing needs in Wood County. The Salvation Army provides the Consortium consistent updates related to this activity in an effort to expand coordination efforts. These outcomes are also included in the Consortium's local homelessness count—conducted annually. This ongoing level of communication and coordination will continue throughout the FY 2020-2024 planning period. Additionally, the use of CDBG funding for transitional housing for the homeless will continue throughout the 2020-2024 planning period.

Each year, Great Lakes Community Action Partnership applies for Continuum of Care Program funding. Annually, the City of Bowling Green certifies consistency with their Consolidated Plan (OMB Approval Form No. 2506-0112). The most recent Certification of Consistency with the Consolidated Plan was signed by Bowling Green's Mayor on August 12, 2019. This Certification included programs to address the needs of persons experiencing and at-risk of homelessness.

The Wood County Continuum of Care Project spearheads a signature event each fall: Project Connect. Project Connect is a one-day event providing linkages to a broad range of services to families and individuals at risk of/experiencing homelessness. The City of Bowling Green is an active participant of this event. The CDBG Housing Specialist attends to provide information/assistance related to Fair Housing, the City's CDBG-funded housing programs and the local public transit.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

Not applicable. The City of Bowling Green does not receive ESG funding. See narrative above for details regarding the City of Bowling Green's coordination efforts with representatives from the local Continuum of Care.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

**Table 2 – Agencies, groups, organizations who participated**

<b>1</b>	<b>Agency/Group/Organization</b>	THE SALVATION ARMY, OH
	<b>Agency/Group/Organization Type</b>	Services-homeless Services-Employment Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation provided expert assessment of community needs and related mechanisms for resolution. See SP-25 of this Plan for added detail on identified priority needs and strategies to address them.

2	<b>Agency/Group/Organization</b>	Great Lakes Community Action Partnership
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Education Services-Employment Regional organization Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation provided expert assessment of community needs and related mechanisms for resolution. See SP-25 of this Plan for added detail on identified priority needs and strategies to address them.

3	<b>Agency/Group/Organization</b>	BOWLING GREEN
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Services-Employment Service-Fair Housing Services - Victims Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local Planning organization Civic Leaders Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation provided expert assessment of community needs and related mechanisms for resolution. See SP-25 of this Plan for added detail on identified priority needs and strategies to address them.

4	<b>Agency/Group/Organization</b>	Henry Metropolitan Housing Agency
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
5	<b>Agency/Group/Organization</b>	Wood County Committee on Aging
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Persons with Disabilities Services-Health Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation provided expert assessment of community needs and related mechanisms for resolution. See SP-25 of this Plan for added detail on identified priority needs and strategies to address them.
6	<b>Agency/Group/Organization</b>	Wood County Board of Developmental Disabilities
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Persons with Disabilities Services-Health Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation provided expert assessment of community needs and related mechanisms for resolution. See SP-25 of this Plan for added detail on identified priority needs and strategies to address them.
7	<b>Agency/Group/Organization</b>	Wood County Dept of Jobs and Family Services
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-homeless Services-Employment Services - Victims Child Welfare Agency Other government - Federal Other government - State Other government - County

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation provided expert assessment of community needs and related mechanisms for resolution. See SP-25 of this Plan for added detail on identified priority needs and strategies to address them.
8	<b>Agency/Group/Organization</b>	Bowling Green Economic Development
	<b>Agency/Group/Organization Type</b>	Services-Employment Business Leaders Civic Leaders Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation provided expert assessment of community needs and related mechanisms for resolution. See SP-25 of this Plan for added detail on identified priority needs and strategies to address them.
9	<b>Agency/Group/Organization</b>	Wood County Health District
	<b>Agency/Group/Organization Type</b>	Services-Persons with HIV/AIDS Services-Health Health Agency Other government - State Other government - County

	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment  Lead-based Paint Strategy  Public Housing Needs  Homelessness Strategy  Homeless Needs - Chronically homeless  Homeless Needs - Families with children  Homelessness Needs - Veterans  Homelessness Needs - Unaccompanied youth  Non-Homeless Special Needs  Market Analysis  Anti-poverty Strategy</p>
	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Consultation provided expert assessment of community needs and related mechanisms for resolution. See SP-25 of this Plan for added detail on identified priority needs and strategies to address them.</p>
<p>10</p>	<p><b>Agency/Group/Organization</b></p>	<p>Alcohol Drug Addiction Mental Health Bd of Wood County</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Housing  Services - Housing  Services-Children  Services-Elderly Persons  Services-Persons with Disabilities  Services-Persons with HIV/AIDS  Services-Victims of Domestic Violence  Services-Health  Services - Victims  Publicly Funded Institution/System of Care</p>
	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment  Public Housing Needs  Homelessness Strategy  Homeless Needs - Chronically homeless  Homeless Needs - Families with children  Homelessness Needs - Veterans  Homelessness Needs - Unaccompanied youth  Non-Homeless Special Needs  Economic Development  Market Analysis  Anti-poverty Strategy</p>

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation provided expert assessment of community needs and related mechanisms for resolution. See SP-25 of this Plan for added detail on identified priority needs and strategies to address them.
11	<b>Agency/Group/Organization</b>	The Ability Center of Greater Toledo
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation provided expert assessment of community needs and related mechanisms for resolution. See SP-25 of this Plan for added detail on identified priority needs and strategies to address them.
12	<b>Agency/Group/Organization</b>	THE COCOON SHELTER
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services-Health Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Consultation provided expert assessment of community needs and related mechanisms for resolution. See SP-25 of this Plan for added detail on identified priority needs and strategies to address them.</p>
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**Identify any Agency Types not consulted and provide rationale for not consulting**

Not applicable. The City of Bowling Green consulted a broad array of agencies in the development of the CDBG FY 2020-2024 Five-year Consolidated Plan.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	The Salvation Army	See narrative above. The activity of transitional housing for the homeless is carried out in response to this body's needs assessments and local planning efforts to address priority unmet needs.
Wood Co. Coordinated Transportation Plan	Wood County Government	See narrative directly below. The need for continued, affordable public transportation is needed--most especially for adults with disabilities and those aged 65 years or older.

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

The City of Bowling Green's Grants Administrator serves as an active participant on the Wood County Transportation Coordination Committee (spearheaded by Wood County (government)), the Toledo Metropolitan Area Coalition of Governments (TMACOG) Board of Trustees and the TMACOG Public Transit Committee. The continued of affordable public transportation has been identified as a critical community goal by both Wood County and other governments within the Toledo region. Utilizing CDBG funding, the City of Bowling Green will be able to continue public transit (B.G. Transit) operations without an increase in fare costs or a decrease in service days and hours. Furthermore, CDBG funding provides reduced fare access for those persons whose eligibility is established (elderly and disabled adults)—providing improved access to the suitability of the living environment, locally.

**Narrative (optional):**

Personnel from the City of Bowling Green's Grants Administration Department 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 lower-income persons. As an added benefit, these affiliations enable the City to gauge emerging needs/trends, maintain ties necessary for program sustainability and have the potential for better addressing a wide array of community needs through the provision of strategies (CDBG-funded activities/programs). In the development of this Plan, the City of Bowling Green consulted (via survey and person-to person in some instances) a wide array of community experts, representing many factions that serve lower-income populations.

## **PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

**Refer to Appendix A of this Plan for a PDF copy of all public hearing documentation (including certified public hearing notices).**

**Community Consultations and Surveys:** Direct consultations took place with nearly 20 individuals representing an array of agencies during the Plan's development. Additionally, 85 agency representatives, volunteers and community leaders, primarily serving persons with low/moderate incomes, minority, non-English speaking and at-risk populations (including persons with disabilities), were invited to participate in a survey as well. The City of Bowling Green used the input gathered to gauge community need and develop CDBG program strategies for FY 2020-2024. City employees also conducted post-survey, follow-up interviews with various individuals. The purpose for these interviews was to glean added information regarding stated community needs.

**Public Hearings:** The City conducted two public hearings at different points in time during the development of the FY 2020-2024 Five-year Consolidated and FY 2020 Annual Action Plan. Adhering to the City's adopted Citizen Participation Plan, the CDBG public hearing notices appeared 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, diverse backgrounds and disabilities to attend. The first public hearing was in the Bowling Green City Council Chambers, a central, fully accessible location and 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.

In response to this year's pandemic, the City (in accordance with the Citizen Participation Plan) broadcasted the second public hearing electronically and provided opportunity for public commentary via Zoom. This public hearing took place during daytime hours and the public hearing notice provided information related to requesting special accommodations for those with disabilities and limited English proficiency.

The Public Hearing agendas are set forth below:

**CDBG Public Hearing Date #1: Thursday, February 13, 2020 @ 2:30 p.m.:** An agenda is contained in Appendix A along with minutes summarizing public comments made regarding the need for continued support of programming related to homeless assistance and prevention.

The City utilized said input, along with consultation feedback, survey data, and written comments received to understand priority needs and formulate corresponding goals for FY 2020-2024.

**Public Hearing Date #2: Friday, May 29, 2020 @ 10:00 a.m.:** An agenda is included in Appendix A along with minutes summarizing the public hearing.

### **The Public Review and Comment Period**

An advertisement appeared summarizing the amended FY 2020-2024 Consolidated Plan and FY 2020 Annual Plan in the local newspaper, *The Sentinel-Tribune* on May 13, 2020. The advertised public review and comment period took place May 30, 2020 through June 29, 2020. *During this period, all the aforementioned documents were available* upon request. The draft plan also appeared on the City's website with instruction on how to provide public comment.

## Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: non-specific</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>The Authorizing Resolution for the CDBG Five-year Consolidated Plan (FY 2020-2024) and FY 2020 Annual Action Plan was presented and discussed at the following City Council meetings: November 4, 2019, November 18, 2019 and December 16, 2019. These meetings are open to the public with good attendance. The Authorizing Resolution was adopted on December 16, 2019.</p>	<p>Not applicable. The Authorizing Resolution for the CDBG Five-year Consolidated Plan (FY 2020-2024) and FY 2020 Annual Action Plan was presented and discussed at the following City Council meetings: November 4, 2019, November 18, 2019 and December 16, 2019. These meetings are open to the public with good attendance. The Authorizing Resolution was adopted on December 16, 2019. No comments were received at these City Council meetings--related to Resolution #3749.</p>	<p>Not applicable. The Authorizing Resolution for the CDBG Five-year Consolidated Plan (FY 2020-2024) and FY 2020 Annual Action Plan was presented and discussed at the following City Council meetings: November 4, 2019, November 18, 2019 and December 16, 2019. These meetings are open to the public with good attendance. The Authorizing Resolution was adopted on December 16, 2019. No comments were received at these City Council meetings--related to Resolution #3749.</p>	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language: non-specific</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	Not applicable. This was a public hearing notice advertised in the Sentinel-Tribune on January 29, 2020 in accordance with the City's adopted Public Participation Plan. A copy of the advertisement is contained within Appendix A of this Plan.	Not applicable. This was a public hearing notice advertised in the Sentinel-Tribune on January 29, 2020 in accordance with the City's adopted Public Participation Plan. A copy of the advertisement is contained within Appendix A of this Plan.	Not applicable. This was a public hearing notice advertised in the Sentinel-Tribune on January 29, 2020 in accordance with the City's adopted Public Participation Plan. A copy of the advertisement is contained within Appendix A of this Plan.	
3	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: non-specific</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	The public hearing was held on February 13, 2020 at 2:00 p.m. in City Council Chamber (a centrally-located and fully accessible location). The attendance sheet for this public hearing is located within Appendix A of this Plan.	Two public comments were received. Both public comments related to the development of the CDBG Five-year Consolidated Plan (FY 2020-2024). Those comments are summarized in the February 13, 2020 public hearing minutes (found within Appendix A of this Plan).	Not applicable. All comments received were accepted by the City of Bowling Green. For a summary of the comments received, refer to Appendix A of this Plan.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Consultation Surveys and Interviews	<p>Minorities</p> <p>Non-English Speaking - Specify other language: non-specific</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	Not applicable. See the Consultation Summary contained within Appendix A of this plan for specifics.	Not applicable. See the Consultation Summary contained within Appendix A of this plan for specifics.	Not applicable. See the Consultation Summary contained within Appendix A of this plan for specifics.	
5	Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language: non-specific</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	Not applicable. Notice of public hearing published May 13, 2020 for the May 29, 2020 public hearing and public review/comment period.	Not applicable.	Not applicable.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public Hearing	Minorities Non-English Speaking - Specify other language: non-specific Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	See Appendix A for all details regarding attendance and public hearing minutes.	See Appendix A for a summary (May 29, 2020 Public Hearing Minutes).	Not applicable.	<a href="http://www.bgo.hio.org/meetings">www.bgo.hio.org/meetings</a>

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

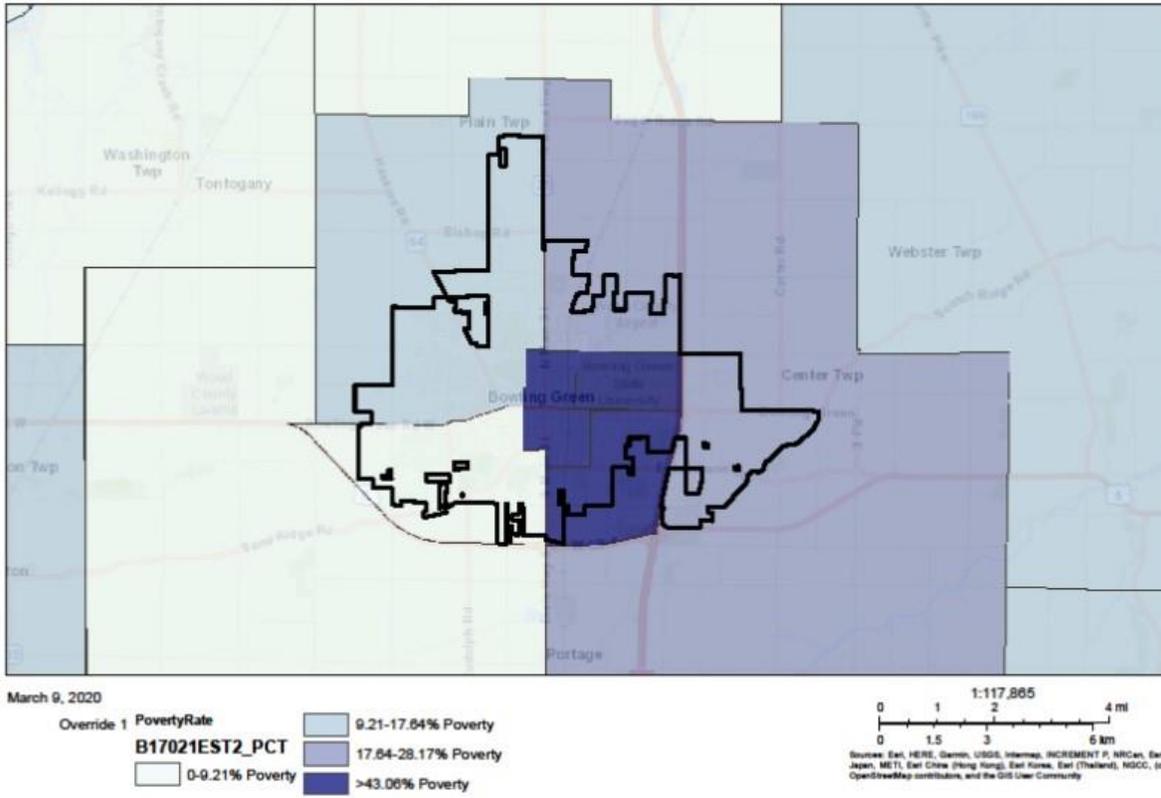
## NA-05 Overview

### Needs Assessment Overview

This assessment determines the needs for households and persons at lower-income levels (0-80% Area Median Income (AMI)). Categories evaluated included housing needs (to include various unit problems (e.g. housing cost and decency) as well as the disproportionately greater needs of specific racial and ethnic groups), public housing and Housing Choice vouchers), homeless needs, non-homeless special needs, and non-housing community development needs (e.g. economic development, public improvements).

Utilizing various types of data (local, state and federal), examining past program experience, and via consultations with an array of relevant community experts (as added resources), local problems were identified and ranked as to level of need. This assessment resulted, subsequently, in the formation of a plan of action which will guide Bowling Green in its use of CDBG funding endeavors related to addressing the priority local needs of persons with lower incomes during the five-year period (FY 2020 - FY 2024).

Poverty Rate - Bowling Green, Ohio - Consolidated Plan and Continuum of Care Planning Tool



Poverty Rate - Bowling Green, Ohio

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

The City of Bowling Green studied various resources in order to uncover Bowling Green's housing problems, assess them in detail, and determine related needs for households at lower-income levels (0-80% Area Median Income (AMI)). CHAS data (2011-2015) served as a tremendously useful resource as it conveyed housing problems at various income levels. In certain instances, the Grants Administrator created tables to break down said data further in order to gain added perspective. This was most useful in determining disproportionately greater needs for specific racial and ethnic groups.

American Community Survey data (2013-2017) helped to further clarify and broaden insights into Bowling Green's housing needs. HUD's CPD Maps provided further analysis for housing-related needs.

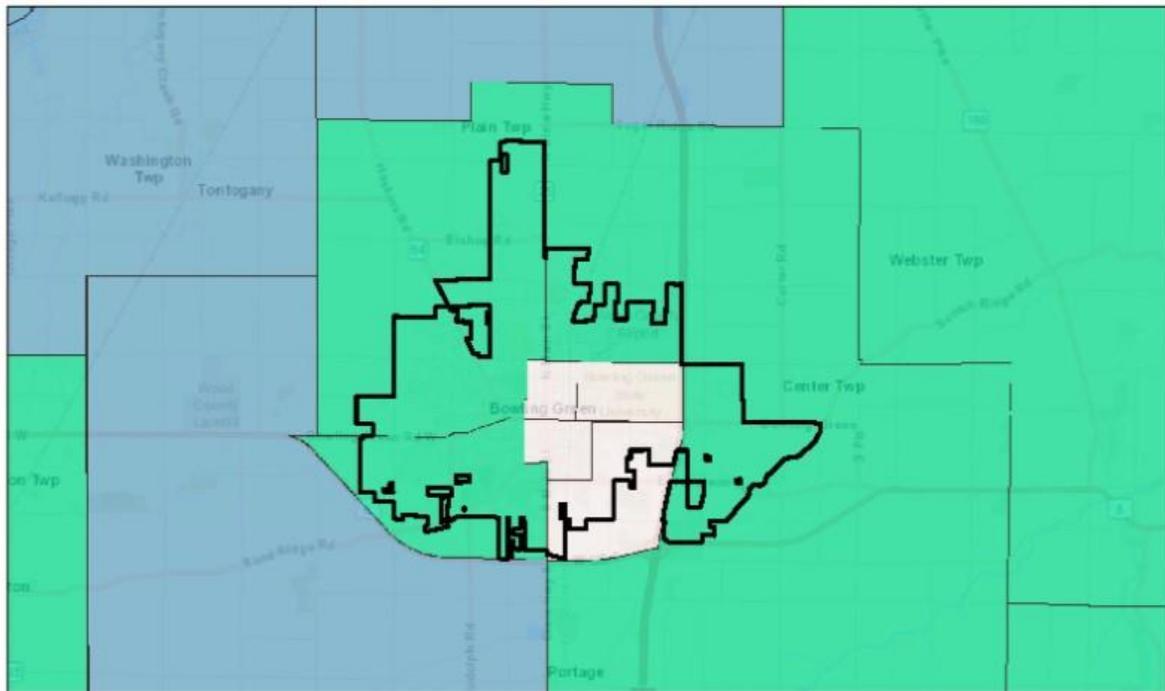
Consultations with others (including the Continuum of Care of Wood County) also lent valuable understanding of local unmet needs.

<b>Demographics</b>	<b>Base Year: 2009</b>	<b>Most Recent Year: 2015</b>	<b>% Change</b>
Population	30,028	31,505	5%
Households	10,658	11,165	5%
Median Income	\$30,863.00	\$33,052.00	7%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Median Household Income - Consolidated Plan and Continuum of Care Planning Tool



March 9, 2020

Override 1 MedianHouseholdIncome  
 B19013EST1  
 \$45,610.01-\$68,021.01  
 \$68,021.01-\$94,400.01  
 \$0-\$45,610.01

1:117,865  
 0 1 2 4 mi  
 0 1.5 3 6 km  
 Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NOAA, Swisstopo, Mapbox, and the GIS User Community

Median Household Income

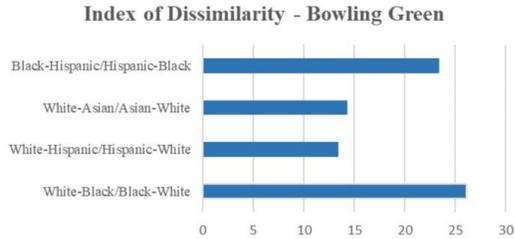
Total Households

Demographic	Base Year: 2000	Most Recent Year: 2017	% Increase
Households	10,266	11,291*	9.98%

Data Source: 2000 Census (Base Year (DP-1)); \*2013-2017 ACS (S1101)

Total Households 2000-2017

Index of Dissimilarity - Bowling Green	
Comparison	Value
White-Black/Black-White	26.1
White-Hispanic/Hispanic-White	13.4
White-Asian/Asian-White	14.3
Black-Hispanic/Hispanic-Black	23.4



Source: <https://s4.ad.brown.edu/projects/diversity/segregation2010/city.aspx?cityid=3907972>

## Index of Dissimilarity

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,865	1,435	1,770	930	4,170
Small Family Households	490	345	410	325	1,740
Large Family Households	10	10	50	25	300
Household contains at least one person 62-74 years of age	65	69	240	130	925
Household contains at least one person age 75 or older	90	135	215	110	300
Households with one or more children 6 years old or younger	290	225	193	135	410

**Table 6 - Total Households Table**

Data 2011-2015 CHAS  
Source:

### Households and Families

<b>Household Type</b>	<b>2010 U.S. Census</b>	<b>2013- 2017 ACS</b>
Married-couple family household	3,465	3,752
Male householder, no wife present, family household	359	432
Female householder, no husband present, family household	851	776
Nonfamily household	6,613	6,331

*Source: U.S. Census (QT-P11) and ACS (S1101)*

### Households and Families

## Housing Needs Summary Tables

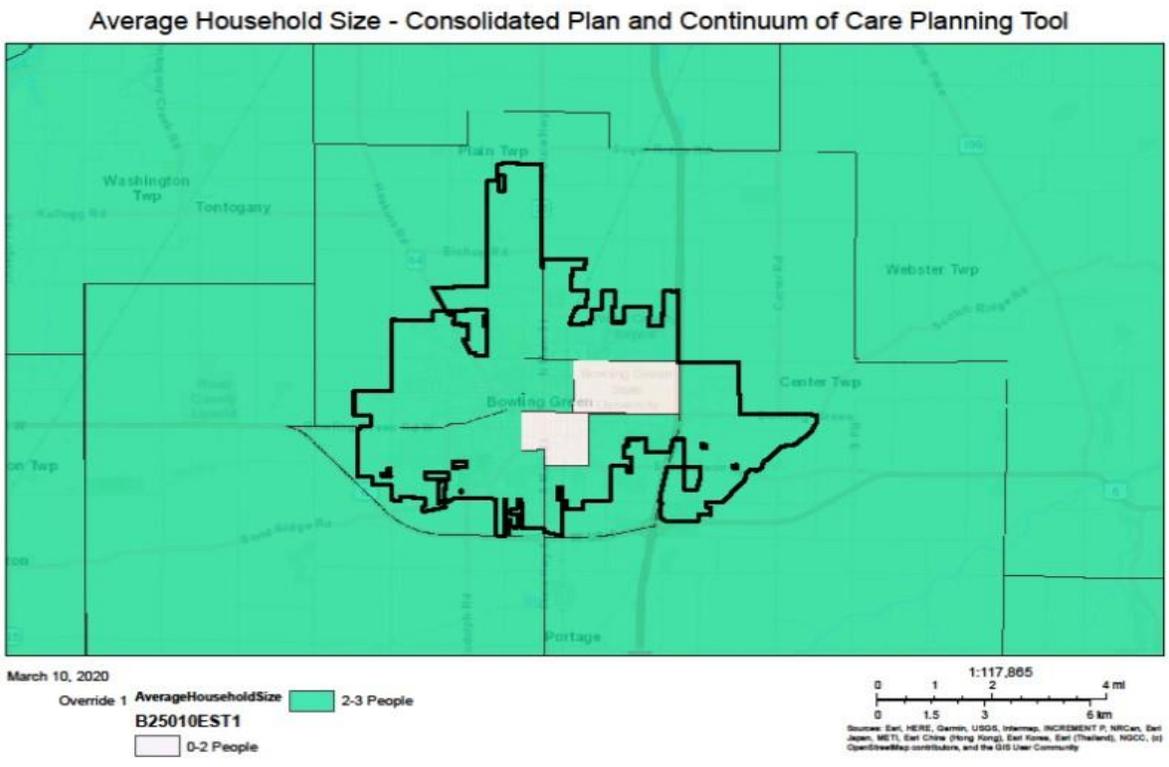
### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	40	0	0	0	40	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	10	0	0	10	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	95	0	25	0	120	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	2,140	385	55	10	2,590	50	25	35	0	110

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	100	555	470	30	1,155	25	35	90	165	315
Zero/negative Income (and none of the above problems)	210	0	0	0	210	25	0	0	0	25

**Table 7 – Housing Problems Table**

Data 2011-2015 CHAS  
 Source:



**Average Household Size**

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen

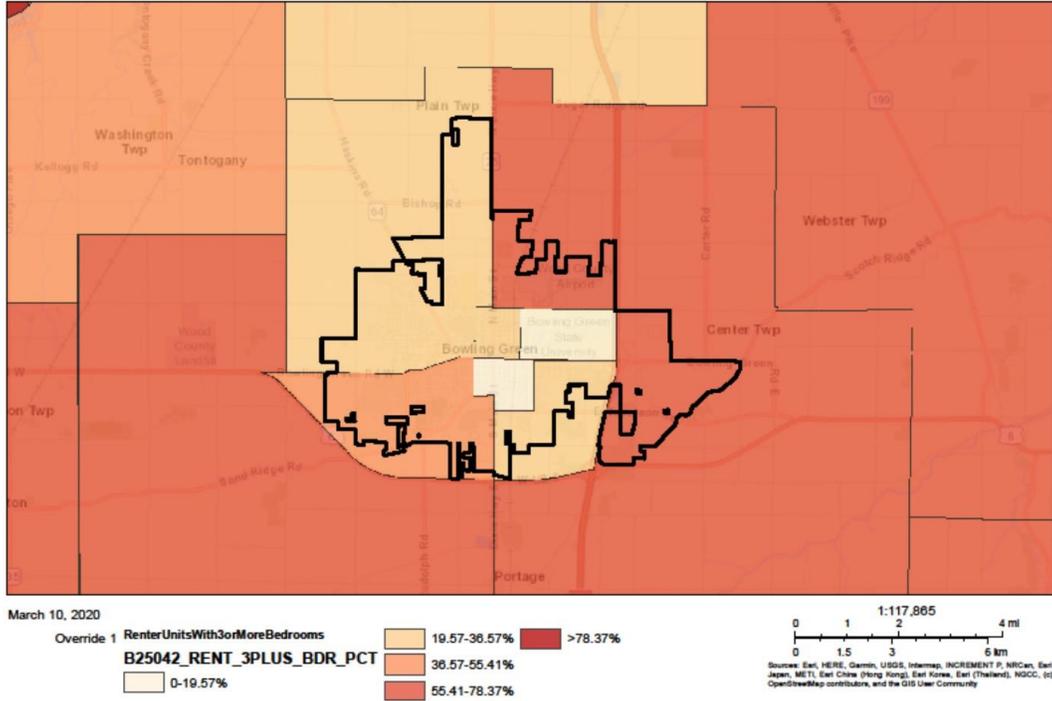
or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,270	395	85	10	2,760	50	25	35	0	110
Having none of four housing problems	225	840	1,190	445	2,700	80	175	460	475	1,190
Household has negative income, but none of the other housing problems	210	0	0	0	210	25	0	0	0	25

**Table 8 – Housing Problems 2**

Data 2011-2015 CHAS  
Source:

Renter Units with 3 or More Bedrooms - Consolidated Plan and Continuum of Care Planning Tool



Percent Renter Units with Three or More Bedrooms

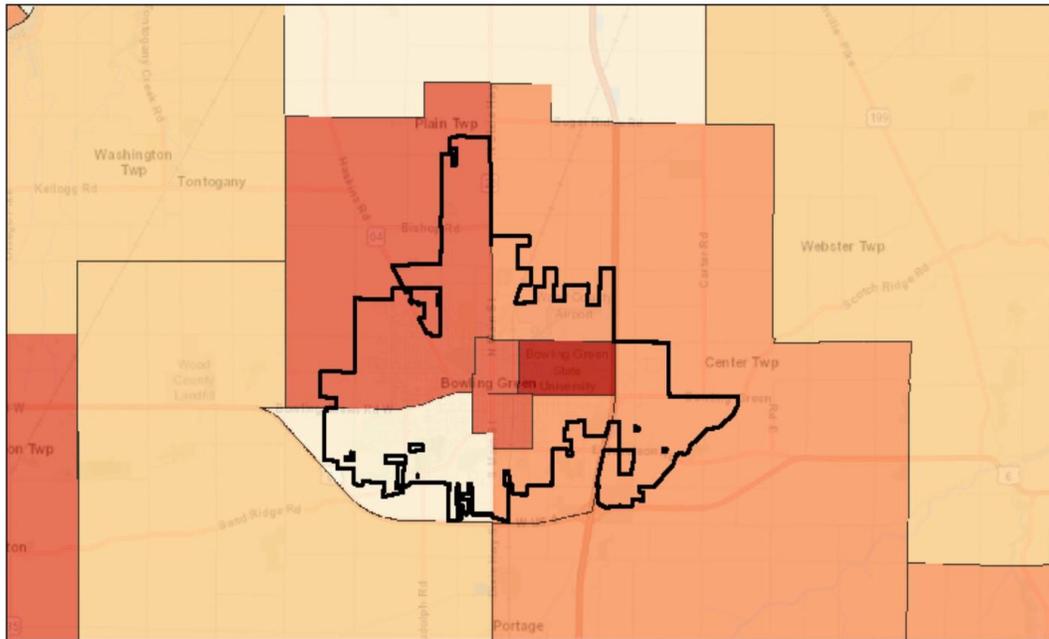
3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	390	240	155	785	10	10	34	54
Large Related	10	10	30	50	0	0	4	4
Elderly	50	10	40	100	20	24	80	124
Other	1,910	695	310	2,915	40	25	4	69
Total need by income	2,360	955	535	3,850	70	59	122	251

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS  
Source:

**% Renter Units Affordable to 50% HAMFI - Consolidated Plan and Continuum of Care Planning Tool**



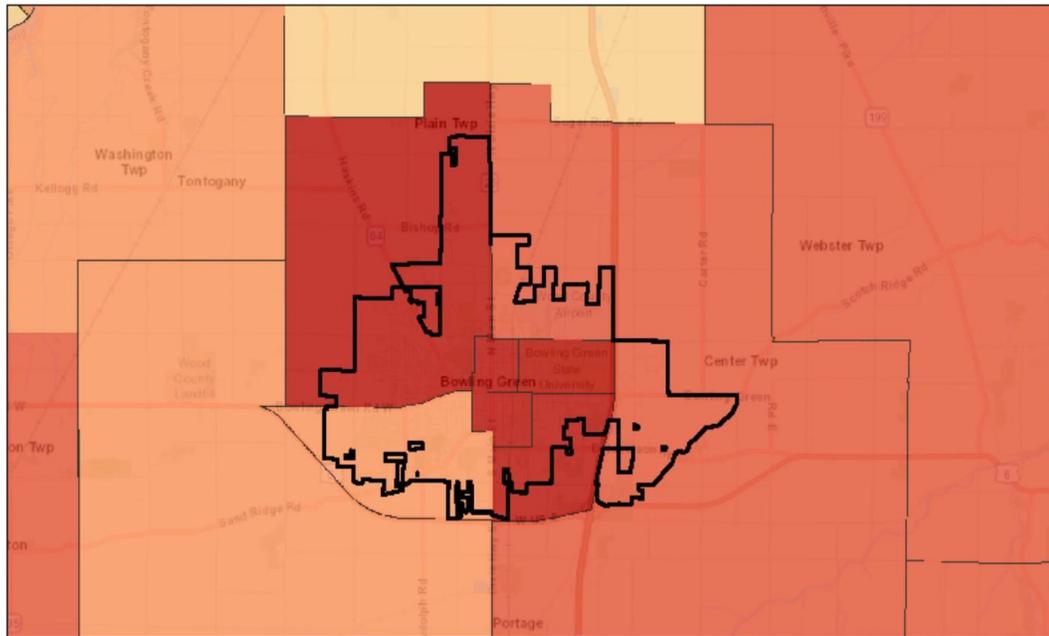
March 10, 2020

Override 1 RenterUnitsTo50PercentHAMFI 0.21-18.93% >47.95%  
 AFF\_AVAIL\_50\_R\_PCT 18.93-31.25%  
 0-9.21% 31.25-47.95%

1:118,416  
 0 1 2 4 mi  
 0 1.5 3 6 km  
 Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (The Netherlands), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

**Percent Renter Units Affordable to 50 Percent HAMFI**

**% Renter Units Affordable to 80% HAMFI - Consolidated Plan and Continuum of Care Planning Tool**



March 10, 2020

Override 1 RenterUnitsTo80PercentHAMFI 38.82-55.03%  
 AFF\_AVAIL\_80\_R\_PCT 55.03-70.52%  
 21.15-38.82% >70.52%

1:118,416  
 0 1 2 3 4 mi  
 0 1.5 3 6 km  
 Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

**Percent Rental Units Affordable to 80 Percent HAMFI**

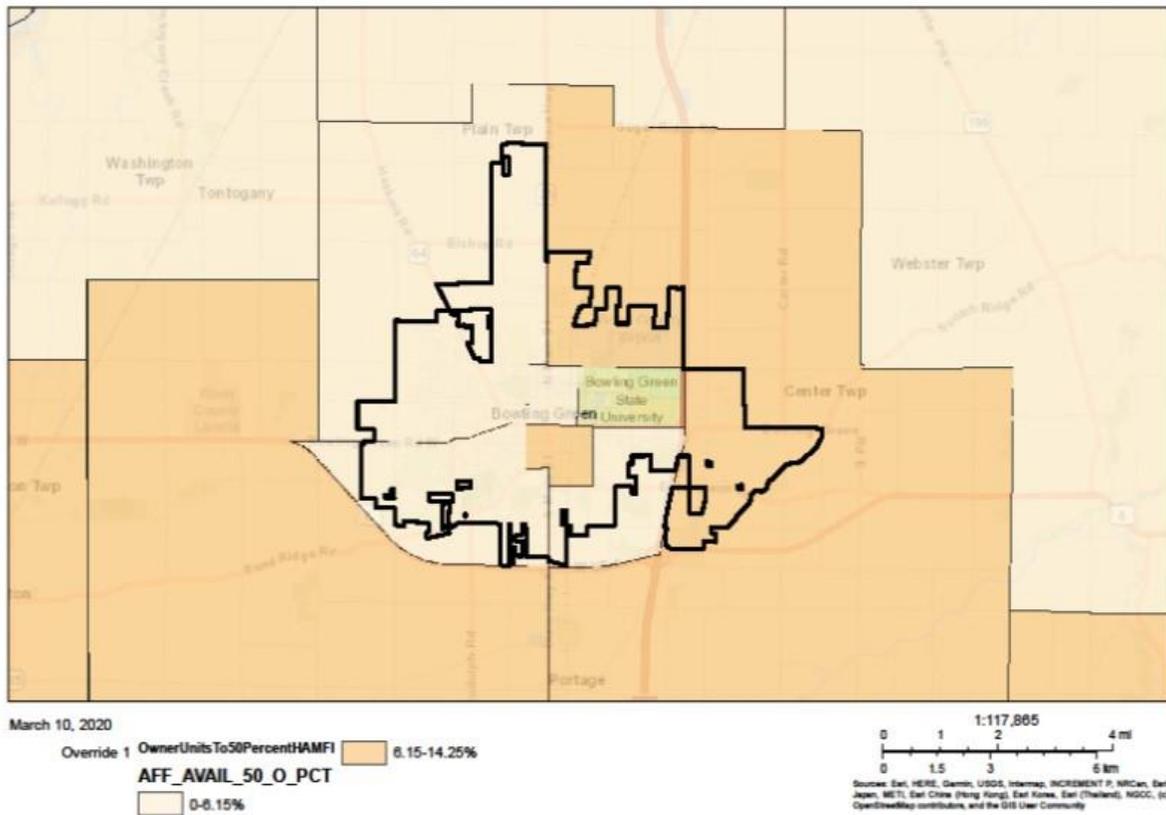
**4. Cost Burden > 50%**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	285	30	10	325	10	0	30	40
Large Related	10	0	0	10	0	0	4	4
Elderly	35	0	0	35	20	14	0	34
Other	1,835	355	45	2,235	15	10	0	25
Total need by income	2,165	385	55	2,605	45	24	34	103

**Table 10 – Cost Burden > 50%**

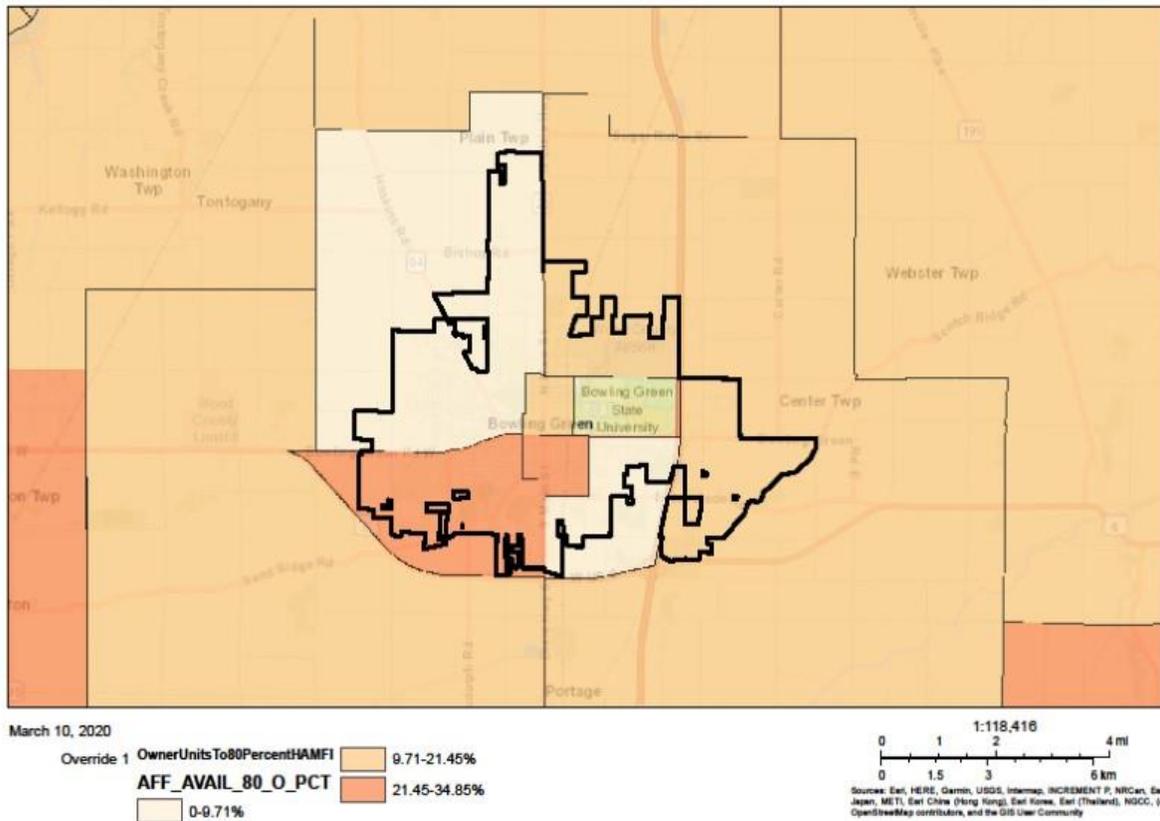
Data 2011-2015 CHAS  
 Source:

**% Owner Units Affordable to 50% HAMFI - Consolidated Plan and Continuum of Care Planning Tool**



**Percent Owner Units Affordable to 50 Percent HAMFI**

**% Owner Units Affordable to 80% HAMFI - Consolidated Plan and Continuum of Care Planning Tool**



**Percent Owner Units Affordable to 80 Percent HAMFI**

**5. Crowding (More than one person per room)**

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	85	0	10	0	95	0	0	0	0	0
Multiple, unrelated family households	0	0	10	0	10	0	0	0	0	0
Other, non-family households	10	10	10	0	30	0	0	0	0	0
Total need by income	95	10	30	0	135	0	0	0	0	0

**Table 11 – Crowding Information – 1/2**

Data: 2011-2015 CHAS  
Source:

Subject	Bowling Green city, Ohio				
	Occupied housing units	Owner-occupied housing units	Percent owner-occupied housing units	Renter-occupied housing units	Percent renter-occupied housing units
	Estimate	Estimate	Estimate	Estimate	Estimate
Occupied housing units	11,291	4,265	4,265	7,026	7,026
<b>HOUSEHOLD SIZE</b>					
1-person household	3,911	1,094	25.70%	2,817	40.10%
2-person household	3,985	1,778	41.70%	2,207	31.40%
3-person household	1,587	532	12.50%	1,055	15.00%
4-or-more-person household	1,808	861	20.20%	947	13.50%
S2501					
American Community Survey 2013-2017					

### Occupancy Characteristics

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	465	330	428	1,223	35	25	32	92

**Table 12 – Crowding Information – 2/2**

**Data Source**  
**Comments:**

Used data above to calculate estimates. Households denoted as "small related" and "large related" were assumed to have children present.

### Describe the number and type of single person households in need of housing assistance.

2011-2015 CHAS data (as supplied above by HUD) serves to project needs for single person households at lower-income levels (0-80% HAMFI). The City defines the CHAS data household category "other" as single person households. In almost every instance (cost burden greater than 30 percent and cost burden greater than 50 percent), single-person renter household needs ranked highest, numerically,

than its counterparts (small related, large related, and elderly). The information set forth directly below provides additional detail. The numbers recorded reflect the number of "other" households within each category (Source: 2011-2015 CHAS (Refer to tables 5-7 above)).

**COST BURDEN > 30%: Renters (0-80% HAMFI): 2,915 Owners (0-80% HAMFI): 69**

**COST BURDEN > 50%: Renters (0-80% HAMFI): 2,235 Owners (0-80% HAMFI): 25**

**CROWDING: Renters (0-80% HAMFI): 30 Owners (0-80% HAMFI): 0**

Both homeowners and renters with lower-incomes suffer from housing cost burden. The data clearly indicates renter households (single householder living alone, 0-80% HAMFI) as *most* affected by cost burden. Those households at 0-30% HAMFI have the greatest need (5,150 renter households estimated).

An estimated 30 lower-income, rental, "other, non-family" households experience crowding (more than one person per room). Although this number is notable, single-family households experience this issue far more.

Although there was no CHAS data broken down by household type ("other") related to housing condition (aside from crowding), it is also assumed that single-person households with low-moderate incomes would need assistance addressing housing decency issues as well. American Community Survey data (2013-2017) estimates 3,911 occupied households to be in the "one person" category (see Occupancy Characteristics table above). Table 2 above (Number of Households) indicates 6,070 households are at lower income levels (0-80% HAMFI). This represents 54 percent of households. The most recent housing survey (March 2017) conducted by the Wood County Health District entitled "Bowling Green Exterior Housing Evaluation Survey" indicates there are a total of 795 housing deficiencies in Bowling Green. Although the Exterior Housing Survey does not indicate occupancy characteristics or income levels, the CHAS data above supports the need among lower-income, single-person households. The best argument for this is found in the CHAS data related to owner households (0-80% HAMFI) faced with cost burden. The City's experience (via the CDBG Housing Repair Programs) shows these households find it impossible to address maintenance and critical repair needs.

This population needs programming to obliterate these barriers to affordable housing. One example of such programming is the Rental Rehabilitation Program. The City has successfully operated for a number of years now--using CDBG funding. The Rental Rehabilitation program ensures both the decency and affordability of rental units rehabilitated using CDBG funding. Rehabilitated properties are subject to a seven-year affordability period wherein the landlords must rent these units to persons with extremely-low, low and moderate incomes, and only charge Fair Market Rent rates. Home repair programs for lower-income owner households would benefit this population as well. Given that .2 percent of those living alone are 65 years of age or older, home repair programming targeted to this population would be

tremendously vital as well (ACS 2013-2017 (S2501)). Since affordable homeownership is difficult to achieve for lower-income households, a Direct Homeownership Assistance program is also a vital need.

### **Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

For data related to persons who are disabled, the City reviewed selected characteristics of people at specified levels of poverty in the past 12 months (American Community Survey 2013-2017 (S1703)) data. Estimates show 2,512 persons “with any disability.” Of that number, 10.3 percent are “less than 50 percent of the poverty level.” Although not every one of those individuals will have need for housing assistance, this data sheds light on the estimated number of disabled persons (at poverty level) living within Bowling Green (and potentially in need of housing assistance). It is fair to assume that some percent of the estimated 258 persons will need housing assistance. Consultation with Brian Horst, who administers Bowling Green’s Section 8 Housing Choice Voucher Program, provided added insights. Given that 61 percent of the Housing Choice Vouchers issued last program year were to persons who were disabled, 61 percent was applied to 258; yielding an estimate of 157 disabled persons potentially in need of housing assistance.

Kathy Mull, Executive Director for The Cocoon Shelter, provided added insights regarding survivors of domestic violence, sexual assault and sex trafficking. In 2019, the Cocoon Shelter housed 75 adults and 19 children. Those persons, on average, were sheltered 57 days. Mull noted the organization was unable to house 32 families in 2019 (at the time of their request) due to lack of space.

During this time, these individuals (and families) received linkages to supportive services, employment and permanent housing. The Cocoon Shelter provided linkages and supportive services to added survivors (not seeking shelter). Total survivors served in 2019 was 717 (includes the 75 adults and 19 children mentioned above). Even though these persons were not homeless and seeking housing assistance, this provides insights into the added number of persons who are at risk of becoming homeless and potentially needing housing assistance in the future. Given these numbers, the City estimates at least 126 persons (survivors of domestic violence, dating violence, sexual assault and stalking) could be in need of housing assistance.

### **What are the most common housing problems?**

The CHAS data above (2011-2015) most clearly indicates the most common (and predominant) housing problem is the issue of **housing cost/severe cost burden**. Housing cost burden was present amongst both renters and homeowners and at every income level (0-80% HAMFI). Most significant was the presence of housing cost burden (greater than 30% of income) amongst renters (Other) at extremely low-income levels (0-30% HAMFI); with 1,910 households’ affectedness. Renters at this same income level (0-30% HAMFI) and category (Other) comprised the second-highest incidence. This time, the issue noted housing cost burden greater than 50% of income (1,835 households). Third most impacted were

low-income (30-50% HAMFI) renters (Other) with housing cost burden greater than 30% of income (695 households).

The data provided by HUD (tables 3-7 above) also demonstrates the lack of housing affordability amongst lower-income owner households. Table 3 cites 110 lower-income households suffer from housing cost burden greater than 50 percent. Table 5 documents the risk to elderly (one or two person household, either person 62 years old or older). These estimates show 124 lower-income, elderly homeowner households endure housing cost burden greater than 30 percent.

Subsequent to the review of CHAS data, the City conducted consultations with a representative from the Continuum of Care of Wood County. Harley Maddox (member and Manager, The Salvation Army, Bowling Green Office) noted that the high cost of housing (coupled with economic instability) served to often place local persons at greater risk of homelessness. Housing repair is costly. Persons with economic challenges (lower income and already cost burdened) addressing home decency issues also face this same fate. This makes mechanisms for home repair without added cost (e.g. grants, deferred loans) as important for homeowners with lower incomes as creating opportunities for renters at the same income levels access to decent, affordable rental housing. Maddox is a seasoned professional (working largely with homeless and at-risk of homelessness clientele) understands the ramifications of unaffordable housing. During FY 2018, the aforementioned program provided transitional housing, locally, to 115 persons experiencing homelessness. Of that total, 61 (53%) were children. Fourteen of those served were female heads of household.

### **Are any populations/household types more affected than others by these problems?**

As noted above, single-person renter (per HUD excludes those living on boats, RV's or vans) household needs (Other) ranked highest, numerically, than its counterparts (small related, large related, and elderly) for housing cost burden of renters (Refer to tables 5-7 above)). The impact is cost burden greater than 30 percent and greater than 50 percent. HUD defines cost burden as the fraction of a household's total gross income spent on housing costs. For renters housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance and utilities.

Table 7 (above) presents crowding data. An estimated 30 lower-income, rental, "other, non-family" households experience crowding (more than one person per room). Although this number is notable, single-family households experience this issue far more (estimated 95 households affected).

Table 4 (above) shows 124 lower-income, elderly homeowner households endure housing cost burden greater than 30 percent—demonstrating the greatest need for this cohort. Small related households (two to four familial-related members) recorded the highest owner (and lower-income) affectedness for owner households facing cost burden greater than 50 percent (40 households).

Research indicates that there are disproportionately greater needs related to housing problems, severe housing problems and housing cost burdens. Specific details on affected populations are set forth with sections NA-15, NA-20, NA-25 and NA-30 of this Plan.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Consultation with Continuum of Care of Wood County representatives yield a description of both those who are at imminent risk of becoming homeless or have already received homelessness assistance. Many families that are low-income but currently housed in Wood County have limited resources due to unemployment (and receiving benefits through Wood County Job & Family Services) or are underemployed, working jobs that pay less than a living wage. This population is in imminent risk of becoming homeless due to utility costs, illness, cut in or limited hours at work, or any short-term need they may encounter. Local experts on this matter often see families that have been stable but do not have reserved resources; therefore, when a crisis or unexpected need or bill comes, they are unable to meet their basic living expenses which many times causes them become homeless. Formerly homeless and re-housed families often need assistance with first month's rent, and utility payments to get started in a new residence. This can be difficult for many—especially those previously evicted, and now deemed to be “high-risk tenants.” Many of these households also possess past due utility bills, making it difficult to turn the service on at a new location. Many of these families are also in need of furniture, and household items to re-establish a working household.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

A review of those served by The Cocoon Shelter (provides shelter to survivors of domestic violence, sexual assault and sex trafficking) in 2019 and those served by the CDBG-funded transitional housing for the homeless (in FY 2018—last full program year) lends insights. Kathy Mull, Program Manager of The Cocoon Shelter (a shelter for persons who are survivors of domestic violence, sexual assault and sex trafficking) indicates that the organization sheltered 75 adults and 19 children in 2019. In FY 2018, CDBG dollars supported the transitional housing of 115 persons experiencing homelessness, locally. The total served by these local sources is 209. The City adds a contingency of ten percent to that number (estimated 230 within the local at-risk population).

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

Both CHAS data and consultation with the Continuum of Care of Wood County representative strongly indicate cost burden most greatly affects the potential for becoming homeless for Bowling Green residents. When persons are unemployed or receive very meager wages and housing costs are high, the result is increased risk of homelessness and (in some cases) homelessness. For renters, a past eviction (due to non-payment of rent) "brands" said individuals as "high-risk tenants." This makes it extremely difficult for them to enter into future rent agreements with others. Thus, these individuals have an even higher likelihood of becoming homeless. The City assumes the same pitfalls are present for those persons who lose their homes to foreclosures/bankruptcies. Poor credit history affects one's ability to secure a rental agreement, locally. This scenario places affected persons at greater risk of homelessness.

CHAS data (2011-2015) indicates high cost burden exists amongst both homeowners and renters. It also exists at every level of income (0-80% Area Median Income (HAMFI)). The most impacted by cost burden, however, are those who rent their homes. Most notable is renter households at 0-30% HAMFI, where 2,140 households suffer housing cost burden greater than 50 percent (50%) of their household income. As noted by the Continuum of Care of Wood County representative, persons at these income levels often report very little resources or financial reserve; making this situation even more devastating (and, increasing the odds for homelessness). Bowling Green is the site of Bowling Green State University. This serves to drive the cost of housing up--higher than it might be in neighboring towns.

Renter households outnumber owner-occupied housing units. Of the 11,291 occupied housing units, only 4,265 are owner occupied (ACS 2013-2017 (DP04)). Homeownership is difficult to achieve for persons at lower income levels. The City of Bowling Green Housing Specialist administers the CDBG-funded Direct Homeownership Assistance Program. In that capacity, the Housing Specialist has yet to see local housing affordable to persons at the 0-30 percent HAMFI level. In fact, this individual cites challenges finding affordable housing at all lower-income levels. Low-moderate income households that do reside in owner-occupied housing cite housing cost burden issues as evidenced in the Cost Burden >30% and Cost Burden >50% tables above (CHAS 2011-2015). Home repairs and rehabilitations are costly, and may increase risks as well. Those homeowners losing homes due to bankruptcy/foreclosure often find it difficult to find a rental property owner willing to enter into a lease agreement (due to poor credit history). This places these individuals at higher risk of homelessness as well and creates another avenue of instability.

## **Discussion**

The first step of this process was to identify the housing problems plaguing households (renter and homeowner) at extremely low-, low- and moderate-income levels. Relying most heavily upon 2011-2015 CHAS data, but also seeking other sources of information (American Community Survey estimates, past program experience, consultations, CPD Maps), problems were thoroughly reviewed.

Cost burden is the problem that plagues *the majority* of Bowling Green's residents with extremely-low, low and moderate incomes. Amongst both homeowners and renters, cost burden exists at *every* income level (0-80% Area Median Income (HAMFI)).

Renters, however, suffer at far greater numbers (from cost burden) than do homeowners. Most impacted are those renter households at the extremely low-income level (0-30% Area Median Income (AMI)). These individuals are experiencing housing cost burden greater than 50 percent (50%) of their household income. Single-person renter households at lower-income levels record the greatest need where affordability is noted.

Lower-income homeowners also suffer cost burden as well. Elderly owner households (124 estimated) comprise the largest share related to cost burden greater than 30 percent. Small related, owner households record the most need due to housing cost burden greater than 50 percent. Homeownership, without cost burden, is almost impossible to achieve for local households at lower income levels. Evidence exists via the City of Bowling Green Housing Specialist and the CHAS data presented above.

Consultations with the local Continuum of Care representative created a picture of how cost burden lends itself to greater likelihood that homelessness could prevail. Rental housing is high in cost. Most likely, this is due to Bowling Green's designation as the home to Bowling Green State University. For an already-cost-burdened owner household, something as incidental as a furnace failing could create severe hardship (lack of housing decency if not repaired or added cost burden if the repair occurs).

The need for programming to rehabilitate rental housing for persons at lower income levels is vital as demonstrated through CHAS cost/severe cost burden data. Given the number of owner-occupied households with aging housing stock and limited incomes as well, this segment of the population also presents many needs. Local rent rates are high. Keeping low-moderate income homeowners in their own homes (versus moving them into rental housing, which is costly) is a viable solution. Home repair programs help to improve housing decency for low-moderate income homeowners. These programs also ensure people are not losing their homes and moving into costly rental housing; placing them into situations where homelessness could be imminent.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

The City analyzed the CHAS data presented below (2011-2015) to analyze housing needs disaggregated by racial and ethnic cohorts to determine if a racial or ethnic group disproportionately experienced a housing need as compared to Bowling Green’s housing needs overall. Bowling Green defines a “disproportionately greater representation” as follows: when the members of a racial or ethnic group experience a housing problem at a greater rate (10% or more) than the jurisdiction as a whole for the income level.

CHAS definitions for housing problems are as follows:

- Housing lacks complete kitchen facilities;
- Housing lacks complete plumbing facilities;
- Housing has more than one person per room; and
- Housing cost burden is over 30%.

The JPEG tables (below each CHAS data table) includes that data as well as a disproportionate need calculation for each line of data. Disproportionate needs display **bolded percentage levels**.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,440	185	235
White	2,100	160	110
Black / African American	145	10	65
Asian	10	0	50
American Indian, Alaska Native	0	10	4
Pacific Islander	0	0	0
Hispanic	125	0	0

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Disproportionately Greater Need 0-30% AMI				
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Disproportionate need calculation
Jurisdiction as a whole	2,440	185	235	85.31%
White	2,100	160	110	88.61%
Black/African American	145	10	65	65.91%
Asian	10	0	50	16.67%
American Indian, Alaska Native	0	10	4	0.00%
Pacific Islander	0	0	0	0.00%
Hispanic	125	0	0	100.00%

**Disproportionately Greater Need 0-30% AMI**

**30%-50% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,010	420	0
White	845	410	0
Black / African American	95	0	0
Asian	10	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	65	10	0

**Table 14 - Disproportionately Greater Need 30 - 50% AMI**

Data 2011-2015 CHAS

Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

<b>Disproportionately Greater Need 30-50% AMI</b>				
<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>	<b>Disproportionate need calculation</b>
Jurisdiction as a whole	1,010	420	0	70.63%
White	845	410	0	67.33%
Black/African American	95	0	0	100.00%
Asian	10	0	0	100.00%
American Indian, Alaska Native	0	0	0	n/a
Pacific Islander	0	0	0	n/a
Hispanic	65	10	0	86.67%

### Disproportionately Greater Need 30-50% AMI

### 50%-80% of Area Median Income

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	680	1,090	0
White	650	1,015	0
Black / African American	10	20	0
Asian	0	35	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	4	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data 2011-2015 CHAS

Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Disproportionately Greater Need 50-80% AMI				
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Disproportionate need calculation
Jurisdiction as a whole	680	1,090	0	38.42%
White	650	1,015	0	39.04%
Black/African American	10	20	0	33.33%
Asian	0	35	0	0.00%
American Indian, Alaska Native	0	0	0	n/a
Pacific Islander	0	0	0	n/a
Hispanic	0	4	0	0.00%

### Disproportionately Greater Need 50-80% AMI

### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	205	725	0
White	185	575	0
Black / African American	0	0	0
Asian	0	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	60	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

<b>Disproportionately Greater Need 80-100% AMI</b>				
<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>	<b>Disproportionate need calculation</b>
Jurisdiction as a whole	205	725	0	22.04%
White	185	575	0	24.34%
Black/African American	0	0	0	n/a
Asian	0	25	0	0.00%
American Indian, Alaska Native	0	0	0	n/a
Pacific Islander	0	0	0	n/a
Hispanic	20	60	0	25.00%

## **Disproportionately Greater Need 80-100% AMI**

### **Discussion**

The CHAS data above supplied needed information to ascertain disproportionately greater housing needs (has one or more of four housing problems). Problems assessed are 1) lacks complete kitchen facilities; 2) lacks complete plumbing facilities; 3) more than one person per room; and 4) cost burden greater than 30 percent. Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities. The JPEG tables above indicate disproportionately greater need where percentages are bolded. Below is a summary of the racial or ethnic group identified with a disproportionately greater need (housing problems).

## **Disproportionately Greater Need: Housing Problems**

### **0-30% Area Median Income (AMI)**

Hispanic households

### **30-50% Area Median Income (AMI)**

Black/African American, Asian and Hispanic households

Earlier review of CHAS data (see Section NA-10 of this Plan) indicates the most notable need relates to cost burden. Substandard housing and overcrowding affected relatively few households. Housing cost burden, however, (at the greater than 30% level) affected the majority of those encountering housing-related problems, locally. Therefore, housing cost burden greater than 30% seems to be what creates the majority of problems in terms of housing problems encountered by those with a disproportionately greater need. A local study and consultation with various experts, however, present a compelling need to address housing decency. The City presents more about this within the Housing Market Analysis of this Plan.

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

As in Section NA-15, the City reviewed CHAS data (provided by HUD) to determine disproportionately greater need related to severe housing problems. Severe housing problems (as defined herein) will include households reporting one or more of the following issues: 1. Lacks complete kitchen facilities; 2. Lacks complete plumbing facilities; 3. More than 1.5 persons per room; 4. Cost Burden over 50%. The City reviewed these data and calculations to determine percentages. The JPEG tables attached to each income category set forth the percentage of severe housing problems for the city as a whole as well as the percentages for each racial/ethnic group. A disproportionately greater need displays the percentage in **bold** text within the table. Per HUD, when the members of a racial or ethnic group at an income level experience housing problems at a greater rate (10% or more) than the income level as a whole, it is defined as a "disproportionately greater need."

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,320	305	235
White	1,995	270	110
Black / African American	130	25	65
Asian	10	0	50
American Indian, Alaska Native	0	10	4
Pacific Islander	0	0	0
Hispanic	125	0	0

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2011-2015 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Disproportionately Greater Need - Severe Housing Problems 0-30% AMI				
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Disproportionate need calculation
Jurisdiction as a whole	2,320	305	235	81.12%
White	1,995	270	110	84.00%
Black/African American	130	25	65	59.09%
Asian	10	0	50	16.67%
American Indian, Alaska Native	0	10	4	0.00%
Pacific Islander	0	0	0	n/a
Hispanic	125	0	0	100.00%

**Disproportionately Greater Need Severe Housing Problems 0-30% AMI**

**30%-50% of Area Median Income**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	420	1,015	0
White	380	880	0
Black / African American	30	60	0
Asian	10	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	75	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Disproportionately Greater Need - Severe Housing Problems 30-50% AMI				
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Disproportionate need calculation
Jurisdiction as a whole	420	1,015	0	29.27%
White	380	880	0	30.16%
Black/African American	30	60	0	33.33%
Asian	10	0	0	100.00%
American Indian, Alaska Native	0	0	0	n/a
Pacific Islander	0	0	0	n/a
Hispanic	0	75	0	0.00%

### Disproportionately Greater Need Severe Housing Problems 30-50% AMI

#### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	120	1,650	0
White	120	1,545	0
Black / African American	0	30	0
Asian	0	35	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	4	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Disproportionately Greater Need - Severe Housing Problems 50-80% AMI				
Jurisdiction as a whole	120	1,650	0	6.78%
White	120	1,545	0	7.21%
Black/African American	0	30	0	0.00%
Asian	0	35	0	0.00%
American Indian, Alaska Native	0	0	0	n/a
Pacific Islander	0	0	0	n/a
Hispanic	0	4	0	0.00%

### Disproportionately Greater Need Severe Housing Problems 50-80% AMI

#### 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10	920	0
White	10	750	0
Black / African American	0	0	0
Asian	0	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	80	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

<b>Disproportionately Greater Need - Severe Housing Problems 80-100% AMI</b>				
<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>	<b>Disproportionate need calculation</b>
Jurisdiction as a whole	10	920	0	1.08%
White	10	750	0	1.32%
Black/African American	0	0	0	n/a
Asian	0	25	0	0.00%
American Indian, Alaska Native	0	0	0	n/a
Pacific Islander	0	0	0	n/a
Hispanic	0	80	0	0.00%

### **Disproportionately Greater Need Severe Housing Problems 80-100% AMI**

#### **Discussion**

In relation to the matter of severe housing problems, the City identified two populations at disproportionately greater need (following a review of 2011-2015 CHAS data provided by HUD). At the 0-30% of the Area Median Income (AMI) level, 100 percent (100%) of Hispanics have a disproportionately greater need. Additionally, one hundred percent (100%) of Asians at the 50-80% AMI level have a disproportionately greater need.

Again, in reviewing the CHAS data within Section NA-10 of this Plan (Housing Needs Summary Table #1), the raw numbers indicate very few instances of substandard housing (as defined by CHAS) or severe overcrowding. Rather, the majority of those with a problem are households with severe housing cost burden greater than 50 percent, alone.

A local survey of exterior housing provides compelling evidence, however, that housing decency is an issue and area of need. The City provides more detail within the Housing Market Analysis section of this Plan.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

CHAS data (2011-2015) provided by HUD (seen directly below) served to present raw numbers in terms of housing cost burden for households at various income levels for the entire population. The City computed this data into percentages in order to assess whether any racial or ethnic group suffered a disproportionately greater need. The JPEG attached below contains a table with these percentage breakdowns; along with an identification of those populations that are affected (**BOLD** percentages indicate a disproportionately greater need).

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	6,375	1,815	2,734	235
White	5,725	1,555	2,430	110
Black / African American	190	145	105	65
Asian	105	10	14	50
American Indian, Alaska Native	10	0	0	4
Pacific Islander	0	0	0	0
Hispanic	265	85	125	0

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2011-2015 CHAS

Disproportionately Greater Need-House Cost Burdens						
Housing Cost Burden	<=30% (not cost burdened)	30-50% (cost burdened)	>50% (severe cost burdened)	No / negative income (not computed)	% Cost Burdened	% Severely Cost Burdened
Jurisdiction as a whole	6,375	1,815	2,734	235	16.26%	24.50%
White	5,725	1,555	2,430	110	15.84%	24.75%
Black / African American	190	145	105	65	<b>28.71%</b>	20.79%
Asian	105	10	14	50	5.59%	7.82%
American Indian, Alaska Native	10	0	0	4	0.00%	0.00%
Pacific Islander	0	0	0	0	n/a	n/a
Hispanic	265	85	125	0	<b>17.89%</b>	26.32%

### Disproportionately Greater Need - Housing Cost Burdens

#### Discussion:

As discussed within this section's "Introduction," the City converted CHAS data (provided above by HUD) into cost-burden-affectedness percentages. This enabled the City to determine if one racial or ethnic group (at varying lower-income levels) as affected by disproportionately greater need (in relation to housing cost burdens). Disproportionately greater need (cost burden (30-50%)) was found to be present amongst Black/African Americans. Asians experience disproportionately greater need as well (severe cost burden (>50%)).

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

### **Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

Section NA-15 of this Plan deals with the assessment of whether or not racial or ethnic groups face a disproportionately greater need related to housing problems. HUD defines said housing problems as one the foregoing four issues: 1) Lacks complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than one person per room (overcrowding); 4) Housing cost burden greater than 30% of income. Breaking the CHAS data (2011-2015) down further (into percentage shares), it was learned that Hispanics (0-30% AMI) have a disproportionately greater need. Black/African American, Asian and Hispanic households (30-50% AMI) also experience disproportionately greater need. The data indicates cost burden is overwhelming the issue experienced. Numerically few numbers of households experienced the first three potential problems listed above.

In section NA-20 of this Plan, the City assessed severe housing problems set forth within CHAS (2011-2015) data. HUD identifies these four severe problems as: 1) Lacks complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than 1.5 persons per room (severe overcrowding); and 4) Housing cost burden greater than 50% of income. The data presented was for households with one or more of the aforementioned housing problems. At the 0-30% AMI income category, Hispanics have a disproportionately greater need (100%). At the 50-80% AMI income category, Asians have a disproportionately greater need (100%). The data indicates severe cost burden is overwhelming the issue experienced. Numerically few numbers of households experienced the first three potential problems listed above.

As set forth within section NA-25 of this Plan, a detailed computation of HUD-provided CHAS (2011-2015) data revealed that all income categories contained racial groups with a disproportionately greater need related to housing cost burden. Black/African Americans have a disproportionately greater need in terms of cost burden (30-50%). Asians have a disproportionately greater need related to severe cost burden (>50%).

### **If they have needs not identified above, what are those needs?**

The City identified all needs in the preceding paragraph. Cost and severe cost burden create the greatest housing hazards to local households at lower income levels. Affected households often cannot address necessary home repairs for various reasons (primarily: afraid to incur further debt or unable to access funds needed to do said repairs). This makes links housing cost burden and housing decency issues (discussed in additional detail in NA-15 and NA-20).

### **Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

The City Grants Administrator also reviewed data made available through an online source, Diversity and Disparities (<https://s4.ad.brown.edu/projects/diversity/index.htm>). According to their website, the source “provides independent and peer-reviewed research.”

The Index of Dissimilarity graphics (see NA-10) contain Census 2010 data related to Bowling Green, Ohio are courtesy of the aforementioned source.

Given the explanation provided on the website noted above (as “source”), there are no discernable racial concentrations. “The dissimilarity index measures whether one particular group is distributed across census tracts in the metropolitan area in the same way as another group. A high value indicates that the two groups tend to live in different tracts. D ranges from zero to 100. Brown University considers a value of 60 (or above) very high. What it means is that 60% (or more) of the members of one group would need to move to a different tract in order for the two groups to be equally distributed. Values of 40 or 50 are usually considered a moderate level of segregation, and values of 30 or below are considered to be fairly low.”

## NA-35 Public Housing – 91.205(b)

### Introduction

There are no public housing units within the corporation limits of Bowling Green, Ohio. The City of Bowling Green consulted, however, with Brian Horst, Executive Director for the Consortium of Northwest Ohio (the agency under contract with the City of Bowling Green to administer the Section 8 Housing Choice Vouchers (HCV) program). Mr. Horst provided insight into the needs related to the Section 8 HCV program and the population served through this resource.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	104	0	93	0	0	11

**Table 22 - Public Housing by Program Type**

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	10,821	0	10,826	0	0
Average length of stay	0	0	0	5	0	5	0	0
Average Household size	0	0	0	1	0	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	0	27	0	27	0	0
# of Disabled Families	0	0	0	51	0	40	0	0
# of Families requesting accessibility features	0	0	0	104	0	93	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	98	0	87	0	0	11
Black/African American	0	0	0	6	0	6	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	11	0	11	0	0	0
Not Hispanic	0	0	0	93	0	82	0	0	11

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

Not applicable. There are no public housing units in the City of Bowling Green.

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

There are no public housing units in Bowling Green. However, the City of Bowling Green contracts with the Consortium of Northwest Ohio to administer the Section 8 Housing Choice Vouchers Program. Per consultation with Brian Horst of the Consortium of Northwest Ohio, there are 58 total households on their waiting list (March 2020). Horst notes, "This is relatively short and we will probably open again in the summer." Of the 58, 32 are single-person households, 21 have a disabled head of household, 38 are below 30 percent of HUD Area Median Family Income (HAMFI), 20 are at 50-80 percent HAMFI and three are over the age of 62. Regarding current Section 8 Housing Choice Voucher (HCV) holders, 61 percent of the households participating in the program are those with disabilities. This documents the demand for accessible units. Bowling Green's most immediate need is for more accessible (and affordable units) for program participation.

**How do these needs compare to the housing needs of the population at large**

Sections NA-15 and NA-20 of this Plan clearly indicate the need for housing affordability. This aligns with the needs of the local Section 8 Housing Choice Vouchers Program. Past program experience and research via the City's Analysis of Impediments to Fair Housing Choice (FY 2020-2024) also signal a need for both affordable and accessible (also affordable) housing units.

**Discussion**

There are no public housing units within the corporation limits of Bowling Green, Ohio. The City however, consulted with Brian Horst, Executive Director for the Consortium of Northwest Ohio (the agency under contract with the City of Bowling Green to administer the Section 8 Housing Choice Vouchers (HCV) program). Mr. Horst provided insight into the needs related to the Section 8 HCV program and the population served through this resource. Most notably, Horst cited the need for affordable accessible units for Section 8 participation, locally. This aligns with prior research (Analysis of Impediments to Fair Housing Choice (FY 2020-2024)) and prior CDBG program experience (Housing Programs).

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

Bowling Green is the county seat for Wood County, Ohio. Great Lakes Community Action Partnership (GLCAP) conducted a Housing Inventory Count (HIC) Point in Time (PIT) survey (January 2019) for the Continuum of Care of Wood County. Even though this survey represents countywide (versus) Bowling Green only need, it is the most reliable source available for estimating the number of persons experiencing homelessness on a given night. All homeless (within Wood County) are sheltered locally in Wood County via one of two venues: The Cocoon Shelter (a shelter for persons experiencing domestic violence) and The Salvation Army (provides emergency shelter, transitionally for homeless persons).

Consultations with representatives from The Salvation Army, the Wood County Continuum of Care, GLCAP and The Cocoon Shelter served as the basis for the estimates related to numbers experiencing, becoming and exiting homelessness each year. These consultations also provided estimates for the average number of days persons experience homelessness. Said consultations, along with outcome data gathered from the CDBG FY 2018 activity (implemented by CDBG sub-recipient The Salvation Army) providing emergency transitional housing for the homeless, also provided useful data in estimating homelessness within Bowling Green, Ohio.

s within Bowling Green, Ohio.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	15	220	230	220	36
Persons in Households with Only Children	0	0	0	0	0	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Only Adults	0	2	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

**Table 26 - Homeless Needs Assessment**

Great Lakes Community Action Partnership conducted a Housing Inventory Count (HIC) Point in Time (PIT) survey (January 2019) for the Wood County Continuum of Care. Even though this survey represents countywide (versus) Bowling Green only need, it is the most reliable source available for estimating the number of persons experiencing homelessness on a given night. Consultations with The Salvation Army and The Cocoon Shelter served as the basis for the added estimates noted above. Please note the numbers for those experiencing, becoming and exiting homelessness each year reflect the number of households versus individuals. The estimated number of days persons experience homelessness was provided by the Continuum of Care of Wood County representative. The Cocoon Shelter representative estimates persons housed there have an average stay of 57 days. The Salvation Army provides transitional housing for homeless for up to 14 days.

**Data Source Comments:**

Indicate if the homeless population is:  Has No Rural Homeless

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

As noted above, the City based the “given night” estimates a countywide HIC/PIT study conducted by Great Lakes Community Action Partnership for the county's Continuum of Care. Statistical data from the FY 2018 CDBG activity “transitional housing for the homeless” along with those

from The Cocoon Shelter provide adequate resources to estimate the effect, annually, becoming and exiting homelessness. The City of Bowling Green coordinates with The Salvation Army to carry out the CDBG-funded activity "transitional housing for homeless."

Kathy Mull, Program Manager of The Cocoon Shelter (a shelter for persons who are survivors of domestic violence, sexual assault and sex trafficking) indicates that the organization sheltered 75 adults and 19 children in 2019. The average length of stay for these individuals is 57 days. The Salvation Army provides transitional housing for the homeless for up to 14 days. The estimate represents an average of these amounts.

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	108	0
Black or African American	4	0
Asian	3	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	9	0
Not Hispanic	106	0

**Data Source**  
**Comments:**

The numbers above are only reflective of the FY 2018 CDBG activity "transitional housing for the homeless." FY 2018 is the last full program year, currently.

**Demographics of Persons Assisted via CDBG Transitional Housing in FY 2018**

<b>Activity</b>	<b>White</b>	<b>Black or African American</b>	<b>Asian</b>	<b>American Indian or American Native &amp; White</b>	<b>Asian &amp; White</b>	<b>Total Hispanic</b>	<b>Total Served</b>
Transitional Housing for the Homeless	108	4	3	0	0	9	<b>115</b>

**CDBG FY 2018 - Transitional Housing Demographics**

### **Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

The number of families in need of housing assistance for families and children are best estimated via the CDBG FY 2018 activity "transitional housing for homeless" and data provided from a recent consultation with a representative of the local Cocoon Shelter (shelters survivors of domestic abuse, sexual assault and sex trafficking). Of the 115 persons provided with shelter (transitionally) in FY 2018 via this CDBG-funded activity, 61 were children and 14 were female heads of household. Currently, no veteran data exists for either program. Consultations reveal veterans often receive homelessness prevention assistance. Given these facts, the City anticipates very low (less than 10) need during the planning period for families of veterans.

### **Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

Very little data was available to the City to provide this description with total accuracy. Data does exist, however, from the last complete Community Development Block Grant funding year (2018). Said data relates to the FY 2018 CDBG activity of "transitional housing of homeless." Even though the numbers are not complete for the community, this sizable accounting of those served in a recent funding year does provide insights. In FY 2018, 115 persons experiencing homelessness were sheltered transitionally. Of that number, 108 individuals were White, four were Black or African American and three were Asian. Nine of the 115 persons were of Hispanic ethnicity. The Cocoon Shelter housed 75 adults and 19 children in 2019. No racial data exists for this last number served, however.

### **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

The City can surmise the nature and extent of local homelessness through the data this jurisdiction *does* have. There is no data regarding the number of unsheltered individuals—even though some number does exist. A review of those served by The Cocoon Shelter (provides shelter to survivors of domestic violence, sexual assault and sex trafficking) in 2019 and those served by the CDBG-funded transitional housing for the homeless (in FY 2018—last full program year) lend insights. In FY 2018 (September 1, 2018 through August 31, 2019), CDBG dollars supported the transitional housing of 115 persons experiencing homelessness, locally. In 2019, The Cocoon sheltered 75 adults and 19 children.

### **Discussion:**

The City consulted with various local experts in determining local need related to homelessness. Data regarding sheltered homeless also lent insights (recent-past CDBG transitional housing for the homeless and The Cocoon Shelter data as well as the annual Housing Inventory County Point in Time Study). These various examinations include estimates related to families with children and families of veterans. Looking at actual data provided by The Salvation Army, no veterans have sought housing due to homelessness. Consultations with local experts on homelessness reveals that lack of resources can lead to homelessness. Sometimes homelessness occurs without significant prior indication of severe

problems. Research indicates the City needs strategies to both assist the homeless (e.g. transitional housing for the homeless) and to serve as preventatives to homelessness (e.g. housing programs to minimize cost burdens, job creation, etc.).

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

To assess the needs of the non-homeless special needs population in Bowling Green, various consultations took place with service providers serving this segment of the community. The sections below summarize consultation results and provide added detail related to this population's most critical needs.

### **Describe the characteristics of special needs populations in your community:**

Lisa Myers, Director of Social Services for the Wood County Committee on Aging describes the special needs population's (at risk, elderly and extra elderly adults) characteristics as follows: "Within our community, this would be older adults, disabled, low income, limited education or intellectual functioning, and those with language barriers who have trouble accessing and understanding community supports." Myers also indicates many lack family and social supports--creating increased potential for risk.

The Wood County ADAMHS Board advocates, plans, develops, funds manages, and evaluates community-based mental health and addiction prevention, treatment, and recovery services to improve the quality of life for the citizens of Wood County. The Wood County ADAMHS Board serves a broad population. Those served include intravenous/injection drug users, pregnant women with substance abuse disorders, parents with substance abuse disorders (with dependent children), individuals with tuberculosis and other communicable diseases, children and adults with serious emotional disturbances and mental illness, persons with mental health/substance abuse disorders, veterans, individuals with disabilities, and persons with a mental illness and/or addiction in need of permanent supportive housing.

Jimmy Russell, Disability Rights Advocate for The Ability Center of Greater Toledo, provided insights into the population with physical disabilities. "Northwest Ohio has a consistently growing population of people with disabilities and older adults. As the population of the region continues to age, it is only natural that the rate of disability for the region also goes up. It is estimated in the Center for Economic and Policy Research Report "Half in Ten" that half of the working age population experiencing income poverty have a disability. Many people with disabilities struggle to find employment and affordable accessible housing in high-opportunity areas. This makes it difficult for them to escape the clutches of income poverty. Over the past year, The Ability Center of Greater Toledo communicated with 41 consumers from Bowling Green and 205 consumers from Wood County for assistance.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

Lisa Myers, Director of Social Services for the Wood County Committee on Aging (serving at-risk, elderly and extra elderly adults) notes the needs of older adults include safe, **affordable** and decent rental

housing, medical and non-medical transportation (including wheelchair transport), assistance with basic living expenses (food, medications, utilities,) home repair and mobile home repair. Myers notes her agency offers Information and referral services. This provides her with insights on the population's needs.

According to Deanna Stanton, Executive Director of ADAHMS, "Housing and supportive service needs vary greatly among the population served by the Wood County ADAMHS Board. Housing services, funded by the ADAMHS Board, provided by Harbor, are for those experiencing mental health needs requiring supportive housing. The Board will also contract with housing providers outside of Wood County if the volume of need is too great to be served with available beds within the County. Needs are determined through assessment with any contracted behavioral health provider (A Renewed Mind, Children's Resource Center, Harbor, & Unison). In regard to housing for those experiencing substance use disorders, housing is provided by the Zepf Center, and needs are determined by assessment through any contracted behavioral health provider."

Jimmy Russell, Disability Rights Advocate for The Ability Center of Greater Toledo, notes, "Northwest Ohio is in desperate need of affordable, accessible housing. High opportunity areas should be targeted for further development of affordable, accessible housing. The little housing that exists to serve people with disabilities tends to be in historically low-opportunity regions. The population of Northwest Ohio is continuing to age. The majority of people turning 65 wish to remain in their own homes. Increasing the stock of accessible housing not only serves people with disabilities, but also older adults who may develop disabilities or mobility impairments due to their age. The occurrence of disability in the region has continued to rise and we look forward to getting clearer numbers on the disability rates of the region with the coming census.

### **Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

The City consulted with Kerry Stanley, Disease Intervention Specialist, Toledo-Lucas County Department of Health to obtain this information. Stanley provided statistical data gathered by the Ohio Department of Health for 2018. The data was not available by jurisdiction. In 2018, Wood County reported 6.9 new diagnoses of HIV infection. Stanley notes these numbers are likely larger as Bowling Green University Students would likely be reported under their resident counties/states. Likewise, the numbers do not reflect persons already diagnosed elsewhere. The State data also indicates a rate of 60.4 persons living in Wood County (2018) with a HIV infection diagnosis. No data by County was available regarding the population's characteristics. Statewide data provides a measure for estimates. Among those living with a reported diagnosis of HIV infection (Ohio), 82 percent are males and 18 percent females. The age bracket with the greatest share is 55 to 64 years (24 percent). Racial demographics for Ohio (2018) are as follows:

- American Indian/Native Alaskan - <1%
- Asian/Pacific Islander - 1%

- Black/African American - 44%
- Hispanic/Latino - 7%
- White - 44%
- Multi Race - 4%
- Unknown - <1%.

**Discussion:**

Bowling Green is fortunate to be the county seat of Wood County, Ohio. As such, it is the site of most of the County's organizations/agencies that provide housing and supportive services to persons who are non-homeless with special needs. Although this population is expansive, the City defines it to include persons with a broad range of disabilities, mental illness, substance abuse/addiction issues, debilitating disease, and, to some extent, those who are elderly.

Agencies serving these populations (e.g. Wood County ADAMHS Board, Wood Lane Board of Developmental Disabilities, Wood County Committee on Aging, The Ability Center, Harbor of Wood County, etc.) do an outstanding job. Nevertheless, consultations reveal that unmet needs do exist. All of the aforementioned service providers have indicated to the City of Bowling Green that the population served needs the continuation of reliable public transportation (e.g. the B.G. Transit), housing repair and rental rehabilitation programs to provide persons with lower incomes improved access to decent, affordable housing, and preventatives to homelessness/loss of independence. The population at hand is often likely the most at-risk of becoming homeless for various reasons including lack of family support, health and employment challenges, unemployment and under-employment.

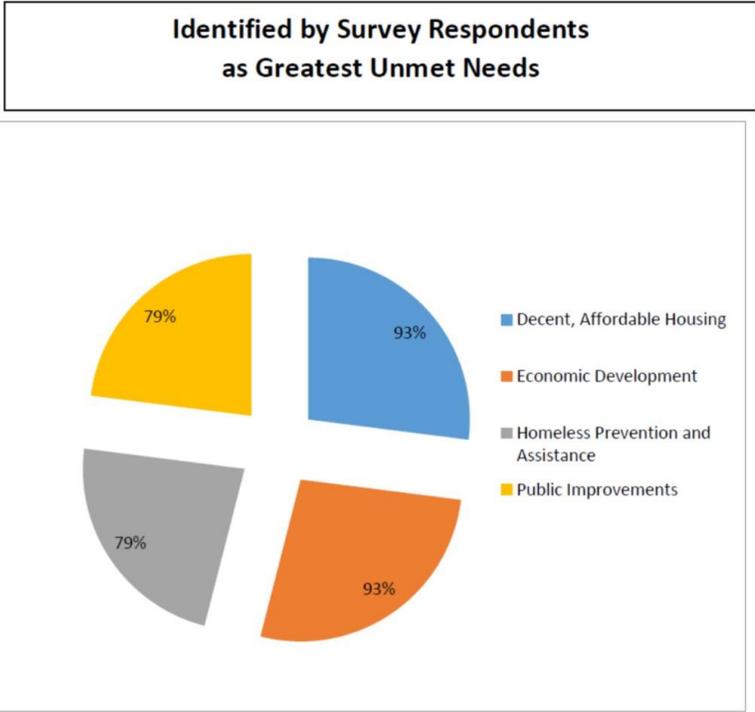
## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction’s need for Public Facilities:**

There is no priority for public facilities FY 2020-2024. This does not mean the city is void of facilities needing rehabilitation. It merely means that the City of Bowling Green and the public recognize decent, affordable housing and homeless prevention/assistance needs far outweigh those within the public facilities category. The City's allocation of CDBG funding is not large. Given the significant data to show the need to improve the decency and affordability of housing for households at lower incomes, coupled with input from the public and service providers related to the need for homeless assistance (transitional housing for the homeless) and prevention (public transportation assistance), there is insufficient funding to consider any form of public facilities activity.

### **How were these needs determined?**

This decision followed the City’s review of feedback from 29 local service providers (and an array of others representing at-risk populations), added consultation with various experts, public hearing comments and other written commentary. Lowered CDBG funding allocations, met with high need for housing and economic remedies, informed this determination.



**Greatest Identified Needs Chart**

**Describe the jurisdiction’s need for Public Improvements:**

City Council adopted the Bowling Green Comprehensive Plan (Improvement Plan) on October 20, 2014. The plan identifies the problem of "missing street trees lower the aesthetic quality and livability of neighborhoods" in Bowling Green's northeast, southeast and East Wooster Street areas as one of significance. Recommended action for said problem areas is to "Infill" said areas with "BG's signature street trees." Consultation with the City's Arborist, Grant Jones, yields the same presence of need. The City cites the ongoing vandalism of trees in the public access areas in neighborhoods east of Bowling Green’s downtown area. City budget constraints have made consistent replacement of these trees difficult. Said areas of problem have traditionally been those with higher saturation (51% or greater) of lower-income residents.

The Bowling Green Comprehensive Plan (Improvement Plan) noted "walkable neighborhoods" one of several key goals. The Plan cites the need for sidewalk reconstruction as a priority for several neighborhoods (the Northeast, Downtown, East Wooster Street and North/South Main Street). Several

of these locations are within census tracts where there is greater than 51 percent lower-income residency.

### **How were these needs determined?**

The Bowling Green Comprehensive Plan (Improvement Plan) adopted by City Council on October 20, 2014 showed a clear need for tree planting and sidewalk reconstruction within specific residential neighborhoods east of the city's downtown area. Consultations with the City Arborist and Public Works Director yielded the very same determination. The Bowling Green Comprehensive Plan (Improvement Plan) clearly sets forth as a goal improving the walkability of residential neighborhoods east of Main Street. Often, the neighborhoods with the greatest need were those with higher concentrations of households at lower-income levels.

Public improvements (as a need category) did not score nearly as highly as decent, affordable housing and economic development. Given the limited CDBG funding currently in place, as well as the critical housing, homeless prevention and assistance needs documented in the course of developing this Five-year Consolidated Plan, public improvements will only be undertaken if there is an unexpected "windfall" such as a sizeable increase in CDBG funding or Recovery Funds awarded to the City of Bowling Green. Another occurrence that could bring about public improvement activity undertaking would be if there is something that prevents the City from spending down planned funds within any given funding year (e.g. unable to issue the number of planned Business RLF loans within a funding year or fewer housing program applications are received). This would require the City to shift focus in order to ensure CDBG timeliness.

<b>Needs Survey Results</b>		
<b>Need Categories</b>	<b>Medium-High Need</b>	<b>No-Low Need</b>
Decent, Affordable Housing	93%	7%
Economic Development	93%	7%
Homeless Prevention and Assistance	79%	21%
Public Improvements	79%	21%

**Needs Survey Results**

## **Describe the jurisdiction's need for Public Services:**

Consultations with various providers to those who are homeless and at risk of becoming homeless served as the most vital source for identifying needs. Wood County Continuum of Care member (also the manager of The Salvation Army, who administers the local emergency homeless sheltering (transitional housing for the homeless activity) as well as 2019 Wood County Housing Inventory County Point (HIC PIT) in Time count of homeless persons) presented a clear picture of need. This point-in-time count of persons (28) experiencing homelessness took place the last week of January 2019.

Additionally, the public's input (along with survey responses received from individuals and service providers serving persons at lower income levels) was factored into where needs were most evident. Additionally, Bowling Green suffers from high poverty rates. Per 2013-2017 American Community Survey data (S1701), 33.9% of the population is at or below poverty level. Citizens, and most especially those at poverty levels, need public transportation options to ensure better employability.

The City also reviewed past outcome data from current CDBG-funded activities (transitional housing for the homeless and public transportation assistance) to support the ever-growing need. As in the last CDBG five-year planning period, there is a strong need for transitional housing for the homeless. Bowling Green has no homeless shelter; only a shelter for persons who are abused spouses (and their children). Since homeless counts and consultations (along with use of the transitional housing units for homeless in the past) all indicate homeless persons do exist (115 homeless persons received CDBG-funded transitional housing for the homeless in FY 2018), the need to continue CDBG-transitional housing for the homeless is critically important. The issue of continued provision of public transportation also remains a vital, ongoing need. Service providers, the public and Wood County officials have all indicated the need for the B.G. Transit (the local public transportation system) to continue operating and at the same level of service that it has in the past. Through survey results and public input, social service providers and the public indicate the system ensures needed quality of life for persons with lower-incomes. During FY 2018, 99 persons (severely disabled adults and persons aged 65 and older) received reduced-fare transit access via the B.G. Transit CDBG-funded activity. A review of CY 2019 B.G. Transit ridership data indicates approximately 80 percent of the B.G. Transit's passengers qualify for elderly and disabled fare assistance. This CDBG-funded activity also serves to prevent homelessness as many lower-income persons use this mode of transportation used to get to and from work sites. This, too, is documented by both service provider consultation and public input. Therefore, the need for continued support of the public transit system (B.G. Transit) is critically essential.

## **How were these needs determined?**

Nearly 80 percent of those surveyed by the City, indicated homelessness assistance and prevention as a high need category. The activities undertaken to assist the homeless and prevent homelessness are public service activities. As noted directly above, the City also assessed the results of direct consultations with various service providers (working with lower-income populations (including the homeless)). The public also provided input via public hearing commentary and written comments

received during the 30-day comment period to further support public service activities assisting the homeless and providing homelessness prevention as a high priority need for the FY 2020-2024 CDBG planning period.

**FY 2018 CDBG B.G. Transit Outcomes**

<b>CDBG Activity</b>	<b>Population Assisted</b>	<b># Served</b>
B.G. Transit	Elderly Adults (65+ yrs.)	70
B.G. Transit	Severely Disabled Adults	29
<b>Total</b>		<b>99</b>

**CDBG FY 2018 B.G. Transit Outcomes**

**CDBG FY 2018 Transitional Housing Totals**

<b>Month</b>	<b>Number of Homeless Persons Housed</b>				
	<b>Number of Adults</b>	<b>Number of Children</b>	<b>Total Housed</b>	<b>Female HoH</b>	<b>Extremely Low-income</b>
September	5	6	11	1	11
October	2	4	6	1	6
November	6	6	12	0	12
December	5	3	8	1	8
January	6	10	16	2	16
February	2	1	3	0	3
March	7	7	14	1	14
April	4	4	8	2	8
May	2	3	5	2	5
June	6	7	13	2	13
July	3	2	5	1	5
August	6	8	14	1	14
<b>Totals</b>	<b>54</b>	<b>61</b>	<b>115</b>	<b>14</b>	<b>115</b>

**CDBG FY 2018 Transitional Housing for the Homeless Outcomes**

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The City of Bowling Green conducted copious research in the course of writing Bowling Green's Housing Market Analysis for inclusion into the CDBG Five-Year Consolidated Plan (FY 2020-2024). Pulling information from a variety of sources, the City's Grants Administrator was able to develop a thorough and comprehensive Housing Market Analysis for Bowling Green, Ohio.

CHAS (2011-2015) and American Community Survey (2013-2017) data provided clear insights into the number, types and market issues related to the local housing stock. Census data (2010) as well as interpretive support from Bowling Green State University's Center for Family and Demographic Research lent added dimension to the information bank. HUD's CPD Maps provided additional dimension and depth into the local Analysis, and produced a number of maps that are included within this Analysis. Said maps serve as a means of presenting facts uncovered throughout the process as well as needed illustrations.

The City conducted consultations with a variety of individuals representing an array of entities from apartment complexes to social service agencies to government officials. The City cites the results of said consultations throughout the Plan's *Housing Market Analysis*. Reports provided by the Continuum of Care of Wood County, the Ohio Department of Health and Great Lakes Community Action Partnership were tremendously helpful resources utilized as well.

Bowling Green's Housing Market Analysis provides clear-cut and thorough documentation of where housing and service needs are present within the community. Subsequently, these efforts enable the City to devise strategies to address identified needs, and improve the lives of persons with low and moderate incomes.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

The City's Grants Administrator analyzed various resources in the development of this Plan section. American Community Survey data (2006-2010, 2011-2015 and 2013-2017) and HUD's CPD Maps were tremendously useful in demonstrating valid estimates and illustrative maps necessary to present base information. Consultations with local housing professionals also served as a source of valuable information in the course of identifying community needs related to the local number of housing units.

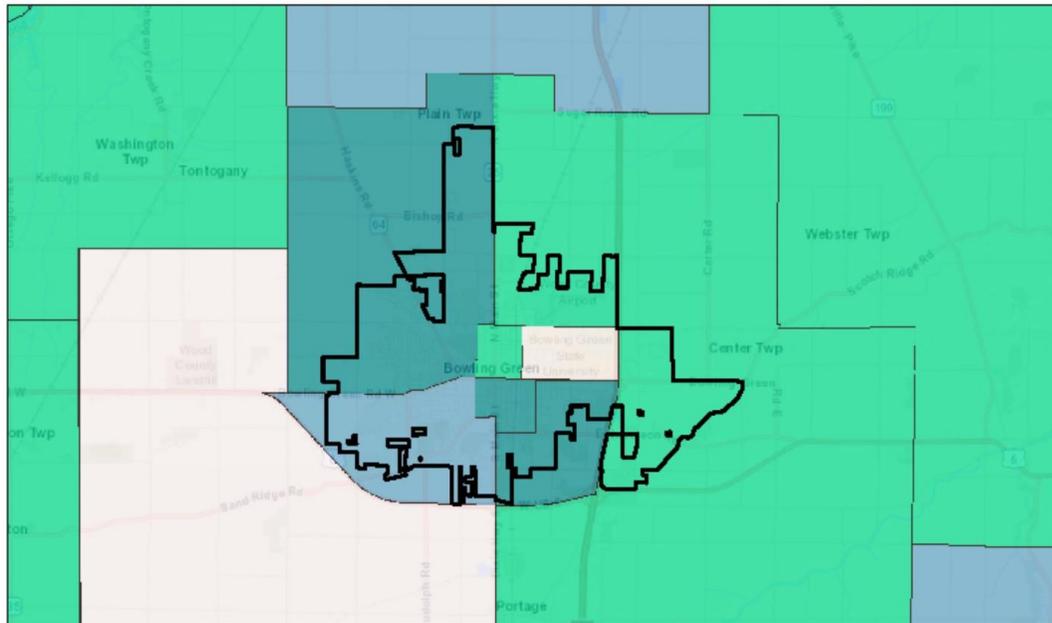
### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	5,025	40%
1-unit, attached structure	625	5%
2-4 units	1,810	14%
5-19 units	3,340	27%
20 or more units	1,165	9%
Mobile Home, boat, RV, van, etc	570	5%
<b>Total</b>	<b>12,535</b>	<b>100%</b>

**Table 27 – Residential Properties by Unit Number**

Data Source: 2011-2015 ACS

Total Households - Consolidated Plan and Continuum of Care Planning Tool



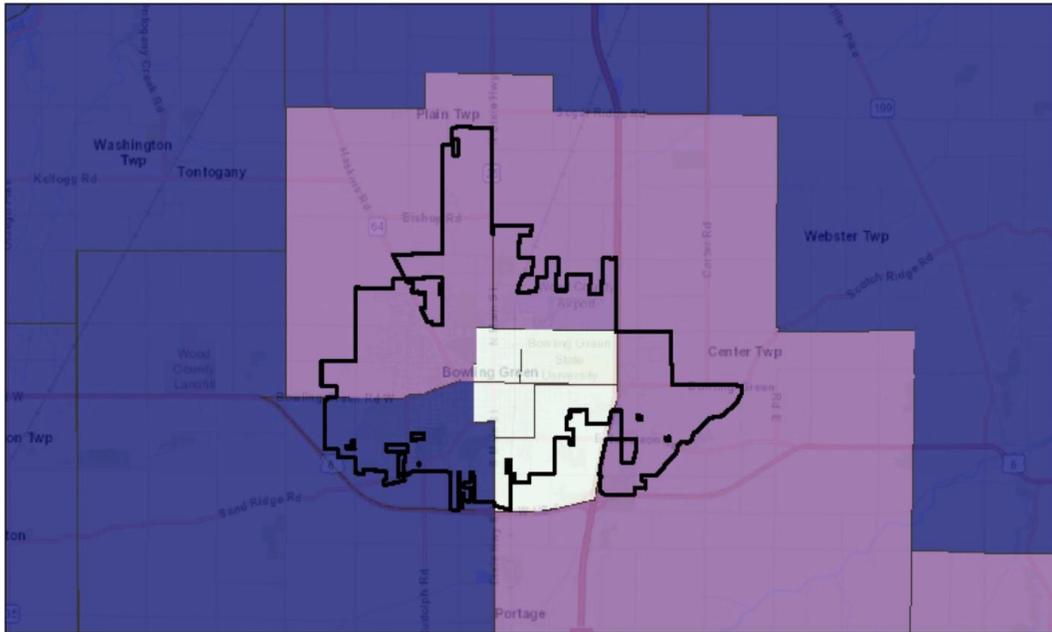
February 25, 2020

Override 1 TotalHouseholds  
 B11005EST1  
 0-1,089 Households  
 1,089-1,641 Households  
 1,641-2,256 Households  
 2,256-3,182 Households

1:117,865  
 0 1 2 4 mi  
 0 1.5 3 6 km  
 Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

Total Households

Percentage Owner-Occupied Housing - Consolidated Plan and Continuum of Care Planning Tool



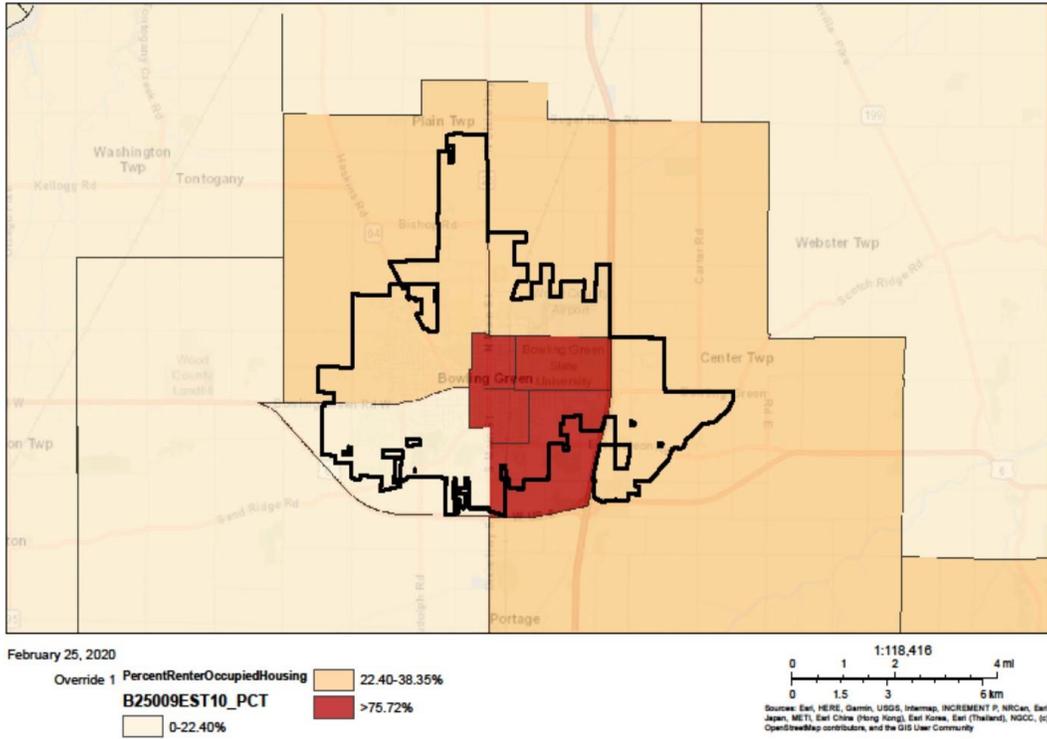
February 25, 2020

Override 1 OwnerOccupiedHousing  
 B25009EST2\_PCT  
 0-26.16% Owner Occupied  
 62.90-78.23% Owner Occupied  
 >78.23% Owner Occupied

1:117,865  
 0 1 2 4  
 0 1.5 3 6 km  
 Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

Percentage Owner-Occupied Housing

Percentage Renter-Occupied Housing - Consolidated Plan and Continuum of Care Planning Tool



Percentage Renter-Occupied Housing

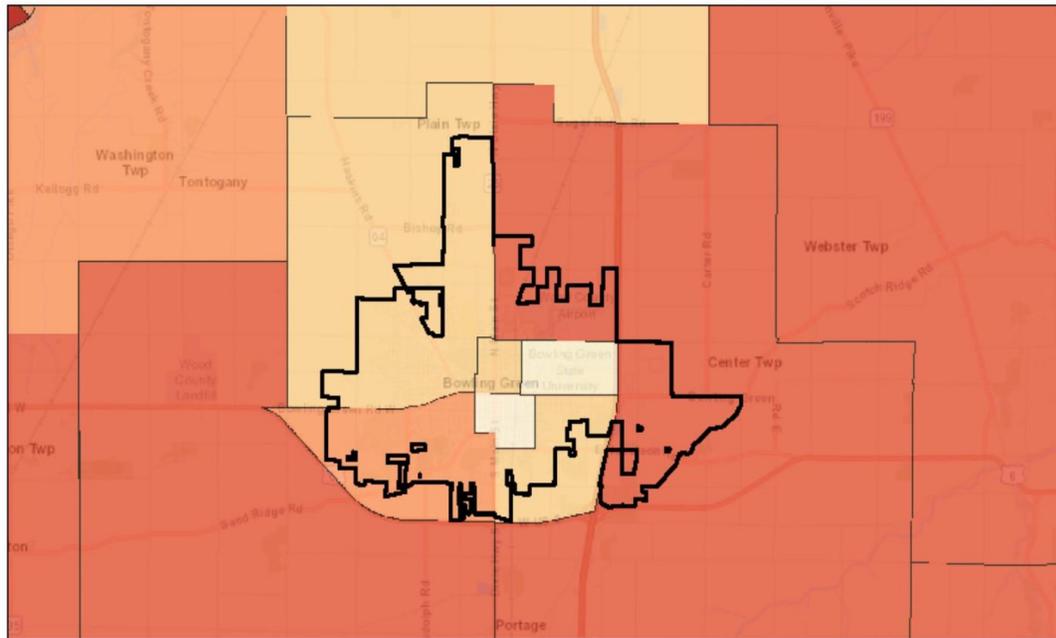
Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	15	0%	270	4%
1 bedroom	10	0%	1,790	27%
2 bedrooms	860	19%	2,720	41%
3 or more bedrooms	3,590	80%	1,910	29%
<b>Total</b>	<b>4,475</b>	<b>99%</b>	<b>6,690</b>	<b>101%</b>

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS

Percent Renter Units - 3 or More Bedrooms - Consolidated Plan and Continuum of Care Planning Tool



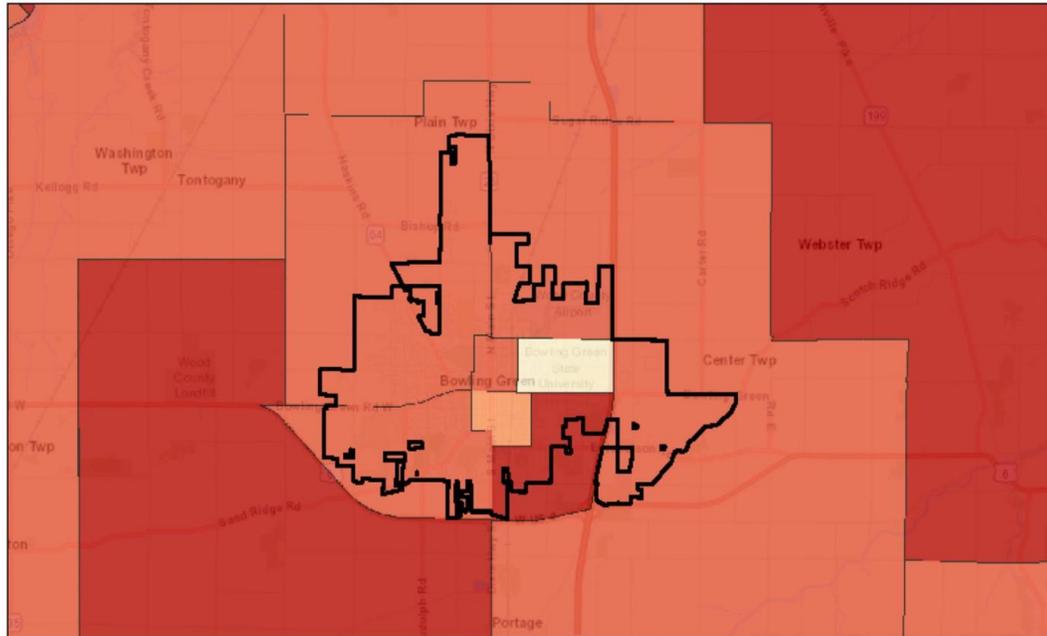
February 25, 2020

Override 1 RenterUnitsWith3orMoreBedrooms  
**B25042\_RENT\_3PLUS\_BDR\_PCT**

1:118,416  
 0 1 2 4  
 0 1.5 3 6 km  
 Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

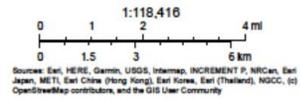
Percent Renter Units-3 Bedrooms or More

Percent Owner Units - 3 or More Bedrooms - Consolidated Plan and Continuum of Care Planning Tool



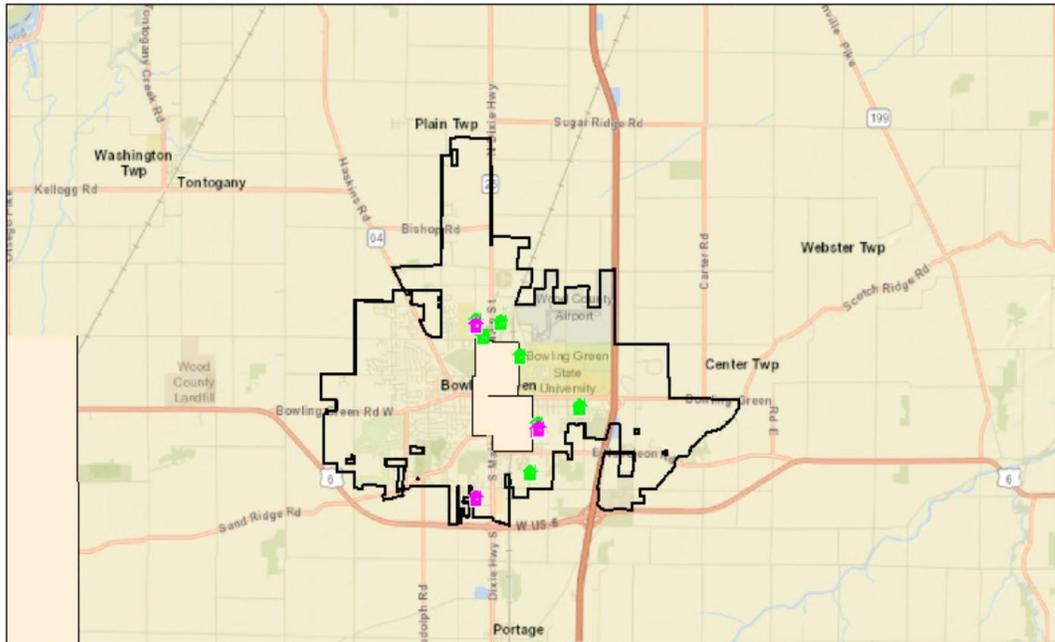
February 25, 2020

Override 1	OwnerUnitsWith3orMoreBedrooms	58.21-73.86%
	B25042_OWN_3PLUS_BDR_PCT	73.86-87.20%
		0-36.22%
		>87.20%



Percent Owner Units-3 Bedrooms or More

Assisted Units (not including Section 8) - Consolidated Plan and Continuum of Care Planning Tool



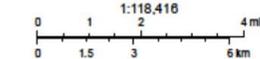
February 25, 2020

-  LIHTC Property
-  Multifamily Properties - Assisted
- Override 1

NSPCompletedActivity

NSP\_COUNT

0-9



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

Assisted Units (not including Section 8)



**Assisted Rental Properties in Bowling Green**

<b>Property Name</b>	<b>Address</b>	<b># Units</b>	<b>Assistance Type</b>
Wood Lane Elder Haus I	1086 Fairview Ave.	4	Subsidized/Section 811
Wood Lane Elder Haus II	1084 Fairview Ave.	4	Subsidized/Section 811
Wood Lane Apartments	1088 Fairview Ave.	14	Subsidized/Section 811
Wood County Village II	311 Parkview Dr.	18	Subsidized/Section 811
Wood County Village	804 Thurstin St.	12	Subsidized/Section 811
The Residence Connection	1015 Klotz Rd.	14	Subsidized/Section 811
Fairview Manor	1020 N. Grove St.	92	Subsidized
Amherst Village	1520 Clough St.	100	Subsidized
Cedar Park	1002 3rd St.	150	Subsidized
Bowling Green Manor (Bowling Green Estates)	1078 Fairview Ave.	60	LIHTC
Norwalk Senior Community Bennett Pointe (Chauncey Pointe)	1005 Chauncey Ln.	40	LIHTC
Bowling Green Senior Community (Chauncey Ln.)	1009 Chauncey Ln.	64	LIHTC
Arbors at Bowling Green (The Arbors of Bowling Green)	360 Colony Ln.	12	LIHTC

*Source: <https://resources.hud.gov/#>*

**Assisted Rental Properties in Bowling Green**

**Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

There is not a public housing authority (or units) within Bowling Green's city limits. Various assisted rental units, however, are available and discussed below. The City of Bowling Green contracts with the Consortium of Northwest Ohio to administer the Section 8 Housing Choice Vouchers program, locally. Per consultation with Brian Horst (February 2020) of the Consortium of Northwest Ohio, there are 20 Special Purpose Vouchers issued for Bowling Green. The 20 vouchers are included as part the city's 119 vouchers available through the Section 8 Housing Choice Vouchers Program. In addition to the Section 8 Voucher Program, the local housing stock includes various units of rental housing assisted with federal,

state and local programs. The JPEG table above (Assisted Rental Properties in Bowling Green) provides added detail. The JPEG map above (Assisted Units (not including Section 8) shows the location of completed Neighborhood Stabilization Program (NSP) activities, HUD Multi-family and LIHTC properties. A JPEG map entitled “Section 8 Voucher Concentration” displays these locations within Bowling Green (section MA-25 of this Plan).

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

There is no plan to remove units from the local affordable housing inventory. Furthermore, no subsidized housing has been demolished in Bowling Green in recent history. Furthermore, no plans to demolish or remove subsidized housing currently exist. Should federal budget cuts occur during FY 2020-2024, this *could* create loss within Bowling Green's affordable housing inventory. Most likely, a potential loss (if federal funding cuts occur) would be in the number or existence of Section 8 Housing Choice Vouchers.

**Does the availability of housing units meet the needs of the population?**

Local vacancy rates (discussed in section MA-15 of this Plan) indicate there is sufficient housing stock to meet the needs of the population. What Bowling Green lacks is an adequate supply of affordable housing. This unmet need most affects persons at lower income levels (renters and owners). Recently, the City completed an Analysis of Impediments to Fair Housing Choice (FY 2020-2024). Survey respondents, stakeholder consultations and CHAS data overwhelmingly show the greatest barrier to Fair Housing choice is lack of affordable housing. Amongst survey respondents 32 percent note housing affordability as a barrier to housing choice, locally. In consulting local stakeholders (to include diversity advocates, representatives from agencies serving persons at lower incomes, professionals from the real estate, housing and banking industries), 71 percent cited housing affordability as an impediment to fair housing choice. CHAS data overwhelmingly supports this fact. This data indicates 41 percent of Bowling Green of all households to be cost or severe cost burdened. Most significantly impacted are those at the extremely low-income levels. As a result, the City identified a lack of affordable housing for renter households as an impediment to fair housing choice. Below is a discussion about the cost of housing, locally. Please see section MA-15 of this Plan as well for added information.

**Describe the need for specific types of housing:**

Bowling Green needs *affordable* housing for both owner and renter households at lower income levels. The CPD map above (Percentage Renter-Occupied Housing) indicates census tracts 217.01, 217.02, 218 and 219.02 are predominantly renter-occupied. The census tract with the lowest representation of renter-occupied housing is 219.01. The supply of occupied rental housing in Bowling Green increased between 2010 and 2017 according to ACS estimates by 537 units. Median monthly rental costs increased as well during these two periods (over 13%). HUD defines “housing cost burden” as a household that pays over 30% or more of its monthly income on housing costs. In 2010, 57% of renter

households were cost burdened. In 2017, that percentage share rose—with 61.8% of renter households being cost burdened. The CPD map above (Percentage Owner-Occupied Housing), clearly indicates very little owner-occupied housing is found in census tracts 217.01, 217.02, 218 (BGSU) and 219.02. The greatest percent of owner-occupied housing is in census tract 219.01. Following closely behind are census tracts 216 and 225. American Community Survey (ACS) data provides estimated costs for owner households (DP04). The median Selected Monthly Owner Costs (SMOC) for Bowling Green households with a mortgage in 2017 was \$1,420. For comparison, the median SMOC for Ohio households with a mortgage in 2017 was \$1,247—making Bowling Green’s median SMOC nearly 13 percent higher than it was for Ohio’s median cost. Bowling Green’s median SMOC was \$1,321 in 2010. This estimated differential in median costs, locally, is more than a seven percent increase within a seven-year timeframe. ACS data (DP04) 2006-2010 and 2013-2017 demonstrate further issues. In 2017, the percentage share rose to 22.5% of owner-occupied units with a mortgage being cost burdened. For owner-occupied housing units without a mortgage, 8.2% were cost burdened in 2010. In 2017, the estimated percentage share for this cohort rose to 10.3%. When already cost-burdened owner households at lower-income levels encounter home repairs, the results could lead to a loss of one's home or issues related to decreased housing decency.

## **Discussion**

The number and of types of housing units is not what is problematic for Bowling Green. Vacancy rates (discussed in MA-15 of this Plan) demonstrate the availability of housing stock for renters and owners.

The issue of housing affordability is what is lacking, locally. Affordability need ranks highest amongst lower-income renter households. CHAS data 2012-2016 conveys renters with severe housing cost burden (cost burden >50%) are most impacted (2,710 households). Second highest affectedness is renters with housing cost burden (1,320 households). These findings clearly document the continued need for programs such as the City's CDBG-funded Rental Rehabilitation Program. With a high percentage of cost-burdened homeowners, a notable number of mobile home units and ever-present waiting lists for home repair assistance for lower-income homeowners, there is a demonstrated need for programming that enables low-moderate income homeowners to address housing decency without added cost. Given that it is nearly impossible to secure a rental agreement with poor credit history (coupled with the high rental rates locally), ensuring lower-income homeowners remain in their homes (versus becoming renters) helps this population as well. The continuance of Bowling Green’s various CDBG-funded housing repair programs provides needed resolution for lower-income homeowners struggling to maintain their homes without added cost burden.

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

The City of Bowling Green analyzed, in the course of understanding both rental and owner-occupied housing affordability, American Community Survey (ACS) data (spanning various timeframes to show patterns, changes) provided courtesy of HUD the greatest insights. CPD Maps helped to demonstrate the lack of housing affordability, locally. These maps also give a glimpse into the challenges facing renter households at the lowest income level and affordability woes among homeowner households at the moderate income level (50 percent to less than 80 percent of the HUD Area Median Family Income (HAMFI)). FY 2020 Fair Market Rent rates as well as FY 2020 50th Percentile (area median) rates (located at [www.huduser.org](http://www.huduser.org)) offered a comparison of differentials and the subsequent impact related to housing costs. Additionally, consultations with various area experts yielded valuable information needed to decipher the aforementioned data.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	171,500	154,200	(10%)
Median Contract Rent	520	563	8%

Table 29 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,680	40.1%
\$500-999	3,420	51.1%
\$1,000-1,499	555	8.3%
\$1,500-1,999	30	0.5%
\$2,000 or more	10	0.2%
<b>Total</b>	<b>6,695</b>	<b>100.1%</b>

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

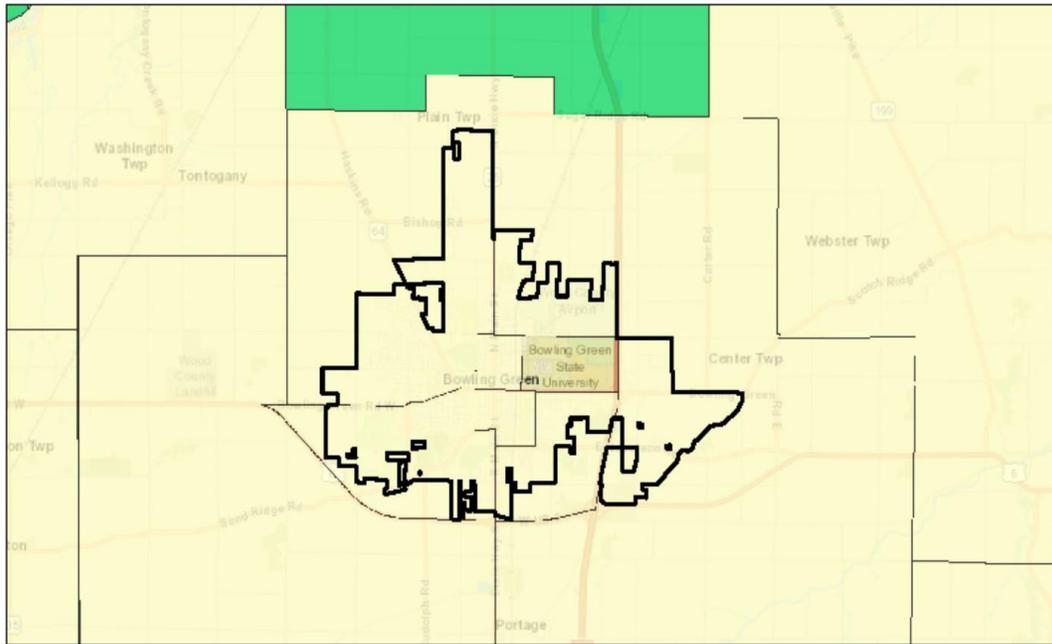
**Gross Monthly Rent for Occupied Units**

Subject	2006-2010 ACS		2013-2017 ACS	
	Estimate	Percentage	Estimate	Percentage
Occupied units paying rent	6,396	X	6,933	x
Less than \$200	257	4.0%	NC	NC
\$200 to \$299	231	3.6%	NC	NC
\$300 to \$499	1,374	21.5%	1,193*	17.2%
\$500 to \$749	2,895	45.3%	NC	NC
\$750 to \$999	941	14.7%	4,323*	62.4%
\$1,000 to \$1,499	485	7.6%	1,017	14.7%
\$1,500 or more	213	3.3%	400*	5.7%
Median (dollars)	\$598	X	\$686	x
No rent paid	147	X	93	x

*Source: ACS 2006-2010 and 2013-2017 (DP04)*

**Gross Monthly Rent for Occupied Units**

Median Home Value - Consolidated Plan and Continuum of Care Planning Tool



February 25, 2020

Override 1 MedianHomeValue  
 B25097EST1  
 \$0-\$181,300.01  
 \$181,300.01-\$321,800.01

1:117,865  
 0 1 2 4 mi  
 0 1.5 3 6 km  
 Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

Median Home Value

⊕ **Gross Rent as a Percentage of Household Income (GRAPI)**

Subject	2006-2010 ACS		2013-2017 ACS	
	Estimate	Percentage	Estimate	Percentage
Occupied units paying rent (excluding units where GRAPI cannot be computed)	6,286	x	6,720	x
Less than 15.0 percent	641	10.2%	597	8.9%
15.0 to 19.9 percent	646	10.3%	574	8.5%
20.0 to 24.9 percent	798	12.7%	770	11.5%
25.0 to 29.9 percent	619	9.8%	626	9.3%
30.0 to 34.9 percent	374	5.9%	593	8.8%
35.0 percent or more	3,208	51.0%	3,560	53.0%
Not computed	257	x	306	x

*Source: ACS 2006-2010 and 2013-2017 (DP04)*

**Monthly Rent (Gross) as a Percentage of Household Income**

**Mortgage Status and Selected Monthly Owner Costs**

Monthly Owner Cost	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Housing units with a mortgage	2,865	67.7%	2,701	63.3%
Less than \$300	25	0.9%	NC	NC
\$300 to \$499	57	2.0%	44*	1.6%
\$500 to \$699	178	6.2%	NC	NC
\$700 to \$999	452	15.8%	521*	19.3%
\$1,000 to \$1,499	1,110	38.7%	961	35.6%
\$1,500 to \$1,999	600	20.9%	760	28.1%
\$2,000 or more	443	15.5%	415	15.4%
Median (dollars)	\$1,321	X	\$1,420	x
Housing units without a mortgage	1,364	32.3%	1,564	36.7%
Median (dollars)	\$448	X	\$453	0.0%

*Source: ACS 2006-2010 and 2013-2017 (DP04)*

**Mortgage Status and Selected Monthly Owner Costs**

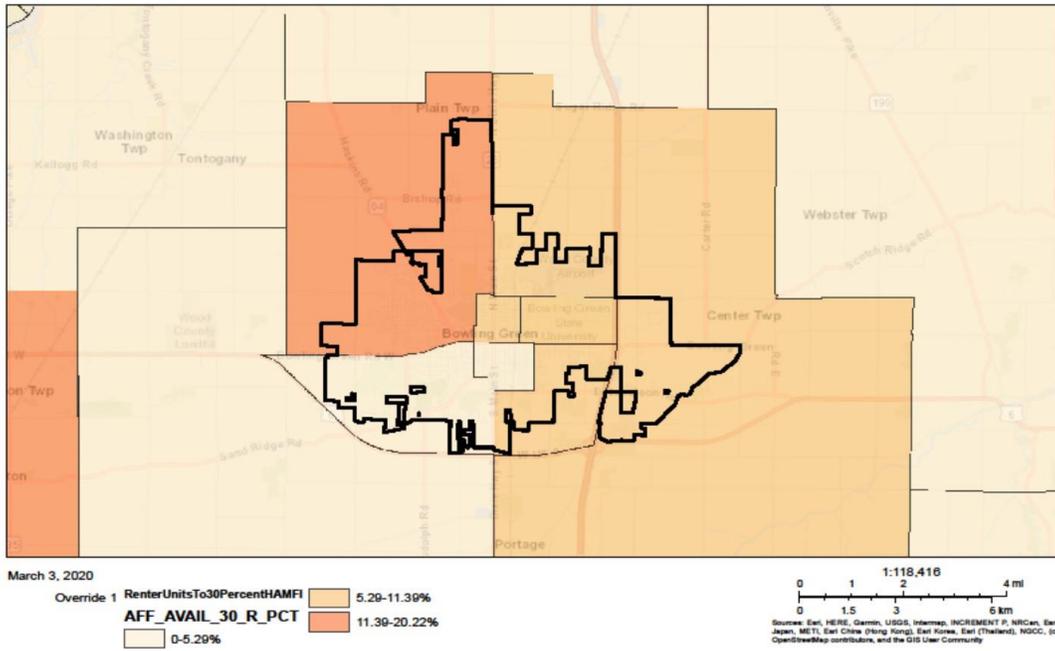
**Selected Monthly Owner Costs as a Percentage of Household Income**

Selected Monthly Owner Costs as a % of household income (SMOCAPI)	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	2,865	67.7%	2,701	63.3%
Less than 20.0 percent	1,530	53.4%	1,246	46.1%
20.0 to 24.9 percent	452	15.8%	560	20.7%
25.0 to 29.9 percent	329	11.5%	288	10.7%
30.0 to 34.9 percent	106	3.7%	211	7.8%
35.0 percent or more	448	15.6%	396	14.7%
Not computed	0	X	0	x
Housing units without a mortgage (excluding units where SMOCAPI cannot be computed)	1,364	46.8%	1,552	53.2%
Less than 10.0 percent	609	44.6%	774	49.9%
10.0 to 14.9 percent	313	22.9%	282	18.2%
15.0 to 19.9 percent	198	14.5%	155	10.0%
20.0 to 24.9 percent	99	7.3%	128	8.2%
25.0 to 29.9 percent	33	2.4%	53	3.4%
30.0 to 34.9 percent	39	2.9%	51	3.3%
35.0 percent or more	73	5.4%	109	7.0%
Not computed	257	X	12	x

*Source: ACS 2006-2010 and 2013-2017 (DP04)*

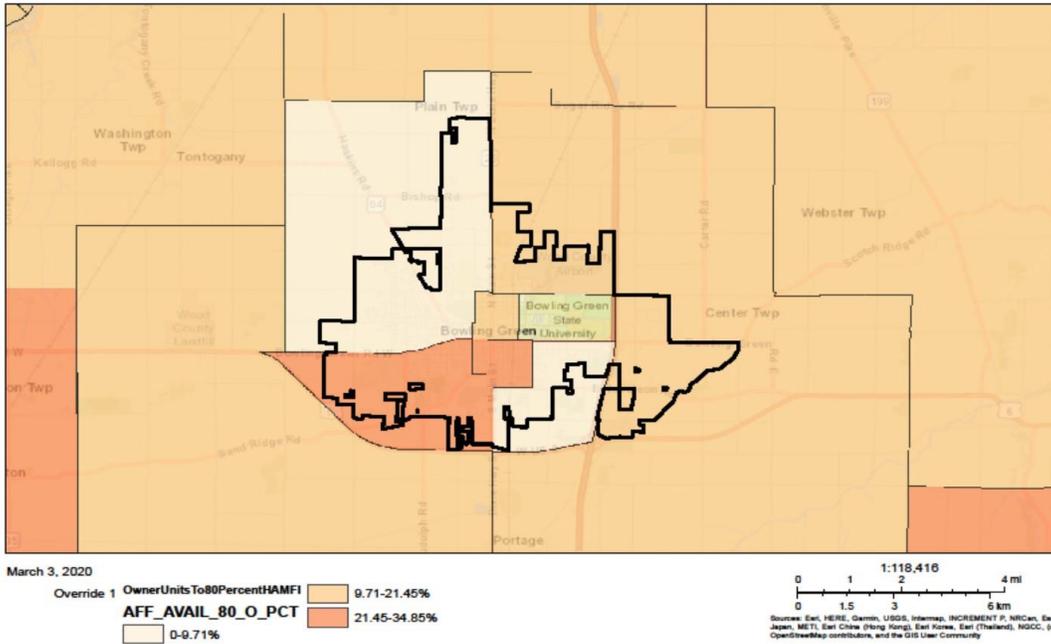
# Owner Costs as a Percentage of Household Income

Renter Units Affordable to 30% HAMFI - Consolidated Plan and Continuum of Care Planning Tool



## Renter Units Affordable to 30% HAMFI

Owner Units Affordable to 80% HAMFI - Consolidated Plan and Continuum of Care Planning Tool



Owner Units Affordable to 80% HAMFI

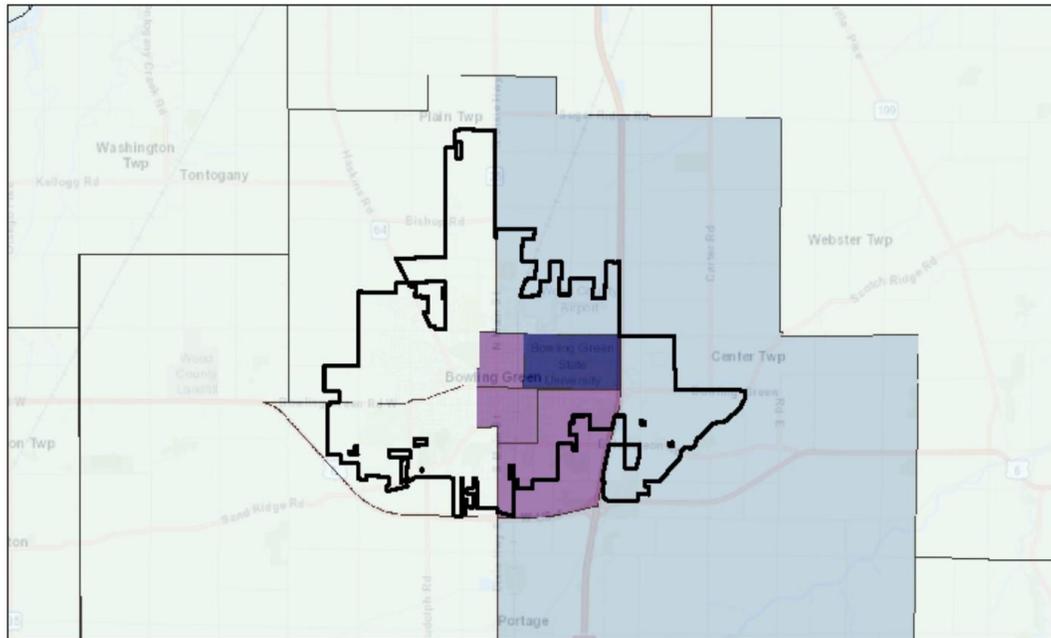
Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	390	No Data
50% HAMFI	2,395	225
80% HAMFI	5,380	845
100% HAMFI	No Data	1,390
<b>Total</b>	<b>8,165</b>	<b>2,460</b>

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

### Housing Cost Burden - Consolidated Plan and Continuum of Care Planning Tool



February 25, 2020

Override 1 HousingCostBurden  
**B25106\_CB\_PCT**  
 0-29.28% Paying>30%  
 29.28-38.78% Paying>30%  
 47.89-58.44% Paying>30%  
 >58.44% Paying>30%

1:117,865  
 0 1 2 4 mi  
 0 1.5 3 6 km  
 Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

### Housing Cost Burden

### Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	505	592	767	1,044	1,150
High HOME Rent	477	560	727	994	1,094
Low HOME Rent	477	560	727	896	1,000

Table 32 – Monthly Rent

Data Source Comments:

<b>2012-2016 CHAS Data - Housing Cost Burden Overview</b>			
<b>Issue</b>	<b>Owner</b>	<b>Renter</b>	<b>Total</b>
<b>Cost Burden less-than or equal-to 30%</b>	3,775	2,600	<b>6,375</b>
<b>Cost Burden &gt;30% to less-than or equal-to 50%</b>	480	1,320	<b>1,800</b>
<b>Cost Burden &gt;50%</b>	138	2,710	<b>2,848</b>
<b>Cost Burden not available</b>	25	200	<b>225</b>

Source: <https://www.huduser.gov/portal/datasets/cp.html>

#### Housing Cost Burden Overview

<b>2012-2016 CHAS Data - Income by Cost Burden (Owners and Renters)</b>		
<b>Cohort</b>	<b>Cost burden &gt; 30%</b>	<b>Cost burden &gt; 50%</b>
<b>Household Income less-than or equal-to 30% HAMFI</b>	2,625	2,295
<b>Household Income &gt;30% to less-than 50% HAMFI</b>	1,145	495
<b>Household Income &gt;50% to less-than 80% HAMFI</b>	470	55
<b>Household Income &gt;80% to less-than 100% HAMFI</b>	245	0
<b>Household Income &gt; 100% HAMFI</b>	159	4
<b>Total</b>	<b>4,644</b>	<b>2,849</b>

Source: <https://www.huduser.gov/portal/datasets/cp.html>

#### Income by Cost Burden

<b>2012-2016 CHAS Data - Income by Cost Burden (Renters Only)</b>		
<b>Cohort</b>	<b>Cost burden &gt; 30%</b>	<b>Cost burden &gt; 50%</b>
<b>Household Income less-than or equal-to 30% HAMFI</b>	2,525	2,220
<b>Household Income &gt;30% to less-than 50% HAMFI</b>	1,045	440
<b>Household Income &gt;50% to less-than 80% HAMFI</b>	360	50
<b>Household Income &gt;80% to less-than 100% HAMFI</b>	55	0
<b>Household Income &gt; 100% HAMFI</b>	45	0

Source: <https://www.huduser.gov/portal/datasets/cp.html>

**Income by Cost Burden (Renters Only)**

<b>2012-2016 CHAS Data - Income by Cost Burden (Owners Only)</b>		
<b>Cohort</b>	<b>Cost burden &gt; 30%</b>	<b>Cost burden &gt; 50%</b>
<b>Household Income less-than or equal-to 30% HAMFI</b>	100	75
<b>Household Income &gt;30% to less-than 50% HAMFI</b>	105	55
<b>Household Income &gt;50% to less-than 80% HAMFI</b>	104	4
<b>Household Income &gt;80% to less-than 100% HAMFI</b>	195	0
<b>Household Income &gt; 100% HAMFI</b>	114	4

Source: <https://www.huduser.gov/portal/datasets/cp.html>

**Income by Cost Burden (Owners Only)**

**Is there sufficient housing for households at all income levels?**

In terms of inventory, Bowling Green has sufficient housing stock and recent vacancy rate estimates support this. Per American Community Survey (ACS) data (DP04/2013-2017), there are an estimated 973 vacant housing units (7.1%). Owner units represent a 1.5 percent share and rentals a 5.6 percent share.

What Bowling Green lacks is sufficient *affordable* housing for both owner and renter households. Research shows affordability to be problematic at all income levels, but most clearly, those at lower incomes are most impacted. HUD defines “housing cost burden” as a household that pays over 30% or more of its monthly income on housing costs. Cost burden data provides the best evidence for this.

Using the most recent ACS estimates (2013-2017), the City assessed gross monthly rent for occupied units (6,933 units) (see table above “Gross Monthly Rent for Occupied Units”). The greatest percentage (62.4 %) paid between \$750 and \$999 per month. The City viewed this same data (DP04) for Ohio. Statewide, the median rent is \$764. Referencing the table above (Gross Rent as a Percent of Household Income), it is clear that 61.8 percent of occupied, local renter households (paying rent) are paying 30 percent or more of their household income on housing.

The table above (2012-2016 CHAS data – Housing Cost Burden Overview) breaks this out further (Cost burden greater than 50 percent is termed “severe cost burden”). This data breaks out renter and owner households and shows severe cost burden affects almost 40 percent of local renter households.

Another table above (2012-2016 CHAS data – Income by Cost Burden) indicates cost burden at every income level (combines renter and owner data). The greatest burden is on households greater than 30 percent to less than 50 percent of the HUD Area Median Family Income (HAMFI) level (1,640 affected).

Two added tables (Income by Cost Burden (Renters Only) and Income by Cost Burden (Owners Only) also demonstrate the need for greater housing affordability. The greatest impact is on lower-income renter households. Amongst renter households greater than 30 percent to less than 50 percent of HAMFI, 1,485 households are either cost or severe-cost burdened. Housing cost burden affects owner households, too. Amongst persons at lower income levels (less than 80 percent HAMFI), 443 households are either cost or severe-cost-burdened.

### **How is affordability of housing likely to change considering changes to home values and/or rents?**

Since 2000, Median Gross Rents rose markedly in Bowling Green. Median Contract Rents were \$434 in 2000 (U.S. Census Bureau). American Community Survey data (DP04) provides added information. In 2009 (base year), median rent was \$520. In 2015, it rose to \$563. The estimated median gross rent in 2017 gross median rent was \$686. Locally, the *affordability* of rental housing decreases as time goes forward.

Using the aforementioned data sources, median home values present a different scenario. Until more recently, values for owner homes increased year-after-year as well. In 2000, the Median Home Value

was \$122,000. In 2009 (base year), median home value soared to \$171,500. This estimate fell notably for 2015 (\$154,200). For 2017, there is a slight increase in median home value (\$164,700). This is still much lower in comparison to 2009 (12 years earlier). Viewing the other data presented above, this does not mean owner homes have become more affordable. Cost burden data at every income level demonstrates the opposite: homeownership is costly. One might surmise cost burden prevents homeowners from addressing needed home repairs. This raises homeowner housing decency concerns, and in turn, a lowered median home value, locally.

Since Bowling Green is the location of a major university (Bowling Green State), there is no foreseeability that rental costs will decline. Instead, it is likely those costs will continue to increase annually.

For homeowners (especially those at lower income levels), unless cost burden affectedness decreases, median home values will likely not change notably. As noted above, inability to address needed repairs/maintenance is causal.

**How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

Fair Market Rent rates for (FY 2020, Toledo, Ohio MSA) have been set forth below as well as Area Median Rents (50th Percentile Rents). 50th Percentile Rents are rent rates established at the 50th percentile (or median) are calculated for all Fair Market Rent Areas (<http://www.huduser.org/portal/datasets/50per.html>).

	<u>Efficiency</u>	<u>1 Bedroom</u>	<u>2 Bedroom</u>	<u>3 Bedroom</u>	<u>4 Bedroom</u>
<b>Fair Market Rents:</b>	\$505	\$592	\$767	\$1,044	\$1,150
<b>50th Percentile Rents:</b>	\$537	\$630	\$816	\$1,110	\$1,223

At every category of rental housing (by number of bedrooms), there is a cost differential (with rents at the 50th Percentile level being higher in each instance). The cost differential (in dollars) is set forth below:

**Efficiency:** \$32 differential (\$29 differential in 2015)

**One bedroom:** \$38 differential (\$36 differential in 2015)

**Two bedrooms:** \$49 differential (\$48 differential)

**Three bedrooms:** \$66 differential (\$64 differential)

**Four bedrooms:** \$73 differential (\$69 differential)

The difference in rates increases as the number of units in the rental housing increases. These differentials are most likely to impact families (especially large families). Given this, the City must consider CDBG programming that ensures households at low-moderate income levels have increased access to affordable housing (at Fair Market Rent rates). For many years, the City has utilized a portion of its CDBG funding to provide Rental Rehabilitation programming. This programming not only ensures improved decency of rental housing; it also requires landlords to only rent to persons with low-moderate incomes and only charge Fair Market Rent rates to said persons for a seven-year period. Strategies such as this must be a continued priority during the planning period (FY 2020-2024).

## **Discussion**

The data noted within the "Introduction" portion of this section clearly portrays a lack of renter and owner housing affordability for persons at lower-income levels. It also clearly indicates disparity between Fair Market Rents and 50th Percentile Rents that increases substantially as the number of bedrooms within a rental unit increases. Housing affordability affects all income levels, locally. However, persons at lower-income levels affected the most. The greatest impact (as a result of housing cost burden/severe housing cost burden is on lower-income renter households (most notably, households at less than 30 percent HAMFI). Additionally, the possibility of homeownership appears to be entirely out of reach to those at this income level. Consultations reveal there is a waiting list for the local Section 8 Housing Choice Voucher Program; demonstrating added need for affordable housing options.

Cost is a significant concern and barrier to securing rental and owner-occupied housing for persons at lower-income levels in Bowling Green. Consultations with a representative from the Continuum of Care of Wood County help to identify the issue of cost burden's prominent role in placing persons at risk of becoming homeless and actual homelessness. Bowling Green needs strategies to improve access to persons at lower-income levels seeking affordability of rental housing and to ensure that those who own homes can remain in them (addressing decency issues without added cost or debt). Given the high cost of rent, locally, and the fact that those who have lost their homes have difficulty renting housing (due to poor credit history), ensuring that low-moderate homeowners remain in their own homes is a sound strategy. The City's CDBG-funded home repair programs enable homeowners at lower-income levels to address housing decency issues without incurring added cost.

# MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

## Introduction

American Community Survey (ACS) data (2011-2015 and 2013-2017) as well as CPD Maps provided statistical data related to Bowling Green's housing stock condition. An added resource, relied upon by the City heavily, was the Bowling Green Exterior Housing Evaluation Survey (March 2017). The Wood County Health District (under contract with the City of Bowling Green) conducted this survey. The survey had far higher criteria for consideration (14 deficiency categories to assess per residence) than the CHAS data; making it a more stringent assessment of housing decency as it relates to the exterior of housing units locally (both owner and rental units). The Bowling Green Improvement (Comprehensive) Plan (October 2014) also served as a highly valuable resource for analyzing the condition of Bowling Green's housing stock. Consultation with the City of Bowling Green Planning Director served as a basis for gathering added detail. Risk of Lead-Based Paint Hazard estimates (Total Units Built Before 1980 and Units with Children Present) as well as CPD maps, ACS data and a locally derived mechanism to calculate need served to provide lead-based paint affectedness estimates. Consultation with representatives from the Wood County Health Department and Ohio Department of Health lent added insights.

Utilizing these various sources of information, the City of Bowling Green has pulled together a clear picture of the local housing stock's condition. This information is invaluable in terms of determining needs and devising strategies for how Community Development Block Grant funding can improve housing decency for persons at lower-income levels.

## Definitions

Per CHAS, "substandard housing" is that which lacks complete plumbing or kitchen facilities (See "Housing Needs Summary Tables" in section NA-10 of this Plan). "Substandard condition but suitable for rehabilitation" is defined as housing that has *not* been condemned by the Wood County Health District. In other words, any unit of housing not condemned would be suitable for rehabilitation; regardless of whether substandard conditions have been noted or not.

Since the Bowling Green Exterior Housing Evaluation Survey (March 2017) also provided a source of assessment, definitions for the "2017 Bowling Green Exterior Housing Survey" graphic (displayed within this section of the Plan) are also included herein. The Survey summarizes housing condition issues (exterior) in two separate categories: "deficient" and "neglected" homes. "Deficient" housing has two to three specified deficiencies. Housing defined as "neglected" has "four or more deficiencies."

## Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	660	15%	3,825	57%
With two selected Conditions	0	0%	145	2%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	3,810	85%	2,720	41%
<b>Total</b>	<b>4,470</b>	<b>100%</b>	<b>6,690</b>	<b>100%</b>

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

## Report 3: Deficient and Neglected Homes

Deficient Homes: 2-3 deficiencies

Neglected Homes: 4 or more deficiencies

### Deficient Homes by Neighborhood

Neighborhood	01	02	03	04	All
<b>Number Homes</b>	21	53	36	20	<b>130</b>
<b>Percent of Total Homes</b>	5.7%	5.5%	2.4%	.73%	<b>2.34%</b>

### Neglected Homes by Neighborhood

Neighborhood	01	02	03	04	All
<b>Number Homes</b>	1	1	2	3	<b>7</b>
<b>Percent of Total Homes</b>	.27%	.10%	0.14%	0.11%	<b>.13%</b>

2017 Bowling Green Exterior Housing Survey

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	800	18%	855	13%
1980-1999	1,115	25%	2,275	34%
1950-1979	1,755	39%	2,555	38%
Before 1950	805	18%	1,000	15%
<b>Total</b>	<b>4,475</b>	<b>100%</b>	<b>6,685</b>	<b>100%</b>

Table 34 – Year Unit Built

Data Source: 2011-2015 CHAS

### Year Structure Built

Year Structure Built	2013-2017 ACS Estimate	Percent
Built 2014 or later	54	0.4%
Built 2010 to 2013	88	0.7%
Built 2000 to 2009	1,817	14.8%
Built 1990 to 1999	2,064	16.8%
Built 1980 to 1989	1,811	14.8%
Built 1970 to 1979	2,110	17.2%
Built 1960 to 1969	1,353	11.0%
Built 1950 to 1959	923	7.5%
Built 1940 to 1949	323	2.6%
Built 1939 or earlier	1,721	14.0%

Source: ACS 2013-2017 (DP04)

### Housing-Year Built

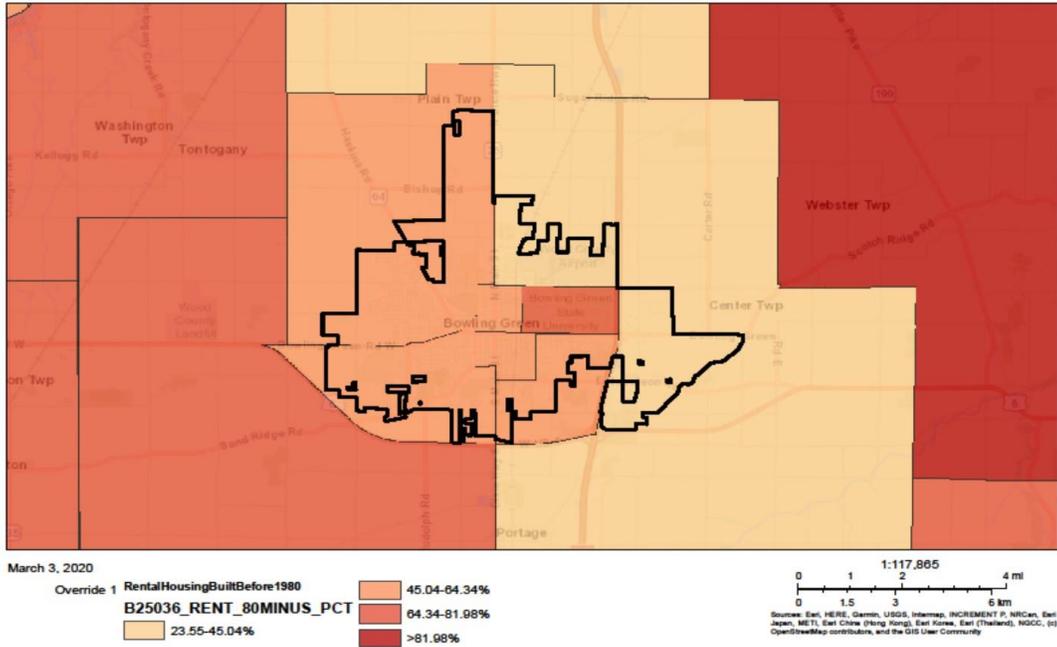
### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	2,560	57%	3,555	53%
Housing Units build before 1980 with children present	569	13%	294	4%

Table 35 – Risk of Lead-Based Paint

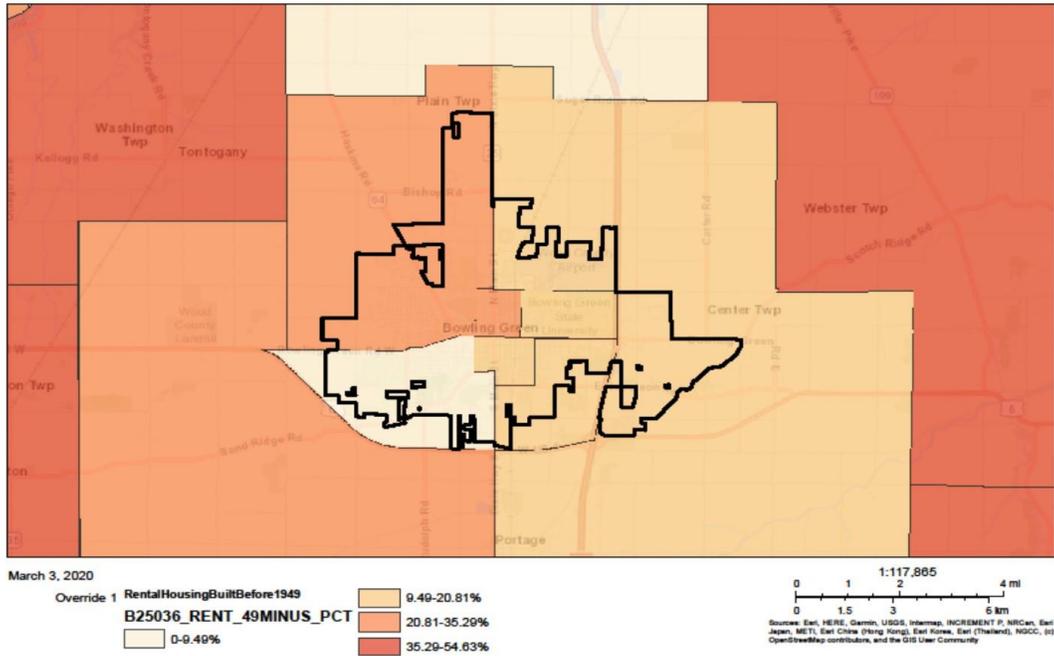
Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Percent Rental Housing Built Before 1980 - Consolidated Plan and Continuum of Care Planning Tool



Percent Rental Housing Built Before 1980

Percent Rental Housing Built Before 1949 - Consolidated Plan and Continuum of Care Planning Tool



Percent Rental Housing Built Before 1949

**Blood Lead Levels for Bowling Green, Ohio Children (Less Than Six Years of Age), 2015-2019**

	Not Elevated ( $<5 \mu\text{g/dL}$ )	Confirmed Elevated Blood Lead Levels					Unconfirmed Elevated		Total Children
		5-9 $\mu\text{g/dL}$	10-44 $\mu\text{g/dL}$	45+ $\mu\text{g/dL}$	Total $\geq 5 \mu\text{g/dL}$	Percent Tested $\geq 5 \mu\text{g/dL}$	5-9 $\mu\text{g/dL}$	10+ $\mu\text{g/dL}$	
2019 **	240	1	0	0	1	0.41%	0	0	241
2018	295	0	0	0	0	0.00%	4	1	300
2017	330	0	0	0	0	0.00%	1	0	331
2016	311	1	0	0	1	0.32%	3	2	317
2015	329	2	0	0	2	0.59%	7	0	338

\* 2019 data have not been finalized and are subject to change as additional data are added, cleaned, etc.

<http://publicapps.odh.ohio.gov/EDW/DataBrowser/Browse/LeadData>

**Data Notes:**

1. Children tested more than once in a calendar year are represented only once in each year. The blood lead level shown for a child reflects the highest confirmed test during the year if a confirmed test exists for that child, or the highest test for the year, otherwise.
2. Healthcare providers may choose to take a capillary blood sample (a finger or heel prick) or a venous blood sample (from the vein). Capillary tests are less reliable than venous tests, but are used as a screening tool since they are quicker and less invasive for the child. ODH considers these capillary tests to be “unconfirmed” – an elevated result cannot trigger a public health lead investigation. When a child has an unconfirmed test over  $5 \mu\text{g/dL}$ , it is mandated that these children get re-tested via a venous sample. Even so, we know that not all children receive this follow-up testing, which is why we also report the unconfirmed elevated tests. Only a venous blood draw may be classified as a confirmed test and trigger a public health lead investigation. Point-of-care devices (where a doctor analyzes the blood result on-site) can also never confirm a child’s lead level, regardless of whether the sample is venous or capillary.
3. Units are  $\mu\text{g/dL}$ , or micrograms of lead per deciliter of blood.

**Local Confirmed Elevated Blood Lead Levels in Children**

**Vacant Units**

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 36 - Vacant Units**

**Data Source:** 2005-2009 CHAS

Estimate of Vacant Units			
	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	592	0	592
Abandoned Vacant Units	0	0	0
REO Properties	17	0	17
Abandoned REO Properties	0	0	0

**Data Source Comments:** Bowling Green Planning Director provided an estimate of vacant rental units as of March 2020. Real-estate Owned (REO) property estimates were calculated using data at <http://www.realtytrac.com>. According to a representative of the Wood County Health Department, there are no condemned properties in Bowling Green as of March 2020. As a result, all vacant properties are anticipated to be suitable for rehabilitation.

## Vacant Property Estimates

### Need for Owner and Rental Rehabilitation

As noted in section MA-15 of this Plan, affordability is the greatest issue plaguing the housing community. Condition, however, relates to housing affordability--especially for lower-income homeowners that cannot afford to main their homes. This need expands further as an already cost-burdened household facing the replacement of a critical housing unit (e.g. a furnace) is at extremely high risk of losing their home or living in sub-par housing conditions.

The "Housing Needs Summary Tables" in section NA-10 of this Plan, cite 40 substandard housing units, locally. Per CHAS, "substandard housing" is that which lacks complete plumbing or kitchen facilities. ACS 2013-2017 data (S2504) supports these numbers, indicating 99.5 percent of homes have complete kitchen facilities and 100 percent of the housing stock has plumbing. ACS 2013-2017 data (DP04) also provides data related to overcrowding. Of 11,291 occupied housing units, 11,133 have 1.00 or fewer occupants per room, 119 units have 1.01 to 1.50 and 39 have 1.51 or more persons per room. This data indicates overcrowding comprises a small share (1.3%) of housing concerns, locally. Furthermore, consultation with a representative from the Wood County Health Department reveals there are currently no condemned properties in Bowling Green. The 2017 Bowling Green Exterior Housing Survey

indicates 2.34 percent of homes as "deficient" with two to three noted deficiencies. This same Survey notes .13 percent of homes are "neglected." "Neglected" homes indicates there are four or more exterior housing deficiencies. This alone supports valid need for owner and rental rehabilitation, locally. The affordability issues noted in section MA-15 provide equally compelling (if not stronger) evidence to support the need for owner and rental rehabilitation programming. The "Condition of Units" table (above) includes (per HUD) four housing "condition" assessment areas. Those are 1) incomplete kitchen facilities; 2) incomplete plumbing facilities; 3) more than one person per room; and 4) cost burden (greater than 30 percent of the HAMFI). Condition data within these tables largely relate to cost burden. The CHAS and ACS data already cited herein confirm this. As conveyed above, housing cost burden is a causal factor for housing decency issues.

### **Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

Using the "Risk of Lead-Based Paint Hazard" table above to derive estimates, 2,560 housing units in Bowling Green were built prior to 1980. Of those units, 569 have children present. From these numbers, alone, it is unclear how many of these households are at lower-income levels. Nevertheless, the City developed a methodology for obtaining estimates. Census tract 218 primarily encompasses the Bowling Green State University campus. Therefore, there are no estimates for it.

ACS 2013-2017 (DP04) notes the following number of occupied housing units by census tract: 216 (2,769) 217.01 (1,694); 217.02 (2,471); 219.01 (1,545); 219.02 (2,357) and 225 (1,582). In an effort to apply the most recent (CPD-19-02 effective April 1, 2020) lower-income percentage rates, data accessed at <http://www.hudexchange.info.programs/acs-low-mod.summary-data/>) is applied to the number of estimated, occupied housing units (above). Lower-income occupancy estimates (by census tract) are as follows: 216 (22.18% of 2,769=614); 217.01 (74.32% of 1,694=1,259); 217.02 (71.41% of 2,471 =1,765); 219.01 (23.73% of 1,545=367); 219.02 (74.63% of 2,357=1,759) and 225 (51.92% of 1,582=821). Adding the totals, there are an estimated 6,585 lower-income households (53 percent share of occupied housing), locally. Although not every lower-income household will have lead-based paint hazards, applying 53 percent to the total above (1,357) provides a worst-case estimate of the total lower-income households facing lead-based paint issues. The same methodology (53% of 569) yields an estimate of lower-income households with children facing lead-based paint hazards (302).

Consultation with a representative from the Ohio Department of Health yielded the information in the above table (Local Confirmed Elevated Blood Lead Levels in Children 2015-2019). Over the period (2015-2019), four children tested for elevated blood lead levels. This demonstrates the hazard's presence, locally.

### **Discussion**

Housing decency is an issue that affects homeowners and renters in Bowling Green, Ohio. Most affected are those at lower-income levels. Renters with low and moderate incomes need both

affordable *and* decent housing. Homeowners with low and moderate incomes often cannot afford to make needed home repairs. This barrier affects the decency of the household's living standards. When an already-cost-burdened homeowner does pay for needed housing repairs, it often influences that household's ability to make mortgage payments as added debts generally follow. This places the household at risk of losing their homes. With rental housing so costly (low-moderate income rental households are the most cost burdened in Bowling Green) and rental housing difficult to secure when credit history is poor, this places these households at the greatest risk of all: homelessness.

Rehabilitation and repair for Bowling Green's owner and rental housing stock is greatly needed. The American Community Survey data (2011-2015) presented above, clearly shows that much of the local housing stock is aging (39% of rental and 38% of owner-occupied housing was built during the period 1950-1979). This same data source shows that 660 owner-occupied units and 3,825 renter units have one selected condition issue. Although this data is quite compelling, the Bowling Green Exterior Housing Evaluation Survey (conducted March 2017 by the Wood County Health District) painted even greater urgency for need, locally, for owner and rental housing rehabilitation and repair. This Survey was far more stringent as it assessed housing units across 14 primary exterior housing categories. Of the 5,546 homes assessed, 795 had noted deficiencies. The four highest areas of deficiency found: Foundations (155), Siding Condition (103), Chimneys (100), and Porches (82 units)/Exterior Sanitation (82 units). There were noted deficiencies found in the remaining categories as well. This report further documents the high level of need for rehabilitation and repair of owner and rental housing units in Bowling Green.

Using the "Risk of Lead-Based Paint Hazard" table above to derive estimates, 2,560 housing units in Bowling Green were built prior to 1980. Of those units, 569 have children present. Using a locally derived method for calculating the worst-case lead-based paint hazards for lower-income households, the City estimates 1,357 total households affected. This same methodology provides an estimate of 302 lower-income households with children.

The data gathered supports the City of Bowling Green's pledge to address both the issue of housing cost and decency as the issues clearly coincide.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

There are no public housing units within Bowling Green, Ohio. The City of Bowling Green, however, contracts with the Consortium of Northwest Ohio to administer the Section 8 Housing Choice Vouchers program for Bowling Green. The Program is approved to provide up to 119 Section 8 vouchers in Bowling Green.

Per consultation with Brian Horst (February 2020) of the Consortium of Northwest Ohio, there are 20 Special Purpose Vouchers issued for Bowling Green. The 20 vouchers are included as part of Bowling Green's 119 vouchers available through the Section 8 Housing Choice Vouchers Program.

Horst, who administers the Section 8 Housing Choice Voucher Program for Bowling Green, indicates, "Current Section 8 Housing Choice Vouchers (HCV) statistics for the City of Bowling Green show that 61% of the households participating in the program are those with disabilities. This number is up slightly down from 63% in 2015 (when the last CDBG Consolidated Plan developed). In addition, 34% of the households currently on the HCV program waiting list have disabilities, so there is a demand for accessible units." Horst also indicated the pre-populated data below (Special Purpose Vouchers-Disabled\* 180) is incorrect. The number of Special Purpose Vouchers (Disabled) is 20 per Horst. This number also pre-populated incorrectly in 2015 (the time of the last Five-year Consolidated Plan's development).

### Totals Number of Units

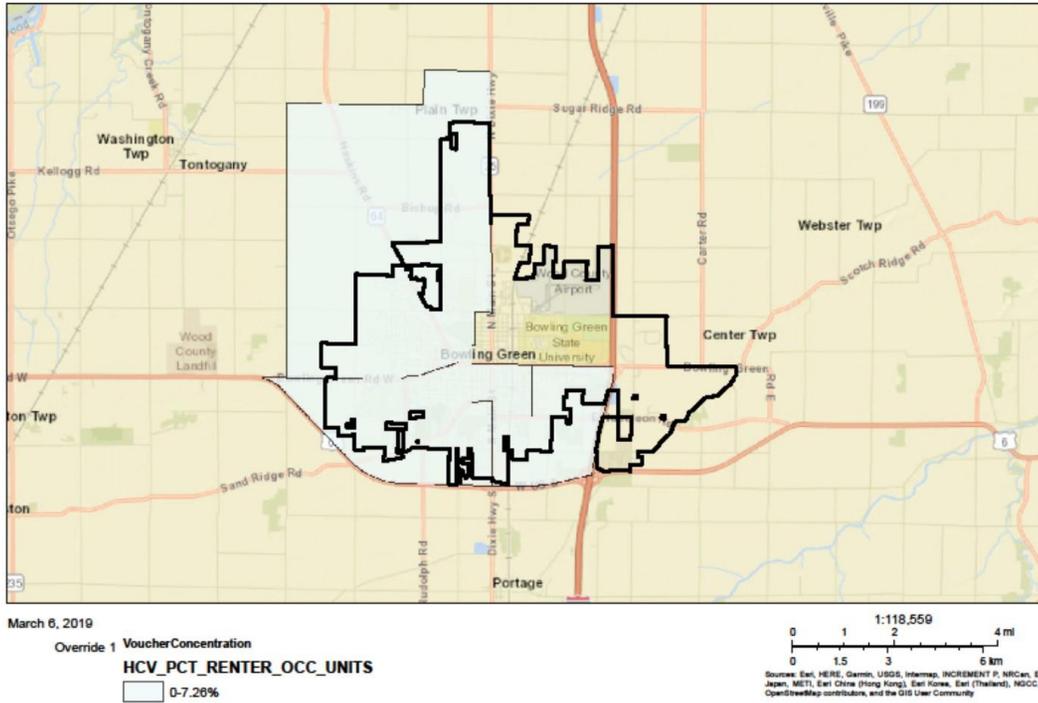
	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available				119			0	0	180
# of accessible units									

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Section 8 Voucher Concentration - Consolidated Plan and Continuum of Care Planning Tool



Section 8 Housing Concentration

Describe the supply of public housing developments:

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

There are no public housing units within Bowling Green, Ohio. The City of Bowling Green, however, contracts with the Consortium of Northwest Ohio to administer the Section 8 Housing Choice Vouchers program, locally. The Consortium of Northwest Ohio implements the Section 8 Housing Choice Vouchers program in Bowling Green as the Bowling Green Housing Agency; which has been approved to provide up to 119 Section 8 vouchers in Bowling Green. As noted above, there is a need for accessible units for the Section 8 Housing Choice Voucher Program. Property owners participating in this program could benefit from the CDBG Rental Rehabilitation Program.

## Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

There are no public housing units within Bowling Green, Ohio. The City of Bowling Green, however, contracts with the Consortium of Northwest Ohio to administer the Section 8 Housing Choice Vouchers program, locally. The Consortium of Northwest Ohio implements the Section 8 Housing Choice Vouchers program in Bowling Green as the Bowling Green Housing Agency; which has been approved to provide up to 119 Section 8 vouchers in Bowling Green.

### Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

There are no public housing units within Bowling Green, Ohio. The City of Bowling Green, however, contracts with the Consortium of Northwest Ohio to administer the Section 8 Housing Choice Vouchers program, locally. The Consortium of Northwest Ohio implements the Section 8 Housing Choice Vouchers program in Bowling Green as the Bowling Green Housing Agency; which has been approved to provide up to 119 Section 8 vouchers in Bowling Green.

### Discussion:

There are no public housing units within Bowling Green, Ohio. The City of Bowling Green, however, contracts with the Consortium of Northwest Ohio to administer the Section 8 Housing Choice Vouchers program, locally. The Consortium of Northwest Ohio implements the Section 8 Housing Choice Vouchers program in Bowling Green as the Bowling Green Housing Agency; which has been approved to provide up to 119 Section 8 vouchers in Bowling Green. As noted above, there is a need for accessible units for the Section 8 Housing Choice Voucher Program. Property owners participating in this program could benefit from the CDBG Rental Rehabilitation Program.

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

An assessment of local homeless facilities and services followed consultations with representatives from The Salvation Army, The Continuum of Care of Wood County and Great Lakes Community Action Partnership as well as a thorough review of the 2019 Housing Inventory Count Point in Time. Bowling Green, Ohio officially has no homeless shelters. Nevertheless, emergency and transitional housing is available to shelter persons who are homeless. The Cocoon Shelter provides emergency shelter (16 beds) to survivors (and their children) of domestic violence, sexual assault and sex trafficking. The Salvation Army secures transitional emergency shelter through rented hotel rooms (nine beds). Additionally, Harbor of Wood County offers housing for populations at great risk of becoming homeless (persons with disabilities due to mental health issues and drug addiction). Additionally, Bowling Green has a variety of services/programs available to provide support to those who are homeless in securing jobs, housing and other needed services as well as programs/services available to minimize the potential of becoming homeless for those persons who are at great risk (including Veterans and their families). All are discussed below, and provide comprehensive insights into Bowling Green's inventory of programs/services to assist the homeless and prevent those at imminent risk from becoming homeless.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	16	0	9	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

**Table 39 - Facilities and Housing Targeted to Homeless Households**

**Data Source Comments:** The information above is derived from the Wood County 2019 Housing Inventory Count Point in Time.



# **PROJECT CONNECT**

*Working Together to  
Prevent Homelessness*

**Project Connect**

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

Bowling Green boasts a variety of mainstream services (health, mental health, and employment) available that are used to complement services targeted to homeless persons (see the section directly below for services targeted toward persons who are homeless or at risk for homelessness).

**Health:** The Wood County Health District provides primary and preventive health care regardless of ability to pay or health status. Services include primary care, immunizations, prenatal care, women's health care, pediatrics, senior health care and men's health care. The County Health District also implements the Women, Infants and Children (WIC) Program. WIC helps income eligible pregnant and breastfeeding women, women who recently had a baby, infants, and children up to five years of age who are at health risk due to inadequate nutrition; providing supportive services, nutrition education, breastfeeding education/support and vouchers for formula and nutritious foods.

**Mental Health:** Harbor of Wood County is a not-for-profit agency providing treatment for mental health and substance abuse issues. The agency offers subsidized services to those unable to pay. In addition to a walk-in assessment clinic, services include case management, outpatient therapy (chemical dependency, intensive group, and mental health), various types of court-ordered therapy (including chemical dependency), and residential facilities (see added detail about these in the section directly below). National Alliance on Mental Illness (NAMI) Wood County is a self-help organization offering events, free educational classes support groups and other programs addressing mental health for Bowling Green, Ohio and Wood County. Unison Health provides services related to behavioral health and substance abuse disorders. A Renewed Mind provides treatment for alcohol and drug addiction (substance use disorder), mental health illness and drug/alcohol addiction (dual diagnosis).

**Employment:** Home Net is a program administered through Great Lakes Community Action Partnership (GLCAP). Through Home Net, persons who are homeless (in Wood County) receive housing and training for job skills. GLCAP's Supportive Services for Veterans and Families Program offers education and training to assist veterans in finding meaningful employment at a living wage. For persons eligible to receive State and Federal Public Assistance, the Wood County Department of Job and Family Services offers employment training and linkages as part of the Ohio Means Jobs-Wood County. Work Leads to Independence is a coordinated system delivering employment services for persons with disabilities. **Another local resource is** Opportunities for Ohioans with Disabilities (OOD). OOD offers Ohioans with disabilities employment linkages, support related to independence and assistance with Social Security disability determination outcomes.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Locally, there are no homeless shelters. Emergency sheltering options do exist, however, within the city's corporation limits. The Salvation Army (SA) currently utilizes Community Development Block Grant funding to provide transitional housing (2 units (4 beds)) for homeless persons who are trying to locate permanent housing (for up to two weeks). The SA also independently funds an added five beds transitional housing for the homeless. The Cocoon Shelter provides temporary, emergency shelter and supportive services to adults and their children who are survivors of domestic violence, sexual assault and sex trafficking (16 bed). Home Net is a program administered through Great Lakes Community Action Partnership (GLCAP). Through Home provides housing and job skills training for persons in Wood County experiencing homelessness. The Wood County Alcohol, Drug Addiction and Mental Health Services Board (ADAMHS) funds supportive housing for persons with disabilities due to mental health and addiction. Harbor of Wood County manages all ADAMHS housing options. This housing system includes three independent living complexes, three semi-independent housing facilities with some onsite support and two adult care group homes with 24-hour staffing. They also provide a treatment center for young adults needing more intense 24-hour care. For those looking for independent apartment/home rentals, some funding is available through the ADAMHS Board.

The Continuum of Care of Wood County is a coalition of individuals, agencies, and churches; representing business, social service agencies and private citizens dedicated to address housing needs in Wood County. The goal is to address the spectrum of housing issues within the community, from homelessness to permanent housing. The Continuum of Care of Wood County does this through education, fund raising efforts (to aid programs that address housing in Wood County), and by fostering coordination among existing agencies which deal with housing concerns. Their signature event is Project Connect (held annually since October 2013). The event includes a vast array of service providers and serves hundreds of individuals that are at-risk, low-income, homeless or nearing homelessness. The individuals receive needed services as well as linkages (that day) to meet their immediate needs.

GLCAP's Supportive Services for Veterans and Families Program offers education and training to assist veterans in finding meaningful employment at a living wage and providing them and their families with other supportive services to help them gain self-sufficiency. Services provided include resume-building, interviewing techniques, computer literacy, vocational training, and GLCAP support in working with employers to help them understand the benefits of hiring veterans. Supportive services include such assistance as rental and mortgage assistance, utilities assistance, transportation, clothing, food, financial literacy training, life skills, parenting skills, school readiness for children, emergency assistance, and mental health services. Wood County ADAMHS offers trauma-informed care to veterans, and has, as a goal in their most recent Wood County Plan, the development of added outreach and support to these individuals. The Wood County Veterans' Assistance Center provides an array of services to veterans and their families to include transportation, nursing home and assisted living coordination, employment assistance and the loaning of assistive devices such as wheelchairs and scooters.

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

Consultations with representatives from local agencies serving the elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families were conducted by the City of Bowling Green Grants Administrator as a means of assessing local special needs facilities and services. These consultations yielded valuable insights into these various populations' specific supportive housing needs. American Community Survey data (2013-2017) provided an added source for understanding the population's needs.

### **Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

According to Deanna Stanton, Executive Director of ADAHMS, "Housing and supportive service needs vary greatly among the population served by the Wood County ADAMHS Board. Housing services, funded by the ADAMHS Board, and provided by Harbor, for those experiencing mental health needs requiring supportive housing. The Board will also contract with housing providers outside of Wood County if the volume of need exceeds the available beds within the County. Needs are determined through assessment with any contracted behavioral health provider (A Renewed Mind, Children's Resource Center, Harbor, & Unison). In regard to housing for those experiencing substance use disorders, housing is provided by the Zepf Center, and needs are determined by assessment through any contracted behavioral health provider."

Jimmy Russell, Disability Rights Advocate for The Ability Center of Greater Toledo, notes, "Northwest Ohio is in desperate need of affordable, accessible housing. High opportunity areas should be targeted for further development of affordable, accessible housing. The little housing that exists to serve people with disabilities tends to be in historically low-opportunity regions. The population of Northwest Ohio is continuing to age. The majority of people turning 65 wish to remain in their own homes. Increasing the stock of accessible housing not only serves people with disabilities, but also older adults who may develop disabilities or mobility impairments due to their age. The occurrence of disability in the region has continued to rise and we look forward to getting clearer numbers on the disability rates of the region with the coming census.

The City summarizes its consultation with Kerry Stanley of the Toledo-Lucas County Department of Health in NA-45 of this Plan. It lends insights related to the needs of persons with HIV/AIDS. Although the numbers are reflective of the County as a whole, it does demonstrate need is present.

## **Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

Consultation with the Executive Director of the Wood County ADAMHS indicate that persons with mental illness and/or addiction are in need of permanent supportive housing. In partnership with Harbor of Wood County, these individuals receive assessments and relevant linkages for permanent supportive housing. Wood County ADAMHS Board provides linkages for assessment and access to inpatient and outpatient treatment for persons affected by substance abuse (Harbor of Wood County); outreach, intervention, trauma-informed care and evidence-based treatment of those with serious mental illness. Harbor of Wood County's 10-week inpatient drug and alcohol treatment facility has 12 beds. There are two transitional housing beds, which are available to persons completing the inpatient drug and alcohol treatment program, and are without housing. Persons may access the transitional housing for a six- to nine-month period. Persons with severe, chronic mental disabilities may seek housing through one of Harbor of Wood County's three HUD-funded Section 811 apartment buildings. There are 44, one-bedroom units within the three buildings. Harbor of Wood County also offers seven multi-unit housing sites for persons diagnosed with chronic mental illness (31 persons can be housed amongst the seven units).

Kerry Stanley, of the Toledo-Lucas County Health Department, indicated those persons who have been diagnosed with HIV and/or AIDS (and live in Bowling Green) also receive assessment and linkages with supportive and housing needs.

The Ability Center of Greater Toledo's Nursing Home Transition serve and State of Ohio program - "Home Choice," provides full transition coordination as well as post-transition coordination services. Their transition coordinator locates after housing. A participant in the program receives \$2,000 worth of "wrap-around services" - allowing the purchase of good and services, to help establish a person's re-entry into the community. After a person with a disability has moved from a Nursing Care Facility or Intermediate Care Facility into their own place of residence, Community Support Coach Services and Independent Living Skills Training Services are offered during a post 365-day period from the transition." The Ability Center of Greater Toledo also assists individuals with accessible home modifications necessary to maintain quality of life and independent living. Modifications include ramps, low-rise steps and handrails, grab bars, porch lifts, etc. The agency also has a stock of donated disability-related equipment. The agency inspects this equipment for quality and loans to persons with a temporary need at no cost. The equipment supply includes crutches, canes, quad canes, bath equipment, hospital beds, portable ramps, wheelchairs, walkers, etc.

The Wood County Committee on Aging (WCCOA) provides an array of programming that is available to older adults returning from mental and physical health institutions. WCCOA provides home-delivered meals to homebound older adults. The agency also provides medical transportation (Monday through Friday), health consults, various medical screenings, and prescription assistance information. Additionally, WCCOA provides referrals to support groups and to a variety of resources (e.g. skilled home care agencies, adult day care centers, hearing aid assistance, etc.).

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

Often, persons defined within the City's special needs (non-homeless) population is at an increased risk of losing personal independence. The majority of the time, this is a result of aging or disability. CHAS data (2007-2001) as presented in the "Number of Households Table" within section NA-10 of this plan indicates that more than one quarter(26%) of all households containing at least one person 62-74 years of age are at lower income levels. For those households containing at least one person age 75 or older, more than half (52%) are lower-income. Thus, the City offers two primary strategies to address the specific needs identified. 1. Provide (via services/programming), the affected population a greater likelihood of maintained independence as a means of preventing homelessness (or institutionalization) and fostering individual self-sufficiency; and 2. Improve the decency and affordability of the existing housing stock for the non-homeless special needs population.

Every one of the City's planned CDBG-funded activities FY 2020 through FY 2024 could potentially benefit the non-homeless special needs population--either directly or indirectly. Described below are the specific programs the City believes most beneficial to non-homeless special needs populations during the aforementioned period. See the FY 2020 Annual Plan for added details and goals.

Elderly Home Repair: Elderly Home Repair funds the repair or replacement of one substandard housing system/feature for homeowners aged 62 years or older at lower-income levels. These grants repair/replace one substandard unit/feature for the aforementioned population. The City places no mortgages or liens on properties participating in this program. See the FY 2020 Annual Plan for added details and goals. See the FY 2020 Annual Plan for added details and goals.

B.G. Transit: The B.G. Transit is the City of Bowling Green's public transportation system. All B.G. Transit vehicles are fully accessible to persons with disabilities. Local data indicates the majority of persons using the B.G. Transit are individuals that are elderly and disabled adults (of the 30,713 trips provided in 2019, close to 80% were provided to adults that were elderly and disabled). CDBG monies offer elderly and disabled adults (providing eligibility documentation) access to a transit ID card providing them with access to half-price transit fares. New transit ID cards will be tracked and serve as new and improved access benchmarks. See the FY 2020 Annual Plan for added details and goals.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

Elderly Home Repair: Elderly Home Repair funds the repair or replacement of one substandard housing system/feature for homeowners aged 62 years or older at lower-income levels. These grants repair/replace one substandard unit/feature for the aforementioned population. The City places no

mortgages or liens on properties participating in this program. See the FY 2020 Annual Plan for added details and goals. See the FY 2020 Annual Plan for added details and goals.

**B.G. Transit:** The B.G. Transit is the City of Bowling Green’s public transportation system. All B.G. Transit vehicles are fully accessible to persons with disabilities. Local data indicates the majority of persons using the B.G. Transit are individuals that are elderly and disabled adults (of the 30,713 trips provided in 2019, close to 80% were provided to adults that were elderly and disabled). CDBG monies offer elderly and disabled adults (providing eligibility documentation) access to a transit ID card providing them with access to half-price transit fares. New transit ID cards will be tracked and serve as new and improved access benchmarks. See the FY 2020 Annual Plan for added details and goals.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

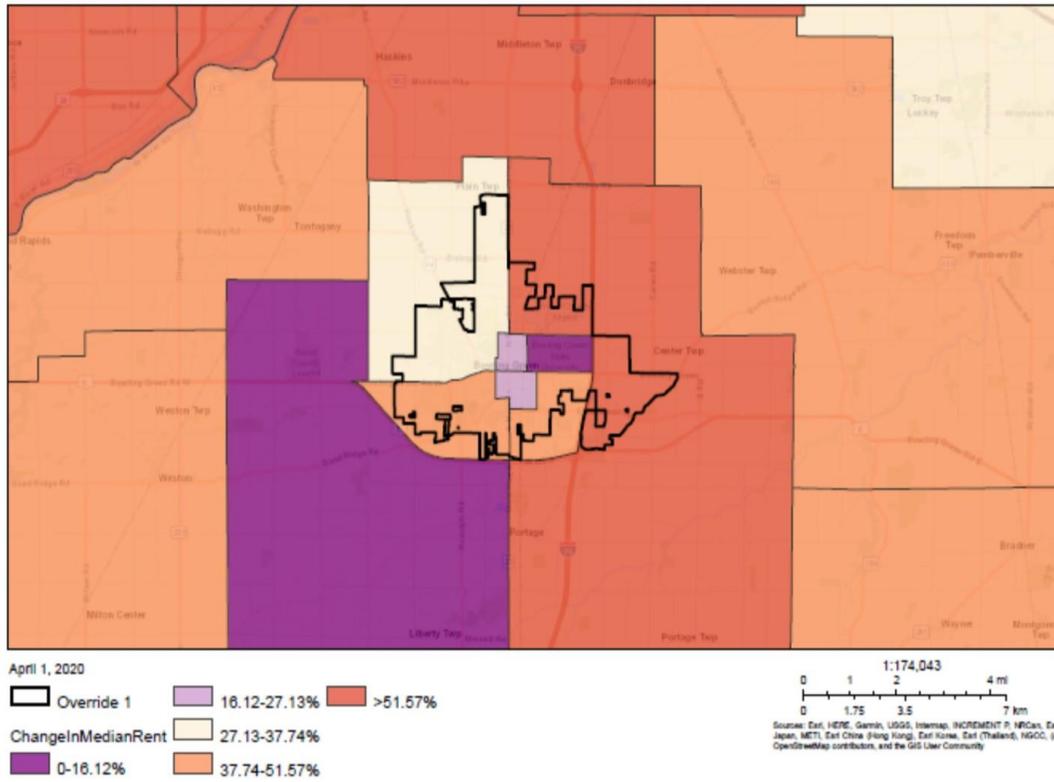
The City of Bowling Green's Grants Administrator conducted a thorough review of local public policies related to affordable housing and residential investment. In addition to this, consultations took place with City of Bowling Green Planning Director, Heather Sayler and City of Bowling Green Tax Commissioner Rob Wright. Said consultations served to provide even deeper insights related to local public policies and their relationship to affordable housing and residential investment.

Subsequent to these efforts, it was determined that there are no public policies (State or local), currently in place, that have negative effects on affordable housing and residential investment. This includes policies dealing with land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.

Additionally, the tax policy affecting land and other property has no negative effects on affordable housing or residential investment. The City's Tax Commissioner noted, "Our tax is an income tax and not a property tax. The local income tax would have no direct impact on housing costs. Additionally, intangible income is exempt from municipal income taxes (i.e. no taxes on the investment increases in the housing prices). Depreciation on rental property is an allowable deduction for purposes of calculating the income generated by a rental. It is common for a rental owner to have a positive cash flow from the rental, but a paper loss for tax purposes. The depreciation could be recaptured after the sale of a property, but it is limited to the amount of depreciation that has been deducted in prior years. Any increase in the value of the property is not taxable."

The City of Bowling Green has long been supportive of entities that provide its residents with added affordable housing options. There are several recent examples to document this. Letters of support on (behalf of the City of Bowling Green) have been written (in recent years) for Behavioral Connections of Wood County for submission with applications to HUD for 811 housing. The City of Bowling Green has also written several letters of support for WSOS Community Action Council to accompany their applications for grant funding that would enable persons with low- and moderate-incomes better access to homeownership (the State of Ohio Housing Assistance Grant). Bowling Green needs added affordable housing options, and the City of Bowling Green has been and continues to be supportive of any efforts to expand upon what is currently available.

### Change in Median Rent - Consolidated Plan and Continuum of Care Planning Tool



### Change in Median Rent

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

In the course of the City of Bowling Green's assessment of local non-housing community development, the Grants Administrator analyzed various sources of data. Most heavily relied upon was American Community Survey data (2011-2015 and 2013-2017). These resources portray community assets and needs as well as lend comparative time period insights. CPD Maps enabled the Grants Administrator to drill down further and produce illustrative maps relevant to employment-related issues. Consultations with the Executive Director from Bowling Green Economic Development and information from their latest Annual Report produced specific data related to the city's employment base. Consultation with the Executive Director from Wood County Economic Development also provided insights into Bowling Green's partnership with Wood County through regional Comprehensive Economic Development Strategies. This well-rounded research provided valuable information in the City's understanding of non-housing community development assets.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	54	17	1	0	-1
Arts, Entertainment, Accommodations	1,555	2,347	18	20	2
Construction	324	365	4	3	-1
Education and Health Care Services	1,812	2,875	21	25	4
Finance, Insurance, and Real Estate	363	397	4	3	-1
Information	141	165	2	1	-1
Manufacturing	1,641	2,981	19	25	6
Other Services	295	266	3	2	-1
Professional, Scientific, Management Services	595	344	7	3	-4
Public Administration	0	0	0	0	0
Retail Trade	1,193	1,573	14	13	-1
Transportation and Warehousing	463	266	5	2	-3

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Wholesale Trade	381	114	4	1	-3
Total	8,817	11,710	--	--	--

**Table 40 - Business Activity**

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

## Major Employers

Bowling Green State University	1,974	Cooper Standard	236
Wood County Government	1,000 (FT & PT)	Rosenboom	231
Wood County Hospital	770 (FT & PT)	GKN Driveline	210
Vehtek	747	Betco	202
Ohio (State) Govt. Offices	386	CMC Group, Inc. Affiliates	198
Walmart	300	Curation Foods	192
Bowling Green City School District	284	Toledo Molding & Die	175
City of Bowling Green	273	Regal Beloit	168
Principle Business Enterprises	270	SouthEastern Container	118

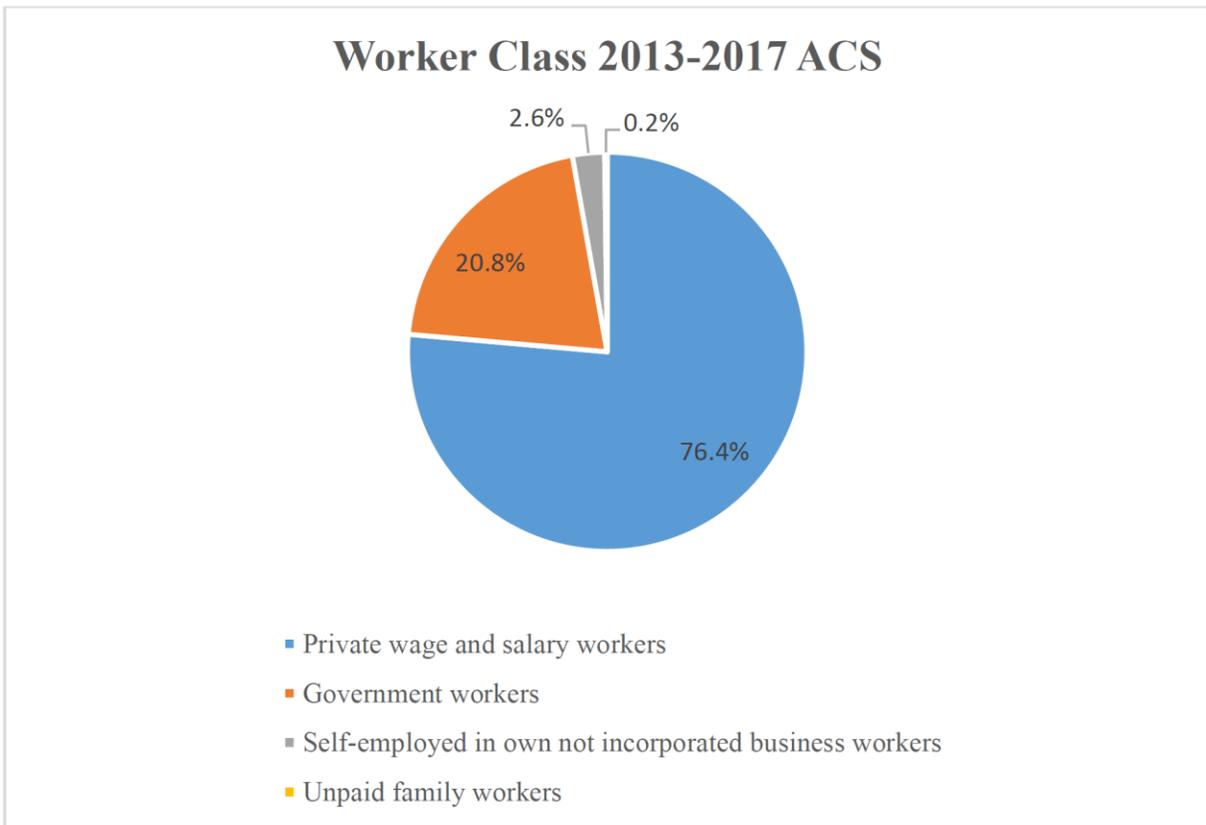
### Major Employers for Bowling Green

## Labor Force

Total Population in the Civilian Labor Force	18,185
Civilian Employed Population 16 years and over	16,355
Unemployment Rate	10.09
Unemployment Rate for Ages 16-24	28.20
Unemployment Rate for Ages 25-65	3.36

**Table 41 - Labor Force**

Data Source: 2011-2015 ACS



## Worker Class Estimates-ACS 2013-2017

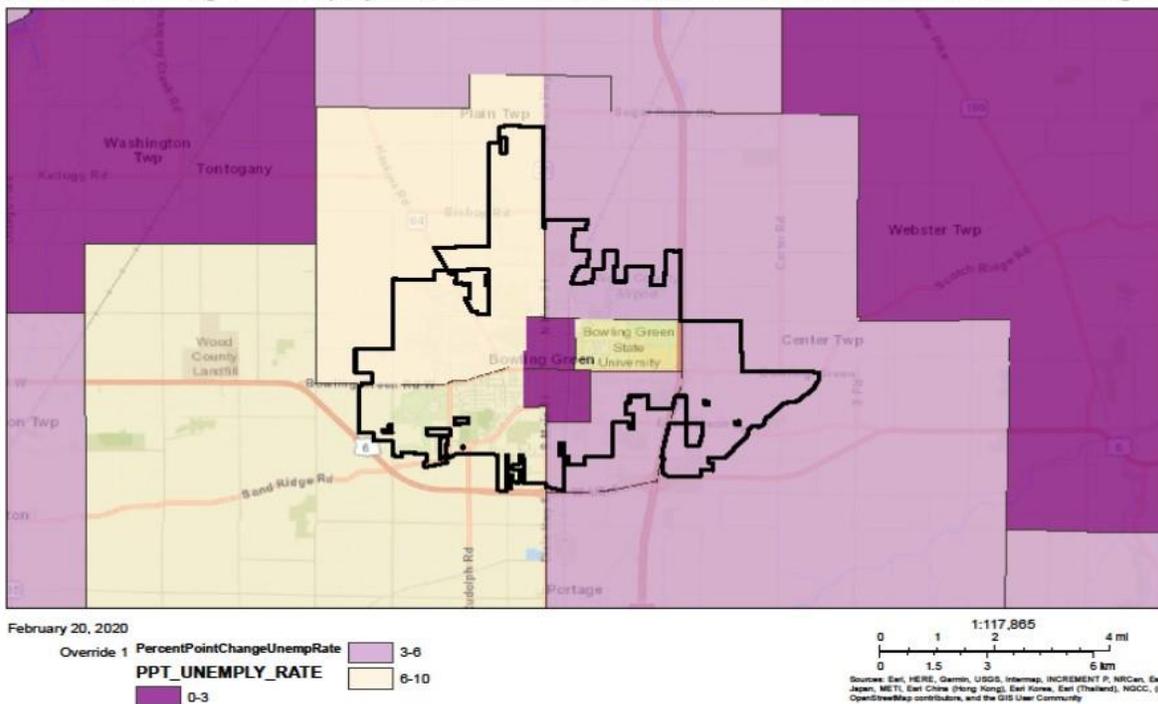
# Civilian Labor Force Estimates

May 2018

Location	CIF	EMP	Unemp	Rate
Toledo MSA	316,000	293,800	22,700	7.2
Wood County	70,800	68,100	2,600	3.7
Bowling Green City	15,600	14,800	800	4.9

## 2018 Civilian Labor Force Estimates

Percent Point Change - Unemployment Rate - Consolidated Plan and Continuum of Care Planning Tool



## Percent Point Change - Unemployment Rate by Census Tract

Occupations by Sector	Number of People
Management, business and financial	3,015
Farming, fisheries and forestry occupations	700
Service	2,605
Sales and office	3,860

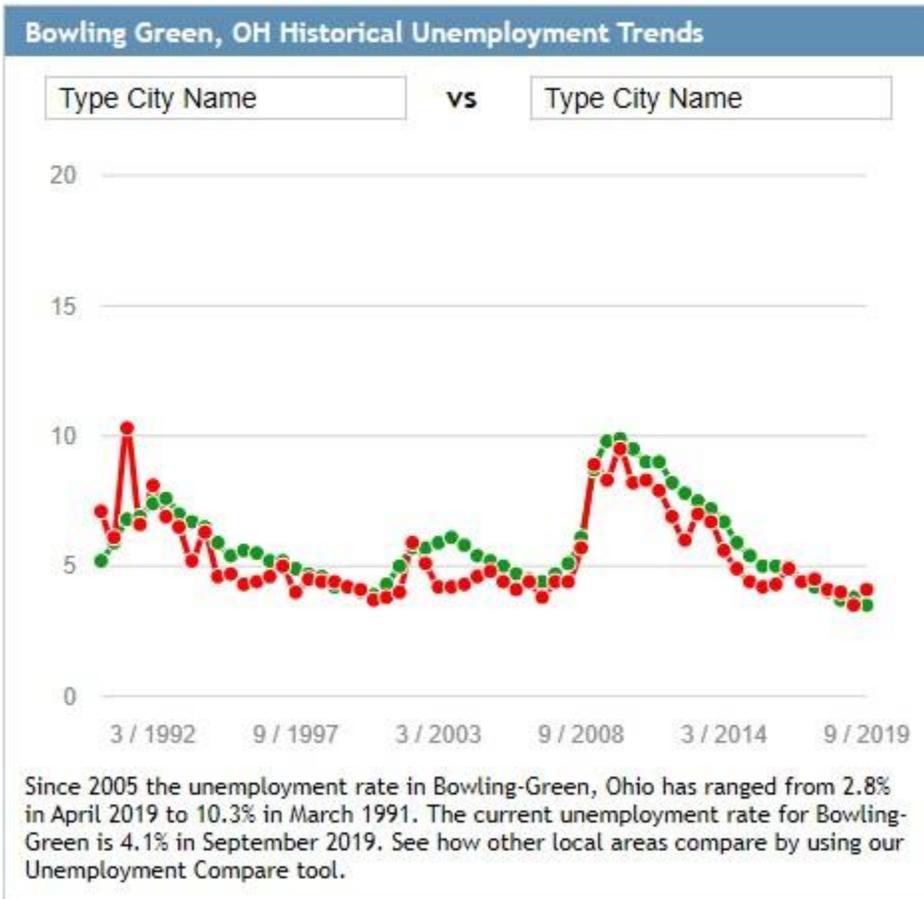
Occupations by Sector	Number of People
Construction, extraction, maintenance and repair	970
Production, transportation and material moving	735

Table 42 – Occupations by Sector

Data Source: 2011-2015 ACS



## Bowling Green, OH Unemployment Rate Report



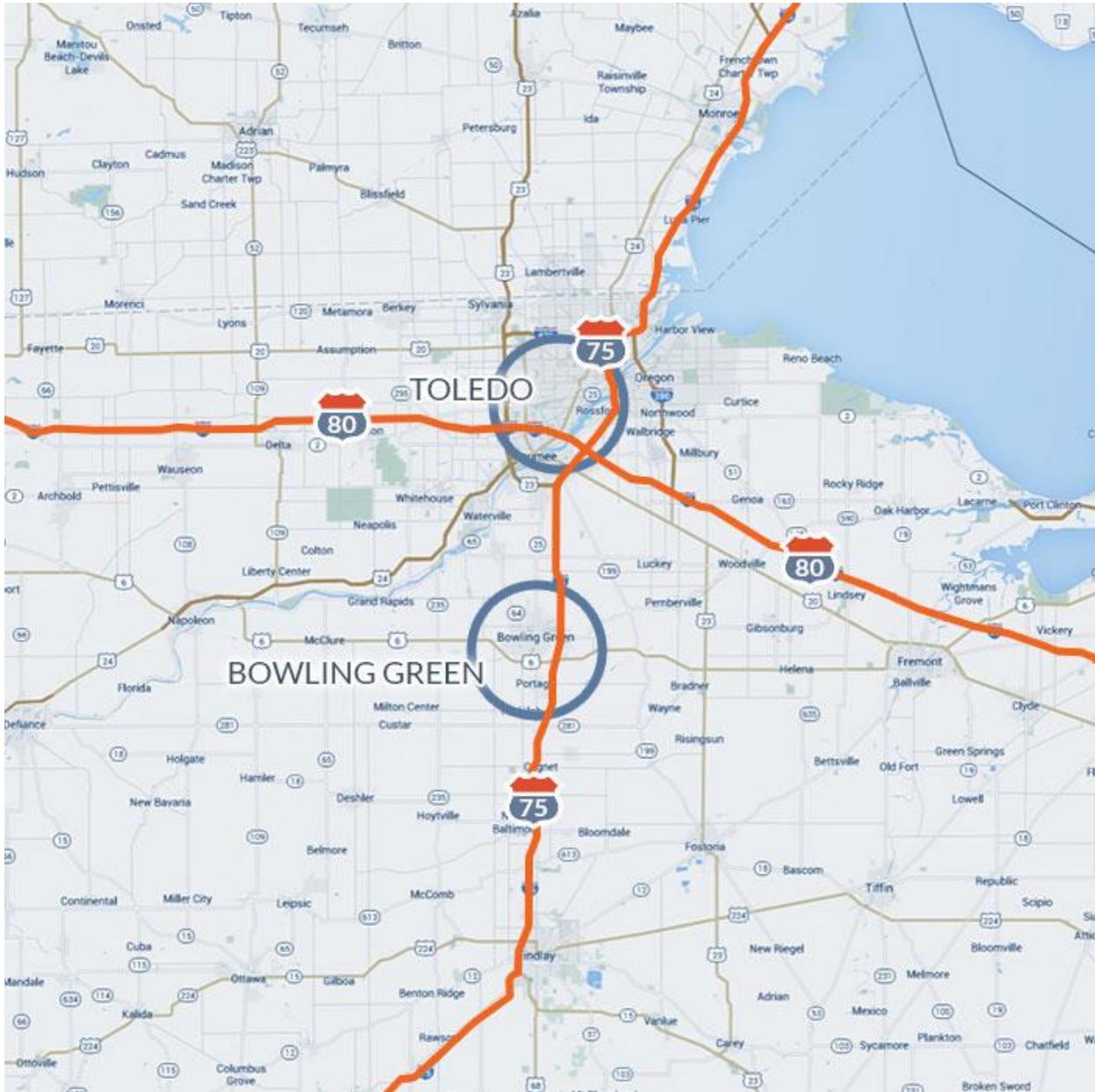
### Bowling Green Unemployment History

#### Travel Time

Travel Time	Number	Percentage
< 30 Minutes	12,470	83%
30-59 Minutes	2,315	15%
60 or More Minutes	330	2%
<b>Total</b>	<b>15,115</b>	<b>100%</b>

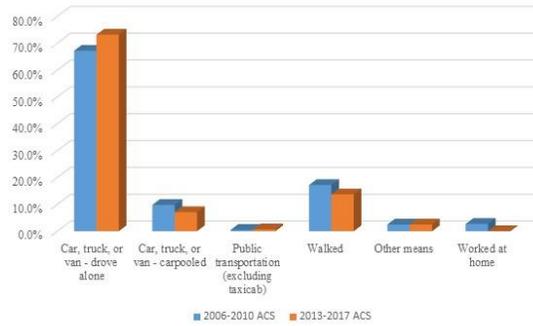
Table 43 - Travel Time

Data Source: 2011-2015 ACS



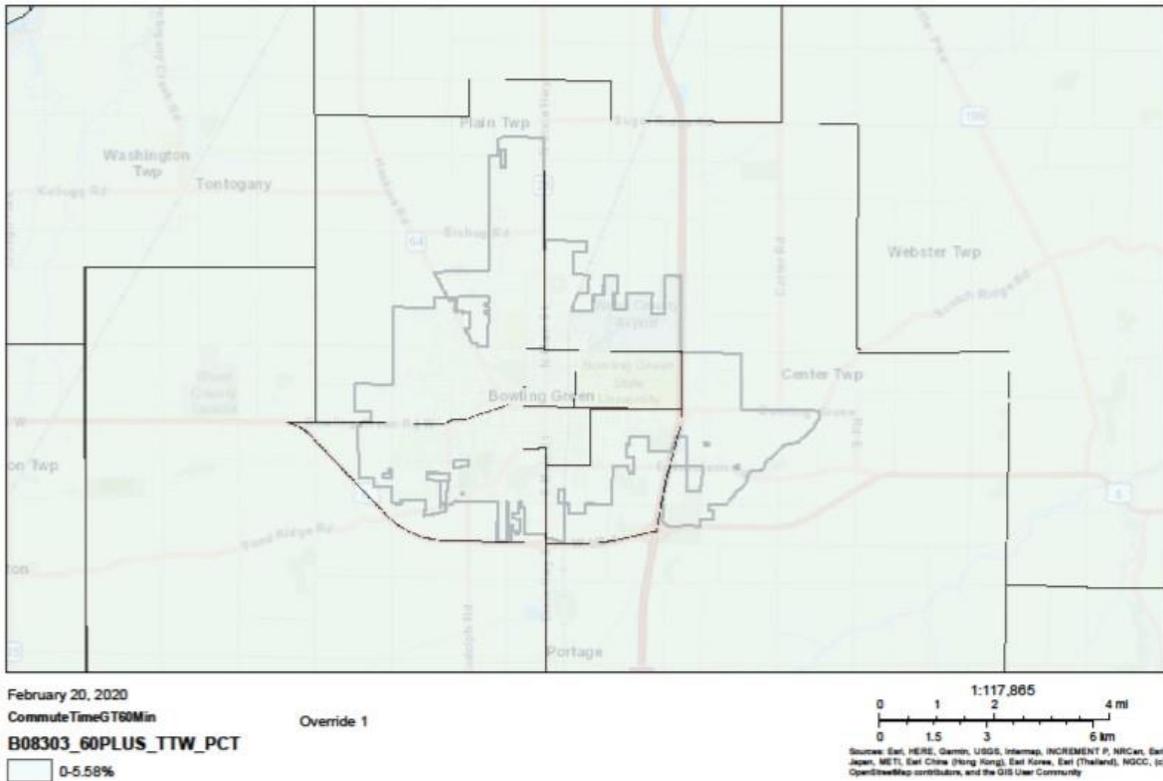
Local Transportation Linkages

Commuting to Work - Workers 16 Years and Over



Comparative Work Commuting Data

Commute Time Greater than 60 Minutes - Consolidated Plan and Continuum of Care Planning Tool



Percentage Commute Time Greater Than 60 Minutes

**Education:**

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	250	0	225
High school graduate (includes equivalency)	1,890	105	630
Some college or Associate's degree	2,285	125	545
Bachelor's degree or higher	3,805	130	710

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2011-2015 ACS



**Bowling Green Unemployment Rate by Month - 2019**

## Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	20	15	19	100	85
9th to 12th grade, no diploma	190	120	40	175	220
High school graduate, GED, or alternative	1,130	585	510	1,525	1,065
Some college, no degree	11,070	850	395	745	310
Associate's degree	345	310	160	490	105
Bachelor's degree	970	965	530	875	405
Graduate or professional degree	130	590	695	985	720

**Table 45 - Educational Attainment by Age**

Data Source: 2011-2015 ACS



## Percent High School Graduate or Higher

## Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,275
High school graduate (includes equivalency)	25,478
Some college or Associate's degree	25,522
Bachelor's degree	36,869
Graduate or professional degree	52,998

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2011-2015 ACS

Supporting documentation on code lists, subject definitions, data accuracy, and statistical testing can be found on the American Community Survey website in the Technical Documentation section.

Sample size and data quality measures (including coverage rates, allocation rates, and response rates) can be found on the American Community Survey website in the Methodology section.

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities, and towns and estimates of housing units for states and counties.

	Bowling Green city, Ohio	
	Estimate	Margin of Error
Total:	31,686	+/-2,260
Less than high school graduate	21,397	+/-16,077
High school graduate (includes equivalency)	22,796	+/-6,379
Some college or associate's degree	26,751	+/-1,655
Bachelor's degree	40,976	+/-4,455
Graduate or professional degree	48,347	+/-7,463
Male:	36,495	+/-2,626
Less than high school graduate	-	**
High school graduate (includes equivalency)	26,754	+/-3,734
Some college or associate's degree	30,859	+/-2,695
Bachelor's degree	69,216	+/-6,567
Graduate or professional degree	50,714	+/-10,838
Female:	26,605	+/-2,285
Less than high school graduate	22,880	+/-16,473
High school graduate (includes equivalency)	17,361	+/-4,861
Some college or associate's degree	24,000	+/-4,871
Bachelor's degree	32,295	+/-5,312
Graduate or professional degree	46,990	+/-8,861

### Median Earnings by Educational Attainment

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Based on Table 14 (Business Activity), Bowling Green's major employment sectors (ranked below according to percentage share of workers) are:

1. Education and Health Care Services;
2. Manufacturing;
3. Arts, Entertainment, Accommodations; and
4. Public Administration.

Table 14 (above) provides added detail to include minor employment sectors as well as the number of workers and jobs and percentage share of workers and jobs (by business sector).

The data analyzed provides the information needed to assess potential assets and needs, locally.

## **Describe the workforce and infrastructure needs of the business community:**

Per the data above (2011-2015 ACS), the largest segment of the civilian labor force is employed and has some level of college education. This data also indicates the more education attained, the greater the earnings. For those with less than high school graduate educational attainment, earnings were \$20,275. Median earnings for persons with graduate or professional degrees was \$52,998. The greatest representation of the civilian work force is amongst persons aged 18 to 24 years. The least represented segment in the workforce is those aged 35 to 44 years. Two tables above (Major Employers and 2018 Civilian Labor Force Estimates) provide updated information (<https://bowlinggreen-oh.com/statistics>). The U.S. Census Bureau American Community Survey (ACS) data (2013-2017) lends more recent insights on Bowling Green's workforce. Per 2013-2017 ACS (S2403) data, there are an estimated 17,411 civilian employees aged 16 years of age and over. Of that amount, 46.4 percent are males and 53.6 percent are females. 2013-2017 ACS data (S2401) also estimates that (numerically (2,611) most males work occupations in management, business, science and arts occupations (43.1 percent). Male workers are least represented (0) in healthcare support occupations (0 percent). Numerically, females are also represented (3,444) in management, business, science and arts occupations, too (53.6%). The occupation with the fewest female employees (0) is installation, maintenance and repair occupations. Added details on the workforce is contained in 2013-2017 ACS data ((S0801). The majority (64.2 percent) of the local labor force work and reside in Bowling Green. The local workforce's most prevalent means of transportation (80.4 percent) was car, truck or van. Most employees (73.2 percent) drove alone and 2.7 percent worked at home. Others used public transportation (.7%), walked (13.7 percent), or bicycled (1.6 percent). 2013-2017 ACS data (DP03) also indicates an unemployment rate of 8 percent (2 percent lower than estimated for 2011-2015). Two tables below (Bowling Green Unemployment History and Bowling Green Unemployment Rates by Month-2019) provide added insights. Both tables are courtesy of <https://www.homefacts.com/unemployment/Ohio/Wood-County/Bowling-Green.html>. *ACS 2013-2017 (S1701) data indicates that 33.7 percent of those employed live below poverty level.* The City also explored the infrastructure needs of the business community. A Bowling Green Economic Development representative shared, "Bowling Green boasts strategic transportation links. Our vantage point is along the 1-75 corridor with major east-west conduit I-80/90, only 16 miles to the north." In addition to the aforementioned transportation routes, local streets/roads, sidewalks, signage and traffic signals all contribute to a topnotch infrastructure. Given the high estimate of workforce that is aged 18 to 24 years of age, there is a need for well-maintained pedestrian and bicycle facilities with good connectivity. The City of Bowling Green follows its Bowling Green Transportation Master Plan which includes all of the previously-mentioned elements--as well as public transportation (not infrastructure, but definitely necessary to support the needs of the local workforce). The City of Bowling Green is a member of the Toledo Metropolitan Council of Governments (TMACOG) and included in their 2045 Regional Transportation Plan. The City of Bowling Green is also included in TMACOG's Transportation Improvement Program (which designates infrastructure projects for funding and implementation). A visual graphic below (TMACOG FY 2018-2021 Transportation Improvement Program) displays added information.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

In the implementation of Bowling Green's Community Action Plan, the City anticipates future development within a 1.8-mile stretch of Wooster Street to create a Midtown District. One goal of the Midtown District's development is to bring synergy between the city's downtown (Special Improvement District) and the proposed new district's gateway (near the Interstate 75 interchange). Development would include infrastructure and streetscape improvements along with the addition of residential, retail and other (hotel, dining, office) spaces. The concept is in planning/early implementation stages with development optimally occurring within the next three to five years. If the plan comes to fruition, it would create new jobs, housing, businesses, infrastructure needs, etc. There is a partnership between the City of Bowling Green, Bowling Green State University and the Wood County Hospital to carry out this goal. Some of the planned infrastructure improvements are already included in the Toledo Metropolitan Council of Governments' Transportation Improvement Plan for funding in the future. The City's Business Revolving Loan Fund (RLF) may prove to be a valuable asset to new businesses seeking working capital funding. In return, in the event of RLF loans, these businesses would create jobs for persons at lower income levels.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

According to the latest American Community Survey (ACS) (2013-2017) data available to the City, 94.5 percent (94.5%) of persons living in Bowling Green are high school graduates or higher in terms of their educational attainment (S1501). This same source breaks the aforementioned estimate down further (for the local population 25 years and older):

- 0.9% have less than a ninth grade education;
- 4.6% have a ninth through twelfth grade (no diploma) education;
- 24.1% are high school graduates;
- 19.6% have some college, but no degree;
- 7.4% possess an Associate's Degree;
- 22% have a Bachelor's degree; and
- 21.4% have a graduate or higher degree.

Per the data in the first table found in this section (2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)), Bowling Green's largest employment sector is "Education and Health Care Services." The second largest is "Manufacturing." The third largest employment sector is "Arts, Entertainment, and Accommodations." The 2013-2017 data (S2403) is broken out somewhat differently and the rankings show differences as well. The largest sector is "Educational services and

health care and social assistance.” The second largest is “Arts, entertainment and recreation, and accommodation and food services.” The third is “Retail trade.” “Manufacturing is a close fourth in ranking.

What is fortunate is that these sectors comprise possibilities for employment at different levels of educational attainment. The challenge many local businesses face (especially small businesses that rely upon local purchasing) is that the fluctuating population levels during the year (due to the mass exodus of residents at the end of the official University school year), places great financial strain upon these businesses. This can also place employers at risk—as they subsequently need to replace workers quickly in response to those who have left Bowling Green seasonally or who have graduated and secured employment elsewhere.

Another challenge is that businesses within the “Manufacturing” realm find it hard to secure and keep employees. Bowling Green’s Mayor and Municipal Administrator both recently conducted meetings with local manufacturers where this problem was cited. These manufacturers are using robotics in some instances to meet needs and indicate some have had to delay expansion plans. It is understood that these manufacturers and the community are exploring ways to train workers (at the high school level) in robotics in the hopes of a higher number of future manufacturing employees at higher pay levels—right out of high school.

Penta Career Center (located in Perrysburg, Ohio) has secured grant funding that enables them to offer adult education classes (the funding assists in the cost of this training effort). The training will be specialized and designed by area employers (including some in Bowling Green) for their workforce's development. This will help to widen job availability within Bowling Green as it not only serves to attract employees to jobs; it serves to keep employees at jobs by providing them needed training and mechanisms for job advancement. In October 2019, Penta Career Center opened a new facility in Bowling Green. Currently, there are two classrooms for their career-based intervention program. The location also includes space for the future addition of a welding and forklift training facility. The site will also provide adults (already in the workforce) added trade skills. Funding for this will be via a grant from JobsOhio.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

Many assets currently exist in Bowling Green within the realm of workforce training initiatives. Below is a discussion about the local inventory that currently exists.

Bowling Green Economic Development (BGED) provides online linkages to various state and local job boards as a resource to those in need of employment. This organization works closely with the City of Bowling Green to administer the Business Revolving Loan Fund (RLF). They assist local businesses on a daily basis and interact with many key organizations and entities in Bowling Green (e.g. Bowling Green

State University, Wood County Hospital, etc.). With a number of strong community connections in place, this organization frequently participates in collaborative efforts to assist RLF loan recipients in their search for employees. This, in turn, supports the City's goals as stated within the Five-year Consolidated Plan. BGED also works to identify workforce training initiatives to support local businesses.

OhioMeansJobs-Wood County is located within the Wood County Department of Jobs and Family Services. Staff there is available to assist individuals with a variety of services geared toward re-entering the workforce. The City's Business RLF loan recipients agree to create one job for a person with a lower income for every \$50,000 (aggregate) loaned to them. The persons participating in job re-entry are income eligible for these jobs; so, this program's efforts clearly support those within this Plan.

Home Net, administered through Great Lakes Community Action Partnership, assists Wood County's homeless population by providing them with needed job skills. Again, this population is income-eligible; which entitles them to fill jobs created through the City's Business RLF.

Bowling Green Student Employment Services provides students part-time and seasonal job opportunities and assists local employers by connecting them with persons seeking jobs. The student population is generally income eligible to secure the full- and part-time, permanent jobs created through the City's Business RLF loans made.

Bowling Green State University's Career Center assists students in exploring career options, identify and secure cooperative education and internship experiences and search for job and graduate school opportunities. The BGSU Career Center also provides employers with a variety of recruiting services to connect with BGSU students including job internships, job fairs, on-campus interviews, resume referrals and on-line job postings. Whether they seek part- or full-time employment, students and recent graduates would often be income eligible to fill jobs created by the City's Business RLF.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Yes

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

In the City's consultation with Wade Gottchalk, Executive Director of Wood County Economic Development it was confirmed that Bowling Green is included within two Comprehensive Economic Development Strategies (CEDS). Bowling Green is part of the Wood County CEDS as well as a regional CEDS. The regional CEDS includes Wood, Lucas, Ottawa and Monroe Counties. The challenge noted by this economic development professional was the continued ability to find CEDS eligible funding for Bowling Green projects. That could change with the implementation of the Community Action Plan

objective to develop a new business district (Midtown). Added information on that endeavor is discussed above (major changes that may have an economic impact) within this section of the Plan.

## **Discussion**

Bowling Green is fortunate to have a number of assets within the non-housing community development realm. Research and consultations reveal there are still challenges and unmet needs, locally.

Bowling Green's job sector is varied and boasts employment opportunities for persons at every educational attainment level. Unfortunately, a notable percent of those employed are still living in poverty. *ACS 2013-2017 (S1701) data indicates that 33.7 percent of those employed live below poverty level. This notable data indicates the possibility of underemployment.*

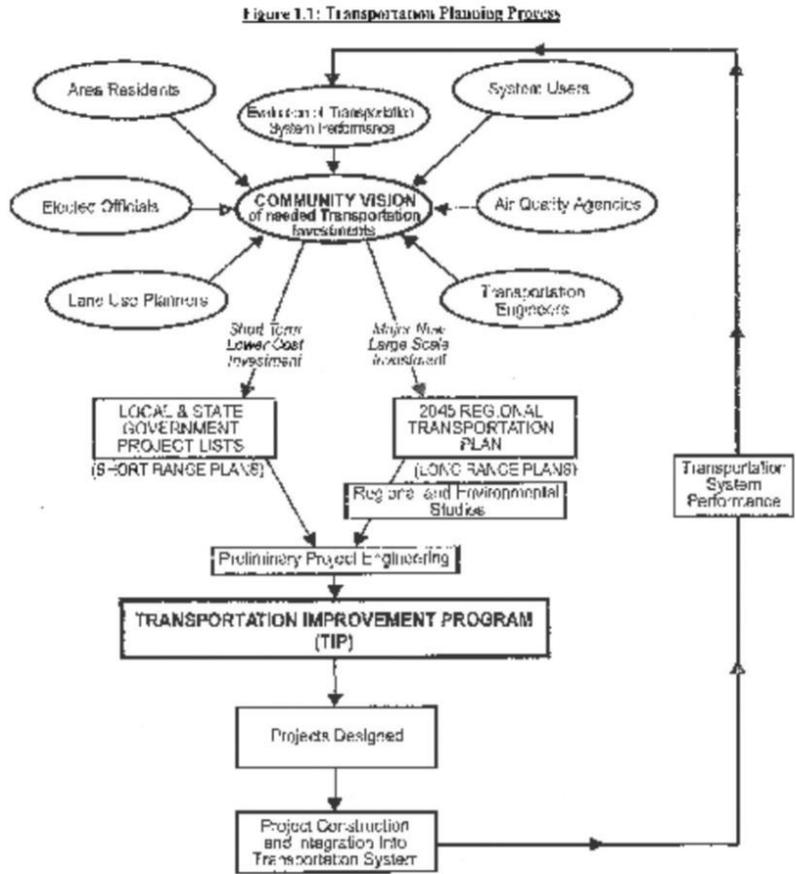
Bowling Green is included in two Comprehensive Economic Development Strategies; one is countywide; the other regional. Consultation with a representative from Wood County Economic Development reveals that CEDS funding is difficult to secure; especially for a community that is the size of Bowling Green.

There are various workforce training and career development initiatives in place, locally; many of them focused upon assisting persons experiencing homelessness, those at lower income levels, and the unemployed. Despite these assets, the aforementioned poverty rate among those that are unemployed (as referenced directly above) signals issues of underemployment.

Given instability in the number of persons residing in Bowling Green during the non-BGSU academic year, local merchants and businesses relying upon sales revenues are often at risk of losing their business. Many of these small businesses are located in Bowling Green's downtown and adjacent areas; where many students live during the school year. These businesses (located in census tracts that have greater than 51 percent low-moderate income residency) are in dire need of business assistance to ensure they do not fail. The City's Business RLF serves to support these small businesses, which also helps preserve local jobs and ensure the strength of our economy.

The City's Business Revolving Loan Fund (RLF) has enjoyed tremendous, documented success through business assistance and job creation outcomes in its over-30-years-plus existence. All Business RLF activities benefit persons with lower incomes. Given the high poverty level, locally, the City of Bowling Green intends to continue providing business assistance and job creation activities; all funded by the Business RLF, for the CDBG planning period FY 2020-2024.

The Transportation Planning area that the TIP covers includes all of Wood and Lucas counties in Ohio and three townships in Monroe County in Michigan. A map of the planning area is presented in Map 1.1. The map highlights the transportation study area.



**TMACOG FY 2018-2021 Transportation Improvement Program**

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

An examination of 2011-2015 CHAS data provides useful information. Severe housing problems, as defined by 2011-2015 CHAS data, are as follows: lacks kitchen or plumbing, severe overcrowding and severe cost burden. It is believed, due to subsequent research of 2011-2015 CHAS data (see table #1 in section NA-10 of this Plan) that severe cost burden is what impacts most households at 0-80% Area Median Income (HAMFI). Most affected are households at the 0-30% HAMFI level. These data indicate what type of housing problems are most prevalent. The methods below provide understanding of the local areas affected. In the study of area concentration, the City defines this as the numerical data with percentage shares two times greater than those within other specific areas. Herein, the only solid data comes from the City's 2017 Exterior Housing Survey (discussed further below).

CPD Maps provide a glimpse into the affectedness of specific census tracts in Bowling Green. The three JPEGs attached (data source: CPD Maps) within this section (Extremely-low Income Households with any of 4 Severe Housing Problems, Low-income Households with any of 4 Severe Housing Problems and Moderate-income Households with any of 4 Severe Housing Problems) clearly show severe housing problems (and as already noted, primarily cost burden) affect persons at lower income levels, locally. As already indicated above, CHAS data shows the issue of cost burden is the one affecting the greatest share of lower-income households. These maps demonstrate the problems affect lower-income households somewhat equally throughout Bowling Green. Concentration is found in no specific area of Bowling Green. Concentration is most related to income level (extremely low-income households are most impacted).

A review of a local study conducted by the Wood County Health District for the City of Bowling Green assessed the condition of housing exterior, locally (Bowling Green Exterior Housing Evaluation Survey). It was conducted in March 2017, and proved to be a useful resource to document that, in addition to cost burden, housing decency are issues also found throughout Bowling Green. This survey illustrates that Bowling Green possesses housing decency issues (2-3 deficiencies per housing unit) in every neighborhood throughout Bowling Green. Every census tract within the City records saturation at some percentage level. The percentage saturation level runs from .73% to 5.7%. The most affected are City Wards 1 and 2. Ward 1 records 21 homes with 2-3 housing deficiencies (5.7% of the total homes within that neighborhood). Ward 2 notes 53 homes with 2-3 deficiencies (5.5% of homes in that ward). Both wards span census tracts with greater than 51 percent lower-income residency. The four highest areas of deficiency are foundation, siding condition, chimneys and porches. Noted deficiencies exist in the remaining categories as well; which includes doors, windows, driveways, and private and public walks. This survey included the exterior assessment of both owner and rental housing units in Bowling Green.

## **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

The City of Bowling Green Grants Administrator conferred with Kelly Stamper Balistreri, Ph.D., Associate Professor of Sociology of BGSU to determine the status of local racially/ethnically-concentrated areas of poverty (R/ECAP). An analysis of 2013-2017 ACS data shows there are no racially or ethnically concentrated (segregated) areas of poverty in Bowling Green. Balistreri noted that according to HUD's definition of R/ECAP, a census tract must have:

1. A non-white population of 50 percent (50%) or more; and
2. A poverty rate that exceeds 40 percent (40%) or is at least three times the average tract poverty rate for the metropolitan/micropolitan area, whichever is lower.

Bowling Green is a micropolitan statistical area. United States micropolitan statistical areas, as defined by the Office of Management and Budget, are labor market areas in the United States centered on an urban cluster with a population of at least 10,000 but fewer than 50,000 people.

## **What are the characteristics of the market in these areas/neighborhoods?**

As noted above, there are no racial concentrations within Bowling Green. The City's March 2017 Exterior Housing Evaluation Survey indicates the greatest percentage share of deficient housing in Wards 1 and 2. The survey defines "deficient" as "homes with 2-3 specific exterior deficiencies." City Wards 1 and 2 span portions of census tracts 217.01 and 217.02. As a result, City examines the characteristics of these areas.

Census tract 217.01 is primarily residential and has greater than 51 percent lower- income residency. This census tract includes a number of businesses within it. In fact, a portion of the Downtown Historic District is included within census tract 217.01. CPD Map data indicate greater than 86.84% of those persons at the extremely low-income level (0-30%AMI) living within census tract 217.01 has one of four severe housing problems. Cost burden (as discussed above and evidenced via 2011-2015 CHAS data) is predominantly the most noted issue encountered. Bowling Green Exterior Housing Evaluation Survey shows this census tract has the highest percent of housing deficiencies. In census tract 217.01, 21 homes had a noted two to three exterior deficiencies (comprising 575% of the homes in that neighborhood). Bowling Green's (October 2014) Improvement (Comprehensive) Plan indicates "90 percent (90%) of renters adjacent to and south of Bowling Green State University (BGSU) are less than 25 years old" (page 13). Census tract 217.01 is adjacent to BGSU and is primarily renter versus owner occupied (per CPD Map data (see below "Percent Renter-Occupied Housing"), greater than 75.72 percent of the housing units in this census tract are renter occupied).

Census tract 217.02 is primarily residential and has greater than 51 percent lower- income residency. This census tract includes a number of businesses within it. In fact, a portion of the Downtown Historic District is included within census tract 217.02. CPD Map data indicate greater than

86.84% of those persons at the extremely low-income level (0-30%AMI) living within census tract 217.02 has one of four severe housing problems. Cost burden (as discussed above and evidenced via 2011-2015 CHAS data) is predominantly the most noted issue encountered. Bowling Green Exterior Housing Evaluation Survey shows this census tract has the highest number of housing deficiencies. In census tract 217.02, 53 homes had a noted two to three exterior deficiencies (comprising 5.5% of the homes in that neighborhood). Bowling Green's (October 2014) Improvement (Comprehensive) Plan indicates "90 percent (90%) of renters adjacent to and south of Bowling Green State University (BGSU) are less than 25 years old" (page 13). Census tract 217.02 is adjacent to BGSU and is primarily renter versus owner occupied (per CPD Map data (see below "Percent Renter-Occupied Housing"), greater than 75.72 percent of the housing units in this census tract are renter occupied).

### **Are there any community assets in these areas/neighborhoods?**

Census tracts 217.01 and 217.02 possess abundant community assets. Both are adjacent to each other and both span portions of Bowling Green's historic Downtown District.

Census tract 217.01: This census tract is directly adjacent to BGSU (walking distance), includes a portion of the Main Street Historic District with walkability to the Boomtown Historic District. This neighborhood is within walking distance of parks in adjacent census tracts and includes Ridge Park, close to Wooster Green (a public gathering place), a host of restaurants, offices, retail shopping and other business (banks, tax preparers, attorneys, etc.), includes the City Administrative Services Building, the local senior center and Wood County District Public Library. This census tract is the site of many community-based events such as the Art Walk, Firefly Nights Events and the Black Swamp Arts Festival.

Census tract 217.02: This census tract is directly adjacent to BGSU (walking distance), includes a portion of the Main Street and Boomtown Historic Districts. Wooster Green (a public gathering space) is within this tract. This neighborhood is within walking distance of parks in adjacent census tracts and includes several pocket parks/green spaces, includes a host of restaurants, offices, retail shopping and other business (banks, tax preparers, attorneys, etc.), includes a post office, is adjacent to the census tract where the local senior center and Wood County District Public Library are located. This census tract is the site of many community-based events such as the Art Walk, Firefly Nights Events and the Black Swamp Arts Festival.

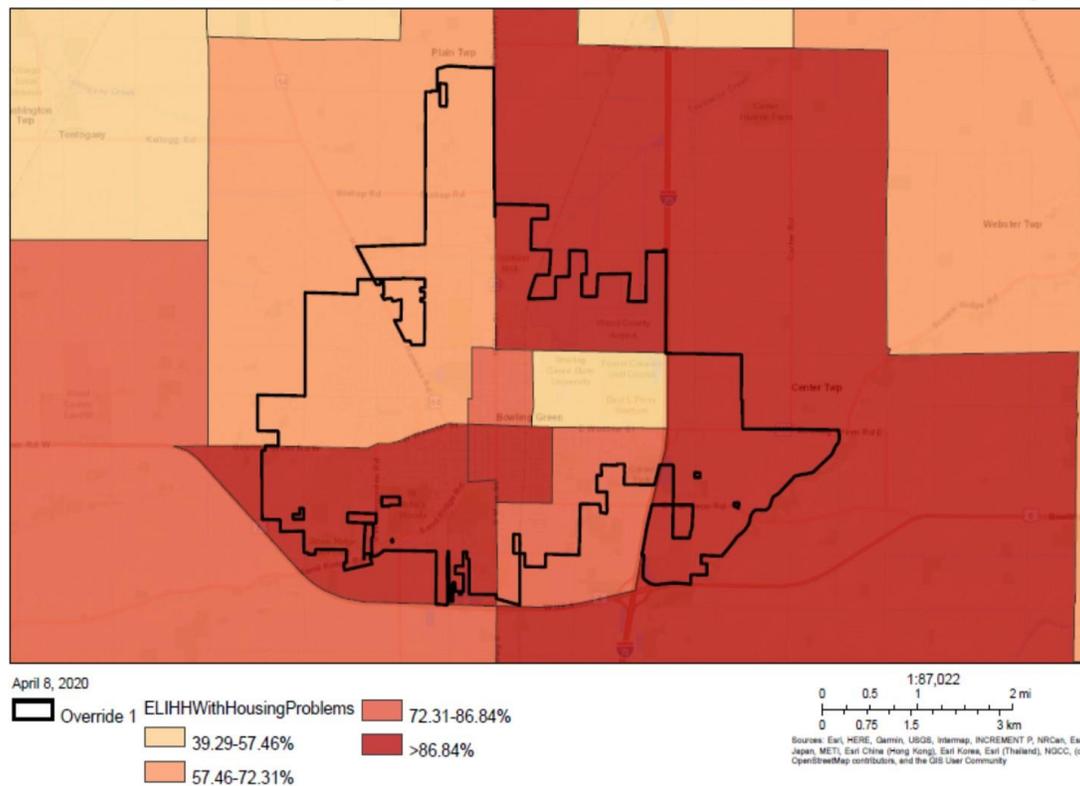
### **Are there other strategic opportunities in any of these areas?**

Both census tracts (217.01 and 217.02) possess strategic opportunities related to CDBG undertakings. Both are adjacent, geographically, and share characteristics. As a result, the discussion of the City's strategies (immediately below) relate to both census tract 217.01 and 217.02.

Many of the City's rental rehabilitation and housing repairs (funded with CDBG dollars) take place in these areas; making this a continued strategic opportunity for CDBG Program years 2020-2024. In the past when the City of Bowling Green received more CDBG funding, these areas were the site for many

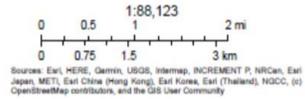
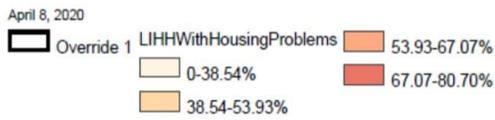
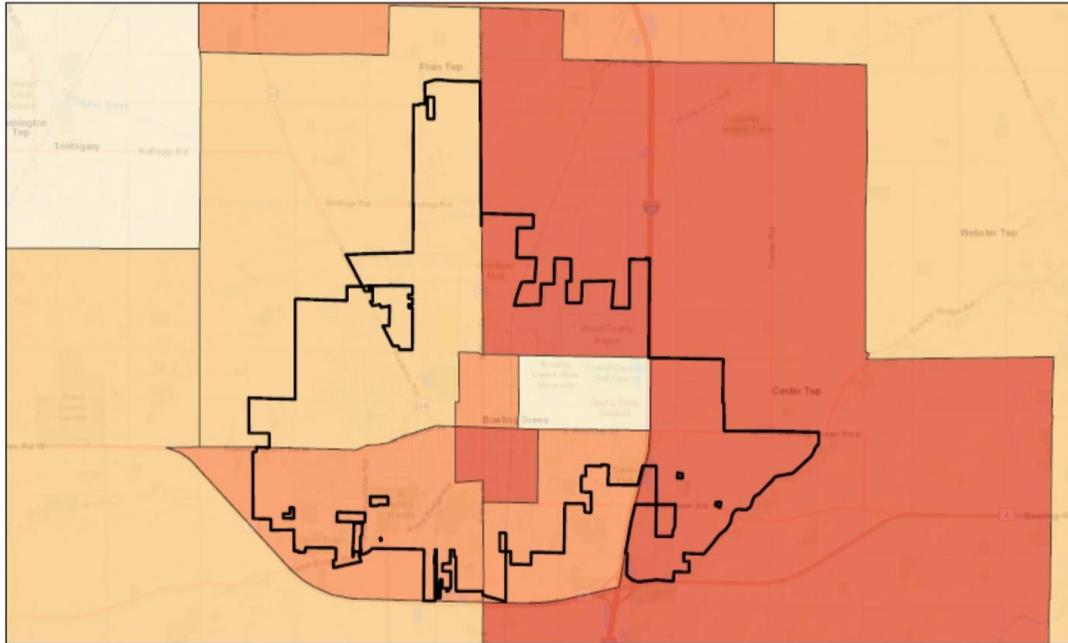
public access tree planting and sidewalk reconstruction projects. As the CDBG funding has dwindled, these projects have not occurred--as there is so much need for housing repair (for lower-income, already cost-burdened households) --alongside improving rental housing decency/affordability. The B.G. Transit travels this area heavily. Many of the persons using the transit live within these areas and travel to do business there, grocery shop, attend medical appointments and other quality of life activities. This strategy will continue as well during the aforementioned five-year period. Many past Business RLF loan recipients within these census tracts have created/retained jobs over the years and this strategy will continue during the FY 2020-2024 timeframe. Both areas span/comprise the local Special Improvement District (or Downtown Historic District). Many of the City's lower-income residents work, shop and receive services within these areas. Therefore, business assistance loans via the Business RLF also continues to be a strategic opportunity for these census tracts as well.

% ELI HHs with Severe Housing Problems - Consolidated Plan and Continuum of Care Planning Tool



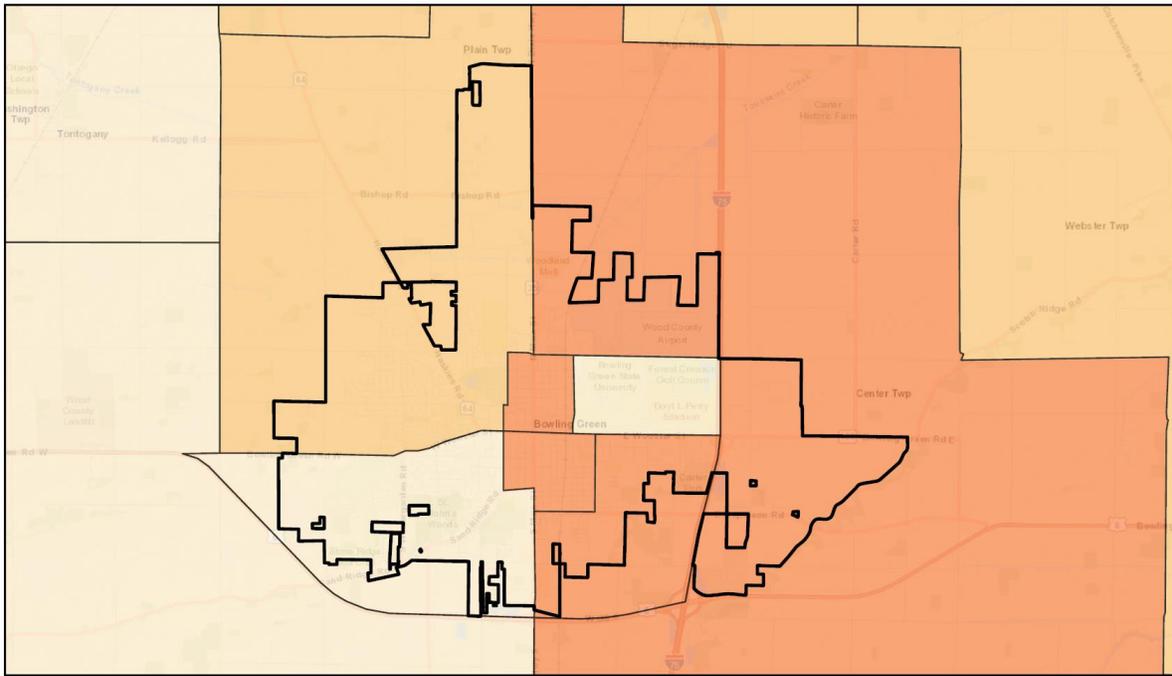
**Percent Extremely Low Income HHs with Severe Housing Problems**

**% Low Income HHs with Severe Hsg Problems - Consolidated Plan Continuum of Care Planning Tool**



**Percent Low Income HHs with Severe Housing Problems**

% Moderate Income HHs w/Severe Hsg Problems - Consolidated Plan Continuum of Care Planning Tool



April 8, 2020

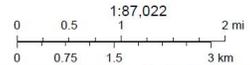
Override 1

30.19-43.14%

MIHHWithHousingProblems

43.14-54.70%

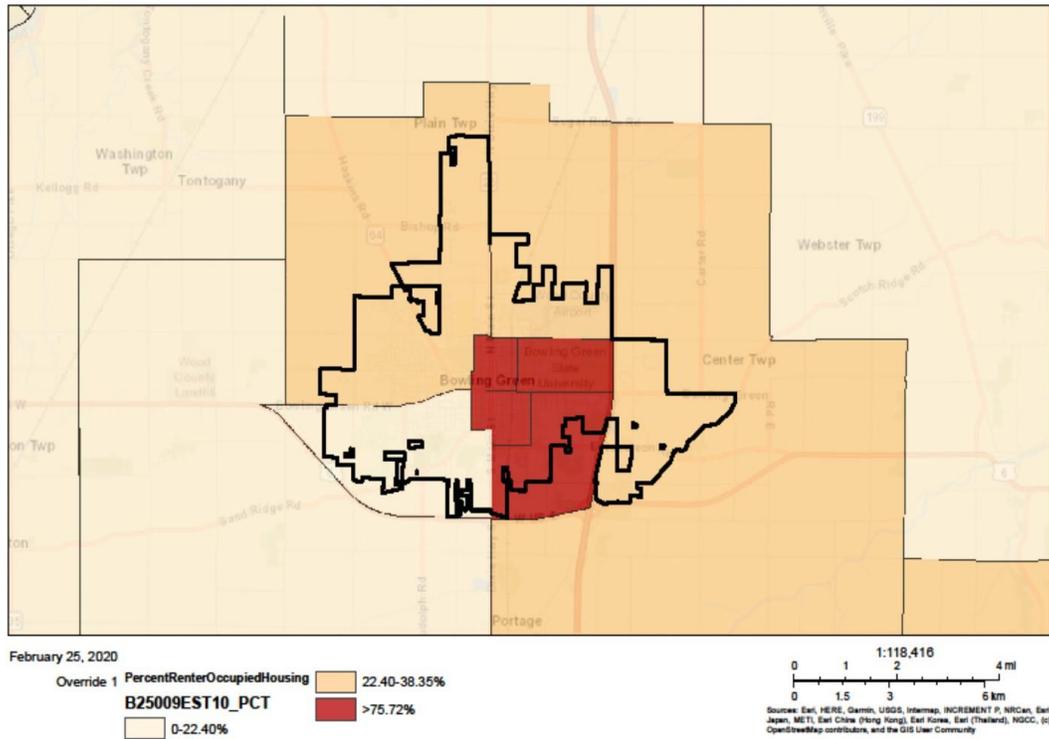
0-30.19%



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

**Percent Moderate Income HHs with Severe Housing Problems**

Percentage Renter-Occupied Housing - Consolidated Plan and Continuum of Care Planning Tool



Percent Renter-Occupied Housing

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

### **Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

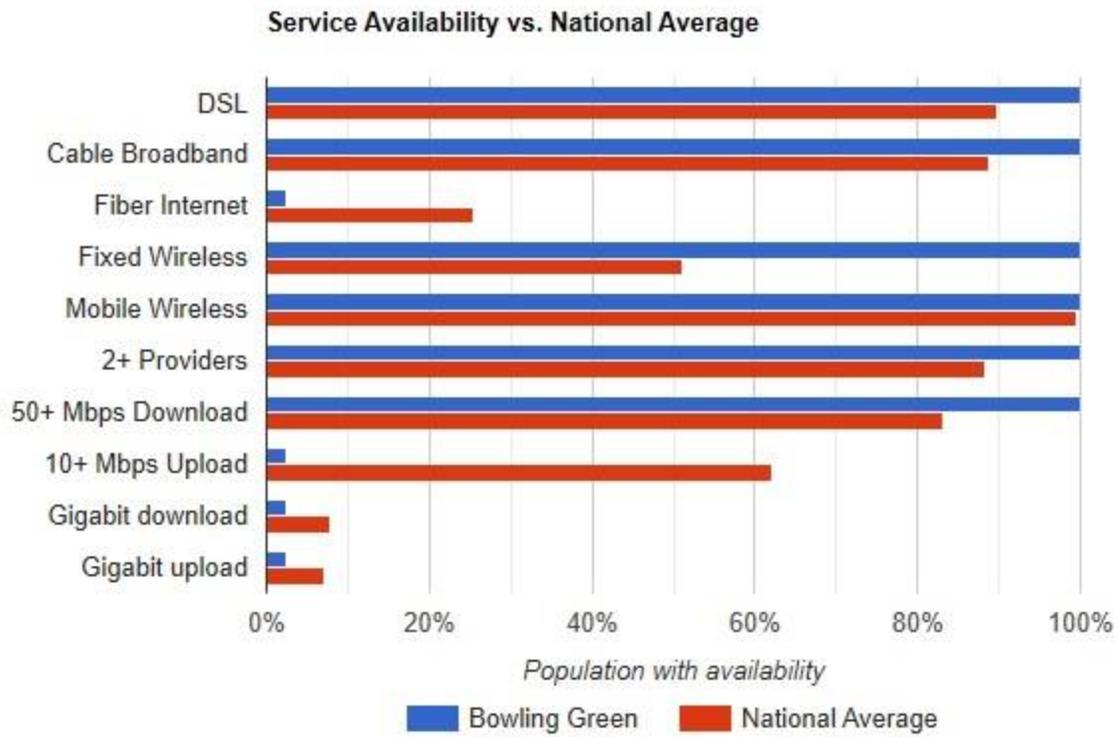
Bowling Green, Ohio has the good fortune of widespread broadband wiring throughout the entire corporation limits. According to GeoISP (<https://geoisp.com/us/OH/bowling-green>), 100 percent of the population of Bowling Green, Ohio has access to Broadband Internet. The average home download speed is 2.67308 Mbps. One hundred percent (100%) of population also has access to wired Internet access. The JPEG chart below (from the same website) provides comparative data for Bowling Green and the national average. The City of Bowling Green offers free Internet access in all of their parks and government buildings. Free, wireless access is also available in Bowling Green's Downtown Special Improvement District. Consultation with the City of Bowling Green Information Technology Manager and GIS Coordinator also yielded the fact that Buckeye Broadband is also running fiber-optics lines to homes throughout Bowling Green. Several neighborhoods on the city's west side have already received fiber installation. Buckeye Broadband has shared a schedule of fiber-optics installation with City officials for the remainder of Bowling Green with completion occurring in the near future.

### **Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

The need for increased competition amongst broadband Internet service providers is not a sizable issue, locally. Bowling Green has 17 Internet providers with nine of those offering residential service (<https://broadbandnow.com/Ohio/Bowling-Green>). This same source indicate only 15.2 percent (15.2%) of consumers in Bowling Green (5,000) have access to one provider at their address. Bowling Green is also noted as the 195th most connected city in Ohio.

# Service Availability: Bowling Green

[Like](#) [Share](#) Sign Up to see what your friends like.



Broadband Internet Access - Bowling Green, Ohio

## MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

### Describe the jurisdiction's increased natural hazard risks associated with climate change.

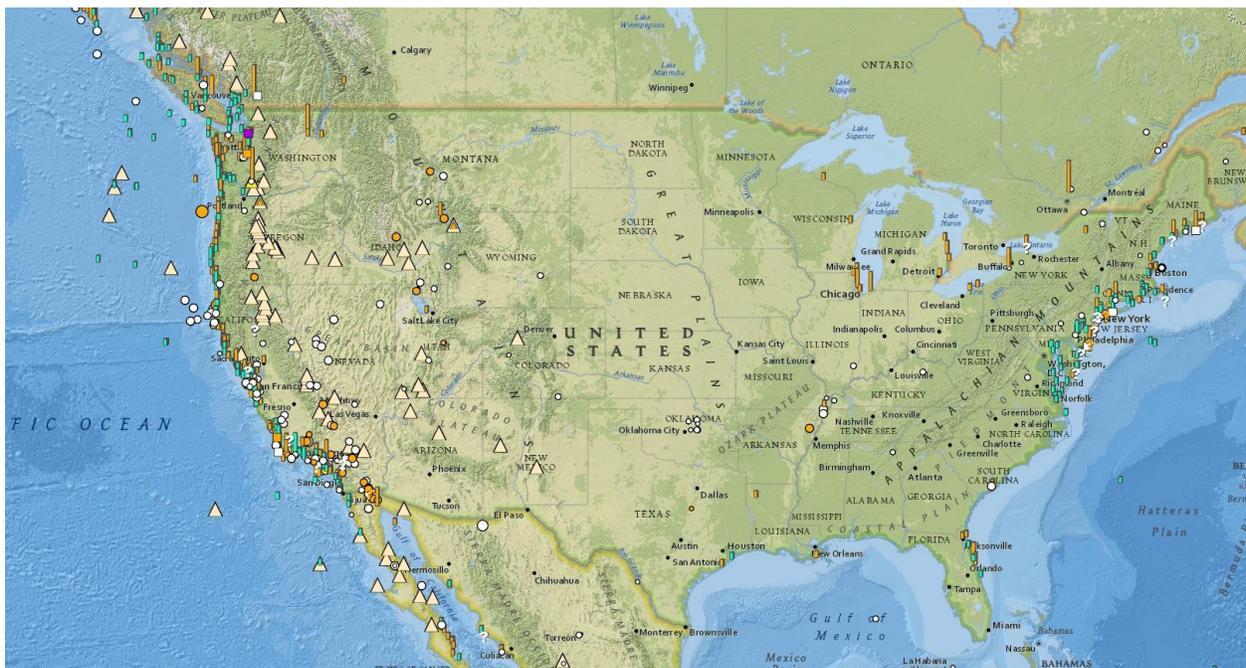
According to the Natural Disasters Association (<https://n.d-a.org/global-warming.php>), "Global warming has two primary consequences: a rise in temperature and a rise in sea level." The American Geosciences Institute (<https://www.americangeosciences.org>) provides an interactive map of natural hazards worldwide (<https://maps.ngdc.noaa.gov/viewers/hazards>). The map below (Natural Hazards Risk Map) is courtesy of that resource and indicates no likelihood of increased instances of the following natural hazards: tsunami events, significant earthquakes and notable volcanic eruptions. The 2018 Wood County All-Hazard Multi-Jurisdictional Mitigation Plan (which includes and is adopted by the City of Bowling Green) lists the following excluded hazards: coastal erosion, land subsidence, tsunami, volcano and wildfire (due to insufficient forested area). However, the potential for a rise in temperatures and subsequent local flooding, associated with climate change, does exist.

The 2018 Wood County All-Hazard Multi-Jurisdictional Mitigation Plan also served as a reference in the assessment of Bowling Green's natural hazard risks associated with climate change. In the development of the CDBG Five-year Consolidated Plan, the City of Bowling Green Grants Administrator also consulted with a representative from the WCEMA regarding the potential natural hazards associated with climate change for Bowling Green. The Wood County Emergency Management Agency (WCEMA) spearheads the development of this Mitigation Plan, which is developed every five years. WCEMA reviews this Plan at least annually and amendments occur where needed. The WCEMA professional's assessment was that flooding, as a result of climate change, was the most likely natural hazard to be experienced in Bowling Green, Ohio.

The WCEMA representative also confirmed a small portion of Bowling Green (southeast corner) is located within a 100-year Flood Plain. The FEMA Flood Map (<https://msc.fema.gov/portal/home>), below, provides a graphic of Bowling Green's high-risk flood zone. There are various businesses, agencies located within the vicinity. Consultation with the City of Bowling Green Planning Director confirms the fact that there are *no residential households* located within the high-risk flood zone. The WCEMA's Mitigation Plan classifies the type of flooding within this zone as "riverine." Per the 2018 Wood County All-Hazard Multi-Jurisdictional Mitigation Plan, "In minor flood events, the floodwater is a temporary inconvenience that closes roads, seeps into basements, or contributes to other short-term inconveniences. In the most serious flood events, floodwaters cause significant damage to home, businesses, and infrastructure. It can take several days for floodwaters to recede and the cleanup period can be long for affected residents." Again, only businesses and organizations would be impacted as there are no residences located within the high-risk flood zone, locally.

**Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

As noted above, flooding (resulting from a rise in temperatures) is the risk associated with climate change in Bowling Green, Ohio. The majority of Bowling Green is situated in an "area of minimal flood hazard" according to the FEMA Flood Map Service Center (<https://msc.fema.gov/portal/home>). Also noted in the section above, *no residential households are located in or near the local high-risk flood zone*. According to FEMA's website, high-risk flood zones are not the only areas where damages are possible. For those living in moderate- or minimal-risk flood areas, FEMA notes, "you are 5 times more likely to experience flood than a fire in your home over the next 30 years." The 2018 Wood County All-Hazard Multi-Jurisdictional Mitigation Plan cites only one property (non-residential) with two flood related incidences (designating it a repetitive loss property). The 2018 Wood County Plan also references the following incident: "On June 21, 2006, Wood County experienced a significant flash flood event when strong thunderstorms caused extremely heavy precipitation in the early evening." This occurrence impacted a number of communities within Wood County--including Bowling Green--where "basement and nuisance flooding was reported." Research indicates that the vulnerability of flooding risks of housing occupied by lower-income households is present, but remote during the five-year CDBG planning period (FY 2020-2024).



**Natural Hazards Risk Map**

## Layers

**Tsunami Events** ?

Show as:

- Symbols for Cause/Fatalities  
 Green Squares ■

**Tsunami Observations** ?

Show as:

- Vertical Bars for Water Height  
 Color-Coded by Measurement Type

**Significant Earthquakes** ?

**Significant Volcanic Eruptions** ?

**Volcanoes** ▲ ?

**DART® Deployments** ?

**Tsunami Capable Tide Stations** ?

**Plate Boundaries (UTIG)** ?

### Selected Significant Tsunami Events

▼

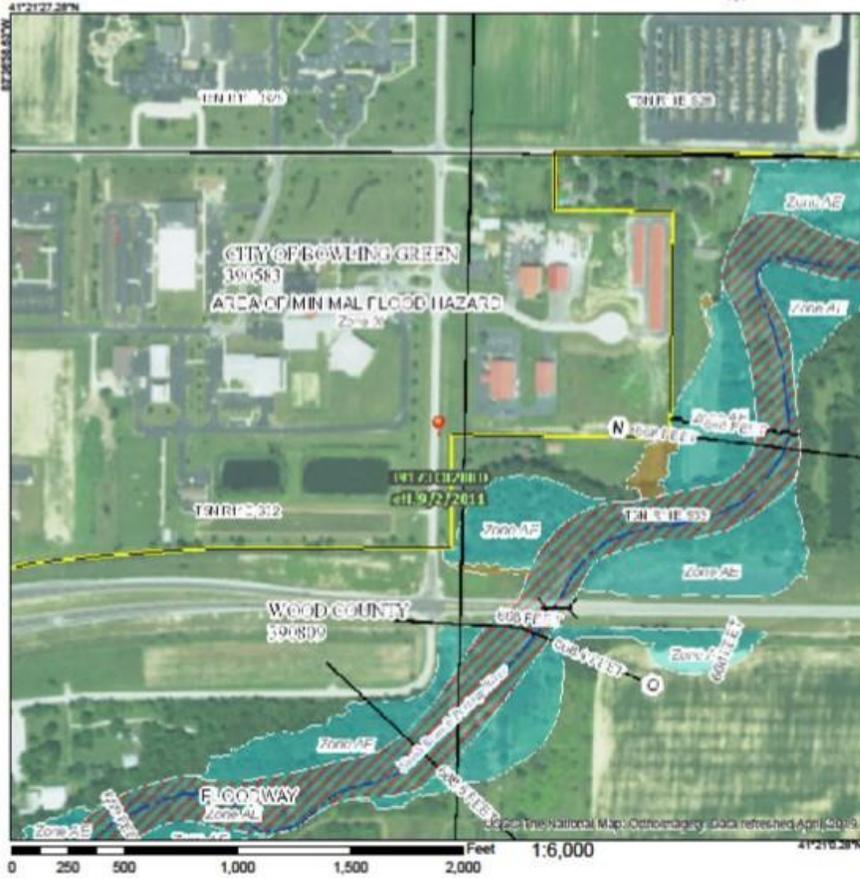
**Tsunami Travel Times** ?

**RIFT Tsunami Energy** ?



### Legend for Natural Hazards Risk Map

# National Flood Hazard Layer FIRMette



### Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

**SPECIAL FLOOD HAZARD AREAS**

- Without Base Flood Elevation (BFE) Zone A, X, AE
- With BFE or Depth Zone AE, AO, AH, VE, AF
- Regulatory Floodway

**OTHER AREAS OF FLOOD HAZARD**

- 0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X
- Future Conditions 1% Annual Chance Flood Hazard Zone X
- Area with Reduced Flood Risk due to Levees, See Notes, Zone F
- Area with Flood Risk due to Levees Zone D

**OTHER AREAS**

- Area of Minimal Flood Hazard Zone B
- Effective LOMs
- Area of Undetermined Flood Hazard Zone U

**GENERAL STRUCTURES**

- Channel, Culvert, or Storm Sewer
- Levee, Dike, or Floodwall

**OTHER FEATURES**

- Cross Sections with 1% Annual Chance Water Surface Elevation
- Coastal Transient
- Base Flood Elevation Line (BFE)
- Limit of Study
- Jurisdiction Boundary
- Coastal Transient Baseline
- Profile Baseline
- Hydrographic Feature

**MAP PANELS**

- Digital Data Available
- No Digital Data Available
- Unmapped

The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The base map shown complies with FEMA's base map accuracy standards.

The flood hazard information is derived directly from the authoritative NFHL, with services provided by FEMA. This map was exported on 2/12/2020 at 10:40:28 AM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: base map imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel numbers, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.

Fema Flood Map - Bowling Green

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

Consultations, research and various forms of public input enabled the City of Bowling Green to identify the following high priority needs for persons with low and moderate incomes for FY 2020-2024, and thereafter develop strategies to address them:

- Decent, affordable housing;
- Homeless prevention and assistance;
- Job creation/retention; and
- Business assistance (within low-moderate income areas).

Following research, survey and consultation, the City ranks public improvement activities as a low priority at this time. Bowling Green receives limited CDBG funding, currently. Coupled with the fact there is documented high need for critical housing, homeless prevention and assistance needs, public improvements will only be undertaken (via the CDBG Program) if there is an unexpected "windfall" such as a sizeable increase in CDBG funding or other dollars awarded to the City of Bowling Green. Another occurrence that could bring about public improvement activity undertaking would be if there is something that prevents the City from spending down planned funds within any given funding year (e.g. unable to issue the number of planned Business RLF loans within a funding year or fewer housing program applications are received). This would require the City to shift focus in order to ensure CDBG timeliness. Of course, the City would undertake all citizen participation elements in the process of such an amendment.

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

Table 47 - Geographic Priority Areas

1	<b>Area Name:</b>	Census Tract 217.01
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
2	<b>Area Name:</b>	Census Tract 217.02
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	

<b>Are there barriers to improvement in this target area?</b>	
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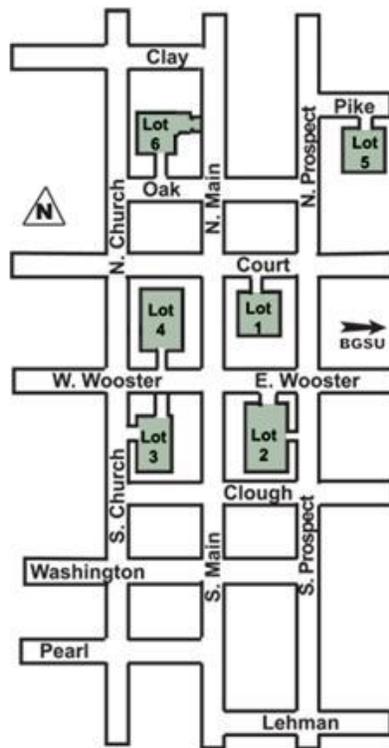
**General Allocation Priorities**

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The attached JPEG "CDBG Geographic Allocation Priorities" illustrates the City of Bowling Green’s process for determining CDBG geographic allocations FY 2020 through FY 2024. This process for determining geographic allocations ensures the maximum benefit to local persons at lower-income levels. It also ensures Bowling Green expends 100 percent of the City’s non-administrative CDBG funding to benefit low- and moderate-income persons. Bowling Green deems the following CDBG activities to be high priority needs: low-moderate housing activities, low-moderate income client-based activities low-moderate area business assistance and low-moderate job creation/retention activities. The City of Bowling Green does not receive HOPWA funding.

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)	Businesses located within Bowling Green's Downtown Business District will be eligible (located within low-mod census tracts 217.01 and 217.02) to receive business assistance loans through the Business Revolving Loan Fund

**CDBG Geographic Allocation Priorities FY 2020-2024**



**Bowling Green Special Improvement District (Downtown Business District)**

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 48 – Priority Needs Summary

<b>1</b>	<b>Priority Need Name</b>	Decent Affordable Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Census Tract 217.01 Census Tract 217.02
	<b>Associated Goals</b>	Rental Rehabilitation Direct Homeownership Assistance Mobile Home Repair Housing Rehabilitation Administration Elderly Home Repair Home Repair Fair Housing General Administration
	<b>Description</b>	A need is clearly present for CDBG programs to address housing decency and affordability for low-moderate income households. Bowling Green needs strategies to address the affordability and decency of both renter and owner housing for lower-income households. The City’s CDBG Rental Rehabilitation, Direct Homeownership Assistance, Elderly Home Repair, Home Repair and Mobile Home Repair Programs present opportunities to meet these local needs.

	<p><b>Basis for Relative Priority</b></p>	<p>Per 2011-2015 CHAS data, housing cost <i>and</i> severe cost burden exists for every income category (0-80% Area Median Income (AMI)). The burdens exist in both owner- and renter-occupied households at the aforementioned levels. Consultations with various social service and homeless assistance providers indicate housing cost and severe cost burden is a primary cause for homelessness, locally. The Bowling Green Exterior Housing Evaluation Survey (March 2017) reveals 130 homes have two to three deficiencies within established primary categories.</p> <p>Coupled with the data community survey results indicate decent affordable housing is a primary need amongst those surveyed. Consultations with a variety of local experts also resulted in clear need for greater access to housing affordability and decency for persons with low-moderate incomes. The current housing market climate places most all households at or below 80 percent AMI at higher risk of facing housing decency and/or affordability issues. Due to the high cost of housing, homeownership for low-moderate income households is difficult to achieve. CHAS 2012-2016 reports there are 865 homeowners at the 0-80% AMI level. Compared to the 11,250 total housing units, this cohort represents only an 8 percent share of all households. Most households at the lower income levels struggle to maintain/purchase traditional homes (owner occupied). This is due to the documented (CHAS 2011-2015) high numbers facing housing cost and severe cost burden. For many at lower income levels, rental housing or mobile home units provide the only option. As a result, these two categories (rental and mobile home housing) also deserve priority consideration. CHAS 2011-2015 data indicates 440 local households have at least one householder aged 75 years of age or older. Consultations with representatives of the Wood County Committee on Aging reveal many at this category live alone and without familial or social support. This makes these individuals especially vulnerable. CHAS data (2011-2015) also shows 100 elderly households as housing cost burdened and 35 severe cost burdened (all at lower income levels). This necessitates the priority of dedicated housing remedies via CDBG programming.</p> <p>The City identifies no target area(s) for these programs. The need for assistance has been documented (by City Grants Administration staff) time and time again; throughout Bowling Green's city limits. The 2017 Bowling Green Exterior Housing Survey Evaluation and CPD Map data also support this assertion. As a result, the City of Bowling Green will provide continued assistance on a first-come, first-served basis to applicants meeting program eligibility requirements.</p>
2	<p><b>Priority Need Name</b></p>	<p>Homeless Prevention and Assistance</p>
	<p><b>Priority Level</b></p>	<p>High</p>

<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
<b>Geographic Areas Affected</b>	Census Tract 217.01 Census Tract 217.02
<b>Associated Goals</b>	B.G. Transit Transitional Housing for the Homeless General Administration

	<b>Description</b>	Prevention of homelessness and assistance to the homeless are highly needed to improve the suitability of the local environment. There are no homeless shelters locally. Transitional housing for the homeless is of vital importance. A number of individuals who are at risk of becoming homeless (for both economic and health-related reasons) utilize the local public transit system to get them to job sites, counseling sessions, and other critically-important factors for keeping said persons living independently and housed. Consultations with key experts served to identify the dire needs related to persons experiencing homelessness and at-risk of becoming homeless. Various local studies, state reports, CHAS 2011-2015, American Community Survey (ACS) data (2013-2017) were also helpful in documenting needs. Consultations show a vicious cycle often in play. Joblessness often leads to homelessness; however, the high cost of housing, locally, is a key culprit as well. With an unemployment rate of 8 percent (ACS 2013-2017), the need is quite clear for assistance for the homeless and mechanisms to prevent homelessness.
	<b>Basis for Relative Priority</b>	<p>Locally, there are no homeless shelters. There is a shelter for survivors of domestic violence (The Cocoon Shelter) and Salvation Army currently provides transitional housing for homeless persons using Community Development Block Grant funding. In FY 2018 (the last full year of CDBG data available), 115 homeless persons received transitional sheltering. During the period FY 2010 through FY 2013, 636 homeless persons have been sheltered via this CDBG-funded activity. Consultations with representatives from Great Lakes Community Action Partnership, the Continuum of Care of Wood County and The Salvation Army all reveal the continued need of such assistance, locally. Without it, there is no available sheltering for persons experiencing homelessness. Survey responses from community leaders also strongly support said need is critically important (high priority).</p> <p>The local non-homeless special needs populations are at high risk of losing independence. The City documents this from the data studied and consultations with various entities serving elderly and disabled adults (including The Ability Center, the Wood County Alcohol Drug and Mental Health Board, Wood County Committee on Aging, Wood Lane Wood County Board of Developmental Disabilities). This population needs reliable, affordable public transportation to get them to and from worksites, the grocery store, doctor's appointments and various other destinations. Survey results, consultations and citizen input strongly indicate this is a high priority need.</p>
<b>3</b>	<b>Priority Need Name</b>	Job Creation
	<b>Priority Level</b>	High

<p><b>Population</b></p>	<p>Extremely Low  Low  Moderate  Large Families  Families with Children  Elderly  Public Housing Residents  Chronic Homelessness  Individuals  Families with Children  Mentally Ill  Chronic Substance Abuse  veterans  Persons with HIV/AIDS  Victims of Domestic Violence  Elderly  Persons with Mental Disabilities  Persons with Physical Disabilities  Persons with Developmental Disabilities  Persons with Alcohol or Other Addictions  Persons with HIV/AIDS and their Families  Victims of Domestic Violence</p>
<p><b>Geographic Areas Affected</b></p>	<p>Census Tract 217.01  Census Tract 217.02</p>
<p><b>Associated Goals</b></p>	<p>General Administration  Revolving Loan Fund Administration  Revolving Loan Fund Job Creation</p>
<p><b>Description</b></p>	<p>The City plans to continue use of the Business Revolving Loan Fund to provide low-moderate income persons greater access to economic opportunities. Consultations with experts from local social service providers clearly reveal job creation for low-moderate income persons equates to fewer instances of homelessness, locally. American Community Survey (2013-2017) data cites the local unemployment rate is 8%.</p>

	<b>Basis for Relative Priority</b>	High unemployment rates (as noted above), coupled with local social service providers' insistence that homeless (due to joblessness) is a potential possibility for a growing number of residents. Job creation continues to be a top priority amongst community leaders and service providers polled during the creation of this Plan. The current economic environment lends itself to elevating this need as a top priority. To prevent homelessness, ensure community suitability and expand the potential for persons someday owning their own homes (or remaining in homes they are struggling to pay for), job creation is vital. The City's Revolving Loan Fund provides businesses with start-up or expansion loans for the purpose of job creation for persons with low and moderate incomes throughout the five-year planning period. In some instances (where without RLF assistance lower-income jobs would have been lost), these loans provide job retention. This is a high priority need FY 2020-2024.
4	<b>Priority Need Name</b>	Business Assistance
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Census Tract 217.01 Census Tract 217.02
	<b>Associated Goals</b>	General Administration Revolving Loan Fund Administration Revolving Loan Fund Business Assistance

	<b>Description</b>	Through loans made to businesses within the local Downtown Business District (also known as the Special Improvement District (SID)), the City renders business assistance. The local Downtown Business District is located within portions of census tracts 217.01 and 217.02. Both census tracts have 51 percent or greater low-moderate income residency. Generally, businesses located within the SID are smaller and locally owned. Sometimes, SID businesses struggle to stay solvent. Far too often, this leads to business closings, loss of jobs and loss of services/retail locations to persons living in these census tracts.
	<b>Basis for Relative Priority</b>	Consultations with the Executive Director of Bowling Green Economic Development--as well as with members of the City's Business Revolving Loan Fund (RLF) Board--indicate added assistance to businesses within census tracts 217.01 and 217.02 is a high priority. Many of these small businesses are struggling to maintain a presence in the aforementioned census tracts. These businesses would provide needed goods and services to residents living within the noted low-moderate income areas (LMAs). Furthermore, loss of jobs, businesses and services would create hardships for persons living there--should they go out of business.
5	<b>Priority Need Name</b>	Public Improvements
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	

<b>Description</b>	Public officials have documented the need for a variety of public improvements (e.g. sidewalk reconstruction and tree planting in public access right-of-way areas). Other need categories, however, present far greater needs. The local housing stock is aging and CHAS data indicates both lower-income renters and homeowners suffer notably from housing cost burden (to include severe cost burden). The matter of homelessness and homeless prevention also overshadows the need for public improvements when CDBG funding levels are so low. In the event added dollars become available to the City of Bowling Green (e.g. increased allocation or another form of funding), urgent community needs arise or unforeseen timeliness issues materialize (e.g. housing program staffing levels), the City will reassess the priority need determination in accordance with Bowling Green's approved CDBG Citizen Participation Plan.
<b>Basis for Relative Priority</b>	Public improvement projects improve the suitability of the living environment, and City officials have documented the need for said projects in low-moderate income areas. Citizens and service providers have not viewed said projects to be high in priority. Additionally, the City's meager CDBG allocations must address other documented, critical needs. As a result, the City ranks this need as "low" at this time.

**Narrative (Optional)**

The City of Bowling Green assessed and weighed a number of factors in the course of determining Bowling Green's priority needs for the CDBG Five-year Consolidated Plan (FY 2020-2024). Consultations with a wide array of local experts, survey results from a broad scope of community service providers and leaders, public hearing input and citizen commentary weighed heavily in making said determinations.

A broad spectrum of data and resources were also reviewed to include local plans and surveys, CHAS 2011-2015 data, American Community Survey results (2013-2017) and CPD maps--to name a few of the many. The following categories have been deemed as high priority needs: decent affordable housing activities for households with low-moderate incomes, homeless prevention and assistance, job creation for low- and moderate-income persons, and business assistance to businesses located within the City's Downtown Business District (which comprises two census tracts with greater than 51 percent low-moderate income residency). The City deemed public improvement activities to be low priority. This is largely due to results from consultations and surveys. The fact that CDBG allocations are not large and should address the most critical needs also plays a part in this determination. Public improvement activities (e.g. tree planting, sidewalk reconstruction projects, etc.) received a low priority ranking. Unless added funding materializes or other unforeseen circumstances arise, these projects will not be undertaken in the five-year planning period.

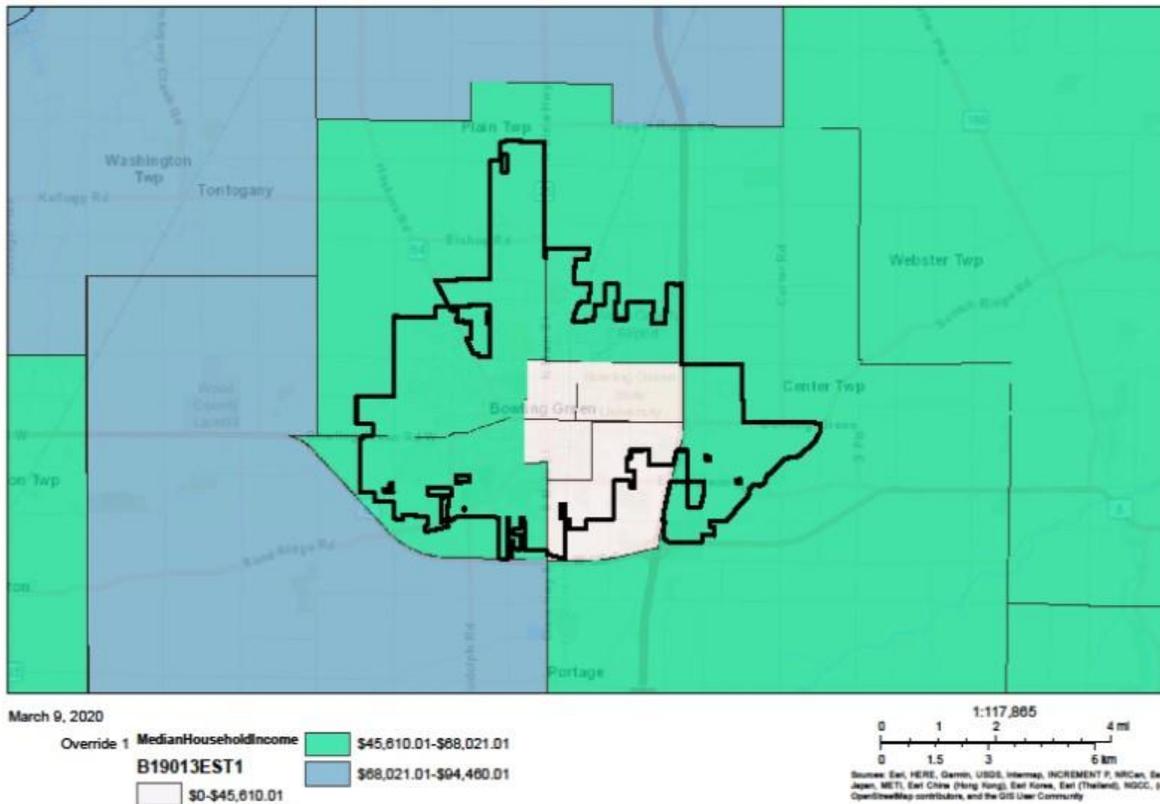
## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City conducted consultations with Brian Horst, Executive Director for Consortium of Northwest Ohio (the agency that is under contract with the City of Bowling Green to administer the Section 8 Housing Choice Vouchers (HCV) program). Currently, Bowling Green has (for local use) 119 Section 8 vouchers. The City will not allocate CDBG funding to this project FY 2020-2024 as the aforementioned agency meets (at least in part) this need.
TBRA for Non-Homeless Special Needs	Per consultation with Brian Horst (February 2020) of the Consortium of Northwest Ohio, there are 20 Special Purpose Vouchers issued for Bowling Green. The 20 vouchers are included as part of Bowling Green's 119 vouchers available through the Section 8 Housing Choice Vouchers Program. Although the need for more units exists, in part, the Consortium's efforts are significant. As a result, the City will not fund this activity using CDBG dollars FY 2020-2024.
New Unit Production	
Rehabilitation	<p>The local housing stock is aging (6,115 units built prior to 1980 per CHAS (2011-2015). Bowling Green's Exterior Housing Evaluation Survey, CPD Maps, CHAS data and the 2014 Bowling Green Improvement Plan all cite the need to address housing decency issues (rental and owner occupied). The Bowling Green's Exterior Housing Evaluation Survey, alone, cites over 600 homes with noted exterior deficiencies; the majority in low-moderate income saturated census tracts. Housing cost burden affects households at every income level (0-80% AMI). Most notable are renters at the lowest income levels (CHAS 2011-2015).</p> <p>Due to these notable facts, the City of Bowling Green will undertake the following CDBG-funded programs FY 2020-2024 to address the issue of housing decency and affordability for low-moderate income households: Rental Rehabilitation, Elderly Home Repair, Home Repair, and Mobile Home Repair. CDBG funding also supports eligible housing rehabilitation implementation costs (e.g. portion of the Housing Specialist's wages and fringes supported by time sheets detailing the work performed).</p>
Acquisition, including preservation	

**Table 49 – Influence of Market Conditions**

Median Household Income - Consolidated Plan and Continuum of Care Planning Tool



Median Household Income

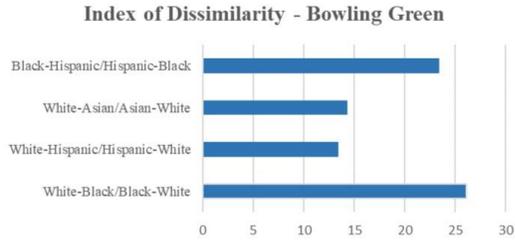
Total Households

Demographic	Base Year: 2000	Most Recent Year: 2017	% Increase
Households	10,266	11,291*	9.98%

Data Source: 2000 Census (Base Year (DP-1)); \*2013-2017 ACS (S1101)

Total Households 2000-2017

Index of Dissimilarity - Bowling Green	
Comparison	Value
White-Black/Black-White	26.1
White-Hispanic/Hispanic-White	13.4
White-Asian/Asian-White	14.3
Black-Hispanic/Hispanic-Black	23.4



Source: <https://s4.ad.brown.edu/projects/diversity/segregation2010/city.aspx?cityid=3907972>

## Index of Dissimilarity

## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

The City of Bowling Green's annual allocation of Community Development Block Grant (CDBG) funding for FY 2020 is \$305,833. Estimated program income from the City's Business Revolving Loan fund is \$204,000 for FY 2020. In funding year 2020, the City estimates that \$11,317 in prior year resources will be available for use. For years FY 2021-2024, at least an estimated \$305,833 in Entitlement funds will be allocated to Bowling Green annually. The City also estimates \$204,000 in Business Revolving Loan Fund dollars will be available annually. The City bases the expected amount available remainder of Con Plan on the above estimates.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	305,833	11,317	204,000	521,150	2,084,600	Annual CDBG funding allocations, alongside Business RLF program income and a small portion of leftover CDBG funding from prior years will be utilized to carry out planned housing and community development activities

Table 50 - Anticipated Resources

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The City of Bowling Green leverages added resources, annually, to implement its CDBG programming. Most notable is the leveraging that takes place in the operation of the local public transportation system (the B.G. Transit). The City of Bowling Green leverages federal funding received from the Federal Transit Administration (FTA) (via the Ohio Department of Transportation (ODOT)) as well as several state funding sources from ODOT, private funding (earned from transit program fare revenues) and local funding (on behalf of the City of Bowling Green). The CDBG funding also enables the City of Bowling Green to meet federal match requirements set forth by the FTA. This activity is planned for CDBG FYs 2020-2024. The City of Bowling Green will also leverage private funding via the Rental Rehabilitation Program. Property owners participating in this program will be required to provide at least half the project cost per program design. The City will implement the CDBG Rental Rehabilitation Program in funding years 2020-2024.

The City anticipates matching requirements will be satisfied as follows:

- **Rental Rehabilitation Program (FYs 2020-2024):** Property owners receiving rental rehabilitation program assistance are required to provide *at least* 50 percent (50%) matching funds for every CDBG dollar (hard costs) expended on a project. The homeowner match leveraged, alongside CDBG funding, provides low-moderate income renter households greater access to decent and affordable rental housing.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Not applicable. There is no publically owned land or property located within the jurisdiction used (or to be used) to address the needs identified in the Plan.

**Discussion**

Above, the City notes allocation levels for FY 2020 alongside estimates for the remaining four years in the five-year planning period. The City of Bowling Green leverages added CDBG funding where possible. Most notable is in the operation of the local public transportation system, the B.G. Transit. CDBG dollars leveraged to operate the system (alongside local, federal and state funds) will also serve to meet match requirements for the federal grant the City receives from the Ohio Department of Transportation. The City of Bowling Green's Rental Rehabilitation Program will require property owners participating in said program to provide at least half the project's costs; providing another opportunity for the City

to leverage added sources of funding (this time through private sources). There are no publicly-owned lands or properties located within Bowling Green that will be used to address the needs identified in the Plan.

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BOWLING GREEN	Government	Economic Development Homelessness Non-homeless special needs Ownership Rental public services	Jurisdiction
THE SALVATION ARMY, OH	Non-profit organizations	Homelessness	Jurisdiction

**Table 51 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

**Strengths:** The City of Bowling Green has a longstanding record of programmatic and administrative success regarding the delivery of its Community Development Block Grant program implementation. Continuity in staffing, well-trained employees, written policies and procedures, ongoing assessment of programs/activities as well as performance measurement, prescribed/evaluated checks and balances, sub-recipient agreements as well as monitoring, all contribute to the City's success in achieving outcomes; fully and compliantly. Having strong connections and coordinating with a variety of community-based organizations serving persons at lower income levels also serves as a strength for the City of Bowling Green as it enables the process of continuous need assessment. The Grants Administrator will continue the following measures to ensure there is ongoing coordination and connection with other agencies to serve persons at lower income levels:

- Voting membership in the Wood County Family and Children First Council (FCFC);
- Participation on the FCFC Executive Committee;
- Active participant on the Wood County Transportation Coordination Committee;
- Ad hoc participation on the City of Bowling Green's Revolving Loan Approval Board;
- Representation on the Wood County Committee on Aging Advisory Committee;
- Board membership on the Wood County Emergency Food and Shelter Program;
- Ad hoc membership on the B.G. Transit Advisory Committee; and
- Board member of Toledo Metropolitan Area Council of Governments and member of TMACOG's Public Transit Committee.

In his capacity as the Fair Housing Officer, the Housing Specialist attends the City of Bowling Green Human Relations Committee meetings. This involvement promotes further education of key stakeholders about Fair Housing laws and local programming. 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, this individual links citizen callers with the proper community agency/resource, based upon the individual’s specific need(s). Periodically, the City’s Gatekeeper also attends 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.

**Gaps:** Decreased CDBG funding allocations continue to lessen the scope of programming/services the City of Bowling Green can provide to local persons at lower income levels.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X	X	
Rental Assistance	X	X	
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement	X		
Mobile Clinics	X		
Other Street Outreach Services	X		
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
<b>Other</b>			
Fair Housing Program	X	X	X

**Table 52 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

**Housing, Shelter and General Services/Support:** The Salvation Army currently utilizes CDBG funding to provide transitional housing for homeless persons (as well as to families with children veterans and their families) who are trying to locate permanent housing. The Cocoon Shelter provides emergency shelter to persons and their children who are survivors of domestic violence, sexual assault and sex trafficking. Annually, a broad coalition of service agencies, community leaders and businesses host "Project Homeless Connect." This "mobile event" includes the provision of hot meals, clothing, haircuts, personal care items, groceries, dental and other healthcare, etc. The Wood County Alcohol, Drug Addiction and Mental Health Services Board (ADAMHS) funds supportive housing for persons with disabilities due to mental health and addiction. Said housing/funds are used to support these populations, that are often homeless or at greater risk for becoming homeless. All ADAMHS Board supported housing options (managed by Harbor) include three independent living complexes, three semi-independent housing facilities with some onsite support and two Adult Care Facility Group Homes with 24-hour staffing. They also provide a facility for young adults needing more intense 24-hour care. For those looking for independent apartment/home rentals, some funding is available through the ADAMHS Board. Wood County Department of Jobs and Family Services would provide services and ensure sheltering of unaccompanied youth.

**Health:** The Wood County Health District provides primary and preventive health care regardless of ability to pay or health status. Services include primary care, immunizations, prenatal care, women's health care, pediatrics, senior health care and men's health care. The County Health District also implements the Women, Infants and Children (WIC) Program. WIC helps income eligible pregnant and breastfeeding women, women who recently had a baby, infants, and children up to five years of age who are at health risk due to inadequate nutrition; providing supportive services, nutrition education, breastfeeding education/support and vouchers for formula and nutritious foods. The Wood County Health Department also provides health education, assessment and health care to persons with HIV/AIDS with linkages for supportive and housing needs.

**Mental Health:** Various local agencies (non-profit) provide treatment for mental health and substance abuse issues with subsidized services to those unable to pay (Harbor, Children's Resource Connection, A Renewed Mind, Unison). The array of services is broad and includes walk-in assessment clinics, case management, outpatient therapy (chemical dependency, intensive group, and mental health), various types of court-ordered therapy (including chemical dependency), and residential facilities (see added detail about these in the section directly below). National Alliance on Mental Illness (NAMI) Wood County is a self-help organization offering events, free educational classes support groups and other programs addressing mental health for Bowling Green, Ohio and Wood County.

**Employment:** Home Net is a program administered through Great Lakes Community Action Partnership (GLCAP). Through Home Net, persons who are homeless (in Wood County) receive housing and job skills

training. GLCAP's Supportive Services for Veterans and Families Program offers education and training to assist veterans in finding meaningful employment at a living wage. For persons eligible to receive State and Federal Public Assistance, the Wood County Department of Job and Family Services offers employment training and linkages as part of the OhioMeansJobs Program.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

Bowling Green possesses a number of services available to assist special needs populations and persons experiencing homelessness (see response directly above as well as sections NA-40, NA-45, MA-30 and MA-35 of this Plan). There are no homeless shelters in Bowling Green and this creates a sizeable gap. Additionally, the City and local agencies serving special needs populations and persons experiencing homelessness continue to experience local, state and federal funding cuts. These decreased allocations lessen the ability to serve these persons/families. This creates added gaps as well.

**Strengths:** Utilizing CDBG funding (FY 2020-2024), the City of Bowling Green plans to provide transitional housing for local persons who are homeless. There are no homeless shelters in Bowling Green; so, this activity is one that fills a huge gap, locally. CDBG funding will also be utilized FY 2020-2024 to support the B.G. Transit, the local public transportation system. Roughly 80 percent of those who utilized the public transit system in CY 2019 were elderly and disabled adults; some were homeless; others at risk of becoming homeless or losing their independence due to health and other issues. The City's Business Revolving Loan Fund (RLF) serves as a mechanism for job creation and business assistance. Consultations with community experts on homelessness reveal that lack of employment and loss of jobs often leads to homelessness. Jobs created/retained via the RLF is solely for persons with lower incomes. Business assistance loans are for businesses located within the Downtown Business District; which spans two census tracts with 51 percent or greater low-moderate income residency. These loans preserve businesses within these lower-income areas. The City's Rental Rehabilitation Program improves the decency of rental housing units and ensure that the landlords participating in this program only rent to persons with low and moderate incomes; charging only Fair Market Rents for a seven-year period. The City's Home Repair, Elderly Home Repair and Mobile Home Repair programs better ensure that with lower incomes can address home decency issues without added cost burden (these programs offer grants and deferred loans for home repairs). Rents are extremely high in Bowling Green and a bankruptcy/loss of a home due to foreclosure equates to affected persons not being able to lock in a rental agreement; placing said persons at risk for homelessness. The City's CDBG-funded housing programs serve a number of persons, annually, with special needs (e.g. frail elderly). Doing so often enables the at-risk population to remain, independently, in their own homes, longer.

**Gaps:** The level of CDBG funding provided to Bowling Green, Ohio is sparse, and allocations decrease annually. With added CDBG funds, the City of Bowling Green could address far more needs and assist many added persons. Public service activities have a mandatory cap of 15 percent; this also prevents

the City from providing more assistance where it is greatly needed (homeless assistance and homelessness prevention).

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

The City of Bowling Green plans to continue achieving all planned outcomes in a compliant and timely manner throughout the five-year planning period (FY 2020-2024). As in the past, The Salvation Army will serve as the sub-recipient of CDBG funding in order to carry out transitional housing for the homeless. Additionally, the City will continue to participate at a high level of community coordination in the hope of identifying new needs, understanding developing trends related to lower-income populations, leverage resources and collaborate with other organizations in an effort to serve more persons.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rental Rehabilitation	2020	2024	Affordable Housing	Census Tract 217.01 Census Tract 217.02	Decent Affordable Housing	CDBG: \$142,500	Rental units rehabilitated: 10 Household Housing Unit
2	Direct Homeownership Assistance	2020	2024	Affordable Housing	Census Tract 217.01 Census Tract 217.02	Decent Affordable Housing	CDBG: \$62,500	Direct Financial Assistance to Homebuyers: 5 Households Assisted
3	Mobile Home Repair	2020	2024	Affordable Housing	Census Tract 217.01 Census Tract 217.02	Decent Affordable Housing	CDBG: \$155,000	Homeowner Housing Rehabilitated: 45 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Housing Rehabilitation Administration	2020	2024	Affordable Housing	Census Tract 217.01 Census Tract 217.02	Decent Affordable Housing	CDBG: \$464,015	Rental units rehabilitated: 10 Household Housing Unit  Homeowner Housing Rehabilitated: 90 Household Housing Unit  Direct Financial Assistance to Homebuyers: 5 Households Assisted
5	Elderly Home Repair	2020	2024	Affordable Housing	Census Tract 217.01 Census Tract 217.02	Decent Affordable Housing	CDBG: \$240,000	Homeowner Housing Rehabilitated: 40 Household Housing Unit
6	Home Repair	2020	2024	Affordable Housing	Census Tract 217.01 Census Tract 217.02	Decent Affordable Housing	CDBG: \$40,000	Homeowner Housing Rehabilitated: 5 Household Housing Unit
7	B.G. Transit	2020	2024	Non-Homeless Special Needs	Census Tract 217.01 Census Tract 217.02	Homeless Prevention and Assistance	CDBG: \$166,875	Public service activities other than Low/Moderate Income Housing Benefit: 440 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Transitional Housing for the Homeless	2020	2024	Homeless	Census Tract 217.01 Census Tract 217.02	Homeless Prevention and Assistance	CDBG: \$30,000	Homeless Person Overnight Shelter: 455 Persons Assisted
9	Fair Housing	2020	2024	Administration/Planning	Census Tract 217.01 Census Tract 217.02	Decent Affordable Housing	CDBG: \$22,310	Other: 5 Other
10	General Administration	2020	2024	Administration/Planning	Census Tract 217.01 Census Tract 217.02	Decent Affordable Housing Homeless Prevention and Assistance Job Creation Business Assistance	CDBG: \$262,550	Other: 5 Other
11	Revolving Loan Fund Administration	2020	2024	Administration/Planning	Census Tract 217.01 Census Tract 217.02	Job Creation Business Assistance	CDBG: \$20,000	Other: 5 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	Revolving Loan Fund Job Creation	2020	2024	Non-Housing Community Development	Census Tract 217.01 Census Tract 217.02	Job Creation	CDBG: \$950,000	Jobs created/retained: 25 Jobs
13	Revolving Loan Fund Business Assistance	2020	2024	Non-Housing Community Development	Census Tract 217.01 Census Tract 217.02	Business Assistance	CDBG: \$50,000	Other: 5 Other

Table 53 – Goals Summary

**Goal Descriptions**

1	<b>Goal Name</b>	Rental Rehabilitation
	<b>Goal Description</b>	

2	<b>Goal Name</b>	Direct Homeownership Assistance
	<b>Goal Description</b>	<p>This activity assists lower- income households to achieve homeownership. Many local low-mod income households are unable to become homeowners due to a lack of affordable housing and closing costs associated with acquiring a mortgage. The activity addresses these issues by reducing the applicants' mortgage principal amount, and/or paying acceptable closing costs required by the lender.</p> <p><b>Objective:</b> Provide affordable/decent housing. <b>Matrix Code:</b> 13B <b>Outcome:</b> Accessibility <b>Nat Obj:</b> LMH <b>Outcome Statement:</b> Increase the access to affordable housing through direct homeownership assistance. <b>Indicator:</b> Number of housing units addressed/made more affordable annually FY 2020-2024.</p>
3	<b>Goal Name</b>	Mobile Home Repair
	<b>Goal Description</b>	<p>The Mobile Home Repair activity is a zero-interest, two-year deferred-loan program that provides lower-income mobile home owners with greater access to decent housing. Past program experience conveys that many of the persons occupying local mobile homes have low and moderate income and face housing decency issues.</p> <p><b>Objective:</b> Provide decent housing. <b>Matrix Code:</b> 14A <b>Outcome:</b> Accessibility <b>Nat Obj:</b> LMH <b>Outcome Statement:</b> Increase the access to improved housing for the purpose of creating decent housing. <b>Indicator:</b> Number of housing units repaired annually FY 2020-2024.</p>

4	<b>Goal Name</b>	Housing Rehabilitation Administration
	<b>Goal Description</b>	<p>Housing rehabilitation activities require specific expertise to ensure their completion is successful. The City’s Housing Specialist undertakes these responsibilities. The Housing Specialist’s key duties include functions such as client assistance, applicant intake and interviewing, site inspections, and client/contractor dispute resolution to ensure full program compliance. In addition to a portion of the Housing Specialist’s wages and fringes, these funds also cover the costs of necessary fees including lead-based and other types of inspections necessary to undertake CDBG-funded housing program activities.</p> <p><b>Objective:</b> Provide decent housing. <b>Matrix Code:</b> 14H <b>Outcome:</b> Accessibility <b>Nat Obj:</b> LMH <b>Outcome Statement:</b> Increase the access to improved housing for the purpose of creating decent housing. <b>Indicator:</b> Number of housing activities completed annually FY 2020-2024. The City records the outcomes for this activity at a current-year housing activity in order not to duplicate numbers.</p> <p><b>Objective:</b> Provide decent housing. <b>Matrix Code:</b> 14H <b>Outcome:</b> Accessibility <b>Nat Obj:</b> LMH <b>Outcome Statement:</b> Increase the access to improved housing for the purpose of creating decent housing. <b>Indicator:</b> Number of housing activities completed annually FY 2020-2024. This activity is recorded at a current-year housing activity in order not to duplicate numbers.</p>
5	<b>Goal Name</b>	Elderly Home Repair
	<b>Goal Description</b>	<p>The Elderly Home Repair activity funds home repair for lower-income homeowners aged 65 years or older. This household grant repairs/replaces substandard housing units/features.</p> <p><b>Objective:</b> Provide decent housing. <b>Matrix Code:</b> 14A <b>Outcome:</b> Accessibility <b>Nat Obj:</b> LMH <b>Outcome Statement:</b> Increase the access to improved housing for the purpose of creating decent housing. <b>Indicator:</b> Number of housing units repaired annually FY 2020-2024.</p>

6	<b>Goal Name</b>	Home Repair
	<b>Goal Description</b>	<p>The Home Repair activity funds the repair or replacement of substandard housing systems/features for lower-income homeowners. The City forgives this two-year, deferred loan--provided the owner does not sell and still resides in the unit at the end of the period.</p> <p><b>Objective:</b> Provide decent housing. <b>Matrix Code:</b> 14A <b>Outcome:</b> Accessibility <b>Nat Obj:</b> LMH <b>Outcome Statement:</b> Increase the access to improved housing for the purpose of creating decent housing. <b>Indicator:</b> Number of housing units repaired annually FY 2020-2024.</p>
7	<b>Goal Name</b>	B.G. Transit
	<b>Goal Description</b>	<p>The City will utilize CDBG funding to enable an added new low-income persons to receive reduced-fare access to public transportation (B.G. Transit), annually. These added public transit users will be elderly and disabled adults. The City of Bowling Green Grants Administration office will take application and determine age and/or disability status (adults) onsite at the City Administrative Services Building. Following eligibility verification, the user receives a transit ID card that enables them to ride the B.G. Transit at half-price fare rate. In addition to CDBG funding, <i>the B.G. Transit will also be financed, in part, through dollars from the City and an operating grant from FTA/ODOT and the Ohio Elderly and Disabled Transit Fare Assistance Program; demonstrating the City of Bowling Green's commitment to leveraging funds from various sources in order to meet community needs.</i></p> <p><b>Objective:</b> Provide a more suitable living environment. <b>Matrix Code:</b> 05E <b>Outcome:</b> Accessibility <b>Nat Obj:</b> LMC <b>Outcome Statement:</b> Provide increased access to services for the purpose of creating a more suitable living environment. <b>Indicator:</b> Number of new, added persons (elderly and disabled adults) provided access to affordable public transportation annually FY 2020-2024.</p>

8	<b>Goal Name</b>	Transitional Housing for the Homeless
	<b>Goal Description</b>	<p>Using CDBG funding, the City will continue to offer transitional housing for homeless persons in Bowling Green. The Salvation Army is the sub-recipient that administers the program; conducting assessment, determining applicant eligibility, and providing shelter and wrap-around services to those served. The City will enter into a written sub-recipient agreement annually. However, the City of Bowling Green is responsible for the primary oversight of this activity.</p> <p><b>Objective:</b> Provide a more suitable living environment. <b>Matrix Code:</b> 05Z <b>Outcome:</b> Accessibility <b>Nat</b>  <b>Obj:</b> LMC <b>Outcome Statement:</b> Provide increased access to services for the purpose of creating a more suitable living environment. <b>Indicator:</b> Number of added homeless persons receiving transitional sheltering annually FY 2020-2024.</p>
9	<b>Goal Name</b>	Fair Housing
	<b>Goal Description</b>	<p>Provides for all Fair Housing education and referral programming provided through the City of Bowling Green. It also provides for the development/annual updates to the local Analysis of Impediments to Fair Housing Choice and implementation of the Fair Housing Action Plan annually FY 2020-2024. This activity is subject to the 20% administration/planning cap. MA: 21D.</p>
10	<b>Goal Name</b>	General Administration
	<b>Goal Description</b>	<p>This activity will cover the costs subject to the administrative cost cap of 20 percent. It includes items such as wages and fringes, training, office supplies, advertising and all other eligible costs. This activity will generate no outcomes, but it does support the City of Bowling Green's ability to address identified priority needs--as without general administration support, the City of Bowling Green would have no ability to administer CDBG programming.</p> <p>MATRIX CODE: 21A</p>
11	<b>Goal Name</b>	Revolving Loan Fund Administration
	<b>Goal Description</b>	<p>This activity will cover the eligible general administration costs for Revolving Loan Fund activities. This activity is subject to the administrative cost cap of 20 percent. It includes items such as fees, advertising and all other eligible costs. This activity will generate no outcomes, but it does support the City of Bowling Green's ability to address identified priority needs related to economic development activities.</p> <p>MATRIX CODE: 21A</p>

12	<b>Goal Name</b>	Revolving Loan Fund Job Creation
	<b>Goal Description</b>	<p>The City’s Business Revolving Loan Fund (RLF) will be utilized FY 2020-2024 to provide low-moderate income persons greater access to economic opportunities. The City loans Business RLF funds for the purpose of business start-up/expansion, which will result in the creation of jobs for a person at a lower income level (within three years of the loan closing date). For every \$35,000 loaned, the business creates a one full-time equivalent (FTE) for a lower-income individual. In those instances where the business owner certifies a lower-income FTE job would be lost without the assistance, job retention will occur.</p> <p><b>Objective:</b> Provide expanded economic opportunities. <b>Matrix Code:</b> 18A <b>Outcome:</b> Accessibility <b>Nat</b>  <b>Obj:</b> LMJ <b>Outcome Statement:</b> Increase access to jobs for low-moderate income persons through Business RLF loans for the purpose of creating economic opportunity. <b>Indicator:</b> Number of FTE jobs created/retained for persons at lower income levels annually FY 2020-2024.</p>
13	<b>Goal Name</b>	Revolving Loan Fund Business Assistance
	<b>Goal Description</b>	<p>Businesses in Bowling Green's Downtown Business District (which includes portions of census tracts 217.01 and 217.02) will be able to receive Business Revolving Loan Fund (RLF) loans FY 2020-2024. Census tracts 217.01 and 217.02 both have greater than 51 percent low-moderate income residency. The City issues said loans to businesses selling goods and services within the aforementioned census tracts to the residents there.</p> <p><b>Objective:</b> Provide expanded economic opportunity. <b>Matrix Code:</b> 18A <b>Outcome:</b> Accessibility <b>Nat Obj:</b> LMA <b>Outcome Statement:</b> Increase access to goods and services for low-moderate income persons through LMA business assistance. <b>Indicator:</b> Number of LMA businesses assisted annually FY 2020-2024.</p>

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The City of Bowling Green will undertake various CDBG-funded activities in an effort to foster and maintain affordable housing within the community. *Most* representative of this are Bowling Green’s CDBG-funded Rental Rehabilitation and Direct Homeownership Assistance Programs. Both described briefly below (added detail in section AP-20 of this Plan).

Rental Rehabilitation: All property owners (landlords) participating in this program provide lower-income persons with Fair Market rent rates in exchange for the rehabilitation work performed on the property. Participating property owners must also provide half of the total funding for the project. **Estimated number lower income households served FY 2020-2024: 10.**

Direct Homeownership Assistance: This activity assists lower-income households in affordably achieving homeownership. Through this program, participants' mortgage principle amount reduces and/or an acceptable closing cost required by the lender paid.

**Estimated number lower income households served FY 2020-2024: 5.**

The City's home repair CDBG-funded housing programs address the decency of lower-income households. Many of the lower-income households, locally, are devastated when a furnace, roof or other housing feature fails. Often, these households are already cost burdened. The City's CDBG-funded housing repair programs allows the repairs at no added cost to these lower-income households. In that regard, these programs also aid lower-income households in achieving housing affordability. For added detail on these programs, see AP-20 of the FY 2020 Annual Action Plan. The estimates for lower-income households (by program) served via CDBG Home Repair Programs FY 2020-2024: Mobile Home Repair (45), Elderly Home Repair (40) and Home Repair (2).

Another strategy the City will FY 2020-2024 is to contract with the Consortium of Northwest Ohio Housing Authority (also known as the Bowling Green Housing Agency) to provide a baseline of 119 Section 8 Housing Choice vouchers locally. The Section 8 Housing Choice Voucher Program is NOT CDBG funded; however, this is an important compliment to the City's CDBG strategy for fostering and maintaining affordable housing. Review AP-60 of the FY 2020 Annual Action Plan for added detail on the Section 8 Housing Choice Voucher Program.

**SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

**Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

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

**Activities to Increase Resident Involvements**

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

**Is the public housing agency designated as troubled under 24 CFR part 902?**

N/A

**Plan to remove the ‘troubled’ designation**

Not applicable.

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

The City of Bowling Green's Grants Administrator conducted a thorough review of local public policies related to affordable housing and residential investment. In addition to this, consultations took place with City of Bowling Green Planning Director, Heather Sayler and City of Bowling Green Tax Commissioner Rob Wright. Said consultations served to provide even deeper insights related to local public policies and their relationship to affordable housing and residential investment.

Subsequent to these efforts, it was determined that there are no public policies (State or local), currently in place, that have negative effects on affordable housing and residential investment. This includes policies dealing with land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.

Additionally, the tax policy affecting land and other property has no negative effects on affordable housing or residential investment. The City's Tax Commissioner noted, "Our tax is an income tax and not a property tax. The local income tax would have no direct impact on housing costs. Additionally, intangible income is exempt from municipal income taxes (i.e. no taxes on the investment increases in the housing prices). Depreciation on rental property is an allowable deduction for purposes of calculating the income generated by a rental. It is common for a rental owner to have a positive cash flow from the rental, but a paper loss for tax purposes. The depreciation could be recaptured after the sale of a property, but it is limited to the amount of depreciation that has been deducted in prior years. Any increase in the value of the property is not taxable."

The City of Bowling Green has long been supportive of entities that provide its residents with added affordable housing options. There are several recent examples to document this. Letters of support on (behalf of the City of Bowling Green) have been written (in recent years) for Behavioral Connections of Wood County for submission with applications to HUD for 811 housing. The City of Bowling Green has also written several letters of support for WSOS Community Action Council to accompany their applications for grant funding that would enable persons with low- and moderate-incomes better access to homeownership (the State of Ohio Housing Assistance Grant). Bowling Green needs added affordable housing options, and the City of Bowling Green has been and continues to be supportive of any efforts to expand upon what is currently available.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

In an effort to address the issue of housing affordability, the City of Bowling Green will utilize CDBG funding to implement a Rental Rehabilitation Program (FY 2020-2024). The Rental Rehabilitation Program provides persons with lower incomes access to decent, affordable rental housing. The City issues Rental property owners 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. There is a deferred

mortgage on the property during this timeframe. If the rehabbed property sells or title transferred before the conclusion of the seven-year period, the amount loaned to the property owner will be due in full. Provided the owner does not default program requirements at the end of the seven years, the City forgives the loan at that time. The property owner must match at least 50 percent of the project's construction costs. Only those units occupied (or to be occupied) by persons with lower incomes qualify for funding. The City will also implement a Direct Homeownership Assistance Program (FY 2020-2024). This Program will assist low-moderate income households at achieving homeownership. Locally, many low-mod persons are unable to become homeowners due to the lack of affordable housing and the high closing costs associated with home loans. The City's Program will reduce the loan recipients' mortgage principal amount and/or pay acceptable closing costs for eligible applicants.

The City's Mobile Home Repair, Elderly Repair and Home Repair programs for low-moderate income households most accurately address the decency of owner-occupied housing and they are home repair programs (added detail on each program found in the FY 2020 CDBG Annual Plan). The City of Bowling Green, however, argues these programs also greatly address affordability as they enable low-moderate income homeowners the ability to address decency issues without cost and enable them to remain in their own homes (likely a more affordable option for them). Therefore, the City plans the continuance of these repair programs as part of their FY 2020-2024 strategy to address housing affordability.

## **SP-60 Homelessness Strategy – 91.215(d)**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

As documented from recent consultations, feedback received from the community leader survey, public input and past CDBG program experience, there is need for homeless assistance, locally. Bowling Green, Ohio has no homeless shelters. In fact, the closest one is in Toledo, Ohio; nearly twenty miles away.

During the five-year planning period (FY 2020-2024), the City of Bowling Green will utilize CDBG funding to reach out to persons experiencing homelessness through the provision of transitional housing for the homeless. Under annual written agreement between the City of Bowling Green and The Salvation Army (the local sub-recipient for this project), at least one unit of transitional housing will be provided to homeless persons, locally. Persons experiencing first-time homelessness will seek intake, assessment and transitional housing through The Salvation Army's local office. The Salvation Army will provide each person that is homeless with assessment, support and transitional housing (for up to two weeks). Following assessment, persons accessing the transitional housing will be linked with a network of other local social service agencies (e.g. Wood County Department of Jobs and Family Services, B.G. Transit, etc.) during the period they are being transitionally housed. These connections will allow the individuals to work in conjunction with an array of professionals who can aid them in developing a plan of action to transition persons experiencing homelessness out of homelessness; linking them with job training; employment; counseling, health care, etc.

### **Addressing the emergency and transitional housing needs of homeless persons**

In Bowling Green, there are no homeless shelters aside from The Cocoon (a shelter for victims of domestic violence). This elevates the local need level for transitional housing for the homeless to that of "high priority." Using CDBG funding, the City will continue to offer at least one unit of transitional housing for homeless persons in Bowling Green, annually, throughout the five-year planning period (FY 2020-2024). The Salvation Army will serve as the sub-recipient that administers the program; taking applications, performing client assessments, making transitional housing assignments and working with affected persons to link them with an array of service providers--in order to move people experiencing homelessness out of homelessness. The Salvation Army is the sub-recipient, but City of Bowling Green is responsible for the primary oversight/monitoring of this CDBG-funded activity. Added information about this activity is in the Annual Goals and Objectives section of this Plan.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

Bowling Green's primary goal is to ensure that homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) attain self-sufficiency. The Salvation Army's Transitional Housing for the Homeless Program (*funded with CDBG dollars*) uses a wrap-around approach to establish client self-sufficiency. The recipients of this service receive up to two weeks' worth of transitional housing in addition to ongoing measures to enhance their self-sufficiency and secure permanent housing. This not only shortens the period of time experiencing homelessness; it also increases the likelihood that future incidences of homelessness will not occur. CDBG-funded transitional housing for the homeless is planned annually (FY 2020-2024).

Various other types of CDBG-funded activities (planned annually 2020-2024) also help transition persons out of homelessness and ensure a greater likelihood that homeless will not happen again. For instance, there is the use of CDBG dollars to offer a local Rental Rehabilitation Program. This program ensures persons at lower-income levels have greater access to affordable housing (planned for FY 2020-2024). Rental property owners participating in this program must provide 50 percent match funding in order to participate. The program rehabilitates these properties and makes them decent for occupation. The rental property owner also signs a seven-year agreement that stipulates they must only rent to persons at income levels and that they may only charge Fair Market Rent rates during the period.

CDBG support of the local public transit system (B.G. Transit) equates to the continued provision of affordable transportation for lower-income persons. For some of the system's passengers, this is how they travel to and from work sites daily. The City plans to use CDBG funding to provide affordable public transportation annually (FY 2020-2024).

Using the Business Revolving Loan Fund dollars, the City will continue to issue loans local businesses (annually FY 2020-2024). In exchange for every \$35,000 loaned, the business owner must sign a written agreement committing to create at least one job for a person with a low income. Job creation also helps to ensure fewer incidences of chronic/repeated homelessness. In some instances, the loans retain jobs that may have otherwise been lost. Business Assistance Loans ensure businesses within predominantly lower-income neighborhoods continue operations.

The aforementioned planned strategies help to prevent individuals and families who were recently homeless from becoming homeless again. **Added detail on all CDBG activities discussed herein is in the Annual Action Plan.**

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

Consultations with an array of social service providers indicate that, in general, the City's persons who are low-income (especially those with extremely low-incomes), persons being discharged from publicly-funded institutions/systems of care (including nursing facilities), members of special needs (non-homeless) populations, and those who receive public assistance are at an increased risk of losing personal independence. Loss of independence often occurs due to aging, a severe disability or soon after discharge from a publicly funded institution. Whatever the cause, it is a far-too-common occurrence. The City of Bowling Green has developed the following CDBG-funded programs/activities for the five-year planning period (FY 2020-2024). The desired goals include:

- Ensure more persons a greater likelihood of maintained independence as a means of preventing homelessness (job creation) and fostering individual self-sufficiency through various services and programs (B.G. Transit (local public transit system)); and
- Improve the decency *and affordability* of the existing housing stock for non-homeless, at-risk-of-losing independence/becoming homeless populations through various programs (most notably: Rental Rehabilitation and Elderly Home Repair Programs).

Any of the City's planned CDBG-funded activities for FY 2020-2024 could potentially benefit the various populations noted above--either directly or indirectly. Described below are specific objectives for the programs the City anticipates will *most heavily benefit* the non-homeless special needs population during the aforementioned period. Planned objectives to prevent homelessness amongst these at-risk populations are set forth below.

**Annual Objective #1:** Decent Housing

- **Specific Objective #1:** Improve the quality of owner housing.
- This specific objective achieved through the **Elderly Home Repair Program.** **Indicator:** # housing units repaired, annually.

**Specific Objective #2:** Increase the supply of affordable rental housing. The City's plan for achieving this specific objective is through the **Rental Rehabilitation Program.** **Indicators:** # housing units rehabilitated and made more affordable, annually.

**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 to create a suitable living environment. This objective met via continued operation of the **B.G. Transit** (local public transit system). **Indicator:** # new, added elderly and disabled adults receive reduced fare public transportation, annually.

**Specific Objective #3:** Increase access to economic opportunities. The City’s plan for achieving this specific objective is through **Job Creation via the Business Revolving Loan Fund.** **Indicator:** # jobs created for low-moderate income persons, annually as well as the # businesses with Low-Mod Areas (LMA) assisted, annually.

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

The City of Bowling Green's Housing Specialist is a licensed lead risk assessor and possesses a lead abatement contractor's license. Regarding the reduction of lead-based paint hazards, the Housing Specialist, will evaluate and reduce the number of housing units containing lead-based paint hazards in Bowling Green FY 2020-2024.

All CDBG-funded housing projects comply with the Lead Safe Housing Rule (24CFR35) and the Ohio Administrative Code Sections 3701-32-01 and 3701-32-32. The Housing Specialist will identify the scope of work required to make the property lead safe (during and after rehabilitation) and will conduct clearance testing (to ensure lead safety upon project completion). The Housing Specialist maintains the case files for properties in which lead-safe renovation or lead abatement activities occur. Case files will contain the following documents: Notice of Presumption or Notice of Evaluation, Copy of Lead Risk Assessment Report (if presumption is not the chosen approach) including all supporting documentation, lead abatement specifications (abatement projects only), copies of prior notification/occupation protection plan (abatement projects only), interim inspection report and clearance report. Contractors bidding on lead-based abatement projects must possess Lead Abatement Contractors licensure issued by the State of Ohio. Contractors must also have a Lead Safe Renovator certificate. Contractors will also have registration with EPA (RRP certification) which will include the required firm certification.

All applicants participating in non-exempted lead safe housing projects (per the Lead Safe Housing Rule) will receive the brochure entitled "*Renovate Right: Important Lead Hazard Information for Families, Child Care Providers and Schools*" as well as the lead paint inspection report and lead paint clearance report (if applicable). 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.

The aforementioned actions are set forth within the City's *CDBG Housing Program Policies and Procedures Manual* and serve as standard operating procedures for all housing programs. The City's actions evaluate and reduce lead-paint hazards associated with CDBG-housing program rehabilitation activities.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

Using the "Risk of Lead-Based Paint Hazard" table above to derive hazard estimates, 2,560 housing units in Bowling Green were built prior to 1980. Of those units, 569 have children present. From these numbers, alone, it is unclear how many of these households are at lower-income levels. Nevertheless, the City developed a methodology for obtaining estimates. Census tract 218 primarily encompasses the Bowling Green State University campus. Therefore, there are no estimates for it.

ACS 2013-2017 (DP04) notes the following number of occupied housing units by census tract: 216 (2,769) 217.01 (1,694); 217.02 (2,471); 219.01 (1,545); 219.02 (2,357) and 225 (1,582). In an effort to apply the most recent (CPD-19-02 effective April 1, 2020) lower-income percentage rates, data accessed at <http://www.hudexchange.info.programs/acs-low-mod.summary-data/>) is applied to the number of estimated, occupied housing units (above). Lower-income occupancy estimates (by census tract) are as follows: 216 (22.18% of 2,769=614); 217.01 (74.32% of 1,694=1,259); 217.02 (71.41% of 2,471 =1,765); 219.01 (23.73% of 1,545=367); 219.02 (74.63% of 2,357=1,759) and 225 (51.92% of 1,582=821). Adding the totals, there are an estimated 6,585 lower-income households (53 percent share of occupied housing), locally. Although not every lower-income household will have lead-based paint hazards, applying 53 percent to the total above (1,357) provides a worst-case estimate of the total lower-income households facing lead-based paint issues. The same methodology (53% of 569) yields an estimate of lower-income households with children facing lead-based paint hazards (302). Consultation with a representative from the Ohio Department of Health yielded the information in the above table (Local Confirmed Elevated Blood Lead Levels in Children 2015-2019). Over the period (2015-2019), four children tested for elevated blood lead levels. This demonstrates the hazard's presence, locally.

### **How are the actions listed above integrated into housing policies and procedures?**

The following actions have been outlined within the City's *CDBG Housing Program Policies and Procedures Manual*, and will serve as standard operating procedures for all housing programs:

The City's Housing Specialist, who has a lead abatement contractor license and is also a licensed lead risk assessor, will ensure needed actions are taken to evaluate and reduce the number of housing units containing lead-based paint hazards. All CDBG-funded housing projects will be performed in conformance with the Lead Safe Housing Rule. The Housing Specialist will identify the scope of work required to make the property lead safe (during and after rehabilitation) and will conduct clearance testing (to ensure lead safety upon project completion). All applicants participating in non-exempted lead safe housing projects (per the Lead Safe Housing Rule) will receive the brochure entitled "*Renovate Right: Important Lead Hazard Information for Families, Child Care Providers and Schools*" as well as the lead paint inspection report and lead paint clearance report (if applicable). 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.

## SP-70 Anti-Poverty Strategy – 91.215(j)

### Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

**Goals:** Bowling Green's goals related to reducing the number of poverty-level families are as follows: **B.G. Transit:** Annually (FY 2020-2024), new transit users (elderly and disabled adults) receive reduced fare public transit access. The City anticipates this program will serve added numbers of persons each year within the planning period. **Job Creation:** Using funds from the Business Revolving Loan funds loaned to local businesses create/retain jobs annually (FY 2020-2024) for persons with low and moderate incomes.

**Programs:** The following CDBG-funded programming will serve to reduce the number of poverty-level families: **B.G. Transit:** The B.G. Transit is the local, fully accessible public transit system. Using CDBG funds annually (FY 2020-2024) added adults that are elderly and disabled will receive reduced fare access to public transportation (once age or disability eligibility is documented a transit ID card is issued which allows the passenger to ride at half-price fare rate). A number of B.G. Transit passengers head daily to and from job sites. Many of those individuals are disabled adults. **Job Creation:** The City's Business Revolving Loan Fund (RLF) will be utilized annually (FY 2020-2024) to provide low-moderate income persons greater access to economic opportunities. The City will loan Business RLF funds for the purpose of business start-up/expansion; which will result in the annual creation of added jobs for persons with low and moderate incomes. With the local unemployment rate cited as 8% (American Community Survey 2013-2017), job creation for persons with low-moderate incomes is vitally needed.

**Policies:** All of the City's CDBG-funded activities were designed to assist *solely* persons with low and moderate incomes and have written program policies and procedures (e.g. The City Council-adopted City of Bowling Green's Housing Policies and Procedures Manual) to ensure that 100 percent of Bowling Green's CDBG-funded activities benefit said persons. Through written CDBG program design, the City issues B.G. Transit ID cards to persons that are at low and moderate income levels. Applicants for transit ID cards must provide approved forms of age eligibility (age 65 or older) or a physician's written assurance (signing of a City-issued form verifying) of a qualifying disability. Per written City procedure, the Grants Department maintains eligibility documentation for older and disabled adults receiving CDBG-funded reduced transit fares. The Business Revolving Loan Fund Policies and Procedures Manual (adopted by the Revolving Loan Approval Board) stipulates that for every \$35,000 loaned, a business must create/retain at least one full-time equivalent (and permanent) job for a person with a low or moderate income. Bowling Green's CDBG Citizens' Participation Plan (City Council adopted) also serves to reduce the number of poverty-level families by ensuring these persons are made aware of CDBG public hearings, comment periods and other avenues for conveying compelling community needs.

## **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

The goals, programs and policies noted directly above serve as a necessary compliment to the City's affordable housing plan. The needs above relate largely to employment. The affordable housing plan greatly addresses the severe cost burden faced by notable numbers of owner and renter households in Bowling Green (per 2011-2015 CHAS data, 2,580 renter (0-80% Area Median Income (HAMFI)) and 110 owner-occupied (0-80% HAMFI) households are plagued by housing cost burden greater than 50 percent of household income. Representatives of the Continuum of Care of Wood County continues to indicate when persons experience eviction or lose their homes, homelessness ensues. This is due to both a lack of financial and other resources, but also because they are unable to enter into rental agreements due to poor credit histories. The City's CDBG-funded **Rental Rehabilitation Program (FY 2020-2024)** ensures affordability for lower-income renter households--through the provision of Fair Market Rent rates. This program provides rental unit owners zero-percent-interest property improvement loans on behalf of the program. In return, the rental property owner must offer Fair Market Rent (the benchmark used to gauge affordable rents) over a seven-year period to persons at lower-income levels. The City places a deferred mortgage on the affected property during this timeframe. If the rental property owner sells or transfers title of the rehabbed property before the conclusion of the seven-year period, the amount loaned to the rental property owner is due in full. If the owner is not in default of program requirements at the end of the seven years, the City forgives the loan at that time. The property owner must match at least 50 percent of the project's rehabilitation costs. Only those units occupied (or to be occupied) by persons with low- and moderate-incomes qualify for funding. The CDBG-funded **Direct Homeownership Assistance Program (FY 2020-2024)** enables low income persons purchasing a home to decrease the mortgage principal amount and may also be used to pay acceptable loan closing costs--in an effort to make owner occupied housing more affordable.

The City's Mobile Home Repair, Elderly Repair and Home Repair programs for lower-income households most accurately address the decency of owner-occupied housing and they are home repair programs (refer to FY 2020 CDBG Annual Plan for added detail on each program). The City contends, however, that these programs also address affordability to some extent as they enable homeowners at lower-income levels the ability to address decency issues without added cost and enable them to remain in their own homes (likely a more affordable option for them).

## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

For many years, the City of Bowling Green's varied and successful actions to ensure compliance with program and comprehensive planning requirements result in program excellence. Staff routinely monitor all CDBG-funded activities as a means of adhering to applicable statutes and regulations. Included in the City's ongoing efforts are administrative procedures related to CDBG programming, civil rights compliance, procurement processes, financial management of all grant activities, project/activity management (procedurally and outcome-based) and Minority and Women Business Enterprise (MBE/WBE). Written, adopted policies and procedures serve to guide staff in the compliant implementation of CDBG activities. File checklists, higher-level review of all activities undertaken and adherence to a system of checks/balances also support these efforts. During each activity's duration, staff analyze performance results no less than monthly—using program outcome reports and project spreadsheets to gauge progress. Regarding housing rehabilitation activities, the City's Housing Specialist monitors progress at least weekly and, in many instances daily, until the project's successful completion. The Housing Specialist performs inspections prior to every IDIS draw made (Both the Housing Specialist and property owner must sign a form indicating the inspection occurred, and that all work received favorable response.). The City's only CDBG sub-recipient (The Salvation Army) signs an annual agreement prior to the beginning of the funding year. The Sub-recipient Agreement includes various standard compliance elements. In accordance with said agreement, this sub-recipient provides monthly outcome reports to the City of Bowling Green (desk review). Additionally, the City monitors the sub-recipient's records at their office. The City has (and uses) Sub-recipient Monitoring Procedures, conducts an annual Risk Assessment (prior to entering into any Sub-recipient Agreements) and follows a written monitoring schedule. Adherence to a written policy and procedures manual ensures further compliance. The City monitors program timeliness no less than monthly--utilizing various IDIS reports and departmental spreadsheets to track and determine progress. City personnel adhere to the City's Citizen Participation Plan to ensure compliance with all comprehensive planning requirements (as related to citizen participation). City staff use file checklists to gauge progress in meeting required standards. Program staff also input project data into the IDIS no less than quarterly. This, as well as periodic review of PR03 and PR26 reports, also enable the City to gauge progress in an ongoing fashion. Staff run the debarred contractor list prior to entering into agreement with the aforementioned sub-recipient and on behalf of participating homeowners entering into contract for home rehabilitation. Additionally, the City issues all Certifications of Consistency with the Consolidated Plan in a fair and impartial manner with review/recommendation of the Grants Administrator and final review/approval of the Mayor of Bowling Green.

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

The City of Bowling Green's annual allocation of Community Development Block Grant (CDBG) funding for FY 2020 is \$305,833. Estimated program income from the City's Business Revolving Loan fund is \$204,000 for FY 2020. In funding year 2020, the City estimates that \$11,317 in prior year resources will be available for use. For years FY 2021-2024, at least an estimated \$305,833 in Entitlement funds will be allocated to Bowling Green annually. The City also estimates \$204,000 in Business Revolving Loan Fund dollars will be available annually. The City bases the expected amount available remainder of Con Plan on the above estimates.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	305,833	11,317	204,000	521,150	2,084,600	Annual CDBG funding allocations, alongside Business RLF program income and a small portion of leftover CDBG funding from prior years will be utilized to carry out planned housing and community development activities

Table 54 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The City of Bowling Green leverages added resources, annually, to implement its CDBG programming. Most notable is the leveraging that takes place in the operation of the local public transportation system (the B.G. Transit). The City of Bowling Green leverages federal funding received from the Federal Transit Administration (FTA) (via the Ohio Department of Transportation (ODOT)) as well as several state funding sources from ODOT, private funding (earned from transit program fare revenues) and local funding (on behalf of the City of Bowling Green). The CDBG funding also enables the City of Bowling Green to meet federal match requirements set forth by the FTA. This activity is planned for CDBG FYs 2020-2024. The City of Bowling Green will also leverage private funding via the Rental Rehabilitation Program. Property owners participating in this program will be required to provide at least half the project cost per program design. The City will implement the CDBG Rental Rehabilitation Program in funding years 2020-2024.

The City anticipates matching requirements will be satisfied as follows:

- **Rental Rehabilitation Program (FYs 2020-2024):** Property owners receiving rental rehabilitation program assistance are required to provide *at least* 50 percent (50%) matching funds for every CDBG dollar (hard costs) expended on a project. The homeowner match leveraged, alongside CDBG funding, provides low-moderate income renter households greater access to decent and affordable rental housing.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Not applicable. There is no publically owned land or property located within the jurisdiction used (or to be used) to address the needs identified in the Plan.

**Discussion**

Above, the City notes allocation levels for FY 2020 alongside estimates for the remaining four years in the five-year planning period. The City of Bowling Green leverages added CDBG funding where possible. Most notable is in the operation of the local public transportation system, the B.G. Transit. CDBG dollars leveraged to operate the system (alongside local, federal and state funds) will also serve to meet match requirements for the federal grant the City receives from the Ohio Department of Transportation. The City of Bowling Green's Rental Rehabilitation Program will require property owners participating in said program to provide at least half the project's costs; providing another opportunity for the City to leverage added sources of funding (this time through private sources). There are no publicly-owned lands or properties located within Bowling Green that will be used to address the needs identified in the Plan.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rental Rehabilitation	2020	2024	Affordable Housing	Census Tract 217.01 Census Tract 217.02	Decent Affordable Housing	CDBG: \$28,500	Rental units rehabilitated: 2 Household Housing Unit
2	Direct Homeownership Assistance	2020	2024	Affordable Housing	Census Tract 217.01 Census Tract 217.02	Decent Affordable Housing	CDBG: \$12,500	Direct Financial Assistance to Homebuyers: 1 Households Assisted
3	Mobile Home Repair	2020	2024	Affordable Housing	Census Tract 217.01 Census Tract 217.02	Decent Affordable Housing	CDBG: \$31,000	Homeowner Housing Rehabilitated: 9 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Housing Rehabilitation Administration	2020	2024	Affordable Housing	Census Tract 217.01 Census Tract 217.02	Decent Affordable Housing	CDBG: \$92,803	Rental units rehabilitated: 2 Household Housing Unit Homeowner Housing Rehabilitated: 18 Household Housing Unit Direct Financial Assistance to Homebuyers: 1 Households Assisted
5	Elderly Home Repair	2020	2024	Affordable Housing	Census Tract 217.01 Census Tract 217.02	Decent Affordable Housing	CDBG: \$48,000	Homeowner Housing Rehabilitated: 8 Household Housing Unit
6	Home Repair	2020	2024	Affordable Housing	Census Tract 217.01 Census Tract 217.02	Decent Affordable Housing	CDBG: \$8,000	Homeowner Housing Rehabilitated: 1 Household Housing Unit
7	B.G. Transit	2020	2024	Non-Homeless Special Needs	Census Tract 217.01 Census Tract 217.02	Homeless Prevention and Assistance	CDBG: \$33,375	Public service activities other than Low/Moderate Income Housing Benefit: 88 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Transitional Housing for the Homeless	2020	2024	Homeless	Census Tract 217.01 Census Tract 217.02	Homeless Prevention and Assistance	CDBG: \$6,000	Homeless Person Overnight Shelter: 91 Persons Assisted
9	Fair Housing	2020	2024	Administration/Planning	Census Tract 217.01 Census Tract 217.02	Decent Affordable Housing	CDBG: \$4,462	Other: 5 Other
10	General Administration	2020	2024	Administration/Planning	Census Tract 217.01 Census Tract 217.02	Decent Affordable Housing Homeless Prevention and Assistance Job Creation Business Assistance	CDBG: \$52,510	Other: 5 Other
11	Revolving Loan Fund Administration	2020	2024	Administration/Planning	Census Tract 217.01 Census Tract 217.02	Job Creation Business Assistance	CDBG: \$4,000	Other: 5 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	Revolving Loan Fund Job Creation	2020	2024	Non-Housing Community Development	Census Tract 217.01 Census Tract 217.02	Job Creation	CDBG: \$190,000	Jobs created/retained: 5 Jobs
13	Revolving Loan Fund Business Assistance	2020	2024	Non-Housing Community Development	Census Tract 217.01 Census Tract 217.02	Business Assistance	CDBG: \$10,000	Businesses assisted: 1 Businesses Assisted

Table 55 – Goals Summary

**Goal Descriptions**

1	<b>Goal Name</b>	Rental Rehabilitation
	<b>Goal Description</b>	<p>The CDBG-funded Rental Rehabilitation Program provides low-moderate income persons with access to decent, affordable rental housing. Rental property owners 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 households at lower-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 rehabilitation costs. Only those units occupied (or to be occupied) by persons with low- and moderate-incomes qualify for funding.</p> <p><b>Objective:</b> Provide decent housing. <b>Matrix Codes:</b> 14A <b>Outcome:</b> Affordability <b>Nat Obj:</b> LMH</p> <p><b>Outcome Statement:</b> Improve the affordability of rental housing for the purpose of creating decent housing.</p> <p><b>Indicator:</b> Number of rental units rehabilitated and made more affordable in FY 2020.</p>
2	<b>Goal Name</b>	Direct Homeownership Assistance
	<b>Goal Description</b>	<p>This activity assists lower- income households to achieve homeownership. Many local low-mod income households are unable to become homeowners due to a lack of affordable housing and closing costs associated with acquiring a mortgage. The activity addresses these issues by reducing the applicants' mortgage principal amount, and/or paying acceptable closing costs required by the lender.</p> <p><b>Objective:</b> Provide affordable/decent housing. <b>Matrix Code:</b> 13B <b>Outcome:</b> Accessibility <b>Nat Obj:</b> LMH <b>Outcome Statement:</b> Increase the access to affordable housing through direct homeownership assistance. <b>Indicator:</b> Number of housing units addressed/made more affordable in FY 2020.</p>

3	<b>Goal Name</b>	Mobile Home Repair
	<b>Goal Description</b>	<p>The Mobile Home Repair activity is a zero-interest, two-year deferred-loan program that provides lower-income mobile home owners with greater access to decent housing. Past program experience conveys that many of the persons occupying local mobile homes have low and moderate income and face housing decency issues.</p> <p><b>Objective:</b> Provide decent housing. <b>Matrix Code:</b> 14A <b>Outcome:</b> Accessibility <b>Nat Obj:</b> LMH <b>Outcome Statement:</b> Increase the access to improved housing for the purpose of creating decent housing. <b>Indicator:</b> Number of housing units repaired in FY 2020.</p>
4	<b>Goal Name</b>	Housing Rehabilitation Administration
	<b>Goal Description</b>	<p>Housing rehabilitation activities require specific expertise to ensure their completion is successful. The City's Housing Specialist undertakes these responsibilities. The Housing Specialist's key duties include functions such as client assistance, applicant intake and interviewing, site inspections, and client/contractor dispute resolution to ensure full program compliance. In addition to a portion of the Housing Specialist's wages and fringes, these funds also cover the costs of necessary fees including lead-based and other types of inspections necessary to undertake CDBG-funded housing program activities.</p> <p><b>Objective:</b> Provide decent housing. <b>Matrix Code:</b> 14H <b>Outcome:</b> Accessibility <b>Nat Obj:</b> LMH <b>Outcome Statement:</b> Increase the access to improved housing for the purpose of creating decent housing. <b>Indicator:</b> Number of housing activities completed annually FY 2020-2024. The City records the outcomes for this activity at a current-year housing activity in order not to duplicate numbers.</p> <p><b>Objective:</b> Provide decent housing. <b>Matrix Code:</b> 14H <b>Outcome:</b> Accessibility <b>Nat Obj:</b> LMH <b>Outcome Statement:</b> Increase the access to improved housing for the purpose of creating decent housing. <b>Indicator:</b> Number of housing activities completed FY 2020. This activity is recorded at a current-year housing activity in order not to duplicate numbers.</p>

5	<b>Goal Name</b>	Elderly Home Repair
	<b>Goal Description</b>	<p>The Elderly Home Repair activity funds home repair for lower-income homeowners aged 65 years or older. This household grant repairs/replaces substandard housing units/features.</p> <p><b>Objective:</b> Provide decent housing. <b>Matrix Code:</b> 14A <b>Outcome:</b> Accessibility <b>Nat Obj:</b> LMH <b>Outcome Statement:</b> Increase the access to improved housing for the purpose of creating decent housing. <b>Indicator:</b> Number of housing units repaired in FY 2020.</p>
6	<b>Goal Name</b>	Home Repair
	<b>Goal Description</b>	<p>The Home Repair activity funds the repair or replacement of substandard housing systems/features for lower-income homeowners. The City forgives this two-year, deferred loan--provided the owner does not sell and still resides in the unit at the end of the period.</p> <p><b>Objective:</b> Provide decent housing. <b>Matrix Code:</b> 14A <b>Outcome:</b> Accessibility <b>Nat Obj:</b> LMH <b>Outcome Statement:</b> Increase the access to improved housing for the purpose of creating decent housing. <b>Indicator:</b> Number of housing units repaired in FY 2020.</p>
7	<b>Goal Name</b>	B.G. Transit
	<b>Goal Description</b>	<p>The City will utilize CDBG funding to enable an added new low-income persons to receive reduced-fare access to public transportation (B.G. Transit), annually. These added public transit users will be elderly and disabled adults. The City of Bowling Green Grants Administration office will take application and determine age and/or disability status (adults) onsite at the City Administrative Services Building. Following eligibility verification, the user receives a transit ID card that enables them to ride the B.G. Transit at half-price fare rate. In addition to CDBG funding, <i>the B.G. Transit will also be financed, in part, through dollars from the City and an operating grant from FTA/ODOT and the Ohio Elderly and Disabled Transit Fare Assistance Program; demonstrating the City of Bowling Green's commitment to leveraging funds from various sources in order to meet community needs.</i></p> <p><b>Objective:</b> Provide a more suitable living environment. <b>Matrix Code:</b> 05E <b>Outcome:</b> Accessibility <b>Nat Obj:</b> LMC <b>Outcome Statement:</b> Provide increased access to services for the purpose of creating a more suitable living environment. <b>Indicator:</b> Number of new, added persons (elderly and disabled adults) provided access to affordable public transportation in FY 2020.</p>

8	<b>Goal Name</b>	Transitional Housing for the Homeless
	<b>Goal Description</b>	<p>Using CDBG funding, the City will continue to offer transitional housing for homeless persons in Bowling Green. The Salvation Army is the sub-recipient that administers the program; conducting assessment, determining applicant eligibility, and providing shelter and wrap-around services to those served. The City will enter into a written sub-recipient agreement annually. However, the City of Bowling Green is responsible for the primary oversight of this activity.</p> <p><b>Objective:</b> Provide a more suitable living environment. <b>Matrix Code:</b> 05Z <b>Outcome:</b> Accessibility <b>Nat</b>  <b>Obj:</b> LMC <b>Outcome Statement:</b> Provide increased access to services for the purpose of creating a more suitable living environment. <b>Indicator:</b> Number of added homeless persons receiving transitional sheltering in FY 2020.</p>
9	<b>Goal Name</b>	Fair Housing
	<b>Goal Description</b>	Provides for all Fair Housing education and referral programming provided through the City of Bowling Green. It also provides for the development/annual updates to the local Analysis of Impediments to Fair Housing Choice and implementation of the Fair Housing Action Plan in FY 2020. This activity is subject to the 20% administration/planning cap. MA: 21D.
10	<b>Goal Name</b>	General Administration
	<b>Goal Description</b>	Includes all eligible CDBG administration/planning activities. Subject to 20% cap. Matrix: 21A.
11	<b>Goal Name</b>	Revolving Loan Fund Administration
	<b>Goal Description</b>	<p>This activity will cover the eligible general administration costs for Revolving Loan Fund activities. This activity is subject to the administrative cost cap of 20 percent. It includes items such as fees, advertising and all other eligible costs. This activity will generate no outcomes, but it does support the City of Bowling Green's ability to address identified priority needs related to economic development activities.</p> <p>MATRIX CODE: 21A</p>

12	<b>Goal Name</b>	Revolving Loan Fund Job Creation
	<b>Goal Description</b>	<p>The City's Business Revolving Loan Fund (RLF) will be utilized FY 2020-2024 to provide low-moderate income persons greater access to economic opportunities. The City loans Business RLF funds for the purpose of business start-up/expansion, which will result in the creation of jobs for a person at a lower income level (within three years of the loan closing date). For every \$35,000 loaned, the business creates a one full-time equivalent (FTE) for a lower-income individual. In those instances where the business owner certifies a lower-income FTE job would be lost without the assistance, job retention will occur.</p> <p><b>Objective:</b> Provide expanded economic opportunities. <b>Matrix Code:</b> 18A <b>Outcome:</b> Accessibility <b>Nat</b>  <b>Obj:</b> LMJ <b>Outcome Statement:</b> Increase access to jobs for low-moderate income persons through Business RLF loans for the purpose of creating economic opportunity. <b>Indicator:</b> Number of FTE jobs created/retained for persons at lower income levels in FY 2020.</p>
13	<b>Goal Name</b>	Revolving Loan Fund Business Assistance
	<b>Goal Description</b>	<p>Businesses in Bowling Green's Downtown Business District (which includes portions of census tracts 217.01 and 217.02) will be able to receive Business Revolving Loan Fund (RLF) loans FY 2020-2024. Census tracts 217.01 and 217.02 both have greater than 51 percent low-moderate income residency. The City issues said loans to businesses selling goods and services within the aforementioned census tracts to the residents there.</p> <p><b>Objective:</b> Provide expanded economic opportunity. <b>Matrix Code:</b> 18A <b>Outcome:</b> Accessibility <b>Nat Obj:</b> LMA <b>Outcome Statement:</b> Increase access to goods and services for low-moderate income persons through LMA business assistance. <b>Indicator:</b> Number of LMA businesses assisted in FY 2020.</p>

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

Following thorough research, public input and consultation with local experts regarding community needs, planned projects for FY 2019 are: 1) Single-unit Housing Rehabilitation/Homeownership; 2) Homelessness Prevention; 3) Homeless Assistance; 4) Business Assistance; 5) Job Creation 6) Planning/Administration. The planned activities under the homelessness prevention (B.G. Transit) and homeless assistance (transitional housing for the homeless) projects are subject to the 15 percent cost cap. Activities under the Single-unit Housing Rehabilitation/Homeownership project are as follows: Direct Homeownership Assistance, Rental Rehabilitation, Mobile Home Repair, Elderly Home Repair and Home Repair. Activities under the Planning/Administration project will be General Administration, Revolving Loan Fund Administration and Fair Housing. These activities are subject to the 20 percent cost cap (matrix numbers 21A and 21D). The business assistance project entails low-mod area (LA Business Assistance via Business Revolving Loan Fund loans. Activities under the Job Creation project relate to job creation/retention via Business Revolving Loan Fund Loans.

#### Projects

#	Project Name
1	Single-unit Housing Rehabilitation/Homeownership Assistance
2	Homelessness Prevention
3	Homeless Assistance
4	Business Assistance
5	Job Creation
6	Administration/Planning

Table 56 – Project Information

#### Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Regarding the determination of Bowling Green’s highest priority needs, the City of Bowling Green assessed and weighed a number of factors in the process of developing the CDBG FY 2020 Annual Action Plan. Consultations (conducted February and March 2020) with a wide array of local experts, survey results from a broad scope of community service providers and leaders, public hearing input and citizen commentary weighed heavily in making said determinations. In several instances, follow-up emails and phone calls ensued as opportunity to discuss identified need areas further. As is done annually, a broad spectrum of data and resources were also reviewed to include local plans and surveys, CHAS 2011-2015 data, American Community Survey results (2013-2017) and CPD maps--to name a few of the many. The

City of Bowling Green deems the following as high priority needs:

- decent, affordable housing activities for households with lower incomes (at or below 80% HAMFI),
- homeless prevention and assistance for persons at very low- and extremely-low income levels,
- job creation/retention for lower-income persons (Revolving Loan Fund (RLF)), and
- RLF assistance to businesses located within the City's Downtown Business District (which comprises two census tracts with greater than 51 percent lower-income residency).

Due to the funding amount available and lower public interest, public improvement activities (e.g. tree planting, sidewalk reconstruction projects) were given a low priority ranking and will only be carried out if added funding is made available or sufficient leftover fund from prior CDBG funding years is on hand to carry out said projects. At this time, the City has planned no public improvement projects for CDBG FY 2020.

No obstacles are currently identified to addressing the underserved needs identified within Bowling Green's Strategic Plan.

**AP-38 Project Summary**  
**Project Summary Information**

<b>1</b>	<b>Project Name</b>	Single-unit Housing Rehabilitation/Homeownership Assistance
	<b>Target Area</b>	Census Tract 217.01 Census Tract 217.02
	<b>Goals Supported</b>	Rental Rehabilitation Direct Homeownership Assistance Mobile Home Repair Housing Rehabilitation Administration Elderly Home Repair Home Repair
	<b>Needs Addressed</b>	Decent Affordable Housing
	<b>Funding</b>	CDBG: \$220,803
	<b>Description</b>	This project includes all CDBG single-unit rehabilitation, repair and affordability programs.
	<b>Target Date</b>	8/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated 21 lower income households will be assisted as a result of these proposed activities.
	<b>Location Description</b>	Citywide on a first-come, first-served basis.
	<b>Planned Activities</b>	Activities include Rental Rehabilitation, Direct Homeownership Assistance, Mobile Home Repair, Housing Rehabilitation Administration, Elderly Home Repair and Home Repair.
<b>2</b>	<b>Project Name</b>	Homelessness Prevention
	<b>Target Area</b>	Census Tract 217.01 Census Tract 217.02
	<b>Goals Supported</b>	B.G. Transit
	<b>Needs Addressed</b>	Homeless Prevention and Assistance
	<b>Funding</b>	CDBG: \$33,375
	<b>Description</b>	This program includes public service activities dedicated to preventing homelessness in our community (B.G. Transit).
	<b>Target Date</b>	8/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that no fewer than 88 persons (elderly and disabled adults) will receive first-time reduced fare access to the B.G. Transit, the local public transit system.

	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	It is estimated that no fewer than 88 persons (elderly and disabled adults) will receive first-time reduced fare access to the B.G. Transit, the local public transit system.
<b>3</b>	<b>Project Name</b>	Homeless Assistance
	<b>Target Area</b>	Census Tract 217.01 Census Tract 217.02
	<b>Goals Supported</b>	Transitional Housing for the Homeless
	<b>Needs Addressed</b>	Homeless Prevention and Assistance
	<b>Funding</b>	CDBG: \$6,000
	<b>Description</b>	This project includes all activities providing homeless assistance (transitional housing for the homeless).
	<b>Target Date</b>	8/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that no fewer than 91 persons experiencing homelessness will receive transitional housing and linkages to resources to assist them out of homelessness.
	<b>Location Description</b>	Intake and verification of homeless occurs at the local Salvation Army office. Eligible persons are provided transitional housing at a local motel.
	<b>Planned Activities</b>	It is estimated that no fewer than 91 persons experiencing homelessness will receive transitional housing and linkages to resources to assist them out of homelessness.
<b>4</b>	<b>Project Name</b>	Business Assistance
	<b>Target Area</b>	Census Tract 217.01 Census Tract 217.02
	<b>Goals Supported</b>	Revolving Loan Fund Business Assistance
	<b>Needs Addressed</b>	Business Assistance
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	This project is for LMA business assistance activities via the Business Revolving Loan Fund.
	<b>Target Date</b>	8/31/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated at least one business will be assisted. Depending on the LMA where this business is, up to approximately 3,200 lower-income persons could benefit as a result of this activity.
	<b>Location Description</b>	Census tract 217.01 and 217.02--depending on where the business(es) is located.
	<b>Planned Activities</b>	It is estimated at least one business will be assisted. Depending on the LMA where this business is, up to approximately 3,200 lower-income persons could benefit as a result of this activity.
<b>5</b>	<b>Project Name</b>	Job Creation
	<b>Target Area</b>	Census Tract 217.01 Census Tract 217.02
	<b>Goals Supported</b>	Revolving Loan Fund Job Creation
	<b>Needs Addressed</b>	Job Creation
	<b>Funding</b>	CDBG: \$190,000
	<b>Description</b>	This project includes all job creation activities funded via the Business Revolving Loan Fund.
	<b>Target Date</b>	8/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	At least five persons at lower-income levels will have a full-time equivalent job created or retained for them as a result of this activity.
	<b>Location Description</b>	Citywide.
<b>Planned Activities</b>	At least five persons at lower-income levels will have a full-time equivalent job created or retained for them as a result of this activity.	
<b>6</b>	<b>Project Name</b>	Administration/Planning
	<b>Target Area</b>	Census Tract 217.01 Census Tract 217.02
	<b>Goals Supported</b>	Fair Housing General Administration Revolving Loan Fund Administration

<b>Needs Addressed</b>	Decent Affordable Housing Homeless Prevention and Assistance Job Creation Business Assistance
<b>Funding</b>	CDBG: \$60,972
<b>Description</b>	This project is for all activities subject to the administration/planning cap of 20%.
<b>Target Date</b>	8/31/2021
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable. This project is for all activities subject to the administration/planning cap of 20%.
<b>Location Description</b>	City of Bowling Green Administrative Services Building, 304 N. Church Street, Bowling Green, OH 43402
<b>Planned Activities</b>	This project is for all activities subject to the administration/planning cap of 20%.

## AP-50 Geographic Distribution – 91.220(f)

### Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Locally, several census tracts exist with at least 51 percent low-income residency. Census tracts 217.01, 217.02 and 219.02 have greater than 51 percent concentrations of persons with extremely- (0-30% HAMFI), very- (31-50% HAMFI) and low- (51-80% HAMFI) incomes *and* are primarily residential; making them all CDBG LMA eligible. Census tract 218 is primarily lower-income concentrated. This census tract, however, is not primarily residential as it largely encompasses the Bowling Green State University campus.

With the exception of Revolving Loan Fund Business Assistance loans within the City's Special Incentive District (SID), all CDBG funded activities will be carried out citywide in FY 2020 on a first come, first served basis for income-eligible households or persons. A description of the SID and the associated CDBG activity planned within that area is set forth directly below (see the section entitled "Rationale for the priorities for allocating investments geographically").

Despite the fact that lower-income households are concentrated in certain census tracts, there is tangible evidence that persons with low incomes live throughout *all* areas in Bowling Green. A review of CPD Maps data demonstrate households with lower incomes struggle with housing cost burden citywide. The data shows, within every census tract, housing affordability issues are high for both renter and owner households at lower income levels. The City's population, on which poverty status is determined in the 2013-2017 American Community Survey (ACS), is 25,378. Of that population, 33.9% living below the poverty level. ACS data shows 731 persons (aged 16 years or older within the civilian labor force) are unemployed with 65.9 percent of those individuals living below the poverty line. Research conducted by the City of Bowling Green (CHAS data and consultation results) indicates housing cost burden is the greatest issue plaguing households with lower incomes, locally. In fact, CPD Map data reveals as many as 47.69 to 58.44 percent of persons living in local census tracts 217.01, 217.02 and 219.02 are cost burdened; paying greater than 30 percent of their income for housing.

To identify the presence of racial/ethnic concentrations, the City looks to those census tracts where specific minority groups are present in a higher concentration with said tracts. Currently, there are no racial/ethnic concentrations of poverty, locally.

### Geographic Distribution

Target Area	Percentage of Funds
Census Tract 217.01	
Census Tract 217.02	

Table 57 - Geographic Distribution

## Rationale for the priorities for allocating investments geographically

During FY 2020, the City will undertake one LMA-based activity. Business Revolving Loan Funds (RLF) will fund this activity. That activity is "Business Assistance" which will be rendered to businesses within Bowling Green's Downtown Business District *using funds from the Business RLF*. This district spans portions of census tracts 217.01 and 217.02 which are both census tracts with greater than 51 percent lower income ( $\leq 80\%$  HAMFI) residency. This activity is need based and first-come first-served. As a result, the City assigns no formal designation to "percentage of funds." Some businesses will be in census tract 217.01; others will be in 217.02. It is impossible to forecast percentages.

### Description of Census Tracts 217.01 and 217.02

**217.01:** Per data obtained from CPD maps, there are 1,089-1,641 households in this census tract. The poverty rate is greater than 43.06. A large number of households are housing cost burdened (45.69-58.44). The Median Family Income is \$0 to \$45,610. **217.02:** Per data obtained from CPD maps, there are 2,256-3,182 households in this census tract. The poverty rate is greater than 43.06. A large number of households are housing cost burdened (45.69-58.44). The Median Family Income is \$0 to \$45,610.

A review of the latest data from the American Community Survey (2013-2017) reveals there are no racial concentrations in both census tracts (see a discussion of this in the section directly above). Relative census data and CPD Maps are in Appendix F of this Plan.

Regarding the City's housing programs, documentation exists to demonstrate persons eligible for CDBG assistance live *throughout* Bowling Green's city limits. This is why the City of Bowling Green provides CDBG assistance citywide versus targeted at or limited to certain census tracts. The City serves all income and otherwise eligible residents seeking housing, jobs or public service-based on a first-come, first-served basis to those who are income eligible--regardless of the census tract where they live.

## Discussion

With a current estimated 31,529 persons living here (American Community Survey 2013-2017), Bowling Green is geographically not large. Given this fact, and the City of Bowling Green's past programmatic experience, the fairest way to implement activities (such as the City's CDBG-funded housing programs) is through the provision of activities that are open to all income-eligible households--on a first-come, first-served basis. This is especially relevant--given the fact that lower-income households exist within *every* local census tract. Likewise, many of these households are severely housing cost burdened at alarmingly high percentage rates. The highest concentration of poverty is in census tracts 217.01 and 217.02. This justifies the need for at least one business assistance loan from the City's Business Revolving Loan Fund.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

Bowling Green, Ohio is the site of a large public university: Bowling Green State University. As is the case in smaller cities with a university, its presence serves to drive up local housing costs. Additionally, American Community Survey data and local expert consultations indicate a good deal of the housing stock is aging. A recent exterior housing survey of local housing stock also supports the need to address housing decency issues within Bowling Green as well.

Research and consultations reveal that housing affordability for lower income households is the top priority need, locally. The latest Comprehensive Housing Affordability Strategy (CHAS) data (2011-2015 ACS) firmly demonstrates the extreme cost burden both owners and renters face, locally (See Appendix F for added detail). Bowling Green's planned CDBG FY 2020 affordable housing strategies offer some level of relief to lower income rental and owner households. The "Discussion" portion of this section (see below) contains added detail.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	15
Special-Needs	6
Total	21

**Table 58 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	20
Acquisition of Existing Units	1
Total	21

**Table 59 - One Year Goals for Affordable Housing by Support Type**  
**Discussion**

During FY 2020, the City of Bowling Green will undertake various CDBG-funded activities in an effort to foster and maintain affordable housing within the community. Most representative of this is the Rental Rehabilitation Program and the Direct Homeownership Assistance Program. Please refer to the brief program descriptions below. Added information is contained within section AP-20 of this Plan.

**Rental Rehabilitation:** To ensure affordability, all property owners (landlords) participating in this program provide lower-income persons with Fair Market rent rates in exchange for the rehabilitation work performed on the property. Additionally, participating property are responsible for no less than

one half of the total funding for the project. The City will complete two rental rehabilitation projects in FY 2020 (single unit housing).

**Direct Homeownership Assistance:** This Program will assist low-moderate income households at achieving homeownership. Locally, many low-mod persons are unable to become homeowners due to the lack of affordable housing and the high closing costs associated with home loans. The City's Program will reduce the loan recipients' mortgage principal amount and/or pay acceptable closing costs for eligible applicants.

The City's other CDBG-funded housing repair programs (Mobile Home Repair (9 units) and Elderly Home Repair (8 units) and Home Repair (1 unit)) offer lower income persons the ability to improve the decency of housing without incurring added cost or moving. These programs provide lower income (single unit) homeowners with greater housing decency and affordability. Many of the lower-income households, locally, are devastated when a furnace, roof or other housing feature fails. Often, these households are already cost burdened. The City's CDBG-funded housing repair programs allow repair of the units at no added cost to these lower-income households.

The City of Bowling Green will also utilize CDBG funding for Housing Rehabilitation Implementation costs in FY 2020 to ensure successful, compliant housing program activity outcomes. *Refer to the Goals and Projects sections of this Plan for additional detail.*

Another strategy the City will utilize in FY 2020 is to contract with the Consortium of Northwest Ohio Housing Authority (also known as the Bowling Green Housing Agency) to provide a baseline of 119 Section 8 Housing Choice vouchers locally. *The Section 8 Housing Choice Voucher Program is NOT CDBG funded; however, this is an important compliment to the City's CDBG strategy for fostering and maintaining affordable housing.*

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

There are no public housing units in Bowling Green, Ohio. The City of Bowling Green contracts with the Consortium of Northwest Ohio Housing Authority to administer the Section 8 Housing Choice Vouchers Program, locally.

### **Actions planned during the next year to address the needs to public housing**

Not applicable. There are no public housing units in Bowling Green, Ohio. The City of Bowling Green contracts with the Consortium of Northwest Ohio Housing Authority to administer the Section 8 Housing Choice Vouchers Program, locally.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

Not applicable.

There are no public housing units in Bowling Green, Ohio. The City of Bowling Green contracts with the Consortium of Northwest Ohio Housing Authority to administer the Section 8 Housing Choice Vouchers Program, locally.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

Not applicable. There are no public housing units in Bowling Green, Ohio. The City of Bowling Green contracts with the Consortium of Northwest Ohio Housing Authority to administer the Section 8 Housing Choice Vouchers Program, locally.

### **Discussion**

There are no public housing units in Bowling Green, Ohio. The City of Bowling Green contracts with the Consortium of Northwest Ohio Housing Authority to administer the Section 8 Housing Choice Vouchers Program, locally.

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

The City has documented the risk of becoming homeless through a variety of sources. Consultations with community experts have provided valuable insights into this matter. Census and other forms of reliable data also support the affordability issue, locally. A map entitled "Change in Median Rent" (CPD Maps) is included within section MA-40 of the Consolidated Plan, and further supports local consultation results. This map demonstrates rent increases citywide and at notable rates. Cost and severe cost burden for lower-income households is highly prevalent as evidenced in section NA-10 of the aforementioned Plan. These factors play heavily in creating added risk of becoming homeless.

Research, consultations and input from the public have served to determine the needs of the local population that is homeless as well as for those who have special needs. Programming is needed that will provide transitional housing for the homeless, along with an assessment of specific needs and linkages (to job training and opportunities, counseling, etc.) to transition persons out homelessness and into permanent housing and stability. Those with special needs rely on resources enabling them to continue living independently. The City's CDBG FY 2020 Annual Action Plan includes strategies to address the identified needs of persons that are homeless--as well as those with special needs.

Bowling Green, Ohio has no homeless shelters. This makes the use of CDBG funding vital in addressing the community's gap related to this missing resource. The City will utilize CDBG funds to rent one unit of housing (a hotel room) to provide transitional housing for the homeless in FY 2020. The Salvation Army (CDBG sub-recipient) will conduct intake, assessment and ensure qualified persons (homeless) receive transitional housing (for up to two weeks per use).

Consultations indicate that persons with special needs are at greater risk of losing personal independence and becoming institutionalized. The special needs population includes those with various disabilities (developmental, mental, health, physical, etc.) as well as the elderly. This is most true for those that are frail or age 75 or older. Approximately 80 percent of those currently using the B.G. Transit (local public transit system) qualify for elderly and disabled fare assistance. The public transit system transports a large number of adults with developmental disabilities to work each week, and ensures older adults have transportation to medical appointments. Through demonstrated program demand, many older adults need assistance making critical home repairs in order to live independently in their own homes. Whether it is a broken furnace, a leaky roof or other major health and safety issue, there are lower-income older adults that rely on the City's CDBG-funded Elderly Home Repair Program. The City will also collaborate with Wood Lane Residential in FY 2020 to provide rental rehabilitation. Wood Lane Residential offers rental units to persons with developmental disabilities (that are also at lower income levels). This enables these affected individual the assurance of decent, affordable rental housing.

In the anticipation of utilizing Community Development Block Grant funding to meet the needs of those facing homelessness and persons with special needs, the City of Bowling Green has crafted a plan of

action to assist in meeting these populations' housing (to include transitional housing for persons that are homeless) and supportive (public transportation) needs. The City's plan is one that assesses and addresses the needs of persons who are homeless and provides the tools to prevent future instances of homelessness. It also enables persons with special needs (disabled adults and elderly) to remain living independently for a longer period.

**Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

**Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The City of Bowling Green's CDBG-funded strategies for this are essential. This is because there are no homeless shelters locally. During FY 2020, the City of Bowling Green will utilize CDBG funding to support local homeless persons (both sheltered and unsheltered) as set forth below:

In accordance with a written sub-recipient agreement with the City of Bowling Green and The Salvation Army, one unit of transitional housing will be provided to homeless persons, locally (The Salvation Army will serve as the CDBG-sub-recipient of this project.). Persons experiencing homelessness may apply for assistance (transitional housing for the homeless) at The Salvation Army office in Bowling Green. The Salvation Army conducts intake, determination of homelessness, assessment and provides transitional housing to eligible applicants. During the two-week period that transitional housing is provided, the Salvation Army works closely with local social and other supportive service agencies (e.g. Wood County Department of Jobs and Family Services) to move individuals/families out of homelessness; linking them to jobs and job training, counseling, social services, and other resources necessary to transition persons into permanent housing a stability.

In FY 2020, no less than 91 persons experiencing homelessness will benefit from this project, which will provide assessment, support (including occupational services) and transitional housing to the homeless. This strategy is one that provides assessment and a plan of action to transition homeless persons out of homelessness; better ensuring there are not repeated instances of homelessness or chronic homelessness.

**Addressing the emergency shelter and transitional housing needs of homeless persons**

In Bowling Green, there are no homeless shelters--aside from The Cocoon Shelter (a shelter dedicated solely to serving survivors of domestic violence, sexual assault and sex trafficking). This makes the need for transitional housing for persons facing homelessness essential. Using CDBG funding, the City will continue, during FY 2020, to offer one unit of transitional housing for homeless persons, locally.

No less than 91 homeless persons will receive transitional housing assistance during the program period. The Salvation Army is the sub-recipient that administers the program. The City of Bowling Green is

responsible for the primary oversight/monitoring of this activity. The Annual Goals and Objectives section of this Plan sets forth added information. The true urgency of this activity is evident. In CDBG FY 2018, 115 persons experiencing homelessness received transitional housing. Of the 115 persons housed, 61 (53 percent) of them were children and 14 of the individuals housed were female heads of households. This activity clearly meets a critical need within our community.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

Ensuring that homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) attain self-sufficiency is the primary focus of Bowling Green's strategy for addressing homelessness. 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 recipients of this service receive two weeks' worth of transitional housing in addition to ongoing measures (e.g. linkages to jobs and job training, social and supportive services, counseling, etc.) to enhance their self-sufficiency and secure permanent housing. This not only shortens the period of time experiencing homelessness; it also increases the likelihood that future incidences of homelessness will not occur. The Salvation Army works closely with the Continuum of Care of Wood County during the process of linking persons with resources. This approach provides a wraparound approach to meeting the specific needs of the homeless persons served. At least 91 homeless persons will receive transitional housing in FY 2020 from this activity.

Consultations, data analysis and public input identify housing affordability and housing cost burden as the greatest housing-related challenges facing persons with lower -income levels. Prior consultation with a representative of the Continuum of Care of Wood County reveals that cost burden (coupled with lack of financial resources) serves as the leading cause of homelessness, locally. The use of CDBG dollars to offer the Rental Rehabilitation Program ensures lower income persons greater access to affordable housing. Increasing the supply of affordable housing in Bowling Green enables more persons to transition out of homelessness. All property owners (landlords) participating in the Rental Rehabilitation Program commit to provide lower income persons with Fair Market rent rates in exchange for the rehabilitation work performed on the property during a seven-year affordability period. Participating property owners provide no less than half of the total funding for their project. The City will rehabilitate two units (single-units) of rental housing during CDBG FY 2020.

CDBG support of the local public transit system (B.G. Transit) materializes the provision of affordable transportation for low-income persons. Many of the affected individuals using the public transit system

will do so to travel to and from work sites. This CDBG activity is a critical local strategy for preventing homelessness. During CDBG FY 2020, at least 88 elderly and disabled adults will receive reduced transit fares.

Using Business Revolving Loan Fund dollars, the City of Bowling Green will issue business start-up and expansion loans to local businesses during CDBG FY 2020. In exchange for every \$35,000 loaned, the business owner must sign a written agreement committing to create at least one job. Each job created will be for a person with a lower income. Job creation also helps to ensure fewer incidences of chronic/repeated homelessness. The goal is to create at least four jobs for persons with lower incomes from business loans made in FY 2020.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

Lower income individuals and families, especially extremely low-income individuals and families and those who are being discharged from publicly-funded institutions and systems of care or receiving assistance from public or private agencies that address housing, health, social services, employment education or youth needs are at an increased risk of losing personal independence. Sometimes this is a result of aging, disability or discharge from a publicly funded institution. At others, the risk of homelessness comes from a mere lack of financial resources (e.g. a job or housing cost burden). Specific CDBG FY 2020 activities exist to (1) 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 (2) Improve the decency and, most importantly, affordability of the existing housing stock for the various at-risk populations through various housing programs.

Any of the planned CDBG-funded activities for FY 2020 could potentially benefit the populations noted above--either directly or indirectly. The CDBG-funded activities below are those most likely to be a resolution for at-risk individuals during FY 2020.

**Elderly Home Repair Program:** The City will repair four housing units in FY 2019. This CDBG activity improves access to decent housing for eight lower-income, elderly, owner-occupied households. This program assists elderly persons to live independently in their own homes for a longer period.

**Rental Rehabilitation Program:** Three (single unit) housing units will be rehabilitated in FY 2020. Locally, lower income renters are notably cost burdened (as evidenced by CHAS data). This CDBG activity will provide three lower income renter households access to more decent and affordable housing.

**B.G. Transit:** At least 88 added elderly and disabled adults receive reduced-fare access to the B.G.

Transit (local public transportation system) in FY 2020.

Job Creation via the Business Revolving Loan Fund: Through Business Revolving Loan Fund loans, loan recipients (local businesses) will create at least four full-time equivalent jobs for lower income persons in FY 2020.

### **Discussion**

The aforementioned goals and strategies discussed within this section are similar to those the City has used over a period of years, now, to address and prevent homelessness--as well as meet special needs, locally. Said strategies are in response to public hearing and citizen commentary, local and federal data, and consultations with providers working with populations at risk of homelessness or providers working directly with homeless persons. Greater detail on all activities noted above and planned for CDBG FY 2020 are found in the Annual Goals and Objectives section of this Plan.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

Copious research, public input and consultation has evidenced that housing cost burden is the most prevalent housing-related issue facing persons with lower incomes. As might be assumed, persons with extremely low-incomes are most affected (2011-2015 CHAS). The City of Bowling Green has examined the issue extensively. There are no local laws, codes or requirements creating the current barriers to affordable housing. Bowling Green, being the site of a major university, is the factor that drives housing (both owner-occupied and rental) costs upward. According to 2013-2017 American Community Survey Estimates, poverty levels are high, locally ((33.9%) per). Coupled with this fact is the issue of unemployment and under-employment, locally (as evidenced by 2013-2017 American Community Survey Estimates data and consultations with community experts). Locally, unemployment and under-employment create poverty and are contributory to housing cost burden.

The City of Bowling Green has devised several strategies during CDBG FY 2020 to assist in the removal of barriers to affordable housing. Two of these planned strategies (Rental Rehabilitation and Direct Homeownership Assistance) are dedicated to alleviating housing cost burden for lower-income households. These strategies will assist both renter and owner households at the extremely low-, very low- and low-income levels (0-80% HAMFI). This is significant as both homeowners and renters at lower-income levels suffer from housing cost burden, locally. Refer to AP-20 of this Plan for added detail on these activities.

Even though Bowling Green's other CDBG-funded housing programs are primarily aimed at improving the decency of the local housing stock, it can be successfully argued these programs also assist in housing affordability as well. These programs enable persons with lower incomes to address housing decency issues without the burden of added costs to them through the provision of repairs through CDBG-funded grants and deferred loans (forgiven after a prescribed affordability period). Since so many of Bowling Green's lower-income households are already cost burdened, making needed home repairs is often out of reach or creates further debt for those who are already struggling. Therefore, these programs also assist with housing affordability, too, and are a crucial part of the City's strategies to address the issue of housing affordability.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

Bowling Green's greatest identified barrier to affordable housing for persons with lower incomes is limited access to it. 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 (e.g. land use controls, tax policies affecting land, zoning ordinances,

building codes, fees, charges, growth limitations and policies affecting the return on residential investment). Furthermore, the City does not anticipate the introduction of any such policies at any point in time. Housing cost burden is excessively high amongst local lower-income households. High unemployment rates and under-employment contributory to the issue of Bowling Green's high rate of housing cost burden (as evidenced by CHAS data) as these issues equate to lower incomes. Coupled with this, is the fact that this jurisdiction is the site of Bowling Green State University. Its presence here serves to drive housing costs up to some extent.

In response, the City has devised various CDBG-funded strategies to minimize barriers to affordable housing. In accordance with 91.220(g), the City of Bowling Green will utilize CDBG funding to implement a Rental Rehabilitation Program to make rental housing affordable to lower-income rental households and a Direct Homeownership Assistance Program to provide lower-income persons seeking homeownership an affordable mechanism for doing so. Rental Rehabilitation: In exchange for the rehabilitation work performed on the property, all participating rental property owners may only rent to extremely low-, very low- and low-income households--charging them Fair Market rent rates. Participating property owners must also provide half of the total funding for the project. In FY 2020, two rental rehabilitation (single unit housing) projects are planned. Direct Homeownership Assistance: This activity will assist lower-income households to achieve homeownership, affordably. This program reduces participants' mortgage principle amount and/or lowers closing costs to achieve affordability. In CDBG FY 2019, the City will assist one income-eligible household.

The City's other CDBG-funded housing programs (Mobile Home Repair (9 units), Home Repair (1 unit) and Elderly Home Repair (8 units)) offer extremely low-, very low- and low-income persons the ability to improve the decency of housing without incurring added cost or moving. These programs provide lower-income (single unit) homeowners with greater housing decency and affordability. The City of Bowling Green will also utilize CDBG funding for Housing Rehabilitation Implementation costs in FY 2020 to ensure successful, compliant housing program activity outcomes. Added detail on all CDBG-funded housing activities noted within this section is set forth in the Goals and Projects sections of this Plan.

Another strategy the City will utilize in FY 2020 is to contract with the Consortium of Northwest Ohio Housing Authority to provide a baseline of 119 Section 8 Housing Choice vouchers locally. The Section 8 Housing Choice Voucher Program is NOT CDBG funded; however, this is an important compliment to the City's CDBG strategy for fostering and maintaining affordable housing.

### **Discussion:**

Bowling Green, Ohio is the site of a large public university: Bowling Green State University. Its presence, locally, serves to drive up local housing costs (both rental and owner-occupied). Additionally, American Community Survey data indicates a good deal of the housing stock is aging and a local exterior survey of housing stock demonstrates there are identified decency issues present.

The latest American Community Survey estimates indicate unemployment rates are high, locally--as are

poverty rates. Many of Bowling Green's persons at lower income levels suffer from under-employment—earning wages insufficient to cover the costs of housing and other living expenses. The aforementioned issues also contribute to the local housing affordability crisis.

The City's Grants Administrator conducted copious research in the development of this Plan. Research shows housing affordability is the issue most prevalent amongst persons with extremely low-, very low- and low-incomes. Unfortunately, both renters and homeowners at lower-income levels are affected. The City's CDBG-funded strategies for FY 2020 serve to provide some level of relief to both low-income renter and owner-occupied households.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The City of Bowling Green has planned various actions in CDBG FY 2020 to address obstacles to meeting underserved needs, to foster and maintain affordable housing, to evaluate and reduce the number of housing units containing lead-based paint hazards, to reduce the number of poverty-level families, to develop institutional structures and to enhance coordination between various public and private agencies. The City's past success within these areas is evident, and serves to offer the community vital need in addressing priority needs for persons at lower income levels.

### **Actions planned to address obstacles to meeting underserved needs**

In response to public input, consultation results and examination of local, state and federal data, the City of Bowling Green has planned various CDBG-funded actions to address identified obstacles to meeting underserved needs during FY 2020. These planned actions are set forth below.

**Obstacle:** The City of Bowling Green is experiencing decreased CDBG funding related to annual Entitlement allocations.

**Actions:** The City will leverage funding and programming other than CDBG to help meet the growing needs (e.g. Section 8 Housing Choice Voucher Program and the Business Revolving Loan Fund).

**Obstacle:** There is a documented threat of chronic homelessness, locally:

**Actions:** Various actions are planned to address this obstacle in FY 2020: 1) Business Revolving Loan Fund (RLF) funding will be used for job creation for persons at lower income levels. 2) CDBG-funded Transitional Housing for the Homeless provides wraparound assistance mechanisms to ensure fewer instances of repeated homelessness. Given there is no homeless shelter, locally; this strategy is especially important. 3) CDBG dollars will support the B.G. Transit (the local public transit system). A growing number of persons with low incomes (primarily, elderly and disabled adults) use the B.G. Transit to travel to and from employment. Eligible persons will receive half-price access to this vital service.

**Obstacle:** For persons at lower-income levels, locally, there is limited access to decent/affordable housing.

**Actions:** CDBG funding will provide housing programs that address decency and/or affordability for income-eligible households: Rental Rehabilitation, Direct Homeownership Assistance, Housing Repair,

Elderly Home Repair and Mobile Home Repair.

*Added detail on all planned activities is set forth in the "Goals" section of this Plan.*

### **Actions planned to foster and maintain affordable housing**

During FY 2020, the City of Bowling Green will undertake various CDBG-funded activities in an effort to foster and maintain affordable housing. Most representative of this are Bowling Green's CDBG-funded Rental Rehabilitation and Direct Homeownership Assistance Programs. Rental Rehabilitation: All property owners (landlords) participating in this program provide lower-income persons with Fair Market rent rates in exchange for the rehabilitation work performed on the property. Participating property owners must provide half of the total funding for the project. The City will complete two rental rehabilitation projects (single unit housing) during CDBG FY 2020. Direct Homeownership Assistance: This activity will assist low-income households to achieve homeownership, affordably. This program reduces participants' mortgage principle amount and/or lowers closing costs. In CDBG FY 2020, the City will serve one lower-income household.

The City's other CDBG-funded housing programs also provide needed financial relief to owner-occupied households at the extremely low-, very low- and low-income levels. Those programs are: Mobile Home Repair (9 units), Home Repair (1 unit) and Elderly Home Repair (8 units). These programs offer persons at lower income levels the ability to improve the decency of housing without incurring added cost or moving. Likewise, the programs provide lower-income homeowners with greater housing decency and affordability. The City of Bowling Green will also utilize CDBG funding for Housing Rehabilitation Implementation costs in FY 2020 to ensure successful, compliant housing program activity outcomes. Added detail on all CDBG-funded housing activities noted within this section is set forth in the Goals and Projects sections of this Plan.

Another strategy the City will utilize in FY 2020 is to contract with the Consortium of Northwest Ohio Housing Authority to provide a baseline of 119 Section 8 Housing Choice vouchers locally. The Section 8 Housing Choice Voucher Program is NOT CDBG funded; however, this is an important compliment to the City's CDBG strategy for fostering and maintaining affordable housing.

### **Actions planned to reduce lead-based paint hazards**

The City of Bowling Green's Housing Specialist is a licensed lead risk assessor and possesses a lead abatement contractor's license. Regarding the reduction of lead-based paint hazards, the Housing Specialist, will evaluate and reduce the number of housing units containing lead-based paint hazards in FY 2020.

All CDBG-funded housing projects comply with the Lead Safe Housing Rule (24CFR35) and the Ohio Administrative Code Sections 3701-32-01 and 3701-32-32. The Housing Specialist will identify the scope of work required to make the property lead safe (during and after rehabilitation) and will conduct

clearance testing (to ensure lead safety upon project completion). The Housing Specialist maintains the case files for properties in which lead-safe renovation or lead abatement activities occur. Case files will contain the following documents: Notice of Presumption or Notice of Evaluation, Copy of Lead Risk Assessment Report (if presumption is not the chosen approach) including all supporting documentation, lead abatement specifications (abatement projects only), copies of prior notification/occupation protection plan (abatement projects only), interim inspection report and clearance report. Contractors bidding on lead-based abatement projects must possess Lead Abatement Contractors licensure issued by the State of Ohio. Contractors must also have a Lead Safe Renovator certificate. Contractors will also have registration with EPA (RRP certification) which will include the required firm certification.

All applicants participating in non-exempted lead safe housing projects (per the Lead Safe Housing Rule) will receive the brochure entitled “Renovate Right: Important Lead Hazard Information for Families, Child Care Providers and Schools” as well as the lead paint inspection report and lead paint clearance report (if applicable). 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.

The aforementioned actions are set forth within the City’s CDBG Housing Program Policies and Procedures Manual and serve as standard operating procedures for all housing programs. The City’s actions evaluate and reduce lead-paint hazards associated with CDBG-housing program rehabilitation activities.

### **Actions planned to reduce the number of poverty-level families**

According to 2013-2017 American Community Survey 5-Year Estimates, 33.9 percent of all people in Bowling Green are living below the poverty level, and 12 percent of all families have incomes below the poverty level. The City's Anti-Poverty Strategy sets forth planned CDBG-funded activities directed at the reduction of poverty, locally, for FY 2020.

City of Bowling Green’s Anti-Poverty Strategy for CDBG FY 2020:

The City of Bowling Green’s anti-poverty strategy helps to move families from poverty to economic self-sufficiency. The City will utilize this strategy throughout CDBG FY 2020, implementing 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 Housing Choice Voucher Program) to ensure this goal is met. The City of Bowling Green’s anti-poverty strategies and activities (planned for FY 2020) support the 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 set forth in the Plan’s Annual Goals and Objectives section:

- Rental Rehabilitation Program—increases lower-income persons’ access to affordable rental housing (2 units housing (single unit rental housing));
- Direct Homeownership Assistance Program—assists low-income households with reducing their mortgage principal amount and/or paying acceptable closing cost required by the lender as an affordable housing mechanism (1 unit housing);
- Mobile Home Repair Program—increases access to decent and affordable housing for lower-income persons (8 units housing);
- Business start-up and expansion loans (funded through the Business Revolving Loan Fund)—creates jobs for persons at lower income levels (4 jobs);
- Transitional Housing for Homeless—provides support and linkages needed to establish permanent housing and self-sufficiency (91 homeless housed); and
- B.G. Transit (public transportation program assistance)—increases transportation access to jobs for persons with low incomes (88 persons sheltered).

The following non-CDBG funded program will place during FY 2020 in an effort to reduce the number of poverty-level families:

- Section 8 Housing Choice Voucher Program (administered by the Bowling Green Housing Agency and funded by HUD)—increases the supply of affordable rental housing for persons at lower income levels.

### **Actions planned to develop institutional structure**

Throughout CDBG FY 2020, the City of Bowling Green will continue to utilize its proven three-pronged approach for strengthening the institutional structure. By mayoral designation (as authorized by the City Council), the City’s Grants Division will have primary responsibility for the administration and oversight of the Community Development Block Grant (CDBG) programs. This includes monitoring of sub-recipient activity. The City’s Finance Department will carry out the majority of the fiscal responsibilities for the programs. However, the Grants Administration Office will prepare all invoices for final approval, perform reconciliations on accounts and maintain fiscal records related to CDBG-funded activities. The Municipal Administrator’s office will provide added supervisory and administrative support to the Grants Administrator. As it has been for many years now, the City is well poised to implement the FY 2020 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 set forth below.

**Top-down Support:** The Mayor and members of the City Council endorse the strategies contained within the FY 2020 Annual Plan. Of equal importance, their guidance and support is readily available during the tenure of the Plan's implementation.

**Continuous Quality Improvement:** The City will utilize various monitoring processes developed as a means of ensuring compliance with all state and federal policies and procedures related to programming and fiscal management. Ongoing monitoring of program activities also serves to ensure that timelines/objectives, to include reporting standards, are favorable.

The City of Bowling Green's institutional structure is sound. The measures set forth above ensure its continued effectiveness and the development of added strengths necessary to implement CDBG FY 2020 activities in a successful, compliant manner.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

Coordination (both internally and externally) is an essential element in successful CDBG program administration. Throughout CDBG FY 2020, the City of Bowling Green will continue to maintain its high level of coordination with various public and private housing and social service agencies. In an effort to determine needs and foster area coordination, the Grants Administrator will continue to attend/participate in various community-based meetings including:

- Membership in the Wood County Family and Children First Council (FCFC) and participation on

the FCFC Executive Committee;

- Active participant on the Wood County Transportation Coordination Committee;
- Ad hoc participation on the City of Bowling Green’s Revolving Loan Approval Board;
- Representation on the Wood County Committee on Aging Advisory Committee;
- Board member for the Wood County Emergency Food and Shelter Program;
- Ad hoc membership on the B.G. Transit Advisory Committee; and
- Board member of Toledo Metropolitan Area Council of Governments and member of TMACOG’s Public Transit Committee.

In his capacity as the Fair Housing Officer, the Housing Specialist attends the City of Bowling Green Human Relations Committee meetings. This involvement further educates key stakeholders about Fair Housing laws and local housing programs. The Fair Housing Officer also meets throughout the year with the Wood County Apartment Association and local Realtor Guild members.

Grants Administration staff have ongoing communications with members of the Continuum of Care of Wood County, and schedule meetings with representatives of other local housing and social service agencies as needed. 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). The Grants Administrative Secretary also attends 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.

### **Discussion:**

During FY 2020, the City of Bowling Green will creatively address obstacles to meeting underserved community needs, effectively coordinate between various public and private agencies, and further bolster their solid institutional structures. CDBG funding will be utilized to foster and maintain affordable housing, evaluate and reduce the number of housing units containing lead-based paint hazards, and attempt to decrease the number of poverty-level families, locally.

The planned strategies to attain these goals are contained, above, within each relevant section. CDBG funding enables Bowling Green to meet vital community needs related to housing, economic development and the suitability of the living environment (most specifically—homeless assistance and homelessness prevention). Maintaining the strong institutional structures the City has built—alongside effective coordination with key stakeholder agencies—is critically important in ensuring the continued, longstanding success Bowling Green has had in administering its CDBG Programming. The City of

Bowling Green remains as committed as ever to meeting community needs with CDBG activities in FY 2020.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

#### Introduction:

Anticipated program income funding in FY 2020 is comprised of loan repayments to the City's Business Revolving Loan Fund (RLF). Estimated RLF revenues are \$204,000 for FY 2020. For added information about the City's Business RLF, please refer to the Annual Goals and Objectives section of this Plan to learn about planned FY 2019 job creation and business assistance activities.

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	204,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>204,000</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

Regarding #1, estimated program income from the Business RLF is \$204,000 for FY 2020. These funds will serve to fund the job creation and business assistance activities set forth in the Annual Goals and Objective section of this Plan. Regarding responses #2 through #5, the City does not have a Section 108 loan, an urban renewal settlement or any float-funded activities—with none of these items planned for FY 2020. The City of Bowling Green does not anticipate any funds being returned to the line of credit (wherein the planned use has not been included in a prior statement or plan in the coming funding year), either.

Regarding "Other CDBG Requirements," the City of Bowling Green has planned no urgent need activities in FY 2020. Furthermore, as in years past, 100 percent of all non-administrative/planning activities will benefit persons with extremely low-, very low- and low incomes in FY 2020.