

**BOWLING GREEN
OHIO**

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

**Community Development
Block Grant**

**FY 2019 Annual
Action Plan**

as Amended

September 1, 2019 – August 31, 2020



Latest amendments to the FY 2019 Annual Action Plan reflect use of Program Income received, an increase in the amount of Program Income and anticipated Revolving Loan Fund (RLF) revenues (due to several early loan pay-offs). Amendments also reflect an increase in the number and budgeted amount for RLF Business Assistance Loans (in response to the increased RLF amount available and applications received). A decrease in the RLF job creation budget is also reflected within the latest amendments.

Executive Summary

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

1. Introduction

The City of Bowling Green serves as the grantee and administrator of the municipality's Community Development Block Grant (CDBG) Entitlement grant. Bowling Green City Council, through legislation, has authorized the Mayor to submit a CDBG FY 2019 Annual Action 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.

There are no "formal" target areas in Bowling Green. The justification for this is two-fold. First, Bowling Green, Ohio is geographically small. Second, the need for assistance is citywide, as has been demonstrated, consistently, year-after-year. The exception to this is "Business Assistance," a LMA activity. The activity of "business assistance" is via a loan from the City's Business Revolving Loan Fund to one business within the local Special Improvement District (SID)--spanning portions of census tracts 217.01 and 217.02. Both census tracts have greater than 51 percent lower income residency (0-80% HUD Area Median Family Income (HAMFI)). All other CDBG- and RLF-funded activities will be citywide and based upon first-come, first served for income-eligible persons/households.

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 lower incomes. Again, in FY 2019, Bowling Green is committed to ensuring that 100 percent of the beneficiaries of CDBG assistance are persons at the aforementioned lower income levels.

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 2019 Annual Plan. The Grants Administrator reviewed 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.

In the initial stages of the Plan's development, the City invited over 90 organizations/community leaders that assist or work closely with at-risk, lower-income populations to participate in a consultation survey to determine priority needs. Added, follow-up consultations ensued. Additionally, two public hearings were held during the development of the FY 2019 Annual Plan (February 14, 2019 and May 29, 2019). In accordance with the City's adopted *Citizen Participation Plan*, publication of the public notices occurred for each of these hearings. An advertised public comment and review period took place after the second public hearing (May 30 through June 28, 2019). The Plan also appeared on the City of Bowling Green's website during the period. In order to accurately reflect use of funds carried over from prior years and changes needed to match actual applications received and eligible for the housing programs, the Plan was amended (March 2020). A second amendment occurred in July 2020. The amendment and public hearing/comment period were advertised in accordance with the Citizen Participation Plan. Documentation for all citizen participation efforts is located in *Appendix A* of this Plan.

RECORD OF RESOLUTIONS

1st Reading: 1-22-19
2nd Reading: 2-4-19
3rd Reading: 2-19-19

Resolution No. 3726 Passed February 19, 2019

RESOLUTION AUTHORIZING THE MAYOR OF THE CITY OF BOWLING GREEN, OHIO, TO FILE AN APPLICATION 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 2019/2020, 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, 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 lower 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.

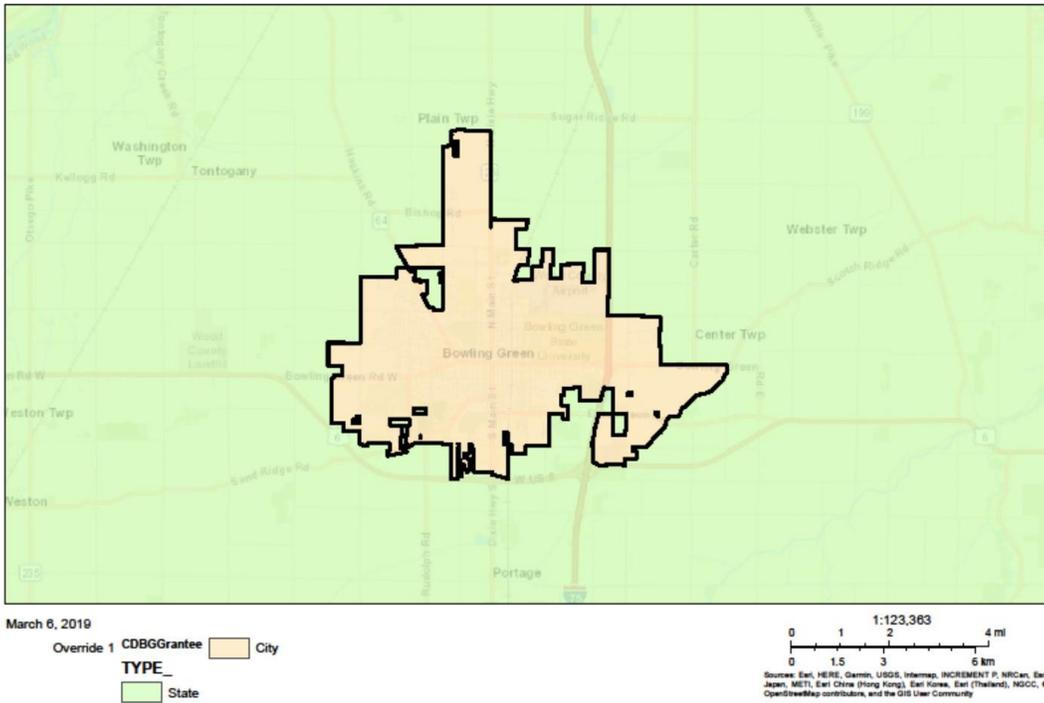
Passed: February 19, 2019 M.A. Aspacher
Date President of Council
MICHAEL A. ASPACHER
Attest: Kay R. Scherrek
Clerk of Council
Approved: February 20, 2019 Richard A. Edwards
Date Mayor

MICHAEL J. MARSH
CITY ATTORNEY
kds

RICHARD A. EDWARDS
CERTIFICATION
This is to certify that the foregoing is a true copy of Res. No. 3726 passed by the Council of the City of Bowling Green, Ohio, 2/19/2019
Kay R. Scherrek
Clerk of Council

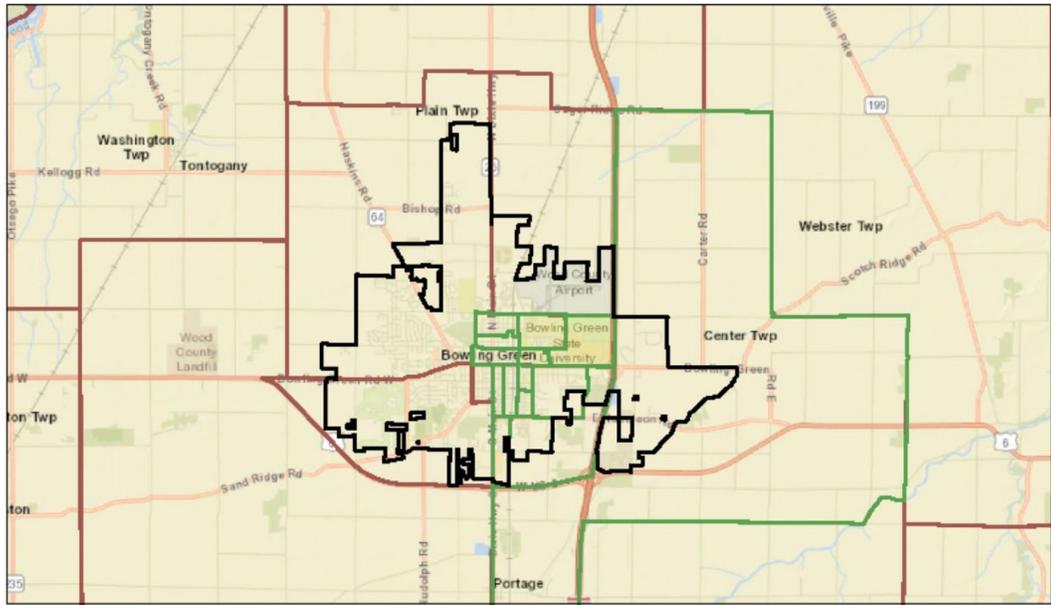
Authorizing Resolution

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



Map of Bowling Green, Ohio

Census Tracts and Low-Mod Block Groups - Consolidated Plan and Continuum of Care Planning Tool



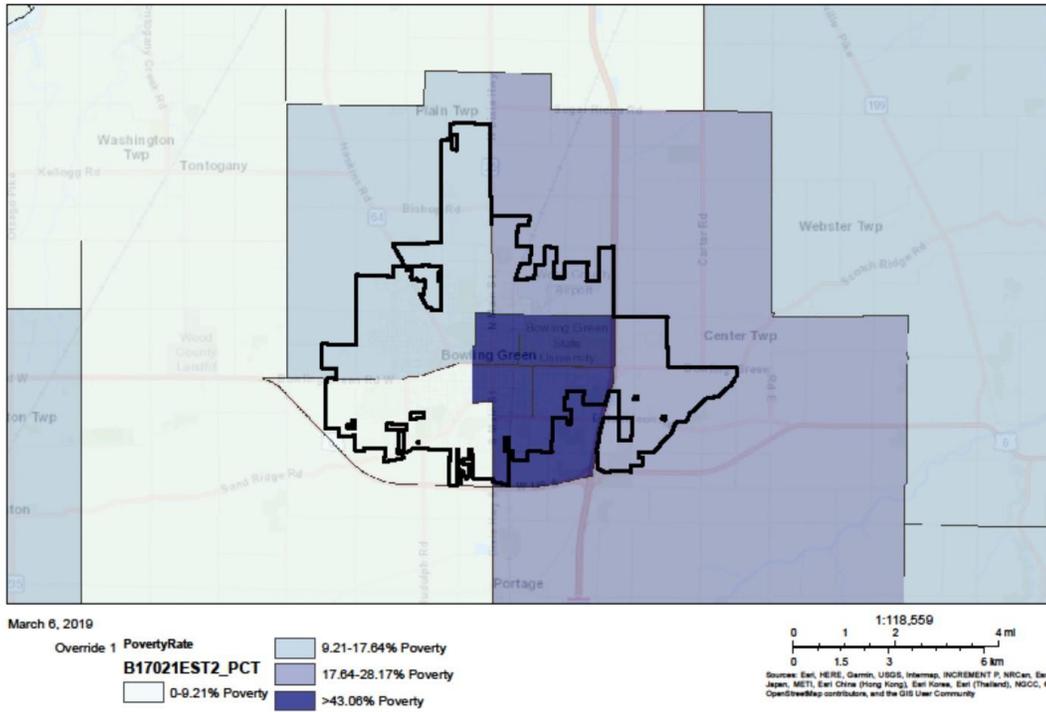
March 8, 2019

- Override 1
- Low Mod Blockgroup
- Census Tract

1:118,559
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, © OpenStreetMap contributors, and the GIS User Community

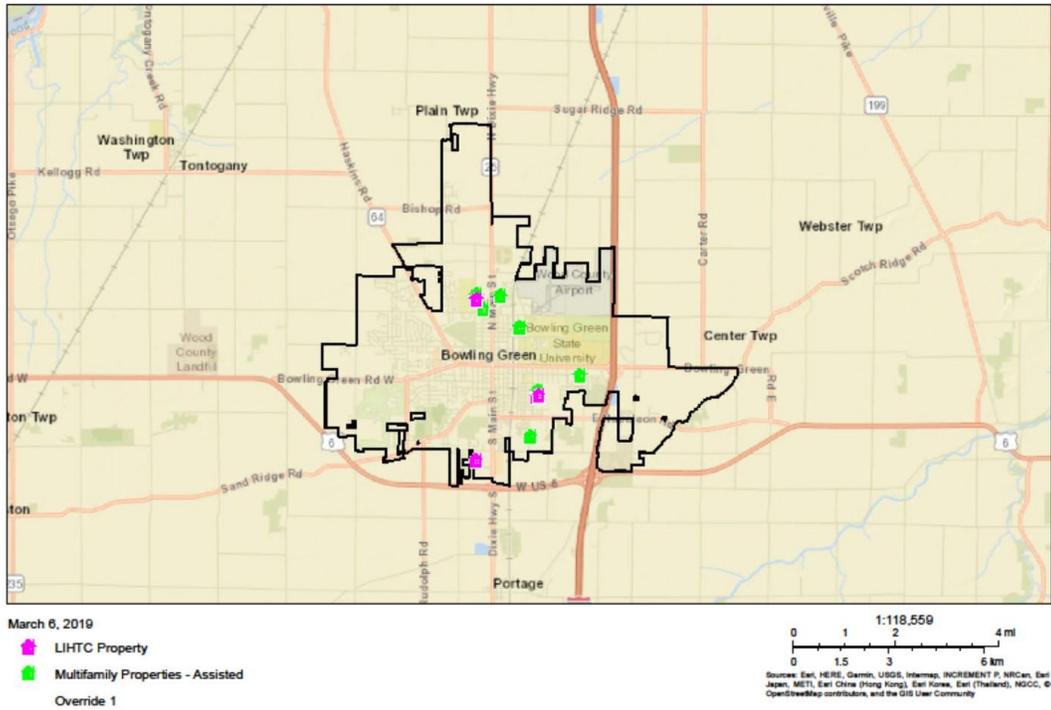
Census Tracts and Low-Mod Block Groups

Poverty Rate by Census Tract - Consolidated Plan and Continuum of Care Planning Tool



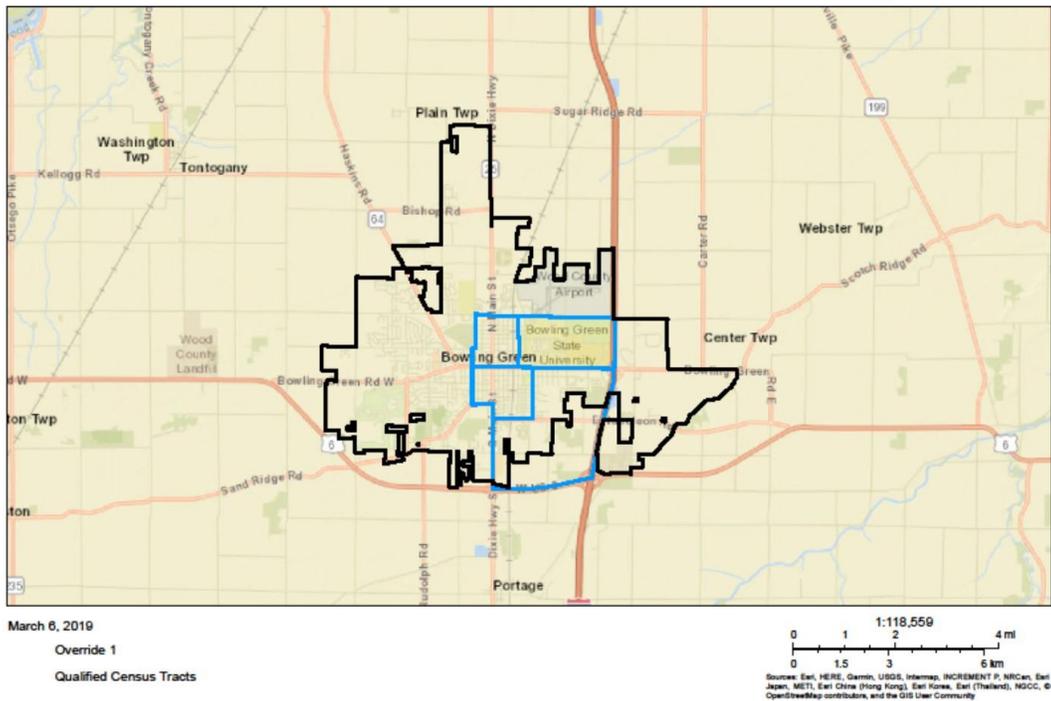
Poverty Rate by Census Tract

Subsidized Housing Locations - Consolidated Plan and Continuum of Care Planning Tool



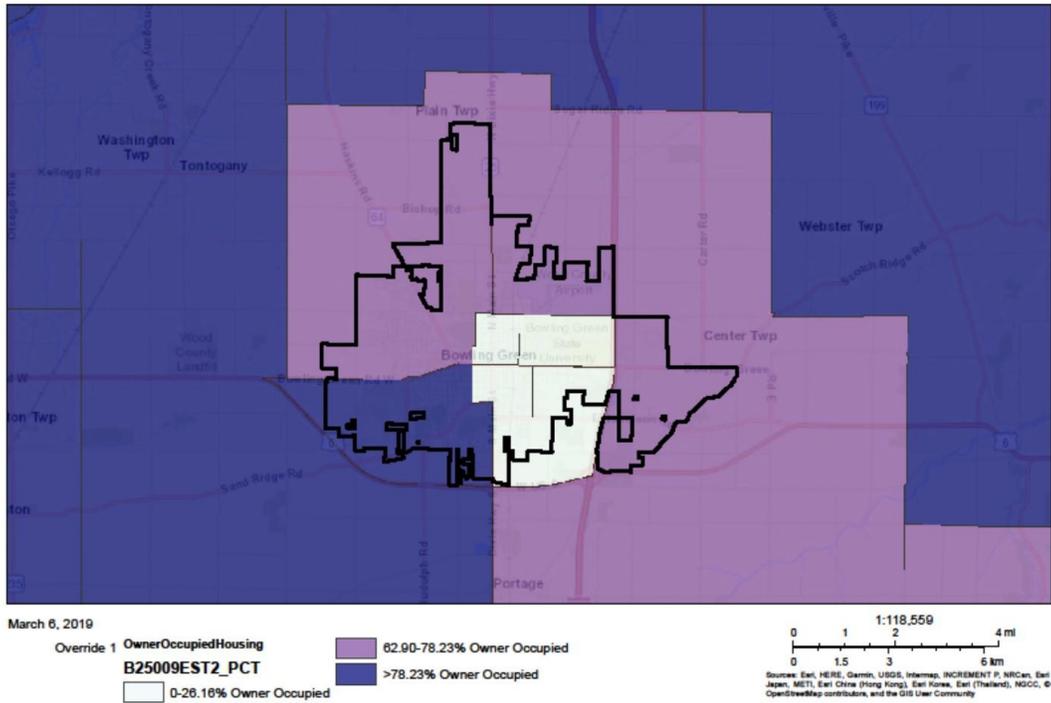
Subsidized Housing Locations

LMA Census Tracts - Consolidated Plan and Continuum of Care Planning Tool



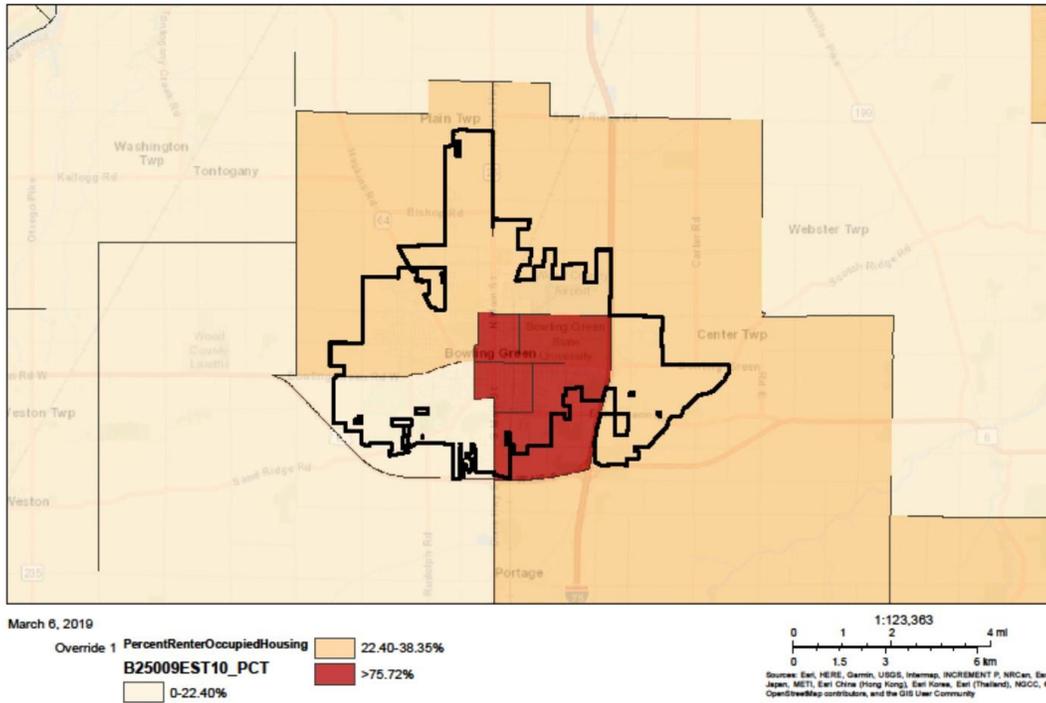
Low-Mod Area (LMA) Census Tracts

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



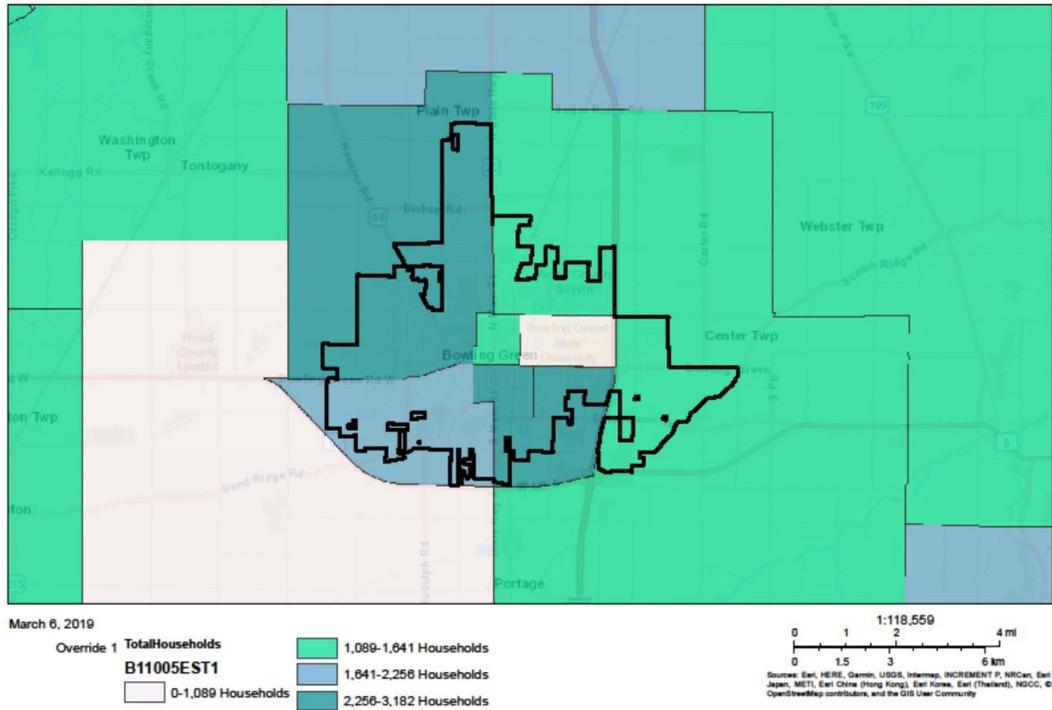
Percentage of Owner-Occupied Housing

Percentage Rental Housing - Consolidated Plan and Continuum of Care Planning Tool



Percentage Rental Housing

Total Households - Consolidated Plan and Continuum of Care Planning Tool



Total Households

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

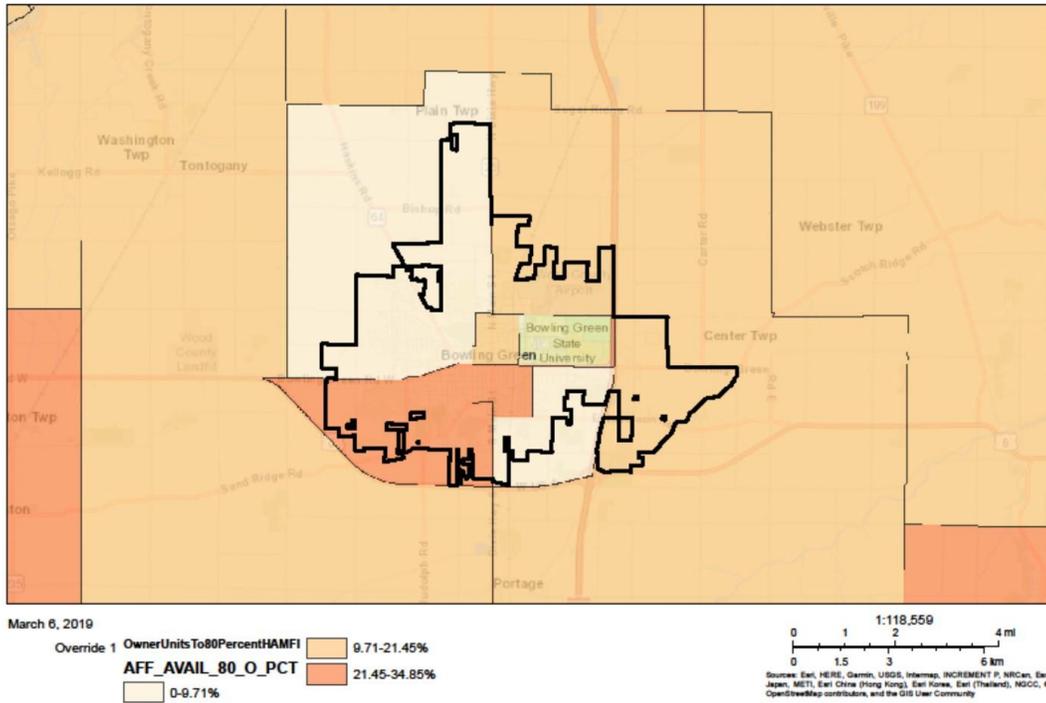
In developing the CDBG FY 2019 Annual Action Plan, the City of Bowling Green relied on various data (e.g. Census, etc.), public hearing input, and consultations with local experts to determine local priority needs, and to formulate the planned objectives and outcomes for CDBG FY 2019.

Three priority need areas were identified via the consultation survey results (conducted in February and March 2019.) These priority need areas are the same three identified in Bowling Green’s Five-year Consolidated Plan (FY 2015-2019). Bowling Green’s priority need areas are: 1) decent, affordable housing; 2) economic development; and 3) homeless prevention and assistance. A review of the most recent American Community Survey Estimates (2013-2017) also documents the fact that the City’s consultation survey results and 2015’s extensive research efforts to be still quite relevant.

The table below, entitled "Planned Objectives and Outcomes for CDBG FY 2019" summarizes the activities, planned objectives and outcomes to be undertaken in the coming program year. The maps below reflect recent CPD Maps data, and also support the City's planned actions in FY 2019; indicating the need for programming which addresses housing affordability and economic development for persons at lower income levels. Some CDBG activities will deal with homeless prevention and assistance in FY 2019; however, the majority of emphasis is on housing decency/affordability and economic development. **Please see Appendix H of this Plan for a detailed narrative entitled "Planned CDBG Objectives and Outcomes for FY 2019."**

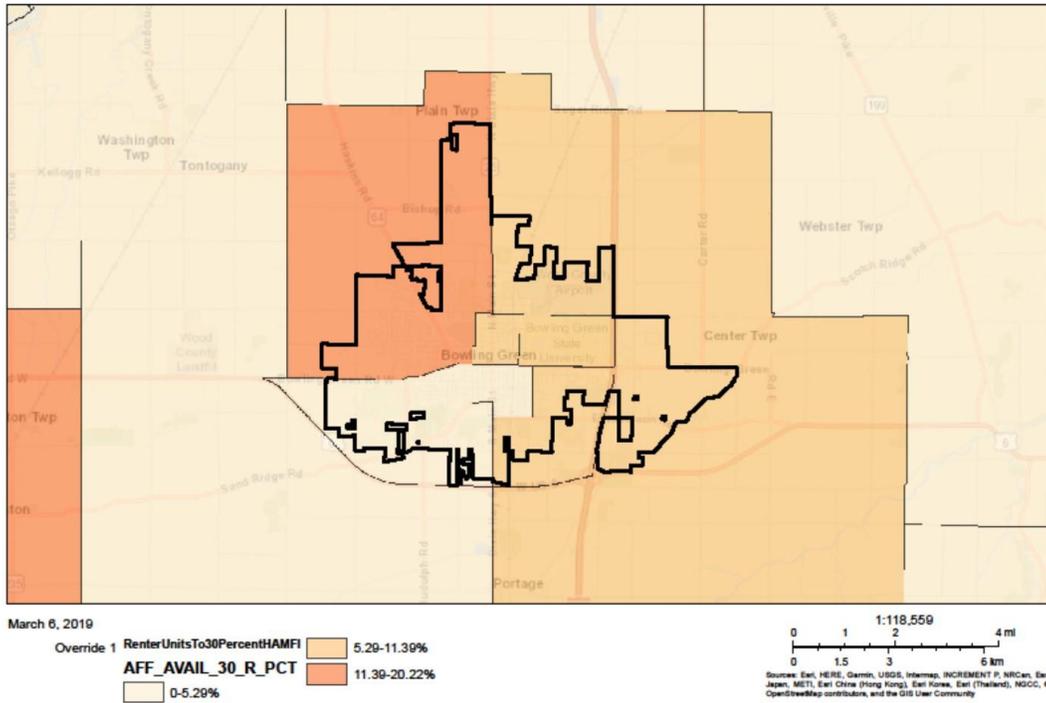
The CPD Maps attached below indicate the dire need for solutions to the issue of housing affordability for homeowners at or below 80 percent of the HAMFI. Ninety-three percent (93%) of the community experts consulted in 2019 indicated decent, affordable housing and economic development as medium or high priority needs--making these two the highest priority needs identified. "Homeless prevention and assistance" followed closely behind with 83 percent of those consulted identifying it as a medium or high priority need. The proposed FY 2019 budget is also set forth below, illuminating how CDBG dollars will address the identified priority need areas in the next funding year. Also below is a chart indicating percentage breakdowns of planned CDBG fund expenditures in FY 2019.

Percent Owner Units Affordable to Low Income HHS -



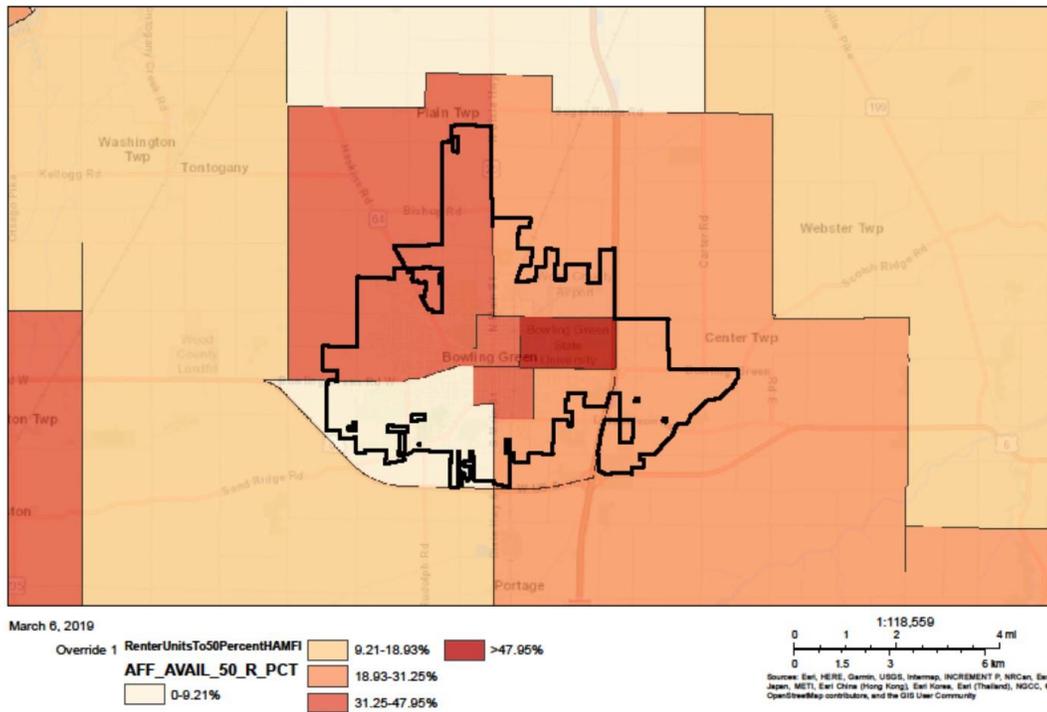
Percent Owner Units Affordable to Low Income HHS

Rental Units Affordable to Extremely Low Income HHS -



Renter Units Affordable to Extremely Low Income HHS

Rental Units Affordable to Very Low Income - Consolidated Plan and Continuum of Care Planning Tool



Renter Units Affordable to Very Low Income HHs

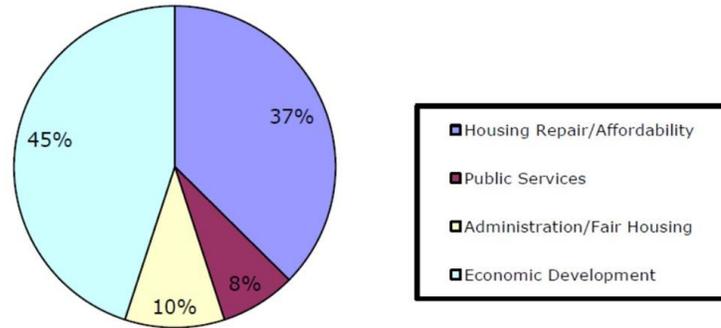
| City of Bowling Green | | | | | |
|--|-------------------------|-----------------------------|---------------------|------------------|--------------------|
| CDBG FY 2019 Budget as Amended July 2020 | | | | | |
| Activity | FY 2019 CDBG Allocation | CDBG Funds from Prior Years | CDBG Program Income | Business RLF | Total CDBG Funding |
| Rental Rehabilitation (Single Units) | \$23,300 | \$0 | \$6,700 | \$0 | \$30,000 |
| Mobile Home Repair Housing | \$28,757 | \$3,075 | \$2,668 | \$0 | \$34,500 |
| Rehabilitation Implementation | \$56,828 | \$34,517 | \$4,277 | \$0 | \$95,622 |
| Elderly Home Repair | \$41,970 | \$0 | \$0 | \$0 | \$41,970 |
| Home Repair | \$21,530 | \$0 | \$0 | \$0 | \$21,530 |
| Public Transportation | \$39,900 | \$0 | \$0 | \$0 | \$39,900 |
| Transitional Housing for Homeless | \$6,000 | \$0 | \$0 | \$0 | \$6,000 |
| Fair Housing Administration | \$4,034 | \$400 | \$28 | \$0 | \$4,462 |
| | \$51,296 | \$2,366 | \$1,327 | \$0 | \$54,989 |
| RLF Administration | \$0 | \$0 | \$0 | \$1,200 | \$1,200 |
| RLF Small Business Loans (Job Creation) | \$0 | \$0 | \$0 | \$172,000 | \$172,000 |
| RLF Small Business Loans (LMA Business) | \$0 | \$0 | \$0 | \$100,000 | \$100,000 |
| Rollover for use in FY 2020 | \$32,668 | \$0 | \$0 | \$0 | \$32,668 |
| TOTAL | \$306,283 | \$40,358 | \$15,000 | \$273,200 | \$634,841 |

Amended CDBG FY 2019 Budget

| Amended FY 2019 Planned Objectives and Outcomes | | |
|--|--------------------------|-------------------------------|
| July 2020 | | |
| Activity | Amended Outcomes | Objectives |
| Rental Rehabilitation Single Units | 3 hsg. units | Decent, affordable housing |
| Mobile Home Repair | 10 hsg. units | Decent, affordable housing |
| Housing Implementation | 22 hsg. units | Decent, affordable housing |
| Elderly Home Repair | 6 hsg. units | Decent, affordable housing |
| Home Repair | 3 hsg. units | Decent, affordable housing |
| Public Transportation | 85 persons | Suitable living environment |
| Transitional Housing for Homeless | 90 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 | 6 jobs | Expanded economic opportunity |
| RLF Small Business Loans | 10 LMA business assisted | Expanded economic opportunity |

Amended CDBG FY 2019 Planned Objectives and Outcomes

How CDBG Funds Will Be Spent in FY 2019- Amended



Amended Chart-How CDBG Funds Will be Spent in FY 2019

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City of Bowling Green marked yet another successful Community Development Block Grant (CDBG) program year (FY 2017 (Program Year 3)). CDBG FY 2017 began September 1, 2017 and ended August 31, 2018. A total of \$711,376.72 was available to the City in order to carry out CDBG activities in FY 2017. This amount represents unexpended CDBG funding from FY 2016, FY 2017 Entitlement funding, Business Revolving Loan Fund (RLF) revenues and funds returned to the Line of Credit (LOC) (\$937.53) which represents Worker's Compensation dollars (originally expensed from the CDBG fund in prior years and refunded by the State of Ohio during the program year). During FY 2017, the City applied \$26.87 returned to the LOC to another activity and expensed said funds. The remaining amount (\$910.66 was carried forward for use in FY 2018).

Bowling Green administered CDBG funds responsibly and in a federally compliant manner throughout FY 2017 as has been the longstanding practice. CDBG expenditures were timely (.41 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 8.39 percent 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, only \$32,666.40 (13%) was expended from the FY 2017 allocation for the purpose of paying for CDBG administrative/planning costs; keeping this expense under the required 20 percent cap as well (A JPEG, below, provides added detail of this). Public service expenses in FY 2017 were \$41,810 (8.28%), which is less than the 15 percent cap established by the federal government. The total program income (solely representing Business RLF revenues) earned in FY 2017 was \$249,548.41. The amount projected in the FY 2017 Annual Plan (*as amended April 2018*) was \$210,000. The differential exceeds the \$25,000 amount prescribed by HUD. However, it is easily explainable. During FY 2017, one of the businesses (Wood County Ice Cream, LLC) repaid their loan (in full) ahead of schedule. In FY 2017, combined CDBG and RLF expenditures totaled \$606,881.44. When compared to the entitlement allocation of \$256,324, this results in a spending level of approximately 237 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 2017 benefitted persons with lower incomes.*

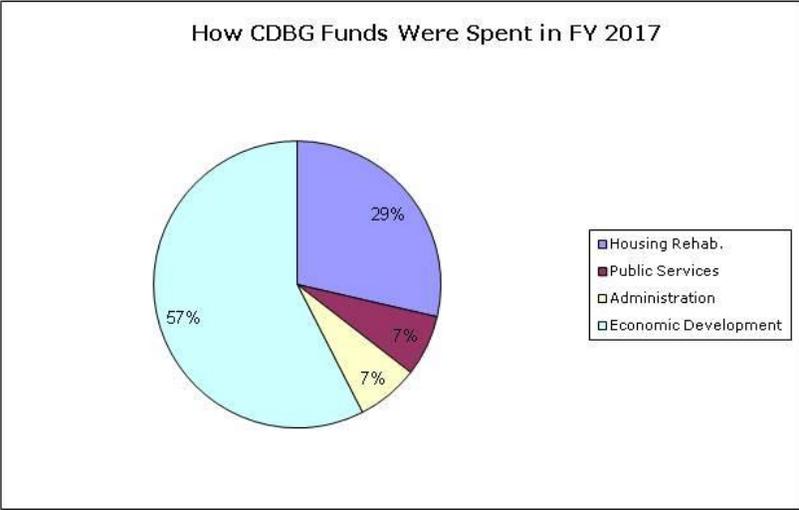
The attached JPEG file (at the bottom of this section, entitled "At-a-Glance Progress CDBG FY 2017") provides an at-a glance overview of CDBG accomplishments during the funding year. Added specific information on how activities address objectives--which provides the reader with an overall assessment of performance--is located within the next narrative (at the bottom of this section. Another JPEG table (see "CDBG Five-year Consolidated Plan Progress through 2017" below), provides a quick summarization of the City's progress (following the close of Year 3) toward meeting the Consolidated Plan goals. The last JPEG files include a chart entitled, "How Funds Were Spent in FY 2017" and CDBG FY 2017 Progress Meeting Highest Priorities and Specific Objectives."

| CDBG FY 2017 At-a-Glance Progress | | | | | | | |
|---------------------------------------|--|---------------------|--|------------------------------|---|--------------------------|-------------------------|
| Activity | Unused CDBG Funds from Prior CDBG Year | FY 2017 CDBG | Drawn Using Funds Returned to Line-of-Credit | Business Revolving Loan Fund | Total CDBG and RLF Funding Expended FY 2017 | Planned FY 2017 Outcomes | Actual FY 2017 Outcomes |
| Mobile Home Repair | \$2,868.00 | \$20,963.00 | \$0.00 | \$0.00 | \$23,831.00 | 8 hsg. units | 8 hsg. units |
| Housing Rehabilitation Administration | \$10,363.00 | \$73,037.92 | \$0.00 | \$0.00 | \$83,400.92 | 15 hsg. units | 15 hsg. units |
| Elderly Home Repair | \$0.00 | \$32,407.00 | \$0.00 | \$0.00 | \$32,407.00 | 5 hsg. units | 5 hsg. units |
| Rental Rehabilitation | \$0.00 | \$34,000.00 | \$0.00 | \$0.00 | \$34,000.00 | 2 hsg. units | 2 hsg. units |
| Public Transportation | \$0.00 | \$35,810.00 | \$0.00 | \$0.00 | \$35,810.00 | 80 persons | 103 persons |
| Transitional Housing for Homeless | \$0.00 | \$6,000.00 | \$0.00 | \$0.00 | \$6,000.00 | 85 persons | 115 persons |
| Fair Housing | \$2,231.00 | \$2,014.89 | \$0.00 | \$0.00 | \$4,245.89 | n/a | n/a |
| General Administration | \$4,491.71 | \$30,651.51 | \$26.87 | \$0.00 | \$35,170.09 | n/a | n/a |
| RLF General Administration | \$0.00 | \$0.00 | \$0.00 | \$3,016.54 | \$3,016.54 | n/a | n/a |
| RLF Job Creation Loans | \$0.00 | \$0.00 | \$0.00 | \$335,000.00 | \$335,000.00 | 4 jobs | 11 jobs |
| RLF Business Assistance Loans (LMA) | \$0.00 | \$0.00 | \$0.00 | \$14,000.00 | \$14,000.00 | 1 business | 2 businesses |
| TOTAL | \$19,953.71 | \$234,884.32 | \$26.87 | \$352,016.54 | \$606,881.44 | | |

CDBG FY 17 At-a-Glance Progress

| CDBG Five-year Strategic Plan Goal Progress (through FY 2017) | | |
|--|-----------------------------------|--|
| Activity | Plan Yrs. to be Undertaken | Percent Outcomes Completed in FY 2017 |
| Mobile Home Repair | FY 2015-2019 | 64% |
| Housing Rehabilitation Administration | FY 2015-2019 | 64% |
| Elderly Home Repair | FY 2015-2019 | 94% |
| Home Repair | FY 2015-2016, 2018-2019 | 33% |
| Public Transportation | FY 2015-2019 | 69% |
| Transitional Housing for Homeless | FY 2015-2019 | 71% |
| Fair Housing | FY 2015-2019 | n/a |
| General Administration | FY 2015-2019 | n/a |
| RLF General Administration | FY 2015-2019 | n/a |
| RLF Job Creation Loans | FY 2015-2019 | 96% |
| RLF Business Assistance Loans (LMA) | FY 2015-2019 | 75% |
| Rental Rehabilitation | FY 2016-2019 | 43% |
| Direct Homeownership Assistance | FY 2016, 2018-2019 | 50% |

CDBG Five-year Strategic Plan Goal Progress



How CDBG Funds were Spent in FY 2017

**CDBG FY 2017
Progress in Meeting Priority Needs and Specific Objectives**

| CDBG Activity | Priority Need | Specific Objective | Outcomes Planned | Outcomes Achieved |
|---------------------------------------|-------------------------------|---------------------------|-------------------------|--------------------------|
| Mobile Home Repair | Decent, affordable housing | Increase accessibility | 8 housing units | 8 housing units |
| Housing Rehabilitation Administration | Decent, affordable housing | Increase accessibility | 15 housing units | 15 housing units |
| Elderly Home Repair | Decent, affordable housing | Increase accessibility | 5 housing units | 5 housing units |
| Rental Rehabilitation | Decent, affordable housing | Increase accessibility | 2 housing units | 2 housing units |
| Public Transportation | Suitable living environment | Increase accessibility | 80 persons | 103 persons |
| Transitional Housing for the Homeless | Suitable living environment | Increase accessibility | 85 persons | 115 persons |
| Fair Housing | n/a | n/a | n/a | n/a |
| General Administration | n/a | n/a | n/a | n/a |
| RLF General Administration | n/a | n/a | n/a | n/a |
| RLF Job Creation | Expanded economic opportunity | Increase accessibility | 4 FTE jobs | 11 FTE jobs |

CDBG FY 2017 Progress Meeting Highest Priorities and Specific Objectives



One of Two CDBG Rental Rehabilitation Activities (single units) in FY 2017

4. Summary of Citizen Participation Process and consultation process

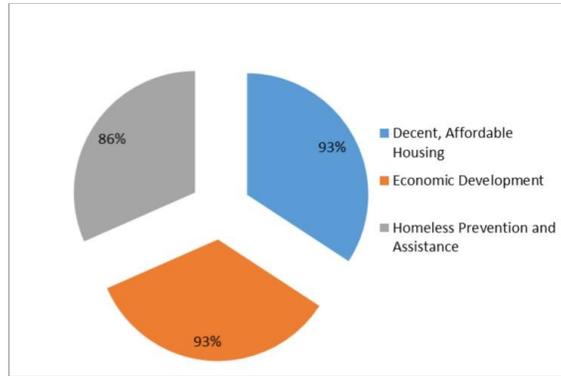
Summary from citizen participation section of plan.

The City of Bowling Green utilized its approved Citizen Participation Plan to ensure maximum public participation. The first public hearing ad (see JPEG below for certification) appeared in the Sentinel Tribune on January 30, 2019. The public hearing took place on February 14, 2019 in the City Council Chamber (an accessible location) at 1:30 p.m. (during a time when local public transit options were available). This first public hearing included a presentation of past (FY 2017) CDBG performance. The public hearing also served to announce the City's efforts to begin development on the FY 2019 Annual Action Plan, the range of eligible CDBG activities, and anticipated funding amounts for the upcoming year. It also served to encourage public input related to FY 2019 priority needs. A summary of this public hearing is in the public hearing minutes (*found in Appendix A of this Plan*). The City of Bowling Green sought consultation from over 90 agencies/individuals during the development of the FY 2019 Annual Action Plan (conducted February 22 through March 15, 2019). Community leaders and persons serving primarily lower income populations were surveyed in order to ascertain whether the priority need areas identified during last year's Five-year Consolidated Plan development were still relevant and to understand whether new, added priority needs had emerged. A summary of those consultations is located in the JPEG below (Summary of CDBG Consultation Results for FY 2019 Annual Plan). The second public hearing advertisement (see JPEG below for certification) appeared in the Sentinel Tribune on May 13, 2019. The public hearing took place on May 29, 2019 in the City Council Chamber at 10:00 a.m.. Also

advertised (on May 13, 2019) was the public comment and review period (May 30 through June 28, 2019). The CDBG FY 2019 Annual Plan was available through the City of Bowling Green's Grants Administration Division, and available in alternate formats upon request. The Plan also appeared on the City of Bowling Green's website during the comment and review period. All documentation related to the City's Citizen Participation Process is located in *Appendix A* of this Plan. In accordance with Bowling Green's Citizen Participation Plan, the FY 2019 Annual Action Plan was amended (March 2020). The advertised amendments, public hearing and comment/review period were published in the Sentinel-Tribune on January 29. The public hearing took place on February 13 with the public comment/review period following (February 14 through March 16, 2020). All documentation related to this amendment is contained in Appendix A of this Plan. In accordance with Bowling Green's Citizen Participation Plan, the FY 2019 Annual Action Plan was amended a second time (July 2020). The advertised amendments, public hearing and comment/review period were published in the Sentinel-Tribune on June 26. The public hearing took place on July 14 with the public comment/review period following (July 15 through August 13, 2020). All documentation related to this amendment is contained in Appendix A of this Plan.

CDBG Survey Results for FY 2019 CDBG Annual Plan

| Need Categories | Medium-High Need | No-Low Need |
|------------------------------------|------------------|-------------|
| Decent, Affordable Housing | 93% | 7% |
| Economic Development | 93% | 7% |
| Homeless Prevention and Assistance | 86% | 14% |



CDBG Consultation Survey Results for FY 2019

ALP

Affidavit of Publication

STATE OF OHIO : SS
COUNTY OF WOOD :

I, Laura Holzfeld, being duly sworn, says:

That she is classified delegate of the BOWLING GREEN TRIBUNE a daily newspaper of general circulation, printed and published in BOWLING GREEN, WOOD County, OH IO; that the publication, a copy of which is attached hereto, was published in the said newspaper on the following dates:

May 13, 2019

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

SIGNED:

Subscribed to and sworn to me this 13th day of May 2019

Lucinda S. Bennett

Lucinda S. Bennett, WOOD County, OHIO

My commission expires: February 6, 2024

\$ 151.00



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

3/7685 70129618 610-354-0210

BG/GRANT'S ADMIN. CITY OF
304 N. CHURCH STREET
BOWLING GREEN, OH 43402

Notice of Public Hearing and Public Comment

City of Bowling Green

FY 2019 Annual Action Plan

Community Development Block Grant (CDBG)

The City of Bowling Green will hold a public hearing on May 29, 2019, at 10:00 a.m. in the City Council Chamber, 304 North Church St., Bowling Green, Ohio. The purpose of the hearing is to summarize proposed activities and to receive citizen input regarding the FY 2019 Annual Action Plan for the Community Development Block Grant program. The City of Bowling Green, an entitlement community, will receive an estimated \$366,253 from the U.S. Department of Housing and Urban Development in FY 2019 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 Plan and the Annual Action Plans serve as the planning documents for addressing recent community development and housing needs that will utilize the annual entitlements of CDBG funding available to the City. All Community Development Block Grant activities address the housing, economic, and non-housing community development needs of low-income citizens. Housing needs include: affordable housing, rehabilitation, housing repair, elderly housing repair, mobile home repair and rental housing rehabilitation. Non-housing activities include: public transit, job training, and economic development loans from the City's Business Revolving Loan Fund.

The FY 2019 Annual Action Plan is available at the Grants Administration Office, 304 N. Church St., Bowling Green, Ohio 43402, and 4:00 p.m. Monday through Friday for a public comment and review period, which begins May 30, 2019. Written comments may be mailed or hand delivered to: Lisa Bradley, Grants Administration, City of Bowling Green, 304 N. Church St., Bowling Green, OH 43402 or emailed to BGGrants@bgo.gov. Comments are not accepted prior to the start of this review period, but all comments must be received on or after 4:00 p.m. on June 28, 2019 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 72 hours prior to the public hearing. Hearing impaired individuals needing special assistance may call the Ohio Relay Network at 1-800-750-2590 at least 72 hours in advance of the public hearing. Special City requests for these services are provided free of charge. Persons from diverse backgrounds and those of varying ages, race, and socio-economic levels are especially encouraged to attend.

Richard A. Edwards, Mayor
City of Bowling Green

CDBG Public Hearing #2 Ad Certification

Annual Action Plan
2019

29

AFFP

RECEIVED
JUL - 1 2020
City of Bowling Green
Finance Dept

Affidavit of Publication

STATE OF OHIO)
COUNTY OF WOOD)

Laura Hertzfeld being duly sworn, says:

That she is classifies/egal of the **COMMUNITY DEVELOPMENT** in 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:

Jun 28, 2020

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

SIGNED:

Laura Hertzfeld

Subscribed to and sworn to me this 28th day of Jun 2020

Lucinda S. Bennett

Lucinda S. Bennett, WOOD County, OHIO

My commission expires: February 6, 2021

\$ 201.00



Lucinda S. Bennett
Notary Public, State of Ohio
My Commission Expires
February 6, 2021

27685

70182035

418-357-8210

CG:GRANTS ADMIN., CITY OF
304 N. CHURCH STREET
BOWLING GREEN, OH 43402

Notice of Public Hearing and Public Comment
City of Bowling Green
Amended FY 2019 Annual Action Plan
Amended FY 2015-2019 Five-year Consolidated Plan
Community Development Block Grant (CDBG)

The City of Bowling Green will hold a public hearing on July 13, 2020, at 9:00 a.m. via a public access at www.bowlinggreenohio.gov. The purpose of the hearing is to amend the FY 2019 Annual Action Plan and FY 2015-2019 Five-year Consolidated Plan. Amendments reflect added program income as a result of various early loan paybacks and increased budgetary resources for Business Revolving Loan Funds and other source 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 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 Community Development Block Grant activities address the housing, economic and non-housing community development needs of Bowling Green citizens. Housing needs include direct home ownership assistance, housing repair, elderly housing repair, mobile home repair and rental housing rehabilitation. Non-housing community development needs include resources for the homeless, public transit system support, and economic development loans from the City's Business Revolving Loan Fund. Anyone interested in making Public Comment during the public hearing should call 419-354-6221 no later than noon on July 13, 2020 for access/instructions.

The amended FY 2019 Annual Action and amended 2015-2019 Five-year Consolidated Plans are available at the Grants Administration Office, 304 N. Church St., Bowling Green, between 8:40 a.m. and 4:30 p.m., Monday through Friday, for a public comment and review period, which begins July 15, 2020. Written comments may be mailed or hand delivered to Tina Bradley, Grants Administrator, City of Bowling Green, 304 N. Church St., Bowling Green, OH 43401 or emailed to tbl@ci.bowlinggreen.oh.us. Comments are welcomed prior to the start of the review period, but all comments must be received no later than 1:30 p.m. on August 13, 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 72 hours prior to the public hearing. Hearing impaired individuals needing special assistance may call The Ohio Relay Network at 1-800-735-0750 at least 72 hours in advance of the public hearing. Upon timely request, these services are provided free of charge.

Persons from diverse backgrounds and those of extremely low-, very low- and low-income levels are especially encouraged to attend.

Mike Apacher, Mayor
City of Bowling Green

4-0-2020

Public Hrg Ad Cert for July 2020

Annual Action Plan
2019

31

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

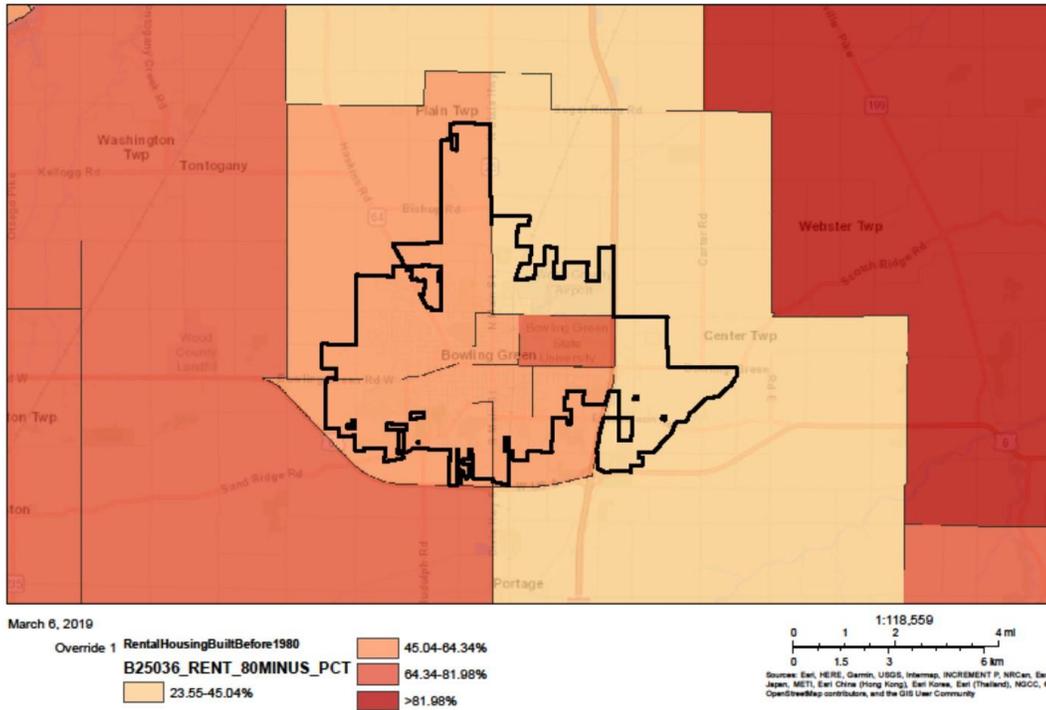
5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Although there was public in attendance, no one provided commentary at the February 14, 2019 public hearing. A summary of public commentary received at the May 29, 2019 public hearing is contained in the public hearing minutes (located in *Appendix A* of this Plan). There was no public commentary received during the public comment and review period (May 30 through June 28, 2019).

Plan Amendment: All public comments are contained in the Public Hearing Minutes from February 13, 2020 (see *Appendix A* of this Plan). No public comments were received during the comment/review period February 14 through March 16, 2020 or during the latest amendment (July 15 through August 13, 2020).

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



Rental Housing Built Before 1980

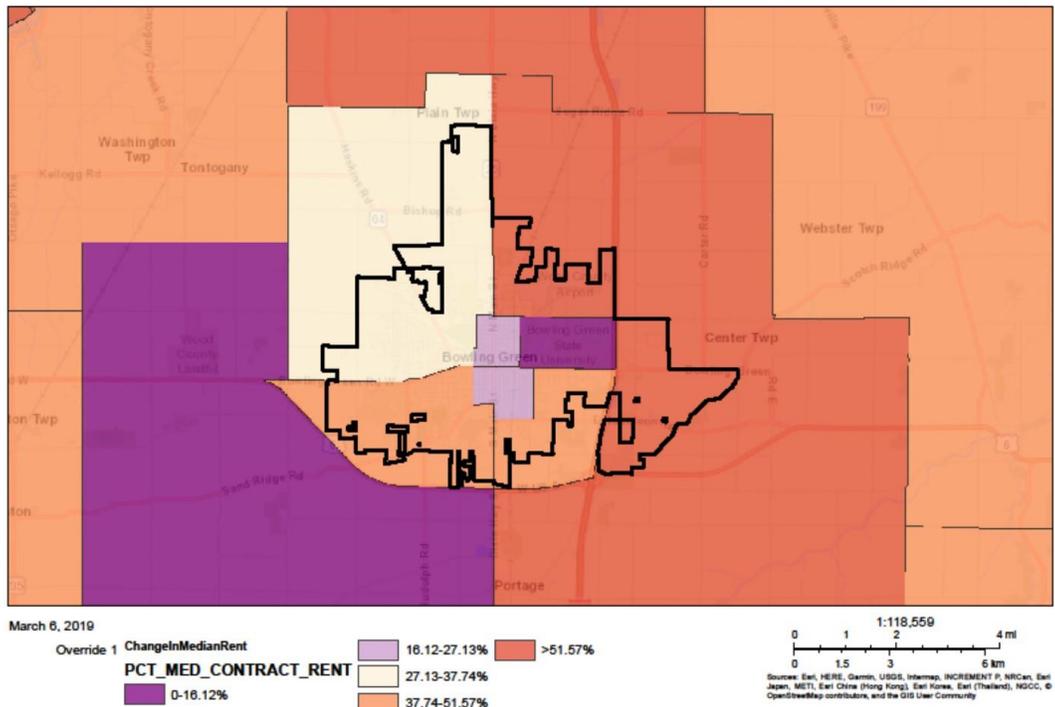
| Income by Housing Cost Burden (Owners and Renters) | Cost Burden >30% | Cost Burden >50% | Total |
|---|------------------------------------|------------------------------------|--------------|
| Household Income >30% to <=50% HAMFI | 1,010 | 410 | 1,420 |
| Household Income >50% to <=80% HAMFI | 660 | 90 | 750 |
| Total | 1,670 | 500 | 2,170 |
| <i>*Source: Comprehensive Housing Affordability Strategy ("CHAS") data Year Selected: 2011-2015 ACS</i> | | | |

Housing Cost Burden (Renters and Owners)

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

Not applicable. All public comments/views were accepted. This includes the public participation process undertaken to amend the Plan (March and July 2020).

Risk of Homelessness Due to Increased Rent - Consolidated Plan and Continuum of Care Planning Tool



Risk of Homelessness Due to Increased Rent

7. Summary

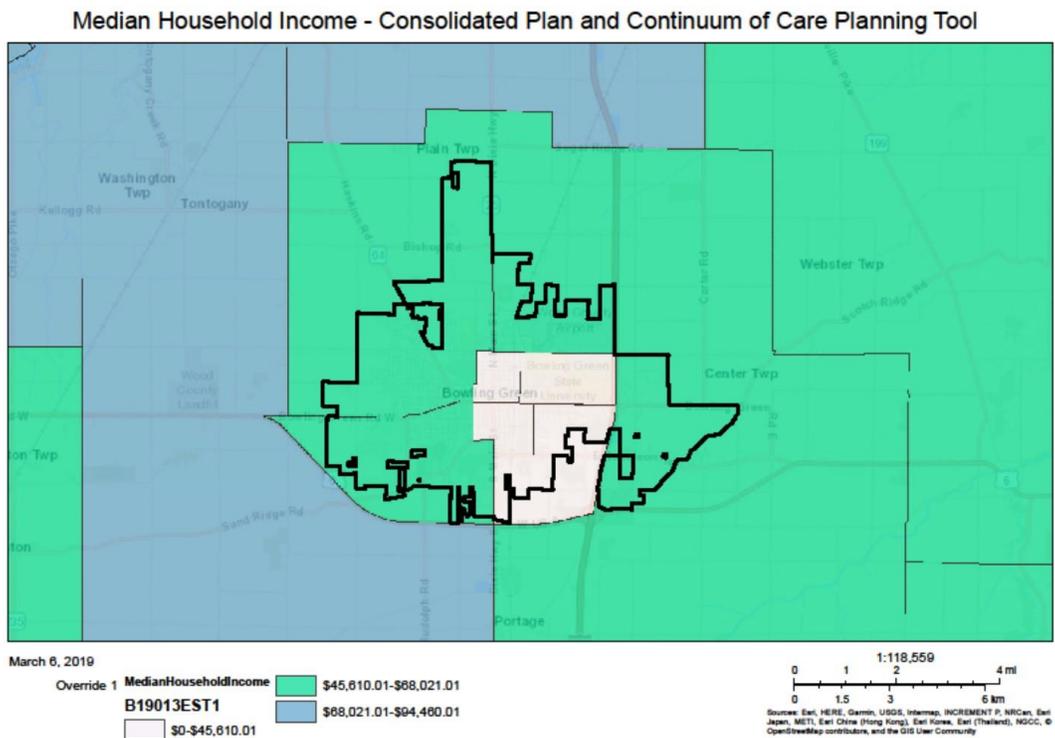
Utilizing a broad source of data (local, state and federal) in conjunction with consultations/survey results, public input, the City of Bowling Green has written a FY 2019 CDBG Annual Action Plan that truly represents the community's most critical needs. As always, 100 percent of all non-planning/administrative activities undertaken during the program year will benefit persons at lower income levels (0-80% HAMFI). This measure maximizes the impact made within the community.

The majority of the planned FY 2019 activities will be dedicated to improving the decency and affordability of the local housing stock for lower-income households as this is one of the greatest identified needs. High poverty rates, locally, support the use of the City of Bowling Green's Business Revolving Loan Fund (RLF) in FY 2019 to provide needed economic relief. Consultations reveal this as another high priority need, locally. In FY 2019, RLF job creation for persons with low incomes and business assistance to businesses located within the local Special Improvement District spanning two census tracts (both of which have 51 percent or more residency that is at or below lower-income levels)) will meet identified community needs. CDBG entitlement dollars will also address the critical issue of

homelessness prevention and assistance to the homeless (another local priority need) in FY 2019. During Program Year 5, CDBG support of the B.G. Transit will yield half-price fare rates for elderly and disabled adults. The City will also undertake the activity of “Transitional Housing for the Homeless” in FY 2019.

The City's past performance in administering CDBG funds is impressive. As in the past, the City of Bowling Green administered CDBG funding responsibly and in a federally compliant manner during the FY 2019 planning period. The City of Bowling Green was also highly successful in achieving outcome-based goals during that timeframe.

For persons with lower incomes (0-80% HAMFI), FY 2019 CDBG activities will result in housing that is more decent and affordable, an improved living environment and expanded economic opportunities. The City of Bowling Green highly values the ability to meet priority community needs using awarded CDBG funding in FY 2019.



Median Household Income

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity 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 (optional)

Bowling Green City Council adopted Resolution #3726 on February 19, 2019. Said Resolution authorizes the Mayor of Bowling Green to sign and submit the jurisdiction's CDBG FY 2019 Annual Action Plan. The Mayor has designated the Grants Administrator as the person responsible for this Plan's development. In addition to all preliminary research and writing of the Plan, the development process includes consultations with various individual/organizations serving the interests of lower-income persons, implementing the *Citizen Participation Plan* to ensure public participation, and the development of strategies to meet identified priority needs.

Consolidated Plan Public Contact Information

Written comments may be mailed or hand-delivered to: Tina Bradley, Grants Administrator, City of Bowling Green, 304 North Church Street, Bowling Green, OH 43402 via email: tina.bradley@bgohio.org until 4:30 p.m. on June 28, 2019. All public notices affiliated with this Annual Action 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). The same contact information is applicable during the Plan's amendment periods. First amendment: The public comment/review period began on February 14, 2020 and concluded at 4:30*

p.m. on March 16, 2020. Second amendment: The public comment/review period began on July 15, 2020 and concluded at 4:30 p.m. on August 13, 2020. All public participation elements for this amendment are contained in Appendix A of this Plan.

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

Consultation is an essential component in developing a well-researched CDBG Annual Action Plan. Continuing the longstanding practice established many years ago, the City of Bowling Green, yet again (in the process of developing the FY 2019 Annual Action Plan), polled an extensive list of community leaders and individuals that primarily serve lower-income, at-risk populations in an effort to determine the present status of priority need areas, locally. In the initial stages of the FY 2019 Annual Plan, nearly 90 persons were invited to provide consultation—in an effort to ascertain Bowling Green’s highest priority need areas. Follow-up telephone and face-to-face interviews also took place during the development of the Annual Action Plan. In conjunction with public input/commentary and the City’s data/statistical research efforts, consultation provides the community with an assuredness that CDBG funding is addressing the highest priority need areas. The City’s process is one that is reflective of both sound research and community sentiments.

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 (both internally and externally) is an essential element in successful CDBG program administration. The City of Bowling Green will continue to maintain its high level of coordination with various assisted housing providers, private entities, governmental, health, charitable, housing and social service agencies throughout FY 2019. In an effort to determine needs and foster area coordination, the Grants Administrator will continue to attend/participate in various community-based meetings including:

- Wood County Family and Children First Council (FCFC) ;
- Wood County Transportation Coordination Committee;
- City of Bowling Green’s Revolving Loan Approval Board (ad hoc);
- Wood County Committee on Aging Advisory Committee;
- Wood County Emergency Food and Shelter Program, Board;
- B.G. Transit Advisory Committee(ad hoc);
- Toledo Metropolitan Area Council of Governments (TMACOG) Board of Trustees; and
- 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 participation brings together key stakeholders; educating them 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, 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.

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 City of Bowling Green's Grants Administrator regularly consults with representatives of the Continuum of Care of Wood County to include representatives from The Salvation Army, the United Way in Wood County and Habitat for Humanity Wood County. This longstanding measure will continue throughout CDBG FY 2019. Again, in FY 2019, The Salvation Army will serve as the City of Bowling Green's CDBG sub-recipient. As such, the organization will carry out the CDBG-funded activity of transitional housing for the homeless, locally. The Salvation Army and the Continuum of Care of Wood County have identified this as a high-priority need in Bowling Green as there are no homeless shelters locally (aside from the domestic violence shelter). This cooperative measure helps lessen that gap. The Salvation Army provides the City of Bowling Green Grants Office with monthly reports on this CDBG-funded activity. The Continuum of Care also receives this same data. The practice is one that keeps all stakeholders apprised of the need for this activity as well as the progress made toward achieving planned outcomes.

Additionally, the City provides to the Continuum of Care of Wood County needed letters of support and Certifications of Consistency with the Consolidated Plan. These efforts serve to further support the Continuum of Care of Wood County in addressing the issue of homelessness, locally.

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

Not applicable. The City of Bowling Green does not receive ESG funds, and no funds have been awarded within Wood County (where Bowling Green is located). Consultation with the Continuum of Care of Wood County is frequent, however. Additionally, the City of Bowling Green allocates CDBG funding, annually, to provide transitional housing for the homeless, locally.

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

Table 2 – Agencies, groups, organizations who participated

| | | |
|---|--|--|
| 1 | Agency/Group/Organization | THE SALVATION ARMY, OH |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Victims of Domestic Violence Services-homeless Services-Employment |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Consulted regarding local priority needs. |
| 2 | Agency/Group/Organization | Henry Metropolitan Housing Agency |
| | Agency/Group/Organization Type | Housing PHA Services - Housing Regional organization |

| | | |
|---|--|---|
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Consulted regarding local priority needs. |
| 3 | Agency/Group/Organization | WSOS CAC INC. |
| | Agency/Group/Organization Type | Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Education Services-Employment Other government - Federal Regional organization Planning organization |

| | | |
|---|--|---|
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Consulted regarding local priority needs. |
| 4 | Agency/Group/Organization | BOWLING GREEN |
| | Agency/Group/Organization Type | Services - Housing Services-Elderly Persons Services-Persons with Disabilities Service-Fair Housing Other government - Local Planning organization Civic Leaders Grantee Department |

| | | |
|---|--|--|
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Consulted regarding local priority needs. |
| 5 | Agency/Group/Organization | Bowling Green Economic Development |
| | Agency/Group/Organization Type | Services-Employment Business Leaders Civic Leaders Business and Civic Leaders Foundation |
| | What section of the Plan was addressed by Consultation? | Economic Development Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Consulted regarding local priority needs. |

| | | |
|---|--|--|
| 6 | Agency/Group/Organization | Wood County Board of Developmental Disabilities |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Children Services-Persons with Disabilities Services-Health Services-Education Publicly Funded Institution/System of Care Other government - State Other government - County |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Consulted regarding local priority needs. |

| | | |
|---|--|---|
| 7 | Agency/Group/Organization | Wood County Health District |
| | Agency/Group/Organization Type | Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Health Agency Other government - State Other government - County |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Non-Homeless Special Needs Market Analysis Lead-based Paint Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Consulted regarding local priority needs. |

| | | |
|---|--|---|
| 8 | Agency/Group/Organization | Wood County Dept of Jobs and Family Services |
| | Agency/Group/Organization Type | Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment Services - Victims Child Welfare Agency Other government - State Other government - County |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development |

| | |
|---|--|
| <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p> | <p>Consulted regarding local priority needs.</p> |
|---|--|

Identify any Agency Types not consulted and provide rationale for not consulting

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 | | |

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The City of Bowling Green's Grants Administration Department has the responsibility of overseeing the implementation of all CDBG-funded activities. Personnel from the City's Grants Administration Department serve on a number of local boards and committees all dedicated to improve the quality of life for persons at lower income levels. These connections enable the City to coordinate on projects, identify unmet needs and discuss strategies for meeting them. Additionally important is the City's ongoing coordination with the Continuum of Care of Wood County. This ongoing relationship serves to address the needs of those facing homelessness, locally.

AP-12 Participation – 91.105, 91.200(c)

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

Adhering to their City Council-adopted Citizen Participation Plan, the City of Bowling Green advertised and held two public hearings (February 14, 2019 and May 29, 2019). These public hearings took place during different times within the CDBG programming year (one of those being when the FY 2019 Annual Action Plan was in development). The City also utilized three separate City Council meetings (1/22, 2/4 and 2/19/19) to read legislation authorizing the Mayor's submission of the Plan and announcing public hearing dates and times. Consultations with persons/organizations serving primarily low-mod populations took place in person, over the telephone and via a survey provided to over 90 persons that represent the interests of persons with lower incomes. The process is one that encourages citizen participation and helps ensure that the City's research methods (using census, state, local and survey data, etc.) is one that is balanced with public input. This method enables the City to identify and set goals for the highest priority need areas. Following the Citizen Participation Plan, amendments occurred in March and July 2020. Added detail is contained in Appendix A of this Plan.

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 | Minorities Non-English Speaking - Specify other language: non-specific Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing | An authorizing resolution for the CDBG FY 2019 Annual Plan read at three City Council meetings (attended by staff and a number of local residents). The public hearing dates also announced at the January 22 meeting. The dates for these meetings (where the resolution read) was January 22, February 4 and February 19, 2019. | No comments received at these City Council meetings. | 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) |
|------------|------------------|--|--|------------------------------|--|---------------------|
| 2 | Newspaper Ad | Minorities Non-English Speaking - Specify other language: non-specific Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing | Not applicable. Public hearing ad for CDBG first public hearing. The ad appeared in the local newspaper, the Sentinel-Tribune. This public hearing notice appeared in the newspaper on January 30, 2019. | 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) |
|------------|------------------|--|--|---|--|---------------------|
| 3 | Public Hearing | Minorities Non-English Speaking - Specify other language: non-specific Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing | The City held its first public hearing on February 14, 2019 at 2:00 p.m. in City Council Chamber, an accessible and central location. The public attended and there is a summary in Appendix A of this Plan. | See Appendix A of this Plan for public hearing minutes. | 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) |
|------------|-------------------------------------|--|---|---|---|---------------------|
| 4 | Consultation Surveys and Interviews | Minorities Non-English Speaking - Specify other language: non-specific Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing | Not applicable. See the Consultation section and Appendix A of this Plan for specifics. | Not applicable. See the Consultation section and Appendix A of this Plan for specifics. | Not applicable. See the Consultation section and Appendix A of this Plan for specifics. | |

| 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) |
|------------|------------------|--|---|------------------------------|--|---------------------|
| 5 | Newspaper Ad | Minorities Non-English Speaking - Specify other language: non-specific Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing | Not applicable. Public hearing ad for CDBG second public hearing and public comment/review period. The ad appeared in the local newspaper, the Sentinel-Tribune. The public hearing notice appeared in the newspaper on May 13, 2019. | 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 | Please refer to Appendix A of this plan for the May 29, 2019 (10:00 a.m.) public hearing sign-in sheet and minutes. | The City received no comments during the 30-day comment/review period. Public hearing minutes (in Appendix A) summarize comments received at the May 29 public hearing. | The City received no comments during the 30-day comment/review period. Public hearing minutes (in Appendix A) summarize comments received at the May 29 public hearing. | |

| 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) |
|------------|------------------|--|---|------------------------------|--|---------------------|
| 7 | Newspaper Ad | Minorities Non-English Speaking - Specify other language: non-specific Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing | Not applicable. Public hearing advertisement for amendment to FY 2019 Annual Action Plan. Ad appeared in the local newspaper, the Sentinel-Tribune on January 29, 2020. See JPEG in Section AP-05 of this Plan and in Appendix A. | 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) |
|------------|------------------|--|---|--|--|---------------------|
| 8 | Public Hearing | Minorities Non-English Speaking - Specify other language: non-specific Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing | Please refer to Appendix A of this plan for the February 13, 2020 (2:00 p.m.) public hearing sign-in sheet and minutes. | The City received no comments during the 30-day comment/review period. Public hearing minutes (in Appendix A) summarize comments received at the February 13, 2020 public hearing. | All comments received were accepted. Please refer to Appendix A of this Plan for added detail. | |

| 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) |
|------------|-------------------|---|---|---|---|--|
| 9 | Internet Outreach | <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>Not applicable. The amended FY 2019 and FY 2015-2019 Five-year Plan amendments were posted on the City website with an announcement of the public review/comment period and how to provide public commentary (February 14 through March 16, 2020).</p> | <p>Not applicable. The amended FY 2019 and FY 2015-2019 Five-year Plan amendments were posted on the City website with an announcement of the public review/comment period and how to provide public commentary (February 14 through March 16, 2020).</p> | <p>Not applicable. The amended FY 2019 and FY 2015-2019 Five-year Plan amendments were posted on the City website with an announcement of the public review/comment period and how to provide public commentary (February 14 through March 16, 2020).</p> | <p>https://www.bgohio.org/departments/municipal-administrator/grants-administration/community-development/</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) |
|------------|------------------|--|--|--|--|---------------------|
| 10 | Newspaper Ad | Minorities Non-English Speaking - Specify other language: non-specific Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing | Not applicable. Public hearing/Public Comment Review Notice advertisement published June 26, 2020. | Not applicable. Public hearing/Public Comment Review Notice advertisement published June 26, 2020. | Not applicable. Public hearing/Public Comment Review Notice advertisement published June 26, 2020. | |

| 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) |
|------------|------------------|--|---|---|---|---------------------|
| 11 | Public Hearing | Minorities Non-English Speaking - Specify other language: non-specific Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing | Please refer to Appendix A of this plan for the July 14, 2020 (9:00 a.m.) public hearing sign-in sheet and minutes. | No comments were received at the public hearing or the subsequent 30-day comment/review period. | Not applicable. No comments were received at the public hearing or the subsequent 30-day comment/review period. | |

| 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) |
|------------|-------------------|---|--|--|--|--|
| 12 | Internet Outreach | <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>Not applicable. The amended FY 2019 and FY 2015-2019 Five-year Plan amendments were posted on the City website with an announcement of the public review/comment period and how to provide public commentary (July 15 through August 13, 2020).</p> | <p>Not applicable. The amended FY 2019 and FY 2015-2019 Five-year Plan amendments were posted on the City website with an announcement of the public review/comment period and how to provide public commentary (July 15 through August 13, 2020).</p> | <p>Not applicable. The amended FY 2019 and FY 2015-2019 Five-year Plan amendments were posted on the City website with an announcement of the public review/comment period and how to provide public commentary (July 15 through August 13, 2020).</p> | <p>https://www.bgohio.org/departments/municipal-administrator/grants-administration/community-development/</p> |

Table 4 – Citizen Participation Outreach

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 2019 is \$306,283. Estimated program income is \$288,200 for FY 2019. The majority of this amount reflects loan repayments to the Business Revolving Loan Fund; however, \$15,000 of the program income is from the sale of a property that was still within the affordability period. The City will also utilize unspent dollars from prior CDBG program years (\$40,358) in FY 2019. The City anticipates there will be \$32,688 in unspent FY 2019 funds carried over

into the next five-year planning period (FY 2020-2024).

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 | 306,283 | 288,200 | 40,358 | 634,841 | 32,668 | The City will use CDBG entitlement dollars (including unused rollover CDBG funds from prior years) to carry out housing programs, public service and administration/fair housing activities in FY 2019. Additionally Business Revolving Loan funds (recorded here as "program income") will fund economic development activities in FY 2019. |

Table 5 - 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

Annually, the City of Bowling Green leverages various resources 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 various sources of revenues in the operation of the B.G. Transit. Included in the dollars leveraged is 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 and ID card revenues) and local funding (on behalf of the City of Bowling Green's General Fund). CDBG

funding also enables the City of Bowling Green to meet federal match requirements set forth by the FTA in the implementation of the grant funds provided by that agency. CDBG funds enable persons aged 65 years of age or older and adults with a physician-verified disability to receive half-priced transit fare access.

The City of Bowling Green will also leverage private funding via the CDBG Rental Rehabilitation Program. Per program design, property owners participating in this program will be required to provide funding for at least half the project cost. Additionally, property owners participating in the Rental Rehabilitation Program must pledge *at least* 50 percent funding toward total activity costs. Often, the property owners provide in excess of the 50 percent required funding.

During FY 2019, the City of Bowling Green anticipates that matching requirements will be satisfied in the following ways:

- **Rental Rehabilitation Program:** Property owners participating in the program must 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 lower income renter households greater access to decent and affordable rental housing. During FY 2019, the City will complete the rehabilitation of three units of rental housing. At least 50 percent in property owner match (estimated to be at least \$30,000) will be leveraged during the program year; and
- **B.G. Transit:** The City of Bowling Green receives 5311 Rural Public Transit grant funding from the Federal Transit Administration (FTA) and the Ohio Department of Development (ODOT). The City will leverage CDBG, local, state and federal funds to provide reduced fares to eligible transit passengers. In FY 2019, at least 85 elderly and disabled adults will receive first-time reduced fare access via issuance of a B.G. Transit ID card (which allows persons possessing it to ride at half-price fare rates). CDBG funds are leveraged with those noted above to provide half-fare access to elderly and disabled adults using the B.G. Transit.

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. The City will not use any publically owned land or property to address the needs identified in the Plan.

Discussion

As in the past, the City of Bowling Green will leverage a variety of funding sources in order to augment the services provided through CDBG-funded programming. This includes the use of CDBG funding as match dollars for the federally-funded public transit grant the City receives from the Ohio Department of Transportation as well as the required “at least fifty percent” match from property owners participating in the Rental Rehabilitation Program. The City will not use CDBG funding to address publically owned lands or properties in FY 2019. FY 2019 is the last program year in the FY 2015 to FY 2019 five-year CDBG planning period. It is anticipated \$32,668 will be carried forward into the FY 2020 program year.

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 | General Administration | 2015 | 2019 | Planning & Administration | Census Tract 217.01 Census Tract 217.02 | Business Assistance Decent Affordable Housing Homeless Prevention and Assistance Job Creation | CDBG: \$56,189 | Other: 1 Other |
| 2 | Fair Housing | 2015 | 2019 | Planning and Administration | Census Tract 217.01 Census Tract 217.02 | Decent Affordable Housing | CDBG: \$4,462 | Other: 1 Other |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---------------------------------------|------------|----------|---|--|---------------------------|----------------|--|
| 3 | Mobile Home Repair | 2015 | 2019 | Affordable Housing Decent Housing | Census Tract 217.01 Census Tract 217.02 | Decent Affordable Housing | CDBG: \$34,500 | Homeowner Housing Rehabilitated: 10 Household Housing Unit |
| 4 | Housing Rehabilitation Implementation | 2015 | 2019 | Affordable Housing | Census Tract 217.01 Census Tract 217.02 | Decent Affordable Housing | CDBG: \$98,290 | Rental units rehabilitated: 3 Household Housing Unit Homeowner Housing Rehabilitated: 19 Household Housing Unit |
| 5 | Elderly Home Repair | 2015 | 2019 | Affordable Housing Non-Homeless Special Needs Decent Housing | Census Tract 217.01 Census Tract 217.02 | Decent Affordable Housing | CDBG: \$41,970 | Homeowner Housing Rehabilitated: 6 Household Housing Unit |
| 6 | Home Repair | 2015 | 2019 | Affordable Housing | Census Tract 217.01 Census Tract 217.02 | Decent Affordable Housing | CDBG: \$21,530 | Homeowner Housing Rehabilitated: 3 Household Housing Unit |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---------------------------------------|------------|----------|----------------------------|--|------------------------------------|-----------------|---|
| 7 | B.G. Transit (public transportation) | 2015 | 2019 | Non-Homeless Special Needs | Census Tract 217.01 Census Tract 217.02 | Homeless Prevention and Assistance | CDBG: \$39,900 | Public service activities other than Low/Moderate Income Housing Benefit: 85 Persons Assisted |
| 8 | Transitional Housing for the Homeless | 2015 | 2019 | Homeless | Census Tract 217.01 Census Tract 217.02 | Homeless Prevention and Assistance | CDBG: \$6,000 | Homeless Person Overnight Shelter: 90 Persons Assisted |
| 9 | Direct Homeownership Assistance | 2016 | 2016 | Affordable Housing | Census Tract 217.01 Census Tract 217.02 | Job Creation | CDBG: \$172,000 | Jobs created/retained: 6 Jobs |
| 10 | Rental Rehabilitation (Single Units) | 2016 | 2019 | Affordable Housing | Census Tract 217.01 Census Tract 217.02 | Decent Affordable Housing | CDBG: \$30,000 | Rental units rehabilitated: 3 Household Housing Unit |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--|------------|----------|-----------------------------------|--|---------------------|-----------------|--|
| 12 | Businesses Assisted in LMAs via Business RLF Loans | 2015 | 2019 | Non-Housing Community Development | Census Tract 217.01 Census Tract 217.02 | Business Assistance | CDBG: \$100,000 | Businesses assisted: 10 Businesses Assisted |

Table 6 – Goals Summary

Goal Descriptions

| | | |
|---|-------------------------|--|
| 1 | Goal Name | General Administration |
| | Goal Description | <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. The budget for FY 2019 is \$54,989 (Entitlement). A portion of this (\$2,366 represents rollover funds from prior years). For the Business RLF fund, the budget for administrative costs is \$1,200.</p> <p>MATRIX CODE: 21A</p> |
| 2 | Goal Name | Fair Housing |
| | Goal Description | <p>Using CDBG funding, the City will affirmatively further fair housing through Fair Housing education and referral as well as implementing the Fair Housing Action Plans developed in the Analysis of Impediments for FY 2019. In FY 2019, \$4,462 is budgeted for this activity. A portion of that amount (\$400) represents rollover funding from FY 2018. This activity is subject to the 20% Administrative Cost/Planning cap.</p> <p>Matrix Code: 21D</p> |

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| 3 | Goal Name | Mobile Home Repair |
| | Goal Description | <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. According to 2011-2015 American Community Survey estimates, 4.5 percent of Bowling Green’s total housing units are mobile homes (an increase of .3 percent since last year). Past program experience conveys that many of the persons occupying local mobile homes have low and moderate income and face housing decency issues. The City will complete the repair of 10 mobile home housing units in FY 2019. One of those will be repaired using rollover FY 2018 funding (\$3,075). The remainder of funds used for this activity will be FY 2019 CDBG dollars.</p> <p>Objective: Provide decent housing. Matrix Code: 14A Outcome: Accessibility Nat Obj: LMH Outcome Statement: Increase the access to improved housing for the purpose of creating decent housing. Indicator: 10 housing units repaired.</p> |
| 4 | Goal Name | Housing Rehabilitation Implementation |
| | Goal Description | <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. The City will utilize a portion of unused funding (\$34,517) from FY 2018 in conjunction with FY 2019 monies to carry out this activity.</p> <p>Objective: Provide decent housing. Matrix Code: 14H Outcome: Accessibility Nat Obj: LMH Outcome Statement: Increase the access to improved housing for the purpose of creating decent housing. Indicator: The City will complete 22 housing units (collectively) via rehabilitation, repair and/or affordability projects through the City’s CDBG Rental Rehabilitation, Mobile Home Repair, Home Repair, and Elderly Home Repair programs. Specific details found under each activity’s specific goals (within this section of the Plan).</p> |

| | | |
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| 5 | Goal Name | Elderly Home Repair |
| | Goal Description | <p>The Elderly Home Repair activity funds the repair or replacement of one substandard housing system/feature for extremely low-, very low-, and low-income homeowners aged 65 years or older. The maximum grant is \$8,000 per household to repair/replace one substandard unit/feature.</p> <p>Objective: Provide decent housing. Matrix Code: 14A Outcome: Accessibility Nat Obj: LMH Outcome Statement: Increase the access to improved housing for the purpose of creating decent housing. Indicator: Six units will receive repairs/replacement of housing features/units.</p> |
| 6 | Goal Name | Home Repair |
| | Goal Description | <p>The Home Repair activity funds the repair or replacement of one substandard housing system/feature for lower-income homeowners. The maximum loan is \$8,000 per household to repair/replace one substandard unit/feature. 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. The City will complete three housing repairs via this activity in FY 2019.</p> <p>Objective: Provide decent housing. Matrix Code: 14A Outcome: Accessibility Nat Obj: LMH Outcome Statement: Increase the access to improved housing for the purpose of creating decent housing. Indicator: Three units will receive repairs/replacement of housing features/units.</p> |

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|---|-------------------------|---|
| 7 | Goal Name | B.G. Transit (public transportation) |
| | Goal Description | <p>In FY 2019, the City will utilize CDBG funding to enable an added 85 low-income persons to receive reduced-fare access to public transportation (B.G. Transit). 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. CDBG monies enable the City to continue providing a public transit system as the funds are used to meet the Federal Transit Administration's (FTA's)/Ohio Department of Transportation's (ODOT's) local match funding requirements. In 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>Objective: Provide a more suitable living environment. Matrix Code: 05E Outcome: Accessibility Nat Obj: LMC Outcome Statement: Provide increased access to services for the purpose of creating a more suitable living environment. Indicator: An added 85 persons (elderly and disabled adults) will receive access to affordable public transportation in FY 2019.</p> |
| 8 | Goal Name | Transitional Housing for the Homeless |
| | Goal Description | <p>Using CDBG funding, the City will continue to offer transitional housing for homeless persons in Bowling Green. At least 90 homeless persons will receive transitional housing in FY 2019. 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 for FY 2019; however, the City of Bowling Green is responsible for the primary oversight of this activity. In FY 2019, \$6,000 is budgeted for this activity.</p> <p>Objective: Provide a more suitable living environment. Matrix Code: 05Z Outcome: Accessibility Nat Obj: LMC Outcome Statement: Provide increased access to services for the purpose of creating a more suitable living environment. Indicator: 90 added homeless persons receive transitional sheltering in FY 2019.</p> |

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| 9 | Goal Name | Direct Homeownership Assistance |
| | Goal Description | |
| 10 | Goal Name | Rental Rehabilitation (Single Units) |
| | Goal Description | <p>The Rental Rehabilitation Program provides lower-income persons with access to decent, affordable rental housing. Participating rental owners receive deferred mortgage 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 at lower-income levels. The City places a lien on the property during this timeframe. If the rental owner sells or transfers title on the rehabbed property before the conclusion of the seven-year period, the amount loaned will be due in full. At the end of the period, the City forgives the loan as long as there was no breach of program requirements within the affordability period. 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 at lower income levels qualify for funding. The City plans to rehabilitate three units (single-unit rental housing) of rental housing in FY 2019.</p> <p>Objective: Provide decent housing. Matrix Codes: 14A Outcome: Affordability Nat Obj: LMH</p> <p>Outcome Statement: Improve the affordability and decency of rental housing.</p> <p>Indicator: Rental units made more affordable (3 single units).</p> |
| 12 | Goal Name | Businesses Assisted in LMAs via Business RLF Loans |
| | Goal Description | <p>Eligible businesses receive Business Revolving Loan Fund (RLF) loans in FY 2019. Census tracts 217.01, 217.02 and 219.02 each have greater than 51 percent lower-income residency. Said loan is made to a business selling goods and services within the aforementioned census tracts to the residents there. An estimated 10 businesses will be assisted (via business assistance loans).</p> <p>Objective: Provide expanded economic opportunity. Matrix Code: 18A Outcome: Accessibility Nat Obj: LMA Outcome Statement: Increase access to goods and services for lower-income persons through LMA business assistance. Indicator: At least 10 businesses located in LMAs will be assisted.</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) Public Services-Public Transportation; 2) Single-unit Housing Rehabilitation; 3) Planning/Administration; 4) Job Creation; 5) Business Assistance; and 6) Public Services-Transitional Housing for the Homeless. The planned activity under the Public Service-Public Transportation project is B.G. Transit. It is subject to the 15 percent cost cap. Activities under the Single-unit Rehabilitation project are: Rental Rehabilitation (Single Units), Mobile Home Repair, Elderly Home Repair and Home Repair. Activities under the Planning/Administration project will be General and RLF General Administration and Fair Housing. Planning/administration activities are subject to the 20 percent cost cap (matrix numbers 21A and 21D). Activities under the Job Creation project: Job Creation via Business Revolving Loan Fund Loans. Activities under the Business Assistance project: LMA Business Assistance via Business Revolving Loan Fund loans. The planned activity under the Public Services-Transitional Housing for the Homeless is Transitional Housing for the Homeless. This activity is subject to the 15 percent cost cap.

Projects

| # | Project Name |
|---|---|
| 1 | Public Services-Public Transportation |
| 2 | Single-unit Rehabilitation/Repair |
| 3 | Planning and Administration |
| 4 | Job Creation via Business Revolving Loans |
| 5 | Business Assistance |
| 6 | Public Services-Transitional Housing for the Homeless |

Table 7 - 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 2019 Annual Action Plan. Consultations (conducted February and March 2019) 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. Additionally, the Grants Administrator attended several public meetings (Transit Advisory Committee (February) and Family &

Children First Council (February) and Wood County Transportation Committee (January)) wherein needs were discussed and assessed with various community leaders and individuals serving primarily lower-income persons.

- As is done annually, a broad spectrum of data and resources were also reviewed to include local plans and surveys, CHAS 2011-2015 data, Census data (2010), 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 lower incomes (at or below 80% HAMFI),
- homeless prevention and assistance for persons at very low- and extremely-low income levels,
- job creation for lower-income persons (Revolving Loan Fund (RLF)), and
- RLF assistance to businesses located within the City's Low-Mod Areas (census tracts 217.01, 217.02 and 219.02 all have 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, park improvements) 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 2019.

The Plan was amended (March 2020) to reflect use of rollover CDBG funding from prior years and to match actual eligible applications received in FY 2019 for housing repair/rehabilitation projects. No obstacles are currently identified to addressing the underserved needs identified within Bowling Green's Strategic Plan.

AP-38 Project Summary
Project Summary Information

| | | |
|---|--|---|
| 1 | Project Name | Public Services-Public Transportation |
| | Target Area | Census Tract 217.01 Census Tract 217.02 |
| | Goals Supported | B.G. Transit (public transportation) |
| | Needs Addressed | Homeless Prevention and Assistance |
| | Funding | CDBG: \$39,900 |
| | Description | This project designation supports CDBG Public Service activities subject to the 15 percent Public Service cap. The activity under this project is B.G. Transit. |
| | Target Date | 8/31/2020 |
| | Estimate the number and type of families that will benefit from the proposed activities | No less than 85 persons (elderly or disabled adults) will receive half-price fare for the public transit system, the B.G. Transit. Many of the persons using this system do so to get to and from job sites or remain independent. |
| | Location Description | The transit system travels citywide. The application intake and ID card processing take place at 304 North Church Street, Bowling Green, Ohio. |
| | Planned Activities | B.G. Transit: During FY 2019, at least 85 first-time low-income persons (elderly and disabled adults) will receive reduced-fare access to public transportation. Application intake and eligibility documentation takes place at the City of Bowling Green's Grants Administration office. Subsequent to documentation of age or disability, the individual receives a transit ID card. This card allows the individual to ride the B.G. Transit at half-price fare. CDBG monies enable the City to continue providing a public transit system as the funds are used to meet the Federal Transit Administration's (FTA's)/Ohio Department of Transportation's (ODOT's) local match funding requirements. CDBG funds also offset the cost of the discounts provided. The City leverages General funds <i>and an operating grant from FTA/ODOT and the Ohio Elderly and Disabled Transit Fare Assistance Program alongside CDBG dollars for the continued operation of the B.G. Transit.</i> |
| 2 | Project Name | Single-unit Rehabilitation/Repair |
| | Target Area | Census Tract 217.01 Census Tract 217.02 |

| | |
|--|---|
| Goals Supported | Mobile Home Repair Housing Rehabilitation Implementation Elderly Home Repair Home Repair Rental Rehabilitation (Single Units) |
| Needs Addressed | Decent Affordable Housing |
| Funding | CDBG: \$226,290 |
| Description | This project covers the following CDBG activities (all of which address the decency/affordability of single-unit housing occupied by lower-income persons): Housing Rehabilitation Implementation, Rental Rehabilitation (single units), Mobile Home Repair, Home Repair and Elderly Home Repair. |
| Target Date | 8/31/2020 |
| Estimate the number and type of families that will benefit from the proposed activities | This project ensures affordable access to housing decency to at least 22 eligible households in FY 2019. Planned activities will affect an array of persons to include families, persons with disabilities, single householders and persons aged 65 and older—all at lower income levels. |
| Location Description | The activities will take place at income eligible households (owner and renter--single housing units) within Bowling Green, Ohio. |

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| <p>Planned Activities</p> | <p>Rental Rehabilitation (single units): Participating property owners receive zero percent (0%) interest loans (deferred mortgage placed on property) for property improvements. In return, the property owner must offer Fair Market Rent rates (benchmark for affordable rents) over a seven-year period to their tenants. 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 incomes at or below 80 percent of the HUD Area Median Family Income (HAMFI) qualify for funding. Goal: Rehab three units (single units) of rental housing in FY 2019.</p> <p>Home Repair: This activity provides housing repair for homeowners at or below 80 percent of the HAMFI. Assistance is limited to \$8,000 per household. Providing the homeowner retains ownership (and the property remains the participants’ primary residence) during the period, this is a two-year, deferred loan. Goal: three housing units improved in FY 2019.</p> <p>Elderly Home Repair: This activity funds the repair of housing for extremely low-, very low-, and low-income homeowners aged 62 years or older. The maximum grant is \$8,000 per household. Goal: improve six housing units in FY 2019.</p> <p>Mobile Home Repair: Mobile Home Repair is a zero-interest, deferred-loan program that provides extremely low-, very low-, and low-income mobile home owners with greater access to decent housing via home repairs. Goal: repair ten housing units in FY 2019, improving the City’s existing housing stock. The City will apply leftover CDBG funding from FY 2018 toward one of the ten units repaired in FY 2019.</p> <p>Housing Rehabilitation Implementation: This activity covers a portion of the Housing Specialist's wages/fringes. The Housing Specialist’s key duties include functions such as client assistance, applicant interviewing, site inspections, and client/contractor dispute resolution to ensure full program compliance. A detailed time sheet supports applicable expenses. This activity also covers the costs of necessary fees needed to carry out repair/rehabilitation projects. Goal: complete 22 housing rehabilitation/repair activities. Rollover CDBG FY 2018 and FY 2019 dollars are budgeted.</p> |
|----------------------------------|--|

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|---|--|--|
| 3 | Project Name | Planning and Administration |
| | Target Area | Census Tract 217.01 Census Tract 217.02 |
| | Goals Supported | General Administration Fair Housing |
| | Needs Addressed | Decent Affordable Housing Homeless Prevention and Assistance Job Creation Business Assistance |
| | Funding | CDBG: \$60,651 |
| | Description | This project covers the activities of Fair Housing, General/RLF General Administration, and is subject to the 20 percent planning and administration cap established by HUD. |
| | Target Date | 8/31/2020 |
| | Estimate the number and type of families that will benefit from the proposed activities | Not applicable. |
| | Location Description | Citywide, Bowling Green, Ohio |
| | Planned Activities | General/RLF General Administration: This activity covers all eligible administrative costs for operating the City of Bowling Green's CDBG and RLF program. Fair Housing: This activity covers the City of Bowling Green's outreach, support and education efforts directed toward Fair Housing. |
| 4 | Project Name | Job Creation via Business Revolving Loans |
| | Target Area | Census Tract 217.01 Census Tract 217.02 |
| | Goals Supported | Direct Homeownership Assistance |
| | Needs Addressed | Job Creation |
| | Funding | CDBG: \$172,000 |
| | Description | Local businesses receive Business Revolving Loan Fund loans. In turn, the loan recipient creates jobs for lower-income persons. |
| | Target Date | 8/31/2020 |

| | | |
|----------|--|---|
| | Estimate the number and type of families that will benefit from the proposed activities | It is estimated that no less than six jobs (full-time equivalent) will be created as a result of loans either made in FY 2019 or those made in prior years (businesses have up to three years to create the agreed upon number of jobs). It is unknown if the jobs will be taken by single individuals or households with families; however, 100 percent of the jobs created will be taken by persons at extremely low-, very low- or low-income levels. |
| | Location Description | Businesses are located throughout the city. Likewise, the jobs are in Bowling Green's corporation limits. |
| | Planned Activities | The City's Business RLF will again be utilized in FY 2019 to provide lower income persons (those at or below 80% of HAMFI) greater access to economic opportunities. Business RLF funds support business start-up/expansion; resulting in the creation of at least six added jobs within a three-year period. One hundred percent of the jobs are for persons with lower incomes. |
| 5 | Project Name | Business Assistance |
| | Target Area | Census Tract 217.01 Census Tract 217.02 |
| | Goals Supported | Businesses Assisted in LMAs via Business RLF Loans |
| | Needs Addressed | Business Assistance |
| | Funding | CDBG: \$100,000 |
| | Description | Businesses within census tracts 217.01, 217.02 and 219.02 will be able to receive a Business Revolving Loan Fund (RLF) loan in FY 2019. Census tracts 217.01, 217.02 and 219.02 each have greater than 51 percent lower-income residency. Loan recipients are businesses selling goods and services within the aforementioned census tracts. This measure sustains their presence and viability in these lower-income areas of Bowling Green. A business may apply for loans for up to \$10,000. An estimated \$100,000 in RLF funding is set aside in FY 2019 to carry out this activity assisting ten businesses within this lower-income (HUD LMA) area. |
| | Target Date | 8/31/2020 |
| | Estimate the number and type of families that will benefit from the proposed activities | Greater than 51 percent of the persons living in CTs 217.01, 217.02 and 219.02 are those with lower income levels (80 percent or less than the HAMFI). Individuals and families living within the aforementioned LMAs benefit as the loan will assist a neighborhood business. |

| | | |
|---|--|---|
| | Location Description | Businesses receiving Business Revolving Loan Fund loans will be located in census tracts 217.01, 217.02 and 219.02 (various addresses). These census tracts each have greater than 51 percent lower income residency. All these census tracts are primarily residential. |
| | Planned Activities | Business Assistance in LMAs: At least ten businesses in census tracts 217.01, 217.02 and 219.02 will be able to receive a Business Revolving Loan Fund (RLF) Business Assistance loan in FY 2019. These census tracts each have greater than 51 percent lower-income residency. Loan recipients are businesses selling goods and services within the aforementioned census tracts to the residents there in order to sustain their presence and viability in these predominantly lower-income areas of Bowling Green. Businesses may apply for loans for up to \$10,000. Goal: assist at least 10 businesses within a LMA (census tracts 217.01, 217.02 and 219.02). |
| 6 | Project Name | Public Services-Transitional Housing for the Homeless |
| | Target Area | Census Tract 217.01 Census Tract 217.02 |
| | Goals Supported | Transitional Housing for the Homeless |
| | Needs Addressed | Homeless Prevention and Assistance |
| | Funding | CDBG: \$6,000 |
| | Description | Activities under this project are subject to the public services cap. There is one activity: Transitional Housing for the Homeless. |
| | Target Date | 8/31/2020 |
| | Estimate the number and type of families that will benefit from the proposed activities | No less than 90 persons experiencing homelessness will receive transitional housing in FY 2019. Some of the persons served will be single adults; whereas others will be adult couples (both with and without children). A social worker (employed by the sub-recipient) documents homelessness during intake (sub-recipient: The Salvation Army). |
| | Location Description | Intake and eligibility determination take place at The Salvation Army, 1045 North Main Street, Bowling Green, OH. The rooms used for transitional housing are at a local hotel as arranged by Salvation Army (after verification of homelessness). |

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| <p>Planned Activities</p> | <p>Transitional Housing for the Homeless: Using CDBG funding, the City will continue to offer transitional housing for homeless persons in Bowling Green throughout FY 2019. It is anticipated that at least 90 homeless persons will receive transitional housing in FY 2019. The Salvation Army is the sub-recipient that administers the program (taking applications, conducting assessments, ensuring eligibility requirements are met and thereafter linking persons experiencing homelessness with temporary shelter and linkages to ensure transitioning out of homelessness occurs). The City of Bowling Green is responsible for the primary oversight of this activity. The City of Bowling Green and sub-recipient sign a Sub-recipient Agreement prior to the start of the new program year.</p> |
|----------------------------------|--|

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, 219.02 and 225.00 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 three of the City's LMA census tracts (217.01, 217.02 and 219.02), all CDBG funded activities will be carried out citywide in FY 2019 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 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

During FY 2019, 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 census tracts 217.01, 217.02 and 219.02 which have 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." It is impossible to forecast percentages.

Description of Census Tracts 217.01, 217.02 and 219.02

217.01: Using HUD data, 74.32 percent of the residents living there are at lower income levels. **217.02:** Using HUD data, 71.41 percent of the residents living there are at lower income levels. **219.02:** Using HUD data, 74.63 percent of the residents living there are at lower income levels.

Research conducted to write the latest Analysis of Impediments to Fair Housing Choice show there are no racial concentrations within the aforementioned census tracts,

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. Assistance loans will be provided to eligible businesses within the local Special Improvement District (the Downtown Business District; also known as "the SID")--located within portions of the two, above-noted primarily lower-income census tracts. The City's plans for geographic distribution enable the greatest amount of persons with lower incomes to participate in CDBG-funded programming--while also ensuring the continued provision of goods and services for persons living within the two local census tracts that

are primarily residential and lower-income saturated.

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 2019 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.

| One Year Goals for the Number of Households to be Supported | |
|--|----|
| Homeless | 0 |
| Non-Homeless | 19 |
| Special-Needs | 3 |
| Total | 22 |

Table 9 - One Year Goals for Affordable Housing by Support Requirement

| One Year Goals for the Number of Households Supported Through | |
|--|----|
| Rental Assistance | 0 |
| The Production of New Units | 0 |
| Rehab of Existing Units | 22 |
| Acquisition of Existing Units | 0 |
| Total | 22 |

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

During FY 2019, 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. 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 three rental rehabilitation projects in FY 2019 (single unit housing).

The City's other CDBG-funded housing repair programs (Mobile Home Repair (10 units) and Elderly Home Repair (6 units) and Home Repair (3 units)) 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 2019 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 2019 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

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

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

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 of Bowling Green has documented the risk of becoming homeless, locally, 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 "Risk of Homelessness Due to Increased Rent" (CPD Maps) is included within section AP-05 of this Plan, and further supports local consultation results.

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 2019 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 2019. 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; most notably--those that are frail or age 75 or older. Almost 90 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 2019 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 2019, 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 2019, no less than 90 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 victims of domestic violence). This makes the need for transitional housing for persons facing homelessness essential. Using CDBG funding, the City will continue, during FY 2019, to offer one unit of transitional housing for homeless persons, locally.

No less than 90 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

2017, 115 persons experiencing homelessness received transitional housing. Of the 115 persons housed, 61 (53 percent) of them were children and 22 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; providing a wraparound approach to meeting the specific needs of the homeless persons being housed. At least 90 homeless persons will receive transitional housing in FY 2019 through 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 2019.

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 2019, at least 85 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 2019. In exchange for every \$50,000 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. It is anticipated that at least 4 jobs will be created and made available to persons with lower incomes as a result of business loans made in FY 2019.

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). CDBG FY 2019 programs/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 2019 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 2019.

Elderly Home Repair Program: The City will repair four housing units in FY 2019. This CDBG activity improves access to decent housing for six 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 2019. 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 85 added elderly and disabled adults receive reduced-fare access to the B.G. Transit (local public transportation system) in FY 2019.

Job Creation via the Business Revolving Loan Fund: Through Business Revolving Loan Fund loans, loan recipients (local businesses) will create at least six full-time equivalent jobs for lower income persons in FY 2019.

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 2019 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 one specific strategy during CDBG FY 2019 to *assist* in the removal of barriers to affordable housing. Rental Rehabilitation is dedicated to alleviating housing cost burden for lower-income households. Rental Rehabilitation will assist renter households at the extremely low-, very low- and low-income levels (0-80% HAMFI).

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. **Rental Rehabilitation:** In exchange for the rehabilitation work performed on the property, all participating property owners (landlords) 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 2019, three rental rehabilitation (single unit housing) projects are planned. The City's other CDBG-funded housing programs (Mobile Home Repair (10 units), Home Repair (3 units) and Elderly Home Repair (6 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 2019 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 2019 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 2019 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 2019 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 2019. 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 2019: 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, 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 2019, the City of Bowling Green will undertake various CDBG-funded activities in an effort to foster and maintain affordable housing. Most representative of this is Bowling Green's CDBG-funded Rental Rehabilitation Program. **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 three rental rehabilitation projects (single unit housing) during CDBG FY 2019.

The City's other CDBG-funded housing programs provide needed financial relief to owner-occupied households at the extremely low-, very low- and low-income levels. Those programs are: Mobile Home Repair (10 units), Home Repair (3 units) and Elderly Home Repair (6 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 2019 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 2019 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 2019.

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 2019.

City of Bowling Green’s Anti-Poverty Strategy for CDBG FY 2019:

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 2019, 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 2019) 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 (3 units housing (single unit rental housing));
- Mobile Home Repair Program—increases access to decent and affordable housing for lower-

income persons (10 units housing);

- Business start-up and expansion loans (funded through the Business Revolving Loan Fund)—creates jobs for persons at lower income levels (6 jobs);
- Transitional Housing for Homeless—provides support and linkages needed to establish permanent housing and self-sufficiency (90 homeless housed); and
- B.G. Transit (public transportation program assistance)—increases transportation access to jobs for persons with low incomes (85 persons sheltered).

The following *non-CDBG funded program* will place during FY 2019 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 2019, 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 2019 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 2019 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 2019 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 2019, 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);
- 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;
- Attendance at the Bowling Green Housing Agency Board meetings;
- 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 2019, 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 2019.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

Anticipated program income funding in FY 2019 is comprised of loan repayments to the City's Business Revolving Loan Fund (RLF). Estimated RLF revenues are \$204,000 for FY 2019. 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 | 288,200 |
| 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 |
| Total Program Income: | 288,200 |

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. | 0.00% |

Regarding #1, estimated program income from the Business RLF is \$273,000 for FY 2019. 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. Program income totaling \$15,000 also comprises the \$288,200 total. This amount comes from a housing property's sale prior to the end of the affordability period. 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 2019. 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 2019. 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 2019.