

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

The City of Bowling Green is anticipating receiving approximately \$500,000 in CDBG funds each of the five years. The actual amount of funding may change from year to year but we believe this is an appropriate amount for planning purposes. If the amount increases or decreases the funding levels will increase or decrease accordingly.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	500,000	0	50,000	550,000	2,000,000	CDBG funds will be used to implement the priorities detailed in the Consolidated Plan

**Table 1 - 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**

Funds will be leveraged through a combination of local and private funds by both the City and awarded recipients. Awarded grantees have committed \$112,334 in matching funds and the City is preparing to match its Target Area strategy funding with staff time and some local financial assistance. Matching funds will be documented through project reports, budgets, IDIS and CAPER. Although the City does not require match for its awarded programs, they are strongly encouraged and make applications more competitive during the review and award phase.

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

The City does own some land that could be used for redevelopment to address the needs in the Consolidated Plan but at this time has no plans for doing so. The City liquidated most of its available land holdings over the past several years and retains very little to be used for redevelopment. The majority of undeveloped land is limited to public improvements for storm water protection with a few lots reserved for expansion of Park's Facilities.

Since the City is focusing its CDBG funding towards, neighborhood improvements it may occur that we identify property as part of that process that could be acquired to address the needs in the Consolidated Plan. At this time there are no properties identified.

**Discussion**

## 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	Quality Affordable Rental Housing	2014	2019	Affordable Housing			CDBG: \$25,000	Public service activities for Low/Moderate Income Housing Benefit: 165 Households Assisted
2	Economic Opportunity	2014	2019	Non-Housing Community Development			CDBG: \$75,000	Public service activities other than Low/Moderate Income Housing Benefit: 30 Persons Assisted Jobs created/retained: 5 Jobs Businesses assisted: 18 Businesses Assisted
3	Public Improvements	2014	2019	Non-Housing Community Development			CDBG: \$300,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 125 Persons Assisted

**Table 2 – Goals Summary**

## Goal Descriptions

<b>1</b>	<b>Goal Name</b>	Quality Affordable Rental Housing
	<b>Goal Description</b>	
<b>2</b>	<b>Goal Name</b>	Economic Opportunity
	<b>Goal Description</b>	
<b>3</b>	<b>Goal Name</b>	Public Improvements
	<b>Goal Description</b>	

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The City of Bowling Green developed a new method for CDBG allocation starting this program year. The City will reserve approximately 20% of its annual allocation for administration and fair housing activities, 20% for Community Programming and 60% for neighborhood improvements in the BG Reinvestment Area. The Community Programming funds are allocated through a competitive application process, where applicants submit requests, staff review for eligibility and applicants go before a Citizen Review Committee to provide a funding recommendation. The following projects listed below are based on the recommendations of the Citizen Review Committee, Assistance Payments, Youth Mentoring, Small Business and Fair Housing. The Target Area Improvements will be allocated by city staff after prioritization is completed by a variety of representatives of City departments and citizen input. Once the recommendations are made the Annual Plan will be amended accordingly.

### Projects

#	Project Name
1	Assistance Payments
2	Youth Mentoring Services
3	Small Business Training and Technical Assistance
4	Fair Housing Outreach and Education
5	General Administration
6	Target Area Improvements

**Table 3 - Project Information**

**Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

The funded applications were found to be in line with the goals of the Consolidated Plan and were awarded by a Citizen Review Committee. The Committee makes the recommendation for the development of the Annual Action Plan and requires the approval of the Bowling Green Board of Commissioners. The City is limited to what organizations submit applications for projects that meet the Consolidated Plan. If there are underserved needs of the community, an organization that provides those services would have to submit an application and compete against other organizations for funding.

**AP-38 Project Summary**

**Project Summary Information**

<b>1</b>	<b>Project Name</b>	Assistance Payments
	<b>Target Area</b>	
	<b>Goals Supported</b>	Quality Affordable Rental Housing
	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<b>Description</b>	Provide One-Time Rent or Utility Assistance to LMI families up to \$150.00.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The grantee proposes to assist 165 families with rent or utility assistance.
	<b>Location Description</b>	The service will be provided city wide. Recipients will complete survey forms to document address and income status upon application for assistance.
	<b>Planned Activities</b>	The activities will include Assistance Payments in the form of one-time Rental or Utility assistance not to exceed \$150.00.
<b>2</b>	<b>Project Name</b>	Youth Mentoring Services
	<b>Target Area</b>	

	<b>Goals Supported</b>	Economic Opportunity
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	Big Brothers Big Sisters of Southcentral KY will use CDBG funds to cover salary and benefits costs of an employee to complete matching of adult volunteers and LMI youth.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Based on the available funding they expect to provide mentoring services to 30 children.
	<b>Location Description</b>	Children will be City Residents with a primary emphasis on children residing within the BG Reinvestment Area. The organization will complete surveys during the process to document family income and address.
	<b>Planned Activities</b>	Big Brothers Big Sisters will match eligible volunteers with LMI children for youth mentoring services.
<b>3</b>	<b>Project Name</b>	Small Business Training and Technical Assistance
	<b>Target Area</b>	
	<b>Goals Supported</b>	Economic Opportunity
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$50,000
	<b>Description</b>	Funds will be used to provide small business training and technical assistance to LMI individuals that wish to start their own business.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Housing Authority of Bowling Green expects to assist 100 individuals and 18 businesses.
	<b>Location Description</b>	Services will be provided at the Housing Authority of Bowling Green but participants will be from anywhere within the area.
	<b>Planned Activities</b>	The Housing Authority will partner with WKU's Small Business Development Center to provide business startup classes, one-on-one mentoring and technical assistance to existing businesses.



<b>4</b>	<b>Project Name</b>	Fair Housing Outreach and Education
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$30,000
	<b>Description</b>	The Bowling Green Human Rights Commission will provide Fair Housing Outreach and Education services throughout the community to citizens, landlords and property managers.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Through the outreach, trainings and newsletters the Human Rights Commission plans to assist 2500 persons.
	<b>Location Description</b>	The Human Rights Commission is located in the BG Reinvestment Area but services will be provided City-Wide.
	<b>Planned Activities</b>	Activities will include fair housing workshops, outreach, newsletters, and trainings to citizens, property managers and landlords.
<b>5</b>	<b>Project Name</b>	General Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$70,000
	<b>Description</b>	Funds will be used to cover professional services, program costs and personnel costs to operate and oversee the administration of the CDBG program.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	No families will be assisted through this project.
	<b>Location Description</b>	The services will be provided through the City of Bowling Green located at 1017 College St Bowling Green, KY 42101

	<b>Planned Activities</b>	Activities include program oversight, professional services and general administrative expenses.
6	<b>Project Name</b>	Target Area Improvements
	<b>Target Area</b>	BG Reinvestment Area
	<b>Goals Supported</b>	Public Improvements
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$300,000
	<b>Description</b>	Funds will be used for neighborhood improvements located with the local strategy area "BG Reinvestment Area".
	<b>Target Date</b>	9/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	No specific activities have been developed at this time. Activities may include sidewalks, park improvements, housing rehab and other public investments.
	<b>Location Description</b>	Funds will be spent on activities in the BG Reinvestment Area.
	<b>Planned Activities</b>	At this no specific planned activities are prepared. The City will identify specific projects through an inter-disciplinary work group to tailor specific needs to specific neighborhoods within the BG Reinvestment Area.

## **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**

CDBG funds will be directed to the Local Strategy Area known as the "BG Reinvestment Area". This area contains Census Tracts 101, 102, 103, 104, 105 and the city portion of 112. Approximately, sixty percent of the City's annual allocation will be used for neighborhood improvements within this area. Approximately, twenty percent of the annual funding will be used for Community Programming. While the services provided by the agencies receiving funds will be available to all LMI residents, the agencies will track which residents reside within the BG Reinvestment Area to determine the amount of benefitted in the area.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
BG Reinvestment Area	70

**Table 4 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

During the Consolidated Planning process, staff saw trends develop related to the Census Tracts listed above. When compared to the City overall it became apparent that this area had the lowest income levels, highest percentage of rental properties, highest level of minorities, oldest housing stock, lowest percentage of owner occupied properties, highest levels of unemployment, and a concentration of housing problems for all income levels. The City committed to investing funds in this area specifically and target the investments to the needs of the specific neighborhood. Neighborhood Improvements will be directed by City staff with input from staff representing a variety of departments and input from the residents in the neighborhood.

### **Discussion**

# Affordable Housing

## AP-55 Affordable Housing – 91.220(g)

### Introduction

The Neighborhood Investment funds have not been allocated to projects directly. This process will occur in the Spring of 2014 with finalization in the Summer of 2014. The goals listed below are preliminary and subject to change.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	82
Special-Needs	0
Total	82

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	83
The Production of New Units	0
Rehab of Existing Units	3
Acquisition of Existing Units	3
Total	89

Table 6 - One Year Goals for Affordable Housing by Support Type

### Discussion

The Bowling Green Warren County Welfare Center plans to assist a total of 165 households with rent (83) and utility (82) assistance over the next year. The Neighborhood Improvements will be directed based on the specific needs of the neighborhood. Housing will be a part of that process but at this time we do not know what specific projects will occur within the Strategy Area. The goals listed above are preliminary.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

#### **Actions planned during the next year to address the needs to public housing**

The City of Bowling Green is fortunate to have quality housing authorities providing services to low income residents. The Housing Authority of Bowling Green (HABG) operates the public housing portion and controls 598 units spread over five separate developments. The City of Bowling Green operates a Housing Choice Voucher (HCV) program with 606 vouchers. The greatest need for both agencies is the availability of large unit rentals. Bowling Green is becoming more diverse and the size of families within Bowling Green changing, we have seen families struggle to locate suitable rental housing for large families. Currently there are sufficient numbers of accessible units in both Public Housing and within the HCV program. We are unsure on how much the demand will grow as the population continues to age. The other issue we face in accessible units is that most are contained in larger apartment complexes that may or may not participate in the HCV program, so even though the number of units is available they may not be affordable to the population that needs them.

#### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

Both the Housing Authority of Bowling Green (HABG) and the City of Bowling Green encourage participation in the management of their respective programs. The Housing Authority maintains a Resident Advisory Board to be a voice of the residents for the management of the public housing program, the City establishes a Resident Advisory Board each year for review of its Annual Plan. Additionally, the Housing Authority brought six public housing residents to the CDBG Public Meeting for the development of the Consolidated Plan to ensure they had a voice in the development of the Consolidated Plan.

The HABG is very active in the promotion of homeownership for LMI individuals. The HABG received approximately \$2.3 Million in NSP funding for the development of affordable housing, used CDBG funds for the completion of 12 rental conversion projects and built approximately 20 homes as part of the City's Lee Square development. The City's HCV program utilizes graduates of the Housing Authority's Homeowner program for Homeownership Vouchers. The City and the HABG have a history of partnering together for the creation and development of affordable housing opportunities.

#### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

Neither the Housing Authority of Bowling Green or the City's Housing Choice Voucher program have been designated as troubled by HUD.

### **Discussion**

The City will continue to partner with the HABG for the Small Business Training and Technical Assistance Program, to provide LMI individuals small business training.

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

**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 works with its local homeless service providers to provide assess and reach out to the homeless population. Barren River Area Safe Space (BRASS) provides a shelter to victims of domestic violence and their families. The Salvation Army provides a shelter to the homeless population and provides a food bank, clothing store and a kitchen to feed residents of the shelter. Hotel Inc. operates a transitional housing program which is limited to one family based on the availability of the unit.

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

The City partners with its homeless service providers to address emergency shelter and transitional housing needs. There is a need of additional transitional housing in the community. Hotel Inc indicates that they do not have the organizational capacity currently to operate additional transitional housing units. While there is always a need for additional shelter beds, many organizations face similar challenges of being able to support additional beds.

**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**

Hotel Inc's transitional housing program is partnered with financial training and basic life skills training as part of their program. The goal is to make the family independent at the conclusion of the program. The City's Housing Choice Voucher program gives a preference to homeless persons that have spent 30 out of the last 45 days. This provides an opportunity for families that are residing at the Salvation Army or domestic violence victims an opportunity to locate quality affordable housing.

**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.**

The City's Analysis to Impediments of Fair Housing Choice lists "Lack of Transition Services for Persons

seeking Permanent Housing" as impediment #5. The impediment describes the need for services to assist persons returning from correctional facilities and homeless persons. The Analysis discusses the need to work with KY Probation and Parole to develop programs to assist formerly incarcerated individuals and work with service providers for expansion of transitional housing for homeless families.

Several years ago the City partnered with Bellewood Presbyterian Homes for Children for the acquisition of two four-unit housing complexes to house youth that had aged out of foster care to receive quality housing and basic life skills training and financial literacy training.

## **Discussion**

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

**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**

At this time there are no plans to remove or change any public policies related to affordable housing. The City already waives permit fees for nonprofits building single family homes. This incentive assists organizations such as the Housing Authority or Habitat in meeting their goals of affordable housing.

The City of Bowling Green has limited number of policies that could affect the affordability of housing development and strives to ensure that its policies and regulations are not cost burdensome to affordable housing developers.

### **Discussion:**



## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

#### **Actions planned to address obstacles to meeting underserved needs**

The City continually works with its network of local service providers to identify underserved needs within the community and look for ways to make resources available to the underserved population. Recently, staff identified that there were a number of international families that were looking to start their own business to provide for their family and the organizations that provided these services were not marketing towards the international community. The City with its International Liaison worked with the service providers and the international community to make the services available and assist the families in the creation of small businesses.

#### **Actions planned to foster and maintain affordable housing**

At the moment no specific projects are scheduled for affordable housing projects, if projects do arise during the planning for the Neighborhood Improvements, the Annual Plan will be amended to reflect the projects. Historically the City used CDBG funds as a resource to ensure that housing remains affordable. In the past we have used CDBG funds to acquire property for affordable housing projects, infrastructure investment or renovation projects. The resulting project creates affordable housing opportunities for residents of the community. The City will continue to explore opportunities to partner with organizations for the creation of maintenance of affordable housing opportunities.

#### **Actions planned to reduce lead-based paint hazards**

If the City or its partner agencies rehab/renovate properties that were built before 1978 they will hire an assessor to complete an analysis of the presence of Lead Paint. If Lead Paint is found then a professional contractor will abate the lead paint or safe work practices will be employed to ensure that no contamination of the property.

#### **Actions planned to reduce the number of poverty-level families**

The City will continue to partner with the Housing Authority of Bowling Green to provide small business training and technical assistance to LMI families wishing to start their own business. The City also operates a Revolving Loan Fund where businesses that are creating new jobs can receive low interest loans

### **Actions planned to develop institutional structure**

The City continues to look for methods to improve its ability to effectively and efficiently manage the regulatory environment of CDBG funding. Staff attends training to improve skills and understanding of the complexities of the CDBG program. Each year the City conducts a CDBG workshop to local agencies to educate them about potential issues and basic eligibility information related to CDBG. Every agreement that the City completes receive at least one on site monitoring to review the program files and audit the performance of the program. Desk audits are conducted with each draw submission to ensure the programs are progressing and regulations are being followed.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

The City of Bowling Green works with a variety of service providers in the community to ensure services are coordinated. City staff attends a variety of service trainings throughout the year to see what services are being provided in the community and look for ways to partner to expand services. During the Consolidated Planning process a need for better coordination between service providers was discussed several times. Staff will continue to look for ways to better coordinate services between all agencies.

### **Discussion:**

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(l)(1,2,)

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(l)(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 0
  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: 0**

#### Other CDBG Requirements

1. The amount of urgent need activities 0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. 100.00%

#### Discussion:

Programmatic funds will be used for at least 51% LMI benefit and will be supported by LMI surveys. Neighborhood improvements will be focused in LMI concentrated areas as described in the 5-year Consolidated Plan. Census data will be used to document the income information of the various Census Tracts.