

Executive Summary

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

1. Introduction

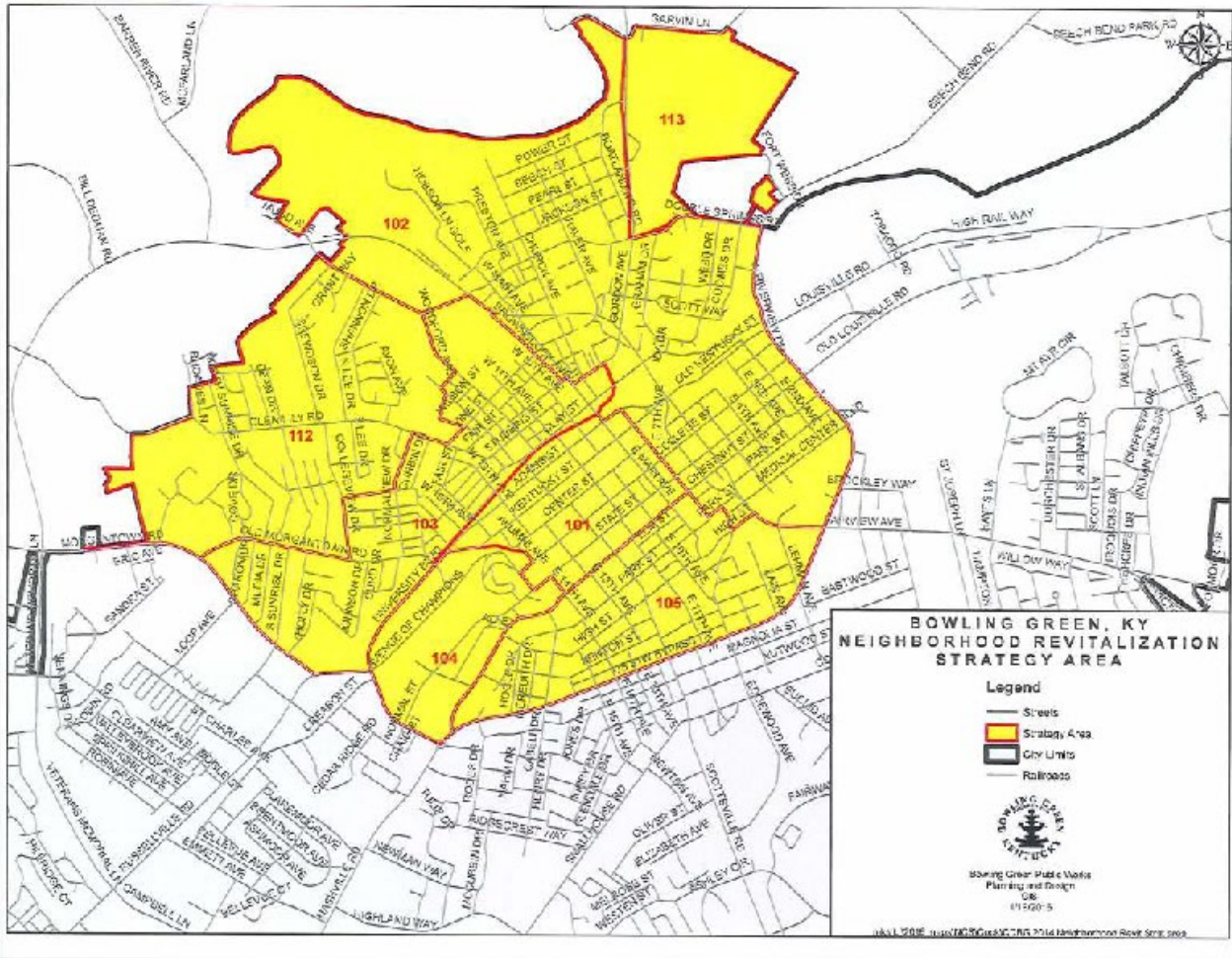
The City of Bowling Green, Kentucky is a direct entitlement recipient of Community Development Block Grant (CDBG) funding only. This five-year Consolidated Plan covers the period of July 1, 2024 through June 30, 2029. The City of Bowling Green is located in Warren County in South-Central Kentucky along Interstate 65, William Natcher Parkway, the Barren River, and CSX Railroad. It is the regional center for the Barren River Area Development District. According to the 2020 Census, the City had a population of 72,294 spread over 40 sq. miles. It is the third most populated City in Kentucky, following Louisville and Lexington. Bowling Green is also the fastest growing city in Kentucky. Bowling Green has been recognized by several publications for its economic development efforts and quality of life.

The City is a diverse community representing over 100 different languages currently spoken in the local school systems. The diversity is driven by a variety of factors including, but not limited to, a local university and a refugee relocation center actively resettling individuals and families from all over the world. There are an estimated 6,218 people in Bowling Green that are currently not U.S. citizens, many of which are likely refugees. These individuals represent 8.7% of the City's population. It is likely that some of the 2,944 naturalized citizens, which represent 4.1% of the City's population, are also former refugees. With 12.8% of the City population originating from outside the United States, the City has a large foreign-born population. By comparison, only 4.4% of Warren County's population is foreign-born.

From 2010 to 2020, the Bowling Green population increased by 10,076, or by 16.2%. Over the past eight years (2010 to 2018), the City's population base increased by 7,517 (12.8% increase). It is projected that the Bowling Green population base will continue to grow at a good pace between 2022 and 2027, increasing by 3,508 people or 4.7%. An estimated 45.3% of renter-occupied households in Bowling Green are cost burdened paying more than 30% of their income towards rent, and 27.7% are severe cost burdened paying more than 50% of their income towards rent. Approximately 1,512, or 2%, rental units and 389, or 2%, owner units in Bowling Green are considered substandard (e.g., lack complete indoor plumbing or are overcrowded).



City of Bowling Green Corporate Limits



City of Bowling Green NRSA Map

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

The Priority Needs identified in the plan are:

1. Quality Affordable Housing (Renter and Owner)
2. Neighborhood Improvements (Including Public Facilities & Improvements)
3. Economic Opportunity

These priority needs address the three established objectives for the CDBG program (suitable living environment, decent housing, or economic opportunity) and will be measured through the positive impact of the outcomes of availability/accessibility, affordability or sustainability.

3. Evaluation of past performance

The first 10 years of the City's CDBG entitlement, the city funded activities such as acquisition of property, residential rehabilitation, construction, homebuyer assistance, small business development, public infrastructure improvement, fair housing education, transit improvements, public services and administration. At the conclusion of each program year, the City develops and submits to HUD a Consolidated Annual Performance and Evaluation Report (CAPER) that outlines the uses of CDBG funding and measures the effectiveness of individual programs.

In Years 6-10, the City used an agency application process whereby local agencies would submit applications for CDBG funding annually. This process yielded a competitive environment for reduced CDBG funding and provided organizations an opportunity to meet the housing and community development needs for the City of Bowling Green. During this time, we saw an increased demand for public service funding with the reduction of State and Federal Funding for similar programs. Housing programs took the largest hit over Years 5-10 due to an uncertainty about the local housing market and an influx of HUD Neighborhood Stabilization Program (NSP) funding; both related to the great recession.

Directly following the start of the great recession, we saw hesitancy for agencies to develop and market affordable housing opportunities. With the lending environment eroding and customer's willingness to spend, it created a situation where we saw limited activity in housing projects. The Housing Authority of Bowling Green received in excess of \$3.14 million in NSP funds following the start of the economic recession; this inflow of additional federal dollars shifted their focus from using CDBG for affordable housing to meeting the demands and timelines of the NSP program. The NSP program allowed them to purchase and re-sell 24 homes including nine (9) new constructions. Both factors stabilized in Years 9-10 with Habitat for Humanity starting to develop a green affordable housing neighborhood and the Housing Authority restarting the rental conversion program to buy existing vacant rental units, rehabbing them and selling them to LMI families.

In Years 11-13 the City started allocating the majority (60%) of its annual CDBG funding for the Neighborhood Improvements Program (NIP) in the Bowling Green Reinvestment Area (BGRA) and continued using a small portion (20%) of its annual CDBG funding for the agency application process. After implementing the NIP for a couple of years in the BGRA, a six census tract area containing the lowest incomes, oldest housing stock, and highest concentration of minorities of the City, the City realized the need was much greater than previously understood and greater flexibility was needed within the CDBG regulations to appropriately address the needs of the BGRA. Therefore, two actions were undertaken by the City. First, the City amended its Years 11-15 Consolidated Plan to allocate the vast majority (80%) of its annual allocation for CDBG funding for neighborhood improvements in the BGRA. Second, the City applied for and received a Neighborhood Revitalization Strategy Area designation from HUD for the BGRA for greater flexibility within the CDBG rules. Years 14-15 dedicated CDBG funding to the NIP, which continued selecting one neighborhood at a time in the BGRA for long term improvements tailored to the specific needs of each individual neighborhood to create a better residential environment, improving economic opportunities, and addressing housing issues.

Additional Text

During Years 11-15 the NIP was implemented in two separate neighborhoods with the majority of improvements coming in the form of public infrastructure and housing programs resulting in new affordable housing and pedestrian facilities, park improvements, and exterior property improvements removing blighting influences.

Under the prior consolidated Plan, Years 16-20, the City continued with the NIP in the third and fourth selected neighborhoods. In these neighborhoods, the focus continued on affordable housing with the introduction of two (2) new transitional housing units. Pedestrian improvements continued but with the expansion of street improvements and neighborhood identity enhancements taking place. Exterior property improvements remained to improve curb appeal and remove blighting influences.

4. Summary of citizen participation process and consultation process

The City attempted to involve citizens and agencies in the planning and development process of the Consolidated Plan through a variety of methods. First, the City presented a housing needs assessment and market analysis to various community groups to share its findings and gain a better understanding of solutions and opportunities for assistance. Second, as part of a housing needs assessment and market analysis, stakeholder/ focus group meetings were held with local agencies and organizations that have direct knowledge of the local market and housing needs. Additionally, the housing needs assessment and market analysis included a stakeholder survey, and resident survey available for residents to share their views on the housing and community development needs of Bowling Green. The resident survey was posted on multiple social media outlets. Third, as part of the Neighborhood Improvements Program (NIP), staff held a public meeting and invited all residents and property owners from the area currently selected for neighborhood improvements, Census Block Groups 102.4, to share their views on the needs of the neighborhood. Also as part of the NIP, neighborhood stakeholder meetings took place. Fourth, notification of the required public hearings and public comments periods were advertised in newspaper, and posted on the City's website and social media outlets. Hybrid public hearings were held offering the public to participate in person or virtually by internet or phone.

The varied approach to soliciting public comment provided the basis for the consolidated plan, and gave staff the ability to see what the community sees as the issues and needs facing Bowling Green over the next five years.

5. Summary of public comments

The City of Bowling Green used several venues to solicit public input. Stakeholder/ focus group meetings with local agencies and organizations that have direct knowledge of the local market and housing needs were held and a resident survey was conducted as part of a housing needs assessment and market analysis to share views on housing and community development needs. Staff conducted a

public meeting and stakeholder meetings as part of the Neighborhood Improvements Program in the currently selected neighborhood to discuss views on neighborhood needs. More detail of these events is included later in the Consolidated Plan.

Staff held hybrid public hearings and public comment periods to solicit public comments about housing and community development needs and issues. During the first public meeting staff provided an overview of the CDBG program and the Consolidated Planning Process. At the public hearing, a few individuals provided comments. During the first advertised public comment period, the City received a total of three (3) emails with comments. All comments received are summarized below.

1st Public Hearing – Six (6) Attendees

- Trucking industry nuisance on Double Springs Rd.
- Solution for Pearl St. hill hazards.
- Better and higher use for condemned structures.
- Dog park needed in Delafield community.
- Expansion of current Accessory Dwelling Unit ordinance.
- Expansion of industrial zoning ordinance.
- Expansion of BGRA.

1st Public Comment Period – Three (3) Sets of Comments

- Clint Mustain – Delafield area needs a storm shelter. Current shelters are not in close proximity.
- Shelly Carter (Representing 11 Delafield Community Residents) – Safety, Aesthetics and Access (Road & Pedestrian Improvements); Park Improvements; Commercial Services (i.e. Groceries, Restaurants, Hardware Store, Bank, etc.).
- Rhondell Miller (HOTEL INC – Representing Delafield Community) – Property Maintenance Assistance; Residential Accessibility Assistance; Hazard Mitigation Assistance; Prioritized Neighborhood Improvements; Housing Improvements; Social Cohesion; & Economic Cohesion.

Additional Text

Census Block Group 102.4 Neighborhood Meeting

Private Property Improvements – Removal of Blight; Property Maintenance; Animal Control; Code Enforcement; & Neighborhood Beatification.

Public Property Improvements – Wastewater Infrastructure; Pedestrian and Street Improvements; Park Improvements; Grocery Store; Industrial Facility Odor; Homelessness Presence; & Community Facilities.

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

7. Summary

Comments related to the related to the expansion of existing ordinances. These types of decisions are policy decisions governed by state law and/or are the decision of the Bowling Green Board of Commissioners.

The CDBG program is a federally funded block grant to assist the overall community and especially the low income population. Even though the beneficiaries may overlap, staff feel that policy decisions should be made by the Board of Commissioners and not have an impact on the use of grant funds for the betterment of the community.

The Process

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	BOWLING GREEN	
CDBG Administrator	BOWLING GREEN	Neighborhood & Community Services
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

The City of Bowling Green is an entitlement community for CDBG funds only and does not receive other forms of CPD entitlement funding including HOME, ESG, or HOPWA. The City’s Neighborhood and Community Services Department (NCS) is the lead agency for the administration of the Consolidated Plan. The NCS Department has been involved in the housing and community development since the early 1970’s. The Department’s staff in the Grants and Administration division has primary responsibility for the oversight and implementation of the consolidated plan. The NCS Department houses the City’s housing division which operates and oversees the City’s Housing Choice Voucher Program which currently has 750 vouchers.

Consolidated Plan Public Contact Information

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

1. Introduction

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)).

In response to a July 2021, Bowling Green Board of Commissioners Work Session on homelessness needs in the community, the City of Bowling Green Board of Commissioners (BOC) awarded \$2,000,000 of American Reinvestment Recovery Act funds for a Life Nav Center. To serve as collaborative center, an existing Salvation Army facility is being repurposed for cooperating local non-profits to offer coordinated sheltering, mental health and other social services.

A leadership committee composed of 32 members of local government, law enforcement, healthcare professionals, mental health professionals and legislators are together coordinating the development of an unprecedented regional mental health drop-in facility to assist those with mental health crises and substance abuse.

The City has always understood that community development could not take place without the coordination and partnership of service providers and citizens. The City utilized past CDBG funding to assist with the establishment of 2-1-1, a community resource navigation referral service that connects individuals and families to essential health and human services. The City continues to fund 2-1-1 to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies.

As part of a Housing Needs Assessment and Market Analysis, the City held Focus Group meetings with stakeholders from public, private and assisted housing providers, government, health, mental health, and other service agencies as part of a coordinated effort to gain input on the housing needs of the community.

Staff maintains a list of local service providers that focus on the needs of housing, health, mental health, domestic violence and human services. By keeping these organizations informed about developments and opportunities related to CDBG we ensure all that the coordination of services will be maintained.

CDBG and other public funding is extremely limited and it is imperative that funding be allocated accordingly so there is no overlap of services or programs being provided. Staff has worked very hard and the organizations understand that services and programs should be directed to prevent overlap.

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

Kentucky Housing Corporation (KHC) is the lead agency for the Balance of State Continuum of Care (CoC). KHC conducted a Point-in-Time statewide count of Kentucky's homeless population in 2023. The data is broken down to the county level so city specific data is not available. At the time of the study there were 150 persons identified as being homeless representing 0.11% of the total population. Of the total 150 individuals were housed in Emergency Shelters, the remaining 39 were unsheltered and 19 were identified as chronically homeless.

KHC provides data for the groups in additional categories related to the following status:

- 3 are Veterans
- 14 Severely Mentally Ill
- 10 Substance Abuse
- 22 Victims of Domestic Violence

No youth under the age of 18 were counted outside the category of homeless families.

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

The City of Bowling Green is a direct entitlement of CDBG funds only and does not receive nor participate in the allocation of HOPWA, HOME or ESG funds.

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

1	Agency/Group/Organization	KENTUCKY - KHC
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Homelessness
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff reviewed available data and information from the organization's website.
2	Agency/Group/Organization	BG HUMAN RIGHTS COMMISSION
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Analysis of Impediments to Fair Housing, Homelessness
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff met with representatives to discuss Analysis to Impediments to Fair Housing and representatives attended Housing Market Analysis and Needs Assessment Focus Group meetings, Homelessness Forum, and public hearing.
3	Agency/Group/Organization	HOUSING AUTHORITY OF BOWLING GREEN
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff met with representatives concerning housing needs and community/economic development projects. Representatives attended Housing Market Analysis and Needs Assessment Focus Group meeting.
4	Agency/Group/Organization	HABITAT FOR HUMANITY OF BOWLING GREEN
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment and Market Analysis Homelessness
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representative attended Homelessness Forum and Housing Market Analysis and Needs Assessment Focus Group meeting.

5	Agency/Group/Organization	BOWLING GREEN
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Homelessness, Housing Need Assessment and Market Analysis, Public Housing, Annual Goals and Projects
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives attended Homelessness Form and Housing Market Analysis and Needs Assessment Focus Group Meeting. Additionally two cross departmental teams of City staff members toured target neighborhood observing to projects to address needs.
6	Agency/Group/Organization	BUILDER'S ASSOCIATION OF SOUTHERN KY
	Agency/Group/Organization Type	Regional organization Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment and Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives attended Housing Market Analysis and Needs Assessment Focus Group meeting.
7	Agency/Group/Organization	REALTOR'S ASSOCIATION OF SOUTHERN KY
	Agency/Group/Organization Type	Regional organization Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment and Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives attended Housing Market Analysis and Needs Assessment Focus Group meeting.
8	Agency/Group/Organization	CITY COUNTY PLANNING COMMISSION
	Agency/Group/Organization Type	Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment and Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives attended Housing Market Analysis and Needs Assessment Focus Group meeting.
9	Agency/Group/Organization	LIFESKILLS
	Agency/Group/Organization Type	Services-mental illness, addiction, intellectual disabilities.
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment and Market Analysis, Homelessness
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representative attended Homelessness Forum and Housing Market Analysis and Needs Assessment Focus Group meeting.
10	Agency/Group/Organization	WARREN COUNTY PUBLIC SCHOOLS
	Agency/Group/Organization Type	Local Public School System
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment and Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representative attended Housing Market Analysis and Needs Assessment Focus Group meeting.
11	Agency/Group/Organization	BOWLING GREEN INDEPENDENT SCHOOL SYSTEM
	Agency/Group/Organization Type	Local Public School System
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment and Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representative attended Housing Market Analysis and Needs Assessment Focus Group meeting.
12	Agency/Group/Organization	HOTEL INC
	Agency/Group/Organization Type	Services-homeless, low income
	What section of the Plan was addressed by Consultation?	Homelessness, Housing Needs Assessment and Market Analysis.

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives attended Homelessness Forum and Housing Market Analysis and Needs Assessment Focus Group meeting.
13	Agency/Group/Organization	SALVATION ARMY
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives attended Homelessness Forum.
14	Agency/Group/Organization	Bowling Green Apartment Association
	Agency/Group/Organization Type	Services-Multifamily Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment and Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representative attended Housing Market Analysis and Needs Assessment Focus Group meeting.
15	Agency/Group/Organization	Farmers National Bank
	Agency/Group/Organization Type	Services-Financial Lending
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment and Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives attended Housing Market Analysis and Needs Assessment Focus Group meeting.
16	Agency/Group/Organization	Independence Bank
	Agency/Group/Organization Type	Services-Financial Lending
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment and Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representative attended Housing Market Analysis and Needs Assessment Focus Group meeting.
17	Agency/Group/Organization	Monticello Bank
	Agency/Group/Organization Type	Services-Financial Lending
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment and Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representative attended Housing Market Analysis and Needs Assessment Focus Group meeting.
18	Agency/Group/Organization	Warren County Public Works Department
	Agency/Group/Organization Type	Government
	What section of the Plan was addressed by Consultation?	Infrastructure
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Utilization of website and one-on-one discussion
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representative attended Housing Market Analysis and Needs Assessment Focus Group meeting.
19	Agency/Group/Organization	Bowling Green Area Chamber of Commerce
	Agency/Group/Organization Type	Services-Economic Development
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment and Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representative attended Housing Market Analysis and Needs Assessment Focus Group meeting.
20	Agency/Group/Organization	Southern Kentucky Community Technical College
	Agency/Group/Organization Type	Services-Education

	What section of the Plan was addressed by Consultation?	Housing Needs Assessment and Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives attended Housing Market Analysis and Needs Assessment Focus Group meeting.
21	Agency/Group/Organization	South Central Kentucky Workforce Development Board
	Agency/Group/Organization Type	Services-Workforce Development
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment and Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives attended Housing Market Analysis and Needs Assessment Focus Group meeting.
22	Agency/Group/Organization	Census Block Group 102.4 Residents
	Agency/Group/Organization Type	Homeowners, Tenants, Businesses
	What section of the Plan was addressed by Consultation?	Annual Goals and Objectives, Affordable Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff held a public meeting for all neighborhood residents & property owners and held one-on-one meetings with neighborhood stakeholders for input on neighborhood needs and possible solutions.

Table 2 – Agencies, groups, organizations who participated

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

Not Applicable

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	KY Housing Corporation	Develop services and affordable housing opportunities to benefit the lower income population

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Bowling Green/Warren County Comprehensive Plan	City County Planning Commission	Develop housing opportunities and healthy neighborhoods for the citizens of Bowling Green
City of Bowling Green- Language Access Plan	City of Bowling Green-NCS Department	Ensure services are provided to all persons no matter language spoken
City of Bowling Green Housing Division- Administrative Plan	City of Bowling Green-NCS Department	Provide tenant based rental assistance to low income individuals
City of Bowling Green- Housing Needs Assessment & Market Analysis	City of Bowling Green-NCS Department & Real Estate Research Consultants	Provides a snapshot and forecast of affordable housing needs to 2029
BRADD- Comprehensive Economic Development Strategy	Barren River Area Development District	Create economic opportunities for citizens
City of Bowling Green – Neighborhood Revitalization Strategy Area Plan	City of Bowling Green – NCS Department	Provide affordable housing and economic opportunities through neighborhood improvements in Bowling Green Reinvestment Area.

Table 3 – Other local / regional / federal planning efforts

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

Officials from the Housing Authority of Bowling Green, South Central Kentucky Workforce Development Board, South Central Kentucky Community Technical College, Planning Commission of Bowling Green/Warren County, Bowling Green Area Chamber of Commerce, and Warren County Government participated in the Housing Market Analysis and Needs Assessment Focus Group Meetings.

Narrative (optional):

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

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

The City attempted to involve citizens and agencies in the planning and development process of the Consolidated Plan through a variety of methods. First, the City held a forum with area service providers that assist the homeless population to gain a better understanding of the needs and opportunities for assistance. The meeting was very informative with numerous individuals in attendance from several agencies. Citizen participation from this meeting led to the City allocating funding for a facility to assist local non-profits with enhanced coordination to provide better services to the homeless population.

Second, as part of the City's 2023 commissioned Housing Needs Assessment, two focus group meetings were conducted with a combined total of 22 community stakeholders in Bowling Green on August 23, 2023. Both focus group meetings were held in the community room of the Neighborhood and Community Services (NCS) office located at 707 East Main Avenue in Bowling Green. Stakeholders included a broad cross section of the community, comprised of representatives from both the public and private sectors from both the city of Bowling Green and Warren County. Each meeting was approximately 90 minutes in length and participants were encouraged to provide follow-up comments and information after the meetings.

Third, to gain information, perspective and insight about Bowling Green housing issues and the factors influencing housing decisions by its residents, Bowen National Research (BNR) conducted a survey of area residents as part of this study. This survey was conducted during August 2023 and resulted in 966 participants. The majority of this survey was conducted online. The City of Bowling Green contributed to the survey efforts by utilizing the city's website and social media accounts to inform area residents of the survey.

The fourth approach staff used was meeting with neighborhood residents. The city invited all residents and property owners of Census Block Group 102.1 to attend a public meeting. At the public meeting staff provided an overview of the Neighborhood Improvements Program and requested input from residents of the assets and needs of their neighborhood. Approximately 20 residents attended the public meeting. Also a one-on-one stakeholder meeting was held with a long-term neighborhood resident. Neighborhood residents provided input that was utilized by staff for development of the Annual Action Plan.

The final approach was two public hearings and two public comment periods. Notices were published in the local paper on January 18, 2024 and March 27, 2024 advertising the development of the Consolidated Plan and a hybrid public hearings that was held on January 25, 2024 and April 11, 2024 offered online and in-person at the Neighborhood and Community Services Department. A copy of the notices was distributed through City social media outlets to the community including service providers and organizations that provide services to low income individuals.

Citizen Participation Outreach

1	Public Hearings	Non-targeted/broad community	7 Comments at Public Hearings	<ul style="list-style-type: none"> -Trucking industry nuisance on Double Springs Rd. -Solution for Pearl St. hill hazards. -Better and higher use for condemned structures. -Dog park needed in Delafield community. -Expansion of current Accessory Dwelling Unit ordinance. -Expansion of industrial zoning ordinance. -Expansion of BGRA. 	Comments related to the related to the expansion of existing ordinances. These types of decisions are policy decisions governed by state law and/or are the decision of the Bowling Green Board of Commissioners.	
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2	Public Comment Periods	Non-targeted/broad community	3 sets of comments during the Comment Period	<p>-Clint Mustain – Delafield area needs a storm shelter. Current shelters are not in close proximity.</p> <p>-Shelly Carter (Representing 11 Delafield Community Residents) – Safety, Aesthetics and Access (Road & Pedestrian Improvements); Park Improvements; Commercial Services (i.e. Groceries, Restaurants, Hardware Store, Bank, etc.).</p> <p>-Rhondell Miller (HOTEL INC – Representing Delafield Community) – Property Maintenance Assistance; Residential Accessibility Assistance; Hazard Mitigation Assistance; Prioritized Neighborhood Improvements; Housing Improvements; Social Cohesion; & Economic Cohesion.</p>	All accepted.	
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3	Public Meeting	Targeted Neighborhood Census Block Group 102.4	Approximately 20 neighborhood residents attended a meeting providing numerous responses regarding the assets and needs of Census Block Group 102.4.	<p>Private Property Improvements Needed – Removal of Blight; Property Maintenance; Animal Control; Code Enforcement; & Neighborhood Beatification.</p> <p>Public Property Improvements Needed – Wastewater Infrastructure; Pedestrian and Street Improvements; Park Improvements; Grocery Store; Industrial Facility Odor; Homelessness Presence; & Community Facilities.</p>	All Accepted.	
4	Neighborhood Stakeholder Meeting	Targeted Neighborhood Census Block Group 102.4	Staff met individual with one neighborhood stakeholder to discuss the assets and needs of Census Block Group 102.4	Comments received related to the need for more park spaces, property maintenance, and affordable housing investments.	All Accepted.	

5	Stakeholder Survey	Local Housing Stakeholders	16 Respondents from local gov., banks, real estate, education, building, and social service sectors.	Respondents indicated that home purchase affordability, rent affordability, and limited availability are housing issues that are often experienced by Bowling Green residents. Most stakeholder respondents also indicated that there is not enough decent, safe, and sanitary housing in Bowling Green. For that reason, renovation and revitalization of the existing housing stock was cited as a high priority among stakeholder respondents. Tax Credit financing and additional forms of rental housing assistance (i.e., vouchers) were also cited as a high priority as housing funding types. The cost of land, availability of land, and cost of labor/materials were all noted by most stakeholder respondents as common barriers or obstacles to development in Bowling Green.	All Accepted.	
6	Resident Survey	Non-targeted/broad community	966 Respondents from the community.	Based on the feedback provided by Bowling Green area residents/commuters, it appears that Bowling Green is most in need of lower priced rental housing (under \$1,000 per month) targeting the area workforce and the homeless population. Resident/commuter survey respondents also noted a high need for for-sale housing under \$200,000 in the city. A significant share of survey respondents provided comments referencing the high cost of housing in Bowling Green. In addition, a detached single-family home was the housing type considered to be in highest need among survey respondents.	All Accepted.	

7	Stakeholder Focus Groups	Local Housing Stakeholders	22 Attendees from local gov., banks, real estate, education, building, and social service sectors.	This focus group indicated that the biggest challenges that residents experience are rising home prices/rents, lack of available housing, mismatch between housing types and needs, and mismatch between housing costs and wages. The overwhelming majority of participants indicated that the rents and prices of housing are the most important things to consider for future residential development in the city. Participants believed zoning restrictions, lack of construction workforce, and construction costs were limiting residential development in the city. For possible solutions participants believed by a large margin that residential zoning should be reevaluated to determine if changes are warranted to the current zoning codes.	Comments related to the related to zoning ordinances. These types of decisions are policy decisions governed by state law and/or are the decision of the Bowling Green Board of Commissioners.	
8	Homeless Discussion	Local Homeless Service Providers	Approximately 50 Attendees	Consensus of comments is there is a need for a one-stop facility for local non-profits to better serve the homeless population through a collaborative effort.	All Accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Bowling Green retained Bowen National Research in January of 2023 for the purpose of conducting a Housing Needs Assessment of the city of Bowling Green, Kentucky, which included supplemental data on the balance of Warren County. The City had Bowen National Research conduct a similar Housing Needs Assessment of the city and county in early 2019 and included some data from that original study in the current report and within this Consolidated Plan.

It should be noted that Housing Needs Assessment references to the Primary Study Area (PSA) apply to Bowling Green, while references to the Secondary Study Area (SSA) pertain to the areas of Warren County located *outside* of the Bowling Green city limits.

While this Consolidated Plan document was prepopulated with various CHAS and ACS data, this data predates 2020. As a result, we believe the comprehensive Housing Needs Assessment commissioned in 2023 is a more accurate and current representation of the demographics, economics and housing supply of Bowling Green and Warren County.

Key highlights from the 2023 Bowling Green Housing Needs Assessment included:

- There is an overall *rental* housing gap of 4,204 units and a for-sale housing gap of 2,887 units in Bowling Green over the five-year projection period (2022-2027).
- There is limited available multifamily rental housing in the city, as evidenced by the very low 3.1% overall vacancy rate among the 59 apartment communities surveyed in the city in 2023. In addition to the shortage of multifamily rentals, median rental rates among the most common unit types (i.e., one-, two-, and three-bedroom) offered among the city's surveyed market-rate rental properties have experienced rent increases ranging from 37.8% to 63.8% over the median collected rents reported for similar units surveyed in the city in 2019. Median collected rents among non-subsidized Tax Credit properties surveyed in the city have also increased since 2019, by rates ranging from 8.7% to 25.5%. The notable increases to area rents since 2019 demonstrate ongoing demand for rental product and likely contribute to the ongoing need for affordable rental product in the PSA.
- There is also a very low vacancy rate of 0.4% among the nearly 9,500 non-conventional rentals (e.g., houses, duplexes, mobile homes, etc.) identified in the city.
- There is limited available *for-sale* housing in the city, as evidenced by the overall 0.8% availability rate (healthy rates are between 2.0% and 3.0%) among owner-occupied housing alternatives. It is worth noting that very few available homes are priced under \$200,000.
- Overall, there are approximately 1,512 renter households and 389 owner households within the PSA that live in substandard housing conditions (overcrowded or lacking complete kitchens or indoor plumbing). As such, the quality of the existing housing is a notable

challenge within the city.

- Economic investment and job growth are expected to be significant over the next several years, which are expected to increase the demand for additional housing in the city.
- Demographic projections indicate significant household growth between 2022 and 2027, which will add to the need for additional housing in the city.

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

Summary of Housing Needs

The table below summarizes key population, household and median household income for Bowling Green for 2010 (Census) and 2022 (ACS, ESRI and Bowen National Research), based on the City's 2023 Housing Needs Assessment:

Demographics	Base Year: 2010	Most Recent Year: 2022	% Change
Population	62,218	75,101	20.7%
Households	24,517	29,324	19.6%
Median Household Income	\$36,431	\$49,172	35.0%

Table 5 - Housing Needs Assessment Demographics

The following table summarizes the approximate housing gap estimates in the PSA (Bowling Green) and SSA (Balance of County) over the next five years, based on the City's 2023 commissioned Housing Needs Assessment.

Housing Needs Estimates (2022-2027)					
Housing Segment (Price)		PSA (Bowling Green)		SSA (Balance of County)	
		Number of Units*	Priority	Number of Units*	Priority
Rentals	Extremely Low-Income Rental Housing (≤\$583/Month Rent)	807	High	936	High
	Very Low-Income Rental Housing (\$584-\$971/Month Rent)	1,091	Extreme	945	High
	Low-Income Rental Housing (\$972-\$1,554/Month Rent)	950	High	408	Moderate
	Moderate Market-rate Rental Housing (\$1,555-\$2,397/Month Rent)	898	High	528	High
	High-End Market-rate Rental Housing (\$2,398+/Month Rent)	458	Moderate	449	Moderate
For-Sale	Entry-Level For-Sale Homes (\$129,503-\$207,200)	423	Moderate	632	High
	Moderately-Priced-Sale Homes (\$207,201-\$319,600)	999	High	721	High
	High-End For-Sale Homes (\$319,601-\$399,500)	544	High	1,239	Extreme
	Upscale For-Sale Homes (\$399,501+)	921	High	1,298	Extreme

*Number of units assumes product is marketable, affordable and in a marketable location. Variations of product types will impact the actual number of units that can be supported. Additionally, incentives and/or government policy changes could encourage support for additional units that exceed the preceding projections.

Based on the preceding demand estimates, it is clear that there is some level of rental housing demand among all household income levels within Bowling Green and Warren County over the five-year projection period. Overall, there is a housing need for 4,204 additional *rental* units in the city and for 3,266 units in the SSA, with the greatest gaps existing among the most affordable rental alternatives (units with rents below \$972). The overall *for-sale* housing gap in the city is approximately 2,887 units and a for-sale housing gap of 3,890 units in the surrounding SSA.

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	3,785	3,100	4,115	2,410	10,390
Small Family Households	1,045	785	1,280	895	4,505
Large Family Households	175	340	405	220	690
Household contains at least one person 62-74 years of age	359	600	825	335	1,770
Household contains at least one person age 75 or older	220	300	440	215	1,090
Households with one or more children 6 years old or younger	784	630	900	395	975

Table 6 - Total Households Table

Data Source: 2013-2017 CHAS

As part of the City’s 2023 Housing Needs Assessment, various aspects of households were evaluated. Some of the key household information is provided below.

Households by numbers and percent change (growth or decline) for selected years are shown in the following table. Note that decreases are illustrated in red text, while increases are illustrated in green text:

	Total Households									
	2010 Census	2020 Census	Change 2010-2020		2022 Estimated	Change 2020-2022		2027 Projected	Change 2022-2027	
			Number	Percent		Number	Percent		Number	Percent
PSA	24,517	28,167	3,650	14.9%	29,324	1,157	4.1%	30,699	1,375	4.7%
SSA	19,157	23,274	4,117	21.5%	24,093	819	3.5%	25,505	1,412	5.9%
Combined (PSA & SSA)	43,674	51,441	7,767	17.8%	53,417	1,976	3.8%	56,204	2,787	5.2%
Kentucky	1,719,962	1,797,937	77,975	4.5%	1,812,070	14,133	0.8%	1,827,350	15,280	0.8%

Source: 2010, 2020 Census; ESRI; Urban Decision Group; Bowen National Research

Between 2010 and 2020, the number of households within the PSA (Bowling Green) increased by 3,650 (14.9%). This represents a smaller rate of increase compared to the surrounding SSA (21.5%), but a much larger rate of increase compared to the state of Kentucky (4.5%) during this period. In 2022, there is an estimated 29,324 households in the PSA. Between 2022 and 2027, the number of households in the PSA is projected to increase by 1,375 (4.7%), which represents a smaller percentage increase in households compared to the SSA (5.9%) and a larger percentage increase than the state of Kentucky (0.8%).

Between 2022 and 2027, all *renter* household income cohorts earning less than \$50,000 in the PSA (Bowling Green) are projected to decrease, yet they will still represent a majority of all renter households in the PSA in 2027. Meanwhile, all income cohorts earning more than \$50,000 are projected to increase. Owner households in the PSA earning \$60,000 or more are projected to increase by 19.9% while owner households earning less than \$60,000 are projected to decrease by 17.8%. Projections for owner households by income within the SSA and the state of Kentucky are generally consistent with PSA projections over the next five years. The distribution of *renter* and *owner* households by income is illustrated in the following tables. Note that declines between 2022 and 2027 are in **red**, while increases are in **green**:

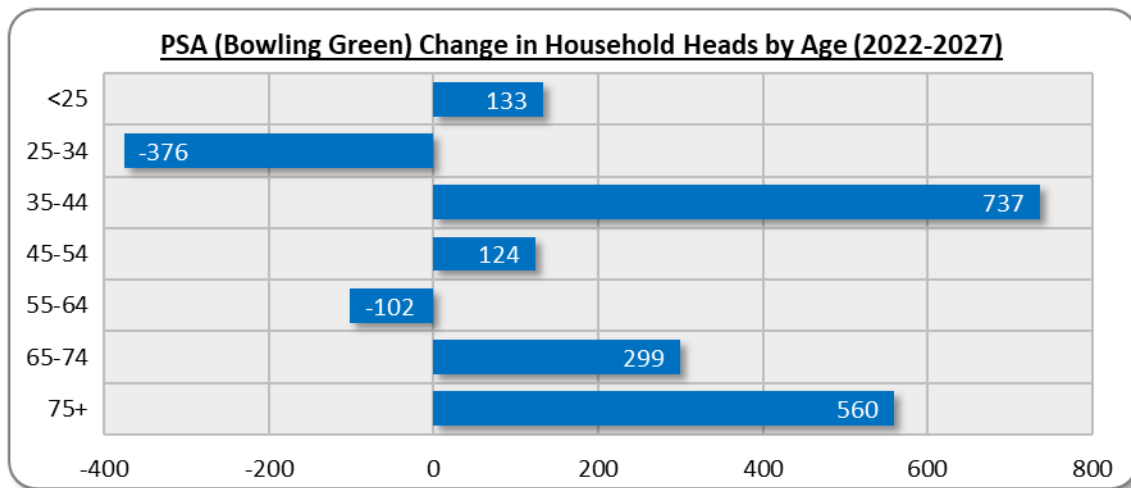
		Renter Households by Income							
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
PSA (Bowling Green)	2010	2,295 (17.5%)	3,126 (23.8%)	2,358 (18.0%)	1,822 (13.9%)	1,350 (10.3%)	636 (4.8%)	1,260 (9.6%)	265 (2.0%)
	2022	2,132 (12.5%)	2,774 (16.2%)	2,477 (14.5%)	2,314 (13.5%)	1,917 (11.2%)	1,433 (8.4%)	2,885 (16.9%)	1,165 (6.8%)
	2027	1,791 (10.1%)	2,405 (13.6%)	2,219 (12.5%)	2,191 (12.4%)	1,845 (10.4%)	1,676 (9.5%)	3,860 (21.8%)	1,724 (9.7%)
	Change 2022-2027	-341 (-16.0%)	-369 (-13.3%)	-258 (-10.4%)	-123 (-5.3%)	-72 (-3.8%)	243 (17.0%)	975 (33.8%)	559 (48.0%)
		Owner Households by Income							
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
PSA (Bowling Green)	2010	380 (3.3%)	842 (7.4%)	1,251 (11.0%)	1,298 (11.4%)	1,140 (10.0%)	1,033 (9.1%)	2,734 (24.0%)	2,727 (23.9%)
	2022	223 (1.8%)	484 (4.0%)	768 (6.3%)	952 (7.8%)	850 (7.0%)	1,154 (9.4%)	3,695 (30.2%)	4,101 (33.5%)
	2027	154 (1.2%)	378 (2.9%)	595 (4.6%)	766 (5.9%)	702 (5.4%)	1,049 (8.1%)	4,252 (32.7%)	5,094 (39.2%)
	Change 2022-2027	-69 (-30.9%)	-106 (-21.9%)	-173 (-22.5%)	-186 (-19.5%)	-148 (-17.4%)	-105 (-9.1%)	557 (15.1%)	993 (24.2%)

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

In 2022, household heads between the ages of 25 and 34 within the PSA (Bowling Green) comprise the largest share (20.2%) of all households in the PSA. Household heads between the ages of 35 and 44 comprise the next largest share (15.6%) of the total households in the PSA. Overall, senior households (age 65 and older, comprising two age groups) represent 22.9% of all PSA households in 2022. This represents a smaller share of senior households when compared to the SSA (26.7%) and the state of Kentucky (28.9%). Household heads by age cohorts for selected years are shown in the following table. Note that five-year projected declines are in red, while increases are in green:

		Household Heads by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
PSA (Bowling Green)	2010	3,858 (15.7%)	4,625 (18.9%)	3,813 (15.6%)	4,080 (16.6%)	3,490 (14.2%)	2,358 (9.6%)	2,293 (9.4%)
	2022	3,831 (13.1%)	5,924 (20.2%)	4,578 (15.6%)	4,020 (13.7%)	4,228 (14.4%)	3,709 (12.6%)	3,034 (10.3%)
	2027	3,964 (12.9%)	5,548 (18.1%)	5,315 (17.3%)	4,144 (13.5%)	4,126 (13.4%)	4,008 (13.1%)	3,594 (11.7%)
	Change 2022-2027	133 (3.5%)	-376 (-6.3%)	737 (16.1%)	124 (3.1%)	-102 (-2.4%)	299 (8.1%)	560 (18.5%)

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research



The preceding information regarding the composition and projected changes in households by incomes, tenure and ages will influence Bowling Green’s housing needs over the next several years.

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	130	0	120	0	250	0	0	0	25	25
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	45	35	65	15	160	0	0	4	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	95	260	135	20	510	4	25	30	10	69
Housing cost burden greater than 50% of income (and none of the above problems)	1,990	655	185	45	2,875	225	215	115	30	585
Housing cost burden greater than 30% of income (and none of the above problems)	380	970	1,080	100	2,530	25	195	290	365	875

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	455	0	0	0	455	65	0	0	0	65

Table 7 – Housing Problems Table

Data 2013-2017 CHAS
Source:

The following table compares key housing age and conditions for each of the study areas and the state based on 2017-2021 American Community Survey (ACS) data. Housing units built over 50 years ago (pre-1970), overcrowded housing (1.01+ persons per room), or housing that lacks complete kitchens or bathroom plumbing are illustrated for each area by tenure (renter or owner). It is important to note that some occupied housing units may have more than one housing issue.

	Housing Age and Conditions											
	Pre-1970 Product				Overcrowded				Incomplete Plumbing or Kitchen			
	Renter		Owner		Renter		Owner		Renter		Owner	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
PSA	3,831	24.1%	3,915	32.2%	1,132	7.1%	239	2.0%	380	2.4%	150	1.2%
SSA	1,032	17.8%	2,156	12.6%	151	2.6%	165	1.0%	66	1.1%	65	0.4%
Combined (PSA & SSA)	4,863	22.4%	6,071	20.7%	1,283	5.9%	404	1.4%	446	2.1%	215	0.7%
Kentucky	190,792	33.9%	376,751	31.8%	21,365	3.8%	13,449	1.1%	12,037	2.1%	9,189	0.8%

Source: American Community Survey (2017-2021); ESRI; Urban Decision Group; Bowen National Research

Within the PSA (Bowling Green), nearly one-fourth (24.1%) of renter-occupied housing was built prior to 1970. This represents a smaller share of such units compared to the share (33.9%) for the state of Kentucky. While a larger share (32.2%) of the owner-occupied housing in the PSA was built prior to 1970, this is comparable to the state share (31.8%) of such units. The share of renter-occupied housing within the PSA experiencing overcrowding (7.1%) is significantly larger than that of the state (3.8%). While the share (2.0%) of owner-occupied housing experiencing overcrowding is much less than the share for renters in the area, this represents a slightly larger share of such housing in the PSA as compared to the share within the state (1.1%). Incomplete plumbing or kitchens appear to be somewhat more prevalent issues within the PSA as compared to the state, with 2.4% of renter households and 1.2% of owner households experiencing these issues. Overall, the age of housing in the PSA does not appear to be a major issue; however, overcrowding and incomplete plumbing or kitchens appears to be more widespread within the PSA, particularly among renters, compared to the state. Substandard housing in the PSA is likely influenced by student housing in the market, particularly overcrowded housing issues. Overall, there are approximately 1,512 renter households and 389 owner households within the PSA that live in substandard housing conditions (overcrowded or lacking complete kitchens or indoor plumbing).

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,260	955	510	85	3,810	230	245	150	65	690
Having none of four housing problems	700	1,490	2,475	1,355	6,020	80	410	975	905	2,370
Household has negative income, but none of the other housing problems	455	0	0	0	455	65	0	0	0	65

Table 5 – Housing Problems 2

Data 2013-2017 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	775	440	360	1,575	65	120	100	285
Large Related	110	220	114	444	0	0	30	30
Elderly	250	420	345	1,015	140	200	255	595
Other	1,460	750	620	2,830	45	90	35	170
Total need by income	2,595	1,830	1,439	5,864	250	410	420	1,080

Table 6 – Cost Burden > 30%

Data 2013-2017 CHAS
Source:

The following table compares key household income, housing cost, and housing affordability metrics of the PSA (Bowling Green) and the state. Cost burdened households are defined as those paying over 30% of their income toward housing costs.

	Household Income, Housing Costs and Affordability					
	2022 Households	Median Household Income	Estimated Median Home Value	Average Gross Rent	Share of Cost Burdened Households*	
					Renter	Owner
PSA	29,324	\$49,172	\$217,112	\$885	45.3%	16.1%
SSA	24,093	\$70,649	\$234,084	\$946	41.0%	13.8%
Combined (PSA & SSA)	53,417	\$58,611	\$227,197	\$901	44.2%	14.7%
Kentucky	1,812,070	\$58,437	\$180,430	\$877	38.7%	17.0%

Source: American Community Survey (2017-2021); ESRI; Urban Decision Group; Bowen National Research

*Paying more than 30% of income toward housing costs

The PSA's (Bowling Green) median home value of \$217,112 is 20.3% higher than the state's estimated median home value of \$180,430. The average gross rent of \$885 in the PSA is approximately 0.9% higher than the state's average gross rent of \$877. The median household income for the PSA (\$49,172) is 15.9% lower than that for the state. Overall, these factors result in a higher share of cost burdened renter households (45.3%) and slightly lower share of owner (16.1%) households in the PSA compared to the shares within the state (38.7% and 17.0%, respectively). Regardless, there are approximately 7,745 renter households and 1,968 owner households in the PSA that are housing cost burdened.

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	600	160	15	775	65	75	15	155
Large Related	25	25	4	54	0	0	15	15
Elderly	240	190	70	500	115	90	85	290
Other	1,315	285	150	1,750	45	50	0	95
Total need by income	2,180	660	239	3,079	225	215	115	555

Table 7 – Cost Burden > 50%

Data 2013-2017 CHAS
Source:

The following table compares key household income, housing cost, and housing affordability metrics of the PSA (Bowling Green) and the state. Severe cost burdened households pay over 50% of their income toward housing.

	Household Income, Housing Costs and Affordability					
	2022 Households	Median Household Income	Estimated Median Home Value	Average Gross Rent	Share of Severe Cost Burdened Households*	
					Renter	Owner
PSA	29,324	\$49,172	\$217,112	\$885	27.7%	5.7%
SSA	24,093	\$70,649	\$234,084	\$946	16.2%	4.9%
Combined (PSA & SSA)	53,417	\$58,611	\$227,197	\$901	24.7%	5.3%
Kentucky	1,812,070	\$58,437	\$180,430	\$877	19.2%	6.8%

Source: American Community Survey (2017-2021); ESRI; Urban Decision Group; Bowen National Research
*Paying more than 50% of income toward housing costs

While the share of severe cost burdened *owner* households for Bowling Green (5.7%) are lower than the state's share (6.8%) of such households, the share of severe cost burdened *renter* households in the city (27.7%) is well above the state's share (19.2%). Overall, approximately 4,736 renter households and 697 owner households are *severe* housing cost burdened. This data illustrates the importance of affordable rental and for-sale housing for the residents of Bowling Green.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	125	270	155	35	585	4	20	19	10	53
Multiple, unrelated family households	50	25	55	0	130	0	10	10	0	20
Other, non-family households	0	0	4	0	4	0	0	0	0	0
Total need by income	175	295	214	35	719	4	30	29	10	73

Table 8 – Crowding Information – 1/2

Data 2013-2017 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

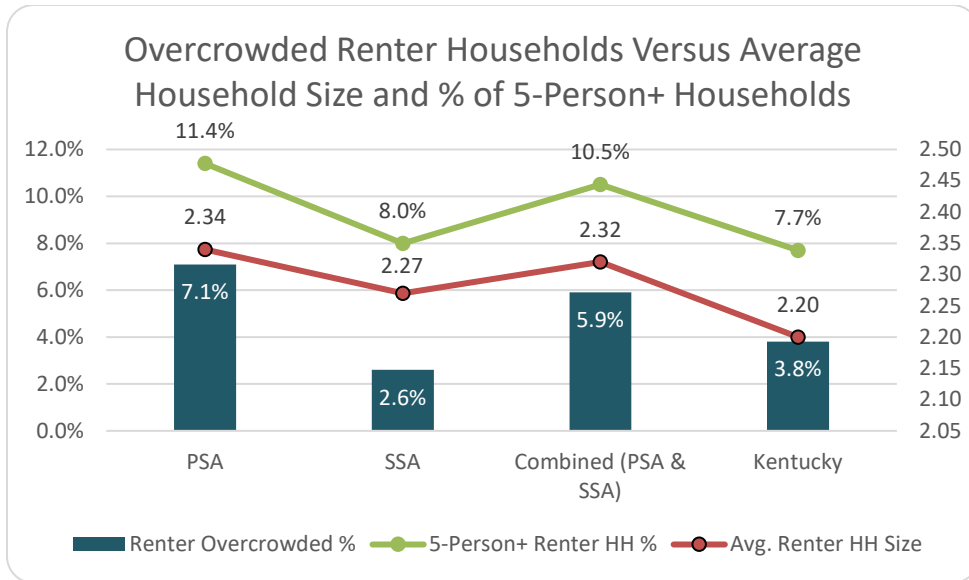
Table 12 – Crowding Information – 2/2

Overcrowded housing (1.01+ persons per room) is illustrated for the PSA (Bowling Green) and other areas by tenure (renter or owner) in the following table.

	Overcrowded Housing			
	Renter		Owner	
	Number	Percent	Number	Percent
PSA (Bowling Green)	1,132	7.1%	239	2.0%
SSA (Balance of County)	151	2.6%	165	1.0%
Combined (PSA & SSA)	1,283	5.9%	404	1.4%
Kentucky	21,365	3.8%	13,449	1.1%

Source: American Community Survey (2017-2021); ESRI; Urban Decision Group; Bowen National Research

The share of renter-occupied housing within the PSA experiencing overcrowding (7.1%) is significantly larger than that of the state (3.8%). While the share (2.0%) of owner-occupied housing experiencing overcrowding is much less than the share for renters in the area, this represents a slightly larger share of such housing in the PSA as compared to the share within the state (1.1%). As overcrowding among renter households is the most notable issue within the PSA, the following graph attempts to illustrate the correlation of household size and overcrowding among renter households in Bowling Green.



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

Household income by size and by tenure for 2018 for Bowling Green are shown in the following tables:

Annual Income	PSA Persons Per Renter Household (2018)					Total
	1-Person	2-Person	3-Person	4-Person	5-Person+	
\$0-\$10,000	757	727	318	230	241	2,272
\$10,000-\$20,000	1,233	932	408	295	309	3,177
\$20,000-\$30,000	841	795	348	251	263	2,498
\$30,000-\$40,000	568	628	275	199	208	1,877
\$40,000-\$50,000	474	518	227	164	172	1,555
\$50,000-\$60,000	289	351	154	111	116	1,021
\$60,000-\$75,000	298	374	164	118	124	1,078
\$75,000-\$100,000	229	297	130	94	98	849
\$100,000-\$125,000	83	105	46	33	35	302
\$125,000-\$150,000	40	51	22	16	17	147
\$150,000-\$200,000	36	44	19	14	15	129
\$200,000+	39	49	21	15	16	141
TOTAL	4,887	4,872	2,132	1,541	1,614	15,045

Source: ESRI; Urban Decision Group; Bowen National

Annual Income	PSA Persons Per Owner Household (2018)					Total
	1-Person	2-Person	3-Person	4-Person	5-Person+	
\$0-\$10,000	98	115	52	39	26	330
\$10,000-\$20,000	220	213	97	72	47	649
\$20,000-\$30,000	288	326	148	111	72	946
\$30,000-\$40,000	251	356	162	121	79	969
\$40,000-\$50,000	214	320	146	108	71	859
\$50,000-\$60,000	272	451	205	153	100	1,181
\$60,000-\$75,000	264	487	222	165	108	1,245

\$75,000-\$100,000	388	770	351	261	171	1,941
\$100,000-\$125,000	242	490	223	166	109	1,230
\$125,000-\$150,000	109	242	110	82	54	596
\$150,000-\$200,000	119	250	114	85	55	623
\$200,000+	130	275	125	93	61	684
TOTAL	2,596	4,293	1,955	1,457	952	11,254

Source: ESRI; Urban Decision Group; Bowen National

Noteworthy observations from the preceding table include:

- Most *renter* households are comprised of one- and two-person households. As the renter table illustrates, most one- and two-person renter households have incomes below \$30,000 annually. Households earning \$30,000 a year can generally afford rents of up to \$750. As shown in the Bowling Green Housing Needs Assessment, there are very few rental units available in the market that are priced under \$750. This includes government-subsidized and Tax Credit product serving households earning up to 60% of AMHI, which is full and has long wait lists. As such, one- and two-person renter households have a significant challenge finding available housing that is affordable to them.

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

Noninstitutionalized Population with Disabilities by Age PSA (Bowling Green)			
Age	Total Population	Number of Population With At Least One Type of Disability	Share of Population With At Least One Type of Disability
Under 5 years	4,849	0	0.0%
5 to 17 years	10,303	1,018	9.9%
18 to 34 years	27,640	2,249	8.1%
35 to 64 years	19,955	3,781	18.9%
65 to 74 years	4,763	1,625	34.1%
75 years and older	2,821	1,335	47.3%
Total	70,331	10,008	14.2%

Source: 2017-2021 American Community Survey (Table S1810) 5-Year Estimates

Based on 2017-2021 ACS data, the rate of disabilities among Bowling Green’s population was an estimated 14.2% which reflects an estimated 10,008 people in the city with at least one disability. The overall population with at least one disability in Bowling Green correlates significantly with age. Note that among the city population ages 75 and older, over 45% of this population group had at least one type of disability, while 34.1% of the city population between 65 and 74 years of age had at least one type of disability. People with disabilities may have limits on their education, employment opportunities, and often their quality of life. As the earning potential of some individuals with a disability could be limited, the access to affordable housing alternatives and certain services are important to this special needs population.

Persons that are blind, disabled, or over age 65 can qualify for Supplemental Security Income (SSI). In Kentucky, a total of 161,147 persons received SSI in 2021, with over 94% of

recipients classified as persons with a disability. In Warren County, a total of 3,273 persons received SSI as of December 2021. Of the 3,273 SSI recipients in Warren County, 8.3% of recipients were aged 65 and older and over 91.7% of recipients were blind or had a disability.

Rental housing affordability by persons on a fixed SSI income is shown in the following table for select areas.

Rental Housing Affordability for Persons on a Fixed Income by Housing Market Area (2022)				
Housing Market Area	SSI Monthly Payment	SSI as Percent of Median Income	Percent SSI for One-Bedroom Apartment	Percent SSI for Efficiency Apartment
Bowling Green	\$841.00	19.6%	94%	88%
Kentucky	\$841.00	19.6%	80%	71%
National	\$875.41	16.7%	141%	129%

Source: Priced Out - Technical Assistance Collaborative

The SSI monthly payment of \$841.00 for a recipient in the Bowling Green area is 94% of the cost for a one-bedroom unit and 88% of the cost for an efficiency unit. As a result, it is difficult for most people receiving only SSI assistance to reasonably afford most rental alternatives in the market.

LifeSkills, Inc. is a private, nonprofit corporation that provides services and facilities to persons with intellectual disabilities, mental health and addiction issues within the Kentucky counties of Allen, Barren, Butler, Edmonson, Hart, Logan, Metcalfe, Monroe, Simpson, and Warren.

The following statistics were provided by LifeSkills as they relate to persons with mental health and/or substance abuse issues in Warren County:

- LifeSkills, Inc. in Warren County has 3,003 active cases of clients with mental health issues at this time.
- LifeSkills, Inc. Supported Housing Programs currently serves 461 households, mostly in Warren County, with mental illness and/or substance use who were formerly homeless.
- LifeSkills, Inc. PATH Program provided outreach last year to nearly 213 households, mostly in Warren County, who have mental illness and are homeless or at-risk of homelessness.

In regards to victims of domestic violence, dating violence, sexual assault, and stalking, in FY 23 Barren River Area Safe Space (BRASS), a regional domestic violence shelter and program in Bowling Green, provided shelter assistance to 173 women and 135 children that were victims of domestic violence in Warren County. Bowling Green is located within Warren County, however BRASS serves a 10 county region, so an unknown portion of those victims do not live within the city limits. This represents approximately 0.005% of the total female population. There is very limited data available for rates of domestic violence, dating violence, sexual assault and stalking victims and rate of report. According to staff with BRASS, the vast majority of their clients fall below the federal poverty level. Based on the information listed above, staff estimate the annual housing need of victims of domestic violence to be approximately 170 women annually

for the City of Bowling Green. Again, this number most likely skewed given the regional component.

What are the most common housing problems?

While Bowling Green housing issues include a variety of challenges associated with age of product, overcrowded housing and substandard housing (e.g., lacking complete kitchens or plumbing), it appears housing affordability (those paying a disproportionately high share of income toward housing) is the most common housing problem residents of the city experience. Nearly one-half (45.3%) of the city’s renters are housing cost burdened (paying over 30% of income toward housing) and over one-quarter (27.7%) of renter households are severe housing cost burdened (paying over 50% of income toward housing). These shares are higher than state averages and illustrate the more prominent housing affordability issues that exist in Bowling Green.

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

It appears from the data included in this report that renter households in Bowling Green experience greater challenges with housing affordability, as evidenced by the high shares of renter households that are housing cost burdened (paying over 30% of income toward housing) or severe housing cost burdened (paying over 50% of income toward housing).

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

Renter households paying 50% or more of their income towards rent and who earn less than \$20,000 a year are most vulnerable to becoming homeless.

The following table compares key household income, housing cost, and housing affordability metrics of the PSA (Bowling Green) and the state. Severe cost burdened households pay over 50% of their income toward housing.

	Household Income, Housing Costs and Affordability					
	2022 Households	Median Household Income	Estimated Median Home Value	Average Gross Rent	Share of Severe Cost Burdened Households*	
					Renter	Owner
PSA	29,324	\$49,172	\$217,112	\$885	27.7%	5.7%
SSA	24,093	\$70,649	\$234,084	\$946	16.2%	4.9%
Combined (PSA & SSA)	53,417	\$58,611	\$227,197	\$901	24.7%	5.3%
Kentucky	1,812,070	\$58,437	\$180,430	\$877	19.2%	6.8%

Source: American Community Survey (2017-2021); ESRI; Urban Decision Group; Bowen National Research

*Paying more than 50% of income toward housing costs

While the share of severe cost burdened *owner* households for Bowling Green (5.7%) are lower than the state’s share (6.8%) of such households, the share of severe cost burdened *renter* households in the city (27.7%) is well above the state’s share (19.2%). Overall, approximately 4,736 renter households and 697 owner households are *severe* housing cost burdened. This data illustrates the importance of affordable rental and for-sale housing for the residents of Bowling Green.

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

The City of Bowling Green is not estimating the amount of at-risk population for this plan.

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

Discussion

Another measure of people most vulnerable to becoming homeless is the number of people living in poverty. The following table summarizes the number of people in Bowling Green that live above or below the poverty level. Population by poverty status is shown in the following table:

		< 18 Years Below Poverty Level (2021)	Overall Below Poverty Level (2021)
PSA	Number	4,686	15,626
	Percent	32.2%	23.8%
SSA	Number	1,626	5,406
	Percent	10.7%	9.0%
Combined (PSA & SSA)	Number	6,312	21,032
	Percent	21.2%	16.7%
Kentucky	Number	213,946	709,140
	Percent	21.4%	16.3%

Source: U.S. Census Bureau; 2020 Census; 2017-2021 American Community Survey; ESRI; Urban Decision Group; Bowen National Research

As the preceding table illustrates, the PSA has a higher share of its population that lives below the poverty level compared with the SSA and state of Kentucky. In particular, nearly one-third (32.2%) of the population under the age of 18 lives below poverty level in Bowling Green.

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

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

Introduction

The housing study wasn't able to evaluate housing problems at different AMI and race levels as this information is only available from Comprehensive Housing Affordability Strategy (CHAS) data which is provided below. As seen below the latest available data from CHAS is 2013 – 2017.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,895	375	520
White	2,040	255	370
Black / African American	585	95	110
Asian	90	0	4
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	104	0	25

Table 9 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,360	735	0
White	1,735	425	0
Black / African American	195	280	0
Asian	190	4	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	0	0	0
Pacific Islander	45	0	0
Hispanic	160	14	0

Table 10 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,030	2,090	0
White	1,665	1,450	0
Black / African American	195	350	0
Asian	75	60	0
American Indian, Alaska Native	0	0	0
Pacific Islander	10	0	0
Hispanic	65	200	0

Table 11 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	605	1,805	0
White	470	1,405	0
Black / African American	85	255	0
Asian	19	0	0
American Indian, Alaska Native	10	4	0
Pacific Islander	0	4	0
Hispanic	20	80	0

Table 12 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

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

Text to go before Discussion below

In reviewing the data above and comparing it to the race/ethnicity breakout of the city as a whole, some needs became visible. According to the 2020 Census, the City had the following breakout of its population as a whole: White 64%, Black 14%, Asian 8%, American Indian/Alaskan .4%, Pacific Islander .8%, and Hispanic 10%. For the basis of this review Asian, American Indian/Alaskan and Pacific Islander will not be reviewed and analyzed given the low number of occurrences of housing problems. The four races/ethnicities for this review will be White, Black, Asian, and Hispanic.

In reviewing and analyzing the data listed above an anticipated correlation became apparent. The higher the income levels the less occurrences of housing problems. Therefore, the inverse would be accurate as well; the lower the income levels the greater occurrences of housing problems. As a whole jurisdiction, 37% of the households with one or more housing problems fall within the 0-30% income, 30% within the 30-50% income, 26% within the 50-80% income, and 8% of the households with none of the housing problems fall within the 80-100% of AMI range. These ranges include all races and ethnicities.

Discussion

White households represent the largest single race of the 0-100% AMI, representing 76%, which is above with the overall white population of the City at 64%. The largest single category for white households with at least one housing problem was in the 50-80% AMI income category representing 82%. The largest portion for white households with no housing problems is in the 80-100% AMI range

representing 78%. Over all races, the city had 28% having at least one housing problem and 18% with no housing problems for households in the 0-100% AMI income category. The white population in comparison to the overall City shows 13% of households having at least one problem and 8% having no problems. These comparisons do not show a disproportionate need.

Black households represent the second largest single race of the 0-100% AMI, representing 13%, which is just below the overall black population of the City at 14%. The largest single category for black households with at least one housing problem was in the 30-50% AMI income category, representing 38%. However, the 0-30% AMI category was lower at 25%. In all races with at least one housing problem, the breakout for Black households drops to 11% having at least one problem and 10% with no housing problems. The other selected races had similar drops as the overall races, Asian 6% and Hispanic 5% for one or more problems, and Asian 1% and Hispanic 4% for no problems. The greatest percentage of households with no housing problems for Black households with no problems in the 30-50% and 50-80% categories. Black households had the majority of its households with no problems in these ranges for a total of 64%. This is mainly attributable to the high number of black households in the 50-80% AMI income category representing 26% of the population. This number varies from the other races as well, with Whites at 41%, Asian 94%, and Hispanics at 68%. The comparison of these numbers does not shows a possible disproportionate need for black households.

The Hispanic and Asian populations represent a much smaller portion of the overall population compared to whites and blacks, but continue to grow and demand a different type of service with the possible language barrier. The breakdown of households with the least one housing problem (Hispanic 6%) (Asian 5%) and no housing problems (Hispanic 1%) (Asian 4%) varies from the overall trend. However, the largest population of Hispanic households with at least one housing problem is in the 50-80% AMI category with 68%. This breaks the trend of the White and Black households showing that the need to remediate housing problems is concentrated in low and moderate income Asian and Hispanic Households. Asians and Hispanics with no housing problems is centered in the 50-80% and 80-100% AMI; however no households were listed in the 0-30% AMI category. Based on that breakdown, it would seem that at the time the data was collected all Asian and Hispanic households in the 0-30% AMI category had at least one housing problem and 51% (Asian) and 46% (Hispanics) of the households in the 50-80% AMI category had at least one housing problem. The analysis discussed above shows the potential for a disproportionate need of housing issues for lower income and low to moderate income Hispanic and Asian households.

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

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

Introduction

The housing study didn't include housing problems at different AMI and race levels as this data was only available from the Comprehensive Housing Affordability System data. The latest data available is from 2013-2017.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,490	780	520
White	1,750	545	370
Black / African American	475	200	110
Asian	90	0	4
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	94	10	25

Table 13 – Severe Housing Problems 0 - 30% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,200	1,900	0
White	795	1,365	0
Black / African American	79	390	0
Asian	160	30	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	0	0	0
Pacific Islander	45	0	0
Hispanic	90	80	0

Table 14 – Severe Housing Problems 30 - 50% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	660	3,450	0
White	480	2,635	0
Black / African American	79	460	0
Asian	45	90	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	40	225	0

Table 15 – Severe Housing Problems 50 - 80% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	150	2,260	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	85	1,795	0
Black / African American	20	315	0
Asian	19	0	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	4	0
Hispanic	20	80	0

Table 16 – Severe Housing Problems 80 - 100% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

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

Text to go before Discussion Below

In reviewing the data above and comparing it to the race/ethnicity breakout of the city as a whole, some needs became visible. According to the 2020 Census, the City had the following breakout of its population as a whole: White 64%, Black 14%, Asian 8%, American Indian/Alaskan .4%, Pacific Islander .8%, and Hispanic 10%. For the basis of this review Asian, American Indian/Alaskan and Pacific Islander will not be reviewed and analyzed given the low number of occurrences of housing problems. The four races/ethnicities for this review will be White, Black, Asian, and Hispanic.

In reviewing and analyzing the data listed above an anticipated correlation became apparent. The higher the income levels the less occurrences of housing problems. Therefore the inverse would be accurate as well; the lower the income levels the greater occurrences of housing problems. As a whole, 72% of the households with one or more severe housing problems fall within the 0-50% income range (0-30 55%, 30-50 27%) and 64% of the households with none of the severe housing problems fall within the 50-100% of AMI range (50-80 41%, 80-100 27%). These ranges include all races and ethnicities.

White households represent the largest single race of the 0-100% AMI, representing 71%, which is above with the overall white population of the City at 64%. The largest single category for white households with at least one severe housing problem was in the 0-30% AMI income category representing 70%. The percentage of White households with at least one severe housing problem is overwhelmingly in the 0-30% and 30-50% AMI categories, representing 69% of the households which coincides with Blacks at 15%, Hispanics 5%, and Asians 7% when

considering the overall population. The greatest percentage of White households with no housing problems falls into the 50-80% and 80-100% categories representing 78%. White households had the majority of its households with no problems in these ranges from the 50-80% category for a total of 46%. This number contrasts with Black Households, which is more concentrated in the 0-30% at 26%, and 50-80% 21%, AMI categories.

Discussion

Black households represent the second largest single race of the 0-100% AMI, representing 17% which is just above the overall black population of the City at 14%. The largest single category for black households with at least one severe housing problem was in the 0-30% AMI income category as well, representing 19%. The percentage of black households with at least one severe housing problem is overwhelmingly in the 0-30% and 30-50% AMI categories, representing 85% of the households. This coincides with Whites at 82%, Asians 80% and Hispanics at 75%. The greatest percentage of black households with no housing problems falls into the 30-50 % and 50-80% categories. Black households had the majority of its households with no problems in these ranges for a total of 63%. This is mainly attributable to the high number of black households in the 50-80% AMI income category representing 34%. This number coincides with Whites at 42%, but is much lower than Asians 75% and Hispanics at 57%.

Hispanic households represent 5% of households which is below to the overall Hispanic population of the City at 10%. The Hispanic population represents a much smaller portion of the overall population compared to whites and blacks, but continues to grow and demand a different type of service with the possible language barrier. The largest single category for Hispanic households with at least one severe housing problem was in the 0-30% AMI income category as well, representing 39%. The percentage of Hispanic households with at least one severe housing problem is overwhelmingly in the 0-30% and 30-50% AMI categories, representing 75% of the households which coincides with Whites at 82%, Asians 80% and Blacks at 85%. The greatest percentage of Hispanic households with no housing problems falls into the 50-80 % and 80-100% categories. Hispanic households had the majority of its households with no problems in these ranges for a total of 77%. This is mainly attributable to the high number of Hispanic households in the 50-80% AMI income category representing 57%. This number is substantially higher than other races, such as Whites at 42% and Blacks at 34% but lower than Asians 75%, representing disproportionately greater numbers.

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

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

Introduction:

The housing study didn't include housing problems at different AMI and race levels as this data was only available from the Comprehensive Housing Affordability System data. The latest data available is from 2013-2017.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	15,235	4,250	3,780	525
White	11,775	3,315	2,870	375
Black / African American	2,050	500	555	110
Asian	445	230	70	4
American Indian, Alaska Native	8	14	0	0
Pacific Islander	20	35	20	0
Hispanic	715	120	160	25

Table 17 – Greater Need: Housing Cost Burdens AMI

Data Source: 2013-2017 CHAS

Discussion:

Discussion:

As expected, there is a direct correlation between income level and the number of Housing Cost Burdened households. Households in the 0-30% AMI range are far more likely to experience a cost burden scenario, as they have limited options available for seeking affordable housing. Programs are in place to assist persons in this income range, however the need is greater than the availability of service or funding. Programs would include the City's Housing Choice Voucher program, the local housing authority, and several LIHTC properties in Bowling Green. The breakdown for all races facing cost burden circumstances is as follows: 0-30% AMI (65%) 30-50% AMI (18%) and >50% (16%). Around two-thirds of cost burdened households are in the 0-30% income range.

Overall, the races/ethnicities followed the breakout compared to the City as a whole. According to the 2020 Census, the City had the following breakout of its population as a whole: White 64%, Black 14%, Asian 8%, American Indian/Alaskan .4%, Pacific Islander .8%, and

Hispanic 10%. For the basis of this review American Indian/Alaskan and Pacific Islander will not be reviewed and analyzed, given the low number of occurrences of housing problems. The four races/ethnicities for this review will be White, Black Asian and Hispanic. For cost burdened households Whites accounted for 77%, Blacks for 13%, Asians 3% and Hispanics for 4%. White households were above the population breakout as a whole while Blacks, Asians, and Hispanics were slightly less. The portion of white households that are cost burdened may indicate a disproportionate greater need.

When looking at all races/ethnicities broken down by AMI range, Whites followed the overall breakdown listed in the first paragraph with: 0-30% AMI (66%) 30-50% AMI (18%) and >50% (16%). Part of the reason for the White households following the overall trend is the fact that they account for 77% of the cost burdened households. Hispanics saw some similarities but had a greater percentage in the >30% AMI range with: 0-30% AMI (72%) 30-50% AMI (12%) and >50% (16%). Black households were also similar when compared to the other races and to the City as a whole, 0-30% AMI (66%) 30-50% AMI (16%) and >50% (18%). Although Black households were less than Whites overall in the 30-50% AMI range, they were slightly higher in the >50% income range. The income ranges do not provide sufficient detail to determine if this is tied to a particular LMI range. However, the data indicates a potential disproportionate greater need in the 30-50% range for White and Black households.

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

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

While the City's 2023 commissioned Housing Needs Assessment did not consider racial or ethnic groups and their housing needs or issues, the study specifically addressed the demographic composition and housing characteristics of the Bowling Green Reinvestment Area (BGRA). This area includes the north-central portion of the city and includes the following Census Tracts: 101, 102, 103, 104, 105, 112 and 113. The neighborhood contains approximately 5.7 square miles. The BGRA has a notably higher share of minority population (40.0%) than the overall city (34.8%). As a result, many of the housing issues in this area likely impact a large portion of the minority population living within this area.

If they have needs not identified above, what are those needs? Key socioeconomic data for the BGRA is summarized below:

- Nearly 7,000 people in the BGRA live in poverty, representing nearly 45% of the BGRA population. This is well above the overall poverty rate for the city of Bowling Green (23.8%). In addition, over 60% of children in the BGRA live in poverty, well above the city's poverty rate (32.2%) for persons under age 18.
- The neighborhood lacks residential stability, as 42.6% of the residents moved over the past year. This is likely the result of numerous factors including the presence of student households in the BGRA, which tend to move every year.
- The BGRA has a high share (22.9%) of residents who do not have a high school degree. The lack of a high school degree for a notable share of the population likely has an impact on the earning capacity and potential of many of the area's residents.
- Households in the BGRA have higher shares of overcrowded housing units (11.8%), housing cost burdened households (53.2%), and severe housing cost burdened households (34.4%) than the overall city of Bowling Green.
- There are a limited number of available apartment rental units (0.2%) and for-sale units (2.5%).

As noted earlier, the Housing Needs Assessment did not consider specific ethnic and racial data. However, as shown in the preceding bullet points, there are numerous socioeconomic and housing challenges experienced by residents of the BGRA, which is comprised of a high share of minorities. As such, many minorities in this area are likely experiencing these issues.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community? As stated above, They are primarily located in the BG Reinvestment Area (Census Tracts 101, 102, 103, 104, 105, the City portion of 112, and Census Block Group 113.1).

NA-35 Public Housing – 91.205(b)

Introduction

The data below is provided by the HUD PIH Information Center (PIC). Local data for the Bowling Green Housing Division reveals a total of 750 tenant based vouchers. Special Purpose Vouchers are as followed: 35 Veterans Affairs Supportive Housing, 50 Non-Elderly Disabled, 6 Tenant Protection, 17 Home Ownership, 89 Mainstream (Non-elderly and disabled member), and 5 Stability (homeless).

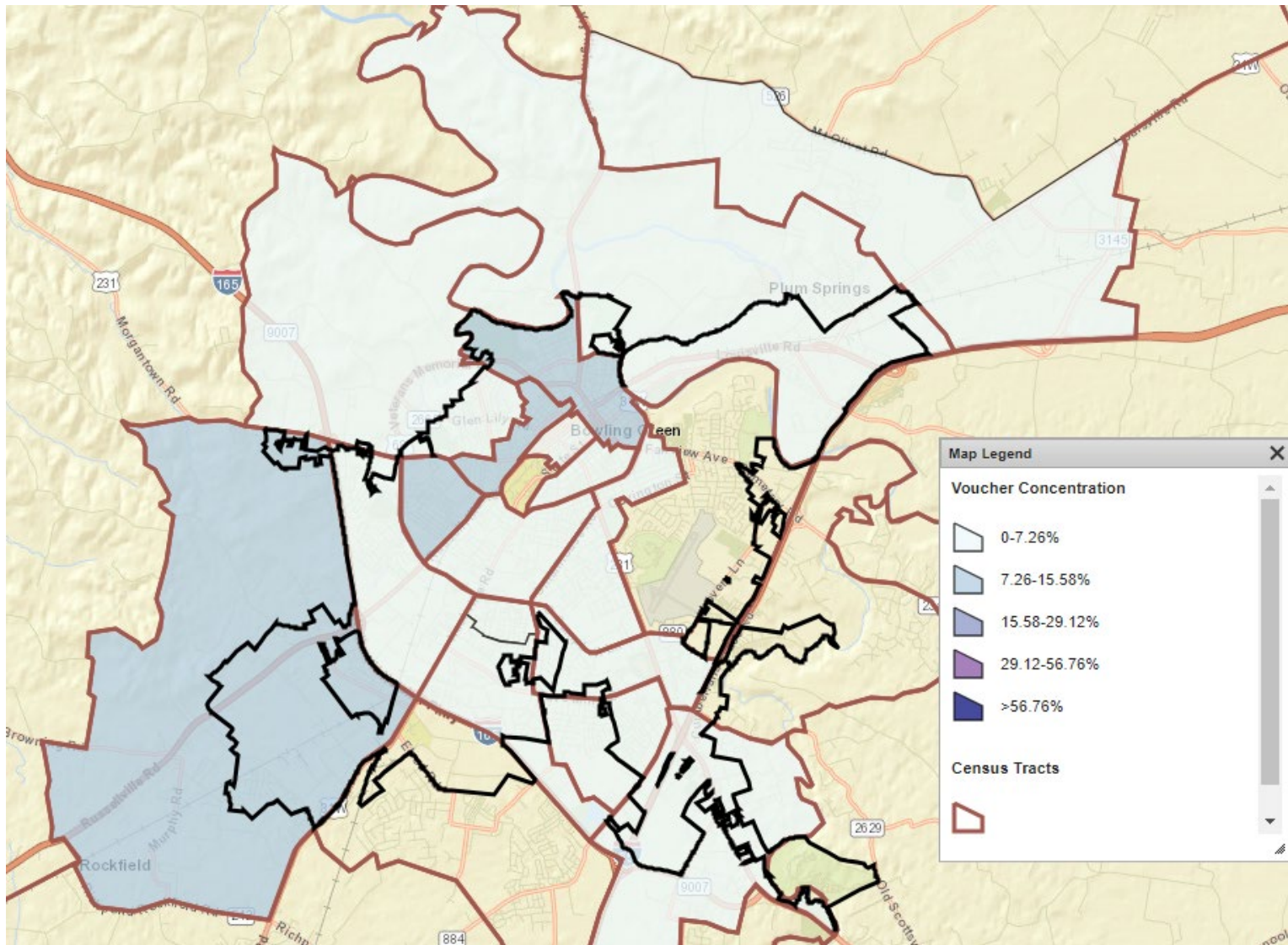
Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	580	588	0	541	0	0	33

Table 18 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)



Voucher Concentration

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	114	146	0	142	0	0
# of Disabled Families	0	0	133	159	0	119	0	0
# of Families requesting accessibility features	0	0	580	588	0	541	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 19 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	270	341	0	317	0	0	20

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Black/African American	0	0	252	237	0	216	0	0	13
Asian	0	0	44	9	0	7	0	0	0
American Indian/Alaska Native	0	0	12	1	0	1	0	0	0
Pacific Islander	0	0	2	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 20 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	27	8	0	7	0	0	1
Not Hispanic	0	0	553	580	0	534	0	0	32

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

Table 21 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

Based on 2017-2021 American Community Survey data, the rate of disabilities among Bowling Green’s population was an estimated 14.2% which reflects an estimated 10,008 people in the city with at least one disability. The overall population with at least one disability in Bowling Green correlates significantly with age. Note that among the city population ages 75 and older, over 45% of this population group had at least one type of disability, while 34.1% of the city population between 65 and 74 years of age had at least one type of disability. People with disabilities may have limits on their education, employment opportunities, and often their quality of life. As the earning potential of some individuals with a disability could be limited, the access to affordable housing alternatives and certain services are important to this special needs population.

Persons that are blind, disabled, or over age 65 can qualify for Supplemental Security Income (SSI). In Kentucky, a total of 161,147 persons received SSI in 2021, with over 94% of recipients classified as persons with a disability. In Warren County, a total of 3,273 persons received SSI as of December 2021. Of the 3,273 SSI recipients in Warren County, 8.3% of recipients were aged 65 and older and over 91.7% of recipients were blind or had a disability.

Rental housing affordability by persons on a fixed SSI income is shown in the following table for select areas.

Rental Housing Affordability for Persons on a Fixed Income by Housing Market Area (2022)				
Housing Market Area	SSI Monthly Payment	SSI as Percent of Median Income	Percent SSI for One-Bedroom Apartment	Percent SSI for Efficiency Apartment
Bowling Green	\$841.00	19.6%	94%	88%
Kentucky	\$841.00	19.6%	80%	71%
National	\$875.41	16.7%	141%	129%

Source: Priced Out - Technical Assistance Collaborative

The SSI monthly payment of \$841.00 for a recipient in the Bowling Green area is 94% of the cost for a one-bedroom unit and 88% of the cost for an efficiency unit. As a result, it is difficult for most people receiving only SSI assistance to reasonably afford most rental alternatives in the market.

In addition to federal SSI payments, persons with a disability in Warren County are eligible for housing assistance from the U.S. Department of Housing and Urban Development (HUD) and local housing authorities. Persons with a disability in Warren County can also receive help and treatment from mental health advocacy and rehabilitation organizations based in the county.

Based on research and analysis of the rental housing supply in Bowling Green as well as the Balance of County, none of the properties identified contain units specifically designated for persons with a disability. As such, it appears that the surveyed supply of affordable housing is lacking units that are specifically designated for persons with a disability in Warren County.

Note that several programs exist at the state and federal levels that could potentially create additional housing opportunities for people with a disability. There are multiple support service waivers available to individuals with a disability within the state of Kentucky. Support service waivers provide funding to help individuals in the community live a healthy life. The Home and Community-Based Services Waiver, Michelle P. Waiver, Supports for Community Living Waiver, Model II Waiver, and the Acquired Brain Injury (ABI) Acute and ABI Long-Term Care Waivers provide different benefits for eligible persons with disabilities. Additionally, best practices recommended by a Duke University Sanford School of Public Policy 2018 document include home purchasing assistance grants, home modification loan programs, restructured density bonuses to include accessibility, housing developer assistance programs, and the Section 811 program to assist those with disabilities.

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

While not limited to Public Housing, all government-subsidized units, including the subsidized Tax Credit units, within the PSA (Bowling Green) and SSA (Balance of Warren County) are 100.0% occupied. In addition, each of the subsidized projects in the PSA and SSA maintain wait lists. There is a total of 51 households in the PSA and 96 households in the SSA currently on the wait lists for the next available subsidized unit. Although this represents a decrease in the number of households on wait lists in the PSA compared to 2019 (115 households), it is important to understand that the estimated length of wait for the next available unit appears to have increased from nine months to 48 months. Based on this research, it is evident that there is substantial pent-up demand for housing that is affordable to very low-income renter households (earning 50% or less of Area Median Household Income). Because of the very limited options available, many very low-income households must consider the non-subsidized multifamily housing options or non-conventional housing options, such as single-family homes, duplexes, or mobile homes.

According to a representative for the City of Bowling Green Housing Division, there are approximately 750 families that are housed through the Housing Choice Voucher Program within the housing authority's jurisdiction, which is a 21.8% increase in the number of housed families since the previous study in 2019. However, it was also noted by the housing authority representative that approximately 24 vouchers are currently issued and awaiting leasing. This delay is likely due to the lack of available affordable units or landlords who are willing to accept vouchers. There is a total of 1,308 households currently on the waiting list for additional vouchers, and the waiting list is open. This represents an increase of 45.3% in the number of households on the waiting list compared to 2019 (900 households). Annual turnover within the voucher program is estimated at 120 households. This reflects the continuing need for affordable housing alternatives and/or Housing Choice Voucher assistance. The representative stated that voucher holders

are unable to find many landlords with available units that accept vouchers and limited resources are available to assist in paying for security and utility deposits and other moving expenses.

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

While the City’s 2023 commissioned Housing Needs Assessment demonstrated that housing needs exist across the entire spectrum of affordability for both rental and for-sale housing, it appears that some of the greatest needs in the market are for housing that serves low- to moderate-income households. This is evidenced by the lack of available rental and for-sale housing alternatives available to lower income households, the long wait lists for government-subsidized and Tax Credit rental alternatives, the wait lists for Housing Choice Vouchers, and the lack of available for-sale product priced under \$200,000.

Discussion

As part of the City’s 2023 Housing Needs Assessment, multifamily properties operating under the programmatic requirements of the Low-Income Housing Tax Credit (LIHTC) Program and those operating with a government subsidy were surveyed. Overall, a total of 13 non-subsidized LIHTC projects and six government-subsidized rental properties were surveyed and evaluated within the PSA (Bowling Green). Additional affordable housing projects were surveyed in the surrounding SSA (Balance of County) and were considered as a base of comparison.

Overall, 13 LIHTC projects within the PSA (Bowling Green) were surveyed as part of the Housing Needs Assessment. The following table summarizes the breakdown of non-subsidized Tax Credit units surveyed within PSA and SSA (Balance of County).

Tax Credit (Non-Subsidized) Rental Housing								
PSA (Bowling Green)								
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant	2023 Median Collected Rent	2019 Median Collected Rent	% Change (2019-2023)
Studio	1.0	66	12.9%	0	0.0%	\$800	-	-
One-Bedroom	1.0	109	21.4%	0	0.0%	\$535	\$460	16.3%
Two-Bedroom	1.0	247	48.4%	0	0.0%	\$690	\$550	25.5%
Two-Bedroom	2.0	56	11.0%	0	0.0%	\$600	\$450	33.3%
Three-Bedroom	1.5	6	1.2%	0	0.0%	\$768	\$590	30.2%
Three-Bedroom	2.0	26	5.1%	0	0.0%	\$625	\$575	8.7%
Total Tax Credit		510	100.0%	0	0.0%	-	-	-
SSA (Balance of County)								
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant	2023 Median	2019 Median	% Change

						Collected Rent	Collected Rent	(2019-2023)
One-Bedroom	1.0	20	15.9%	0	0.0%	\$629	\$515	22.1%
Two-Bedroom	1.0	54	42.9%	0	0.0%	\$733	\$575	27.5%
Three-Bedroom	1.5	20	15.9%	0	0.0%	\$725	\$640	13.3%
Three-Bedroom	2.0	32	25.4%	0	0.0%	\$825	\$635	29.9%
Total Tax Credit		126	100.0%	0	0.0%	-	-	-

Source: Bowen National Research

The non-subsidized Tax Credit units within the PSA and SSA are 100.0% occupied. These occupancy rates are extremely high and are evidence of the county’s strong demand for affordable rental housing. While the occupancy rate for the non-subsidized Tax Credit units in the PSA in 2019 was also 100.0%, the occupancy rate in the SSA increased significantly from the rate of 96.7% since 2019. It is worth noting that all 16 non-subsidized Tax Credit properties in Warren County maintain a wait list, illustrating that there is pent-up demand for this type of housing. There is a total of 80 households on the waiting lists within the PSA for the next available Tax Credit unit, with a maximum estimated wait of 24 months. This is similar to the number of households on the Tax Credit wait lists in 2019 (81 households).

A total of seven projects were surveyed within the county that offer at least some units that operate with a government subsidy. Government-subsidized housing typically requires residents to pay 30% of their adjusted gross income toward rent and generally qualifies households with incomes of up to 50% of Area Median Household Income (AMHI). The seven projects with a subsidy include 691 units, of which 48 units also operate with concurrent Tax Credits. Six of the seven properties, or 92.8% of the total units, are located within the PSA (Bowling Green).

Six government-subsidized projects were surveyed and evaluated within the PSA (Bowling Green). One additional subsidized project was identified and surveyed in the surrounding SSA (Balance of County). The government-subsidized units surveyed within PSA and SSA are summarized as follows.

Government Subsidized Rental Housing					
PSA (Bowling Green)					
Subsidized Tax Credit					
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant
Two-Bedroom	1.0	48	100.0%	0	0.0%
Total Subsidized Tax Credit		48	100.0%	0	0.0%
Government Subsidized					
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant
Studio	1.0	11	1.9%	0	0.0%
One-Bedroom	1.0	325	54.8%	0	0.0%

Two-Bedroom	1.0	130	21.9%	0	0.0%
Three-Bedroom	1.0	47	7.9%	0	0.0%
Three-Bedroom	1.5	64	10.8%	0	0.0%
Four-Bedroom	2.0	11	1.9%	0	0.0%
Five-Bedroom	2.0	5	0.8%	0	0.0%
Total Subsidized		593	100.0%	0	0.0%
SSA (Balance of County)					
Government Subsidized					
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant
One-Bedroom	1.0	8	16.0%	0	0.0%
Two-Bedroom	1.0	34	68.0%	0	0.0%
Three-Bedroom	1.0	8	16.0%	0	0.0%
Total Subsidized		50	100.0%	0	0.0%

Source: Bowen National Research

All government-subsidized units, including the subsidized Tax Credit units, within the PSA and SSA are 100.0% occupied. In addition, each of the subsidized projects in the PSA and SSA maintain wait lists. There is a total of 51 households in the PSA and 96 households in the SSA currently on the wait lists for the next available subsidized unit. Although this represents a decrease in the number of households on wait lists in the PSA compared to 2019 (115 households), it is important to understand that the estimated length of wait for the next available unit appears to have increased from nine months to 48 months. Based on this research, it is evident that there is substantial pent-up demand for housing that is affordable to very low-income renter households (making 50% or less of Area Median Household Income). Because of the very limited options available, many very low-income households must consider the non-subsidized multifamily housing options or non-conventional housing options, such as single-family homes, duplexes, or mobile homes.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Data and analysis of Warren County’s homeless population was included as part of the City’s 2023 commissioned Housing Needs Assessment. Warren County is located within the Kentucky Balance of State Continuum of Care (KY BoS CoC), which was created to maintain and develop services and resources for people experiencing homelessness. The Kentucky Balance of State CoC covers all counties within the state of Kentucky, (excluding Fayette and Jefferson counties) including Warren County. The most recent Point-In-Time (PIT) homeless count for the Kentucky Balance of State CoC, also known as the K-Count, occurred in January 2023. However, the most up-to-date county-specific data available is from the 2022 K-Count. While K-Count data is not available exclusively for the city of Bowling Green, we used the K-Count data provided for Warren County to gain insight into the area’s homeless population.

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

The Kentucky Housing Corporation provides the point-in-time K-Count data of homeless populations for each county within the state. The following table summarizes the homeless population in Warren County by shelter status from 2017 to 2022. Note that K-Counts for 2021 were not available at the time of this study:

Homeless Population by Shelter Status – Warren County, Kentucky (Share of Total Homeless Population)							
Shelter Status	2017	2018	2019	2020	2021*	2022	Average 2017-2022*
Emergency Shelter	125 (82.8%)	139 (85.8%)	95 (78.5%)	100 (60.6%)	N/A	84 (64.6%)	109 (74.7%)
Transitional Housing	0 (0.0%)	0 (0.0%)	2 (1.7%)	14 (8.5%)	N/A	4 (3.1%)	4 (2.7%)
Unsheltered	26 (17.2%)	23 (14.2%)	24 (19.8%)	51 (30.9%)	N/A	42 (32.3%)	33 (22.6%)
Total Homeless Population	151 (100.0%)	162 (100.0%)	121 (100.0%)	165 (100.0%)	N/A	130 (100.0%)	146 (100.0%)

Sources: 2017-2022 Kentucky Housing Corporation Point in Time Reports
*K-Counts that were not available at the time of study were excluded from the average

In January 2022, approximately 130 homeless persons were counted in Warren County. Nearly two-thirds of the homeless persons counted (64.6%) were in emergency shelters, 3.1% of homeless persons were in transitional housing, and 32.3% were unsheltered. Overall, the total homeless population in Warren County over the six-year period (excluding 2021) ranged from a low of 121 people to a high of 165 people with an average of 146 homeless people counted per year. On average, nearly three-fourths (74.7%) of all homeless persons counted were in emergency shelters, 2.7% were in transitional housing, and 22.6% were unsheltered.

The following table summarizes the Warren County homeless population by subpopulation based on the K-Counts from 2017 to 2022.

Homeless Subpopulations by Select Group– Warren County, Kentucky (Share of Total Homeless Population)							
Subpopulation	2017	2018	2019	2020	2021	2022	Average 2017-2022*
Chronically Homeless	13 (8.6%)	8 (4.9%)	9 (7.4%)	29 (17.6%)	N/A	N/A	15 (10.3%)
Veterans	14 (9.3%)	7 (4.3%)	7 (5.8%)	8 (4.8%)	N/A	8 (6.2%)	9 (6.2%)
Unaccompanied Youth Households (Under Age 25)	13 (8.6%)	7 (4.3%)	4 (3.3%)	7 (4.2%)	N/A	N/A	8 (5.5%)
Total Homeless Population	151 (100.0%)	162 (100.0%)	121 (100.0%)	165 (100.0%)	N/A	130 (100.0%)	146 (100.0%)

Source: 2017-2022 Kentucky Housing Corporation Point in Time Reports

*K-Counts that were not available at the time of study were excluded from the average

As the preceding table illustrates, most homeless persons in Warren County do not identify with a specific subpopulation. The annual K-Count from 2022 identified eight (6.2%) homeless veterans within Warren County.

The following table summarizes the Warren County homeless population by age based on the K-Counts from 2017 to 2022.

Homeless Population by Age Cohort – Warren County, Kentucky (Share of Total Homeless Population)							
Age	2017	2018	2019	2020	2021	2022	Average 2017-2022*
Under Age 18	29 (19.2%)	28 (17.3%)	24 (19.8%)	27 (16.4%)	N/A	26 (20.0%)	27 (18.5%)
Age 18 to 24	17 (11.3%)	12 (7.4%)	7 (5.8%)	12 (7.3%)	N/A	9 (6.9%)	11 (7.5%)
Age 25+	105 (69.5%)	122 (75.3%)	90 (74.4%)	126 (76.4%)	N/A	95 (73.1%)	108 (74.0%)
Total Homeless Population	151 (100.0%)	162 (100.0%)	121 (100.0%)	165 (100.0%)	N/A	130 (100.0%)	146 (100.0%)

Source: 2017-2022 Kentucky Housing Corporation Point in Time Reports

*K-Counts that were not available at the time of study were excluded from the average

As illustrated in the preceding table, an average of 74.0% of the homeless population identified in Warren County from 2017 to 2022 is over the age of 25. Note that, on average, 18.5% of homeless persons identified in the county were children.

The total number of units and beds available to the homeless population among Kentucky Balance of State CoC participants is summarized in the following table:

Number of Beds & Units Targeting Homeless Population (Kentucky Balance of State CoC)							
Housing Type	Family Units	Family Beds	Adult-Only Beds	Child-Only Beds	Seasonal	Overflow/Voucher	Total Beds (Year-Round)
Emergency Shelter	146	513	958	32	144	74	1,503
Transitional Housing	41	159	204	0	N/A	N/A	363
Permanent Supportive Housing	203	628	707	0	N/A	N/A	1,335
Rapid Re-Housing	275	915	708	0	N/A	N/A	1,623
Other Permanent Housing	59	120	319	0	N/A	N/A	439
Total	724	2,335	2,896	32	144	74	5,263

Source: Housing Inventory Count Report – HUD 2022 CoC (KY-500: Kentucky Balance of State CoC)

N/A – Not Applicable

Note: Total Beds (year-round) is Family Beds plus Adult-Only beds plus Child-Only Beds

According to the most recent Housing Inventory Count (HIC) Report published by HUD, a total of 5,407 beds (5,263 year-round beds and 144 seasonal beds) are available to homeless persons in the Kentucky Balance of State CoC, with beds distributed throughout the CoC’s 120 counties. The providers and shelters within Warren County that reported during the 2022 HIC include the Salvation Army Shelter Bowling Green, Barren River Area Safe Space, VASH Vouchers, and Hotel Inc. According to the Kentucky Balance of State CoC 2022 housing inventory counts, there was a total of 325 (286 shelter beds and 39 VASH vouchers) beds available for the homeless population within Warren County, though it is important to note that the number of beds may vary from year to year. Of the 130 homeless persons identified in 2022 in Warren County, approximately 42 were unsheltered. As such, while there seems to be significant capacity for the homeless population within Warren County, there appears to be many homeless persons that remain unsheltered in the county.

Nature and Extent of Homelessness: (Optional)

Race: white, black, other	Sheltered: see other email	Unsheltered (optional) 100+/-
Ethnicity: non-hispanic is the highest, very few hispanic households	Sheltered:	Unsheltered (optional)

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

Families with children need 2-4 bedroom units. Often the household income is under \$2,000 per month. Subsidized housing is the majority need due to rising open market rental rates. Veterans are receiving most of the services directly from the social worker at the CBOC.

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

Most people experiencing homelessness in our community is white. The second population would be black.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

For nearly 4 years the emergency shelters in Bowling Green/Warren County have operated at capacity. The Salvation Army has reduced the barriers to shelter since 2021.

The unsheltered and sheltered populations are seeing a large increase in people over 50 becoming homeless for the first time. More than 50% are single female households. In 2023, we had a higher increase in people 68 and up becoming homeless for the first time as well. Increased rental rates and medical debt are the two highest factors of someone becoming homeless locally at this time.

Unsheltered individuals are being displaced daily/weekly from public spaces. We have also seen an increase of private property owners removing unsheltered people from their premises. It is estimated that 30-50% of people experiencing homelessness are living in their car.

Currently our community has roughly 300-350 experiencing HUD qualified homelessness. This number would increase when adding in school age children and their families that meet the Dept. Of Education qualifications for homelessness.

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

Introduction:

Describe the characteristics of special needs populations in your community:

Persons with Disabilities

Noninstitutionalized Population with Disabilities by Age PSA (Bowling Green)			
Age	Total Population	Number of Population With At Least One Type of Disability	Share of Population With At Least One Type of Disability
Under 5 years	4,849	0	0.0%
5 to 17 years	10,303	1,018	9.9%
18 to 34 years	27,640	2,249	8.1%
35 to 64 years	19,955	3,781	18.9%
65 to 74 years	4,763	1,625	34.1%
75 years and older	2,821	1,335	47.3%
Total	70,331	10,008	14.2%

Source: 2017-2021 American Community Survey (Table S1810) 5-Year Estimates

Based on 2017-2021 ACS data, the rate of disabilities among Bowling Green’s population was an estimated 14.2% which reflects an estimated 10,008 people in the city with at least one disability. The overall population with at least one disability in Bowling Green correlates significantly with age. Note that among the city population ages 75 and older, over 45% of this population group had at least one type of disability, while 34.1% of the city population between 65 and 74 years of age had at least one type of disability. People with disabilities may have limits on their education, employment opportunities, and often their quality of life. As the earning potential of some individuals with a disability could be limited, the access to affordable housing alternatives and certain services are important to this special needs population.

Seniors Age 65 and Older

The population of persons aged 65 and older for selected years is shown in the following table for Bowling Green and the state of Kentucky.

		Population Age 65 and Older (Share of Total Population)		
		Ages 65 to 74	Ages 75+	Total
PSA (Bowling Green)	2010	3,397 (5.5%)	3,246 (5.2%)	6,643 (10.7%)
	2022	5,875 (7.8%)	4,597 (6.1%)	10,472 (13.9%)
	2027	6,438 (8.2%)	5,490 (7.0%)	11,928 (15.2%)
Kentucky	2010	325,314 (7.5%)	252,913 (5.8%)	578,227 (13.3%)
	2022	493,134 (10.9%)	327,610 (7.2%)	820,744 (18.1%)

	2027	530,673 (11.6%)	399,614 (8.7%)	930,287 (20.4%)
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Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Based on the preceding table, Bowling Green has an estimated population of 10,472 elderly persons ages 65 and older in 2022, reflecting 13.9% of the city’s population. This is a notably lower share of elderly persons compared with the state of Kentucky (18.1%). Many of these elderly people live independently and likely do not rely on any supportive services, as 65.7% of households headed by a person aged 65 and older live in owner-occupied housing. While many of the city’s elderly population can live independently, a notable portion of the elderly population has physical or mental limitations that create challenges to live without some level of assistance and/or appropriate housing. This portion of the elderly population is referred to as *frail elderly*.

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

Persons with Disabilities

Based on 2017-2021 American Community Survey data, the rate of disabilities among Bowling Green’s population was an estimated 14.2% which reflects an estimated 10,008 people in the city with at least one disability. The overall population with at least one disability in Bowling Green correlates significantly with age. Note that among the city population ages 75 and older, over 45% of this population group had at least one type of disability, while 34.1% of the city population between 65 and 74 years of age had at least one type of disability. People with disabilities may have limits on their education, employment opportunities, and often their quality of life. As the earning potential of some individuals with a disability could be limited, the access to affordable housing alternatives and certain services are important to this special needs population.

Persons that are blind, disabled, or over age 65 can qualify for Supplemental Security Income (SSI). In Kentucky, a total of 161,147 persons received SSI in 2021, with over 94% of recipients classified as persons with a disability. In Warren County, a total of 3,273 persons received SSI as of December 2021. Of the 3,273 SSI recipients in Warren County, 8.3% of recipients were aged 65 and older and over 91.7% of recipients were blind or had a disability.

Rental housing affordability by persons on a fixed SSI income is shown in the following table for select areas.

Rental Housing Affordability for Persons on a Fixed Income by Housing Market Area (2022)				
Housing Market Area	SSI Monthly Payment	SSI as Percent of Median Income	Percent SSI for One-Bedroom Apartment	Percent SSI for Efficiency Apartment
Bowling Green	\$841.00	19.6%	94%	88%
Kentucky	\$841.00	19.6%	80%	71%
National	\$875.41	16.7%	141%	129%

Source: Priced Out - Technical Assistance Collaborative

The SSI monthly payment of \$841.00 for a recipient in the Bowling Green area is 94% of the cost for a one-bedroom unit and 88% of the cost for an efficiency unit. As a result, it is difficult for most people receiving only SSI assistance to reasonably afford most rental alternatives in the market.

Like much of the United States, the PSA (Bowling Green) has a large and growing number of seniors, many with unique housing needs. We evaluated key population and household data and trends, as well as household income data as it relates to the area’s senior population.

Seniors 65 and Older

Frail elderly is generally defined as an older individual who is unable to perform at least three Activities of Daily Living (ADLs). According to a fact sheet published by HUD, ADLs include eating, bathing, grooming, dressing, and transferring. The U.S. Centers for Disease Control and Prevention’s *Summary Health Statistics for U.S. Population National Health Interview Survey 2018* states that 3.9% of persons between the ages of 65 and 74 require assistance with at least three ADLs and 11.6% of persons aged 75 or older require ADL assistance nationally. Applying these shares to Bowling Green’s population of persons aged 65 and older yields an estimated 762 elderly persons requiring ADL assistance. These 762 persons are categorized as *frail elderly* and likely require either home health care services or senior care housing to meet their specific needs. A percentage of the population that requires ADL assistance will use home healthcare and assistance from family and friends to remain in their current residence. However, a portion of the population that requires ADL assistance is likely to respond to senior housing that meets their specific needs. As this base of seniors continues to grow over the next decade, additional housing to meet their specific needs should be an area of focus for future housing development alternatives.

The distribution of senior households by tenure (owners and renters) for the PSA (Bowling Green) is shown in the following table:

Senior Households Age 65 and Older PSA (Bowling Green)						
Tenure	2010 (Census)		2022 (Estimated)		2027 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner Households	3,501	75.3%	4,432	65.7%	5,007	65.9%
Renter Households	1,150	24.7%	2,312	34.4%	2,596	34.1%
Total	4,651	100.0%	6,744	100.0%	7,603	100.0%

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The number of both owner and renter senior households have been growing since 2010. It is projected that the number of senior renter households will increase by 284 (12.3%), while senior owner households are expected to increase by 575 (13.0%) between 2022 and 2027. As such, the demand for both rental and for-sale product that meet the needs of seniors is expected to increase over the next several years.

The distribution of senior households ages 65 and older by income in Bowling Green is illustrated in the following table:

Households by Income (Age 65 and Older) PSA (Bowling Green)								
	<\$10,000	\$10,000 - \$20,000	\$20,000 - \$30,000	\$30,000 - \$40,000	\$40,000 - \$50,000	\$50,000 - \$60,000	\$60,000 - \$100,000	\$100,000+
2010	436 (9.4%)	1,184 (25.5%)	795 (17.1%)	549 (11.8%)	456 (9.8%)	295 (6.3%)	509 (10.9%)	427 (9.2%)
2022	323 (4.8%)	1,094 (16.2%)	1,025 (15.2%)	722 (10.7%)	689 (10.2%)	500 (7.4%)	1,332 (19.7%)	1,059 (15.8%)
2027	273 (3.6%)	1,003 (13.2%)	971 (12.8%)	719 (9.5%)	751 (9.9%)	464 (6.1%)	1,883 (24.7%)	1,539 (20.2%)
Change 2022-2027	-50 (-15.5%)	-91 (-8.3%)	-54 (-5.3%)	-3 (-0.4%)	62 (9.0%)	-36 (-7.2%)	551 (41.4%)	480 (45.3%)

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

In Bowling Green, senior households within the income cohorts \$40,000 to \$50,000 and \$60,000 and higher are projected to increase between 2022 and 2027. The median household income among senior households in Bowling Green is \$43,019 in 2022. By 2027, it is projected that median household income for senior households will be \$51,821, a 20.5% increase over the 2022 figure. Senior households with annual incomes of at least \$60,000 are projected to increase by 1,031 (43.1%), while senior households with incomes of \$30,000 or less are projected to decrease by 195 (8.0%) between 2022 and 2027. Despite the projected increase in higher income senior households during this period, note that nearly one-third (29.6%) of senior households are projected to earn less than \$30,000 by 2027. These low-income elderly households are more likely to qualify for and need Tax Credit and subsidized senior-oriented housing.

Senior households ages 65 and older by size and tenure (renters and owners) for selected years are shown in the following table:

		Persons Per Household (Age 65 and Older) PSA (Bowling Green)					
		1-Person	2-Person	3-Person	4-Person	5-Person	Total
Renters	2022	1,628 (70.4%)	299 (12.9%)	138 (6.0%)	125 (5.4%)	122 (5.3%)	2,312 (100.0%)
	2027	1,931 (74.4%)	282 (10.9%)	133 (5.1%)	123 (4.7%)	126 (4.9%)	2,596 (100.0%)
	Change 2022-2027	303 (18.6%)	-17 (-5.7%)	-5 (-3.7%)	-1 (-1.1%)	4 (3.4%)	284 (12.3%)
Owners	2022	1,842 (41.6%)	1,378 (31.1%)	415 (9.4%)	494 (11.2%)	302 (6.8%)	4,432 (100.0%)
	2027	2,024 (40.4%)	1,588 (31.7%)	452 (9.0%)	598 (11.9%)	345 (6.9%)	5,007 (100.0%)
	Change 2022-2027	182 (9.9%)	210 (15.2%)	36 (8.7%)	103 (20.9%)	43 (14.3%)	575 (13.0%)

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

As illustrated in the preceding table, over 70% of *renter* households ages 65 and older in Bowling Green live alone, while just over 40% of *owner* households ages 65 and older live alone in 2022. Projections indicate growth (18.6%) of one-person senior renter households in Bowling Green between 2022 and 2027. By comparison, one-person senior *owner* households are projected to increase by 9.9%.

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

The Center for Disease Control (CDC) publishes data for persons diagnosed with HIV for each county in the United States. The CDC lists from its most recent data set, 2017, shows Warren County has a population of 114,514. The CDC publishes its disease control at a rate per 100,000 of population. Warren County is listed at having a total of 6 cases with a rate of 5.2 per 100,000.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Discussion:

Not applicable.

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

Describe the jurisdiction’s need for Public Facilities:

In December 2021, parts of the Bowling Green community were decimated by EF-3 and EF-2 tornadoes. In total, 127 businesses on 90 properties were negatively impacted by the storms. Many of those businesses destroyed by the tornado are still not back in operation as their prior buildings were demolished. The majority of businesses in Bowling Green damaged by the disaster were located in two (2) corridors: Russellville Road and U.S. 31W Bypass.

The Russellville Road and U.S. 31W Bypass commercial corridors have been home to many businesses started by international refugees, minority, and low-income persons. Offering older buildings with less expensive rents, many businesses found their start in these corridors. Unfortunately, many of the buildings destroyed by tornadoes were not rebuilt leaving numerous businesses without a home. Furthermore, a consequence of the tornado disaster is there are less affordable commercial properties available for lease. With less building supply and commercial rents reaching as high as \$3,500 per month, it has become difficult for international refugees, minority, and low-income business owners to establish or reestablish after the tornadoes. A new facility is needed to assist tornado victims, international refugees, minority, and low-income persons with starting a new business.

In December of 2021 and March 2023, the City of Bowling Green was hit by tornados and straight-line winds resulting in 17 deaths and millions of dollars in damage. Currently the City lacks any tornado shelters. Local residents, City leadership and local emergency management officials voiced the need to build tornado shelters throughout the City, but especially in the West End Neighborhood. The City of Bowling Green’s West End Neighborhood is home to some of the area’s lowest incomes, oldest housing stock, and highest concentration of minorities.

The West End Neighborhood is also home to five (5) parks, H.D. Carpenter, Hobson Grove, James Hines, Lampkin, and Pedigo Parks. However, the West End currently only contains one community center, Parker-Bennett. A variety of activities take place at Parker-Bennett Community Center, including camps for children when they are not in school and different community events. Parker Bennett Community Center offers a Before School Program during colder months to provide children with a warm, safe environment while waiting for the buses. In addition, the Community Center offers an Afterschool Program throughout the school year where children can get help with homework, take part in arts and crafts activities while socializing with friends. As the community continues to grow, programming capacity in the West End becomes a challenge demanding the need for an additional community center.

There is a need to change how services are provided to those struggling with mental health. Currently county jails across Kentucky act as “de facto” mental health treatment centers. In 2023, the 562-bed Warren County Regional Jail saw a daily average of 638 inmates, and an average of 15 to 25 people daily who were on some form of mental health watch. Law

enforcement in Bowling Green and Warren County currently spend around four hours per call responding to mental health crises. A new facility is needed to most often bypass criminal and judicial systems along with hospital emergency rooms, instead allowing law enforcement to take those experiencing a mental health crisis to be served at a mental health center. This will allow for those in crisis to receive immediate treatment from mental health and substance abuse professionals, specifically trained in these arenas, minimizing the need for law enforcement and jails to address this need.

How were these needs determined?

Discussion with local residents, City leadership and local emergency management officials; Barren River Area Crisis Services Transformation Committee

Describe the jurisdiction's need for Public Improvements:

Before the 2000s, the City minimally invested in pedestrian facilities, which created a void in public facilities in the community. However, the City established a sidewalk program in 2007 to coordinate identification, selection, design, funding sources and construction management for new sidewalk projects. The Board of Commissioners approve approximately \$400,000 - \$500,000 annually, allowing construction of approximately 1 mile of new sidewalk. The City contains a ranked listing of all new sidewalk requests. The number of projects chosen for construction in a given year is dependent upon available funding. While the City has made progress, the demand for new sidewalks continues to grow with over 200 locations ranked with 10s of millions of dollars requested.

The local water treatment facility was recently expanded to 45 million gallons a day. However, the water treatment plant intake and distribution facilities are at capacity and in need of expansion. This currently affects housing in the community. Within the City of Bowling Green, it is currently difficult to increase density for multi-family housing as fire hydrants currently lack enough pressure for the Bowling Green Fire Department to suppress large structure fires. This problem is also limiting housing redevelopment opportunities in LMI neighborhoods in Bowling Green.

The sewer system in Bowling Green is also in need of upgrades. The majority of the city's wastewater collection system was constructed in the 1930s and 1940s. This aging infrastructure is currently in need of replacement. Furthermore, the associated wastewater treatment plant is approaching capacity and in need of expansion.

How were these needs determined?

City of Bowling Green Public Works Department Website; Discussion with Bowling Green Municipal Utilities Staff

Describe the jurisdiction's need for Public Services:

To gain information, perspective and insight about Bowling Green housing issues and the factors influencing housing decisions by its residents, developers and others, Bowen National Research conducted targeted surveys of three specific groups: Stakeholders, Employers, and Residents/Commuters. These surveys were conducted during August of 2023 and questions were customized to solicit specific information relative to each segment of the market that was surveyed. The surveys were conducted through the SurveyMonkey.com website. In total, 1,049 survey responses were received from a broad cross section of the community. The surveys were instrumental in determining the need for public services.

During the stakeholder survey, when asked to what they believed were barriers to fair housing in Bowling Green, the second highest number of responses was shortage of services and housing for homeless persons (transitional).

The employer survey asked respondents to indicate the level of importance of future government housing program, policies, or incentives that could be implemented to assist employees with housing or addressing the market's housing issues. A number of public services came out in the responses including renter assistance, homebuyer assistance, and housing assistance for public employees (police, fire, teachers, etc.).

The resident/commuter survey asked respondents to identify issues that negatively impact the local housing market. A substantial number of respondents indicated there is a limited number of social services/assistance programs.

Focus group meetings were also coordinated and organized by representatives of the city of Bowling Green, Bowen National Research. When commenting on housing's impact on workforce and employers, some participants believed offering better transportation services to the local workforce is needed. The group also indicated that local employees were facing challenges from the lack of childcare and supportive services.

How were these needs determined?

2023 Housing Needs Assessment: Stakeholders, Employers, and Residents/Commuters Survey and Focus Group Meetings

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

As previously stated in this document, Bowling Green commissioned a comprehensive Housing Needs Assessment of the city for 2023. Key findings from the study demonstrated the following:

- The overall population and number of households have grown in Bowling Green since 2010. Demographic projections indicate significant household growth between 2022 and 2027, which will add to the need for additional housing in the city. Notable growth is expected to occur among moderate and higher income households, yet lower income households will continue to make up notable portions of the renter and owner household bases. Notable growth is expected to occur among seniors (ages 65 and older) and older millennials (ages 34 to 44).
- Bowling Green's economy is diverse and growing. Recent employment growth has been positive and outpaced the state's rate of growth since 2021. Economic investment and job growth are expected to be significant over the next several years, which are expected to increase the demand for additional housing at a variety of affordability levels in the city.
- Rental housing alternatives are operating at very low vacancy rates, with multifamily apartments operating at an overall 3.1% vacancy rate and non-conventional rentals (e.g., houses, duplexes, mobile homes, etc.) operating at an extremely low 0.4% vacancy rate. This lack of available housing is most pronounced among housing affordable to lower income households.
- The for-sale housing supply has limited availability in the city, as evidenced by the overall 0.8% availability rate (healthy rates are between 2.0% and 3.0%) among owner-occupied housing alternatives. In particular, there are very few available homes that are priced under \$200,000.
- There is an overall *rental* housing gap of 4,204 units and a for-sale housing gap of 2,887 units in Bowling Green over the five-year projection period (2022-2027). The greatest rental housing gaps appear to be for rentals priced at or below \$971 a month and home prices at \$207,201 or higher. Regardless, there are notable housing gaps among all housing affordability levels.

Based on the findings from the 2023 Housing Needs Assessment, the combination of limited housing availability (including long wait lists for affordable rental alternatives) and rising rents and home prices, along with positive demographic and economic growth, will continue to put stress on the local housing market and drive the need for additional housing alternatives.

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

Introduction

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	13,035	49%
1-unit, attached structure	645	2%
2-4 units	5,385	20%
5-19 units	4,060	15%
20 or more units	2,030	8%
Mobile Home, boat, RV, van, etc	1,195	5%
Total	26,350	100%

Table 22 – Residential Properties by Unit Number

Data Source: 2013-2017 ACS

Based on data from the American Community Survey (2017-2021), the number and share of units within renter-occupied structures is summarized in the following table:

		Renter-Occupied Housing by Units in Structure			
		1 to 4 Units	5 Units or More	Mobile Home/Other	Total
PSA	Number	9,121	6,427	377	15,925
	Percent	57.3%	40.4%	2.4%	100.0%
SSA	Number	4,020	1,316	477	5,813
	Percent	69.2%	22.6%	8.2%	100.0%
Combined (PSA & SSA)	Number	13,141	7,743	854	21,738
	Percent	60.5%	35.6%	3.9%	100.0%
Kentucky	Number	333,443	179,479	50,251	563,173
	Percent	59.2%	31.9%	8.9%	100.0%

Source: American Community Survey (2017-2021); ESRI; Urban Decision Group; Bowen National Research

As the preceding table illustrates, non-conventional rentals with four or fewer units per structure comprise a majority of the local rental housing market, as they represent 59.7% of rental units in the PSA (Bowling Green). Although non-conventional rentals comprise nearly three-fifths of the rental units in the PSA, this represents a notably smaller share of such units as compared to the SSA (77.4%) and state (68.1%). The share (2.4%) of mobile homes in the PSA is also notably lower than the corresponding shares in the SSA (8.2%) and state (8.9%). Given the urban composition of the PSA, it is not surprising that the share of mobile homes is smaller and the share of multifamily apartments (40.4%) in the area is notably higher than the Balance of County (22.6%) and the state of Kentucky (31.9%).

Unit Size by Tenure

The table below illustrates the distribution of owner and renter households by bedroom type for Bowling Green, Kentucky, based on ACS 2017-2021 five-year estimates.

	OWNERS		RENTERS	
	Number	Percent	Number	Percent
NO BR	1	0.0%	361	2.3%
1-BR	83	0.7%	3,408	21.4%
2-BR	1,295	10.7%	6,876	43.2%
3+-BR	10,778	88.7%	5,279	33.2%
TOTAL	12,157	100.0%	15,924	100.0%

Source: 2017-2021 ACS

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

As part of the City's 2023 Housing Needs Assessment, multifamily properties operating under the programmatic requirements of the Low-Income Housing Tax Credit (LIHTC) Program and those operating with a government subsidy were surveyed. Overall, a total of 13 non-subsidized LIHTC projects and six government-subsidized rental properties were surveyed and evaluated within the PSA (Bowling Green). Additional affordable housing projects were surveyed in the surrounding SSA (Balance of County) and were considered as a base of comparison.

Overall, 13 LIHTC projects within the PSA (Bowling Green) were surveyed as part of the Housing Needs Assessment. The following table summarizes the breakdown of non-subsidized Tax Credit units surveyed within PSA and SSA (Balance of County).

Tax Credit (Non-Subsidized) Rental Housing								
PSA (Bowling Green)								
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant	2023 Median Collected Rent	2019 Median Collected Rent	% Change (2019-2023)
Studio	1.0	66	12.9%	0	0.0%	\$800	-	-
One-Bedroom	1.0	109	21.4%	0	0.0%	\$535	\$460	16.3%
Two-Bedroom	1.0	247	48.4%	0	0.0%	\$690	\$550	25.5%
Two-Bedroom	2.0	56	11.0%	0	0.0%	\$600	\$450	33.3%
Three-Bedroom	1.5	6	1.2%	0	0.0%	\$768	\$590	30.2%
Three-Bedroom	2.0	26	5.1%	0	0.0%	\$625	\$575	8.7%
Total Tax Credit		510	100.0%	0	0.0%	-	-	-
SSA (Balance of County)								
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant	2023 Median Collected Rent	2019 Median Collected Rent	% Change (2019-2023)
One-Bedroom	1.0	20	15.9%	0	0.0%	\$629	\$515	22.1%

Two-Bedroom	1.0	54	42.9%	0	0.0%	\$733	\$575	27.5%
Three-Bedroom	1.5	20	15.9%	0	0.0%	\$725	\$640	13.3%
Three-Bedroom	2.0	32	25.4%	0	0.0%	\$825	\$635	29.9%
Total Tax Credit		126	100.0%	0	0.0%	-	-	-

Source: Bowen National Research

The non-subsidized Tax Credit units within the PSA and SSA are 100.0% occupied. These occupancy rates are extremely high and are evidence of the county’s strong demand for affordable rental housing. While the occupancy rate for the non-subsidized Tax Credit units in the PSA in 2019 was also 100.0%, the occupancy rate in the SSA increased significantly from the rate of 96.7% since 2019. It is worth noting that all 16 non-subsidized Tax Credit properties in Warren County maintain a wait list, illustrating that there is pent-up demand for this type of housing. There is a total of 80 households on the waiting lists within the PSA for the next available Tax Credit unit, with a maximum estimated wait of 24 months. This is similar to the number of households on the Tax Credit wait lists in 2019 (81 households).

A total of seven projects were surveyed within the county that offer at least some units that operate with a government subsidy. Government-subsidized housing typically requires residents to pay 30% of their adjusted gross income toward rent and generally qualifies households with incomes of up to 50% of Area Median Household Income (AMHI). The seven projects with a subsidy include 691 units, of which 48 units also operate with concurrent Tax Credits. Six of the seven properties, or 92.8% of the total units, are located within the PSA (Bowling Green).

Six government-subsidized projects were surveyed and evaluated within the PSA (Bowling Green). One additional subsidized project was identified and surveyed in the surrounding SSA (Balance of County). The government-subsidized units surveyed within PSA and SSA are summarized as follows.

Government Subsidized Rental Housing					
PSA (Bowling Green)					
Subsidized Tax Credit					
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant
Two-Bedroom	1.0	48	100.0%	0	0.0%
Total Subsidized Tax Credit		48	100.0%	0	0.0%
Government Subsidized					
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant
Studio	1.0	11	1.9%	0	0.0%
One-Bedroom	1.0	325	54.8%	0	0.0%
Two-Bedroom	1.0	130	21.9%	0	0.0%
Three-Bedroom	1.0	47	7.9%	0	0.0%
Three-Bedroom	1.5	64	10.8%	0	0.0%
Four-Bedroom	2.0	11	1.9%	0	0.0%
Five-Bedroom	2.0	5	0.8%	0	0.0%
Total Subsidized		593	100.0%	0	0.0%
SSA (Balance of County)					
Government Subsidized					
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant
One-Bedroom	1.0	8	16.0%	0	0.0%
Two-Bedroom	1.0	34	68.0%	0	0.0%
Three-Bedroom	1.0	8	16.0%	0	0.0%
Total Subsidized		50	100.0%	0	0.0%

Source: Bowen National Research

All government-subsidized units, including the subsidized Tax Credit units, within the PSA and SSA are 100.0% occupied. In addition, each of the subsidized projects in the PSA and SSA maintain wait lists. There is a total of 51 households in the PSA and 96 households in the SSA currently on the wait lists for the next available subsidized unit. Although this represents a decrease in the number of households on wait lists in the PSA compared to 2019 (115 households), it is important to understand that the estimated length of wait for the next available unit appears to have increased from nine months to 48 months. Based on this research, it is evident that there is substantial pent-up demand for housing that is affordable to very low-income renter households (making 50% or less of Area Median Household Income). Because of the very limited options available, many very low-income households must consider the non-subsidized multifamily housing options or non-conventional housing options, such as single-family homes, duplexes, or mobile homes.

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

Bowling Green’s commissioned Housing Needs Assessment evaluated the potential number of existing subsidized affordable housing units that are at risk of losing their affordable status. A total of eight properties in the county operate as subsidized projects under a current HUD contract, all of which are located in the PSA (Bowling Green). Because these contracts have a designated renewal date, it is important to understand if these projects are at risk of an expiring contract in the near future that could result in the reduction of affordable rental housing stock.

Expiring HUD Contracts - Warren County, Kentucky					
Property Name	Total Units	Assisted Units	Expiration Date	Program Type	Target Population
Abel Court	48	47	1/31/2043	LMSA	Family
Garden Apartments	48	48	1/31/2029	LMSA	Family
Bowling Green Towers	188	187	8/31/2042	Sec 8 SR	Senior
Greenwood Villa Apartments	120	24	2/1/2033	Sec 8 NC	Family
The Flats at Riverview	48	37	7/31/2035	LMSA	Family
Northfield Acres	50	50	8/31/2041	Sec 8 NC	Family
Regency Park- Bowling Green	120	120	5/29/2032	HFDA/8 NC	Family
Fort Webb Manor	37	36	8/31/2023	PRAC/202	Senior

Source: HUDUser.gov Assistance & Section 8 Contracts Database (Updated 7.2.23); Bowen National Research

All HUD supported projects are subject to annual appropriations by the federal government, and it appears that one of the above projects (Fort Webb Manor) has a contract renewal date that expires within the next four years. Given the relatively high occupancy rates and wait lists among the market’s surveyed subsidized properties, it will be important for the area’s low-income residents that the projects with upcoming expiring HUD contracts be preserved in order to continue to house some of the market’s most economically vulnerable residents.

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

All seven surveyed government-subsidized projects in the county (six are in Bowling Green) are fully occupied with wait lists of up to 39 households or 48 months in duration in the city. As a result, there is no availability and there is significant pent-up demand for government-subsidized housing.

Describe the need for specific types of housing:

Based on the demographics included in the Housing Needs Assessment, along with the fact that none of the government-subsidized projects or Tax Credit projects have any vacancies, the housing needs cover a broad spectrum of households including families, seniors and special needs populations (e.g., disabled, frail elderly, etc.). The needs also include the entire span of affordability up to 80% of Area Median Household Income (AMHI), but noticeably for households earning no more than 50% of AMHI.

Discussion

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

Introduction

Cost of Housing

	Base Year: 2009	Most Recent Year: 2017	% Change
Median Home Value	127,200	145,500	14%
Median Contract Rent	471	570	21%

Table 23 – Cost of Housing

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

The following table summarizes monthly gross rents (per unit) for area rental alternatives within the PSA, SSA, and the state of Kentucky, based on American Community Survey data. It should be noted, gross rents include tenant-paid rents and tenant-paid utilities.

		Estimated Monthly Gross Rents by Market								
		<\$300	\$300 - \$500	\$500 - \$750	750 - \$1,000	\$1,000 - \$1,500	\$1,500 - \$2,000	\$2,000+	No Cash Rent	Total
PSA	Number	608	988	4,143	5,422	3,661	517	199	385	15,923
	Percent	3.8%	6.2%	26.0%	34.1%	23.0%	3.2%	1.2%	2.4%	100.0%
SSA	Number	134	209	1,092	1,995	1,505	338	19	523	5,815
	Percent	2.3%	3.6%	18.8%	34.3%	25.9%	5.8%	0.3%	9.0%	100.0%
Combined (PSA & SSA)	Number	742	1,197	5,235	7,417	5,166	855	218	908	21,738
	Percent	3.4%	5.5%	24.1%	34.1%	23.8%	3.9%	1.0%	4.2%	100.0%
Kentucky	Number	30,627	43,384	133,337	150,979	124,402	22,730	7,563	50,151	563,173
	Percent	5.4%	7.7%	23.7%	26.8%	22.1%	4.0%	1.3%	8.9%	100.0%

Source: American Community Survey (2017-2021); ESRI; Urban Decision Group; Bowen National Research

As the preceding table illustrates, the largest share (34.1%) of PSA (Bowling Green) rental units have rents between \$750 and \$1,000, followed by units with rents between \$500 and \$750 (26.0%). Collectively, units with gross rents below \$1,000 account for 70.1% of all PSA rentals, which is a larger share of such units when compared to the SSA (59.0%) and state (63.6%). Overall, this demonstrates the dominance of the lower and moderately priced product among the non-conventional rental units in the market. Regardless, 27.4% of rental units in the PSA have gross rents over \$1,000, which illustrates the ability to achieve premium rents in the market. In addition, these units provide some alternatives to home ownership for higher income earning residents in the PSA.

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,010	No Data
50% HAMFI	3,385	640
80% HAMFI	8,625	1,890

Number of Units affordable to Households earning	Renter	Owner
100% HAMFI	No Data	2,940
Total	13,020	5,470

Table 24 – Housing Affordability

Data Source: 2013-2017 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent					
High HOME Rent					
Low HOME Rent					

Table 25 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Projects can be developed under federal programs that use Fair Market Rents or the HOME Program rents. The following tables illustrate the 2023 Fair Market Rents and Low HOME and High HOME rents for Bowling Green, Kentucky (Warren County).

Fair Market Rents (2023) Bowling Green, Kentucky (Warren County)				
Studio	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
\$738	\$791	\$941	\$1,178	\$1,441

Low/High HOME Rent (2023)				
Studio	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
\$680 / \$738	\$728 / \$791	\$875 / \$941	\$1,010 / \$1,178	\$1,127 / \$1,408

Source: HUD Office of Policy Development and Research (huduser.gov)

The preceding rents, which are updated annually, can be used by developers as a guide for the possible rent structures incorporated at their projects within Bowling Green.

The Fair Market Rent for a two-bedroom unit (\$941) is significantly lower than the corresponding two-bedroom/two-bathroom market-rate unit (\$1,226) but higher than the median rent (\$690) for surveyed two-bedroom/one-bathroom non-subsidized Tax Credit units in the PSA. While this likely indicates that Housing Choice Voucher (HCV) holders would be able to secure a two-bedroom Tax Credit unit with an HCV, the lack of available multifamily Tax Credit units in the PSA suggests most residents must choose from either market-rate rentals, which have significantly higher median collected rents, or non-conventional rentals (typically single-family homes, duplexes, mobile homes, etc.).

Is there sufficient housing for households at all income levels?

As previously stated all government-subsidized units, including the subsidized Tax Credit

units, within the PSA and SSA are 100.0% occupied. In addition, each of the subsidized projects in the PSA and SSA maintain wait lists. There is a total of 51 households in the PSA and 96 households in the SSA currently on the wait lists for the next available subsidized unit. There's strong demand for more tax credit and subsidized housing.

Government Subsidized Rental Housing					
PSA (Bowling Green)					
Subsidized Tax Credit					
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant
Two-Bedroom	1.0	48	100.0%	0	0.0%
Total Subsidized Tax Credit		48	100.0%	0	0.0%
Government Subsidized					
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant
Studio	1.0	11	1.9%	0	0.0%
One-Bedroom	1.0	325	54.8%	0	0.0%
Two-Bedroom	1.0	130	21.9%	0	0.0%
Three-Bedroom	1.0	47	7.9%	0	0.0%
Three-Bedroom	1.5	64	10.8%	0	0.0%
Four-Bedroom	2.0	11	1.9%	0	0.0%
Five-Bedroom	2.0	5	0.8%	0	0.0%
Total Subsidized		593	100.0%	0	0.0%
SSA (Balance of County)					
Government Subsidized					
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant
One-Bedroom	1.0	8	16.0%	0	0.0%
Two-Bedroom	1.0	34	68.0%	0	0.0%
Three-Bedroom	1.0	8	16.0%	0	0.0%
Total Subsidized		50	100.0%	0	0.0%

Source: Bowen National Research

A substantial number of households in Bowling Green are cost burdened. The PSA's (Bowling Green) median home value of \$217,112 is 20.3% higher than the state's estimated median home value of \$180,430. The average gross rent of \$885 in the PSA is approximately 0.9% higher than the state's average gross rent of \$877. The median household income for the PSA (\$49,172) is 15.9% lower than that for the state. Overall, these factors result in a higher share of cost burdened renter households (45.3%) and slightly lower share of owner (16.1%) households in the PSA compared to the shares within the state (38.7% and 17.0%, respectively). Regardless, there are approximately 7,745 renter households and 1,968 owner households in the PSA that are housing cost burdened.

	Household Income, Housing Costs and Affordability					
	2022 Households	Median Household Income	Estimated Median Home Value	Average Gross Rent	Share of Cost Burdened Households*	
					Renter	Owner
PSA	29,324	\$49,172	\$217,112	\$885	45.3%	16.1%
SSA	24,093	\$70,649	\$234,084	\$946	41.0%	13.8%
Combined (PSA & SSA)	53,417	\$58,611	\$227,197	\$901	44.2%	14.7%

Kentucky	1,812,070	\$58,437	\$180,430	\$877	38.7%	17.0%
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Source: American Community Survey (2017-2021); ESRI; Urban Decision Group; Bowen National Research

*Paying more than 30% of income toward housing costs

How is affordability of housing likely to change considering changes to home values and/or rents? The 510 Tax Credit units in the PSA consist of a broad mix of unit types, with two-bedroom/one-bathroom units comprising the largest overall share (48.4%). Among the most common configuration, the two-bedroom/one-bathroom units in the PSA have a median collected rent of \$690, which is 25.8% lower than a *market-rate* unit in the PSA of the same configuration. It is noteworthy, however, that the median collected rent for this unit type in the PSA has increased by 25.5% since 2019. Similarly, two-bedroom/one-bathroom units comprise the largest share (42.9%) of the non-subsidized Tax Credit units in the SSA, although the median collected rent (\$733) is moderately higher than that within the PSA. The median collected rent for this unit type in the SSA has increased by 27.5% since 2019. Only 6.3% of the Tax Credit units in the PSA are three-bedroom units, which is a significantly lower share as compared to the SSA (41.3%). As such, this likely presents a challenge for many larger low-income families to locate affordable housing options within Bowling Green. Overall, the very high occupancy rates in both the PSA and SSA indicate that low-income households likely struggle to find available Tax Credit housing, regardless of household size. As many of these households are compelled to secure housing from the available inventory of market-rate and non-conventional rentals, which typically have higher rents, this can result in a greater share of cost-burdened households in the area. Additionally, the median collected rents for three of the six Tax Credit unit configurations in the PSA have increased by 25.0% or more since 2019, which compounds the financial challenges experienced by low-income households in the area.

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

The Fair Market Rent for a two-bedroom unit (\$941) is significantly lower than the corresponding two-bedroom/two-bathroom market-rate unit (\$1,226) but higher than the median rent (\$690) for surveyed two-bedroom/one-bathroom non-subsidized Tax Credit units in the PSA. While this likely indicates that Housing Choice Voucher (HCV) holders would be able to secure a two-bedroom Tax Credit unit with an HCV, the lack of available multifamily Tax Credit units in the PSA suggests most residents must choose from either market-rate rentals, which have significantly higher median collected rents, or non-conventional rentals (typically single-family homes, duplexes, mobile homes, etc.).

Discussion

The contrast from HOME rents / Fair Market Rent to Area Median Rent impacts the City’s strategy to produce affordable housing by focusing on pursuing high density multi-family housing grant funding opportunities.

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

Introduction

Definitions

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,095	22%	5,890	41%
With two selected Conditions	35	0%	675	5%
With three selected Conditions	0	0%	10	0%
With four selected Conditions	0	0%	15	0%
No selected Conditions	7,255	77%	7,820	54%
Total	9,385	99%	14,410	100%

Table 26 - Condition of Units

Data Source: 2013-2017 ACS

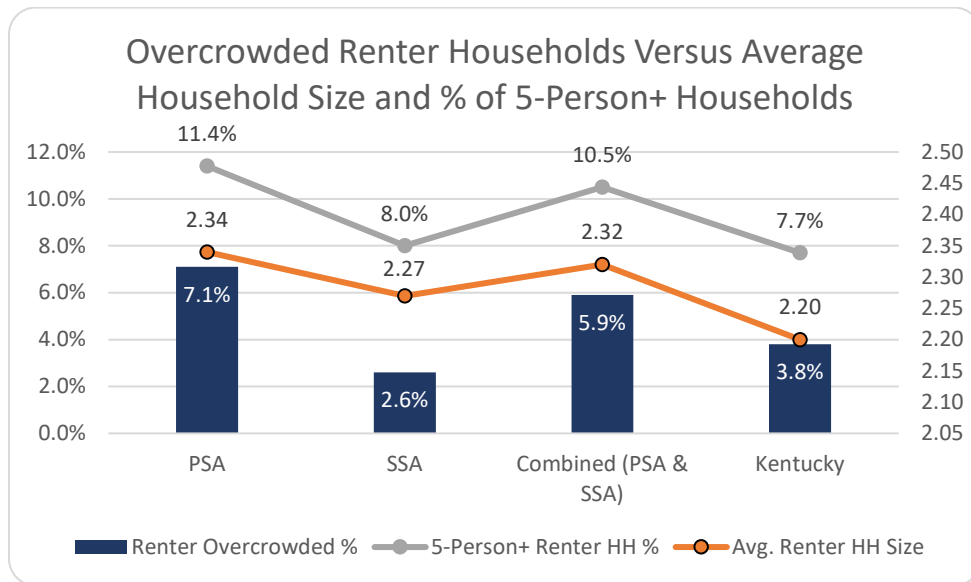
The following table compares key housing age and conditions for each of the study areas and the state based on 2017-2021 American Community Survey (ACS) data. Housing units built over 50 years ago (pre-1970), overcrowded housing (1.01+ persons per room), or housing that lacks complete kitchens or bathroom plumbing are illustrated for each area by tenure (renter or owner). It is important to note that some occupied housing units may have more than one housing issue.

	Housing Age and Conditions											
	Pre-1970 Product				Overcrowded				Incomplete Plumbing or Kitchen			
	Renter		Owner		Renter		Owner		Renter		Owner	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
PSA	3,831	24.1%	3,915	32.2%	1,132	7.1%	239	2.0%	380	2.4%	150	1.2%
SSA	1,032	17.8%	2,156	12.6%	151	2.6%	165	1.0%	66	1.1%	65	0.4%
Combined (PSA & SSA)	4,863	22.4%	6,071	20.7%	1,283	5.9%	404	1.4%	446	2.1%	215	0.7%
Kentucky	190,792	33.9%	376,751	31.8%	21,365	3.8%	13,449	1.1%	12,037	2.1%	9,189	0.8%

Source: American Community Survey (2017-2021); ESRI; Urban Decision Group; Bowen National Research

Within the PSA (Bowling Green), nearly one-fourth (24.1%) of renter-occupied housing was built prior to 1970. This represents a smaller share of such units compared to the share (33.9%) for the state of Kentucky. While a larger share (32.2%) of the owner-occupied housing in the PSA was built prior to 1970, this is comparable to the state share (31.8%) of such units. The share of renter-occupied housing within the PSA experiencing overcrowding (7.1%) is significantly larger than that of the state (3.8%). While the share (2.0%) of owner-occupied housing experiencing overcrowding is much less than the share for renters in the area, this represents a slightly larger share of such housing in the PSA as compared to the share within the state (1.1%). Incomplete plumbing or kitchens appear to be somewhat more prevalent issues within the PSA as compared to the state, with 2.4% of renter households and 1.2% of owner

households experiencing these issues. Overall, the age of housing in the PSA does not appear to be a major issue; however, overcrowding and incomplete plumbing or kitchens appears to be more widespread within the PSA, particularly among renters, compared to the state. Substandard housing in the PSA is likely influenced by student housing in the market, particularly overcrowded housing issues. Overall, there are approximately 1,512 renter households and 389 owner households within the PSA that live in substandard housing conditions (overcrowded or lacking complete kitchens or indoor plumbing). As overcrowding among renter households is the most notable issue within the PSA, the following graph attempts to illustrate the correlation of household size and overcrowding among renter households in Bowling Green.



Year Unit Built

The table below illustrates the year units were built for renter- and owner-occupied housing units based on ACS 2017-2021 estimates for Bowling Green, Kentucky.

Year Unit Built	Owners		Renters	
	Number	Share	Number	Share
2014 or Later	24	0.2%	45	0.3%
2010 to 2013	941	7.7%	2,273	14.3%
2000 to 2009	2,142	17.6%	2,832	17.8%
1990 to 1999	1,881	15.5%	2,505	15.7%
1980 to 1989	1,663	13.7%	2,205	13.8%
1970 to 1979	1,593	13.1%	2,233	14.0%
1950 to 1969	2,664	21.9%	2,615	16.4%
1949 or Earlier	1,251	10.3%	1,216	7.6%
Total	12,159	100.0%	15,924	100.0%

Source: ACS 2017-2021

Risk of Lead-Based Paint Hazard

Lead-based paint was legal prior to 1978. While the city does not track the number of homes that have lead-based paint, a typical assessment of the prominence of homes with lead-based paint includes determining the number of homes built prior to 1980 using secondary data sources. The following table summarizes homes that are at risk for lead-based paint hazards for Bowling Green.

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	4,705	50%	6,540	45%
Housing Units build before 1980 with children present	2,159	23%	639	4%

Table 27 – Risk of Lead-Based Paint

Data Source: 2013-2017 ACS (Total Units) 2013-2017 CHAS (Units with Children present)

More than 11,000 housing units in Bowling Green were built prior to 1980 and are at risk of having lead-based paint hazards. Over 2,700 of these homes are reported to have children present. As such, lead-based paint testing and mitigation are important issues that should be addressed in the community.

Vacant Units

Unit Type	2010 (Census)		2017-2021 (ACS)	
	Units	Percent	Units	Percent
For Rent	1,210	60.0%	1,301	42.9%
For-Sale Only	227	11.3%	80	2.6%
Renter/Sold, Not Occ.	122	6.1%	288	9.5%
Seasonal or Recreational	60	3.0%	264	8.7%
Other Vacant	397	19.7%	1,103	36.3%
Total	2,016	100.0%	3,036	100.0%

Need for Owner and Rental Rehabilitation

There is a need for rehab for both owner and rental units. Almost 43% of the vacant properties are for rent. The City of Bowling Green Code Compliance Division is taking a physical inventory of vacant properties to encourage the redevelopment of these properties. As part of the first consolidated plan the City developed a homeowner rehab program to make necessary improvements to homes. Through the program the City rehabbed 24 homes. As part of the Neighborhood Improvements Program the City has an exterior property improvements program that addresses around 80-100 properties over a 1-2-year period. This program is available for homeowners and renters, with landlords required to provide matching funds. The City also recently allocated funds for new affordable housing opportunities and owner and renter rehabilitation were both eligible activities.

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

Discussion

Lead paint affects children at a much higher rate and the table above breaks out the number of units built before 1980 with and without children. The number of owner occupied units built before 1980 is 4,705, but only 23% of those have children present. However, in renter occupied units, there are 6,540 units built before 1980 and only have 4% with children present.

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

Introduction

The data below is provided by the HUD PIH Information Center (PIC). Local data for the Bowling Green Housing Division reveals a total of 750 tenant based vouchers. Special Purpose Vouchers are as followed: 35 Veterans Affairs Supportive Housing, 50 Non-Elderly Disabled, 6 Tenant Protection, 17 Home Ownership, 89 Mainstream (Non-elderly and disabled member), and 5 Stability (homeless).

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			598	606			0	0	450
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 28 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

According to a representative for the City of Bowling Green Housing Division, there are approximately 750 families that are housed through the Housing Choice Voucher Program within the housing authority’s jurisdiction, which is a 21.8% increase in the number of housed families since the previous study in 2019. However, it was also noted by the housing authority representative that approximately 24 vouchers are currently issued and awaiting leasing. This delay is likely due to the lack of available affordable units or landlords who are willing to accept vouchers. There is a total of 1,308 households currently on the waiting list for additional vouchers, and the waiting list is open. This represents an increase of 45.3% in the number of households on the waiting list compared to 2019 (900 households). Annual turnover within the voucher program is estimated at 120 households. This reflects the continuing need for affordable housing alternatives and/or Housing Choice Voucher assistance. The representative stated that voucher holders

are unable to find many landlords with available units that accept vouchers and limited resources are available to assist in paying for security and utility deposits and other moving expenses.

Describe the supply of public housing developments:

The Housing Authority of Bowling Green has 598 public housing units. There are 340 units located in at the Summit View/Gordon Ave development that is located in front of the main office. There is 90 units at the Angora Court location that is located off Old Barren River Rd, 100 units at the 949 Bryant Way location and 68 units at the Phenix Place development located off Old Morgantown Rd. The local housing authority has 0-5 bedroom units in our stock.

As part of the City’s 2023 Housing Needs Assessment, numerous government-subsidized projects were identified in Bowling Green, as well as one property (Northfield Acres) that is located in Warren County but outside the Bowling Green city limits. Some of the properties were surveyed, enabling the collection of property-specific information (e.g., occupancy levels, wait lists, etc.). The projects operate under a variety of government programs. The following is a summary of these projects.

Government-Subsidized Multifamily Rentals - Warren County, Kentucky						
Property Name	Total Units	Assisted Units	Quality Level*	Occupancy Rate	Program Type	Target Population
Angora Court	90	90	C+	100.0%	Public Housing	Family
Abel Court	48	47	C	100.0%	HUD Sec. 8	Family
Garden Apartments	48	48	C+	100.0%	HUD Sec. 8	Family
Bowling Green Towers	188	187	C+	100.0%	HUD Sec. 8	Senior
Greenwood Villa Apartments	120	24	Not Surveyed	N/A	HUD Sec. 8	Family
The Flats at Riverview	48	37	Not Surveyed	N/A	LMSA	Family
Northfield Acres	50	50	C+	100.0%	HUD Sec. 8	Family
Regency Park- Bowling Green	120	120	C	100.0%	HFDA/HUD Sec. 8	Family
Fort Webb Manor	37	36	Not Surveyed	N/A	PRAC/202	Senior
Gordan Avenue	148	148	B-	100.0%	Public Housing	Sr. and Family

Source: HUDUser.gov Assistance & Section 8 Contracts Database (Updated 7.2.23); Bowen National Research

*Based on exterior evaluations by Bowen National Research as part of the Bowling Green Housing Needs Assessment

All surveyed subsidized projects are operating at 100% occupancy rates and maintain wait lists, demonstrating the strong and pent-up demand for housing that is affordable to households earning up to 50% of Area Median Income.

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

The Housing Authority of Bowling Green has 598 public housing units.

Summit View units were built in the 1966, Gordon Ave was built in the 1970’s, Angora Court was built in 1980, Bryant Way was built in 1981, and Phenix Place was completely renovated in 2004.

As part of the City’s 2023 Housing Needs Assessment, the exteriors of all surveyed subsidized properties were evaluated and rated based on quality ratings ranging from F (Poor) to A (Excellent). These ratings are shown in the preceding table. Based on this exterior evaluation, most of the properties are rated between C and B-, indicating that the exteriors are in fair condition. Such properties usually require some level of repairs and modernization.

Public Housing Condition Not included in HNA Scope

Public Housing Development	Average Inspection Score
Summit View/Gordon Ave.	92
Bryant Way, Angora Court, Phenix Place	82

Table 29 - Public Housing Condition

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

The Summit View complex has cinder block walls as they were built in the 1960’s. The local housing authority would like to update and make the walls drywall. Roofs are scheduled to be updated at Bryant Way and Phenix Place. Roofs were recently updated at Gordon Ave./Summit View and Angora Court. The housing authority will also be updating backdoors at Phenix Place. The housing authority needs to update soffit and fascia as well as back porches at Bryant Way. Also outside storage sheds need to be added at Angora Court and Bryant Way units. Storage sheds at Summit View and Gordon Ave. were updated recently. As units become vacant, the housing authority updates flooring, bathrooms and kitchens on an ongoing basis.

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

The mission of HABG is to achieve excellence in providing safe, clean, and modern housing assistance while promoting self-sufficiency, upward mobility, and homeownership opportunities to its residents. Many programs and projects are presented to meet

this mission, including: Award-winning Homeownership Program, building and rehabilitating properties for resell to qualified low-, moderate-, and middle-income families; National award-winning Live the Dream Development, providing low- to moderate-income potential homebuyers with Homeownership Education Classes and counseling to transition them from rental to homeownership; National award-winning REACH HIGHER Welfare to Work Program, providing jobs and life-skills training, job search and placement, and paid work experience for the 10 County BRADD area. This program has served over 750 to date with an 80% success rate; National award-winning REACH Resident Income and Employment Program, providing public housing residents with 29 hours of on-the-job training and employment for 6-18 months; and Award-winning Helping Hands Family Self-Sufficiency Program, targeting up to 50 families annually for case management, jobs and life skills training, financial management and referrals to supportive service.

Discussion:

Additional programs offered for improving the living environment of low- and moderate-income families residing in public housing include the following: After-School Programs, providing tutoring and curriculum-based educational support to more than 200 public housing students grades pre-kindergarten to twelfth daily with an emphasis on literacy, science, mathematics, and character education; Elderly and Disabled Programs, providing case management and program coordination for activities targeting senior and disabled public housing residents; Various other workshops and training, targeting public housing residents with workshops and training sessions dealing with such issues as health and nutrition, computer training, education and lifelong learning, parenting, domestic violence prevention, drug and alcohol abuse prevention, and more.

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

Introduction

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	43	0	15	42	0
Households with Only Adults	90	12-16	6	18	0
Chronically Homeless Households	6	14-16	6	0	0
Veterans	0	0	0	3	0
Unaccompanied Youth	0	0	0	0	0

Table 30 - Facilities and Housing Targeted to Homeless Households

Warren County is located within the Kentucky Balance of State Continuum of Care (KY BoS CoC), which was created to maintain and develop services and resources for people experiencing homelessness. The Kentucky Balance of State CoC covers all counties within the state of Kentucky, (excluding Fayette and Jefferson counties) including Warren County. The most recent Point-In-Time (PIT) homeless count for the Kentucky Balance of State CoC, also known as the K-Count, occurred in January 2023. However, the most up-to-date county-specific data available is from the 2022 K-Count. While K-Count data is not available exclusively for the city of Bowling Green, we used the K-Count data provided for Warren County to gain insight into the area’s homeless population.

The Kentucky Housing Corporation provides the point-in-time K-Count data of homeless populations for each county within the state. The following table summarizes the homeless population in Warren County by shelter status from 2017 to 2022. Note that K-Counts for 2021 were not available at the time of this study:

Homeless Population by Shelter Status – Warren County, Kentucky (Share of Total Homeless Population)							
Shelter Status	2017	2018	2019	2020	2021*	2022	Average 2017-2022*
Emergency Shelter	125 (82.8%)	139 (85.8%)	95 (78.5%)	100 (60.6%)	N/A	84 (64.6%)	109 (74.7%)
Transitional Housing	0 (0.0%)	0 (0.0%)	2 (1.7%)	14 (8.5%)	N/A	4 (3.1%)	4 (2.7%)
Unsheltered	26 (17.2%)	23 (14.2%)	24 (19.8%)	51 (30.9%)	N/A	42 (32.3%)	33 (22.6%)
Total Homeless Population	151 (100.0%)	162 (100.0%)	121 (100.0%)	165 (100.0%)	N/A	130 (100.0%)	146 (100.0%)

Sources: 2017-2022 Kentucky Housing Corporation Point in Time Reports

*K-Counts that were not available at the time of study were excluded from the average

In January 2022, approximately 130 homeless persons were counted in Warren County. Nearly two-thirds of the homeless persons counted (64.6%) were in emergency shelters, 3.1% of homeless persons were in transitional housing, and 32.3% were unsheltered. Overall, the total homeless population in Warren County over the six-year period (excluding 2021) ranged from a low of 121 people to a high of 165 people with an average of 146 homeless people counted per year. On average, nearly three-fourths (74.7%) of all homeless persons counted were in emergency shelters, 2.7% were in transitional housing, and 22.6% were unsheltered.

The following table summarizes the Warren County homeless population by subpopulation based on the K-Counts from 2017 to 2022.

Homeless Subpopulations by Select Group– Warren County, Kentucky (Share of Total Homeless Population)							
Subpopulation	2017	2018	2019	2020	2021	2022	Average 2017-2022*
Chronically Homeless	13 (8.6%)	8 (4.9%)	9 (7.4%)	29 (17.6%)	N/A	N/A	15 (10.3%)
Veterans	14 (9.3%)	7 (4.3%)	7 (5.8%)	8 (4.8%)	N/A	8 (6.2%)	9 (6.2%)
Unaccompanied Youth Households (Under Age 25)	13 (8.6%)	7 (4.3%)	4 (3.3%)	7 (4.2%)	N/A	N/A	8 (5.5%)
Total Homeless Population	151 (100.0%)	162 (100.0%)	121 (100.0%)	165 (100.0%)	N/A	130 (100.0%)	146 (100.0%)

Source: 2017-2022 Kentucky Housing Corporation Point in Time Reports

*K-Counts that were not available at the time of study were excluded from the average

As the preceding table illustrates, most homeless persons in Warren County do not identify with a specific subpopulation. The annual K-Count from 2022 identified eight (6.2%) homeless veterans within Warren County.

The following table summarizes the Warren County homeless population by age based on the K-Counts from 2017 to 2022.

Homeless Population by Age Cohort – Warren County, Kentucky (Share of Total Homeless Population)							
Age	2017	2018	2019	2020	2021	2022	Average 2017-2022*
Under Age 18	29 (19.2%)	28 (17.3%)	24 (19.8%)	27 (16.4%)	N/A	26 (20.0%)	27 (18.5%)
Age 18 to 24	17 (11.3%)	12 (7.4%)	7 (5.8%)	12 (7.3%)	N/A	9 (6.9%)	11 (7.5%)
Age 25+	105 (69.5%)	122 (75.3%)	90 (74.4%)	126 (76.4%)	N/A	95 (73.1%)	108 (74.0%)
Total Homeless Population	151 (100.0%)	162 (100.0%)	121 (100.0%)	165 (100.0%)	N/A	130 (100.0%)	146 (100.0%)

Source: 2017-2022 Kentucky Housing Corporation Point in Time Reports

*K-Counts that were not available at the time of study were excluded from the average

As illustrated in the preceding table, an average of 74.0% of the homeless population identified in Warren County from 2017 to 2022 is over the age of 25. Note that, on average, 18.5% of homeless persons identified in the county were children.

The total number of units and beds available to the homeless population among Kentucky Balance of State CoC participants is summarized in the following table:

Number of Beds & Units Targeting Homeless Population (Kentucky Balance of State CoC)							
Housing Type	Family Units	Family Beds	Adult-Only Beds	Child-Only Beds	Seasonal	Overflow/Voucher	Total Beds (Year-Round)
Emergency Shelter	146	513	958	32	144	74	1,503
Transitional Housing	41	159	204	0	N/A	N/A	363
Permanent Supportive Housing	203	628	707	0	N/A	N/A	1,335
Rapid Re-Housing	275	915	708	0	N/A	N/A	1,623
Other Permanent Housing	59	120	319	0	N/A	N/A	439
Total	724	2,335	2,896	32	144	74	5,263

Source: Housing Inventory Count Report – HUD 2022 CoC (KY-500: Kentucky Balance of State CoC)

N/A – Not Applicable

Note: Total Beds (year-round) is Family Beds plus Adult-Only beds plus Child-Only Beds

According to the most recent Housing Inventory Count (HIC) Report published by HUD, a total of 5,407 beds (5,263 year-round beds and 144 seasonal beds) are available to homeless persons in the Kentucky Balance of State CoC, with beds distributed throughout the CoC’s 120 counties. The providers and shelters within Warren County that reported during the 2022 HIC include the Salvation Army Shelter Bowling Green, Barren River Area Safe Space, VASH Vouchers, and Hotel Inc. According to the Kentucky Balance of State CoC 2022 housing inventory counts, there was a total of 325 (286 shelter beds and 39 VASH vouchers) beds available for the homeless population within Warren County, though it is important to note that the number of beds may vary from year to year. Of the 130 homeless persons identified in 2022 in Warren County, approximately 42 were unsheltered. As such, while there seems to be significant capacity for the homeless population within Warren County, there appears to be many homeless persons that remain unsheltered in the county.

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons Not included in HNA Scope

HOTEL INC, LifeSkills, VA and BRASS case managers provide the VI-SPDAT assessment. This assessment provides a triage level. The score also helps to determine which organizations capacity is most suited to provide services. The assessment score also provides the housing prioritization to the CoC/KHC.

Health

HOTEL INC and Bowling Green Neighbors (BGN) Aid Network provide weekly street outreach/medicine to people experiencing homelessness. These rounds include community connectors, case managers, and clinicians. The goals include: Provide basic emergency needs, connect to provider for permanent housing (if desired), provide basic healthcare in the field, connect to PCP, health insurance, provide advocacy where needed.

Harm reduction is a part of weekly outreach as well as a part of the work the Barren River District Health Dept. provides. For the past 2.5 years, the health department has had a grant funded Community Health Homeless Mitigation worker.

Vaccines are also provided to people experiencing homelessness.

Mental Health

The Continuum of Care includes LifeSkills, Inc., a community mental health provider. They provide Permanent Supportive Housing vouchers to people with co-occurring disorders including mental health diagnosis and addiction.

HOTEL INC & BRASS are able to connect people to private counselors, physicians when LifeSkills is at capacity.

Workforce Development

Goodwill Works is the main provider of connecting people with barriers to employment. All of the CoC organizations partner with Goodwill. HOTEL INC also brings in staff from Goodwill Works to share first hand with program partners how they may utilize their services.

The CoC maintains a list of 2nd chance employers for participants that may have a felony. We also partner with KY Legal Aid to work with qualified participants for expungement.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations. Not included in HNA Scope

HOTEL INC - A community development organization that works in partnership with up to 120 households at a time who are experiencing homelessness, chronic homelessness or at-risk of homelessness. Their work is holistic and measured to the Social Determinants of Health (SDOH). HOTEL INC provides Medical Respite and Transitional Housing.

LifeSkills, Inc. - A community mental health provider for people with intellectual and development disabilities, people experiencing a mental health crisis, they have the PATH program that provides the housing first model in their permanent supportive housing program. They provides both counseling and psychiatric care. Lifeskills provides Transitional Housing.

BRASS - Our regional Domestic Violence shelter provides crisis care to people fleeing domestic violence. Their permanent supportive housing is also Housing First. BRASS provides Transitional housing.

The Salvation Army - Our county/city emergency shelter. The Salvation Army provides emergency shelter to chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. They have a transitional housing program as well.

Veteran Affairs - The VA has a case manager and the regional CBOC located in Bowling Green. The case manager is the connector to various services that veterans experiencing homelessness is in need of.

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

Introduction

As part of the City’s 2023 Housing Needs Assessment, various special needs populations were evaluated. This included the homeless, elderly (age 65 and older), persons with a disability, and veterans.

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

Seniors Age 65 and Older (Frail Elderly)

Like much of the United States, the PSA (Bowling Green) has a large and growing number of seniors, many with unique housing needs. We evaluated key population and household data and trends, as well as household income data as it relates to the area’s senior population.

The population of persons aged 65 and older for selected years is shown in the following table for Bowling Green and the state of Kentucky.

		Population Age 65 and Older (Share of Total Population)		
		Ages 65 to 74	Ages 75+	Total
PSA (Bowling Green)	2010	3,397 (5.5%)	3,246 (5.2%)	6,643 (10.7%)
	2022	5,875 (7.8%)	4,597 (6.1%)	10,472 (13.9%)
	2027	6,438 (8.2%)	5,490 (7.0%)	11,928 (15.2%)
Kentucky	2010	325,314 (7.5%)	252,913 (5.8%)	578,227 (13.3%)
	2022	493,134 (10.9%)	327,610 (7.2%)	820,744 (18.1%)
	2027	530,673 (11.6%)	399,614 (8.7%)	930,287 (20.4%)

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Based on the preceding table, Bowling Green has an estimated population of 10,472 elderly persons ages 65 and older in 2022, reflecting 13.9% of the city’s population. This is a notably lower share of elderly persons compared with the state of Kentucky (18.1%). Many of these elderly people live independently and likely do not rely on any supportive services, as 65.7% of households headed by a person aged 65 and older live in owner-occupied housing. While many of the city’s elderly population can live independently, a notable portion of the elderly population has physical or mental limitations that create challenges to live without some level of assistance and/or appropriate housing. This portion of the elderly population is referred to as *frail elderly*.

Frail elderly is generally defined as an older individual who is unable to perform at least three Activities of Daily Living (ADLs). According to a fact sheet published by HUD, ADLs include eating, bathing, grooming, dressing, and transferring. The U.S. Centers for Disease Control and Prevention’s *Summary Health Statistics for U.S. Population National Health Interview Survey 2018* states that 3.9% of persons between the ages of 65 and 74 require assistance with at least three ADLs and 11.6% of persons aged 75 or older require ADL assistance nationally. Applying these shares to Bowling Green’s population of persons aged 65 and older yields an estimated 762 elderly persons requiring ADL assistance. These 762 persons are categorized as *frail elderly* and likely require either home health care services or senior care housing to meet their specific needs. A percentage of the population that requires ADL assistance will use home healthcare and assistance from family and friends to remain in their current residence. However, a portion of the population that requires ADL assistance is likely to respond to senior housing that meets their specific needs. As this base of seniors continues to grow over the next decade, additional housing to meet their specific needs should be an area of focus for future housing development alternatives.

The distribution of senior households by tenure (owners and renters) for the PSA (Bowling Green) is shown in the following table:

Senior Households Age 65 and Older PSA (Bowling Green)							
		2010 (Census)		2022 (Estimated)		2027 (Projected)	
Tenure	Number	Percent	Number	Percent	Number	Percent	
Owner Households	3,501	75.3%	4,432	65.7%	5,007	65.9%	
Renter Households	1,150	24.7%	2,312	34.4%	2,596	34.1%	
Total	4,651	100.0%	6,744	100.0%	7,603	100.0%	

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The number of both owner and renter senior households have been growing since 2010. It is projected that the number of senior renter households will increase by 284 (12.3%), while senior owner households are expected to increase by 575 (13.0%) between 2022 and 2027. As such, the demand for both rental and for-sale product that meet the needs of seniors is expected to increase over the next several years.

The distribution of senior households ages 65 and older by income in Bowling Green is illustrated in the following table:

Households by Income (Age 65 and Older) PSA (Bowling Green)								
	<\$10,000	\$10,000 - \$20,000	\$20,000 - \$30,000	\$30,000 - \$40,000	\$40,000 - \$50,000	\$50,000 - \$60,000	\$60,000 - \$100,000	\$100,000+
2010	436 (9.4%)	1,184 (25.5%)	795 (17.1%)	549 (11.8%)	456 (9.8%)	295 (6.3%)	509 (10.9%)	427 (9.2%)
2022	323 (4.8%)	1,094 (16.2%)	1,025 (15.2%)	722 (10.7%)	689 (10.2%)	500 (7.4%)	1,332 (19.7%)	1,059 (15.8%)
2027	273 (3.6%)	1,003 (13.2%)	971 (12.8%)	719 (9.5%)	751 (9.9%)	464 (6.1%)	1,883 (24.7%)	1,539 (20.2%)
Change 2022-2027	-50 (-15.5%)	-91 (-8.3%)	-54 (-5.3%)	-3 (-0.4%)	62 (9.0%)	-36 (-7.2%)	551 (41.4%)	480 (45.3%)

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

In Bowling Green, senior households within the income cohorts \$40,000 to \$50,000 and \$60,000 and higher are projected to increase between 2022 and 2027. The median household income among senior households in Bowling Green is \$43,019 in 2022. By 2027, it is projected that median household income for senior households will be \$51,821, a 20.5% increase over the 2022 figure. Senior households with annual incomes of at least \$60,000 are projected to increase by 1,031 (43.1%), while senior households with incomes of \$30,000 or less are projected to decrease by 195 (8.0%) between 2022 and 2027. Despite the projected increase in higher income senior households during this period, note that nearly one-third (29.6%) of senior households are projected to earn less than \$30,000 by 2027. These low-income elderly households are more likely to qualify for and need Tax Credit and subsidized senior-oriented housing.

Senior households ages 65 and older by size and tenure (renters and owners) for selected years are shown in the following table:

		Persons Per Household (Age 65 and Older) PSA (Bowling Green)					
		1-Person	2-Person	3-Person	4-Person	5-Person	Total
Renters	2022	1,628 (70.4%)	299 (12.9%)	138 (6.0%)	125 (5.4%)	122 (5.3%)	2,312 (100.0%)
	2027	1,931 (74.4%)	282 (10.9%)	133 (5.1%)	123 (4.7%)	126 (4.9%)	2,596 (100.0%)
	Change 2022-2027	303 (18.6%)	-17 (-5.7%)	-5 (-3.7%)	-1 (-1.1%)	4 (3.4%)	284 (12.3%)
Owners	2022	1,842 (41.6%)	1,378 (31.1%)	415 (9.4%)	494 (11.2%)	302 (6.8%)	4,432 (100.0%)
	2027	2,024 (40.4%)	1,588 (31.7%)	452 (9.0%)	598 (11.9%)	345 (6.9%)	5,007 (100.0%)
	Change 2022-2027	182 (9.9%)	210 (15.2%)	36 (8.7%)	103 (20.9%)	43 (14.3%)	575 (13.0%)

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

As illustrated in the preceding table, over 70% of *renter* households ages 65 and older in Bowling Green live alone, while just over 40% of *owner* households ages 65 and older live alone in 2022. Projections indicate growth (18.6%) of one-person senior renter households in Bowling Green between 2022 and 2027. By comparison, one-person senior *owner* households are projected to increase by 9.9%.

The following table summarizes the number of persons with a disability in Bowling Green by type of disability. It should be noted that because survey respondents could indicate that they have more than one disability, the totals of the individual categories exceed the actual total based on American Community Survey 2017-2021 data.

Noninstitutionalized Population by Type of Disability PSA (Bowling Green)				
Type of Disability	Total Population With Disability	Prevalence (Total Population)	Age 65+ Population With Disability	Prevalence (Age 65+ Population)
Hearing	2,439	3.5%	1,204	15.9%
Vision	1,514	2.2%	377	5.0%
Cognitive	5,137	7.8%	837	11.0%
Ambulatory	4,130	6.3%	1,639	21.6%
Self-Care	1,604	2.4%	543	7.2%
Independent Living	3,194	5.8%	1,150	15.2%

Source: 2017-2021 American Community Survey (Table S1810) 5-Year Estimates

Among the city’s population with a disability age 65 and older, ambulatory, hearing, and independent living difficulties are the most common types of disabilities. The older adult (age 65 and older) population in the city of Bowling Green has a higher prevalence of disability types relative to the overall population. Of note, over 20% of the older adult population has an ambulatory disability compared with 6.3% of the overall population. In addition, nearly 16% of those with a hearing disability in Bowling Green are age 65 and older. Such persons may have limited earning capacity, creating financial challenges and making it more difficult to afford housing.

Based on our survey of area housing alternatives, there were eight multifamily apartment properties surveyed in the market that offer age-restricted units. These units serve lower-income households, as they operate either under the Tax Credit program or with a government subsidy. These projects are 100% occupied and have long wait lists. As such, there is pent-up demand for affordable rental housing for seniors, including seniors with disabilities.

Persons with a Disability

Persons with a disability, particularly those within the typical range of working ages, are vulnerable to becoming homeless due to the fact that such persons often cannot find housing to meet their specific needs. It can also be difficult to secure housing that is affordable as persons with a disability often experience limited earning capacity. An individual with a disability is defined by the Americans with Disabilities Act (ADA) as a person who has a physical or mental impairment that substantially limits one or more major life activities, a person who has a history or record of such an impairment, or a person who is perceived by others as having such an impairment. The ADA does not specifically name all the impairments that are covered. Although the American Community Survey (ACS) data does not identify persons with disabilities as defined by the ADA Amendments Act, the ACS data provides the most current estimates of the population with self-reported disabilities. The sample size is also large enough to enable state and county estimates.

The American Community Survey identifies people with disabilities by asking questions pertaining to six different areas of functionality. The following table summarizes the number of persons with a disability in Bowling Green by age group.

Noninstitutionalized Population with Disabilities by Age PSA (Bowling Green)			
Age	Total Population	Number of Population With At Least One Type of Disability	Share of Population With At Least One Type of Disability
Under 5 years	4,849	0	0.0%
5 to 17 years	10,303	1,018	9.9%
18 to 34 years	27,640	2,249	8.1%
35 to 64 years	19,955	3,781	18.9%
65 to 74 years	4,763	1,625	34.1%
75 years and older	2,821	1,335	47.3%
Total	70,331	10,008	14.2%

Source: 2017-2021 American Community Survey (Table S1810) 5-Year Estimates

Based on 2017-2021 ACS data, the rate of disabilities among Bowling Green’s population was an estimated 14.2% which reflects an estimated 10,008 people in the city with at least one disability. The overall population with at least one disability in Bowling Green correlates significantly with age. Note that among the city population ages 75 and older, over 45% of this population group had at least one type of disability, while 34.1% of the city population between 65 and 74 years of age had at least one type of disability. People with disabilities may have limits on their education, employment opportunities, and often their quality of life. As the earning potential of some individuals with a disability could be limited, the access to affordable housing alternatives and certain services are important to this special needs population.

Persons that are blind, disabled, or over age 65 can qualify for Supplemental Security Income (SSI). In Kentucky, a total of 161,147 persons received SSI in 2021, with over 94% of recipients classified as persons with a disability. In Warren County, a total of 3,273 persons received SSI as of December 2021. Of the 3,273 SSI recipients in Warren County, 8.3% of recipients were aged 65 and older and over 91.7% of recipients were blind or had a disability.

Rental housing affordability by persons on a fixed SSI income is shown in the following table for select areas.

Rental Housing Affordability for Persons on a Fixed Income by Housing Market Area (2022)				
Housing Market Area	SSI Monthly Payment	SSI as Percent of Median Income	Percent SSI for One-Bedroom Apartment	Percent SSI for Efficiency Apartment
Bowling Green	\$841.00	19.6%	94%	88%
Kentucky	\$841.00	19.6%	80%	71%
National	\$875.41	16.7%	141%	129%

Source: Priced Out - Technical Assistance Collaborative

The SSI monthly payment of \$841.00 for a recipient in the Bowling Green area is 94% of the cost for a one-bedroom unit and 88% of the cost for an efficiency unit. As a result, it is difficult for most people receiving only SSI assistance to reasonably afford most rental alternatives in the market.

In addition to federal SSI payments, persons with a disability in Warren County are eligible for housing assistance from the U.S. Department of Housing and Urban Development (HUD) and local housing authorities. Persons with a disability in Warren County can also receive help and treatment from mental health advocacy and rehabilitation organizations based in the county.

Based on research and analysis of the rental housing supply in Bowling Green as well as the Balance of County, none of the properties identified contain units specifically designated for persons with a disability. As such, it appears that the surveyed supply of affordable housing is lacking units that are specifically designated for persons with a disability in Warren County.

Note that several programs exist at the state and federal levels that could potentially create additional housing opportunities for people with a disability. There are multiple support service waivers available to individuals with a disability within the state of Kentucky. Support service waivers provide funding to help individuals in the community live a healthy life. The Home and Community-Based Services Waiver, Michelle P. Waiver, Supports for Community Living Waiver, Model II Waiver, and the Acquired Brain Injury (ABI) Acute and ABI Long-Term Care Waivers provide different benefits for eligible persons with disabilities. Additionally, best practices recommended by a Duke University Sanford School of Public Policy 2018 document include home purchasing assistance grants, home modification loan programs, restructured density bonuses to include accessibility, housing developer assistance programs, and the Section 811 program to assist those with disabilities.

Veterans

Veterans, who typically comprise a notable share of a community’s population, often experience challenges with securing proper healthcare, education, employment, and housing for a variety of reasons. According to the five-year American Community Survey (2017-2021), there are approximately 2,985 veterans within Bowling Green, representing about 5.3% of the adult population.

The following table illustrates the number and share of the veteran population by age group in Bowling Green. Note that the percentages shown in the table are reflective of the total civilian population and veteran population separately.

Bowling Green, Kentucky				
Population 18 Years and Over	Civilians		Veterans	
	Number	Percent	Number	Percent
18 to 34 years	27,608	51.9%	375	12.6%
35 to 54 years	13,179	24.8%	881	29.5%
55 to 64 years	5,777	10.9%	356	11.9%
65 to 74 years	4,094	7.7%	828	27.7%
75 years and over	2,547	4.8%	545	18.3%
Total	53,205	100.0%	2,985	100.0%

Source: United States Census Bureau (Table S2101: American Community Survey 2017-2021)

As the preceding table illustrates, veterans are generally older than the civilian population with the greatest shares among the 35 to 54 age group, 65 to 74 age group, and the 75 and over age group.

The following table compares median income, the share of the population with income below the poverty level, the unemployment rate, and the disability status of the veteran and civilian populations in Bowling Green and the state of Kentucky.

Income, Employment, and Disability Status Comparison (Veterans versus Non-Veterans) - 2021		
	Bowling Green	Kentucky
Median Income		
-Veterans	\$38,094	\$40,287
-Non-Veterans	\$21,734	\$29,308
Income Below Poverty Level (Past 12 Months)		
-Veterans	10.7%	8.5%
-Non-Veterans	23.7%	15.3%
Unemployment Rate		
-Veterans	4.6%	4.6%
-Non-Veterans	5.6%	5.3%
Disabled (At Least One Disability)		
-Veterans	21.2%	34.0%
-Non-Veterans	17.0%	20.0%

Source: U.S. Census Bureau, 2017-2021 American Community Survey (S2101)

The per-person annual median income of veterans in Bowling Green (\$38,094 in 2021) is typically higher than the per-person annual median income of non-veterans (\$21,734), and a lower share of veterans in the city (10.7%) lived below the poverty level when compared to non-veterans (23.7%). The unemployment rate among veterans in the city (4.6%) is also below the unemployment rate for non-veterans (5.6%).

It should be noted that a higher share (21.2%) of veterans have at least one disability compared to non-veterans (17.0%). This higher share of veterans with a disability can lead to homelessness. According to the Disabled Veterans National Foundation (DVNF), over half of the homeless veterans have disabilities.

The following table illustrates the number of homeless veterans identified during the annual K-Counts from 2017 to 2022 in Warren County.

Homeless Veterans Warren County, Kentucky	
Year	Total
2017	14
2018	7
2019	7
2020	8
2021	N/A
2022	8

Sources: 2017-2022 Kentucky Housing Corporation Point in Time Reports

The number of homeless veterans within Warren County between 2017 and 2022 ranged between seven and 14. Note that in 2022, of the 130 overall homeless persons identified in Warren County, only eight (6.2%) identified as veterans. Additionally, only 568 of the 5,407

beds (5,263 year-round and 144 seasonal) for homeless persons within the Kentucky Balance of State CoC, which includes Warren County and other counties, are designated for veterans. Three-fourths (426) of these “beds” are tenant-based VASH vouchers provided through Veterans Affairs distributed throughout the CoC. Notable shelters that provide 10 or more beds for veterans within the Kentucky Balance of State CoC include 59 beds at Pennyroyal Center in Hopkinsville (over 60 miles from Bowling Green), and 30 beds located within Kentucky River Foothills Development Council shelter in Richmond, which is over 170 miles from Bowling Green. None of the beds designated for veterans are located within Warren County, though VASH case managers may assist individuals in applying for VASH vouchers, which are administered by HUD and the U.S. Department of Veterans Affairs. While many services are provided to veterans at the national and state levels, very few affordable housing options are specifically designated for veterans. During the survey of multifamily housing conducted by Bowen National Research, there were no housing units identified in Bowling Green designated specifically for veterans. However, as of the 2022 Kentucky Balance of State CoC Housing Inventory Count Report, 39 HUD-VASH Vouchers (issued to low-income veterans) were reported to be in use within Bowling Green.

Overall, based on this research, Bowling Green and Warren County appear to have access to housing for some special needs populations but may not have enough resources for certain populations. For example, Bowling Green and Warren County seem to lack housing alternatives for people who have a disability and all surveyed rental housing for seniors age 65 and older was 100% occupied. Such housing should be a consideration for future housing plans in the city and county. Though resources are available in neighboring counties, individuals residing in Bowling Green who do not have access to a car or public transportation may have difficulty obtaining care and housing specific to their special needs.

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

Lifeskills, Inc. is the primary provider of adults and children services for persons with mental issues. Their programs are provided through case management and outpatient care facilities. At this time, staff is unaware of any agencies providing residential care for persons with mental issues, outside of addiction recovery.

Bowling Green is home to four inpatient physical rehabilitation facilities focusing on returning adults to at home care. Generally, these services are provided post operation and last from one to four weeks. The facilities provide a wide range of services with varying costs.

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

The Barren River Area Crisis Services Transformation Committee is requesting \$23 Million from the Kentucky General Assembly for a new facility to most often bypass criminal and judicial systems along with hospital emergency rooms, instead allowing law enforcement to take those experiencing a mental health crisis to be served at a mental health center. This will allow for those in crisis to receive immediate treatment from mental health and substance abuse professionals, specifically trained in these arenas, minimizing the need for law enforcement and jails to address this need.

An area that once was known as the largest food desert in the city is now home to HOTEL INC's Delafield Co-Op Market. The Co-Op is a micro-market providing fresh produce and other products from area farmers and other local food carriers. HOTEL INC also has Drop-In Centers that has housing navigators, mail service, phone messages, computers, showers, and laundry. To help those living on the streets to live healthier lives, HOTEL INC also has a street medicine program that assists clients with obtaining medical insurance, finding a doctor, making appointments and providing transportation when needed.

Through the Economic Justice Institute previously funded by the City's Community development Block Grant program, Barren River Area Safe Space provides several economic empowering programs including, but not limited to, financial literacy. BRASS provides a multiple other supportive services including counseling, advocacy, and feeding programs.

Hope House's services include a transitional housing program for men and women struggling with substance abuse. Supportive services include advocacy, jobs training, financial literacy, parenting, work shuttle, and driver training programs. The City is currently partnering on the work shuttle program to transport LMI persons to the local industrial parks, which are not served by public transit.

Through the City of Bowling Green's Special Population Division of the Parks and Recreation Department, several grant programs have allowed them to expand their adaptive sports programming to veterans and non-veterans in the community. Wheelchair tennis and basketball are among the several programs currently being offered to provide supportive recreational services.

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

The City of Bowling Green is not a consortia grantee.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Previously the City adopted a local ordinance that allowed the NCS department to waive building permit fees to non-profits building single family housing. This allows the local providers to pass along the savings to the home buyer and reduce the overall cost of construction. The City has donated numerous lots that were acquired through tax foreclosure or condemnation to local housing partners. When there are master commissioners sales of tax foreclosed properties the City continues to make these partners aware when there are purchase opportunities. For example, the City has donated land to the local Habitat for Humanity to ensure that Habitat does not have to purchase land in order to construct new affordable housing. In addition to the donation of land, the City provided salvage rights to Habitat for all City demolitions, so they could remove any items that had resell or scrap value. The money earned from these projects goes to support Habitat’s mission of providing affordable housing.

Additional Text to follow narrative above

While the City does not have public policies that negatively affects affordable housing and residential development, the City has received policy-related ideas from the public on increasing opportunities for affordable housing. One idea received was to offer incentives to developers to integrate affordable housing into their developments, which would be applied to homeowner and rental opportunities. Other ideas include establishing an affordable housing trust fund and creating subsidized housing term limits with transition models for working age households, which would include supportive services. While the above affordable housing solutions are public policy decisions that aren’t a requirement under CDBG, they are at a minimum a starting point for discussion as the City continues to explore the possibilities of addressing the affordable housing challenges in our community.

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

Introduction

Economic Development Market Analysis

Business Activity

The following table illustrates the distribution of employment by industry sector for the various study areas (note that the top five industry groups by employment for each area are illustrated in **red** text):

NAICS Group	Employment by Industry							
	PSA (Bowling Green)		SSA (Balance of County)		Combined (PSA & SSA)		Kentucky	
	Employees	Percent	Employees	Percent	Employees	Percent	Employees	Percent
Agriculture, Forestry, Fishing & Hunting	45	0.1%	94	1.0%	139	0.2%	11,387	0.6%
Mining	47	0.1%	45	0.5%	92	0.1%	8,522	0.4%
Utilities	211	0.4%	0	0.0%	211	0.3%	10,000	0.5%
Construction	1,422	2.6%	2,452	26.6%	3,874	6.1%	84,507	4.2%
Manufacturing	6,328	11.8%	936	10.2%	7,264	11.5%	196,801	9.8%
Wholesale Trade	2,235	4.2%	450	4.9%	2,685	4.3%	85,539	4.3%
Retail Trade	8,388	15.6%	783	8.5%	9,171	14.6%	250,569	12.5%
Transportation & Warehousing	771	1.4%	308	3.3%	1,079	1.7%	47,574	2.4%
Information	1,027	1.9%	64	0.7%	1,091	1.7%	41,064	2.0%
Finance & Insurance	1,760	3.3%	113	1.2%	1,873	3.0%	76,853	3.8%
Real Estate & Rental & Leasing	1,231	2.3%	102	1.1%	1,333	2.1%	42,664	2.1%
Professional, Scientific & Technical Services	2,943	5.5%	389	4.2%	3,332	5.3%	109,972	5.5%
Management of Companies & Enterprises	48	0.1%	17	0.2%	65	0.1%	13,346	0.7%
Administrative, Support, Waste Management & Remediation Services	2,078	3.9%	213	2.3%	2,291	3.6%	37,736	1.9%
Educational Services	2,762	5.1%	1,214	13.2%	3,976	6.3%	171,836	8.6%
Health Care & Social Assistance	9,459	17.6%	350	3.8%	9,809	15.6%	360,634	18.0%
Arts, Entertainment & Recreation	1,127	2.1%	207	2.2%	1,334	2.1%	33,551	1.7%
Accommodation & Food Services	7,102	13.2%	603	6.5%	7,705	12.2%	185,535	9.2%
Other Services (Except Public Administration)	2,559	4.8%	493	5.3%	3,052	4.8%	107,352	5.3%
Public Administration	2,050	3.8%	347	3.8%	2,397	3.8%	122,559	6.1%
Non-classifiable	195	0.4%	37	0.4%	232	0.4%	8,761	0.4%
Total	53,788	100.0%	9,217	100.0%	63,005	100.0%	2,006,762	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Note: Since this survey is conducted of establishments and not of residents, some employees may not live within the study area. These employees, however, are included in our labor force calculations because their places of employment are located within the study area.

Labor Force

Total Population in the Civilian Labor Force	32,730
Civilian Employed Population 16 years and over	30,375
Unemployment Rate	7.21
Unemployment Rate for Ages 16-24	15.98
Unemployment Rate for Ages 25-65	4.52

Table 31 - Labor Force

Data Source: 2013-2017 ACS

Occupations by Sector	Number of People
Management, business and financial	5,095
Farming, fisheries and forestry occupations	1,245
Service	3,965
Sales and office	7,955
Construction, extraction, maintenance and repair	1,775
Production, transportation and material moving	2,035

Table 32 – Occupations by Sector

Data Source: 2013-2017 ACS

The following table shows commuting pattern attributes for each study area:

		Commuting Mode						
		Drove Alone	Carpooled	Public Transit	Walked	Other Means	Worked at Home	Total
PSA	Number	26,319	4,599	51	1,684	710	1,148	34,511
	Percent	76.3%	13.3%	0.1%	4.9%	2.1%	3.3%	100.0%
SSA	Number	25,420	2,761	2	331	317	1,452	30,283
	Percent	83.9%	9.1%	0.0%	1.1%	1.0%	4.8%	100.0%
Combined (PSA & SSA)	Number	51,739	7,360	53	2,015	1,027	2,600	64,794
	Percent	79.9%	11.4%	0.1%	3.1%	1.6%	4.0%	100.0%
Kentucky	Number	1,584,284	177,901	16,575	41,391	24,832	131,878	1,976,861
	Percent	80.1%	9.0%	0.8%	2.1%	1.3%	6.7%	100.0%

Source: U.S. Census Bureau, 2017-2021 American Community Survey

Commuting Time

		Less Than 15 Minutes	15 to 29 Minutes	30 to 44 Minutes	45 to 59 Minutes	60 or More Minutes	Worked at Home	Total
PSA	Number	15,704	12,385	2,667	628	1,980	1,148	34,512
	Percent	45.5%	35.9%	7.7%	1.8%	5.7%	3.3%	100.0%
SSA	Number	7,313	15,745	3,688	694	1,390	1,452	30,282
	Percent	24.1%	52.0%	12.2%	2.3%	4.6%	4.8%	100.0%
Combined (PSA & SSA)	Number	23,017	28,130	6,355	1,322	3,370	2,600	64,794
	Percent	35.5%	43.4%	9.8%	2.0%	5.2%	4.0%	100.0%
Kentucky	Number	562,321	726,391	330,107	115,680	110,484	131,878	1,976,861
	Percent	28.4%	36.7%	16.7%	5.9%	5.6%	6.7%	100.0%

Source: U.S. Census Bureau, 2017-2021 American Community Survey

Noteworthy observations from the preceding tables follow:

- Within the PSA (Bowling Green), 89.6% of commuters either drive alone or carpool to work. This represents a slightly higher share of such commuting modes when compared to the state of Kentucky (89.1%). While the share of PSA commuters that walk to work (4.9%) is notably higher than the corresponding state share (2.1%), the shares of PSA commuters that utilize public transit (0.1%) or work from home (3.3%) are considerably less than the corresponding shares for the state (0.8% and 6.7%, respectively). Within the SSA (Balance of Warren County), 93.0% of commuters either drive alone or carpool to work, a moderately larger share as compared to the PSA. Compared to the PSA, a slightly higher share of SSA commuters work from home (4.8%) and a much smaller share of individuals walk to work (1.1%).
- Nearly one-half (45.5%) of PSA (Bowling Green) commuters have commute times of less than 15 minutes, representing a much larger share of very short commute times compared to the state (28.4%). Overall, 81.4% of PSA workers have commute times less than 30 minutes to work, which is larger than the statewide share (65.1%). Conversely, only 5.7% of PSA commuters have commute times of 60 minutes or more. By comparison, a majority of commuters within the SSA (Balance of Warren County) also have relatively short commute times. Nearly four-fifths (78.9%) of SSA workers have commute times of less than 30 minutes, and only 4.6% have commutes of 60 minutes or more.

Based on the preceding analysis, a vast majority of PSA commuters utilize their own vehicles or carpool to work, and commute times in the PSA are, on average, shorter than the state.

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,435	340	1,735

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	4,495	395	2,455
Some college or Associate's degree	5,710	350	2,060
Bachelor's degree or higher	7,375	170	1,090

Table 33 - Educational Attainment by Employment Status

Data Source: 2013-2017 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	210	265	705	630	845
9th to 12th grade, no diploma	690	490	495	930	515
High school graduate, GED, or alternative	4,010	2,155	1,730	3,465	2,120
Some college, no degree	8,925	2,460	1,360	2,050	1,335
Associate's degree	505	770	460	1,015	335
Bachelor's degree	1,440	2,070	1,350	1,990	965
Graduate or professional degree	20	1,035	655	1,605	1,055

Table 34 - Educational Attainment by Age

Data Source: 2013-2017 ACS

Educational Attainment

Noteworthy population characteristics for each area, including education attainment, are illustrated in the following table. Note that data included within this table is derived from multiple sources (2020 Census, ESRI, American Community Survey) and is provided for the most recent time period available for the given source.

		Population Characteristics (Year)						
		Minority Population (2020)	Unmarried Population (2022)	No High School Diploma (2022)	College Degree (2022)	< 18 Years Below Poverty Level (2021)	Overall Below Poverty Level (2021)	Movership Rate (2021)
PSA	Number	25,168	39,839	5,152	21,076	4,686	15,626	20,225
	Percent	34.8%	63.0%	11.2%	45.7%	32.2%	23.8%	28.1%
SSA	Number	9,933	21,660	3,543	20,007	1,626	5,406	8,094
	Percent	16.0%	41.4%	7.8%	44.3%	10.7%	9.0%	13.5%
Combined (PSA & SSA)	Number	35,101	61,498	8,695	41,083	6,312	21,032	28,319
	Percent	26.1%	53.2%	9.5%	45.0%	21.2%	16.7%	21.5%
Kentucky	Number	794,582	1,810,227	358,271	1,144,827	213,946	709,140	620,661
	Percent	17.6%	48.5%	11.3%	36.1%	21.4%	16.3%	14.0%

Source: U.S. Census Bureau; 2020 Census; 2017-2021 American Community Survey; ESRI; Urban Decision Group; Bowen National Research

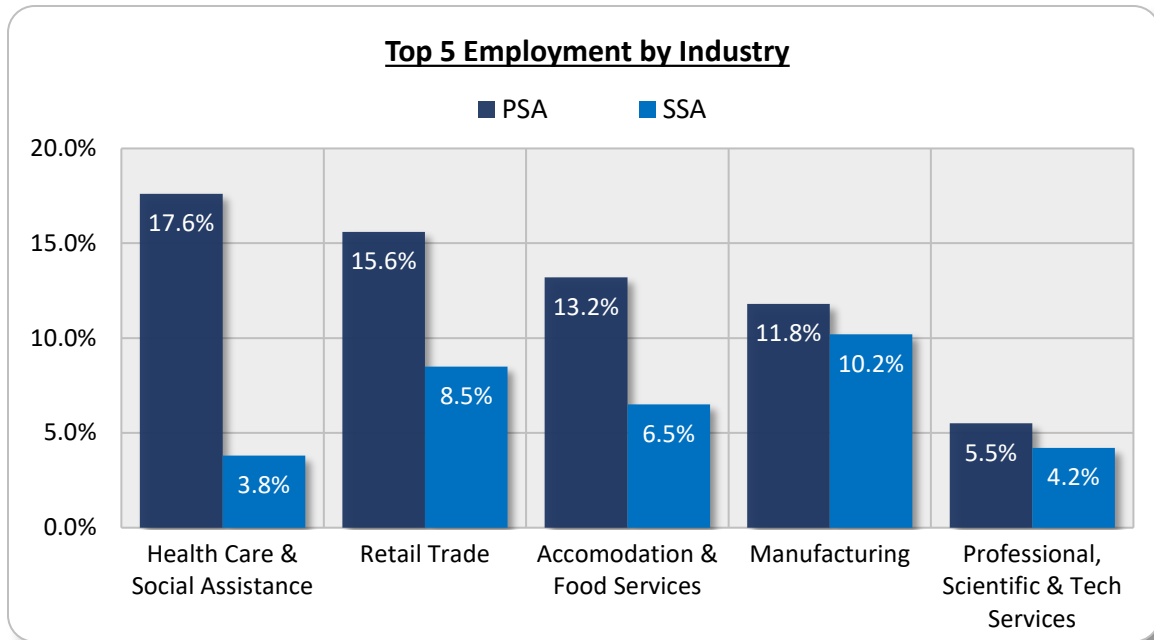
As the preceding table illustrates, minorities in the PSA (Bowling Green) comprise a larger share (34.8%) of the overall population as compared to the SSA (16.0%) and state (17.6%). Among the adult population of the PSA, over 60% of the population is unmarried. By comparison, less than half of adults in both the SSA and state of Kentucky are unmarried. The share of the adult population in the PSA that lacks a high school diploma (11.2%) is higher than the SSA but similar to the share within the state (11.3%), while the share of individuals in Bowling Green with a college degree (45.7%) is higher than the corresponding share in the state (36.1%). The PSA also has a higher share of its population that lives below the poverty level compared with the SSA and state of Kentucky. In particular, nearly one-third (32.2%) of the population under the age of 18 lives below poverty level in Bowling Green. The movership rate (the share of the population moving within or to a given area year over year) in the PSA is 28.1%, which is greater than the 13.5% movership rate in the SSA and the 14.0% rate reported within the state. Note that the higher movership rate in Bowling Green can likely be attributed to the student population at Western Kentucky University. As marital status and educational attainment typically affect household income, these factors can play an important role in the overall housing affordability of an area.

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

The labor force within the PSA (Bowling Green) is based primarily in five sectors: Health Care & Social Assistance (17.6%), Retail Trade (15.6%), Accommodation & Food Services (13.2%), Manufacturing (11.8%), and Professional, Scientific & Technical Services (5.5%). Combined, these five job sectors represent nearly two-thirds (63.7%) of the PSA employment base. This represents a slightly greater concentration of employment within the top five sectors compared to the top five sectors in the state (58.1%). Areas with a heavy concentration of employment within a limited number of industries can be more vulnerable to economic downturns with greater fluctuations in unemployment rates and total employment. With a slightly greater concentration of employment and three of the top sectors in the PSA (retail trade, accommodation and food services, and manufacturing) being typically more vulnerable to downturns, the economy within Bowling Green is likely less insulated from economic fluctuations as compared to the state, overall. It is also important to note that many occupations within the top industries of the PSA typically have lower average wages which can contribute to demand for affordable housing options.

Within the SSA (Balance of Warren County), there is a notable degree of variation among the top employment sectors as compared to the PSA. While Manufacturing (10.2%), Retail Trade (8.5%), and Accommodation & Food Services (6.5%) are also among the top five sectors in the SSA, the two largest sectors of employment in the Balance of County are Construction (26.6%) and Educational Services (13.2%). In total, these sectors comprise 65.0% of the employment within the SSA, which represents a slightly higher concentration of employment compared to the PSA.

The following graph illustrates the distribution of employment by job sector for the five largest employment sectors in the PSA (Bowling Green) compared with the SSA (Balance of County):



Describe the workforce and infrastructure needs of the business community:

Bowling Green / Warren County Kentucky is an economically vibrant city that is located within 60-miles of Nashville, Tennessee. While Nashville is consistently ranked as one of the Top 3 fastest growing metropolitan cities in the nation, Bowling Green has been the fastest growing community in the Commonwealth of Kentucky since 2008.

There are six primary industry sectors in Bowling Green / Warren County KY. These sectors are manufacturing, construction, healthcare, business / IT, hospitality and transportation. All but hospitality can be characterized as high demand, high skill, high wage sectors.

Regarding employment, Bowling Green/ Warren County KY routinely average 3,000 open jobs per month. This creates a very tight and competitive labor market. Job seekers currently have unprecedented levels of choice and opportunity. Many employers are grappling with how to compete in this market and the changing dynamics of the workforce as Baby Boomers retire and Gen Z becomes the most populous demographic at work.

The success of the Kentucky Transpark (the state’s premier industrial park in Bowling Green) has grown to over 3,900 employees with another 2,100 jobs announced but not yet realized due to construction timelines. There are an additional 2.5 jobs created with in the community for every targeted business job so another 5,250 are expected once the new positions come online. This rate of growth is further exasperating a market already short on talent with over 6,000 open positions in the region. More workers are needed to move to the area to fill open and pending positions causing a strain on housing. This rate of growth has caused constraints

on our infrastructure resulting in the need for major upgrades to water, sewer, gas, electric and roads.

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

There are two major Electric Vehicle Battery manufacturers locating in the region; one in Bowling Green that projects to hire 4,000 individuals and one in nearby Glendale, KY that plans to hire a 2,500-person workforce in 2025. In Bowling Green alone, there are over \$2B in manufacturing facilities currently under construction along with millions of dollars in retail and residential investments coming online. These high paying, high quality jobs are expected to create an additional 12,000 jobs across a 20-county region of Kentucky. However, the combination of the two EV Battery plants being built and the effort to recruit additional professional positions in the region is welcome news. This economic growth however, puts tremendous pressure on our infrastructure and school systems, as well as makes affordable housing that much harder to find.

The increase in construction adds to the workforce constraints and drives the need for additional infrastructure as our community attempts to respond to the rapid growth. Additional training for existing labor force (upskilling) as well as the need for recruitment of outside workers to move in is essential for continued success. While there are a plethora of construction projects under way, particularly in residential development they are still insufficient to meet the need causing increased cost to the consumer. Major investments from local, state and federal entities will be required to meet the infrastructure needs. Businesses are thriving in the growing economy but additional supports through SBDC and others are critical to ensure their sustainability in an uncertain national and global economic environment.

Additionally, community leaders and economic development organizations are very focused on recruiting healthcare and emerging technology companies to further diversify our economy and increase the number of high wage, professional jobs into the community.

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

Secondary and postsecondary institutions often find themselves one or two steps behind what employer's state they need in terms of education and skills. While this is somewhat true in Bowling Green / Warren County, our two independent school systems are doing a great job at offering students relevant Career and Technical Education pathways.

Bowling Green Independent School District (BGISD) received an \$8.5M in 2021 to build a state-of-the-art Career and Technical Center. BGISD has done a great job in partnering with local employers to offer pre-apprenticeship and 'work-and-learn' programs to their students. Warren County School System is currently undergoing a review and revamp of their Career and Technical Education pathways. The local workforce board and several other agencies are part of the review team to ensure that existing and new CTE programs offer relevant training and skills to students.

With advanced manufacturing (robotics), artificial intelligence and emerging technology companies locating in the region, our school systems are evolving their CTE offerings to prepare students for these emerging careers.

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

There are a wide variety of workforce initiatives taking place in Bowling Green and across the region. Here are several of note offered by the South Central Workforce Development Board:

- New American Career preparation classes. Each month, dozens of immigrants and refugees are attending workforce preparation training in various languages by the South Central Workforce Development Board as a first step towards employment. In 2023, 1,050 New Americans received career preparation services, with 695 connecting to employment.
- Targeted Services Orientation classes are offered to the general public in most counties in our region. Designed to attract individuals in recovery homes and/or local jails, the workforce-oriented classes help individuals connect to the employment preparation services offered by Adult Education, the Office of Vocational Rehabilitation, the Kentucky Career Center, Goodwill and several other social service agencies.
- Individuals with employment barriers can access Workforce Innovation and Opportunity Act (WIOA) short-term training programs through the local Kentucky Career Center. Qualifying individuals may be put into a subsidized internship and/or a fully subsidized training program (such as CDL or Certified Nursing Assistant). In 2023, there were 82 individuals that benefited from WIOA assistance.
- The South Central Workforce Development Board is assisting a unique internship program for Fort Campbell Service Members. This program matches exiting Service Members with local employers willing to host 12-week internships.

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

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

Discussion

The CEDS is developed and administered by the Barren River Area Development District (BRADD). The CEDS mentions to identify barriers to workforce participation in each county (e.g. lack of childcare, transportation, etc.) which coincides with economic development initiatives identified in this plan.

MA-50 Needs and Market Analysis Discussion

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

The BG Reinvestment Area (BGRA), a six census tract area which contains the lowest incomes, oldest housing stock, and highest concentration of minorities in comparison to the rest of the City as a whole. (In this context concentration is defined as the sum of an area compared to the rest of the City and the percentage of that sum's representation of the entire city). According to the latest ACS five year estimate data (2017-2021), the number of housing units in the BGRA encompasses over a quarter of the City's total housing units. Only 18% of the total housing units in the BGRA are owner occupied, which is 14% less than the overall City. The majority of the housing in the BGRA is renter occupied at 64%. Of the 31,803 households across the entire city, 3,875 contain Female Head of Households. However, one-third of the City's Female Head of Households are located in the BGRA. In regards to age of housing, 14% of all houses in the BGRA were built in 1939 or before. This is significantly higher than the overall City where 5% of the houses were built in during this time period. Of the entire 1,619 of houses in the City built in 1939 or earlier, 1,066 or 65% are located in the BGRA.

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

The BG Reinvestment Area contains 29% of the City's population. (In this context concentration is defined as the sum of an area compared to the rest of the City and the percentage of that sum's representation of the entire city). Minorities consist of 53% of the NRSA's population. The number of African-Americans in the NRSA represents 45% of the City's overall segment of this population. Hispanics residing in the NRSA make up 38% of the City's overall Hispanic population in the NRSA. While the other minority populations segments listed in the above chart only measure at a fraction of the City's overall population, a substantial percentage of this population segment lives in the NRSA. The number of residents over the age of 65 residing in the NRSA, 1,659, represents 20% of the City's entire population of 65 and over.

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

Key characteristics of the market for the BGRA is summarized below:

- Nearly 7,000 people in the BGRA live in poverty, representing nearly 45% of the BGRA population. This is well above the overall poverty rate for the city of Bowling Green (23.8%). In addition, over 60% of children in the BGRA live in poverty, well above the city's poverty rate (32.2%) for persons under age 18.
- The neighborhood lacks residential stability, as 42.6% of the residents moved over the past

year. This is likely the result of numerous factors including the presence of student households in the BGRA, which tend to move every year.

- The BGRA has a high share (22.9%) of residents who do not have a high school degree. The lack of a high school degree for a notable share of the population likely has an impact on the earning capacity and potential of many of the area's residents.
- Households in the BGRA have higher shares of overcrowded housing units (11.8%), housing cost burdened households (53.2%), and severe housing cost burdened households (34.4%) than the overall city of Bowling Green.
- There are a limited number of available apartment rental units (0.2%) and for-sale units (2.5%).

Are there any community assets in these areas/neighborhoods?

In the areas of Census Tracts 101,104, and 105 the neighborhood is well served by numerous and diverse community services that add to the quality of life of its residents. Numerous restaurants, bars and diners are located in this area of the neighborhood, with many concentrated in the street blocks around Fountain Square Park. Recreation locations include Reservoir Hill Park, Pedigo Park, Lampkin Park, Roland Bland Park, Kummer Little Recreation Center, Circus Square Park, Bowling Green Ballpark, and several fitness centers. Warren County Public Library offers branches in the neighborhood and the area is well served by several banks, pharmacies and shopping opportunities located near the downtown and along many of the main arterial roads serving the neighborhood. Entertainment and cultural opportunities are primarily offered near the downtown area and include performing arts venues, art galleries and museums. The Southern Kentucky Performing Arts Center (SKyPAC) is a centrally located venue offering numerous entertainment opportunities. Many of the city's government offices are also located in the downtown area. Medical services are provided at The Medical Center and other scattered offices throughout much of the BGRA. Police and fire stations are located in the neighborhood. The campus of Western Kentucky University is located in the BGRA. It's important to reemphasize that the majority of the above amenities are concentrated Census Tract 101,104, and 105, while the majority of the other census tracts in the BG Reinvestment Area, 102,103, and 112, the West End Neighborhood, don't have equitable access to aforementioned amenities.

Overall, with the exception of the West End Neighborhood, community services are conveniently accessible to residents in the Census Tracts 101, 104, and 105 portion of the BGRA, with a notable amount of services centrally located in and around downtown and along several of the main arterial roads that traverse the neighborhood. Adding to the convenience are the public bus routes that serve much of the neighborhood. The abundance, variety and accessibility of the community services add to the quality of life for neighborhood residents and add to the appeal of the submarket and its ability to support residential development.

Are there other strategic opportunities in any of these areas?

Being home to the City's oldest housing stock and industrial and commercial properties, the area is ripe for targeted investments into the rehabilitation of existing housing, redevelopment of existing former industrial and commercial sites, and upgrade of infrastructure. Targeted investments present the opportunity to create a better residential environment and improve economic opportunities, while addressing housing issues in the neighborhood.

Infrastructure upgrades of park improvements and new pedestrian facilities not only creates a better residential environment by improving recreation and exercise opportunities, but also connects residents lacking personal transportation to essential services such as education, employment, and medical facilities.

Census Tract 102 of the BG Reinvestment Area is a U.S. Treasury designated Opportunity Zone. The City of Bowling Green's Opportunity Zone Prospectus identifies several areas offering potential for residential and commercial investments located in the West End Neighborhood.

Other strategic opportunities include the redevelopment of brownfields for new affordable and workforce housing, new commercial businesses providing new service and job opportunities, and new green space and parks for healthier neighborhoods.

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

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

Based on estimates provided by ESRI, there are 58,872 people in Bowling Green, Kentucky that have access to the internet, representing approximately 97.1% of the city’s population. Additional details on internet access, including persons with access to broadband services, are summarized in the following table:

Home Internet Access and Type Bowling Green, Kentucky (2023)	
Type of Internet Access	Share of Population
Broadband or High-Speed Connection to Internet at Home	94%
Cable Modem Connection to Internet at Home	45%
DSL Connection to Internet at Home	10%
Fiber Optic Connection to Internet at Home	15%
Satellite Service Connection to Internet at Home	3%

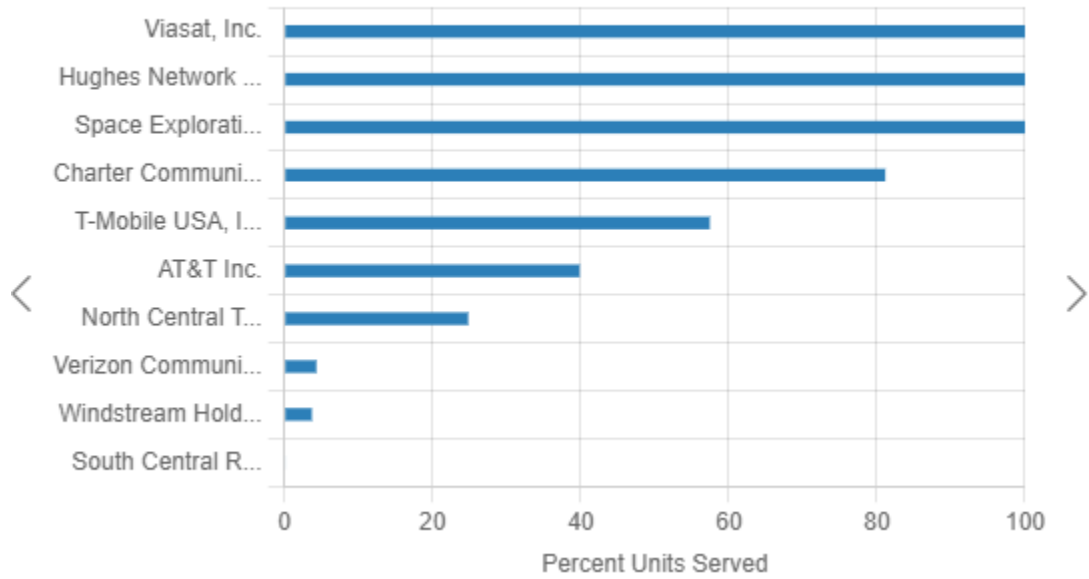
Source: ESRI

The City has significantly upgraded its broadband infrastructure to fiber-optic internet for businesses. A challenge remains in addressing the “fiber to the premises” for connection to many homes in the city. The City of Bowling Green Board of Commissioners 2022-2032 Strategic Plan lists lack of fiber-optic internet to homes as a weakness and fiber-optic internet expansion into homes as an opportunity in a SWAT Analysis.

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

The need for increased competition for having more than one broadband internet service provider in Bowling Green has gained recent attention in the community. This prompted the City to issue a Request for Proposals to increase competition and deliver fiber to the premises of each residential property in the jurisdiction. The City received several responsive proposals. Unfortunately, the associated costs outweighed the benefits. However, the City did learn that several firms are investing in residential fiber to the premises. Anecdotally, the local perception is Charter Communications is the only provider. However, the below is chart of the top 10 broadband providers in Warren County states otherwise. This information is not available at the city level.

Top 10 Providers



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

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

The Barren River Area Development District's BRADD Hazard Mitigation Plan for the region, and Warren County, focuses on both Extreme Cold and Extreme Heat as hazard events. Extreme Cold/Cold waves occur in the winter months, particularly during December and January. Typically, there a 24+ hour warning time before a cold wave moves into an area. Extreme Heat/Heat waves occur in the summer months and can typically be predicted a few days in advance through weather monitoring.

The National Academy of Sciences reported in 2012, that since 1950 the frequency and severity of heat waves has increased globally. In the United States, record high temperatures have outnumbered record low temperatures 2:1. Researchers have linked this trend to climate change. Human development is one cause of the increase in global temperatures. Transportation, industry, and utilities produce greenhouse gases that are emitted into the atmosphere. Some greenhouse gases have heat-trapping abilities that capture sunlight that enters into the atmosphere and prevents it from reflecting out. Overall, the probability of an extreme heat event occurring in the BRADD Region is occasional due to past events and the impacts of climate change; and as outlined using the classification definitions from FEMA.

On average, Warren County experienced 38.1 extreme heat days per year between 2010 and 2016. Because of these factors, Warren County experiences high vulnerability to extreme heat events. Bowling Green, reflectst Warren County's overall history of extreme heat, and therefore experience high vulnerability as well.

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

Climate change models predict and increase in overall temperature globally for the coming decades, including the BRADD region and Warren County. With a potential rise of several degrees Fahrenheit, multiple services, systems, and activities face disruption and impact. Temperature increases this small may not seem threatening, but the cumulative impacts will affect weather events, human health, and ecosystem functions, along with economic and social issues related to energy use and cost of living.

An individual's response to any hazard is largely dependent on their income. Those with financial burdens experience a greater difficulty adapting to and recovering from natural disasters/hazards. For instance, low-income individuals often face the burden of increased utility costs during extreme winters and summers. They also do not have the financial stability to rebuild or move after severe storm/weather events.

The percent of the population in the BRADD region with an income below the federal poverty level ranges from 2.8% to 57.8%- with Warren County having both the highest and lowest

percent. The majority of residents below the poverty level are within the age range of 18-59 years. A significant amount of younger children (under the age of 18) are also faced with financial burdens as they rely on the income of their parents/guardians response.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City will utilize CDBG funding for projects that meet the following priorities to this plan:

1. Quality Affordable Housing (Both Rental and Ownership)
2. Neighborhood Improvement (Including Public Facilities and Public Improvements)
3. Economic Development

The City will retain the majority, approximately 80%, of its annual funding for targeted investments into the Bowling Green Reinvestment Area (BGRA). As part of the development of this Consolidated Plan, the City is requesting from HUD to approve the BGRA's continued designation as a Neighborhood Revitalization Strategy Area (NRSA). The BGRA consists of Census Tracts 101,102,103,104,105, the City portion of 112, and Census Block Group 113.1. Projects will focus on public and private improvements tailored to the specific needs of each individual neighborhood of the NRSA and to the benefit of the entire NRSA. Projects will include improvements to sidewalks, parks, streets, housing, removal of blighting influences, and other neighborhood improvements. This strategy aims to revitalize these neighborhoods by implementing long term public investments to attract new private investment for better housing, services, and employment opportunities. This area has the lowest incomes, oldest housing stock, and highest housing related problems compared to the rest of the City as a whole. The City reserves the right to partner with an outside entity to ensure that the project is implemented.

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

Geographic Area

1	Area Name:	Bowling Green Reinvestment Area
	Area Type:	Neighborhood Revitalization Strategy Area
	Other Target Area Description:	The area is comprised of Census Tracts 101, 102, 103, 104, 105, the City incorporated portion of 112, and Census Block Group 113.1.
	HUD Approval Date:	August 20, 2019 (Current Designation)
	% of Low/ Mod:	73%
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The area is bounded by US 31W Bypass and Beech Bend Road/Riverview Drive to the south and east, Double Springs Road to Highway 185 and the Barren River at the City limits to the north, and the City limits at Morgantown Road and University Boulevard to the west.
	Include specific housing and commercial characteristics of this target area.	This area contains limited job and service opportunities outside of the downtown Bowling Green area. The housing in this area is the City's oldest with 75% being rental.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	From prior the Con Plans, staff held public meetings and invited service providers and residents from the area to discuss housing and community development needs in the city. Since then five neighborhood meetings and numerous neighborhood stakeholder meetings have taken place in the BGRA along with a housing needs study with citizen input.
Identify the needs in this target area.	Quality Affordable Housing Public Improvements and Facilities Economic Opportunity Neighborhood Improvements	
What are the opportunities for improvement in this target area?	Rental/Home Owner Rehab New Housing New Pedestrian Facilities Improved Park Facilities Removal of Blighting Influences Small Business and Employment Opportunities	

Are there barriers to improvement in this target area?	Cooperation from residents and educational levels for employment opportunities.
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Table 35 - Geographic Priority Areas

General Allocation Priorities

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

As described above, the geographic focus of this consolidated plan will be in Census Tracts 101, 102, 103, 104, 105, the City portion of 112, and Census Block Group 113.1, previously designated by HUD as a NRSA. Census Tracts 101, 102 & 103 were previously declared an Enterprise Community by USDA. Census Tract 102 is a U.S. Treasury designated Opportunity Zone. This area contains the downtown core of Bowling Green and the WKU’s main campus. While the campus will not be an area of focus for CDBG funds the neighborhoods around the campus could be areas of investment.

The six census tract area is 75% renter occupied compared to the latest estimate of the City at 58%. The incomes of residents are below City-wide levels. The per capita income is 52% of the city average as a whole and the unemployment rate is above the City average. Many of the homes are older. Fourteen percent of the housing units were built on or before 1939 with is much higher than the City rate of 5% and represents 66% of the City’s entire concentration of houses built during this time period. With the amount of older homes in the area residents are more susceptible to lead based paint related issues. With an older housing stock there is a greater need of investment in rehab and renovation. The area is more diverse racially and ethnically than the City as a whole. The data shows a greater concentration of African American and Hispanic households than the City overall. African-Americans account for 21% and Hispanics 13% of the population in the area compared to the City as a whole at 14% and 10% respectively. Moreover of the City’s entire population, 45% of the entire African-American population and 39% of the entire Hispanic population are located in this area of the City. Eighteen percent (18%) of the houses are represented by female head of households which is higher than the City rate of fourteen percent (14%). Furthermore 30% or around one (1) out of every three (3) of the City’s entire population of female head of households is located in these neighborhoods.

The City will retain the majority of its annual allocation to make investments in this area. The investments would be dependent on the particular needs of the specific portion of the area where the investment is to take place and could include streets, sidewalks, acquisition, demolition, rehab, parks or other public improvements. The projects will focus on creating a better residential environment, improving economic opportunities while addressing the housing needs in the area.

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

Priority Needs

1	Priority Need Name	Quality Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Homeless
	Geographic Areas Affected	BG Reinvestment Area
	Associated Goals	Quality Affordable Owner Housing Quality Affordable Rental Housing
	Description	The Consolidated Plan details several issues related to quality affordable housing and its effects on the community. Issues related to cost and age for both rental and owner occupied units.
	Basis for Relative Priority	Quality Affordable Housing is a difficult need to overcome due to the amount of issues that are present in the community. The City must allocate resources so that achievements are accomplished at an appropriate cost.
2	Priority Need Name	Economic Opportunity
	Priority Level	High
	Population	Extremely Low Low Families with Children Public Housing Residents Victims of Domestic Violence
	Geographic Areas Affected	BG Reinvestment Area
	Associated Goals	Economic Opportunity

	Description	The City continues to see its per capita income and median family income lag behind the state and nation. Increasing income levels of families is the best method for increasing housing opportunities but there are several challenges to accomplishing substantial change.
	Basis for Relative Priority	This priority has significant challenges in seeing change within a short amount of time. Education and employment opportunities are the best methods for increasing family income.
3	Priority Need Name	Neighborhood Improvements
	Priority Level	High
	Population	Extremely Low Low Non-housing Community Development
	Geographic Areas Affected	BG Reinvestment Area
	Associated Goals	Administration Public Facilities Public Improvements
	Description	By investing funds in community projects focused on the needs of particular neighborhoods everyone in the neighborhood benefits and the benefits are seen for many years to come. The improvements could be street improvements, sidewalks, parks, community centers or removal of blighted influences and have an effect on housing and economic opportunities in the neighborhoods.
	Basis for Relative Priority	Most of the annual funding will be allocated toward this priority in the next five years and will be a central point of focus for the CDBG program.

Table 36 – Priority Needs Summary

Narrative (Optional)

The City has not identified one particular priority need. This plan lays out issues that the City is currently facing and expects to encounter over the next five years and develops a mechanism to handles those issues. The needs of the community focus on housing, income and public facility improvements.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Availability of willing landlords - Size & types of housing available for all family sizes - Fair Market Rents grow faster than HAP payment affordability
TBRA for Non-Homeless Special Needs	- Availability of Accessible Units - Lack of units for Substance Abusers
New Unit Production	-New Construction based on market rate and student housing -Limited land available for greenfield development -Increase in construction costs derived from labor shortage, and increase in land and material costs. -Limited supply of developers with interest in redeveloping distressed properties.
Rehabilitation	-Availability of decent housing to support rehab efforts -Rehab costs exceed value of the property
Acquisition, including preservation	- Acquisition costs exceeding available resources - limited land for greenfield development

Table 37 – Influence of Market Conditions

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

Introduction

For Program Year 2024, which is Year 1 of the Consolidated Plan, the City anticipates an allocation from HUD in the amount of \$700,000. The City of Bowling Green is anticipating receiving approximately \$700,000 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 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	700,000	0	583,000	1,283,000	2,800,000	CDBG funds will be used to implement the priorities detailed in the Consolidated Plan

Table 38 - Anticipated Resources

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

Funds will be leveraged through a combination of local and private funds by the City, local partners, and awarded subrecipients. The City is allocating additional funds and staff tie to the Targeted Strategy Area. Matching funds will be documented through project reports, budgets, IDIS, and CAPER.

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

The City will be addressing the need for neighborhood improvements in the BG Reinvestment Area by making long term improvements to existing public parks and public right-of-ways. All residents in the neighborhood will benefit from the park and right-of-way improvements for many years to come.

Discussion

Through partnerships and utilization of existing assets, the City will continue to look for opportunities to leverage additional resources to the CDBG Program.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BOWLING GREEN	Government	Planning	Jurisdiction
BARREN RIVER AREA SAFE SPACE	Non-Profit Organizations	Homelessness	Region
BG Human Rights Commission	Non-profit organizations	Planning	Jurisdiction
COMMUNITY ACTION OF SOUTHERN KENTUCKY	Non-profit organizations	Non-homeless special needs public facilities public services	Region
Live the Dream Development Inc.	Non-Profit Organizations	Ownership Public Housing Rental public facilities	Jurisdiction
HOTEL INC	Non-profit organizations	Homelessness	Jurisdiction
LIFESKILLS, INC.	Regional organization	Non-homeless special needs	Region
HABITAT FOR HUMANITY OF BOWLING GREEN	Non-profit organizations	Housing	Jurisdiction
Hope House	Non-profit organizations	Public Services Non-Homelessness Special Needs	Jurisdiction
SALVATION ARMY	Non-Profit Organizations	Homelessness	Jurisdiction

Table 39 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Bowling Green has limited staff devoted to the administration and implementation of the CDBG program and depends on outside partners for a variety of functions. Local service providers have a variety of services available and focus them independent of each other.

United Way of Southern KY previously completed a comprehensive county-wide needs assessment which has been replaced with a community impact plan which is a road map for United Way and their partners on how to build a better community that provides opportunity for all. It acts as a guide in connecting strengths and assets of our community with opportunities to improve in measurable ways. Focused in four categories of Education, Income, Health and Safety Net are seven priority focus areas where key strategies have been set:

Education

1. Kindergarten Readiness: Children start school at levels of physical, social-emotional & intellectual development needed for school success.
2. College & Career Readiness: Students graduate high school prepared for college or other post-secondary training, work and life.

Income

3. Workforce Development: Individuals have the training and skills needed to obtain and maintain family sustaining employment.

Health

4. Access to Affordable Health Care: Individuals have access to affordable preventative, physical, mental, dental and other needed care critical to good health.
5. Safe Home and Community: People are safe from violence, crime, emotional and physical abuse.

Safety Net

1. Access to Basic Needs: Basic needs of food, clothing, and safe and affordable housing are met.
2. Transportation: Multiple options for safe and reliable transportation are available.

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

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

Table 40 - Homeless Prevention Services Summary

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

Services are centered on three main organizations. BRASS provides shelter, supportive service, and case management services to victims of domestic violence. The local Salvation Army provides shelter, transitional housing, and other services such as food and clothing assistance. HOTEL INC provides some transitional housing along with supportive services including, but not limited to, and food assistance. BRASS is the only service provider that has specific criteria for clients that it serves.

Through discussions with local homeless service providers we've learned significant progress has been made in getting homeless people rehoused. Currently, BRASS is the only local agency providing a Rapid Re-housing program, and they receive Federal funding to support this program for their clients. Transitional Housing is currently provided by BRASS, HOTEL INC, Lifeskills and Salvation Army, with a total of 15 houses for a total of 30 units. From the City's homelessness discussion, there was consensus amongst the group for the need of additional transitional housing units.

Consensus from our local homeless agencies was that services are adequate and that the agencies involved in providing homeless services work to coordinate their services and meet regularly. However, what is lacking is a one-stop facility where all agencies can assess the needs of the homeless population and coordinate the delivery of services from a centralized location.

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

The biggest strength of the service delivery system is the coordination of services between the local homeless service providers. The biggest weakness is the lack of a one-stop facility to assess the needs of homeless persons for the coordinated delivery of services in a centralized location.

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

The City has learned from homeless service providers that the biggest gap can be overcome through the provision of a new one-stop facility to access the needs of homeless persons for the coordinated delivery of services from a centralized location. The City will partner with the local Salvation Army to repurpose an existing facility to serve as a collaborative center with local cooperating non-profits to offer: immediate sheltering, meal and clothing assistance; daily services including hygiene, meals, lockers, mail, transportation, and laundry services; and case management including, but not limited to, assistance with referrals for health and mental health care, job training and placement, housing, education, governmental benefit programs, drug rehabilitation, legal aid, transportation, and other social services designed to assist those in need to find stability and become self-sufficient.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Quality Affordable Rental Housing	2024	2028	Affordable Housing	BG Reinvestment Area	Quality Affordable Housing Economic Opportunity	CDBG: \$750,000 \$175,000	Rental units rehabilitated: 7 Household Housing Unit 3 Transitional Housing Unit Fair Housing Education and Outreach – 1,000 persons assisted
2	Quality Affordable Owner Housing	2024	2028	Affordable Housing	BG Reinvestment Area	Quality Affordable Housing Economic Opportunity	CDBG: \$750,000	Homeowner Housing Rehabilitated: 10 Household Housing Unit New Homeowner Housing: 6 Household Housing Unit
3	Public Improvements	2024	2028	Non-Housing Community Development	BG Reinvestment Area	Neighborhood Improvements Economic Opportunity	CDBG: \$700,000 Prior Year CDBG: \$583,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3,000 Persons Assisted
4	Public Facilities	2024	2028	Non-Housing Community Development	BG Reinvestment Area	Neighborhood Improvements Economic Opportunity	CDBG: \$600,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3,000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Administration	2024	2028	Administration	BG Reinvestment Area	Affordable Housing Economic Opportunity Neighborhood Improvements	CDBG: \$525,000	Other: 1 Other

Table 41 – Goals Summary

Goal Descriptions

1	Goal Name	Quality Affordable Rental Housing
	Goal Description	Improve the overall quality of existing rental stock while improving the rent price to qualified families. Providing fair housing education and outreach.
2	Goal Name	Quality Affordable Owner Housing
	Goal Description	Improve overall quality of homeowner units while improving affordability.
3	Goal Name	Public Improvements
	Goal Description	Improve access to public infrastructure to create safe neighborhoods and connect low-income persons to education, employment, and service opportunities.
4	Goal Name	Public Facilities
	Goal Description	Increase opportunities for expansion or creation of public facilities including community centers, neighborhood facilities such as parks, and facilities that improve economic opportunities such as businesses incubators.

5	Goal Name	Administration
	Goal Description	Will provide for the administrative expenses for the operation of the CDBG program and no national objective will be achieved. Will include Fair Housing and staff oversight of the CDBG program.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide

The City estimates that at least five (5) families on average each year will be provided affordable housing with CDBG Entitlement funding.

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

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

The housing authority currently controls all required units and maintains a sufficient number of accessible units.

Activities to Increase Resident Involvements

The Housing Authority has resident councils that meet on a monthly basis. HUD provides Tenant Participation funds for a variety of activities such as the training of residents for programs such as child care, parent involvement, volunteer services, health/nutrition/safety, child abuse and neglect prevention and a monthly newsletter.

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

No

Plan to remove the ‘troubled’ designation

N/A

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

Barriers to Affordable Housing

Previously the City adopted a local ordinance that allowed the NCS department to waive building permit fees to non-profits building single family housing. This allows the local providers to pass along the savings to the home buyer and reduce the overall cost of construction. The City has donated numerous lots that were acquired through tax foreclosure or condemnation to local housing partners. When there are master commissioners sales of tax foreclosed properties the City continues to make these partners aware when there are purchase opportunities. For example, the City has donated land to the local Habitat for Humanity to ensure that Habitat does not have to purchase land in order to construct new affordable housing. In addition to the donation of land, the City provided salvage rights to Habitat for all City demolitions, so they could remove any items that had resell or scrap value. The money earned from these projects goes to support Habitat’s mission of providing affordable housing. As highlighted in the examples above, the City will continue to work with its local housing partners to overcome barriers to affordable housing.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

While the City does not have public policies that negatively affects affordable housing and residential development, the City has received policy-related ideas from the public on increasing opportunities for affordable housing. One idea received was to offer incentives to developers to integrate affordable housing into their developments, which would be applied to homeowner and rental opportunities. Other ideas include establishing an affordable housing trust fund and creating subsidized housing term limits with transition models for working age households, which would include supportive services. While the above affordable housing solutions are public policy decisions that aren’t a requirement under CDBG, they are at a minimum a starting point for discussion as the City continues to explore the possibilities of addressing the affordable housing challenges in our community. Additionally as part of the Neighborhood Improvements Program in the BG Reinvestment Area, the City will continue to work with local residents and partnering organizations to provide affordable housing solutions that overcomes barriers to affordable housing while benefiting the overall neighborhood.

SP-60 Homelessness Strategy – 91.215(d)

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

The City previously held a homelessness discussion with our local homeless service providers to gain a better understanding of the needs in the community and opportunities for assistance. The City of Bowling Green will continue to communicate, work with, and support our service providers that assist homeless persons. Within the City there are three direct service providers for homeless persons. The local Salvation Army provides shelter along with food and clothing assistance to homeless individuals. The Salvation Army along with other agencies providing supportive services, such as HOTEL INC, LifeSkills, and BRASS, will be the city's main contacts for reaching out to homeless persons.

Addressing the emergency and transitional housing needs of homeless persons

The City of Bowling Green will continue to work with and support our service providers that assist homeless persons. Within the City there are three direct service providers for homeless persons. HOTEL INC provides transitional housing units for homeless persons along with food assistance. The local Salvation Army provides transitional housing and a shelter along with food and clothing assistance to homeless individuals. BRASS provides transitional housing, a shelter and case management services to victims of domestic violence; the City previously provided CDBG funding for the construction of an Economic Justice Institute at BRASS that provides many services including financial literacy to assist with transitioning from homeless. Through the Neighborhood Improvements the City will continue to make funds available for transitional housing opportunities.

Through a homeless discussion since the completion of the last Consolidated Plan, between the City and local homeless service providers, the City understood the consensus amongst the organizations for the need of a one-stop drop in center for homeless service providers to assess to homeless persons and provide coordinated services from a centralized location. The City will work the Salvation Army to rehabilitate an existing building to provide collaborative services with other non-profit homeless service providers.

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.

The City of Bowling Green will continue to work with and support our service providers that assist homeless persons. Within the City there are three direct service providers for homeless persons. The City's Housing Choice Voucher program provides a preference for homeless families. This allows for families that have stayed in a shelter to receive a voucher for permanent housing. The Housing Choice Voucher Program also contains a preference for veterans. From prior homelessness discussions, the City learned there are a number of programs in the community that address the needs of homeless veterans. Through the Neighborhood Improvements Program the City will continue to provide affordable housing and transitional housing opportunities to benefit residents of the community including the homeless or recently homeless.

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

The City of Bowling Green will continue to work with and support our service providers that assist homeless persons. Hope House Ministries currently offers programming for men and women discharged from incarceration to avoid becoming homeless. The City will support the expansion of more affordable housing opportunities for those exiting incarceration. As mentioned above, the City will partner with the local Salvation Army to repurpose an existing facility to serve as a collaborative center with local cooperating non-profits to offer: immediate sheltering, meal and clothing assistance; daily services including hygiene, meals, lockers, mail, transportation, and laundry services; and case management including, but not limited to, assistance with referrals for health and mental health care, job training and placement, housing, education, governmental benefit programs, drug rehabilitation, legal aid, transportation, and other social services designed to assist those in need to find stability and become self-sufficient. The City will continue to look for opportunities through Neighborhood Improvements Program to provide new transitional and affordable housing opportunities to the community

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

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

Based on the available data, staff believes that there are approximately 11,652 housing units with the potential for Lead Based Paint. These units would have been built before 1980 and we assume that lead is present in some form in these units. Of these, 65% or 7,527 are rental units and the remaining 35% or 4,125 are owner occupied. Of the total number housing units available, it is believed that approximately 50% have the presence of lead paint, based on year constructed. The latest (2024) LMI estimate from HUD for Bowling Green is 55%. Using this latest there's an estimated minimum of 6,409 houses potentially lead based paint occupied by LMI persons. Given that the City's oldest housing stock is located in our lowest income areas, staff estimates the number of LMI persons occupying houses with lead based paint is considerably higher.

The City of Bowling Green abates Lead Based Paint on any Housing Rehab projects where the property was built before 1978. This policy is contained in our Housing Rehab Guidelines and passed along to any agencies that receive CDBG funds for Housing Related projects.

How are the actions listed above related to the extent of lead poisoning and hazards?

As part of the Consolidated Plan the City reviewed the Kentucky Cabinet for Health and Human Services website for lead based paint data to understand the extent in Warren County. The only data available was from Kentucky Childhood Lead Poisoning Prevention Program (KCLPPP) dated back to 2003 and, therefore isn't relevant today. The currency information already stated above gives us the best information available. The City's Neighborhood Improvements Program (NIP) is located in the BG Reinvestment Area which contains the City's oldest housing stock, and thus the BGRA contains the highest probability of containing housing with lead poisoning and hazards. The City plans to undertake a number housing programs under the NIP such as exterior property rehabilitation and other affordable housing rehab program such as rental conversion and transitional housing, which will provide opportunities to prevent and remove lead poisoning and hazards.

How are the actions listed above integrated into housing policies and procedures?

The City of Bowling Green abates Lead Based Paint on any Housing Rehab projects where the property was built before 1978. This policy is contained in our Housing Rehab Guidelines and passed along to any agencies that receive CDBG funds for Housing Related projects.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

A description is contained in the next paragraph.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

According to the housing study, the City's poverty rate is well above the region and state averages, with approximately 15,526 or a 23.8% share of the population. Thirty-two percent of children in the city are living in poverty. The city had a much higher share (23.8%) of people living below the poverty level than the County (9%) and Kentucky statewide (16.3%). Of the more than 15,000 people living in poverty in the city, nearly 5,000 are children under the age of 18. The children living in poverty represent nearly one-third (32.2%) of all children under the age of 18. These statistics indicate that affordable housing will remain important in the city, particularly housing affordable to low-income families.

Further data analysis points out that the majority of the impoverished families live in the BG Reinvestment Area. The City is requesting from HUD the continued designation of this area as a Neighborhood Revitalization Strategy Area which removes regulatory barriers to better address the priorities of the Consolidated Plan which include affordable housing, economic opportunity, and neighborhood improvements.

The City addresses the priorities of the Consolidated Plan through the Neighborhood Improvements Program (NIP), which carries out programs tailored to the specific needs of neighborhoods based on neighborhood resident input, city staff input, and available data. Addressing poverty in coordination with affordable housing plans can be seen from the through the current and prior neighborhoods selected under the NIP. The City's recent affordable housing initiatives through partnerships with Habitat for Humanity, Live the Dream Development Inc., and HOTEL INC gives homebuyers the opportunity to break the cycle of poverty by allowing them to build wealth in their own home, and renters the availability of affordable rental and transitional housing units to rise above poverty. Additionally the City's exterior property improvements program creates the potential of raising property values, therefore providing new equity in the home of poverty-level families.

Other initiatives to tackle poverty in coordination with affordable housing include the Brownfields Redevelopment Program and Opportunity Zone which encourage the redevelopment of distressed properties in the BGRA for new affordable housing, small businesses and jobs.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

NCS is responsible for the administration of the CDBG program and the implementation of the Consolidated Plan and each Annual Action Plan to ensure proper and timely compliance with all CDBG program requirements. NCS staff use HUD's Integrated Data Information System (IDIS) and the City's New World financial software to manage both the financial aspects of the program and the performance of the program.

Expected Resources

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

Introduction

For Program Year 2024, which is Year 1 of the current Consolidated Plan, the City anticipates receiving an annual allocation from HUD in the amount of, \$700,000. The City has unspent prior year funds which will be utilized during Program Year 2024 as well. The City of Bowling Green anticipated receiving approximately \$700,000 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 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	700,000	0	583,000	1,283,000	2,800,000	

Table 42 - 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 the City, local partners, and awarded subrecipients. Matching funds will be documented through project reports, budgets, IDIS, and CAPER.

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

The City will be addressing the need for neighborhood improvements in the BG Reinvestment Area by making long term improvements along existing city streets and public right-of-ways. All residents in the neighborhood will benefit from the park and right-of-way improvements for many years to come.

Discussion

Through partnerships and utilization of existing assets, the City will continue to look for opportunities to leverage additional resources to the CDBG Program.

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	2024	2028	Affordable Housing	BG Reinvestment Area	Economic Opportunity Neighborhood Improvements Quality Affordable Housing	CDBG: \$42,000	\$1,000 Persons Assisted
2	Public Improvements	2024	2028	Non-Housing Community Development	BG Reinvestment Area	Economic Opportunity Neighborhood Improvements	CDBG: \$1,143,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 759 Persons Assisted
3	Quality Affordable Owner Housing	2024	2028	Affordable Housing	BG Reinvestment Area	Economic Opportunity Neighborhood Improvements Quality Affordable Housing	CDBG:	Homeowner Housing Added: 6

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Administration	2019	2023	Administration	BG Reinvestment Area	Economic Opportunity Neighborhood Improvements Quality Affordable Housing	CDBG: \$98,000	Other: 0 Other

Table 43 – Goals Summary

Goal Descriptions

1	Goal Name	Quality Affordable Rental Housing
	Goal Description	Fair Housing Education and Outreach will take place to assist individuals with obtaining quality affordable rental housing.
2	Goal Name	Public Improvements
	Goal Description	Street and sidewalk improvements will take place to improve safety and accessibility for LMI persons to obtain essential services.
3	Goal Name	Quality Affordable Owner Housing
	Goal Description	Activities include new housing constructed as a result of a prior infrastructure project and rehabilitation of existing housing units to provide quality affordable homeownership housing opportunities for LMI families.
4	Goal Name	Administration
	Goal Description	General management and oversight of the program will take place.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Bowling Green uses approximately 20% of its annual allocation for administration and fair housing activities and 80% for neighborhood improvements in the BG Reinvestment Area. The following neighborhood improvements project in the BG Reinvestment Area were opportunities identified by City staff and neighborhood residents in Census Block Group 102.4: Street and Sidewalk Improvements. Remaining projects include General Administration, and Fair Housing Education and Outreach.

Projects

#	Project Name
1	Fair Housing Education & Outreach
2	General Administration
3	102.1 Street & Sidewalk Improvements

Table 44 - Project Information

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

The funded activities were found to be in line with the goals of the Consolidated Plan and Neighborhood Revitalization Strategy Area Plan. Funded projects will be located in the Bowling Green Reinvestment Area – six census tracts containing the lowest incomes, oldest housing stock, and highest concentration of minorities in comparison to the rest of the City. Allocation priorities are a result of consensus amongst neighborhood residents, key stakeholders, and City staff. Obstacles to addressing underserved needs include limitations of funding and eligible programmatic activities.

AP-38 Project Summary

Project Summary Information

1	Project Name	Fair Housing Education & Outreach
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	Target Area	BG Reinvestment Area
	Goals Supported	Quality Affordable Rental Housing
	Needs Addressed	Quality Affordable Housing
	Funding	CDBG: \$42,000
	Description	The Bowling Green Human Rights Commission will provide Fair Housing Outreach and Education services throughout the community to citizens, landlords and property managers.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	City-wide
	Planned Activities	Activities will include fair housing workshops, outreach, newsletters, and trainings to citizens, property managers and landlords.
2	Project Name	General Administration
	Target Area	BG Reinvestment Area
	Goals Supported	Administration
	Needs Addressed	Quality Affordable Housing Economic Opportunity Neighborhood Improvements
	Funding	CDBG: \$98,000
	Description	Funds will be used to cover professional services, program costs and personnel costs to operate and oversee the administration of the CDBG program.
	Target Date	6/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	City-wide.
	Planned Activities	Activities include program oversight, professional services and general administrative expenses.
3	Project Name	102.4 Street & Sidewalk Improvements
	Target Area	BG Reinvestment Area
	Goals Supported	Public Improvements
	Needs Addressed	Economic Opportunity Neighborhood Improvements
	Funding	CDBG: \$1,143,000
	Description	Sidewalk and streets will be improved in various locations throughout Census Block Group 102.4. Funds will be used from Years 21 (\$560,000) and 20 (\$583,000).
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	759 persons with 70.7% being LMI.
	Location Description	Census Block Group 102.4
	Planned Activities	Activities include, but are not limited to, the planning, design, and installation of new and replacement or rehabilitation of existing sidewalks, ADA ramps, curb, gutters, stormwater facilities, street paving and striping, and street sign post replacement. Additionally easement acquisitions will take in project locations outside of the existing City right-of-way.

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 are being directed to the Local Strategy Area known as the "BG Reinvestment Area". This area contains Census Tracts 101, 102, 103, 104, 105, the city portion of 112, and Census Block Group 113.1. The City has received HUD designation of this area as a Neighborhood Revitalization Strategy Area. 73% of the population in the NRSA is LMI, and nearly 53% of population are minorities in this area. Approximately, eighty percent of the City's annual allocation is being used for neighborhood improvements within this area. This annual action plan includes completing projects in the fifth neighborhood selected, Census Block Group 102.4.

Geographic Distribution

Target Area	Percentage of Funds
BG Reinvestment Area	80

Table 45 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

The above census tracts, compared to the City overall, contain 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. During the development of the prior Consolidated Plan, meetings were held with local service providers, residents, and stakeholders to discuss the housing and community development needs in the City. Several common themes emerged from the meetings. These included the needs for quality affordable housing, economic opportunity, and public improvements primarily in the neighborhoods of the aforementioned census tracts. The BG Reinvestment Area (BGRA) is currently designated by HUD as a Neighborhood Revitalization Strategy Area. In the past the majority of the BGRA was designed by the USDA as an Enterprise Community.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

As part of the Neighborhood Improvements Program (NIP), the City previously partnered with Habitat for Humanity to produce new affordable housing stock in Census Tract 112, which continues to result in the production of new housing each year.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	6
Special-Needs	0
Total	6

Table 46 - 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	6
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	6

Table 47 - One Year Goals for Affordable Housing by Support Type

Discussion

The City previously partnered with Habitat for Humanity by awarding \$500,000 of CDBG funds to construct infrastructure required for new affordable home ownership. The City anticipates the construction of 6 new units for LMI families during the annual action plan year.

Not included above, the City is the recent recipient an approximately \$2 Million Kentucky Community Development Block Disaster Recovery grant which will result in 10 new units for affordable rental and homeownership over the next year. In addition, the City is allocation \$2 Million in ARAP funding resulting in approximately 200 units.

Under the Neighborhood Improvements Program, the City has allocated funding for affordable housing in Census Block Group 102.4 for future years.

AP-60 Public Housing – 91.220(h)

Introduction

The City has a close relationship with Live the Dream Development Inc. (LTD), a subsidiary of the Housing Authority of Bowling Green (HABG). During the next year, the City will work with LTD on several projects that will could assist public housing residents.

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

The City is currently collaborating with Live the Dream Development Inc. on a project to construct six (6) affordable rental housing units. The project presents the opportunity to transition individuals and families out of public housing into affordable rental housing. Both entities are also partnering on a new business incubator which will provide new business startup and job opportunities for public housing residents.

The City's Housing Choice Voucher program utilizes graduates of the Housing Authority's Homeownership program for Homeownership Vouchers. The City of Bowling Green's Section 8 Housing Choice Voucher Program has vouchers available for qualified individuals seeking affordable home ownership. Current there are approximately 17 vouchers for home ownership.

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

The City is currently assisting Live the Dream Development Inc., a subsidiary of the local housing authority, with pursuing grant funds to construct housing for affordable homeownership. This project will provide public housing residents the opportunity to become more involved in management and participate in homeownership. The Housing Authority of Bowling Green equips residents with skills to become more involved in management and participate in homeownership through its Family Self Sufficiency and Homeownership Counseling Programs to prepare individuals for the transition into homeownership when opportunities become available through partnerships between the City and LTD as mentioned above.

The City's Housing Choice Voucher program utilizes graduates of the Housing Authority's Homeownership program for Homeownership Vouchers. The City of Bowling Green's Section 8 Housing Choice Voucher Program has vouchers available for qualified individuals seeking affordable home ownership. Current there are approximately 17 vouchers for homeownership.

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 nor the City's Housing Choice Voucher program have been designated as troubled by HUD.

Discussion

Through taking actions to increase the supply of affordable housing, more opportunities will be available for public housing residents to gain quality affordable home ownership.

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

Introduction

The City of Bowling Green works with its local homeless service providers to provide access and reach out to the homeless population. The City recently allocated funding to the Salvation Army to improve services and enhance local partnerships for the homeless population.

Most recently the City received \$2,021,635 award from the Kentucky Department for Local Government's Community Development Block Grant Disaster Recovery funding for 10 affordable units. After the new units are constructed, some individuals could be transitioned out of public housing creating openings in public housing for homeless persons.

The City has offered support in the past to local non-profits for transitional housing and continues to pursue additional opportunities under this endeavor.

The City has continued to receive additional vouchers through the Mainstream Program, which includes a preference for non-elderly individuals with disabilities. The City's Section 8 Housing Division is partnering with local non-profits to assist homeless persons and individuals being discharged from publicly funded institutions and systems of care with accessing these additional vouchers.

The City is currently partnering with local homeless service providers on mainstream vouchers which includes a homeless preference. In the City's newest area of focus under the Neighborhood Improvements Program, Census Block Group 102.4, the City sees neighborhood impacts from its growing homeless population. City staff is working towards creative solutions to combat this neighborhood problem while assisting this population segment in the community.

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

Construction recently began to repurpose an existing facility on the Salvation Army's campus to serve as a collaborative center. The Salvation Army and local cooperating nonprofit agencies will collaborate to offer immediate sheltering, meal and clothing assistance, daily services including hygiene, meals, lockers, mail, transportation, and laundry services. Also case management services will be offered including, but not limited to, assistance with and referrals for health and mental care, job training, and placement, housing, education, governmental benefit programs, drug rehabilitation, legal aid, transportation, and other social services designed to assist those in need to find stability and become self-sufficient.

The City continues to receive vouchers through the Mainstream Program which includes a homeless

preference for non-elderly individuals with disabilities. The City's Section 8 Housing Division partners with local non-profits to assist homeless persons and individuals being discharged from publicly funded institutions and systems of care with accessing these additional vouchers.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Bowling Green Housing Division utilizes Emergency Rental Assistance 2.0 Program Lease-Up Assistance (ERA2-LUA) grant funding to cover lease-up costs that are a barrier to housing stability, including security and utility deposits and other eligible costs. The community continues to address emergency shelter and transitional housing needs in a variety of ways. The Homeless and Housing Coalition of South Central Kentucky partners with local churches for, 'Room in the Inn', a homeless shelter program provided during the coldest months of the year. A 100-bed men's addiction recovery center provides 6 month transitional housing to men reentering society from incarceration. Also targeting individuals reentering society from incarceration, Hope House Ministries' 12 month Program Living Facility serves transitional housing in this capacity. The City previously partnered with a local non-profit to provide transitional housing needs of homeless persons under the City's Neighborhood Improvements Program and looks to continue to provide more opportunities in the future to increase transitional housing units.

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

Through HUD's Veterans Affairs Supportive Housing Program (VASH), the City's Housing Choice Voucher Program provides housing vouchers to assist homeless veterans. The City's Housing Choice Voucher Program gives a preference to homeless persons that have spent the last 30-45 days homeless. This provides an opportunity for families that are residing at the Salvation Army or domestic violence victims an opportunity to locate quality affordable housing. As part of this preference, the City partners with HOTEL INC and Lifeskills as approved homeless service organizations for client verification. HOTEL INC's Preferred Tenant Program incorporates financial literacy, housing readiness, building health community and basic life skills in their program. The goal is to make the family independent at the conclusion of the program. Previously through the CDBG Program the City funded BRASS's Economic Justice Institute, which assists with financial literacy, an important aspect of the transition process. As stated above, the City is providing funding for new housing opportunities through the Neighborhood Improvements Program, which will prevent individuals from becoming homeless and facilitates access to affordable housing units through the provision of transitional 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

Local leaders are working to establish a new facility to bypass the criminal and judicial systems along with hospital emergency rooms, instead allowing law enforcement to take those experiencing a mental health crisis to be served at a mental health center. This will allow for those in crisis to receive immediate treatment from mental health and substance abuse professionals, specifically trained in these arenas, minimizing the need for law enforcement and jails to address this need.

City CDBG funds previously assisted with funding the startup of 2-1-1, a community resource navigation referral service that connects people with essential services which include helping low-income individuals and families avoid becoming homeless which could include extremely low-income individuals and families. Continued to be funded by the City, 2-1-1 is available to all residents including those being discharged from publicly funded institutions and systems of care such as health care and mental health facilities, foster care and other youth facilities, and correction programs and institutions. 2-1-1 services also helps individuals receiving assistance from public or private agencies that address health, housing, social services, employment, education, and youth needs.

The City is expanding services to the New Americans through hiring an International Communities Navigator position to complement the City International Communities Liaison with assisting the foreign-born population with accessing housing, health, social services, employment, education and youth needs.

The City of Bowling Green Housing Choice Voucher (HCV) program provides 750 vouchers, which helps low income and extremely income families avoid becoming homeless. The City continues to see a steady increase in vouchers annually for veterans, non-elderly disabled persons, homeownership and others.

Discussion

The City has previously often partners with local non-profits including, but not limited to, BRASS, Hope House Ministries and HOTEL INC. Programs such as these address the “Lack of Transition Services for Persons seeking Permanent Housing” as listed above and will increase the availability of transitional housing for LMI individuals in Bowling Green. However, the City will continue to seek ways to address homeless and transitional housing needs through the Neighborhood Improvements Program and other initiatives such as the various programs funded under congressional acts to combat the effects of the coronavirus.

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

Introduction:

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.

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

The City currently waives permit fees for nonprofits building single family homes. This incentive assists organizations such as Live the Dream Development Inc., HOTEL INC and Habitat for Humanity in meeting their goals of affordable housing.

Discussion:

The City will continue to explore opportunities, which overcome barriers to affordable housing and coincide with the intent of the Community Development Block Grant Program.

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

Local leaders are working to establish a new facility to bypass the criminal and judicial systems along with hospital emergency rooms, instead allowing law enforcement to take those experiencing a mental health crisis to be served at a mental health center. This will allow for those in crisis to receive immediate treatment from mental health and substance abuse professionals, specifically trained in these arenas, minimizing the need for law enforcement and jails to address this need.

The City is collaborating with the Salvation Army to repurpose an existing facility to serve as a collaborative center with other local cooperating nonprofits to collaborate to offer immediate sheltering assistance, case management services, and other social services designed to assist those in need to find stability and become self-sufficient.

The Analysis of Impediments to Fair Housing included the need to address language and cultural differences. The City is hiring a new International Communities Navigator position to improve the provision of services to the many different international communities within Bowling Green, especially those with limited English proficiency (LEP). Through a prior private foundation grant, the City developed a strategic plan that connects the foreign-born population to local employment and career service opportunities. The City of Bowling Green makes the Annual Action Plan available to individuals with LEP according to the City's LEP plan and to the City of Bowling Green International Communities Advisory Council who represents many of the individuals in the community with LEP. Furthermore, the City and its Fair Housing Education and Outreach program partner, the Bowling Green Human Rights Commission, are enhancing language access to program participants through a new language line. Further actions will take place to translate fair housing resources.

The Analysis of Impediments to Fair Housing includes the lack of landlord education about discrimination and fair housing laws and lack of local fair housing enforcement. The City will continue funding the Bowling Green Human Rights Commission for a fair housing education and outreach program to assist with overcoming these impediments to fair housing.

Actions planned to foster and maintain affordable housing

The City of Bowling Green Board of Commissioners appropriated \$2,000,000 in ARPA funding for new affordable housing in Bowling Green. The City will be partnering with LIHTCs to increase density of multi-family affordable housing units. The City is also attempting to pursue CDBG-DR funding for the provision of new affordable housing opportunities.

Under the Neighborhood Improvements Program, the City is collaborating with Habitat for Humanity to provide new infrastructure, which will result in new housing for 30 families over the next several

years. Historically the City used CDBG funds as a resource to ensure that housing remains affordable through projects such as, property acquisition for affordable housing projects, infrastructure investment, and homeowner rehabilitation projects for LMI families. The resulting project creates affordable housing opportunities for residents of the community. The City will continue to provide vouchers under the Section 8 Housing Choice Voucher program to foster affordable home ownership.

The Analysis of Impediments to Fair Housing includes the lack of accessible units to rent or purchase. Under the City's Neighborhood Improvements Program, the City will provide funds for new affordable housing opportunities, which will not only help foster and maintain affordable housing, but will also be used to rehabilitate existing housing providing the opportunity for more accessible units to rent or purchase.

Under the Neighborhood Improvements Program, the City implements an exterior property improvements program to assist LMI neighborhoods with removing blighting influences and improving curb appeal. Projects include, but are not limited to, new siding, roofing, windows, doors, driveway paving, dead tree removal, etc. assisting LMI households with maintaining their properties.

A large portion of the BGRA, Census Tract 102, was certified by the U.S. Treasury as an Opportunity Zone. Opportunity Zones (OZ) are low-income, distressed and contiguous districts where investors can receive significant federal tax breaks and deferrals for investing in a variety of economic development projects. The City has marketed the OZ to foster new affordable housing opportunities. The City's newest area of focus on the NIP is Census Block Group 102.4. The City is allocating funding in this area for affordable housing opportunities. The City will continue to explore opportunities to partner with organizations for the creation and maintenance of affordable housing opportunities.

Actions planned to reduce lead-based paint hazards

The City's allocation for new affordable housing opportunities in the Bowling Green Reinvestment Area provides opportunities for rehabilitation of houses built before 1978. The City intends to establish an affordable housing program in its newest neighborhood of focus, Census Block Group 102.4. The City's partners rehabilitating properties that were built before 1978 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. Additionally houses rehabbed under the City's Exterior Property Improvements Program will be done according to Lead Safe Work Practices likely resulting in a reduction in lead-based paint hazards.

Actions planned to reduce the number of poverty-level families

The City is currently embarking upon a public-private partnership to establish a business incubator. This will give individuals from poverty-level families the opportunity to establish a business and exit poverty.

The City of Bowling Green, KY will implement findings from the City Shapers initiative. City Shapers, cohorts of leaders led through a two-year journey of assessing the community, aligning around common priorities, and activating strategies for real and lasting change – forty-five leaders from various sectors of the community launched Bowling Green - City Shapers to collaborate their efforts for addressing the critical issues of chronic, material poverty. The City will undergo a Complete Streets project to improve safety and pedestrian accessibility for poverty-level families to obtain essential services.

The City is currently pursuing CDBG-DR funding for new affordable housing opportunities to help families break the cycle of poverty. Additionally the City's exterior property improvements program creates the potential of raising property values, therefore providing new equity in the home of poverty-level families.

A large portion of the BGRA, Census Tract 102, was certified by the U.S. Treasury as an Opportunity Zone. Opportunity Zones (OZ) are low-income, distressed and contiguous districts where investors can receive significant federal tax breaks and deferrals for investing in a variety of economic development projects. The City has marketed the OZ to foster new economic development and job creation opportunities.

The City is continuing to implement a strategic plan to connect the foreign-born population to employment and career service opportunities should financially elevate families likely resulting in a reduction in poverty-level families.

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. Every subrecipient agreement that the City completes receives 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

From \$2,000,000 in ARPA funding appropriated by the City, the Salvation Army is repurposing an existing facility to serve as a collaborative center with other local cooperating nonprofits to collaborate to offer immediate sheltering assistance, case management services, and other social services designed to assist those in need to find stability and become self-sufficient.

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 and meetings throughout the year to see what services are being provided in the community and look for ways to partner to expand

services. As part of the Neighborhood Improvements Program, staff will meet with public and private housing and social service agencies to discuss funding opportunities through partnerships to address housing needs of the current neighborhood of focus.

The City recently commissioned a new Housing Needs Assessment and Market Analysis. Not only for the development of the Consolidated Plan, the housing study was also used as a tool to enhance coordination amongst the various public, private, and social agencies across the housing sector to better meet the needs of the community. The local City-County Planning Commission is a key partner of the City in this endeavor. In addition to being part of the Consolidated Plan, the new housing study was presented to the community in various forums through outreach efforts.

As new programs and funding opportunities become available, City staff meets with public and private housing and social service agencies to present on these new resources in the community. A recent example is the City is currently utilizing CDBG-CV funds for transportation services to local employment centers. An expansion of existing transportation services, a local non-profit formed new partnerships with other nonprofits to improve transportation access to quality jobs.

Discussion:

During the prior Consolidated Planning process a need for better coordination between service providers was discussed several times. The City helped fund with CDBG the initial start-up for United Way of Southern Kentucky's 2-1-1 Center in Bowling Green which is a central point of contact and referral service for individuals seeking human services within the City. The City continues to fund United Way for this program. Staff will continue to look for ways to better coordinate services between all agencies.

Program Specific Requirements

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

Introduction: Remaining pages beyond the HNA Scope.

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	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%

80% of the City's allocation of CDBG funds will be reserved for the Neighborhood Improvements Program in the Bowling Green Reinvestment Area, a HUD designated Neighborhood Revitalization Strategy Area. The entire area is designated by HUD as LMI. The remaining 20% will be used for Administrative and Fair Housing Education and Outreach.

Appendix - Alternate/Local Data Sources

1	Data Source Name ACS
	List the name of the organization or individual who originated the data set. US Census Bureau and American Community Survey
	Provide a brief summary of the data set. Population of Bowling Green
	What was the purpose for developing this data set? Congressional Review and data monitoring for Federal government and the general public.
	Provide the year (and optionally month, or month and day) for when the data was collected. 2020, 2017-2021
	Briefly describe the methodology for the data collection. See Census Bureau.
	Describe the total population from which the sample was taken. Population of Bowling Green at time of collection.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. See Census Bureau.
	Data Source Name Bowling Green Needs Assessment and Market Analysis (2024)
List the name of the organization or individual who originated the data set. Bowen National Research	
Provide a brief summary of the data set. Housing Needs Assessment and Market Analysis of Bowling Green and Warren County for years 2024-2028.	

	<p>What was the purpose for developing this data set?</p> <p>City of Bowling Green Consolidated Plan 2024-2028</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The geographic area is city-wide.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>October 2023.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete.</p>