

## **INTRODUCTION**

Since 1968, the Department of Housing and Urban Development has been under Congressional mandate to affirmatively further fair housing and to ensure that entitlement and other jurisdictions who receive federal funding, and in particular, Community Development Block Grant funding, comply with the same obligation to affirmatively further fair housing.

The state of Ohio, in an effort to more thoroughly define what would qualify as “affirmatively furthering fair housing,” laid out the standards it expected from non-entitlement communities who received federal or state dollars. Completing an analysis of the impediments to fair housing is one of the criterions.

An Analysis of Impediments is a comprehensive review of a community’s laws, regulations, policies, housing market, and housing practices to determine whether there exists any barriers to fair and equal access to housing. It requires an analysis of how laws, market conditions and housing practices affect the location, availability, and accessibility of housing. It is an assessment of private and public conditions affecting fair housing choice.

“Impediments’ are defined as any action, omission, or decision taken that would inhibit a person’s access to housing because of race, color, religion, sex (gender), disability, familial status, or national origin (ancestry).

The Impediments Analysis is not just an examination tool. It is a resource for communities because it includes recommendations that a jurisdiction can use to begin to address and cure the impediments identified in the document.

The Impediments Analysis also serves as a jumping board from which a community can develop its Fair Housing Plan. The Fair Housing Plan includes a comprehensive strategy to effectively address and eliminate barriers in the marketplace that impede access to housing. It also includes benchmarks that the community can use to measure its progress and determine how well it has accomplished its fair housing goals.

HUD realized that in order to develop effective and appropriate strategies for securing fair housing throughout America, that the impetus for developing those strategies had to start at the community level. In order to develop effective and appropriate strategies, one must first identify those strategies. It is those who live in the communities who can best identify and gauge what barriers exist in their locales. If fair housing is to become a reality, it is also those in the community who will have to effect it. As HUD so aptly put it, “The goal of devolution of responsibility in the area of fair housing means that communities will have the authority and the responsibility to decide the nature and extent of impediments to fair housing and decide what they believe can and should be done to address those impediments.”<sup>1</sup>

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<sup>1</sup> Fair Housing Planning Guide, Volume 1, U.S. Department of Housing and Urban Development, March, 1996; page i.

To gauge housing practices and barriers to free housing choice, the Center solicited responses from the community. The following organizations were interviewed and the information from those interviews compiled for this report.

- Henry Housing Authority
- Rural Opportunities
- Board of Realtors®
- Amherst Village
- Behavioral Connections
- City of Bowling Green
- Bowling Green Manor
- Bowling Green State University, Administration Department
- Bowling Green State University, Institutional Research Department
- Fairview Manor
- Cedar Park
- Ohio Housing Finance Agency
- Ohio Department of Development

## **CURRENT STATE OF FAIR HOUSING & ASSESSMENT OF FAIR HOUSING PROGRAMS**

With the passage of the Title VIII of the Civil Rights Act of 1968 (the Fair Housing Act), Congress mandated the Department of Housing and Urban Development (HUD) to administer all housing and urban development programs in a manner that would affirmatively further fair housing. Accordingly, every program managed by HUD includes provisions that require recipients to comply with the Fair Housing Act and adopt fair housing goals. HUD has required recipients of HUD dollars to certify that they affirmatively promote fair housing. Further, HUD requires recipients to analyze impediments to fair housing that exist in their jurisdictions and to develop measures that sufficiently address those barriers.

Recognizing that barriers to open and free housing continue to exist, the past four administrations beginning with President Reagan have engaged measures to enhance and encourage compliance with fair housing laws. President Reagan signed into law the Fair Housing Amendments Act that broadened the authority of HUD to promote and execute the statute.

The Act also increased the responsibility of the Justice Department and strengthened its enforcement role. Assistant Secretaries Judith Brachman and Jack Stokvis issued a memorandum to all Community Development Block Grant Entitlement Communities outlining their duty to affirmatively further fair housing. This memorandum, the first of its kind, strongly encouraged municipalities to conduct impediments analyses, develop mechanisms to address them, and create partnerships with fair housing organizations.

During President George Bush's administration, Assistant Secretaries Gordon Mansfield and Anna Kondratas reissued this memorandum citing the recent passage of the National Affordable Housing Act and its requirement that all participating jurisdictions certify

their intention to affirmatively further fair housing. Moreover, Secretary Kemp and President Bush made fair housing one of six priorities at HUD.

Most recently, President G.W. Bush and HUD Secretary Mel Martinez reiterated HUD's fair housing priorities and related them to the Administration's goal of increasing the homeownership rate. The President and Secretary Martinez pointed out that in order for this important goal to be reached, the homeownership rate among African-Americans, Latinos and Native-Americans, in particular, would have to increase dramatically.

On January 17, 1994, President Clinton signed Executive Order 12892 entitled, "Leadership and Coordination of Fair Housing in Federal Programs: Affirmatively Furthering Fair Housing." The order was signed to enhance the promotion of fair housing in all federal programs as well as activities relating to housing and urban development. The Order reiterates the Secretary of Housing & Urban Development's role in furthering fair housing and underscores the responsibility of the head of each executive agency to ensure "its programs and activities relating to housing and urban development are administered in a manner to affirmatively further the goal of fair housing ..." The Order also established the President's Fair Housing Council consisting of all Cabinet members, the Chair of the Federal Reserve, the Comptroller of the Currency, the Director of the Office of Thrift Supervision, and the Chair of the Federal Deposit Insurance Corporation. The President's Executive Order expands the authority of the Secretary of HUD to take necessary measures to provide leadership and coordinate efforts in all deferral programs to make fair housing a reality.

In an attempt to better manage the various programs it administers and carry out the President's Order, HUD merged the following application and planning documents into one document – the Consolidated Plan. The implementing regulations for the Consolidated Plan expressly state that each jurisdiction must certify that it will affirmatively further fair housing. This mandate is not new. However, what is new is the expressed charge for each jurisdiction to conduct an analysis of fair housing impediments and to develop strategies that address identified impediments. According to the implementing regulations for the Consolidated Plan, the first analysis was to have been completed by February, 1996.

Likewise, the state of Ohio has adopted aggressive fair housing goals for those who receive federal or state dollars. The Ohio Department of Development created definitive fair housing standards in 1993. HUD's mandate that communities "affirmatively further fair housing" sometimes left the state wondering exactly what HUD meant by this declaration. Thus, the state decided to adopt specific standards that would clearly define the mandate for small cities, who were not entitlements, to meet their fair housing obligations.

The state's standard is clear. In summary, each community must have:

- General Information Contact so that residents can call someone regarding fair housing issues;
- Fair Housing complaint Intake and Referral System;
- Education and Outreach on Fair Housing Rights and Definition of Housing Discrimination;
- Impediments Analysis

The Training and Technical Assistance Section of the Ohio Department of Development monitors small cities to ensure their fair housing compliance. According to the Civil Rights Specialist with the Training and Technical Assistance Section, Bowling Green is in compliance with its fair housing requirements.

The City of Bowling Green, as a result of its previous Impediments Analysis, has implemented a Fair Housing Plan to address previously identified barriers in the housing market. Previously identified barriers, goals and actions are included below.

<b>FAIR HOUSING PLAN</b>		
<b>Impediment</b>	<b>Goal and Recommendation</b>	<b>Action</b>
Analysis of Impediments needs to be updated.	Update AI	Issue contract with Fair Housing Center to update AI.
Lack of community understanding of Fair Housing Laws	Contract with the Fair Housing Center to distribute information, conduct seminars, schedule ads, and investigate and resolve complaints	Fair Housing Center distributes materials, conducted fair housing seminars and ads, and investigated and resolved complaints. FHC completes annual report on each activity. Materials in English and Spanish.
		The City will maintain dialogue with advocacy groups representing low income, disabled and families with special needs. Distribute FH and Landlord Tenant booklets. Conduct Homebuyer Counseling for applicants to the City's housing programs.
Lack of publicity regarding Fair Housing Laws	Undertake activities which publicize Fair Housing policies	Fair Housing Center conducts seminars at BGSU, and real estate groups. FHC prepares and places PSAs and advertising re: FH guidelines. City monitors advertising related to rental housing.
Negative impact of lack of affordable housing on consumer choice.	Maintain programs which increase the supply of affordable housing.	City maintains grant programs for low income housing programs, Section 8, landlord participation in Rental Rehab programs, support of transitional housing units.
Lack of participation from protected classes in programs	Target advertising for affordable housing to promote participation by these populations.	City markets programs through social services, human resources departments, flyers and brochures. City also maintains brochures and advertising in Spanish.

The above identified efforts have certainly had a positive impact on the city. For example, several agencies report the city's willing compliance with fair housing laws and the Americans with Disabilities Act. In fact, Behavioral Connections, a local non-profit agency, reports that it has never had an issue with getting the city to support the establishment of dwellings for persons with disabilities. In other communities, this has been a problem.

Complaint trends at the Fair Housing Center reveal relatively few complaints filed by consumers. During the 2000-2001 fiscal year, the Center received 3 complaints of housing discrimination. All three dealt with the rental market. Two alleged discrimination based on race. One alleged discrimination based on disability. These complaints were resolved to the satisfaction of the parties. During the 2001-2002 fiscal year, the Center received one complaint of housing discrimination. This complaint alleged disability discrimination in the rental context and is still pending. During the 2002-2003 fiscal year, the Center received two complaints of discrimination. Both were based on familial status in the rental market. These complaints are pending resolution.

Because of the small number of complaints filed, it is difficult to identify many trends or patterns. Complaints were filed based on three basis: race, familial status and disability. However, all of the complaints involved the rental market. This suggests that there needs to be a continued focus on fair housing training and education for rental housing professionals.

## **DEMOGRAPHIC DATA**

Bowling Green Ohio is a relatively small city with a population 29,636<sup>2</sup> in 2000. This notwithstanding it dominates most of Wood County. Bowling Green is located almost exactly in the center of the county and contains the county seat, sheriff's office, hospital, courthouse, and other county offices. Interstate I-75, which runs north and south, cuts the county in half and goes straight through Bowling Green. The maps at the end of this section show Bowling Green's location in the state and in the county.

Wood County is a rural county with many acres of farm land and many farmers. The County is full of small villages and towns. Although it has a modest population, Bowling Green is by far the largest city in Wood County. Perrysburg in the northern part of the county is the second largest city with a population of 16,945 in 2000. Perrysburg, because of its proximity to Lucas County, is more often associated with Toledo than with Bowling Green. In fact all of Wood County is part of the Toledo Metropolitan Statistical Area (MSA). While Bowling Green is not a suburb of Toledo, it is considered as a part of Toledo's outer-ring. Bowling Green is about 20 miles from downtown Toledo.

Bowling Green State University is a major part of the City of Bowling Green. The campus consumes much of the east side of the city with over one hundred buildings and a large

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<sup>2</sup> All population data is taken from the U.S. Census

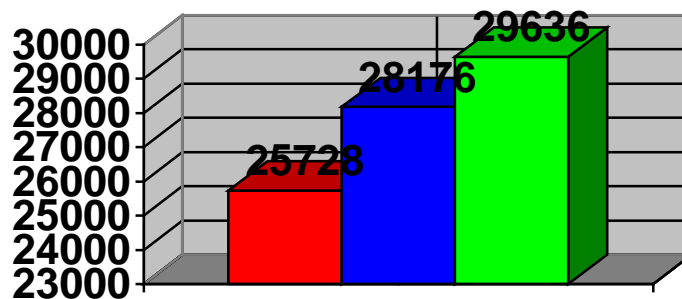
amount of off-campus housing. Bowling Green easily fits into the category of a college town. The university is the largest employer in the city. The students who study at the university are counted in the U.S. census as residents of Bowling Green, because they spend most of the year there. In 2001 there were 18,900<sup>3</sup> students enrolled in the fall semester. Because of Bowling Green State University an unusually high number of African-Americans and Asians live in Bowling Green. Although the University also boasts a number of Latino students, information gleaned from local sources and University data reveal that many of Bowling Green’s Latino residents are not affiliated with the University.

There are 23 civil divisions or municipalities in Wood County. They are Bloom, Bowling Green, Center, Fostoria, Freedom, Grand Rapids, Henry, Jackson, Lake, Liberty, Middleton, Milton, Montgomery, Northwood, Perry, Perrysburg, Plain, Portage, Rossford, Troy, Washington, Webster, and Weston. (See Civil Division map at the end of this section.

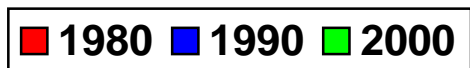
Given Bowling Green’s central location in Wood County and the easy access to major transportation routes such as I-75, and State routes 25 and 6; Bowling Green is the perfect choice for the county seat. In fact Bowling Green is not only the county seat, but is also the home of all the county office’s including County Auditor and County Sheriff.

Bowling Green is a growing city, but it is growing slowly. The population has increased by 4,000 for the decades from 1980 through 2000, from 25,728 to 29,692. This represents a 13% increase over 20 years. The chart and graph below depict this growth trend.

**City of Bowling Green Population Change**



<span style="color: red;">■</span> 1980	<b>25728</b>
<span style="color: blue;">■</span> 1990	<b>28176</b>
<span style="color: green;">■</span> 2000	<b>29636</b>



<sup>3</sup> Ohio Board of Regents – Data Publication. [http://hei.regents.state.oh.us/cgi-pub/site\\_map?name=bds\\_sid&jsflag=yes](http://hei.regents.state.oh.us/cgi-pub/site_map?name=bds_sid&jsflag=yes)

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City of Bowling Green

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City of Bowling Green

As the charts depict, Wood County is growing along with Bowling Green. In 1980 the county population was 107,372. By 2000 the population had climbed to 121,065. The state's population has increased as well from 10,797,630 in 1980 to 11,353,140 in 2000. One reason why Wood County has experienced this population growth is related to the population decline Lucas County and the city of Toledo are experiencing. People in the Toledo MSA are moving away from the city into the periphery. They are leaving the city center and moving into the suburbs and outer-ring areas like Bowling Green.

With this kind of trend in Northwest Ohio, Wood County and Bowling Green are the benefactors of Lucas County and Toledo's loss. With the added population in Bowling Green taxes, revenues, and income for the city of Bowling Green increases.

People within Wood County are moving to Bowling Green. Many of the small rural communities such as Portage, Luckey and Wayne do not have such amenities as gas stations, grocery stores or banks. Residents of these places must come to Bowling Green to or other areas to conduct their shopping or take care of other business. Every year families move from these communities to Bowling Green to be closer to stores, schools, jobs, or to take advantage of other services and amenities that Bowling Green can provide.

### **RACIAL CHARACTERISTICS**

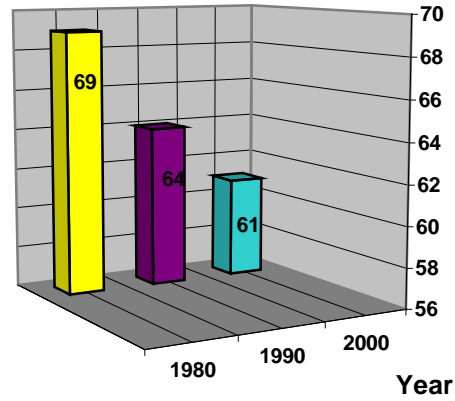
Bowling Green is not very racially diverse as compared to the rest of the Country. It is however more diverse than Wood County as a whole. In 2000 Bowling Green's percentage of Caucasians was 3% lower than that of Wood County, while the percentage of African-Americans was 1.5% higher than in Wood County. Latino and Asian populations also had higher percentages in Bowling Green than in Wood County in 2000. The charts at the end of this section show the comparison in populations for Bowling Green and Wood County. One can clearly see that Bowling Green is more diverse than the county.

Bowling Green's diversity is somewhat credited to Bowling Green State University. In 2000 61% of Bowling Green's population was B.G.S.U. students, thus the student population influences the city's population a great deal. The University attracts students from all over Ohio and other states. There are also many international students. In 2000, there were over 100 students from China alone. The University boasts students from over 100 different nations including India, Bosnia, Cyprus, Ghana, India, Malaysia, and Romania. Three percent of the student population are international students. The countries traditionally representing the largest number of international students are China, Canada, France, India, Japan, and Russia. Because B.G.S.U. has so many international students, these students affect the diversity of population in the city. Were it not for the presence of the diverse student body, Bowling Green's population would more closely reflect that of Wood county. The City's diversity is also impacted by the University professors who live in the City. The diversity among University employees is certainly reflected in the City's population. The charts and graphs below illustrate the impact of B.G.S.U. student population on the City and the impact of the student population on the City's diversity.

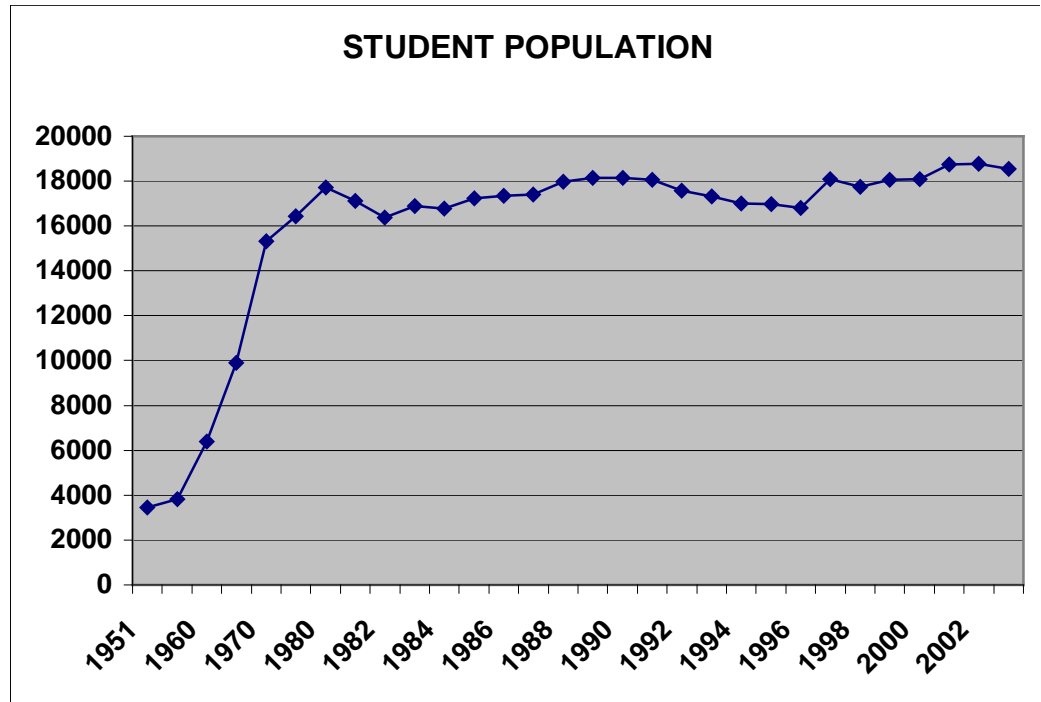
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<b>Percent of Bowling Green Population that are BGSU Students</b>			
<b>Year</b>	<b>Student Population</b>	<b>Total Population</b>	<b>Percentage</b>
<b>1980</b>	<b>17,718</b>	<b>25,728</b>	<b>69%</b>
<b>1990</b>	<b>18,140</b>	<b>28,176</b>	<b>64%</b>
<b>2000</b>	<b>18,096</b>	<b>29,636</b>	<b>61%</b>

Percent of Bowling Green Population that are BGSU Students



Bowling Green State University Campus Population Change	
Year	Student Population
1951	3442
1955	3817
1960	6400
1965	9901
1970	15335
1975	16422
1980	17718
1981	17125
1982	16380
1983	16897
1984	16762
1985	17222
1986	17339
1987	17402
1988	17964
1989	18142
1990	18140
1991	18050
1992	17584
1993	17324
1994	17006
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1996	16791
1997	18083
1998	17751
1999	18064
2000	18096
2001	18739
2002	18773
2003	18534

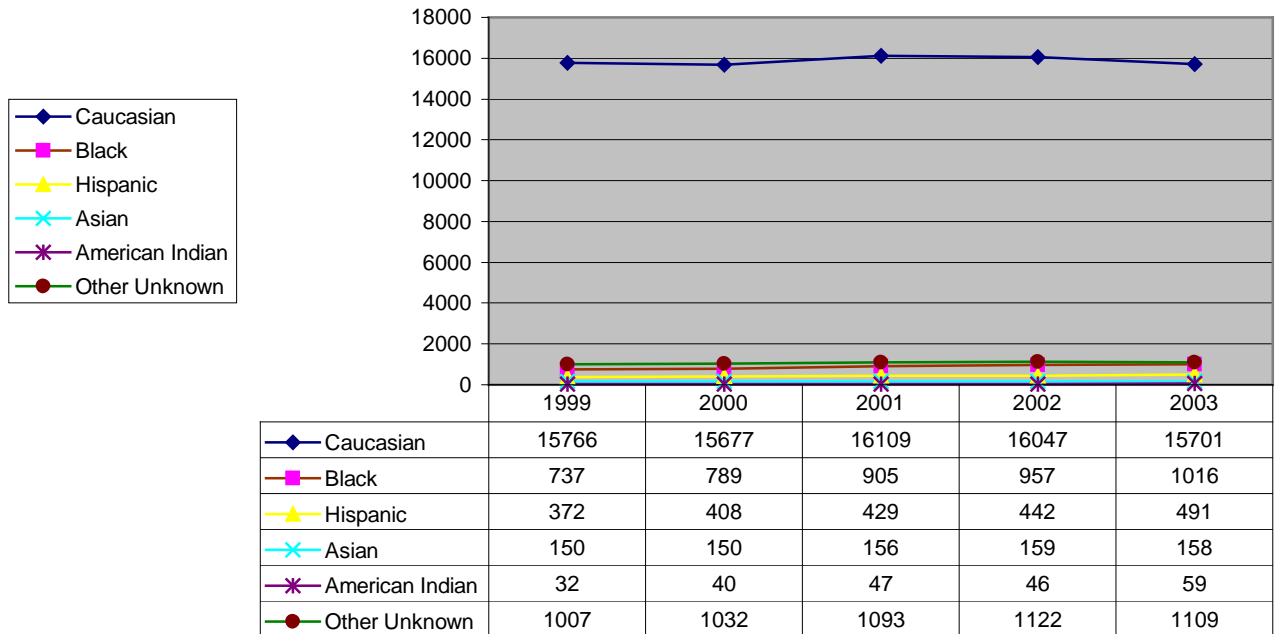


Bowling Green State University's student population has been fairly stable over the past few decades. The student population increased dramatically between 1965 and 1970 when main campus enrollment hit 15,335. Since 1970, the University's enrollment has hovered between 17,000 and 18,000.

The majority of the student population is undergraduate students. A relatively small percentage, 16% of the student population are graduate students.

Of the 18,534 students on the main campus, 11,697 live off-campus. Roughly 6,835 students live on campus in University Housing. The number of students living off-campus has increased slightly over the past several years. In 1999, 11,173 students lived off-campus. In 2000 11,212 students were living off-campus. In 2001 and 2002 11,767 and 11,798 students lived off-campus respectively. Thus, since 1999, approximately 500 additional students live in off-campus housing.

### BGSU Student Population by Ethnicity



The above chart and graph depict some of the relationship between the University’s diversity and the city’s diversity. There is a very close relationship between the University’s African-American population and the city’s African-American population. Using the latest census data and University records for the year 2000 there were 837 African-Americans in the city of Bowling Green. Of those 837, approximately 789 were students at the University.

University records also help explain the city’s Native American population. According to the 2000 census, there were 62 Native Americans in the city. University records reveal that there were 40 Native American students on campus in 2000.

University records do not clearly depict a relationship between student and city population for Hispanics and Asians however. According to University records, a fairly large portion of students, 1,032 in 2000, did not report their ethnicity<sup>4</sup>. BGSU reports that in 2000, there were 409 Hispanic and 150 Asian students. However, census data reveals that during that time, there were 1,031 Hispanic and 543 Asian persons living in the city. If one assumes that a portion of the students who did not reveal their ethnicity were Hispanic and Asian, this would explain some of the variance between the counts. However, it does not explain all of the variance.

<sup>4</sup> It is most probable that many of the students not revealing their ethnicity are international students. International students may relate closer to nationality designations and may find it hard to identify with American racial designations. There are approximately 550 international students at the University.

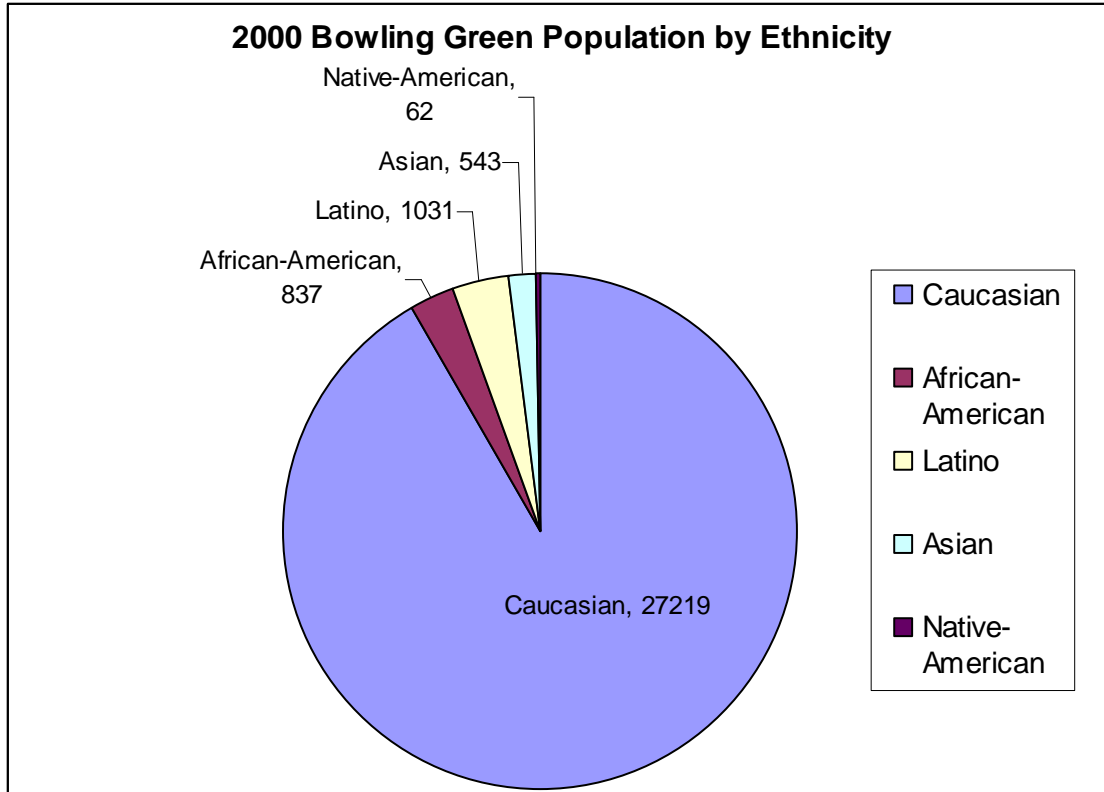
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While the city's African-American, Hispanic, Asian and Native American population are not all students at the University, clearly, a large percentage are. Bowling Green owes a great deal of its diversity to the University. This also helps to explain why the city has greater racial and ethnic diversity than the county.

The percentages of each ethnic group have remained rather stable over the past 20 years. Caucasians or whites represented the majority of the population in 1980 at 93.9%. By 2000 Caucasians were still the majority. The Caucasian population increased from 24,159 in 1980 to 27,219 in 2000. However, the percentage of Caucasians as compared to the overall population dropped slightly from 93.9% in 1980 to 91.8% in 2000. The African-American population has decreased slightly and its percentage of the population has declined as well. In 1980, 900 or 3.5% of the residents of Bowling Green were African-Americans. In 2000, 837 or 2.8% of Bowling Green's residents were African-American.

On the other hand, the Latino and Asian populations have grown significantly in proportion to their population sizes. The Latino population has grown from 463 in 1980 to 1,031 in 2000. This represents a growth of 123% in the Latino population from 1980 to 2000. As can be expected with the amount of growth in the population, the Latino percentage of overall population has grown as well. In 1980 1.8% of Bowling Green's population was Latino. In 2000 Latinos represented 3.5% of the population, passing the number of African-Americans to become the largest minority group in the city. The Asian population has grown from 257 in 1980 to 533 in 2000. The percentage of Asian population grew from 1.0% to 1.8% between 1980 and 2000. The Native-Americans in Bowling Green represent a very small portion of the population. Their numbers did double however from 1980 to 2000, from 28 total to 62, or 0.1% to 0.2%.

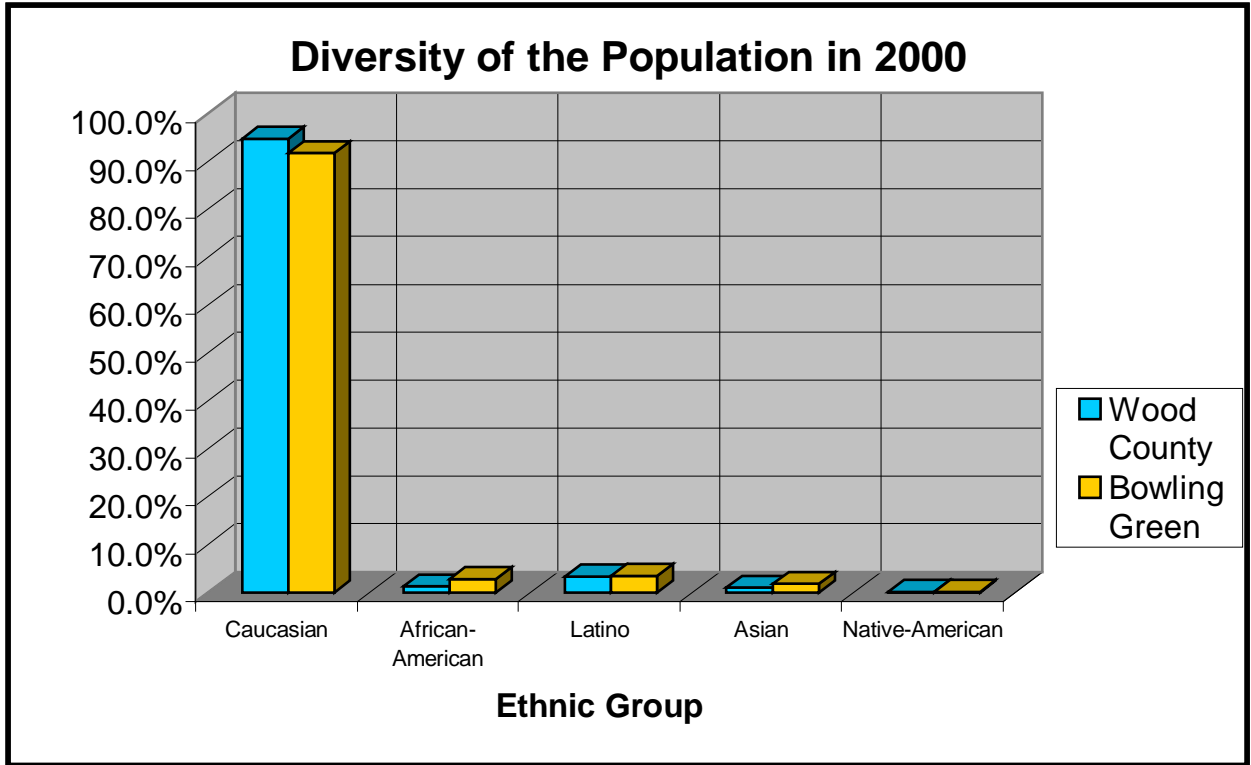
The following charts and graphs depict the Bowling Green population by ethnicity between 1980 and 2000.

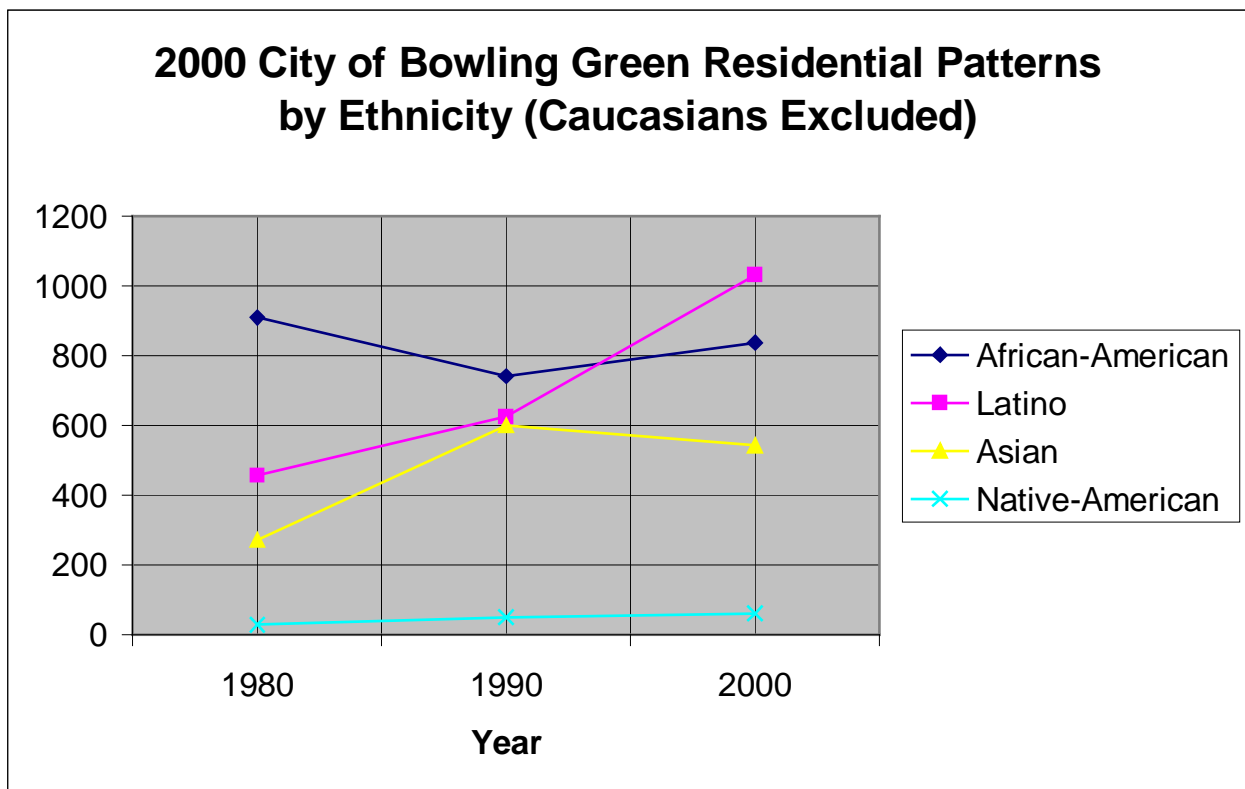
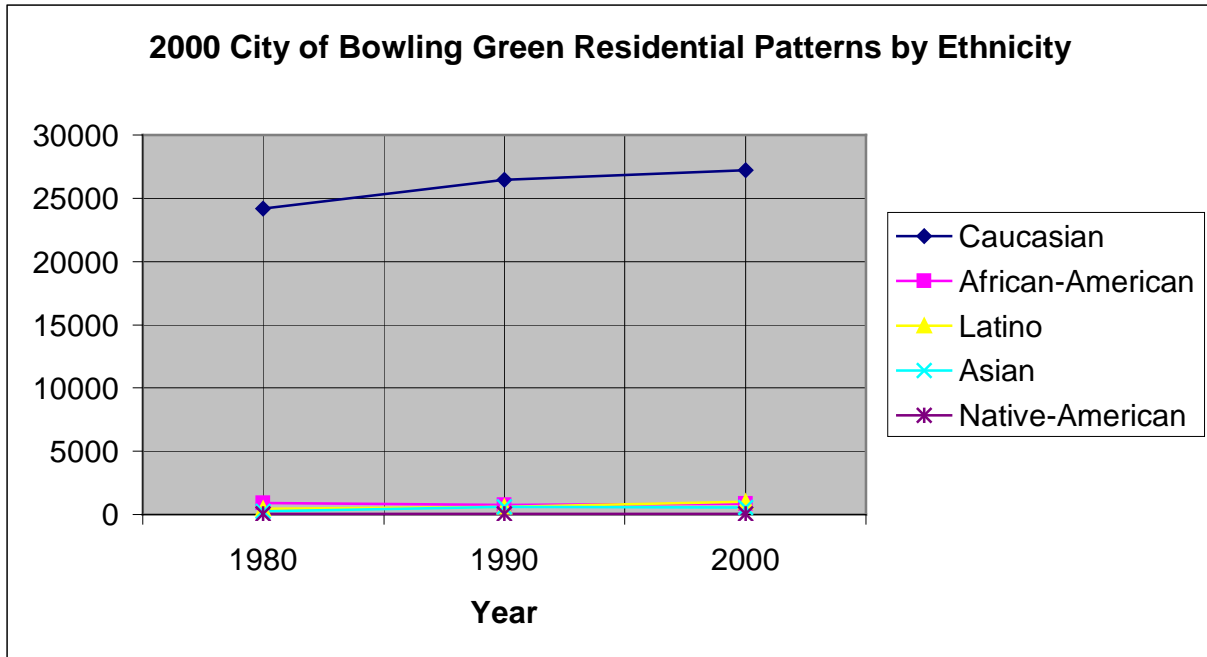


Wood County Population Change Percentages						
Year	Caucasian	African-American	Latino	Asian	Native-American	Total Population
1980	96.9%	1.2%	2.2%	0.5%	0.1%	100%
1990	96.5%	1.0%	2.5%	0.9%	0.2%	100%
2000	94.8%	1.3%	3.3%	1.0%	0.2%	100%

Bowling Green Population Change						
Year	Caucasian	African-American	Latino	Asian	Native-American	Total
1980	24164	910	456	271	28	25728
1990	26451	742	625	600	50	28176
2000	27219	837	1031	543	62	29636

Bowling Green Population Change Percentages						
Year	Caucasian	African-American	Latino	Asian	Native-American	Total
1980	93.9%	3.5%	1.8%	1.1%	0.1%	100%
1990	93.9%	2.6%	2.2%	2.1%	0.2%	100%
2000	91.8%	2.8%	3.5%	1.8%	0.2%	100%





## **POPULATION CHANGE**

Bowling Green is in a unique position. It is not a substantially large city; it is not a suburb to a larger city. It is its own entity. The above tables and charts show an interesting trend. An immediate assumption might be that the growth in Bowling Green's population, particularly given the vast growth in the Latino and Asian populations, is attributable to growth in the student population at Bowling Green State University. This is not the case.

Bowling Green State University's fall enrollment has not gone up that much in the last 20 years. The number of full time students enrolled in the university has remained relatively constant since 1980. The total population however has increased by almost 4,000 since 1980. Bowling Green State University students still represent more than half of all residents in Bowling Green, but that number is declining. The percent of the population in Bowling Green that are B.G.S.U. students has dropped from 69% in 1980 to only 61% in 2000. So the population growth that Bowling Green is experiencing is not because of more students attending B.G.S.U., but rather, for another reason.

There are several reasons for an increase in total population without an increase in student population. One is, like mentioned before people are moving into Bowling Green from more remote communities like Wayne and Portage. Another reason is that people are moving to Bowling Green from the Toledo area. Additionally, employment opportunities have brought people to Bowling Green. The city boasts a number of small businesses. With the general rise in the number of small businesses across the nation, it stands to reason that Bowling Green would benefit from this trend. Yet another reason, discussed in greater detail below, is the increase in Latino and Asian residents in the city.

While the actual data<sup>5</sup> shows that Bowling Green is growing slowly, further research indicates that the population maybe stagnant or even declining slightly. For the decade from 1990 to the year 2000 the population of Bowling Green only increased by 1460 people. For a ten year period that is a relatively small number. While there will not be another count taken of the population by the U.S. Census Bureau until 2010, there are however formulas that can be used to estimate the population of given places during intermediate years. On July 10, 2003 the U.S. Census Bureau released the population estimates for all of Ohio's incorporated places<sup>6</sup>. This table includes population estimates for July 1, 2000, July 1, 2001, and July 1 2002. A part of this table (labeled Table 7.) is shown below. The city of Bowling Green is highlighted in red. This table shows that the population of Bowling Green has been decreasing for the last three years. The Census Bureau's population estimates depict that the Bowling Green population decreased by 154 from the time the population count was taken on April 1, 2000 to July 1, 2002. The expected trend for Bowling Green is a stabilizing or slight decrease in population.

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<sup>5</sup> Actual data refers to the population counts by the U.S. Census Bureau every ten years and not population estimates

<sup>6</sup> Incorporated places include all cities, towns, and villages

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## **POVERTY RATES**

The percentage of a population that is either above or below the national poverty level is an excellent measure of the economic growth of a community or area. Poverty rates therefore become very important in the analysis of an area. The United States Census Bureau calculates poverty rates when they collect income data during the 10-year census. Income data is always given for the previous year (for instance census 2000 has 1999 income data), because the census is taken on April 1<sup>st</sup> of the census year.

The definition of poverty in the United States is a difficult to pin down<sup>7</sup>. The definition was originally set by the Social Security Association in 1964. That definition was based on the dietary needs of a family and how much of their income was spent on food. The definition was revised in 1969 and in 1980. Currently the Census Bureau uses 48 income thresholds or cutoffs and depending on the size of the family or number of persons in the household, the Bureau calculates the poverty level of the family size. For example, in 1999 for a family of 4 people the income threshold was \$16,895. If a family of 4 made less than that amount of money they were considered below the poverty level.<sup>8</sup>

In the state of Ohio the percent of people below the poverty level decreased from 1989 to 1999. The percentage dropped from 12.5% to 10.6%, while the percentage of families above the poverty level increased from 87.5% to 89.4%. Wood County also improved the percentage of people above the poverty level during that decade. Wood County increased from 89.4% of the people above the poverty level to 90.4% from 1989 to 1999.

Additionally, Bowling Green increased the percentage of its population above the poverty level. The percent above the poverty level increased from 73.0% to 74.7%, while the percent of people below the poverty level decreased from 27.0% to 25.3%. It is a good trend that the income level of Bowling Green residents is rising. What might be of concern is that the percentage of the population of Bowling Green below the poverty level is so much higher than that of the state of Ohio or of Wood County (25.3% vs. 10.6% and 9.6% respectively) The answer can be found in breaking the population down into age groups and racial groups. The 1990 U.S. Census has the 1989 poverty level status broken down into age groups; they are shown in the table below.

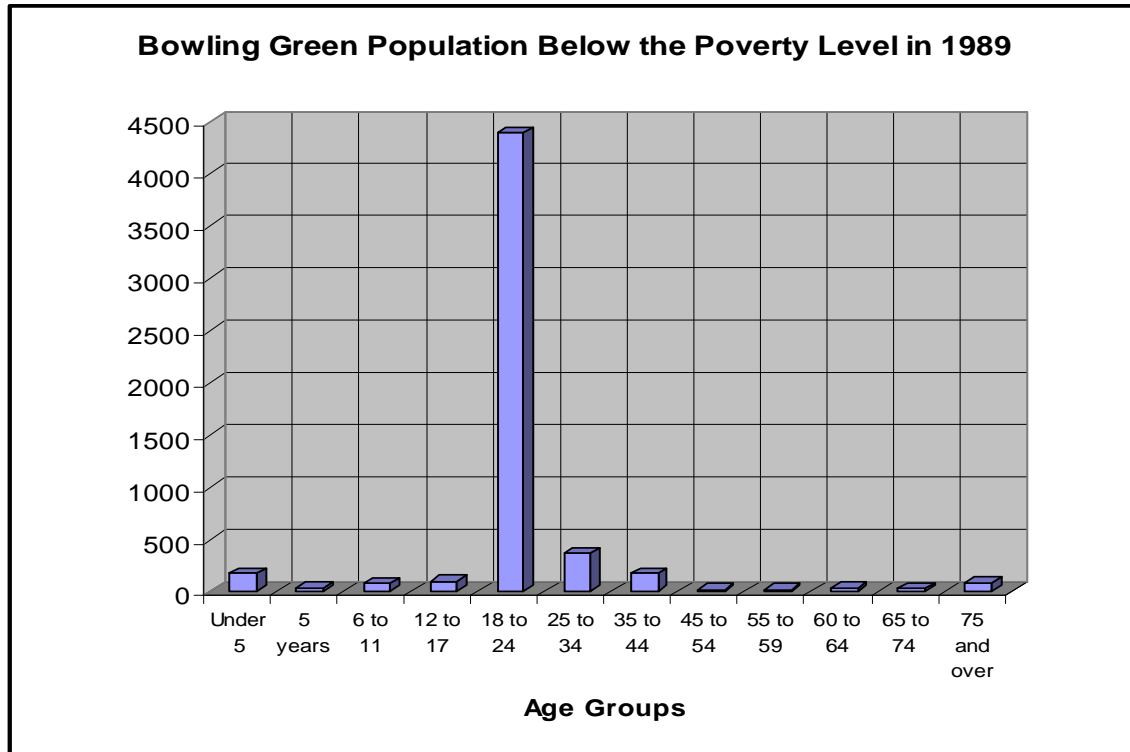
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<sup>7</sup> The Office of Management and Budget's *Directive 14* prescribes this definition as the official poverty measure for federal agencies to use in their statistical work.

<sup>8</sup> Information about the definition of *poverty* was taken from the U.S. Census Bureau, Census 2000 appendix B-34, found at the following website, [www.census.gov/prod/cen2000/doc/st3.pdf](http://www.census.gov/prod/cen2000/doc/st3.pdf)

<b>BOWLING GREEN OHIO POVERTY STATUS 1989</b>			
<b>Age Groups</b>	<b>Above Poverty Level</b>	<b>Below Poverty Level</b>	<b>Total</b>
<b>Under 5</b>	<b>848</b>	<b>168</b>	<b>1016</b>
<b>5 Years</b>	<b>138</b>	<b>30</b>	<b>168</b>
<b>6 to 11</b>	<b>1239</b>	<b>76</b>	<b>1315</b>
<b>12 to 17</b>	<b>915</b>	<b>98</b>	<b>1013</b>
<b>18 to 24</b>	<b>2395</b>	<b>4393</b>	<b>6788</b>
<b>25 to 34</b>	<b>2944</b>	<b>368</b>	<b>3312</b>
<b>35 to 44</b>	<b>2179</b>	<b>170</b>	<b>2349</b>
<b>45 to 54</b>	<b>1428</b>	<b>18</b>	<b>1446</b>
<b>55 to 59</b>	<b>626</b>	<b>15</b>	<b>641</b>
<b>60 to 64</b>	<b>501</b>	<b>37</b>	<b>538</b>
<b>65 to 74</b>	<b>998</b>	<b>22</b>	<b>1020</b>
<b><u>75 and over</u></b>	<b><u>581</u></b>	<b><u>79</u></b>	<b><u>660</u></b>
<b>Total</b>	<b>14792</b>	<b>5474</b>	<b>20266</b>

Over 80% of all the people below the poverty level in Bowling Green in 1989 were in one six-year age group, 18 to 24 years. Again Bowling Green State University shows its effect on the population. College students are usually ages 18 to 24; because B.G.S.U. dominates Bowling Green's population, this age group has the highest number of persons living below the poverty level. Many students who attend B.G.S.U. do not work or have an income. Those students who do work generally only work part-time and have relatively little income. Therefore many students' incomes fall below the poverty level. The chart below shows the number of people below the poverty level in each age group.



Clearly the students ages 18 to 24 are the reason why Bowling Green has such a high percentage (27.0% in 1989) of people below the poverty level. Finally many of the students at B.G.S.U. are supported by their parents or have scholarships and loans to help pay their expenses. So while their income shows them below the poverty level, they are not actually poor.

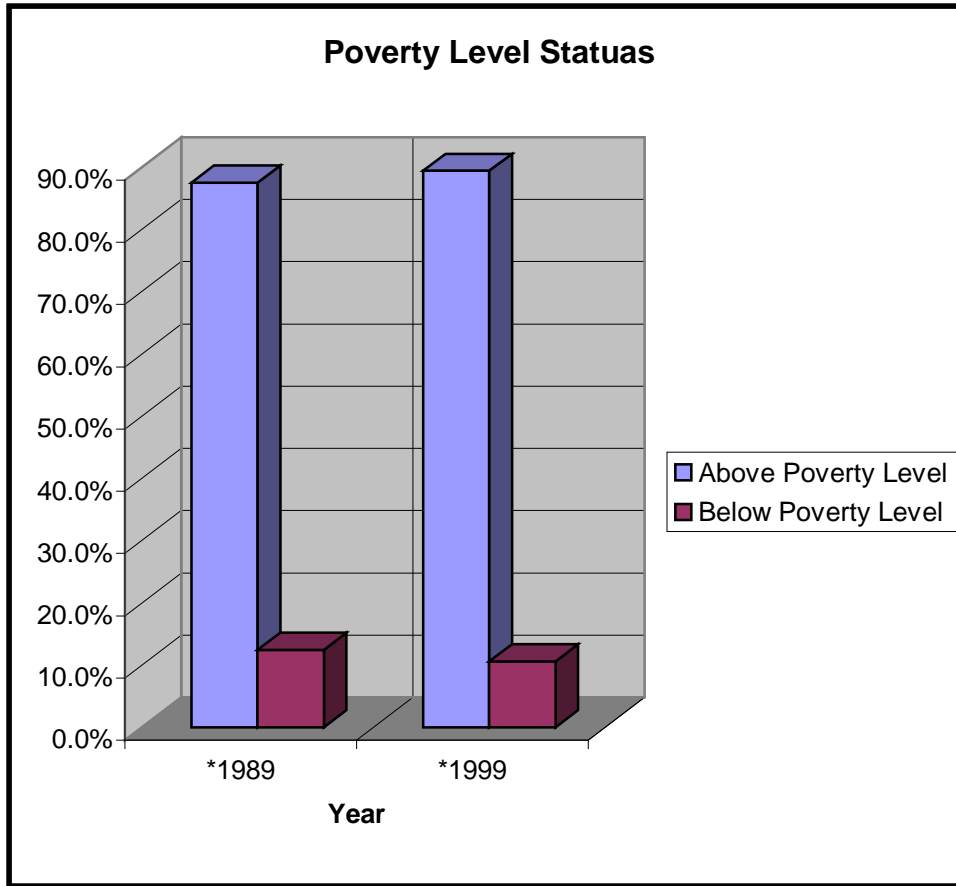
One group that may be impacted by real poverty status are Latino residents. Many Latinos have moved to Bowling Green to work as seasonal laborers or in other low-paying fields such as hotel, restaurant or service industries. Compiling specific information about the true poverty status of these residents is extremely difficult, in part, because many Latino residents are undocumented. There is a more detailed discussion of this population group in a later section.

Another group that definitely impacts Bowling Green’s poverty level is African-Americans, most of whom are University students. Only 47.7% of African-Americans in Bowling Green were above the poverty level while 75.3% of Caucasians were above the poverty level. Comparatively, 81.5% of Asians were above the poverty level and 74.3% of Latinos (documentable) were above the poverty level.

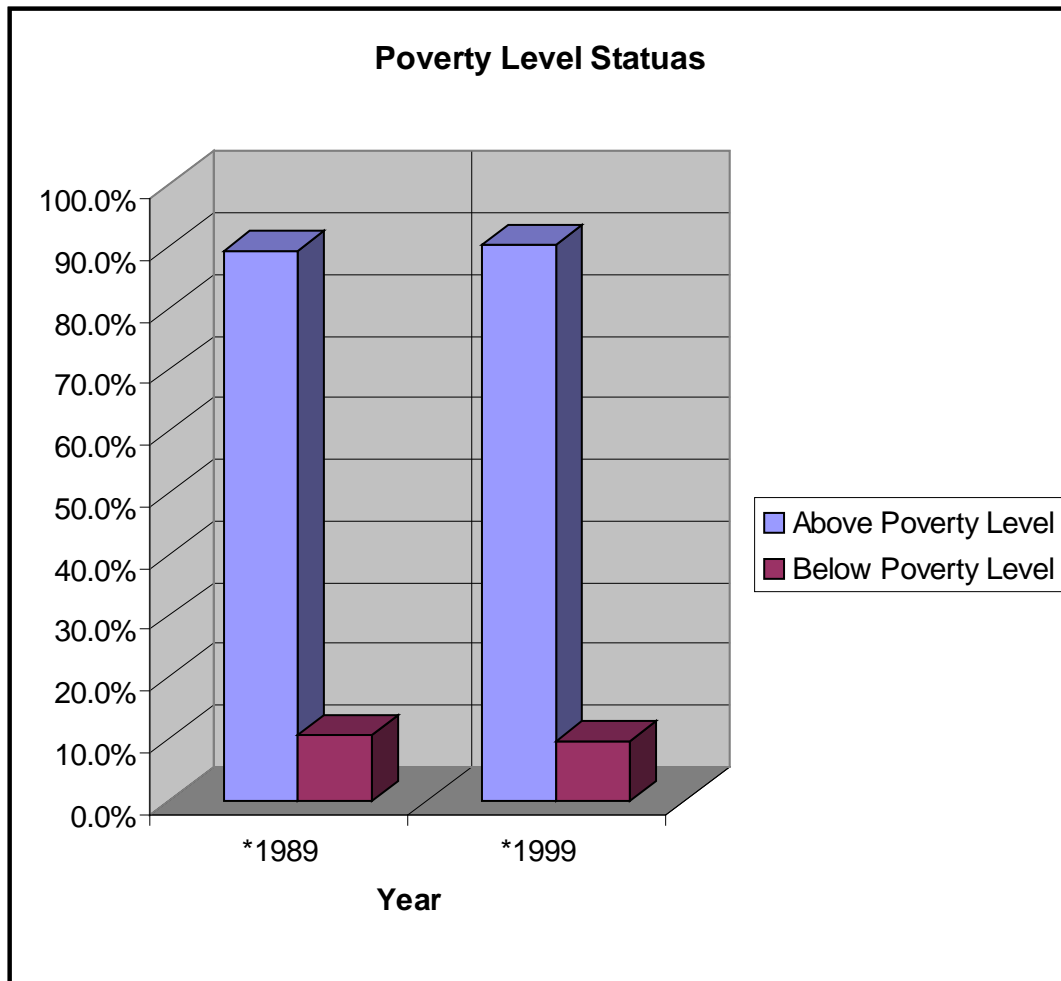
Below are several graphs that depict poverty levels for Ohio, Wood County and Bowling Green.<sup>9</sup>

<sup>9</sup> Because the U.S. Census is taken on April 1<sup>st</sup> of the census year, the Census Bureau cannot publish income data for the year in which the census is taken. Therefore, some income data such as the poverty data is based on the previous year information.

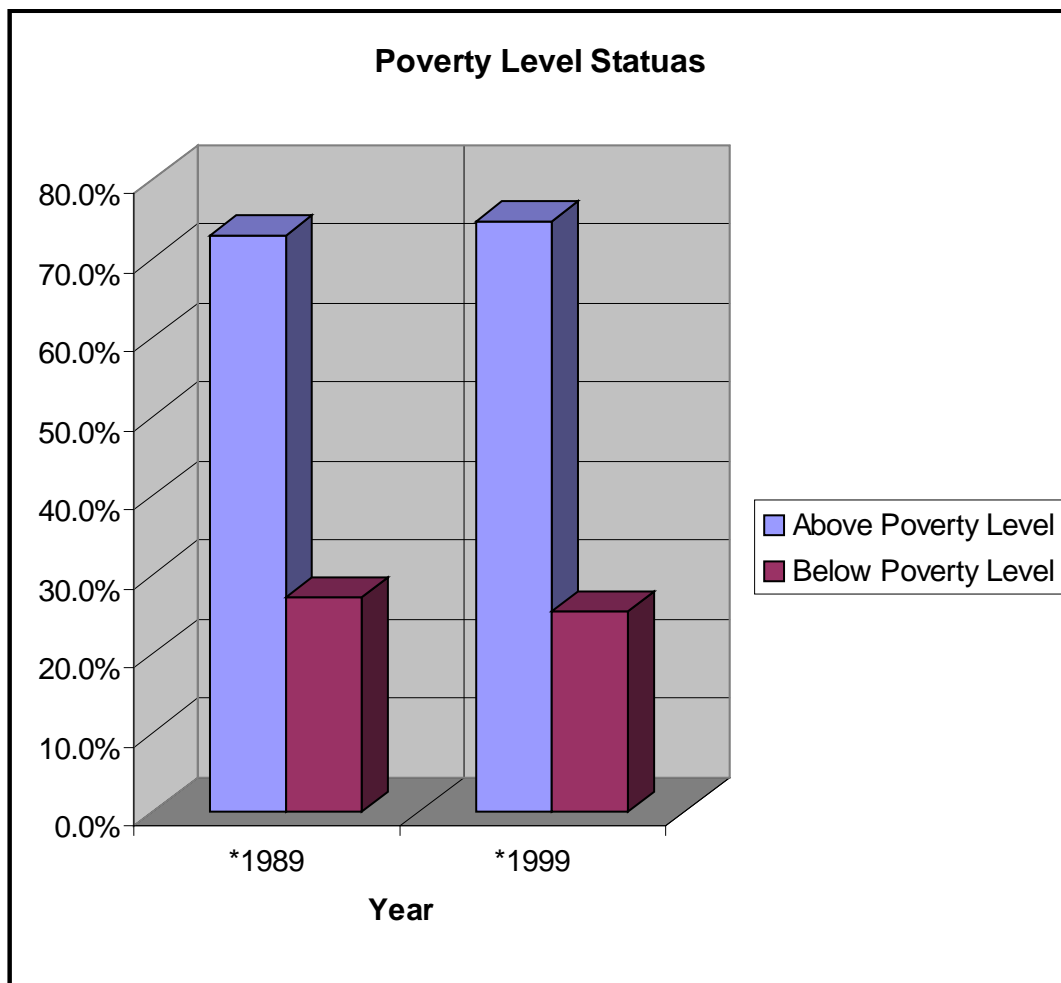
State of Ohio Poverty Level Status Data for 1990 and 2000					
Year	Total Population	Above Poverty Level	Below Poverty Level	Percent above	Percent below
*1989	10574315	9248547	1325768	87.5%	12.5%
*1999	11046987	9876289	1170698	89.4%	10.6%



Wood County Ohio Poverty Level Status Data for 1990 and 2000					
Year	Total Population	Above Poverty Level	Below Poverty Level	Percent above	Percent below
*1989	104553	93499	11054	89.4%	10.6%
*1999	113406	102503	10903	90.4%	9.6%



Bowling Green Ohio Poverty Level Status Data for 1990 and 2000					
Year	Total Population	Above Poverty Level	Below Poverty Level	Percent above	Percent below
*1989	20266	14792	5474	73.0%	27.0%
*1999	22796	17035	5761	74.7%	25.3%



## **AGING AND HOUSEHOLD DEMOGRAPHICS**

While people are living longer and the United State's population is getting older, the median age of the population is increasing. Ohio is no exception to this norm. The median age of Ohio in 1990 was 35.1 years of age, in 2000 the median age grew to 36.2 years. Below are a table and chart showing the median ages in 1990 and 2000 of Ohio, Wood County, Bowling Green, and Shaker Heights.

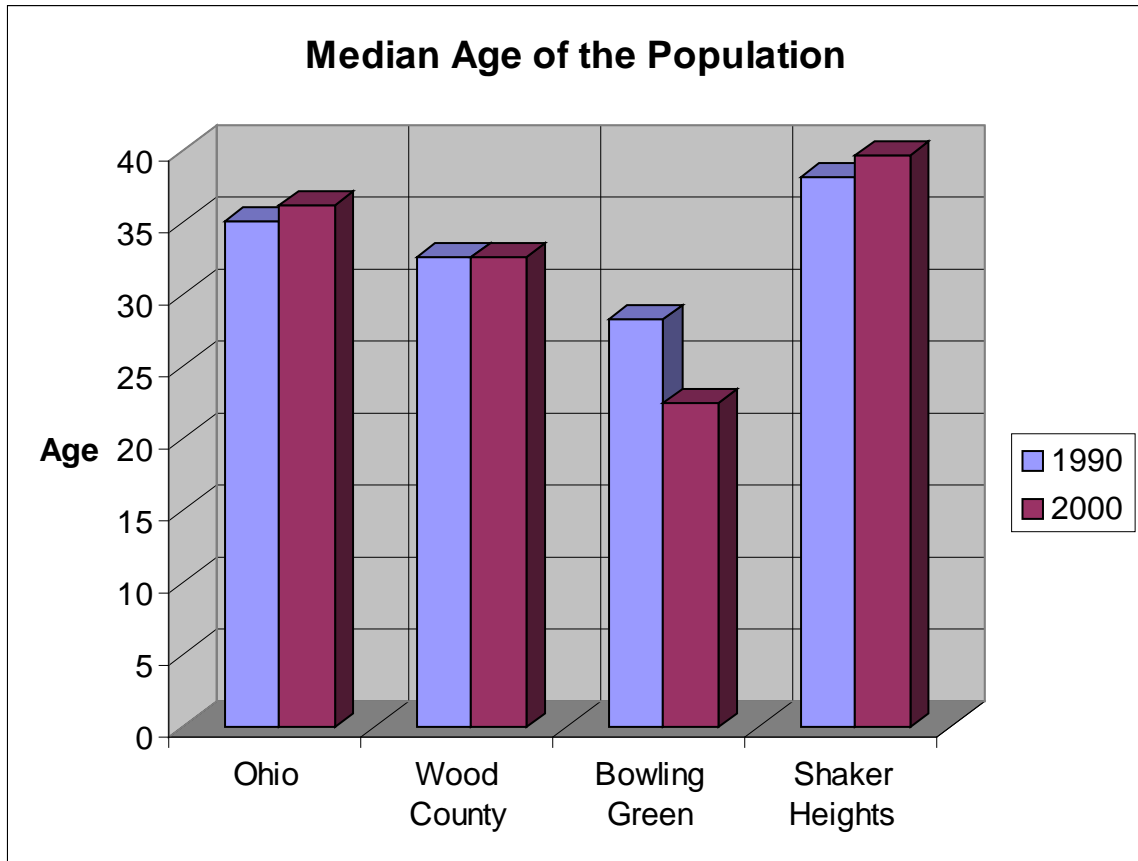
The decade from 1990 to 2000 showed no increase, however, in the median age of Wood County residents. In 1990 the median age in Wood County was 32.6 and in 2000 it remained 32.6. It is unusual that the median age remain exactly the same over a ten year period. Because of population growth, migration, aging and longevity trends, one would expect some change in median age whether an increase or a decrease.

Bowling Green once again is an exception, and once again, it is because of Bowling Green State University. The median age of Bowling Green's population in 1990 was a low 28.2 years. That figure is not too low considering that most of the city's population is B.G.S.U. students; in fact it almost seems high. In 2000 the median age of Bowling Green dropped down to 22.4 years of age. While the population of the United States is growing older, Bowling Green's population is getting younger.

Among Ohio's 177 cities with a population of at least 10,000, Bowling Green ranked third in lowest median age in 2000. Bowling Green was third behind Oxford, Ohio home of Miami University and Athens, Ohio home of Ohio University. The low median age of 22.4 years obviously is a reflection of the numerous college students in Bowling Green, but there are still many older people in Bowling Green and many Grad-students who are older than 22. There are several possible reasons why the median age dropped so low in Bowling Green. One explanation would be an increase in students. However, we know that the student population only increased by 18 during that decade and the total population increased by 1460. So, there was no increase in students. One possible explanation could be the impact in the growth in the Latino community. Most of the Latino residents migrating to Bowling Green tend to be younger and this may have contributed to the age impact on the city.

Finally to show that the low median age of Bowling Green has nothing to do with the size of the population we look at Shaker Heights. The city of Shaker Heights Ohio is located in Cuyahoga County and had the closest population number in 2000 to that of Bowling Green (a difference of only 200 people) among all the Ohio cities. It virtually has the same population of Bowling Green. The median age of Shaker Heights in 1990 was 38.1 and that number grew to 39.6 in 2000. These median ages are much higher than those of Bowling Green in the same years. So we can see that median age of a population has nothing to do with the size of the population. But, rather, as stated BGSU has significant impact on the median age in Bowling Green.

Median Age of the Population				
Year	Ohio	Wood County	Bowling Green	Shaker Heights
1990	35.1	32.6	28.2	38.1
2000	36.2	32.6	22.4	39.6



## **HOUSING FOR THE ELDERLY**

In Wood County in 2000 there were a total of 13,334 people ages 65 and over. That number increased 16.3% from 1990 to 2000. The number of elderly in Wood County increased by 48.4% from 1980 to 2000. The increase in the number of persons over 65 demonstrates the increasing age of the population. These trends track with aging trends for the nation as the general population is aging. There are a number of explanations for the increase in the number of persons over 65 which include improved health care and an increase in facilities that service elderly populations.

In Bowling Green in 2000 there were 2,266 people ages 65 and over. The number of elderly increased 18.7% from 1,909 in 1990 to 2,266 in 2000. The number of elderly residents in Bowling Green increased by 62.3% from 1980 to 2000. This is a significant increase in the number of elderly residents. Bowling Green has accommodated however to this increased demographic. The city of Bowling Green has retirement communities and assisted living facilities designed to service older residents. In addition, there are a number of subsidized housing facilities which service the elderly. These include Section 8 units managed by the Henry Housing Authority, Bowling Green Manor, Amherst Village, Fairview Manor, and Cedar Park. Cedar Park, Fairview Manor and Bowling Green Manor are specified to provide housing for older persons<sup>10</sup>. However, most people aged 65 and over live in their own homes or with family.

## **FAMILY HOUSEHOLD ISSUES**

Wood County experienced a 13.8% increase in the total number of households from 1990 to 2000. It is important to remember that the number of households and the number of housing units are different. There are many housing units that are vacant and are not counted as households. The increase in Wood County came mostly in the form of non-family households and many single headed households with children households. The number of married couples with children households actually decreased by 6.1% from 1990 to 2000.

In Ohio and Wood County most of the households are families of one sort or another. In 1990 70.8%<sup>11</sup> of the households in Ohio were families. In Wood County that percentage was 69.3% in 1990. However, Bowling Green was different. In 1990 the percentage of households that were families in Bowling Green was 46.3%. Non-family households represented 53.7% of the households. The number of non-family households grew to 56.8% in 2000.

The large difference in the percentage of non-family households between Bowling Green and Ohio or Wood County is do to so many students living in Bowling Green. Most of

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<sup>10</sup> There is a more detailed discussion of the subsidized housing facilities in Bowling Green under the heading **Subsidized Housing**.

<sup>11</sup> All housing figures were taken from the U.S. Census and were given in exact numbers. Percentages were calculated and used for comparability.

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the students at Bowling Green State University live in Bowling Green as has been mentioned. Most of those students either live in the B.G.S.U. dormitories or in houses and apartments off-campus. Either way, their roommates or housemates are not family. So these students live in non-family households. Again Bowling Green State University manifests its effect on the demographics of Bowling Green.

It is for this same reason that there are a lower percentage of households with married couples with children in Bowling Green. The percentage of households of married couples with children in Ohio in 2000 was 22.4%. In Wood County the percentage was 24.6% in 2000. Bowling Green had a considerably lower percentage (13.8%) of households with married-couple families with children.

One might think that because the population of Bowling Green is so much younger than the populations of either Ohio or Wood County that there would be a lower percentage of single-parent families or single mothers. However, that is not the case. The percentage of single-mother households in Ohio in 2000 was 7.3% of all households. In Wood County in 2000 the percentage of households with single mothers was 5.4%. In Bowling Green in 2000 that percentage was 5.1%. Compared to the percentage of single-mother households in Ohio, Bowling Green's percentage is a little lower. However, compared to the percentage of single-mother households in Wood County Bowling Green's percentage is about the same. This means that the younger age of the population has no effect on the number of single mothers.

Female-head-of-house represent the majority of single-parent households. In 2000 in Ohio 78.1% of single-parents were female. In Wood County, 73.6% were female-head-of-house and in Bowling Green 79.9% of single parents were single mothers.

The income for women is significantly less than that of men. The median income for all people in Ohio in 1999 was \$23,949.00. The median income for males in Ohio in 1999 was \$30,781.00 and for females it was \$18,170.00. That is a difference of over \$12,000.00 a year. The income gap is even more significant when we compare single female's annual income to that of a family's annual income. Again the single female's median income is \$18,170.00, and the median family income in Ohio in 1999 was \$50,037.00. The difference between single female households and family households is \$31,867.00 annually.

In Bowling Green the difference between single males and single females is not as big of a gap as in Ohio. Male's median annual income is \$10,577.00 and female's median annual income is \$6,721.00. That is a total annual difference in 1999 of \$3,856.00. However, the income gap between single females and families is even larger than in Ohio. In Bowling Green in 1999 the median family income was \$51,804.00, and the single female's income was \$6,721.00. The income gap between these two groups in Bowling Green in 1999 was over \$45,000.00 annually. The gap in income has several effects on the life of single mothers. With less income single mothers have fewer choices when it comes to locations to live and types of housing. They also are limited in their choices of schools for their children, services, and amenities.

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<<Family Household Issue Figures>>

## **ECONOMIC CLIMATE & SERVICES AND AMENITIES**

The city limits incorporate 10.2 square miles. Because of Bowling Green's small size there is really not much difference in the services available in different parts of the city. One can easily travel from one side of the city to the other in about 10 minutes. In terms of traveling Bowling Green is a non-friction zone. A non-friction zone is one where the price of traveling (i.e. traveling time, cost of gasoline, and wear and tear on the car) is not a factor in one's decision to travel.

Residents in Bowling Green with access to a car have all the same services available to them as everyone else in the city. There are however, many students at Bowling Green State University that do not have a car and there is a slight problem for those students. Bowling Green is relatively small, but it is still a long walk from one side of the city to the other. The university provides cafeterias and restaurants on campus so that students do not have to walk too far to eat. There are also a number of stores on the B.G.S.U. campus, but those stores do not have everything. Students can often be found walking to and from Meijer, which depending on the dorm they live in can be up to 2 miles away.

BGSU has a bus system. There are a number of buses that have different routes and are free to students. The bus routes are fairly restricted with most serving the campus and near campus area. There are buses that also transport students from off-campus housing complexes to the University. One of the buses goes north on state route 25 to Woodland Mall and passes many restaurants, shops, and grocery stores.

The City has a demand-response transit system which provides trips for the general public who call its toll free number and make a reservation. The transit service operates Monday through Friday between 6 a.m. and 8 p.m. and on Saturday between 10 a.m. and 4 p.m. The one-way fare is \$2.50. The one-way fare for elderly and disabled consumers with an identification card is \$1.25. This service has been in place since 1988, and makes approximately 50,000 trips per year.

Bowling Green also has the added bonus of being the county seat. All the county offices including County Auditor, Coroner, Court House, Sheriff, and many more are all located in Bowling Green. The Wood County Hospital is also found in Bowling Green. Bowling Green has 2 fire stations and it is estimated that the police and fire department can arrive at any location in Bowling Green within 2 minutes of a 911 call. These are all benefits for the city and make access to public services and amenities a benefit for all residents.

Bowling Green has a healthy economic climate and benefits from its close proximity to the City of Toledo as well as two major universities, BGSU and the University of Toledo. Bowling Green is home to a number of leading small to mid-sized businesses. Bowling Green State University is the largest employer in the City. Wood County Hospital is another large employer. With a number of profitable mid-sized companies, such as Green Manufacturing, Phoenix Technologies, Life Formations and Century Marketing, the City has a sound economic base.

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There are a number of companies who announced expansion plans in 2003. Toledo Molding & Die has a \$4.1 million dollar expansion plan. Absorbent Products Co. has a \$.825 million expansion plan, and FSP/Argo Manufacturing announced its expansion of 15,000 square foot building with BGSU Research Park.

The City has low unemployment, when viewed in light of the impact of the student population. The table below illustrates Bowling Green's unemployment rates broken down by census tract. The unemployment rate in census tract 1800 spikes upwards drastically at 50% while the unemployment rates for the other tracts are between 1% and 5%. Clearly, the large number of BGSU students residing in census tract 1800 skew the results. If the data for census tract 1800 were excluded, Bowling Green's unemployment rate would be 3.62%.

CENSUS TRACT	1600	17.01	17.02	1800	1900	TOTALS
# IN CIVILIAN LABOR FORCE	4515	2486	3806	4051	4100	18958
WORKING	4439	2367	3658	2025	3903	16392
UNEMPLOYED	76	119	148	2026	197	2566
UNEMPLOYMENT RATE	1.68%	4.79%	3.89%	50.01%	4.80%	13.54%

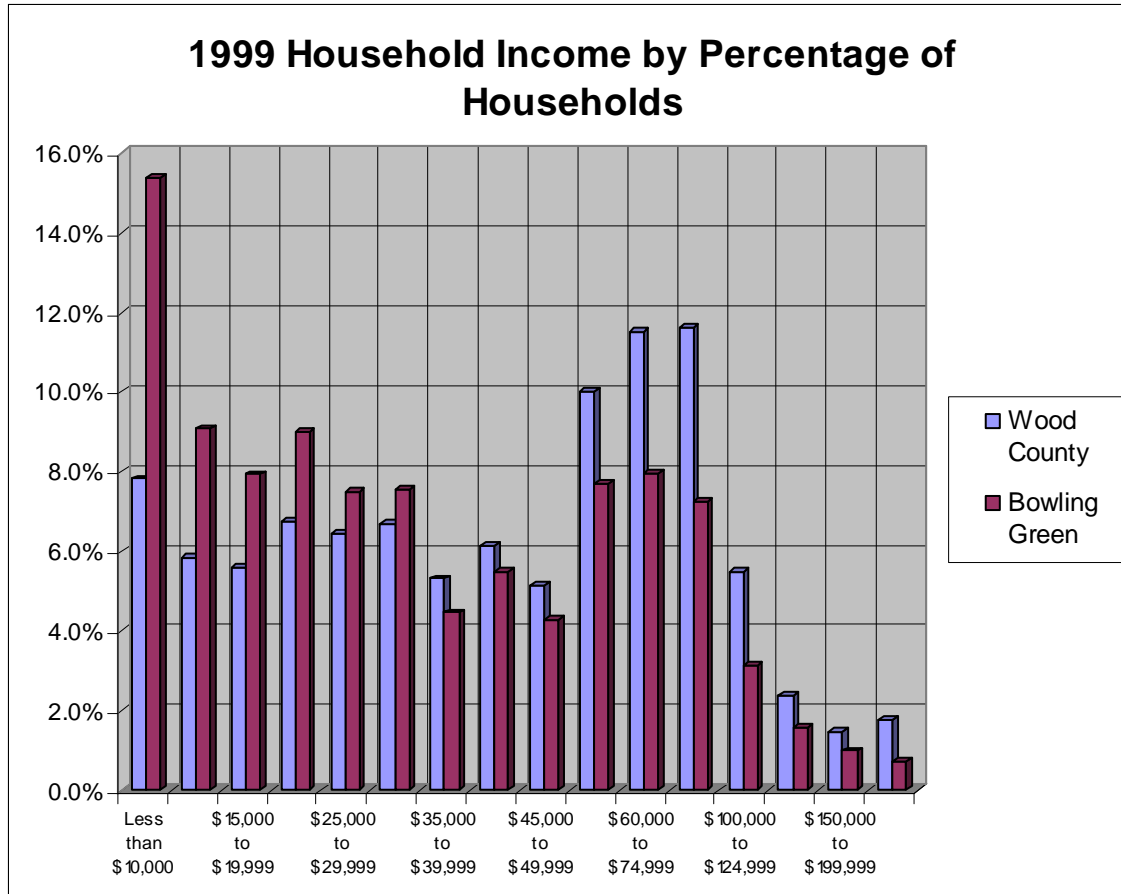
**INCOME DATA**

The 1999 per capita income for Bowling Green was \$15,032.00. That is an increase of 45.2% from 1989 when the per capita income was \$10,354.00. Despite this significant increase, Bowling Green's current per capita income is low compared to the rest of the county and the state. The per capita incomes in Ohio and Wood County in 1999 were \$21,003.00 and \$21,284.00 respectively. As previously stated, Bowling Green has a much higher percentage of the population below the poverty level than does Ohio or Wood County. This also explains why there is a lower per capita income in Bowling Green. Below is a table containing the 1999 household income in Wood County and Bowling Green. Bowling Green's low per capita income, as with its higher level of poverty, can be attributed to the student population at BGSU.

<b>Household Income in 1999</b>				
	<b>Number of Households</b>		<b>Percent of Total</b>	
	<b>Wood County</b>	<b>Bowling Green</b>	<b>Wood County</b>	<b>Bowling Green</b>
<b>Total</b>	<b>45,192</b>	<b>10,199</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Less than \$10,000</b>	<b>3,535</b>	<b>1,569</b>	<b>7.8%</b>	<b>15.4%</b>
<b>\$10,000 to \$14,999</b>	<b>2,640</b>	<b>926</b>	<b>5.8%</b>	<b>9.1%</b>
<b>\$15,000 to \$19,999</b>	<b>2,521</b>	<b>808</b>	<b>5.6%</b>	<b>7.9%</b>
<b>\$20,000 to \$24,999</b>	<b>3,056</b>	<b>920</b>	<b>6.8%</b>	<b>9.0%</b>
<b>\$25,000 to \$29,999</b>	<b>2,911</b>	<b>766</b>	<b>6.4%</b>	<b>7.5%</b>
<b>\$30,000 to \$34,999</b>	<b>3,026</b>	<b>769</b>	<b>6.7%</b>	<b>7.5%</b>
<b>\$35,000 to \$39,999</b>	<b>2,400</b>	<b>455</b>	<b>5.3%</b>	<b>4.5%</b>
<b>\$40,000 to \$44,999</b>	<b>2,773</b>	<b>561</b>	<b>6.1%</b>	<b>5.5%</b>
<b>\$45,000 to \$49,999</b>	<b>2,328</b>	<b>438</b>	<b>5.2%</b>	<b>4.3%</b>
<b>\$50,000 to \$59,999</b>	<b>4,532</b>	<b>786</b>	<b>10.0%</b>	<b>7.7%</b>
<b>\$60,000 to \$74,999</b>	<b>5,204</b>	<b>812</b>	<b>11.5%</b>	<b>8.0%</b>
<b>\$75,000 to \$99,999</b>	<b>5,258</b>	<b>739</b>	<b>11.6%</b>	<b>7.2%</b>
<b>\$100,000 to \$124,999</b>	<b>2,479</b>	<b>317</b>	<b>5.5%</b>	<b>3.1%</b>
<b>\$125,000 to \$149,999</b>	<b>1,072</b>	<b>159</b>	<b>2.4%</b>	<b>1.6%</b>
<b>\$150,000 to \$199,999</b>	<b>661</b>	<b>101</b>	<b>1.5%</b>	<b>1.0%</b>
<b>\$200,000 or more</b>	<b>796</b>	<b>73</b>	<b>1.8%</b>	<b>0.7%</b>

When comparing Bowling Green to Wood County, one can see that Bowling Green has a higher percentage of households with incomes under \$35,000 than does the County. For incomes over \$35,000, the opposite is true. Wood County has higher percentages of households with incomes over \$35,000 than does Bowling Green.

Bowling Green has an unusually high percent of people below the poverty level. Studying the level of household income makes this clear. In Bowling Green 48.9% of the household's annual income is less than \$30,000.00, while in Wood County only 32.4% of the households make less than \$30,000.00 a year. In Wood County 44.3% of the households have an annual income of at least \$50,000.00, but in Bowling Green only 29.3% of the households earn at least \$50,000.00 a year. Below is the chart of 1999 household income by the percentages of households. It is easy to see that Bowling Green has higher percentages of its population in the lower incomes. Again, this phenomenon is a result of the BGSU student population's effect on the city.



Socio-economic indicators such as income comparisons between the city and county, changes in median household income, and the number of people living below the poverty level are usually good measures of an area’s quality of life especially when looking at low income families. Again, due to the impact of the student population on the city, Bowling Green is an exception when compared to the county. The median household income in 1999 for Wood County was \$44,442.00 and in Bowling Green that same year it was only \$30,599.00. Over 25% of the population of Bowling Green was living below the poverty limit in 1999.

While Bowling Green’s household income level is much lower than the county’s, the numbers alone do not tell the whole picture. As pointed out previously, many students in Bowling Green work part time, have scholarships, and are assisted by their parents. Many of these students are not consider poor within the context of their familial units. In fact, a fairly large number of the students are supported, and their incomes are supplemented by, their families. The students represented 61% of the population in 2000 so they have a large affect the census data.

While Bowling Green’s income data is low and there are high percentages of poverty this does not really reflect the quality of life in Bowling Green. If the population ages 18 to 24 is eliminated from the 1989 poverty data, the percent of the population living in poverty drops from 27.0% to only 8.0%. Eight percent is lower than either Ohio or Wood County for that year.

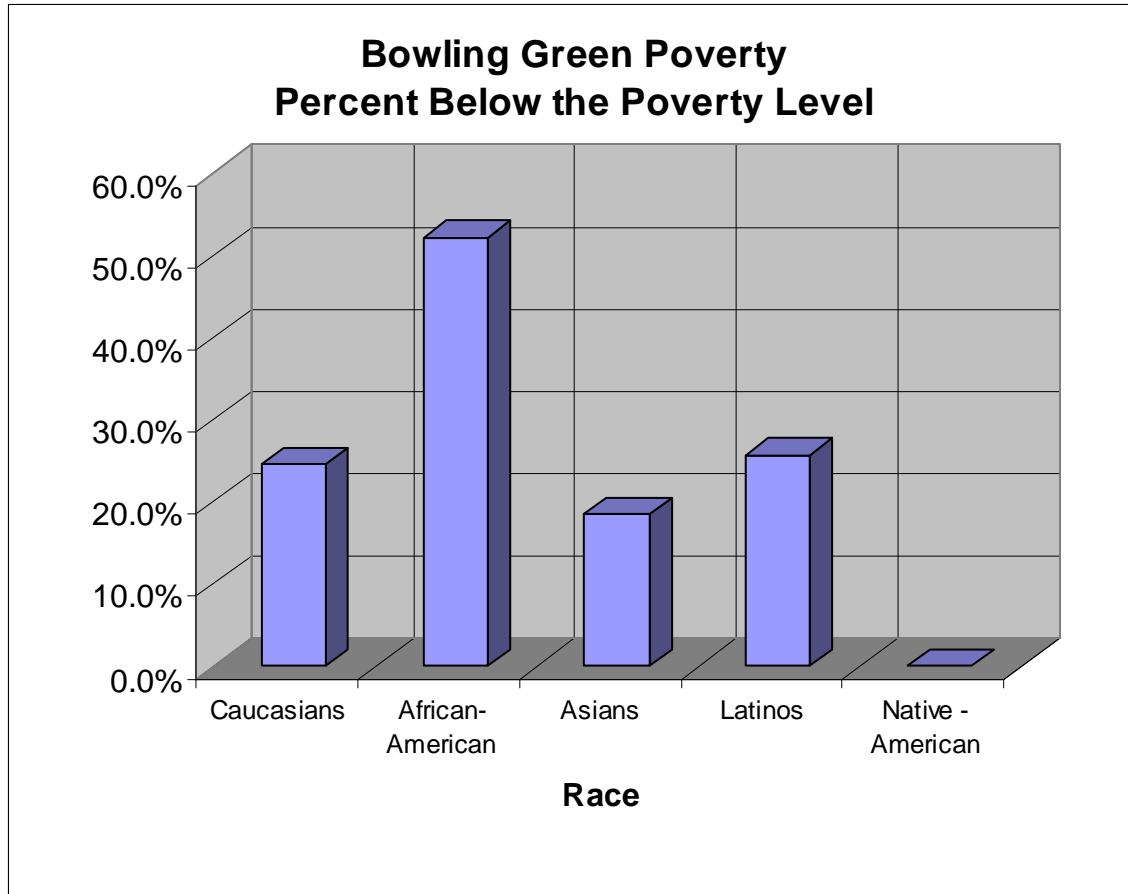
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Still there is poverty in Bowling Green and there are families who are struggling to get by. Evidence of this is the number of persons and families who receive subsidized housing or other assistance. There are over 500 families in Bowling Green received subsidized housing. There are also over 200 more families on waiting lists trying to obtain housing assistance.

There are also differences based on race among those considered poor in Bowling Green. The following table shows the poverty in Bowling Green in 1999 broken down by race.

<b>Race</b>	<b>Below Poverty Level</b>	<b>Above Poverty Level</b>	<b>Total Population</b>	<b>Percent above</b>	<b>Percent below</b>
<b>Caucasians</b>	<b>5139</b>	<b>15707</b>	<b>20846</b>	<b>75.3%</b>	<b>24.7%</b>
<b>African-American</b>	<b>310</b>	<b>283</b>	<b>593</b>	<b>47.7%</b>	<b>52.3%</b>
<b>Asians</b>	<b>85</b>	<b>375</b>	<b>460</b>	<b>81.5%</b>	<b>18.5%</b>
<b>Latinos</b>	<b>200</b>	<b>577</b>	<b>777</b>	<b>74.3%</b>	<b>25.7%</b>
<b>Native -American</b>	<b>0</b>	<b>34</b>	<b>34</b>	<b>100.0%</b>	<b>0.0%</b>
<b>Totals</b>	<b>5734</b>	<b>16976</b>	<b>22710</b>	<b>-</b>	<b>-</b>

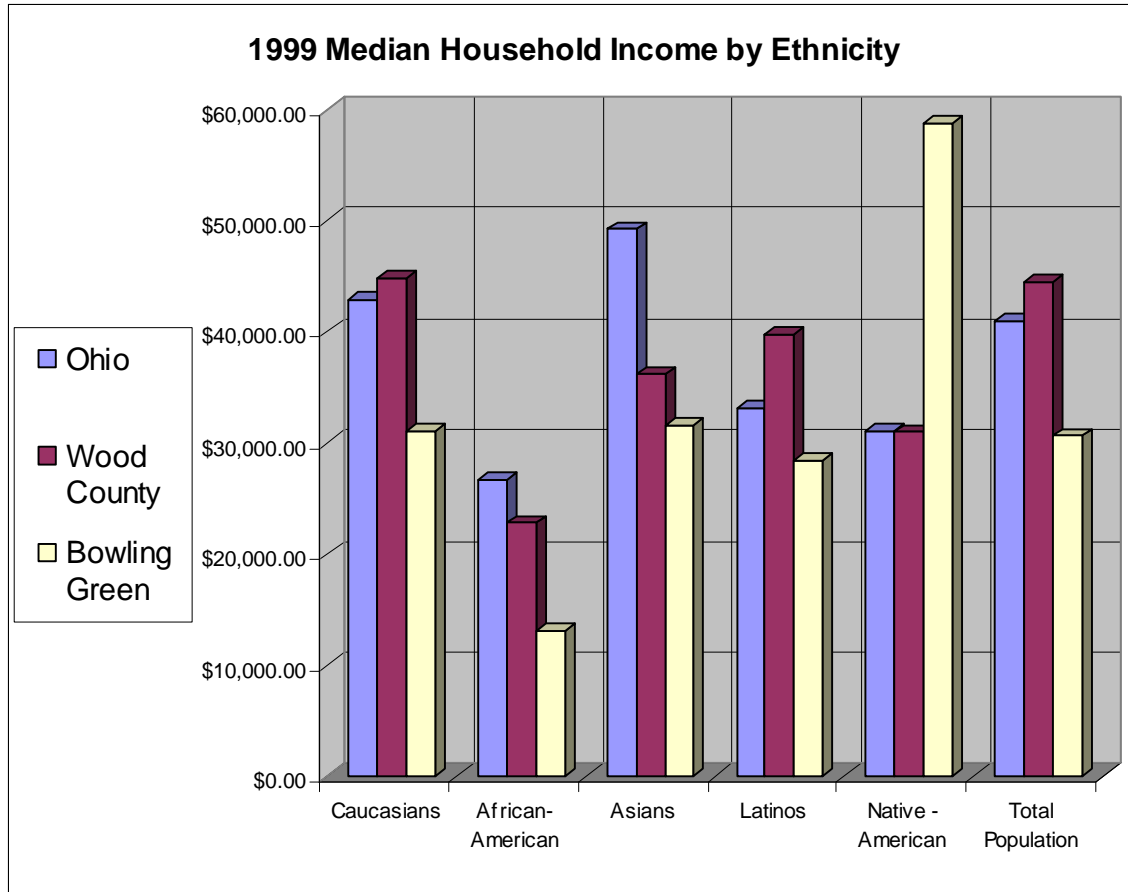
In 1999 there were 5,139 Caucasians below the poverty level, compared to only 310 African-Americans, 85 Asians, and 200 Latinos. However, looking at the percentages of each racial population reveals that African-Americans and Latinos both have higher percentages of people living in poverty. According to percentages African-Americans by far have the highest level of poverty in the community, with over 50% of their population living in poverty. Below is the chart of the percentages of people from each ethnicity living below the poverty level.



Not only do African-Americans have the largest percentage of population below the poverty level, they have by far the lowest median household income of any racial group in Bowling Green. Across the state, in Wood County, and in Bowling Green, African-American households make far less money than do Caucasian, Asian, Native-American and Latino households. Below is the table of 1999 median household income by race.

1999 Median Household Income			
Race	Ohio	Wood County	Bowling Green
Caucasians	\$42,835.00	\$44,855.00	\$31,073.00
African-American	\$26,619.00	\$22,763.00	\$13,024.00
Asians	\$49,266.00	\$36,182.00	\$31,591.00
Latinos	\$33,133.00	\$39,735.00	\$28,500.00
Native -American	\$30,982.00	\$30,968.00	\$58,750.00
Total Population	\$40,956.00	\$44,442.00	\$30,599.00

In Wood County African-Americans make about half that of Caucasians. In Bowling Green in 1999 the median income of African-American households was only \$13,024.00, which was less than half of median income of Caucasian households. Below is the chart of 1999 median household income by race.



There is obviously a significant income gap between African-Americans and other races. This income gap is present everywhere and is especially true for Bowling Green. This statistic is probably reflective of two trends. First, African-Americans in general earn less than other groups in the county, state and nation. Second, African-American families with higher incomes are not settling in Bowling Green. The African-Americans who primarily live in Bowling Green do so to attend school while this is not necessarily true for other racial groups.

**HOUSING PROFILE**

Between 1990 and 2000 the number of households in Wood County increased by 5,495. Bowling Green also increased the number of households during the 1990's by 1,764. For Bowling Green that was an increase in households by 20.7%.

In most cities in the United States the majority of occupied housing units are owner occupied. In 2000 in Ohio 69.1% of occupied housing units were owner occupied. In Wood County in 2000 69.9% of the occupied housing units were owner occupied houses. However, in Bowling Green the trend is quite the opposite. The majority of occupied housing units are renter occupied. In 1990 57.8% of all occupied housing units were renter occupied. In 2000 the number of renter occupied housing units increased by 1,015, but the percentage of housing units that were renter occupied remained the about same at 57.7%. This trend is not really unexpected for Bowling Green, because most students rent apartments either on or off campus.

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In 2000 61% of the population was Bowling Green State University students, so 57.7% of the housing being renter occupied seems about right.

In Bowling Green in 1990 there were a total of 2,926 houses under the category of specified owner-occupied housing units. Of those 2,926 the majority, some 1,803 were valued between \$50,000 and \$99,999. This group represents 61.6% of all owner-occupied houses in Bowling Green. The second largest value-group, with 629 houses was those houses valued from \$100,000 to \$149,999. They represented only 21.5% of all owner-occupied houses in Bowling Green.

In 2000 the total number of owner-occupied houses increased by 21.6%, from 2,926 to 3,559. Houses valued between \$50,000 and \$99,999 numbered 1,803 in 1990. In 2000 that number declined 51.0% to only 883. The largest value-group in 2000 with 1,508 total homes was those houses valued between \$100,000 and \$149,999. This value-group had 42.4% of all the owner-occupied housing units in Bowling Green. In fact the median value of owner-occupied houses in 2000 was \$130,300, which falls in the largest value-group.

In Ohio in 1990 the median value of owner-occupied housing units was \$62,900. In Wood County for that same year the median value of owner-occupied houses was \$71,900. In Bowling Green the median value was higher yet at \$81,900. In 1990 the median value of owner-occupied houses in Bowling Green was \$19,000 higher than that of the state of Ohio. The median value of owner-occupied housing units increased everywhere in 2000. In Bowling Green alone the median value increased by \$48,400. This increase can be explained by a number of reasons. One is inflation. While inflation can explain some of the increase, it in no way explains all of the increase in value.

Another reason that partially explains the increase in median value is that new higher-end housing is being built in the city. Almost all of the new housing in the United States is built as upgrade housing for families who can afford more expensive homes. A much smaller percentage of new housing starts are low and moderate income residences. These new homes are consistently more expensive than the homes of previous generations, so they drive up the median value of homes. A third reason is that there is high demand for housing in Bowling Green. High demand drives prices up. Below is the table showing the median values in Ohio, Wood County and Bowling Green for 1990 and 2000.

<b>Median Value (Dollars)</b>			
<b>Specified Owner-Occupied Housing Units</b>			
<b>Year</b>	<b>Ohio</b>	<b>Wood County</b>	<b>Bowling Green</b>
<b>1990</b>	<b>\$62,900</b>	<b>\$71,900</b>	<b>\$81,900</b>
<b>2000</b>	<b>\$103,700</b>	<b>\$120,000</b>	<b>\$130,300</b>
<b>Percentage Increase</b>	<b>64.9%</b>	<b>66.9%</b>	<b>59.1%</b>

**The 2002 National Association of REALTORS® Profile of Home Buyers and Sellers**<sup>12</sup> reports that the median sales price for existing single family homes in 2000 was \$139,000. The median sales price for homes in the Midwest was \$123,600 for the same period. While the National Association of Realtors® (NAR) does not have figures for Bowling Green, the median value for specified owner-occupied houses as detailed by census data can be used as a proxy. For 2000, the median value of owner-occupied houses in Bowling Green was \$130,300.

This would indicate that while Bowling Green's homeownership rate is much lower than the national average, the low rate does not seem to negatively reflect on the value of housing. Indeed, the median value of housing in Bowling Green appears to be a little higher than that for the Midwest region. The median value of housing in Bowling Green is certainly higher than that of Ohio (\$103,700) and Wood County (\$120,000).

There is a slight difference in Bowling Green in the median value of owner-occupied housing units among different ethnicities. For example the median value of an owner-occupied home where the householder is African-American was \$121,600 which was \$9,000 less than a home where the householder was Caucasian. Below is the table of the median value of owner-occupied houses broken down by ethnicity.

<b>2000 Median Value for Specified Owner-Occupied Housing Units in Bowling Green, Ohio Divided by Race</b>	
<b>Race</b>	<b>Median Value</b>
<b>Caucasians</b>	<b>\$130,600.00</b>
<b>African-American</b>	<b>\$121,600.00</b>
<b>Asians</b>	<b>\$181,900.00</b>
<b>Latinos</b>	<b>\$100,700.00</b>
<b>Native -American</b>	<b>\$85,000.00</b>
<b>Total Population</b>	<b>\$130,300.00</b>

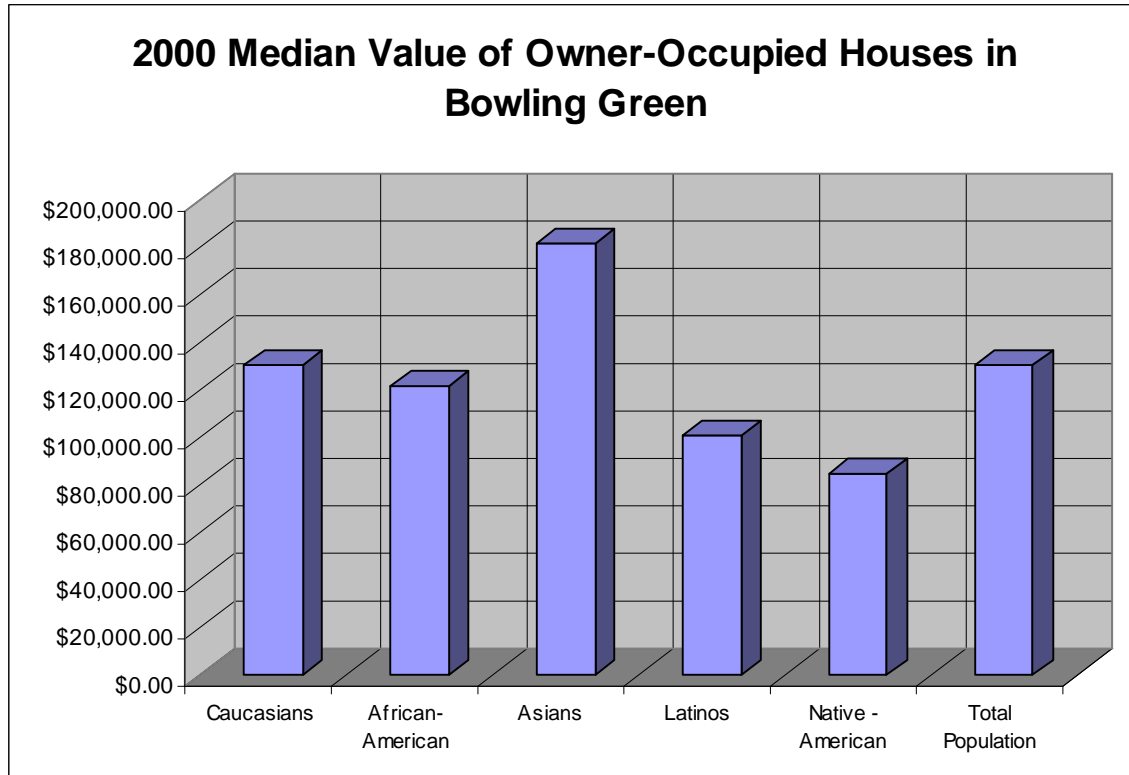
The ethnicities that stand out in the table above are Asians and Native-Americans. The median value of houses with Asian householders was over \$50,000 higher than any other ethnicity. The median value of houses with Native-Americans as householders by far had the lowest value at only \$85,000. This would seem odd considering that the median income level of Native-Americans was much higher than that of African-Americans.

In the case of Bowling Green, the same reason can explain both theses extremes. Bowling Green is a small city and the populations of Asians is relatively small. The number of

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<sup>12</sup> Prepared by the Research Division of the National Association of Realtors®, 2002.

Native-Americans is even smaller. Furthermore, the actual number of African-Americans who own homes in Bowling Green is extremely small. With small populations the averages are more extreme than with larger populations because one or two cases can greatly affect the end result. For example in Bowling Green the median value of a home with an Asian householder was \$181,900 in 2000 but in Ohio the median value was only \$155,300, much closer to the overall median value. Still there is a difference in value of homes of different ethnicities. Below is the chart broken down by ethnicity of the median value of houses in Bowling Green in 2000.



In Wood County in 2000 the vast majority of the housing structures were over 20 years old. Of all housing edifices in Wood County, 71.1% were built during or before 1979 and 20.7% of the housing structures were built in 1939 or earlier. That means that the housing stock of Wood County is relatively old. Bowling Green is on par with the county. In Bowling Green, 71.7% of the houses were built prior to 1980 and 15.7% of the housing structures in Bowling Green were built in 1939 or before. Only 12.6% of the housing stock in Bowling Green was built after 1980. While the majority of housing was built prior to 1980, Bowling Green has experienced housing growth and new development. From 1990 to March of 2000, 1,781 new structures were built in Bowling Green.

As mentioned before Bowling Green has more renter-occupied housing units than owner-occupied housing units. As explained earlier, this is because of Bowling Green State University and the number of students residing in the city. Because of the high demand for apartments in Bowling Green, the rent is slightly higher in Bowling Green than in other

communities nearby. The median rent in Bowling Green in 2000 was \$495. In the city of Rossford in Wood County the median rent in 2000 was \$461. In the city of Northwood also in Wood County the median rent in 2000 was an even lower \$439, \$56 less than the median rent in Bowling Green.

The high rent combined with the low income levels discussed earlier means that people and especially students in Bowling Green put a very large portion of their income towards housing or rent. In fact in 2000 39.6% of all renter-occupied houses paid more than 35% of household income toward rent. Fifty-four percent of renter-occupied houses paid at least 25% of their household income in rent.

The city of Bowling Green also has lower housing vacancy rates. However, this may change. According to the 2000 Census, Bowling Green had a housing vacancy rate of 4%, slightly lower than the county's vacancy rate of 4.8%. But several housing professionals believe that Bowling Green's vacancy rate is increasing. They indicate that, with the high number of newly developed housing developments, older housing units are being left unfilled. Students desiring new developments and taking advantage of the transportation bus system are opting to live further from the University. The lower level of demand may also impact rental rates driving them down.

## **HOME OWNERSHIPS RATES**

Home ownership rates across the county have been increasing. In fact 2002 saw the highest national home ownership rate since the U.S. Census Bureau start reporting these statistics in 1965.<sup>13</sup> The home ownership rate is calculated by dividing the number of owner-occupied housing units by the total number of occupied housing units. The national home ownership rate in 2002 was 67.9%. In Wood County in 2000 the home ownership rate was 69.9% which is about the same as the national average. However, in Bowling Green the home ownership rate is much lower. Bowling Green had more renters than home owners in 2000. The home ownership rate of Bowling Green was 42.4% in 2000. That rate is well below the national average and below that of Wood County. Again, the impact of a young, low-income student population can be seen.

In most cases the home ownership rate is a good measure of the development of a community. The percentage of people who can afford homes and the change of that percentage indicate the growth of the area. If the home ownership rate of an area increases that tends to mean increased neighborhood stability. Increased home ownership means a larger number of people are obtaining mortgages. More mortgages means that more people in the area or coming to the area have sufficient credit to obtain financing and this is generally associated with more wealth. If the homeownership rate decreases, however, it may mean that the opposite is true for that area.

In the case of Bowling Green the home ownership rate in 1990 was 42.2% and it has remained relatively the same. While this rate is low there is no reason for concern since the

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<sup>13</sup> According to the Housing Vacancy Survey conducted by the U.S. Census Bureau – Information retrieved from the Danter Company at <http://www.danter.com/statistics/homeown.html>

majority of the population are students. This does not mean that all the permanent residents in Bowling Green own houses. Indeed, there are many who do not and can take advantage of homeownership opportunities.

The quality of housing in Bowling Green has been positively impacted by the City's aggressive housing program. This program, which has operated for 14 years, has focused on reducing the number of sub-standard houses in the City. An annual Health Department survey concluded that the number of sub-standard houses in the City is very low.

The City uses CDBG and other federal grant sources to invest in housing rehabilitations projects available for low-to-moderate income individuals. These programs have consisted of the following:

- assisting consumers with down-payment assistance for new purchases,
- down-payment and rehab assistance for the purchase of dwellings that need repair,
- rental rehabilitation programs designed to help keep rental units affordable,
- mobile home repair program to repair these affordable homes, and
- elderly emergency home repair for senior home-owners

These programs have helped to sustain the value of housing stock in the City and to maintain homeownership opportunities for low and moderate income persons. For example, the Mobile Home Repair program rehabbed over 50 mobile homes, a significant number of which were owned by very low income and minority families.

### **REAL ESTATE HOUSING PRACTICES**

According to the National Association of Realtors® Profile of Home Buyers and Sellers,

Homebuyers in 2001:

- Forty-two percent of homebuyers purchased a home for the first time.
- The typical homebuyer household consisted of a married couple aged 36 years old with a household income of \$71,300.
- The most important reason for purchasing a home was the "desire to own a home."
- The typical home purchased was an existing single-family detached house located in the suburbs.
- Nearly four out of five homebuyers used a real estate agent as an important information source and to assist in the transaction.
- Buyers were most likely to learn about the home that they ultimately purchased through a real estate agent.
- More than eight out of ten homebuyers received recommendations from their real estate agent about sources for other real estate related services and/or products.

Home sellers in 2001:

- Eighty-four percent of repeat homebuyers sold their previous home at the same time they purchased their new residence.
- Repeat homebuyers needed only four weeks to sell their previous home.
- Nearly 4 out of 5 homeowners sold their previous home with the assistance of a real estate agent.
- The most widely reported marketing tools for agent-assisted transactions were yard signs, newspaper advertisements, and the Internet.
- Thirteen percent of homes were sold by the owner directly.

The NAR study demonstrates a great reliance on real estate professionals for those purchasing homes. The real estate professional acts as a gatekeeper to homeownership. Thus it is imperative that Realtors® practice fair housing principles and fully comply with fair housing laws when selling or marketing homes or assisting homebuyers in their housing purchase and fair housing education remains an important priority and necessity for the real estate community.

In addition to these considerations, it is important to identify barriers to homeownership in the Bowling Green community. Since the vast majority of people become homeowners through their ability to obtain a mortgage loan, a detailed analysis of lending patterns in Bowling Green is provided.

## **MORTGAGE LENDING ISSUES**

Home Mortgage Disclosure Act (HMDA) data provides a good picture of lending patterns in Bowling Green. HMDA was enacted by Congress in 1975 and is administered by the Federal Reserve Bank. HMDA data is the most comprehensive data source publicly available to discern and analyze lending trends. Certain lending institutions are required to report lending record data to the Federal Financial Institutions Examination Council (FFIEC). Institutions must report data based upon their size, the extent of the institutions business within a certain MSA, and whether the lending institution is in the business of residential mortgage lending. For example, certain institutions who do not sell loans to Fannie Mae or Freddie Mac or who do not make loans that are insured or guaranteed by a federal agency do not have to report the data.

While HMDA data provides a lot of information, it cannot tell the whole picture. For example, HMDA data does not depict the amount of subprime versus prime loans made in a given area. It also does not report the number of loans made by lenders who are not required to report the data. Finally, since the FFIEC compiles the data and disseminates the information in a series of reports, not all data is available in a detailed fashion.

According to the 2001 HMDA data, there were approximately 541 VA/FHA and conventional loan applications made in Bowling Green. As the table below illustrates, of the 543 VA/FHC and conventional loan applications, 394 or 72.8% were approved or originated. Ninety or 16.6 % were denied; 40 or 7.39 % were approved by the lender but not accepted by

the borrower, 16 or 2.95% of applications were withdrawn and 1 (.18%) loan application was closed for incompleteness.

**VA/FHA and Conventional Loan Information**

Census Tract	VA/FHA and Conventional Loan Applications	Loan Originations	Loans Denied	Approved, not accepted	Application Withdrawn	Closed for Incomplet.
1600	259	197	37	18	6	1
1701	51	39	5	4	3	0
1702	66	46	16	3	1	0
1800	4	4	0	0	0	0
1900	161	108	32	15	6	0
Total	541	394	90	40	16	1

HMDA data also reveals information about loan refinances and home improvement loans. In 2001, there were 1,094 refinance loan applications made in Bowling Green. Of these, 787 or 71.9% were originated, 117 or 10.7% were denied, 63 or 5.8% were approved and not accepted, 105 or 9.6% of the applications were withdrawn and 22 or 2% were closed for incompleteness. In addition, there were 73 home improvement loan applications made. Of these, 30 or 41% were originated, 28 or 38.3% were denied, 9 or 12.3% were approved but not accepted by the borrower, 4 or 5.5% of the applications were withdrawn, and 2 or 2.7% were closed for incompleteness.

Clearly, the overwhelming lending business occurring in Bowling Green happened in the refinance market. There are a number of reasons for this trend. First, interest rates remained relatively low and lower interest rates fuel loan refinances as borrowers attempt to shave dollars off their mortgage payments. Second, many more lenders have entered the refinance business. There is a large interest on Wall Street to securitize these loans and thus, the refinance business has ballooned over the past five years. Third, there are many more lenders who have entered the refinance lending market including mortgage brokers who want to take advantage of the spike in business. Fourth, refinance loans have metamorphosed over the years to an expanded purpose. Traditionally, refinance loans were made to lower consumer's interest rates and therefore, lower monthly payments. However, more and more, the loans are being used as Cash-Out Refinances so that consumers can tap the equity in their homes to make home improvements, pay college tuition, make major purchases, and other uses. Lenders are using aggressive marketing techniques to attract consumers to these loans.

The increased use of refinance loans is a contributing factor to the smaller use of home improvement loans. Most borrowers can obtain a refinance loan for home improvement purposes and in some cases, refinance loans are less burdensome for the lender and borrower and therefore, may seem like a more attractive option.

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Census Tract	Refinance Applications	Refinance Originations	Loans Denied	Approved, not Accepted	Applications Withdrawn	Closed for Incomplet.
1600	553	398	63	35	47	10
1701	112	89	8	3	11	1
1702	160	103	28	8	13	8
1800	5	0	2	0	3	0
1900	264	197	16	17	31	3
Total	1094	787	117	63	105	22

Census Tract	Home Improvement Applications	H.I. Originations	Loans Denied	Approved, not Accepted	Applications Withdrawn	Closed for Incomplet.
1600	29	14	10	3	1	1
1701	18	7	7	2	1	1
1702	9	2	4	2	1	0
1800	0	0	0	0	0	0
1900	17	7	7	2	1	
Total	73	30	28	9	4	2

HMDA data is not available at the census tract level to detail specific information such as the number of applicants based on gender, race or income or to identify what the key barriers to loan approvals were. However, FFEIC does provide this data at the MSA level. Due to the unique nature of Bowling Green demographics, it might not be very helpful to review race data at the MSA level as a comparison for Bowling Green. However, a look at the MSA level data for overall loan denials might be helpful in identifying general barriers to homeownership and loan approval.

At the MSA level, in 2001, the overwhelming reason for loan denials, regardless of the type of loan, was credit history. The vast majority of borrowers seeking to obtain loans were denied based on their credit history – far and away above any other reason. For conventional loans, home improvement loans, and FHA/VA loans, the second highest reason for loan denials was excessive debt-to-income ratio meaning that borrowers were requesting loans that would have carried an excessive debt load for them. For conventional and home improvement loans, the third highest reason for loan denials were insufficient collateral. In other words, the collateral which was securing the loan did not meet lending guidelines. This would be primarily because either the appraised value of the home did not support the loan amount or because the property was in disrepair. Finally, insufficient cash and insufficient employment history, were the remaining reasons why conventional and home-improvement loans were denied.

A slightly different picture exists for VA/FHA loans. For these loans, the third and fourth highest reasons for loan denials were tied. They were insufficient cash and insufficient employment history. Typically, borrowers will need cash on hand to cover closing costs.

Borrowers with insufficient cash to pay for closing costs will be denied the loan. Furthermore, lenders typically require two years of steady employment. Borrowers with less than two years of credible employment or unstable employment histories will be denied on these grounds. Finally, insufficient collateral was the remaining reason why VA/FHA loans were denied.

Refinance loans were denied for different reasons than the other category of loans after accounting for the loans denied based on credit history. The second highest reason for refinance denials was insufficient collateral. Again, if a borrower is attempting to refinance his/her loan and obtain additional equity that the borrower believes he/she has accrued in the property, the borrower might be inclined to request an inflated loan amount for the refinance. Additionally, borrowers might be encouraged by aggressive loan brokers or originators to tap their homes for available equity. If the appraised value of the home is not high enough, the loan will be denied. (As stated earlier, another reason for collateral denials could be the poor condition of the property but more often than not, loans are denied for collateral basis when the appraised value of the home is not high enough.)

The third highest reason for refinance loan denials is debt-to-income ration. The fourth highest reason for denials is employment history and the remaining reason for denials is insufficient cash. The table below illustrates reasons for loan denials based on loan type and ranks the reasons from highest to lowest for each loan type. Also, the Appendices include detailed HMDA tables for the Bowling Green area.

Ranking of Reason for Denial	FHA/FSA/RHS, and VA Loans	Conventional Loans	Refinance Loans	Home Improvement Loans
First/ Highest	Credit History	Credit History	Credit History	Credit History
Second	Debt-to-Income Ratio	Debt-to-Income Ratio	Collateral	Debt-to-Income Ratio
Third	Insufficient Cash <sup>14</sup>	Collateral	Debt-to-Income Ratio	Collateral
Fourth	Employment History	Insufficient Cash	Employment History	Employment History
Fifth/ Lowest	Collateral	Employment History	Insufficient Cash	Insufficient Cash

### **SUBSIDIZED AND ASSISTED HOUSING**

Bowling Green has a variety of assisted or subsidized housing complexes that help service the housing needs of low and moderate income persons. Additionally, the city administers various housing programs, based on available funding and the need of the population, that help to supplement the needs of this population.

<sup>14</sup> Insufficient Cash and Employment History were tied for FHA/VA loan denials.

The city does not have its own Housing Authority but rather contracts with the Henry Housing Authority (HHA) to administer its subsidized housing program. Although the Housing Authority is located in Napoleon, Ohio, the agency has portable services. Housing Authority staff travel to Bowling Green regularly and use the city's facilities to meet with consumers. The Housing authority also has a 1-800 number so Bowling Green patrons can readily access the agency.

This collaboration between Bowling Green and HHA maximizes efficiency as small housing authorities earn very small administration fees from the U.S. Department of Housing and Urban Development (HUD). Pooling resources and building consortiums creates economies of scale and allows for greater efficiency. Thus far, HHA has received superior ratings from HUD for its administration of Bowling Green's program.

HHA manages 119 subsidized Section 8 vouchers for Bowling Green under the Housing Choice Voucher program. There are currently over 200 families on a waiting list to participate in the Bowling Green voucher program.

HHA reports that it is facing an immediate crisis due to Congressional budget constraints. The Section 8 voucher program is funded by HUD. Under the new 2004 budget (which was adopted late by Congress) Congress cut funding for the voucher program. Those cuts have been passed on to the Housing Authority. While HHA is certain that it will not be able to issue new vouchers for Bowling Green, it is not certain how much the budgetary cuts will impact the city. HHA is presently estimating that Bowling Green will lose 24 vouchers. This will cut the number of vouchers from the city from 119 to 95. HHA projects that it will also need to raise rents for low and moderate income families in the program. The problem may worsen next year as the Administration has warned of deeper cuts in the 2005 budget.

The cuts in HUD's budget are not only impacting Bowling Green. The Lucas County Metropolitan Housing Authority does not yet know the number of vouchers that will be cut from its program but is projecting major cuts. The Housing Authority in Columbus, Ohio is projecting it will have to drop about 1,000 families from its program.

While these cuts will dampen the city's efforts to meet the needs of the lowest income individuals, Bowling Green may realize some relief from Sandusky, Ohio. Sandusky has approximately 60 vouchers that it has not used. HUD has requested that the Sandusky Housing Authority and Bowling Green Housing Agency exercise portability to allow Bowling Green to utilize Sandusky's available vouchers. Both the Sandusky Housing Authority and BG Housing Agency Board of Directors have agreed to the arrangement. This arrangement will provide some relief for the 200 families on the waiting list in Bowling Green.

Historically, HHA has averaged 29 new admissions per year. Of its new admissions, it has been successful at reaching low-income residents. About 75% of new admissions have been in the 30<sup>th</sup> percentile for median income. Approximately 25% are in the 50<sup>th</sup> percentile for median income.

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In addition to the Housing Choice Voucher Program administered by HHA, Bowling Green has other subsidized housing facilities. Amherst Village is a Section 8 housing complex with 100 units. Fairview Manor is also a Section 8 housing complex that houses elderly and disabled consumers as well as families. Fairview Manor has 92 units. Cedar Park, another Section 8 facility, has 150 one-bedroom units and houses elderly and disabled consumers. Behavioral Connections houses 150 disabled consumers in its programs. Additionally, Bowling Green Manor is a Tax Credit project for elderly consumers. This assisted care living facility has 100 beds.

Currently, there are approximately 300 persons on waiting lists to obtain assisted housing. As mentioned earlier, this situation will worsen if Congress continues to cut housing funding. The city, along with other communities will be forced to identify alternative housing options for very low income families. There is likely some overlap between the waiting lists as some consumers may place their names on multiple lists in hopes of obtaining some type of housing. However, overlap is minimal particularly since some of the facilities only service elderly or disabled consumers.

The chart below provides a snapshot of the assisted living facilities in Bowling Green and identifies the type of facility.

Housing Development	Type of Development	Consumer Base	Number of Units/Persons Served	Number on Waiting List
Housing Authority	Section 8 Voucher	All	119 families/ households	201
Amherst Village	Section 8 Facility	All	100 families / households	45
Fairview Manor	Section 8 Facility	1-BR – Elderly and Disabled 2 & 3-BR for All	92 families / households 49-Elderly/Disabled 32 - All	1 & 3 BR – 3- 4 mths 2-BR – 1 year
Cedar Park	Section 8 Facility	Elderly and Disabled	150 families/ households	15 – 20
Behavioral Connections	Section 8 Voucher	Disabled	150 persons	25
Bowling Green Manor	Tax Credit	Elderly	100 beds	Nursing Home

## **DISABILITY ISSUES**

Disabled consumers can, at times, be in need of accommodating housing to allow them to live independently and with dignity. The primary agency in Bowling green providing services to the disabled community is Behavioral Connections. The non-profit agency provides supportive and housing services for persons with disabilities. Other agencies such as the Henry Housing Authority and Section 8 housing facilities also provide housing services to this population. In fact, the Housing Authority can provide preferences with persons with disabilities.

The Fair Housing Act has a broad definition for disability. It describes a disability as any impairment which limits a major life activity such as walking, breathing, seeing and thinking. An impairment that limits a major life activity can include multiple sclerosis, cancer, AIDS, blindness, hearing loss, and mental disorders.

Some persons with disabilities require very minimal or no supportive services and are quite capable of living independently and fully functioning in society. Some persons with disabilities require varying degrees of supportive services.

There are 3,504 (or 12% of the population) persons with a disability living in Bowling Green. There are slightly more females (1,795) with disabilities than males (1,709). While there are different types of disabilities, physical and mental disabilities seem to represent the larger portion of this population. Of the 2,292 persons with a physical or mental disability, 1,164 have a physical disability and 1,128 have a mental disability.

Behavioral Connections provides services and dwellings throughout Wood County. The agency is headquartered in Bowling Green and offers a wide range of housing options for persons with disabilities. The agency houses or provides apartments for its clients. Some of the dwellings serve up to 10 people so the number of persons living in any dwelling is relatively small. The dwellings operated by Behavioral Connections are residential and well integrated throughout the city. Currently, there are 150 consumers receiving housing services in Bowling Green. Behavioral Connections staff provide services to those who need them.

The city has been very astute in its knowledge of the Fair Housing Act and the Americans with Disabilities Act and has been very supportive of Behavioral Connections. The agency has never encountered a barrier when attempting to obtain or acquire housing for its clients in Bowling Green.

In order to operate a dwelling with over 4 persons, Behavioral Connections must obtain a license or permit from the Ohio Department of Mental Retardation and Developmental Disabilities (MRDD). In fact, MRDD requires agencies, as a part of the licensing process, to obtain an endorsement from the city in which the housing will be located. This means that the city is involved at the front end when the agency is establishing a new dwelling. Behavioral Connections reports that it has had no problem in obtaining endorsements from the city.

Behavioral Connections does have a waiting list for persons desiring housing in its program. However, the waiting list is not due to a lack of housing accessibility. Rather the barrier is due to the lack of funding from the state to provide services for those additional consumers. There are approximately 25 people on the waiting list.

Behavioral Connections has noticed some trends within its service population. The majority of its customers are women. Although the agency could not provide a detailed breakdown – its customer base is very evidently majority female. Additionally, while the agency does have young customers, a major trend the agency sees is an aging client base. As its clientele becomes increasingly elderly, the agency is planning a new area of development services for an older customer population.

### **NATIONAL ORIGIN ISSUES**

Given the large growth in Latino population in Bowling Green, particular attention was given this segment of the community. There is great diversity among Bowling Green's Latino population. Residents include people who find their roots in Cuba, Costa Rica, Brazil, Dominican Republic, Honduras, Colombia, Panama, Venezuela, Guatemala, Salvador, Puerto Rico, Mexico, Peru, Argentina, Uruguay, Nicaragua, and Ecuador, among other countries. The diversity in countries of origin simply underscores the diversity in languages and customs among the Latino population.

As described earlier, the growth in the Latino population has contributed greatly to the overall growth in both Wood County and Bowling Green. While a portion of the growth in the Latino population may stem from the student body at Bowling Green State University, the overwhelming percentage of Latino population growth comes from people relocating to the area and new immigrant population. As indicated above, there are 1,031 Latinos in Bowling Green. According to University data, only half of these are students.

The growth in the Latino population can be largely attributed to two things - employment opportunities and family ties. Many people are either recruited or attracted to northwest Ohio in general because of the employment opportunities in the agricultural, poultry and other industries or relocate to Bowling Green to join family members already living in the city. According to Rural Opportunities, a non-profit organization dedicated to assisting Latino families and expanding options for historically under-served populations, the organization has increased their assistance to families who have migrated to either Bowling Green or the surrounding area for seasonal work. Rural Opportunities reported that many families migrate to Wood County from other states such as Florida or Texas. In other words, families may be relocating to the Bowling Green area from another state and not necessarily from another country.

Rural Opportunities is now assisting between 60 – 80 families per year who “settle out” or attempt to permanently locate in the area. These are primarily families who have come to Bowling Green for seasonal employment but, after they arrive realize other opportunities to better their families.

Unfortunately, though many Latino families who work seasonal jobs in Bowling Green would like to re-locate to the city, the lack of affordable housing and housing discrimination are barriers. The median rent in Bowling Green is \$495.00. The higher rents in Bowling Green are expensive for the salary of an agricultural or poultry farm employee. A logical option for families who do not earn enough money to pay fair market rents would be to take advantage of subsidized housing. However, there is a long waiting list for this assisted housing living. In fact, Rural Opportunities projects that the Latino population will continue to grow and affordable housing for non-student populations will continue to constrict creating an even more taxing housing burden.

There are issues facing this population that are intrinsic to a new immigrant and diverse group. The following problems have been identified in relation to the lack of housing opportunities for Latinos in Bowling Green:

- **Lack of Flexibility among Landlords.** Many landlords and apartment complexes have strict guidelines that pose barriers for the Latino population. Some landlords have been willing to work with applicants and have used variances to their guidelines in an attempt to be more consumer-oriented. However, many landlords and complexes will not budge on their guidelines making it almost impossible for them to be able to rent to many Latinos.
- **Difficulty in Obtaining Documentation.** As can be expected, many people coming to the area, particularly for seasonal work, do not have proper documentation. Not every employer is a stickler for requiring their employees to have proper papers. For persons locating to the area, who do not have proper documentation, finding appropriate housing can be extremely difficult.
- **Rental Deposit Requirements.** Many Latino persons and families trying to locate in the city do not have disposable income and so coming up with a rental deposit is almost impossible. Given the fact that some apartments/landlords may require a deposit equal to the first and last month's rent, this requirement is a definite barrier. While some landlords are willing to simply escrow the deposit into the tenant's monthly payment, many are not willing to provide this option.
- **Credit Checks.** Of ten the problem facing many Latino consumers isn't that they have poor credit – it's that they have no credit. The lack of a credit history is an impediment to many families migrating to the area.
- **Not Accepting Co-Signers.** One way, of course, to get around the issues of lack of documentation, deposits or credit histories is for a Latino family to obtain a co-signer. However, many Latino applicants report that landlords will not accept co-signers from them.
- **Lack of Employment History.** Ironically, many Latinos are denied access to housing because they do not have sufficient verifiable employment histories. Some landlords have required 3 month's rent in advance if an applicant does not have verifiable employment history but as noted above, this too is a barrier.
- **Language Barriers.** Since many Latinos coming to the area are either coming from their country of origin or another heavily Latino populated state like Florida or Texas, many of them use Spanish as their first language. Hence, there are language

barriers. Given the fact that the vast majority of housing complexes/landlords use English as their first or only language, it can be extremely difficult for a Latino applicant to successfully apply for rental housing. Organizations like Rural Opportunities do offer translation services. But landlords rarely like to pay for these services. When possible, Rural Opportunities will assist Latino applicants by offering translation assistance.

- **Discriminatory Behavior**. Unfortunately, some landlords have stereotypes about the Latino community. Rural Opportunities reports that they often deal with “labeling” when trying to assist a Latino person or family in finding housing. These debilitating attitudes and beliefs are reflected in the behavior of some housing providers and the result is restricted housing opportunities for Latino applicants.

As a result of these barriers, there are a number of homeless Latino families in Bowling Green. Since there are no shelters in Bowling Green, these families have to either go to their friends for shelter or go to another community to find shelter. This poses a difficult proposition particularly if their employment is in Bowling Green. Rural Opportunities noted that many homeless persons must try and use shelters in Toledo, Ohio. This is not always easy because the shelters in Toledo are often full to capacity.

Additionally, the Latino population tends to live in segregated housing patterns. Because there are a limited number of housing sites that are more accommodating to this population, those sites tend to have higher numbers of Latino residents.

Many in the Latino community face barriers in other areas that indirectly impact their ability to obtain or keep their housing. Many in the Latino community do not feel welcome or accepted and at times feel isolated because they are not familiar with the language or laws they face here in America. With the lack of bi-lingual staff and strict guidelines in the schools, Police Department, Sheriff’s Office, Housing Authority, hospitals, court system, banks, Job & Family Services, Health Department and other establishments, many feel that living in the city is really not an option and seek housing elsewhere.

This is a critical issue for the Latino population because so few are English literate. Approximately 60% of the Latino population in Bowling Green uses Spanish as their primary language. Approximately 85% have not graduated from high school.

Ironically, though many in the Latino community have difficulty finding housing and matriculating our school, banking or other systems, almost 100% of the Latino population in Bowling Green is employed. This of course, is a direct result of what has driven most in the Latino population to the Bowling Green area – the lure of jobs and an opportunity to provide for their families. A very small percentage of the Latino population are employed professionals. Most are employed in low-paying, unskilled labor positions.

The Latino population is expected to rise. With new immigrants and newly re-located persons as well as new births, the Latino population is expected to rise.

The Latino household in Bowling Green tends to be headed by a male. There are extremely few single-female headed households. The population that comes to Ohio tends to be families and very family-oriented.

The majority of Latinos in Bowling Green do not own their own homes. Currently, there are no organizations working to increase homeownership among the Latino population. Catholic Charities, located in Toledo, Ohio, used to have a program that provided homeownership assistance but the program has ceased. Fannie Mae has sparked some interest in this area as a part of its campaign to increase homeownership rates in America, however, no formal program exists.

Several banks in the area have reached out to the Latino population to try and provide banking services and improve access to credit. Some banks have ATM machines that include a Spanish option. Some banks, such as Fifth Third, are more flexible with their guidelines and it is easier for Latino customers to establish accounts. In fact, Fifth Third has implemented a special initiative to target the Latino population. Working in conjunction with Rural Opportunities, Fifth Third opened 100 accounts. Huntington has attempted outreach to this community as well. While banks have attempted to reach out to this community, there is a great deal more that needs to be done.

For example, many people wire money back home to their families in their country of origin. The need for this lending service has undoubtedly grown, however, systems have not adapted to make this process easier or less predatory for consumers.

Rural Opportunities also commented that the agency is seeing an increase in the number of undocumented persons coming into the area. The agency projects that the number will continue to increase as employers continually look for laborers who will work for low wages. There are a number of industries who utilize this labor force, including agriculture, poultry, restaurants, hotel and service. While some employers recruit workers, others simply come because they hear by word-of-mouth that employment opportunities exist in the area.

There is a positive note. Rural Opportunities reported that Bowling Green State University has been a source of support in the agency's efforts to assist the Latino population. Several students have volunteered their services at the organization and the University has allowed the use of its resources, on a limited basis, to provide support. In addition, Rural Opportunities has received support from agencies like Advocates for Basic Legal Equality and the Fair Housing Center, both located in Toledo but provide services in Bowling Green. There appears to be an opportunity to build upon and enhance these relationships to increase services to the Latino community.

## **ZONING ISSUES**

Many concerns have arisen with respect to zoning ordinances and their potential ability to restrict fair housing opportunities for families with children and persons with disabilities. In

fact, a number of fair housing cases have been brought addressing zoning restrictions such as narrowly construed definitions of “family” and spatial requirements for group homes.

Due to budget constraints, the Center was not able to hire an attorney to conduct a detailed legal analysis of Bowling Green’s zoning ordinance. However, the Center did review the ordinance and identified several areas that may require further review to ensure compliance with fair housing statutes.

The definition of “family included in the ordinance may be too restrictive. Currently, the ordinance defines a “family” as “An individual or married couple and natural or adopted children thereof, or foster children placed by a duly constituted state or county agency, occupying a dwelling for purposes of habitation, and including other persons related directly to the individual or married couple by blood or marriage.” This definition, because of the restriction on blood or marriage-related individuals, may have the impact of restricting congregate living arrangements, which are popularly used by persons with disabilities who do not require supportive services. A number of sections in the ordinance refer to “family” or “single family dwellings” and this obviously refers back to the definition of family in the statute. Care should be taken to be sure that individual persons with disabilities do not have special requirements placed upon them in shared, independent living arrangements because they may not be related by blood or marriage.

Additionally, the Fair Housing Act defines a family as “one or more individuals (who have not attained the age of 18 years) being domiciled with – (a) A parent or another person having legal custody of such individual; or (b) The designee of such parent or other person having such custody.” The definition also includes persons who are pregnant or in the process of adopting a child. Any definition of family should also be construed so as not to conflict with the definition of “family” found in the Act.

The ordinance does appear to comply with the Ohio Revised Code which contains a special provision to ensure protections against families with children. The Code at § 2151.418 states, “Any foster home shall be considered to be a residential use of property for purposes of municipal, county, and township zoning districts in which residential uses are permitted. No municipal, county, or township zoning regulations shall require a conditional permit or any other special exception certification for any foster home.” This requires that families who have foster children must be treated like any other family.

Under the definitions for Type A Family Day-Care Home and Type B Family Day-Care Home, there is an exception listed which states that the terms do not “include a residence in which the needs of children are administered to, if all such children are siblings or the same immediate family and the residence is their home.” The City might want to review this section to insure that it complies with the Fair Housing Act and is not out of concert with the definition of family as defined by the Act.

Finally, Section 150.04 (B) (2) of the zoning ordinance indicates that no building or structure shall be erected contrary to the provisions in the ordinance in order “to accommodate or house a greater number of families.” The City might wish to review its intended purpose for

including this section to insure that there are no unintentional interpretations of this section that might restrict opportunities for families with children.

## **Recommendations**

Efforts to affirmatively further fair housing in Bowling Green have had a positive effect. Housing discrimination complaint levels are relatively low. Organizations that provide housing and housing related services to protected class members are supported by the City in their efforts. Thus, some of the issues that presented themselves as barriers to open housing in the previous Analysis of Impediments have dissipated.

Changes in demography in the City, however, have brought new challenges. The City now stands poised to make some modifications to its Fair Housing Plan in order to help keep the doors of opportunity open.

The drastic growth in the Latino community presents a unique challenge. Because many in this population are not students at BGSU, and thus, do not have University support in obtaining housing, they face some challenges as they attempt to secure housing. While many of the challenges faced by the Latino population are not reflective of the City's actions, the City can assist housing providers to better serve this community.

A number of the recommendations listed below are in direct response to the demographic changes occurring in the City – a City that is becoming more diverse but, nevertheless has higher housing and rent values coupled with relatively low housing vacancy rates. The Bowling Green market is not necessarily a tight market, however finding affordable housing can be challenging.

The recommendations are designed to provide suggestions for those involved in the provision of housing services in Bowling Green to develop a Fair Housing Plan that will continue the City's tradition of affirmatively furthering fair housing.

- Bowling Green can assess the feasibility of collaborating with neighboring communities to build/establish homeless shelters and/or transitional housing facilities to better service Latino laborers who are migrating to the area as well as other homeless persons who need emergency housing.
- Employers who are recruiting or using new immigrants as laborers should work in tangent with the City to provide housing opportunities for these consumers.
- Rental housing providers should adopt more flexible guidelines and eliminate barriers that prohibit housing opportunities to the Latino and other new immigrant communities. The use of more flexible guidelines need not threaten safety or risk assessment

measures. However, housing providers can explore ways, for example, to get around lack of documentation, employment history or credit history issues.

- The City can work with Bowling Green State University and the Fair Housing Center to host a forum addressing issues facing the Latino community. The City can harness resources from the University to try and address some of the barriers identified in this study. For example, a University Professor might be able to take on as a task, a challenge to students to help develop alternative documentation sources for currently undocumented laborers.
- The City can work with Rural Opportunities, Advocates for Basic Legal Equality, the Fair Housing Center, and other organizations to build and enhance support for the Latino community.
- The local banking community should expand its services and outreach to the Latino community to provide easier wiring services, bi-lingual products, services, ease in documentation requirements, financial education programs, among other activities.
- The Housing Authority and other subsidized housing facilities can coordinate with organizations like Rural Opportunities to announce when they are accepting applications. The Housing Authority can also explore whether it can provide translation services or bi-lingual staff to assist applicants.
- The Health Department should work closely with the Fair Housing Center, ABLE and Rural Opportunities to insure that people will not become homeless or displaced as a result of housing blight.
- The real estate community, as gatekeepers to the homeownership market, and other housing providers such as lenders and housing agencies, such as the Fair Housing Center, should collaborate to provide seminars or workshops geared toward helping historically under-served populations learn about homeownership opportunities and to help address the major areas for loan denials.
- Real estate agencies should adopt the HUD Best Practices Agreement and employ activities to increase their services to historically under-served populations. The Fair Housing Center can expand its program to encourage real estate agencies to participate in the agreement.
- Efforts should continue to provide fair housing education for real estate agents and in particular, new agents coming into the business.
- The City can review the zoning ordinance to insure that the definition of “family” comports with the Fair Housing Act and the Ohio Revised Code. Additionally, language in the ordinance, that might be interpreted to restrict families with children or persons with disabilities can be reviewed to ward against unfairly restrictive applications.
- Continue fair housing education efforts and specifically target efforts to address the rental market.