

# 2010 - 2015 CONSOLIDATED PLAN & 2010 - 2011 Annual Action Plan



## City of Owensboro, Kentucky

*Prepared By: Owensboro Community Development Department*

CPMP  
March 2010  
First Draft

## Proposed CDBG Budget for FY2011

Account #	Project Description	Estimated Cost
03-6061-0000 CPS#3	Omega Street IMPROVEMENT PROJECT PHASE II Construction	\$395,000
03-6061-0000 CPS #4	Omega Street IMPROVEMENT PROJECT Phase II Direct Administrative Project Cost	\$10,000
	Dugan Best Parkview Development (across from Dugan Best Park on West 10th Street)	\$190,500
	Dugan Sidewalk Edging Enhancement	\$5,000
	Dugan Best 50 / 50 Demo Matching Grant	\$25,000
	<b>DUGAN BEST NEIGHBORHOOD Special Projects Subtotal</b>	<b>\$625,500</b>
03-6061-5712 CPS #5	Homeowner -Homebuyer Rehab Program (includes Dugan Best NRSA)	\$126,970
03-6061-5707 CPS #6	Homeowner - Homebuyer Rehabilitation Program Administration	\$10,000
	<b>CD Housing Programs Subtotal</b>	<b>\$136,970</b>
03-6061-5706 CPS #7	Community General Development Planning & Administration	\$116,266
	<b>Planning &amp; Administration Subtotal</b>	<b>\$116,266</b>
<b>Total 2010-2011 CDBG Budget</b>		<b>\$878,736</b>
<b>Total 2010-2011 Estimated Revenues</b>		<b>\$878,736</b>
2010-2011 CDBG GRANT		\$588,736
2010-2011 ESTIMATED CDBG INCOME (Income from Parking & Tourism Lease)		\$20,000
2009-2010 Reprogrammed CDBG Funds (\$191,200 -Housing Program + \$38,8000 from Micro Enterprise Program + \$40,000 from Bluff Avenue Extension Project)		\$270,000

## Proposed HOME Budget for FY2011

Account #	Project Description	Estimated Cost
13-6062-4522 CPS #8	Homebuyer Program (includes Dugan Best NRSA)	\$273,887
13-6062-4528 CPS #9	CHDO Set Aside (required 15% Set Aside)	\$54,777
13-6062-4523 CPS #10	HOME Administration	\$36,518
	(No match due to carryover balance of Match) Required City Match (12.5% Match of HOME funds)	\$0
<b>Total 2010-2011 HOME Budget</b>		<b>\$365,182</b>
<b>Total 2010-2011 Estimated Revenues</b>		<b>\$365,182</b>
2010-2011 HOME GRANT U.S. DHUD		\$365,182
2010-2011 CITY'S MATCH OBLIGATION (required 12.5% Match)		0



2010 – 2015

# 5 Year Strategic Plan

1<sup>st</sup> Draft 3/2010

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

## NAME OF JURISDICTION:

# City of Owensboro, Kentucky

## Consolidated Plan Time Period:

July 1, 2010 to June 30, 2015

## GENERAL

### Executive Summary

3-5 Year Strategic Plan Executive Summary:

#### 2010 -2015 Consolidated Plan

The City of Owensboro is committed to use the Federal resources available to meet the Program requirements of the HOME and CDBG Programs. Special care will be taken to ensure that long range goals are met by project funding. It is essential that any project the City undertakes will be completed with the highest quality of workmanship and character as possible. It is a guiding priority that our housing programs will be sensitive to the architectural characteristics of our older neighborhoods. It is our firm commitment to involve every citizen within the process. All of these things will allow us to move forward into the next century with a community that is a better place to live, work and play.

The Community Development Target Area consist of all of the contiguous low to moderate income census tracts located within the northern 1/3 of the City. The majority of the communities African American residents live within these census tracts. The City has focused all CDBG and HOME Funds they have received in the past within these typically disinvested neighborhoods.

A planning document named Community Directions was prepared and adopted in 1978 by the City of Owensboro. This document has been guiding implementation and creating the concept for sound residential areas that is detailed in the "Residential Areas Plan" of Community Directions. The adoption of the revised Comprehensive Plan in 2007 continued this concept of sound residential areas. To

the average citizen, residential areas are probably the most important part of the community. This is where most people spend the majority of their time and form their major impressions of the community. Goals for residential areas include: avoiding the introduction of urban activities that would have a detrimental effect on residential activity; providing protection from heavy through traffic; and making many types of housing compatible.

The realization of these goals is achieved by assuring sound neighborhood design during the development or redevelopment process. Importance of Neighborhood Design - The basic elements of residential neighborhoods are housing clusters, the non-residential facilities, and transportation routes. The most important elements, housing clusters, provide housing for five to six hundred people with similar interests. The clusters each contain approximately 25 acres including internal streets. The design of the internal street system and pedestrian and bicycle paths can promote a feeling of unity within the cluster. If a park or central common space is provided, a variety of facilities can be accommodated depending on the desires of the cluster residents. Within most clusters there can be a variety of housing types. All clusters and neighborhoods should utilize sound land use planning. Existing trees, hedgerows, etc. should be protected.

The residents of several clusters share community facilities such as schools, sports fields, churches, shops, and places of work. In this way people share their immediate areas (clusters) with people very much like themselves, while mixing somewhat each day with different kinds of people. This is quite different from some of our existing suburban areas, where residents can go for months seeing only people who are all basically alike.

Many of the cluster and neighborhood theories can and have been applied by the City to older areas under redevelopment. The scale of both the cluster and the neighborhoods will be smaller since the older areas of our community are already densely populated. In 1977 the Planning Commission staff developed three classifications for existing neighborhoods: sound, transitional, and deteriorating.

Since adoption of Community Directions in 1978 by the City of Owensboro, this concept of sound neighborhood design and the broad strategies detailed in the classification system have guided all of our specific housing and community development programs and policies. The data analysis contained in other sections of the Consolidated Plan, public testimony provided at public hearings, and the numerous conversations and meetings that occur between and among the various interested organizations all play an important role in establishing the City's priority community development and housing needs.

This process has identified the following priority needs:  
Public facility improvements within low- to moderate-income neighborhoods (i.e., streets, walkways, bikeways and parks). As appropriate, support facility improvements to neighborhood and human service providers that serve areas or persons of low to moderate incomes. Eliminate blighting influences throughout our older neighborhoods. Increase home ownership opportunities in low- to moderate-income neighborhoods. Decrease the rate of unsound housing in the community particularly in low- to moderate-income neighborhoods. Increase the supply of standard affordable housing (renter and owner) for persons with low- to moderate-incomes. Improve shelter facilities and support services for homeless and special



needs populations. Improve the overall quality of life within the older neighborhoods that surround the Central Business District

All of these priority needs have been pursued since the inception of the Community Development program in 1974. The only significant limitations have been a result of funding levels or regulatory requirements that restrict certain activities.

The broad objectives that will assist us in achieving our priority needs during the next five years include: Implementation of the Dugan Best Neighborhood Redevelopment Plan that will transform this low to moderate income neighborhood. Continued reconstruction of all remaining unimproved street segments within CD eligible areas that are deemed appropriate for reconstruction. Development of a corridor improvement program that will upgrade deficient sidewalks, aprons, curbs, and gutters along our major thoroughfares in CD eligible areas. Address park facility needs in low- to moderate-income neighborhoods. Design of housing programs and strategies that will increase the supply of sound and affordable dwelling units by 80 to 100 units during the next five years, principally for persons of low- to moderate-income. As appropriate, support facility improvements for homeless and human service providers that serve areas or persons of low- to moderate-incomes. To the extent permitted, eliminate blighting influences in the business and industrial plan areas of our older neighborhoods.

Achieving our objectives will require the preparation of Annual Action Plans that will provide adequate funding levels to address a reasonable increment of the total need each year. The remainder of this section will further develop this concept and any other concerns that are associated with achieving our broad objectives.

Ten street segments do not meet public improvement specifications within Community Development eligible areas. Other segments may need improvements as particular needs are identified by City officials, neighborhood groups, or other interested parties. However, it is very unlikely that every segment will be reconstructed. The lack of right-of-way and the existing street surfaces being adequate for the land uses being served would be the most likely reasons not to rebuild a particular street. The issue at this time is what should the important considerations be when selecting and implementing street reconstruction projects? Aside from the amount of dollars available in any given year for street reconstruction other important considerations would include: If the work will be done by the City Street Department, then the total proposed street program for the entire City will play a role in determining the amount of CD eligible streets that will be done in any given year. Assuring sufficient lead time for the City Engineering Department to prepare the plans needed for a street reconstruction project. The concentration of annual street reconstruction projects in an area so as to limit the disruption to a particular neighborhood to as short a time as possible. This would also assist the construction crews since men and equipment would not have to move across town to begin another segment. Provide sufficient funding to insure that reasonable progress is made yearly toward achieving our broad objective. Over three miles of streets are deficient. If every street is rebuilt and one-quarter mile completed annually, it would take over 16 years to reach our objective. Review our street needs annually to insure that no need has been overlooked or has already been corrected by other private or governmental funding sources or actions. Maintain documentation on the actions taken for each street segment. Adherence to the above mentioned considerations will assure that we eventually achieve our objective of reconstructing all needed deficient street segments within our program areas. Once the annual

projects are selected there are important construction considerations that should be addressed.

Assuming that sufficient right-of-way exist for the selected street segments, then every effort should be made to reconstruct the street to the specifications found in the subdivision regulations. The City enforces these requirements on all new developments and should do no less than that required of the private sector. Particular attention should be paid to the following: Streets should be constructed to the specifications found in the Public Improvement Specifications of the Subdivision Regulations. Reviewing the annual street program with the functional classifications found in the adopted Transportation Plan would insure that the streets are constructed for their intended use. Installation of sidewalks at the time of street reconstruction in conformance with subdivision requirements and to avoid undue disruption to the area. Efforts should be made to implement the spacing standards for access points along our higher function streets during the design phase for a street. Attention to the above will insure that our street reconstruction program will build streets to the same standards required of all new developments and that the street serves the intended use.

Ten major street corridors have been identified as needing sidewalk, curb, gutter, and apron repairs or installation. Other corridors within the CD eligible areas may need to be added to this initial list. No effort has been made to estimate the cost. In the past, Engineering staff would prepare estimates when the planning for a neighborhood improvement program began, then again before the annual work program and bid package was prepared, then a third time to actually mark the sections to be replaced, and finally a fourth time to measure the installed quantities. Instead of laying out multi-year improvement programs, it is recommended that, when funding is available, priorities be established and a certain dollar amount be allocated annually to meet this objective. Key elements in this strategy would include: Establishing and reviewing priorities annually with input from elected officials, affected city departments, and the public. Coordination of effort with other activities or projects. Provide sufficient funding to insure that reasonable progress is made yearly toward achieving our broad objective. Maintain data on the actions taken for each corridor. By following this strategy and developing appropriate design or construction standards we should be able to make reasonable progress toward achieving our objective and overcome obstacles to completing major projects.

Improving the safety and appearance of our major corridors requires that appropriate consideration be given to the design and construction standards that will be used to meet our objective. The following is a listing of the important issues that should be taken into account when implementing the annual projects. By definition these corridors are designed and intended for higher volumes of vehicular traffic than found on our local streets. Thus, the provision of adequate walkways on both sides of the street should be of primary importance. All improvements should be installed to at least the minimum standards found in the Subdivision Regulations and Public Improvement Specifications.

Public improvements in danger of failure within ten years should be replaced. If adequate right-of-way exists then encumbrances should generally not preclude making the needed improvement. At times this will necessitate the construction of walls, the removal of existing planting materials, and other actions that may increase the cost of the project. Installation of handicapped ramps at all intersections regardless of the condition of the existing improvements. Every effort should be

made to implement the spacing standards for access points along these major corridors as detailed in various transportation planning documents. When feasible, grass strips between the back of the curb and the sidewalk should be accommodated and enhanced. Other known sidewalk deficiencies should be incorporated as sub-elements to a corridor improvement project.

Abiding by these considerations will most likely increase the costs and extend the amount of time needed to reach our objective. However, the faithful implementation of the above should insure that the safety of the pedestrian and the appearance of our corridors have been enhanced.

Park improvements should be done in conformance with the adopted park plan for a particular facility or to implement the facility needs identified in the Public Parks and Recreation Plan of the Comprehensive Plan. Consultation with affected park users should be encouraged. Funding of park improvements will directly impact other public facility improvements in a given year and should be taken into consideration. If Community Development Block Grant funds are the funding source, then only improvements that will serve low- to moderate-income areas and persons would be eligible.

For more than a decade the City has provided rehabilitation assistance to owners of residential properties within Community Development eligible areas. A number of different assistance programs have been undertaken. The City is presently providing assistance to two target groups: existing homeowners, and new homeowners. All housing programs are designed to provide sound and affordable housing primarily to persons of low- to moderate-incomes. This is accomplished by assuring to the greatest extent possible that the grants are adequate enough to insure that the total housing related payments are affordable.

The important issues to consider when developing a housing strategy to achieve our objective are provided below:

Strive to know and understand the factors that influence housing condition, availability, and affordability. (ie., tenancy, vacancy rates, income, rent levels, sales, demographic characteristics, building condition, age of housing, land use patterns, bedroom size, housing type.) Know the public and private resources available to meet identified needs. While the private sector has and will continue to produce most of the housing our community will need, we must strive to seek funds and design programs that serve the housing needs the private sector does not meet. The special housing needs of various groups should be identified and addressed to the extent funds permit. (ie., minorities, female headed households, homeless, handicapped.) Coordination among the various providers of housing assistance. Realize that Community Development funds are constrained by various program regulations and funding limitations that makes it virtually impossible to address all needs with this single funding source. Foster equal housing opportunities in all housing programs and throughout the community. By addressing these issues when designing our housing programs or seeking additional funding sources we should be able to achieve measurable results. If past experience can be used as an indicator of the future, then our past strategies appear to be working.

Community Development statutes and regulations pretty much limit the City's housing efforts with Block Grant funds to rehabilitation assistance. HOME funding has allowed the City to undertake new construction activity. The City has over twenty-five years of experience in designing and administering various housing

programs. Over the years many lessons have been learned. The following is a listing of the concerns that should be taken into account when designing and administering a rehab program. Provide as much flexibility as possible to the program participants or beneficiaries (within the confines of the regulations). Unless unlimited funding becomes available, acknowledge that you will be unable to assist everyone. Integrate rehabilitation efforts with other programs or activities. For example, rehab programs should support code enforcement activities, neighborhood planning goals, and special financing that may be available through public or private sources. Design programs that serve an unmet need and will not be required once the need is fulfilled or the market starts to fill the need. Establish minimum code enforcement and building quality standards that apply to all rehab projects. Strive to keep the rehabilitation process as similar as possible for all rehab programs. This will make it easier for staff and those participants that use more than one program. Make sure the subsidy is great enough to generate the activity needed to meet a need; but not so great as to be regarded as excessive. Focus Rehabilitation Grants in areas with a focused Neighborhood Plan that is being implemented, such as the Dugan Best Neighborhood.

During the past Thirty years over 1,000 units have been rehabilitated or constructed. The above concerns were always taken into account when developing the various programs. This success should be built upon if we are to continue serving the housing needs of our low to moderate income citizens. Remembering and applying these concerns when designing and administering various rehabilitation programs should allow the City to continue an effective housing effort.

Throughout the history of the CDBG program (1974 to present) the City has periodically funded non-profit organizations. In almost all instances funding was provided at the request of the non-profit and was used to maintain or expand a building facility. Funding of programs or services has been viewed as the responsibility of the non-profit. Over the years several questions have been typically asked by the City of the non-profit prior to approving requests for funds. Listed below are the questions most often asked:

Does the non-profit primarily serve low to moderate income clients or neighborhoods? Will the funding for a brickas and mortar project allow the non-profit to maintain or increase their programs or services? Is there a demonstrated or anticipated need for the programs or services of the non-profit? Have all other sources of funding been exhausted? Will CD funding be matched by any other sources? Does the non-profit have the capabilities to comply with various federal requirements? Will the funding of the non-profit seriously hinder achieving our other CD objectives? The answers to these questions and others that may be pertinent at the time will determine whether or not the City is willing or able to fund building related requests from non-profit organizations in any given year. The historical bias of funding physical improvements with Community Development funds rather than programs or services remains in this proposal.

The use of Community Development Block Grant dollars in our business and industrial areas is severely restricted by program regulations. At least 70% of each year's CD expenditures must benefit low to moderate income persons or areas. If CD funds are used to assist a business then at least 51% of the jobs created must be for low-income persons. In order to do public facility improvements in the business or industrial areas that serve the entire community than numerous facilities must be deficient. In the past the City has been able to expend CD dollars downtown under the provisions of the regulations that permit expenditures that would eliminate slums

and blighting influences in an area. Over one-third of the structures in the CBD are considered deteriorated or dilapidated. This meets the threshold for an area being considered blighted. The actions the City took to address this condition was to acquire substandard properties for redevelopment or public purposes. Opportunities that may arise to assist in the development of business or industrial areas that primarily serve low- to moderate-income neighborhoods may be more appropriate. Although regulatory constraints still exist there is more latitude on the type of activities that could be funded. Traditionally these types of economic development opportunities have been the responsibility of the Economic Development Corporation (EDC). Although various HUD programs have been used for specific projects in the past, the use of CD dollars has been rare. Simply put, CD funding is limited and there are other priorities that have taken this limited resource.

Since the inception of the Community Development Block Grant program in 1974 and various HUD programs since then the City has concentrated all funding in the northern third of the community. The City is will be proposing to expend all of its HUD funding within the Dugan Best Neighborhood from 2010-2015 in order to expedite the redevelopment of this low to moderate income neighborhood.

The resources available to the City of Owensboro during the next five years are discussed in two broad categories. Federal resources reasonable expected to be available to the City include Community Development Block Grant and HOME entitlement funds. The Owensboro Housing Authority will receive Comprehensive Grant Program funds during the period. Other funding sources include competitive grant programs, City funds, non-profit efforts, lending programs and activities.

The City of Owensboro is an entitlement community for Community Development Block Grant funding and a participating jurisdiction for the HOME program. Both programs are administered by the U.S. Department of Housing and Urban Development. The Owensboro Housing Authority receives funding annually from HUD through the Comprehensive Grant program. The five year projection assumes that current funding levels will remain constant.

Other federal funding that may be available would include Emergency Shelter Grants, Supportive Service Grants, funds from Kentucky's HOME program, and Section 811 Handicapped funds. These programs have been used in the past and various organizations have expressed an interest in pursuing these competitive grant funds in the future.

**City Resources -** It is estimated that the City will contribute more than \$200,000 of General Fund revenues to for CDBG and HOME administration during the next five years. Although not identified herein other acceptable forms of match may be used if available to the City. Furthermore, the City will continue to fund code enforcement activities through the General Fund.

**Non-Profit Resources -** Numerous non-profit and governmental agencies exist in the community that serve the housing and supportive service needs of our low- to moderate-income households, homeless population, and special needs population. The scope of the resources are not well documented. Funding of staff and programs for the Kentucky Department of Human Resources, River Valley Behavioral Health, Green River Area Development District, Audubon Area Community Services, Inc., the Spouse Abuse Center and several others come from a variety of sources.

All in some way serve the housing and support service needs of our low- to moderate-income households. None of these agencies are accountable to the City for their programs and services. The housing arm of the Commonwealth, the Kentucky Housing Corporation, does have programs that may be available to assist with our low- to moderate-income housing needs. Rehabilitation assistance may be available through KHC's bond proceeds and their administration of the Low Income Housing Tax Credit (LIHTC) program. First time homebuyer assistance may also be available through KHC's bond proceeds, as well as, low interest construction financing for developers of low- to moderate-income housing. Homeless prevention will be aided by the city's funding of local homeless providers and services (this amount changes each year).

Private Resources - The private sector's contribution toward meeting these needs usually comes in the form of donations and the provision of permanent and construction financing. The expected amount of donations is very difficult to gauge and is often a result of direct solicitation by an organization trying to implement a particular project. In the past, the willingness to provide financing has not been a major obstacle in the community. Known efforts are summarized below: Rehabilitation and homebuyer assistance will be provided by GRADD CHDO, a non-profit Housing Development organization. Homebuyer assistance, new construction, and rehabilitation assistance will be continued by the local chapter of Habitat for Humanity. Homebuyer assistance in the form of reduced down payments and relaxed underwriting criteria will be continued by local lending institutions; as well as, the homebuyer counseling service the banks fund.

The City leverages private funds by requiring the owners of residential properties assisted through their housing programs to fund a certain share of the improvements with their own resources. When facility improvements are funded, the City often will only participate in joint efforts and is seldom the sole funding source for an improvement at a facility not owned by the City.

The focus on redeveloping existing low to moderate income neighborhoods has been extremely effective use of resources over the past 10 years. Improving the quality of life within these neighborhoods will remain the driving focus for expenditure of funds over the next 5 years.

## **Strategic Plan**

Mission:

To expand the high quality of life experienced by most residents, to all residents, with disregard to geographic location and economic situation.

## **MANAGING THE PROCESS**

### **Consultation 91.200(b)**

The City of Owensboro Community Development Department administers all federal funds the City receives from the US Department of Housing and Urban Development (DHUD). For thirty years the expenditure of these funds have been used to

implement the broad strategies that have been contained in the community's comprehensive plans. In an effort to consolidate the planning and application requirements for the various programs, DHUD requires communities to prepare and submit this five year CONSOLIDATED PLAN document. The planning and application requirements for the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs are met with this document. CDBG and HOME are the two formula programs that are received directly by the City of Owensboro from DHUD. Funding from these other programs are sought through the Commonwealth of Kentucky's allocation (ESG) or through a competitive process (HOPWA). This document will primarily address the two formula allocations the City receives (CDBG and HOME). This plan was created using the HUD CPMP version 2.0 software, this is the second time that the Consolidated Plan has been assembled in this CPMP format.

The federal statutes for these grant programs set forth three basic goals which are closely related to the major commitments and priorities of DHUD. All expenditures must meet one of these three goals and primarily benefit low- and very low-income persons. Provide Decent Housing - Included within this broad goal are the following: assist homeless persons to obtain affordable housing; retain the affordable housing stock, increase the availability of permanent housing that is affordable to low-income Americans without discrimination; and increase supportive housing that includes structural features and services to enable persons with special needs to live in dignity.

Provide a Suitable Living Environment - This includes improving the safety and livability of neighborhoods; increasing access to quality facilities and services; reducing isolation of income groups within areas by deconcentrating housing opportunities and revitalizing deteriorating neighborhoods; restoring and preserving natural and physical features of special value for historic, architectural, or aesthetic reasons; and conserving energy resources. Expand Economic Opportunities - Within this goal are creating jobs accessible to low- and very low-income persons; providing access to credit for community development that promotes long-term economic and social viability; and empowering low- and very low-income persons in federally assisted and public housing achieve self-sufficiency. While the requirement for the CONSOLIDATED PLAN is placed on the City of Owensboro, this document considers the conditions and proposals within the entire metropolitan area. Data are presented wherever possible for the three primary planning units in the community - Daviess County, the Urban Service Area (USA), and the City of Owensboro. Political boundaries are often arbitrary while the search for solutions to needs will seldom be restricted by the boundaries of a city. Furthermore, persons of low- to moderate-incomes anywhere in the county seeking public services or rental assistance must come to the City of Owensboro since virtually all forms of assistance/services and assisted rental housing are in the corporate limits. For homeless persons the City is the only provider of services and facilities within a multi-county area; therefore, the populations being served far exceed the City's and County's.

This is the 15th year the City has submitted a revision to the CONSOLIDATED PLAN. Existing documents, comments received at public hearings, and materials and information supplied by interested persons or organizations supply the bulk of the data. To the extent of our knowledge all the various providers of affordable housing in the community have been consulted or given the opportunity for input.

A thirty day comment period started on March 19, 2010, a public hearing was conducted on March 8, 2010, public notices ran in the Messenger-Inquirer newspaper, and staff of the Community Development Department consulted either individually or in groups with any and all persons who had an interest in commenting on this document. Another public hearing will be conducted on April 19, 2010 in order to receive comments on the draft of the 2010-2015 Consolidated Plan and FY 2011 Annual Action Plan. Transcripts of the public hearings are maintained in the Community Development Department. Social service agencies that have been consulted for the 5 year Consolidated Plan included Audubon Area Community Services, Green River District Health Department (lead-based paint), Cabinet of Human Resources Department of Human Services, and River Valley Behavioral Health; homeless providers included the Boulware Center, Spouse Abuse Center, Pitino Shelter, Mary Kendall Home, Centro Latino, and Homeless Council of the Ohio Valley; all providers of rent assisted housing were consulted and many discussions were held with the Housing Authority of Owensboro; private builders, banks, Owensboro Metropolitan Planning Commission, Hospice and the Owensboro Board of Realtors were contacted; the Citizen's Advisory Committee on Community Development, the Mechanicsville Neighborhood Redevelopment Advisory Team, the Owensboro Human Relation Commission, County government and City Commission were consulted.

### **Citizen Participation 91.200 (b)**

The City of Owensboro has utilized a Citizens Advisory Committee on Community Development since the inception of the CDBG program to recommend community development and housing programs and strategies to the Mayor and City Commission. The Owensboro Community Development Department administers all HUD funding. Insuring that citizen participation requirements are met is part of this responsibility. Two public hearings are held after being advertised in the Owensboro Messenger-Inquirer newspaper. A comment period on the draft Consolidated Plan is provided prior to the second hearing. Numerous telephone conversations and or meetings were held with city agencies or departments; as well as housing, financial, social service, neighborhood, and human service providers or advocates. Post cards with information about Public Meetings were sent to all residents located within the Mechanicsvill Neihgborhood Redevelopment Plan Area in order to incourage participation. Advisory Team members made personal contact with neighbors and local churches to to get the word out about the Redevelopmetn Plan and the Public Meetings.

During the 30-day comment period Community Development Department staff are available to meet with any interested party concerning the Consolidated Plan. Persons wishing to comment on the City of Owensboro's CONSOLIDATED PLAN may forward their comments to:

Mr. Keith L. Free, AICP, CD Director  
City of Owensboro

P.O. Box 10003

Owensboro, Kentucky 42302-9003

or phone: (270) 687-8658 or for the hearing impaired TDD/Voice Response (270) 687-4444.



60% of all persons in Daviess County live in the city. Family households make up approximately 81% of all households in the City and similar median incomes as the average household income. African Americans have the lowest mean family income, especially in the city and their rate of poverty is nearly 2 times greater than for the overall population. The rate of homeownership for African Americans is 22% less than whites in the City and 30% less in the County. 25% of all persons living in the City have some form of disability.

Nearly all indicators have shown a marked increase during the past decade. The remainder of this section will attempt to explain our needs based upon readily available data and insights gained from conversations with the various providers of housing assistance in the community. Data from the 2000 Census, consultations with social service agencies, and the Housing Authority are the primary sources. Needs will be discussed under three broad categories - owner, renter, and homeless. At this time we have no reason to believe that the observations and conclusions of this part will substantially change over the next five years. The community has experienced modest growth during the past two decades. No new major employer is anticipated nor is any major shut downs of existing employers. Hence, it is concluded that no significant change in needs will occur during the next half decade.

It is through the work and efforts of the builders/developers that almost all homes are built. If government action is to be coordinated, we must cultivate the willingness of private enterprise to discuss and refer their future development plans to the Planning Commission before action to acquire land or construct improvements. This could prevent the building of subdivisions where necessary urban services are not or could not be provided. Thus, not only would government save money, but so would the private sectors of our community. Also, by people discussing development plans before acquisition of land, the units of local government will be able to readily foresee the need for public facilities such as schools, parks, sewers, streets, storm water improvements, etc. Since the private sector and market forces will build or renovate most of the owner housing our community will need, we must concentrate government efforts on those persons that are unable to afford housing or improvements without some type of assistance. As an indicator of need, the number of owner units that are affordable to low-income households have been examined.

Two-thirds of all owner units are affordable to low income households. One bedroom units comprise the smallest number but are the most affordable to all low income levels (0-30%, 31-50%, and 51-80%). For all bedroom sizes well over half the units are affordable. Naturally the smaller the income a correspondingly smaller number of units are affordable. For the 1,424 low-income owner households that the 2000 Census data indicate are having a housing problem (30% cost burden, 50% cost burden, other housing problem).

All data was derived from the CHAS Databook supplied by the U.S. Department of Housing and Urban Development. Of the 2,370 elderly owner households in Owensboro 587 or 25% are experiencing a housing problem. Nearly all the housing problems are a result of cost burden. Thirty-eight percent (38%) (223 households) of those experiencing a housing problem have a cost burden greater than 50%. For all other owner households, not counting elderly, 42% are experiencing housing problems. However, 34% of those experiencing a housing problem are having a severe cost burden. For all owners in the city the percentages and rates of housing problems are the greatest for households at 0 to 30% of the median family income.

Other housing problems (e.g., lack of plumbing and overcrowding) do not constitute a significant problem according to the Census data.

Unlike the owner units where two-thirds of all units were affordable to low-income owner households, only 52% of all renter units in the community are affordable to low-income renter households. This is a significant change in affordability from the previous housing study. Also, where 54% of owners county wide lived in the city, 84% of all renter households lived within the corporate limits. While the owner needs somewhat closely mirrored the population make up for the county, this was not the case for renters.

**Elderly Renter Needs** - Nearly 34% of the 1,971 low- and moderate-income elderly renter households in Owensboro are experiencing a housing problem according to Census tabulations that were supplied by HUD. For the 657 households having a housing problem 63% (413) have a severe cost burden, meaning that they are paying more than 50% of their monthly income on housing related cost. The remaining 223 households have a cost burden of greater than 30%. A conservative estimate of the need of new affordable Elderly rental units to be constructed within the next 5 to 10 years would be 206 units.

**Small Family Renter Needs** - The largest group of low- to moderate-income renters with housing problems in the community are small family households (2 to 4 persons). 990 (45%) of the 2,202 households are experiencing a housing problem. Other housing problems are not a significant concern for this group. 425 households (19%) of the 2,202 small family low- to moderate-income households are having a severe cost burden. The remaining 565 households have a cost burden of greater than 30%. A conservative estimate of the need of new affordable Small Family rental units to be constructed within the next 5 to 10 years would be 318 units.

**Large Family Renter Needs** - While this group of renters make up the smallest group of low- to moderate-income households (347) in the community, they have the highest rate of housing problems with over 70% (244 households). This is mostly related to overcrowding due to insufficient affordable units that are in excess of 3 bedrooms. 71 (29%) Large Family households are having a sever cost burden paying more that 50% of their monthly income for housing related cost. The remaining 512 households have a cost burden of greater than 30%. A conservative estimate of the need of new affordable Large Family rental units to be constructed within the next 5 to 10 years would be 71 units.

**Other Renter Needs** - The second largest group of low- to moderate income renter households in the city are other renter households. 997 (50%) of the 1,989 low- to moderate income Other Needs households are having a housing problem. There are 465 (47%) households that have a severe cost burden paying more than 50% of their monthly income on housing related cost. The remaining 532 households have a cost burden of greater than 30%. A conservative estimate of the need of new affordable Other Needs rental units to be constructed within the next 5 to 10 years would be 232 units.

**Summary of Renter Needs** - Of the 6,026 low- to moderate income renter households in the city 2,898 (48%) are experiencing a housing problem. Except for large family households, the lack of plumbing facilities and overcrowding do not appear to be a significant problem. For those households having a problem, 43% (1,254 households) have a severe cost burden. Small family and other renter

households constitute 71% (890) of all the households having a severe cost burden. A total of 827 new affordable high quality rental units need to be constructed within the next 5 to 10 years.

During March 2008, the Community Development Staff consulted with 11 of the 16 local assisted housing g providers and found that 63% (7) noted a strong need for new affordable rental housing to be constructed to meet the need. 3 (27%) responded that the affordable rental market was level and 1 (9%) responded that the affordable rental market is weak.

There is overwhelming consensus from the providers of assisted housing that the existing supply is not meeting the communities needs. With limited new affordable rental units being constructed within the last 15 years, housing choice has been limited. Any new units that are constructed and endorsed by the City of Owensboro should not just be limited to producing volume of units, but be planned, designed and constructed in such a manner to revitalize older neighborhoods within the community.

For the income categories previously discussed there are not any readily available data that would discern disproportionately greater need for particular racial/ethnic groups. Review of tenant characteristics and rehabilitation case files indicate that minorities are being served at nearly three times the rate when compared to their percentage of the population. Minorities occupied approximately 4% of all housing units in the community in 2000 according to the Census.

### **Homeless Needs 91.205 (c)**

\*Refer to the Homeless Needs Table 1A or the CPMP Tool's Needs.xls workbook

River Valley behavioral Health and Audubon Area Community Services, Inc., provide many of the services that special needs populations may require. In any given year it was assumed that the Pitino, Boulware and OASIS shelters would serve 300 persons each. The Mary Kendall Youth shelter would serve 350. The Saint Benedict Emergency Shelter is also available for night stays during the winter months and they typically serve on an average 15 -30 persons a night. All estimates are based on the number of homeless served during a one-year period. The one need that was identified by several of the homeless providers was for more transitional housing. The existing shelter providers limit the amount of time a client can stay. This creates a hardship for persons who have not found work, been set-up on public assistance programs, found permanent housing, or entered an educational or training program.

Another need concerned the need to make at least some of the facilities more accessible to the physically handicapped. For example, at the Boulware Center sleeping quarters are on the second floor. There is no way to get a wheel-chair-bound individual up the stairs. One solution would be to install an elevator; another would be to provide sleeping accommodations on the first floor that is handicapped accessible. Other needs that should be considered entail services and not necessarily housing the homeless or near homeless. Although not all-inclusive, concerns that come to mind include: Developing a program where the children of the homeless can attend the same school for the entire school year. Bringing the educational, training, and counseling services that are available to the homeless to the site, rather than sending clients out each day to fend for

themselves. Developing facility plans and programs that will address long term needs and not just short term problems (i.e., a facility that will provide services, transitional housing, and training for victims of abuse, chemical/drug dependency or the developmentally challenged). Information is not available for homelessness by racial/ethnic groupings. For low-income individuals and families with children who are currently housed but threatened with homelessness, no reliable data currently exist.

## **Non-homeless Special Needs 91.205 (d) including HOPWA**

\*Please also refer to the Non-homeless Special Needs Tables 1A & 1B or, in the CPMP Tool, the Needs.xls workbook.

The frail elderly, persons with disabilities, alcohol, drug abuse, or AIDS receive assistance and services through a multitude of agencies and organizations in the community. The City of Owensboro does not supply these services directly; hence, the data presented HOPWA Performance Chart has not been completed.

Some rating of needs have been identified in past planning efforts. Affordable housing received the lowest rating while the cost of health care, unemployment and getting a decent job were the three top problems. Twenty service needs were grouped into five categories. The two highest rated service needs for special need populations were drug (4th) and alcohol (6th) abuse programs. In home senior care received an average ranking (10th) while services for the elderly, AIDS care, home health, senior housing, and adult day care ranked in the low to below average ranking.

Frail Elderly Needs - There has been a general consensus that additional "assisted living" services needed to be provided for the elderly within existing and new facilities that house them.

Developmentally Disabled Needs - Presently, Daviess County has a caseload of 321. An additional 75-100 clients will be served each year.

Physically Disabled Needs - Eighteen persons are in the Personal Care Attendant Program.

Persons with Alcohol / Other Drug Abuse Needs - Comp Care has 289 persons who are presently being served. No service or housing needs were identified by Comp Care for this group.

Persons with AIDS and Related Diseases Needs - The Kentucky Cabinet for Health and Family Services reports that currently 50 persons in Daviess County are living with AIDS and 91 with HIV. This number in no way reflects the true count since many persons test through other means for confidentially purposes. The State Department of Human Services has a regional AIDS coordinator in Bowling Green that assists persons with AIDS obtain housing and support services. This coordinator serves the entire western Kentucky region. A specialized medical doctor needed to serve HIV positive persons is now available in the Owensboro area. The Health Department believes that most persons with AIDS contact the disease elsewhere and return to this region to be with family and friends. Housing does not appear to be a serious problem for persons with HIV/AIDS. Persons with AIDS and Related Diseases Needs - The Kentucky Cabinet for Health and Family Services reports that currently 55 persons in Daviess County are living with AIDS and 150 with HIV. This number in no way reflects the true count since many persons test through other

means for confidentially purposes. The State Department of Human Services has a regional AIDS coordinator in Bowling Green that assists persons with AIDS obtain housing and support services. This coordinator serves the entire western Kentucky region. A specialized medical doctor needed to serve HIV positive persons is now available in the Owensboro area. The Health Department believes that most persons with AIDS contact the disease elsewhere and return to this region to be with family and friends. Housing does not appear to be a serious problem for persons with HIC/AIDS.

No HOPWA funded activities have been identified as a part of this plan. The City of Owensboro does not administer or receive any HOPWA funding.

### **Lead-based Paint 91.205 (e)**

Conversations with the Green River District Health Department were held. The Environmental Division tests for lead-based paint on a request basis. No statistics were provided, or apparently kept, regarding the number of tests conducted during a set period. Additionally, no statistics are maintained in terms of the results of these tests. An average of only one case per year was identified. It was estimated that one in two houses tested will have lead-based paint. Assuming that this estimate is reliable, then there are 3,154 housing units occupied by very low-income families and 1,788 units occupied by low income families that may have a lead-based paint hazard in the community. Either there is an insignificant problem in the community, or the problem has not been identified. It would seem that if there were numerous instances of lead-based paint poisoning in the community the records would indicate such, but it doesn't. Health Department Officials believe the number of case is so low in Owensboro due to many at risk homes have been demolished or completely repainted and encapsulated, thus reducing the potential for contamination.

All housing rehab programs will continue to incorporate the HUD lead based paint requirement to identify and eliminate lead based paint. Testing and mitigation plans will be completed by certified individuals.

*\*If using the CPMP Tool, this number can be provided on the Housing Needs Table in the Needs.xls file.*

## **HOUSING MARKET ANALYSIS**

### **Housing Market Analysis 91.210**

*Refer to the Housing Market Analysis Table in the Needs.xls workbook*

This section of the Consolidated Plan will provide an overview of the housing in our community. Most of the information was taken from 2000 Census. By documenting the important factors that influence housing we will be able to update this section when the data is available and more easily identify strengths, weaknesses, and trends in our housing market.

Census information for 2000 and Building Permit information for 2000 to 2004 indicate that there are 41,104 dwelling units in Daviess County. This represents a 22% increase since 1990 during the period from 1990 – 2004 a total of 8,390

dwelling units were constructed; 3,642 (43%) within the City of Owensboro and 4,748 (57%) within the Daviess County balance.

The City of Owensboro contains 62% of all the dwelling units in the county. The City of Owensboro's percentage of all dwelling units in the county is on a steady decline. The population and land use parts of this plan more thoroughly document this apparent shift in housing construction.

In 2000 there were 33,033 occupied dwelling units in Daviess County. Sixty-nine (70%) of all units were owner occupied. In the City of Owensboro 60% of the total units were owner occupied, while in the Daviess County balance homeowners occupied 87% of the units.

In 2004 51% of all housing in the county had been constructed since 1970 and over 83% had been built since 1950. Within the older areas of the city the oldest housing exists. The sixteen neighborhoods that are considered low to moderate income, and make up the city's Community Development Block Grant program area, contain the highest concentration of older housing in the community. Approximately 70% of all housing in these neighborhoods was constructed prior to 1950. This is a complete reversal of the age of housing picture that exists in the county or city. In most cities the older built-up areas will contain the oldest housing in the community.

Of the 39,432 units that existed as of the 2000 census more than 74% (28,314 units) were single-family residences. Multi-family units made up the second largest category with 19% of the total or 7,459 units. Mobile home units accounted for 7% of the total or 2,659 units.

In 2000 the City of Owensboro contained 60% of all the single-family units in the county and 94% of all the multi-family units but only 1% of the mobile homes. Mobile homes were concentrated outside of the Urban Service Area in the more remote areas of the county known as the Rural Service Area in the Comprehensive Plan.

There were 10,700 renter occupied dwelling units in the community in 2000. Over 84% were within the City of Owensboro and less than 16% of all occupied rental units were in the Daviess County Balance. Single-family residences housed the most renters throughout the Daviess County balance, while in the City of Owensboro, multi-family units provided the largest percentage of rental units. Mobile homes provided over 21% of all rental units for persons in the Daviess County balance and made up less than three percent of the rental units in the city.

Seventy-three percent (73%) of the 38,432 dwelling units in Daviess County in 2000 were two or three bedroom units. One-bedroom units numbered 4,474 or 12% of the total while four bedroom and larger units represented 14 % of the total. Ninety-two percent (89%) of all zero and one bedroom units were located within the Owensboro City limits. The fact that virtually all assisted and unassisted elderly housing is within the city most likely contributes to this high percentage.

A total of 2,399 vacant dwelling units existed in Daviess County in 2000. Owner housing units had a vacancy rate of 1.7% and a renter rate of 7.7%.

The following factors contribute to blight in our community would include:

- high vacancy rates;
- age of the housing;
- low home ownership rates;
- concentrations of low to moderate income persons;
- concentrations of substandard housing;
- higher urban development densities; and,
- disruption of residential areas by indiscriminate rezonings to commercial and industrial classifications.

All of the sixteen neighborhoods previously discussed (Community Development Program Area) have varying degrees of blight due to some or all of the above factors.

Not counting credit unions and other non-traditional sources of mortgage financing, there are fourteen different banks and savings and loan institutions making home mortgage loans in the community. There are a wide variety of conventional mortgage funds available in the Owensboro area.

Government mortgage programs are also available in the community from the Federal Housing Administration (FHA), the Veterans Administration (VA), the Farmers Home Administration (FmHA), and the Kentucky Housing Corporation (KHC). Generally loan terms are between 25 and 30 years. Fixed interest rates can be as low as one percent up to seven percent. Down payments can be as low as one and a quarter percent to three percent. Points will vary between 0 and 1. And, fees can be as high as 1%. Income restrictions, veteran status, limits on purchase price, ownership status of the buyer, locational standards, as well as other various requirements, will determine a person's ability to obtain mortgage financing from one of these government mortgage programs. Other costs that are associated with government and conventional mortgage financing include survey fees, title fees, appraisal fees, recording fees and, at times, insurance fees.

The early 1980s saw a significant expansion in the rental market due to the favorable treatment rental investments received under the 1981-tax act. By the mid eighties the market had become over-built and the favorable tax preference was substantially reduced with the passage of the 1986 tax act.

Presently, the rental market for newer units is sound and future potential is felt to be strong. Vacancy rates on existing older units is increasing. Many apartment complexes are still offering special deals in order to entice renters, this typically is a signal that the rental market may be weaker than usual. The future need for more rental units is clouded by the feeling that there is an inequity between the costs of construction, borrowing, and operation, since rents are generally too low to secure a reasonable return on one's investment. The market will eventually correct the situation through higher rents, or future changes in the tax laws.

There are three large organizations presently providing temporary housing for the homeless, OASIS, Boulware Center, and the Daniel Pitino Shelter. The Owensboro Area Shelter and Information Services, Inc. (OASIS) is the sole provider of emergency shelter for homeless victims of domestic violence and their children for the Daviess County area. OASIS has a 70-bed capacity. Thirty-two beds are restricted for emergency shelter for victims of domestic violence and 38 beds are available for individuals and families who require services beyond the emergency phase. The facility is at 100% capacity and provides temporary housing for 30 days

to a maximum of one year. The facility also has a residential day treatment program for clients.

The Boulware Center located in Owensboro, is the regions oldest homeless shelter and houses men, women, and children. It is the only shelter in Owensboro that houses single men. The Boulware Center has beds for 35 persons and may house as many as 40. The Center has aquired a large property and will soon be expanding the services and number of beds that it offers.

The Daniel Pitino Shelter located in Owensboro opened in 1994 to serve homeless families, women, and children. The Pitino Shelter offers both emergency and transitional housing and has a capacity of 68 beds. The McAuley medical Center, a soup kitchen, and legal services are also located in this facility.

Since the adoption of Community Directions in 1978 by the City of Owensboro, this concept of sound neighborhood design and the broad strategies detailed in the classification system have guided all of our specific housing and community development programs and policies. The remaining discussion will focus on past and present efforts as well as future directions we may take to address our housing needs in the community.

Since the private sector has and will continue to meet most of our housing needs, and Owensboro has and will continue to assure sound neighborhood planning in our newly developing areas through their review of subdivision plats and rezoning requests, our task has been to develop and utilize our existing resources to serve the housing needs of those left out of the marketplace. A listing of the public actions that have been or are being pursued is provided below:

- Redevelopment plans have been prepared, adopted, and implemented for all the neighborhoods in the deteriorating category of our classification system, as well as for several of our transitional neighborhoods.
- The zoning ordinance has been completely revised to remove hindrances to redevelopment in our older areas and to provide greater flexibility of neighborhood design. Examples include: planned residential developments, zero lot-line options, building setback averaging, and the creation of a townhouse zone that allows development on lots as small as 2,000 square feet.
- Community Development Block Grant funds have been used for over twenty years to implement the capital improvement needs identified in our redevelopment plans and to fund a variety of rehabilitation programs.
- The Housing Authority of Owensboro completed modernization of all its public housing stock during the 1990's.
- The city has sought and received rehabilitation funds that are workable for the community, which has increased the supply of safe, decent, sanitary dwellings for low- to moderate-income persons by over 1000 units during the past 25 years.
- Through Community Development funds, local matches, and McKinney Homeless Act funds, improvements have been made at our transient shelters.
- Agreements have been reached with local financial institutions and the Kentucky Housing Corporation to provide for leveraging or permanent financing.
- Implementation of a tax abatement program within the designated Enterprise Zone, which corresponds very nearly with the eligible community development areas.
- Block-by-block code enforcement in areas requiring this action and constant monitoring of other areas.

- Consolidation of community development programs, and code enforcement efforts into one office (Community Development Department).
- A flood plain ordinance has been adopted by the Planning Commission that meets or exceeds the requirements of the Federal Emergency Management Agency; as a result, developers do not have to submit their plans to FEMA when developing near flood plains, and existing homeowners are eligible for flood insurance which is federally subsidized.
- Principally through Community Development funds, improvements have been made at neighborhood service facilities -- day care centers, recreation or youth centers, senior centers.

These past and present actions have significantly improved the housing opportunities for all citizens of the community, particularly those of low- to moderate- income. Rental assistance needs are currently being met. Adequate transient housing is available although it is not meeting the current demand. The number of substandard dwellings is down. The task before us is to build on our past successes and meet any identified needs with solutions that seek to help those persons willing and able to help themselves.

Reviewing the list of past and present efforts may lead one to believe there is not a lot left to be done and this is not the case. The problem with housing is like everything else built by man; it requires continuous maintenance and vigilance. The various forces that shape the supply and cost of housing seem incomprehensible. Government officials can impact only a small portion of the total housing picture.

The remainder of this section will establish the framework for meeting the existing housing needs in the community and any future needs that may surface. The Housing Authority of Owensboro is the primary provider of rent assisted housing in the community. The Owensboro Community Development Department is responsible for developing rehabilitation programs and Neighborhood Redevelopment Strategies. Non-profits presently serving housing needs in the community include Habitat for Humanity, Green River Area Development District Community Housing Development Corporation, and the Homeless Council of the Ohio Valley. Virtually all the traditional sources of mortgage financing in the community have shown a willingness to invest in all portions of the community as long as prudent lending practices are followed. The Owensboro Board of Realtors have signed and are implementing an Affirmative Marketing Agreement. Local builders and developers have in the past sought out and received virtually all types of assistance that serve the needs of low- to moderate-income persons.

The cooperation and coordination among these various actors in the housing market is strong. Although differences can and do exist at times, the willingness to discuss, refer, and compromise wins the day most of the time. No compelling reason presently exists to change the institutional structure that serves the housing needs in the community.

#### Resources

Households with incomes between \$15,000 and \$28,000 cannot afford the cost of a median price home (\$76,100). The greatest need is to increase home-ownership opportunities for those persons in the aforesaid income range. Other needs: Additional transitional housing, continue to decrease the rate of unsound housing,

increase the supply of standard affordable housing, improve shelter facilities and supportive services.

The private sector's contribution toward meeting these needs usually comes in the form of donations and the provision of permanent and construction financing. The expected amount of donations is very difficult to gauge and is often a result of direct solicitation by an organization trying to implement a particular project. In the past, the willingness to provide financing has not been a major obstacle in the community. The greatest burden for serving the identified housing needs will fall on the public sector. Solutions will be a direct result of the resources available.

There are only two governmental organizations where coordination would be required. The Daviess County Fiscal Court is the legislative body for all residents of the community. The Kentucky Housing Corporation (KHC) is the administering agency for the Commonwealth's HOME and Emergency Shelter Grants Programs; as well as the agency responsible for the preparation of Kentucky's Consolidated Plan.

### **Public and Assisted Housing 91.210 (b)**

During the past twenty eight years the supply of assisted rental housing for low- to moderate-income persons in the community has increased substantially. In 1977 there were 1,237 assisted units and presently (March 2010) there are 2,307 rent-assisted units in the county. Below is an illustration of the composition of these 2,307 units by the various bedroom sizes. Over 49% of the units are one-bedroom or smaller while 85% of all units are two-bedroom or fewer. The 2,307 subsidized units represent more than 21% of the total occupied rental units (10,700).

<b>Rent Assisted Projects by Bedrooms March 2010</b>					
	<b>0-1BD</b>	<b>2-BD</b>		<b>3-BD 4+BD</b>	<b>TOTAL</b>
Harry C. Smith	34	59	29		<b>122</b>
P.G. Walker	20	21	11		<b>52</b>
Rolling Heights	38	124	58	16	<b>220</b>
Nannie Lock	8	24	12	6	<b>44</b>
Baker Drive	30				<b>30</b>
Adams Village	76				<b>76</b>
HOA Sec. 8 Vouchers 89	110	61	4		<b>175</b>
KHC Sec. 8 Vouchers	76	141	137	8	<b>354</b>
Greentree Apts.	24	48	26		<b>98</b>
Old Hartford Hills	24	40	16		<b>80</b>
Lincolnshire	70	18	12		<b>100</b>
Lincolnshire North	36	48	24		<b>108</b>
Dixianna	16	30	4		<b>50</b>
Sisson Manor	48				<b>48</b>
Roosevelt House	132				<b>132</b>
Roosevelt House II	100				<b>100</b>
Gardendale			8		<b>8</b>
Garden Grace	54				<b>54</b>
Independence	8				<b>8</b>
Lee Manor	115				<b>115</b>
Cypress Point	16	22			<b>38</b>
Park Regency	38	3			<b>41</b>
Independent Living	12				<b>12</b>
Whitesville Apts.	4	4			<b>8</b>
BaptistTown Estates		14			<b>14</b>
The Learning Villa		56			<b>56</b>
Independence Heights		24			<b>24</b>
Garden Grace Add.		8			<b>8</b>
Owensboro Recovery	38				<b>38</b>
Horizon Place		34			<b>34</b>
Presidents Place*		60			<b>60</b>
<b>TOTALS</b>	<b>1,127</b>	<b>839</b>	<b>341</b>	<b>30</b>	<b>2,307</b>
PERCENTAGES	49%	36%	15%	1%	100%
*currently under construction					

There are seventeen (17) different providers of assisted housing in the community, managing thirty-one (31) different projects or programs. Each was previously contacted and asked to provide information on dwelling unit type, occupancy characteristics, and existing demand for assisted housing for their program or project. The majority of providers contacted confirmed the need for additional affordable housing to be constructed.

*The jurisdiction can use the optional Priority Public Housing Needs Table of the Consolidated Plan to identify priority public housing needs to assist in this process.*

### **Homeless Inventory 91.210 (c)**

Please review the attached Continuum of Care Housing Activity Chart and Service Activity Chart to see information for this section.

*The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.*

### **Special Need Facilities and Services 91.210 (d)**

No specific Special Needs have been identified as a part of this planning process. At such time that certain needs are identified the Consolidated Plan may be revised to outline such need.

### **Barriers to Affordable Housing 91.210 (e)**

The Analysis of Impediments to Fair Housing Document was updated in March 2010. In discussing possible barriers that exist within our community with the providers of housing and services to low to moderate income persons the following was noted as potential barriers: Lack of ability of low mod families to save the needed down payment and closing cost associated with purchasing a home. Lack of the presence of a landlord-tenant Ordinance that would give further protection to renters within the community. More Homeownership training seminars need to be held in low income areas.

An Analysis of Impediments to Fair Housing was completed and circulated to appropriate local organizations, the City Commission, and local financial institutions in 2010. The analysis did not identified any major impediments to fair housing choice in the community. The analysis did identify that a Tenant/Landlord Ordinance should be reviewed for possible implementation within the community. This Ordinance would give needed protection to renters from arbitrarily being evicted from their homes.

The Analysis indicated a positive trend in regard to fair housing choice in the community. The overall minority population increased their proportion of the total tract population in eleven (11) of the twelve (12) census tracts considered. The one remaining tract had a population percentage that was virtually even with the 1990 Census. The white population numbers decreased in 9 of the 12 census tracts considered. With the construction of several large subdivisions in the county, it appears to support a continuing trend of movement to the suburbs. Four (4) of the twelve (12) census tracts that historically housed a majority of our minorities (CT1, CT2, CT4 & CT6) continues to contain the majority (74.8%) of all minorities in the community in 2000. CT1 did indicate a very slight decrease in minority population numbers (755 down to 745) No single tract contains a representative percentage of the community's total minority population.

Lending practices, once a loan application is made appear adequate. The City is committed to Promoting Fair Housing in the community. The following items will be undertaken to further fair housing in Owensboro:

1. The CD Office will conduct neighborhood meetings to educate low/mod residents about housing programs.
2. Promote the availability and the price of homes in the Homebuyer Program.
3. The CD Office will aggressively seek out training for fair housing in association with the CDBG and HOME Programs.
4. The CD Office will insure the placement of the equal housing logo on all for sale sign and on all paperwork and in-house forms.
5. The CD Office will continue to encourage minority and female owned contractors to participate in Housing Rehab Programs.
6. The City of Owensboro will continue to provide funding to the Owensboro Human Relations Commission.

Current and past efforts need to be maintained and strengthened. Census, Home Mortgage Disclosure Act, and public policy data should continue to be evaluated as information becomes available or apparent problems arise.

## STRATEGIC PLAN

The strategic plan must describe how the jurisdiction plans to provide new or improved availability, affordability, and sustainability of decent housing, a suitable living environment, and economic opportunity, principally for extremely low-, low-income, and moderate-income residents.

### **General Priority Needs Analysis and Strategies 91.215 (a)**

***\*If not using the CPMP Tool:** Complete and submit Table 1A Homeless and Special Needs Population; Table 1B Special Needs (Non-Homeless) Populations; Table 2A Priority Housing Needs/Investment Plan Table; and Table 2B Priority Community Development Needs.*

***\*If using the CPMP Tool:** Complete and submit the Needs Table file: Needs.xls*

The principle goal of the City of Owensboro's Community Development program is to develop a strategy that will systematically eliminate blighting influences in low- to moderate-income neighborhoods. The priority needs associated with achieving this goal include: Public facility improvements within low- to moderate-income neighborhoods (i.e., streets, bikeways walkways, parks). As appropriate, support facility (bricks and mortar) improvements to neighborhood and human service providers that serve areas or persons of low- to moderate-incomes. Eliminate blighting influences throughout our older neighborhoods. Increase home ownership opportunities and rates within low- to moderate-income neighborhoods. Decrease the rate of unsound housing in the community particularly in low- to moderate-income neighborhoods. Implement approved Neighborhood Redevelopment Strategy Areas Plans within the northern 1/3 of the City.

Increase the supply of standard affordable housing (renter and owner) for persons with low- to moderate-incomes. Improve shelter facilities and support services for homeless and special needs populations. The objectives concerning street

improvements, corridor improvements and housing efforts have been incrementally addressed each year since the CD program's inception. Other objectives are periodically addressed as the need is made known and funds become available. The lack of sufficient funding has been identified as the main obstacle in serving underserved needs.

### **Specific Objectives 91.215 (a) (4)**

Information contained in other portions of this document, testimony provided at public hearings, and numerous conversations with providers of housing and services were used to establish the priorities.

Based on the Community Development Office's experience in administering housing programs during the last twenty years it is estimated that between 20 and 35 units will be assisted each year or 100 to 175 units during the five year period. The following is a summary of the three housing programs the City is presently implementing. The estimated number of units annually and for the five year plan are given. The same type of assistance will be provided during the plan period. HOME/HIP (Home Improvement Program) Rehabilitation assistance is provided to any existing owner of a single-family residence within the low- to moderate-income neighborhoods of the City. Family size and income are the principle determinates when deciding grant amounts. Units should be located in a residential plan area as delineated in the community's Comprehensive Plan. Up to 100% of the total rehabilitation costs will be paid by the program (most grants will require owner match). HOME funds are only expended on households with incomes that are 80% or less of the area's median income. Ten to 20 units annually or 50 to 100 during the plan period will be produced.

HOME/RRP (Rental Rehab Program) Assistance for rehabilitation construction costs is provided to owners/investors of residential rental properties. Properties must be located in a plan area where residential uses are recommended by the adopted Comprehensive Plan. Grants are provided on a sliding scale based on bedroom size. Owners must contribute at least half of the rehabilitation costs and be located within an approved Neighborhood Redevelopment Area.

HOME/Homebuyer Program Grants are provided to owners/developers of vacant properties or single-family residences. Properties must be located in a plan area where residential uses are recommended by the adopted Comprehensive Plan. The grant is used to reduce the total project costs to the appraised market value after rehabilitation or new construction is completed. Units must be sold by the owner/developer to qualified low- to moderate-income homebuyers at or below appraised value. HOME funds are only used to buy down the project costs to the market value as determined by an appraisal. Ten to 15 units annually or 50 to 75 during the plan period will be assisted. HOME funds may also be used to assist in the development and construction of affordable rental housing. The only other types of affordable housing that may be provided would be the results of efforts by Habitat for Humanity, special project for extreme hardship in relation to an approved Neighborhood Redevelopment Plan and mortgage financing and programs provided by the Kentucky Housing Corporation.

The City of Owensboro would endorse projects that meet the stated needs within the this plan including the construction of a maximum of 827 affordable rental units. LIHTC projects would need to meet the guidelines that will be produced by the

Community Development Staff. HOME funding, when available may be used to work with LIHTC projects.

**Goals and objectives to be carried out during the strategic plan period are indicated by placing a check in the following boxes.**

<input checked="" type="checkbox"/>	<b>Objective Category Decent Housing</b>  Which includes:	<input checked="" type="checkbox"/>	<b>Objective Category: Expanded Economic Opportunities</b>  Which includes:	<input type="checkbox"/>	<b>Objective Category: Expanded Economic Opportunities</b>  Which includes:
<input type="checkbox"/>	assisting homeless persons obtain affordable housing	<input checked="" type="checkbox"/>	improving the safety and livability of neighborhoods	<input type="checkbox"/>	job creation and retention
<input type="checkbox"/>	assisting persons at risk of becoming homeless	<input checked="" type="checkbox"/>	eliminating blighting influences and the deterioration of property and facilities	<input type="checkbox"/>	establishment, stabilization and expansion of small business (including micro-businesses)
<input checked="" type="checkbox"/>	retaining the affordable housing stock	<input checked="" type="checkbox"/>	increasing the access to quality public and private facilities	<input type="checkbox"/>	the provision of public services concerned with employment
<input checked="" type="checkbox"/>	increasing the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability	<input checked="" type="checkbox"/>	reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods	<input type="checkbox"/>	the provision of jobs to low-income persons living in areas affected by those programs and activities under programs covered by the plan
<input type="checkbox"/>	increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence	<input type="checkbox"/>	restoring and preserving properties of special historic, architectural, or aesthetic value	<input type="checkbox"/>	availability of mortgage financing for low income persons at reasonable rates using non-discriminatory lending practices
<input checked="" type="checkbox"/>	providing affordable housing that is accessible to job opportunities	<input type="checkbox"/>	conserving energy resources and use of renewable energy sources	<input type="checkbox"/>	access to capital and credit for development activities that promote the long-term economic social viability of the community

**Identify Specific Objectives and Proposed Outcomes by completing Table 1C or 2C – Summary of Specific Objectives**

**Priority Housing Needs****91.215 (b)**

The Housing Needs Table identifies the priority needs established for low to moderate income households. Small related renter households that are cost burdened and severe cost burden are one of the largest subgroups of high priority need. Many of these small related families consist of single mothers and their median income is substantially below the average income of other households. Large related households that are severely cost burdened have a high priority need. More units need to be constructed or renovated to provide sufficient bedrooms for this subgroup.

Homeowners with income between 0% and 80% of MFI are experiencing a medium priority of need within the community. Other owner households with income between 50% to 80% MFI are determined to have high priority need. The 50% to 80% MFI owner subgroup is a group that has a need and has the ability to leverage more private funds with public funds to establish affordable housing.

The main obstacles in serving the needs of the groups identified are financial resources. The subsidy that is needed to remedy the situation for the most disadvantaged is not available. In order to serve more low to moderate income persons we have designed housing programs that leverage as much private funding as possible, in many instances this means that we serve a large number of households making 50% to 80% MFI.

**Specific Objectives/Affordable Housing 91.215 (b)**

*Note: Specific affordable housing objectives must specify the number of extremely low-income, low-income, and moderate-income households to whom the jurisdiction will provide affordable housing as defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership. (24 CFR 91.215(b)(2))*

CDBG and HOME funds will be the primary sources of funds to implement this strategic plan. Emergency Shelter Grants will assist the Homeless Providers with needs to assist their customers. Kentucky Housing Corporation (KHC) Trust Funding may be available as well as KHC HOME funding. The City will look at opportunities to work with Low Income Tax Credit projects that use lease option in order to provide homeownership opportunities to very low income households. The bulk of affordable rental property and homeownership within the community is located within the older neighborhoods; revitalization efforts within these neighborhoods will have the greatest impact on balancing affordability and quality of life. See Table 1C Summary of Specific Objectives to see specific objectives for the Plan Period.

**Public Housing Strategy****91.215 (c)**

The City of Owensboro and the Housing Authority of Owensboro (HAO) have worked together on several projects over the past 25 years. The City will continue to work closely with the HAO to ensure that the housing needs of low to moderate income households are met. The HAO has a detailed history of involving its tenant's indecision making processes and we are confident that this will continue. Working

with the HAO Director, we will evaluate possible projects and partnerships that we can enter into to better serve the community. The City of Owensboro would encourage any Low Income Housing Tax Credit Development to partner with the HAO to provide new affordable rental housing for the community.

## HOMELESS

### Priority Homeless Needs

\*Refer to the Homeless Needs Table 1A or the CPMP Tool's Needs.xls workbook

The dollar estimates are really a best guess. Conversations with various homeless advocates and providers indicate some gaps in the continuum of care. The Homeless Council of the Ohio Valley serves as the coordinating agency for homeless efforts in the community and is making strides in bringing awareness to homeless needs in our region. Cooperative agreements exist between and among the major providers of services and housing. Even though there are obvious strengths and a great deal of cooperation there are still some gaps in the continuum of care. Most providers indicate that the majority of homeless persons have an alcohol or chemical dependency problem. Before homelessness can be resolved the disease must be treated. There are no known examples where homeless person can have this disease treated and address the other elements in a continuum of care. Gaps that have been identified include:

additional transitional housing;

better alcohol/chemical dependency programming and services; lack of affordable day care; coordinated case management; searching and caring for an apartment; as well as the obligations of a lease; better use of available medical resources; and, facility repairs at some of the shelters.

Strengths in the system include:

adequate emergency shelter, food, and clothing services; coordination among the shelter providers, school systems, and service providers; availability and affordability of permanent housing; and, adequacy of vocational and educational programming and services. The City of Owensboro has never been a provider of homeless housing or supportive services. Numerous agencies and groups have historically sought to serve this need. The City's contribution has been to support other agencies or organizations in their efforts to provide housing or services. At various times the City has provided funding for facility improvements, sought grants on behalf of a provider, and made sure that required HUD documents included the needs as identified by the homeless advocates in the community. These same efforts will be continued during the five year plan period for this document. The City's strategy for serving special needs populations is to continue to support the efforts of the various organizations and groups presently providing services to these individuals and households. Efforts to help low-income families from becoming homeless are mainly done by the providers of rent assisted housing and homeless advocates in the community. The family self-sufficiency programs being implemented by the Housing Authority of Owensboro and Kentucky Housing Corporation aid this effort greatly. Increased and better case management by housing and homeless providers also help. Furthermore, the coordination efforts by the Homeless Council of the Ohio Valley assist in this particular area also.

## Homeless Strategy

## 91.215 (d)

The City of Owensboro will work closely with the existing homeless providers to continue to provide services to homeless persons. It has been estimated that as many people who are sheltered there are as many unsheltered in the community. The actual numbers of homeless and chronic homeless is unknown and difficult to determine due to the high level of support services that mask the actual need. Homeless families with children make up 50% of the total homeless population in Daviess County. Forty percent are chronically homeless and support service need to be put into place that will give them the long term assistance that they require. Twenty percent of the homeless in our community suffer from severe mental illness and 80% suffer from chronic substance abuse addiction.

Veterans make up 5% of our homeless population and 10% have HIV/AIDS. Sixty percent are victims of domestic violence. Assistance is given to 95 person per day from a variety of organizations to provide financial assistance for short-term motel rooms. Many of these persons float in and out of the existing homeless shelters and receive this type of assistance in the interim. Many of these individuals choose to stay at cheap motels to avoid the rules and structure of the established shelters.

The City will work with the existing Continuum of Care to ensure that the few resources that are available are directed at the highest priority needs. The main obstacle in overcoming homeless needs is sufficient funding to get people the help they need to become stable productive members of our community. The City does not Administer Emergency Shelter Grants within the Community.

### Specific Objectives/Homeless

### (91.215)

The following are some possible immediate actions that Continuum of Care Organizations could take to expand unmet homeless needs in the community:

1. Assist St. Benedict's Emergency Shelter in becoming a year-round shelter that opens at 6:00 p.m. instead of 8:00 p.m. It was discussed that a better facility may be constructed, such as a large warehouse designed for single-room occupancy. Resources for such initiative include:

- Low Income Housing Tax Credits (these tax credits are not currently beneficial)
- Federal Home Loan(s)
- KHC (Kentucky Housing Authority)
- Affordable Home Funds/Trust Fund

2. Create a fund to place and keep people in permanent housing. It was said that if the local governments could contribute \$10,000 to this fund, CoC funding could supply matching funds, dollar-for-dollar. Plus, efforts made towards permanent housing could also come with additional case workers. This effort would also include the 30% rule – no one paying more than 30% of a month's income on rent.

Example:

An individual to be placed in one of these units only has income from a disability check, usually around \$700 per month. The rent required for their unit would not exceed 30% of their monthly income (not including utilities). The balance of the rent

would be paid from the above funding source. Also, individuals may be allowed to rent for up to 6-months or a year, as the purpose of this could be to get individuals capable of self-sufficiency out of the shelters and financially solvent for their future housing and life needs.

3. Purchase 10 "scattered" units including duplexes, 4-plexes and apartments. It was said that CoC may have a funding source to aid in these purchases. However, it was agreed that this endeavor be started with no more than one unit, initially. It was also recommended that the local housing authority take on this effort. Additionally, case management would also be brought in for this initiative. To qualify, one has to have some type of income, minimum of \$500 per month. The 30% rule would also apply.

4. The possibility exists that the adjacent Pitino Shelter property could be utilized for the construction of new housing, up to 16 units. This could be used of transitional and permanent housing as well as long-term transitional family housing.

5. The rooms at Boulware, which are not in a condition of occupancy could be renovated and used for permanent housing for those with mental/physical disabilities. It was thought that this could open up an additional 20 dormitory style bedrooms. It was also thought that the rooms may be best utilized as single room occupancies for short-term or emergency housing. A funding source for such renovations could be through KHC or U.S. HUD

The importance of well developed relationships with rental unit owners is important as future collaborations, such as purchasing rental property for permanent housing may be offered to them.

*Complete and submit Table 1C Summary of Specific Objectives or, if using the CPMP Tool, the Summaries.xls worksheets.*

## NON-HOMELESS SPECIAL NEEDS

\*Refer to Table 1B Non-Homeless Special Needs or the CPMP Tool's Needs.xls workbook

### **Priority Non-Homeless Needs 91.215 (e)**

The frail elderly, persons with disabilities, alcohol, drug abuse, or AIDS receive assistance and services through a multitude of agencies and organizations in the community. The City of Owensboro does not supply these services directly; hence, the data presented HOPWA Performance Chart has not been completed.

Some rating of needs have been identified in past planning efforts. Affordable housing received the lowest rating while the cost of health care, unemployment and getting a decent job were the three top problems. Twenty service needs were grouped into five categories. The two highest rated service needs for special need populations were drug (4th) and alcohol (6th) abuse programs. In home senior care received an average ranking (10th) while services for the elderly, AIDS care, home

health, senior housing, and adult day care ranked in the low to below average ranking.

Frail Elderly Needs - There has been a general consensus that additional "assisted living" services needed to be provided for the elderly within existing and new facilities that house them.

Developmentally Disabled Needs - Presently, Daviess County has a caseload of 321. An additional 75-100 clients will be served each year.

Physically Disabled Needs - Eighteen persons are in the Personal Care Attendant Program.

Persons with Alcohol / Other Drug Abuse Needs - Comp Care has 289 persons who are presently being served. No service or housing needs were identified by Comp Care for this group.

Persons with AIDS and Related Diseases Needs - The Kentucky Cabinet for Health and Family Services reports that currently 50 persons in Daviess County are living with AIDS and 91 with HIV. This number in no way reflects the true count since many persons test through other means for confidentially purposes. The State Department of Human Services has a regional AIDS coordinator in Bowling Green that assists persons with AIDS obtain housing and support services. This coordinator serves the entire western Kentucky region. A specialized medical doctor needed to serve HIV positive persons is now available in the Owensboro area. The Health Department believes that most persons with AIDS contact the disease elsewhere and return to this region to be with family and friends. Housing does not appear to be a serious problem for persons with HIC/ AIDS.

Persons with AIDS and Related Diseases Needs - The Kentucky Cabinet for Health and Family Services reports that currently 55 persons in Daviess County are living with AIDS and 150 with HIV. This number in no way reflects the true count since many persons test through other means for confidentially purposes. The State Department of Human Services has a regional AIDS coordinator in Bowling Green that assists persons with AIDS obtain housing and support services. This coordinator serves the entire western Kentucky region. A specialized medical doctor needed to serve HIV positive persons is now available in the Owensboro area. The Health Department believes that most persons with AIDS contact the disease elsewhere and return to this region to be with family and friends. Housing does not appear to be a serious problem for persons with HIC/ AIDS.

### **Specific Special Needs Objectives**

### **91.215 (e)**

No Funding from the City to meet specific Special Needs Objectives is anticipated for the Consolidated Plan Timeframe. The City will work closely with providers to assist and support that the needs are met for these population groups.

### **Priority Community Development Needs 91.215 (f)**

\*Refers to Table 2B or to the Community Development Table in the Needs.xls workbook

The Priority Community Development Needs Table simply reflects the priorities that the City has established for their Community Development program for nearly twenty-five years. The table should not be used to conclude that these are the actual priorities of the community. Many of the items listed in the table are simply a reflection of HUD's required format. The assigned priorities are a result of the historical bias of the City's CD program and/or the fact that other City funding or organizations have or are addressing these needs. For example, most of the services listed in the table have never been a direct responsibility of the City. The two exceptions would be transportation services and crime awareness. In Owensboro transportation service needs are addressed with mass transit and City funds, while crime awareness has been handled by programming at the Police Department primarily with City funds. The principle goal of the City of Owensboro's Community Development Block Grant program is to develop a strategy that will systematically eliminate blighting influences in low- to moderate-income neighborhoods. The objectives associated with achieving this goal are thoroughly discussed within this document. The objectives concerning street improvements, corridor improvements and housing efforts have been incrementally addressed each year since the CD program's inception. Other objectives are periodically addressed as the need is made known and funds become available.

### **Specific Community Development Objectives**

See Table 2C Summary of Specific Objectives for detailed information.

### **Neighborhood Revitalization Strategy Areas 91.215(g)**

The Mechanicsville Neighborhood Revitalization Strategy Area (NRSA) Plan has been submitted with the 2010 -2015 Consolidated Plan. The City will be focusing most of its resources over the next 4 – 5 years to implement this Redevelopment Plan for the Mechanicsville Neighborhood. The Approved Old Germantown District NRSA will be finishing up by July 2011 and will no longer be active.

### **Barriers to Affordable Housing 91.215 (h)**

No regulatory barriers have been identified to exist at this time. Many zoning issues were addressed years ago that might increase the difficulty to redevelop and construct new homes within older neighborhoods within the community. When a barrier arises in the future we will move swiftly to address a resolution.

### **Lead-based Paint 91.215 (i)**

All housing rehab programs will continue to incorporate the HUD lead based paint requirement to identify and eliminate lead based paint. Testing and mitigation plans will be completed by certified individuals.

## **Antipoverty Strategy 91.215 (j)**

The over-all strategy of developing sound residential areas will hopefully assist in the reduction of poverty levels in the community. Increasing the supply of affordable rental units, reducing rates of housing deterioration and dilapidation, increasing home ownership rates, and aiding our homeless and persons with special needs should help reduce poverty rates. The exact impact these strategies may have are impossible to measure. For Owensboro efforts toward assisting persons in poverty is not a direct city responsibility. Numerous federal, state, and local programs and resources are directed at serving persons in poverty. None are funded through city programs or resources. The process required of the city to prepare the CONSOLIDATED PLAN will assure the coordination of the city's housing efforts with the other agencies and groups that are directly responsible for providing services to persons below the poverty level. Consultation and the sharing of information among the various groups with the city have been excellent in the past and are expected to remain so in the future.

## **Institutional Structure 91.215 (k)**

No gaps in the institutional structure were identified in other portions of this plan; hence, no remedial actions to improve the institutional structure are planned. No compelling reason to change the existing institutional structure was found in the CONSOLIDATED PLAN and none have surfaced during the past program year. The annual development process for the Annual Plan requires that the Community Development Director contact organizations, agencies, businesses, and institutions to assess the current needs in the community. This process of contact, information gathering, and exchange of views and ideas provides an opportunity for the existing institutional structure to be evaluated. It is based upon this process that the determination that no remedial actions are planned was made.

During the preparation of the CONSOLIDATED PLAN the Community Development Director notifies over 50 different agencies, groups, and individuals at the beginning of the CONSOLIDATED PLAN development process. Included are all known providers of assisted housing, every bank, builders/developers, public and private providers of health and mental health services, all known homeless providers and/or advocates, social service agencies, and providers of elderly services. Either at someone's request, or more likely, the solicitation by the Director numerous meetings, telephone conversations, and exchange of data occur. This contact and exchange of information and ideas assure the coordination of the city's efforts with those of other groups in the community.

The activities, to be undertaken in coordination with the OHA during the coming year to encourage the involvement of public housing residents in the management of the housing authority; and, to provide home ownership opportunities to these residents, are discussed herein. The Annual Statement and Five-Year Action Plan of the Capital Fund Plan for the OHA are on file at the OHA and planning offices. During the coming year the staff of the OHA will continue to work with residents on the Comprehensive Grant Program by holding meetings with them and inviting their comments on the needs of the residents. Resident initiatives also include providing some financial assistance to Family Development Centers, day care centers located at Nannie Locke and Harry Smith Apartments. These centers are primarily for residents who are entering the field of employment or continuing their education in order to become employable. The OHA is expanding the Community Room Programs

for elderly and disabled residents of Adams Village to include socialization and health checks. OHA is also expanding educational opportunities for residents with the use of the now vacant daycare facility at the Rolling Heights Complex. Additional security at all sites is provided by off duty police officers funded by the Comprehensive Grant Program. This additional security is an effort to eliminate drugs and drug related activity/crimes within the projects. The OHA sites have become extremely safe areas over the last ten years as compared to other market rent complexes throughout the city. A Family Self Sufficiency Program (FSS) has been developed that will provide for planning, development and monitoring of social services to children and families within the HAO. Specifically, the Family Self Sufficiency Program will be the focal point for insuring that a decentralized, comprehensive social service program becomes available for residents. Case Management is the basis for service provision and is the method wherein, the Social Service Coordinators serve to assess the resident family needs, and to assist families to meet these needs through helping them gain access to agencies and systems that provide for those needs. Community agencies, through collaboration, have agreed to provide on site services for the residents. The Green River Health Department will operate a clinic at the Rolling Heights Development. OASIS (Spouse Abuse Center) has entered into an agreement with the HAO for on site services to residents. Staff of the OHA also coordinates programs and services with the Family Resource Centers of the Owensboro Board of Education.

### **Coordination 91.215 (I)**

An open and continuous communication occurs between the City of Owensboro and operators of public and assisted housing providers and governmental health, mental health, service agencies. The City works with existing homeless service and housing providers to break the cycle of chronic homelessness and target community wide services and resources. The City government is working closely with county officials on efforts to address affordable housing and homelessness issues within the community. Coordination and communication with the Kentucky Housing Corporation occurs throughout the year. The City works closely with the Economic Development Corporation on a common direction for economic development activities. Coordination with the local transit authority and an understanding of existing and proposed bus route assist in affordable housing related decisions.

### **Monitoring 91.230**

In the past, the computerized Land Use File has been an invaluable tool for monitoring the success of our housing strategies. The City has established a geographic information system (GIS) for the community. The GIS system and our housing rehab database will increase our ability to monitor and evaluate success or failure of our community development efforts. Census data will remain important, as will the continued willingness of the various actors in the housing process to coordinate and refer their needs and problems with each other and with the local government agencies responsible for seeking funds and solutions. With the Redevelopment efforts in the Baptist Town, Old Germantown and Dugan Best Neighborhoods having specific baselines pre-redevelopment have assisted in documenting the success of redevelopment efforts.

Minority outreach is accomplished through the consultation of the Community Development Staff and Human Relations Director. Any minority or women firms expressing an interest in bidding on City contracts will be referred to the City Purchasing Agent. This referral and consultation have been effective in the past and will be continued to insure program compliance. Monitoring of HUD funds received by the City will be done by the Community Development Department of the City of Owensboro. All HUD funds directly received by the City of Owensboro is administered by the Community Development Department. Conversations and discussions with the Housing Authority of Owensboro concerning programs and funds they receive will continue. The willingness of the other actors to discuss and share information affecting low-income housing efforts has been good in the past and is expected to continue. Staff of the Community Development Division annually consults with all these groups during the preparation of the Annual Action Plan. The City of Owensboro has no established direct subrecipients to monitor. Community Housing Development Organizations (CHDO's) will be treated as all other applicants, although annual copies of their financial audits will be requested and reviewed by the City of Owensboro Community Development Department.

### **Housing Opportunities for People with AIDS (HOPWA)**

\*Refers to the HOPWA Table in the Needs.xls workbook.

No HOPWA Funded Objectives have been identified as a part of this Plan. The City of Owensboro does not administer or receive any HOPWA Funding.

### **Specific HOPWA Objectives**

No HOPWA Funded Objectives have been identified as a part of this Plan. The City of Owensboro does not administer or receive any HOPWA Funding.

## **OTHER NARRATIVES AND ATTACHMENTS**

See attached Mechanicsville Neighborhood Revitalization Strategy Area Plan.

Housing Needs Table		Grantee:											Households with a Disabled Member	# of Households in Lead-Hazard Housing	Total Lead Hazard Deviation			
		Only complete blue sections. Do NOT type in sections other than blue.																
Housing Needs - Comprehensive Housing Affordability Strategy (CHAS) Data Housing Problems		Current % of Households	Current Number of Households	3-5 Year Quantities					Multi-Year	% of Goal	Priority	Plan in Budget	Status	MSHLD	MSHLD	Disability Status/Status	# of Households in Lead-Hazard Housing	Total Lead Hazard Deviation
				Year 1	Year 2	Year 3	Year 4	Year 5										
				Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal							
Owner	All other (not)	NUMBER OF HOUSEHOLDS	100%	713														
		With Any Housing Problems	53.4	380														
		Cost Burden > 30%	53.4	380														
	Small Rental	NUMBER OF HOUSEHOLDS	100%	791														
		With Any Housing Problems	69.9	553														
		Cost Burden > 30%	65.4	519														
	Large Rental	NUMBER OF HOUSEHOLDS	100%	117														
		With Any Housing Problems	87.9	97														
		Cost Burden > 30%	79.9	83														
	Elderly	NUMBER OF HOUSEHOLDS	100%	812														
		With Any Housing Problems	73.0	593														
		Cost Burden > 30%	73.0	593														
Rentor	All other (not)	NUMBER OF HOUSEHOLDS	100%	483														
		With Any Housing Problems	53.0	260														
		Cost Burden > 30%	53.0	260														
	Small Rental	NUMBER OF HOUSEHOLDS	100%	261														
		With Any Housing Problems	61.3	160														
		Cost Burden > 30%	61.3	160														
	Large Rental	NUMBER OF HOUSEHOLDS	100%	22														
		With Any Housing Problems	100.0	22														
		Cost Burden > 30%	100.0	22														
	Elderly	NUMBER OF HOUSEHOLDS	100%	196														
		With Any Housing Problems	80.1	125														
		Cost Burden > 30%	80.1	125														
Owner	All other (not)	NUMBER OF HOUSEHOLDS	100%	473														
		With Any Housing Problems	49.7	235														
		Cost Burden > 30%	49.7	235														
	Small Rental	NUMBER OF HOUSEHOLDS	100%	624														
		With Any Housing Problems	42.5	265														
		Cost Burden > 30%	40.3	251														
	Large Rental	NUMBER OF HOUSEHOLDS	100%	87														
		With Any Housing Problems	95.4	83														
		Cost Burden > 30%	65.5	57														
	Elderly	NUMBER OF HOUSEHOLDS	100%	561														
		With Any Housing Problems	59.5	334														
		Cost Burden > 30%	57.8	324														
Rentor	All other (not)	NUMBER OF HOUSEHOLDS	100%	473														
		With Any Housing Problems	25.6	223														
		Cost Burden > 30%	24.1	219														
	Small Rental	NUMBER OF HOUSEHOLDS	100%	254														
		With Any Housing Problems	49.8	129														
		Cost Burden > 30%	49.8	129														
	Large Rental	NUMBER OF HOUSEHOLDS	100%	24														
		With Any Housing Problems	83.3	20														
		Cost Burden > 30%	83.3	20														
	Elderly	NUMBER OF HOUSEHOLDS	100%	174														
		With Any Housing Problems	59.8	104														
		Cost Burden > 30%	59.8	104														
Owner	All other (not)	NUMBER OF HOUSEHOLDS	100%	304														
		With Any Housing Problems	13.5	42														
		Cost Burden > 30%	13.5	42														
	Small Rental	NUMBER OF HOUSEHOLDS	100%	787														
		With Any Housing Problems	23.1	182														
		Cost Burden > 30%	15.5	118														
	Large Rental	NUMBER OF HOUSEHOLDS	100%	143														
		With Any Housing Problems	44.5	64														
		Cost Burden > 30%	2.8	4														
	Elderly	NUMBER OF HOUSEHOLDS	100%	514														
		With Any Housing Problems	11.4	20														
		Cost Burden > 30%	9.7	10														
Rentor	All other (not)	NUMBER OF HOUSEHOLDS	100%	1016														
		With Any Housing Problems	18.2	104														
		Cost Burden > 30%	18.2	104														
	Small Rental	NUMBER OF HOUSEHOLDS	100%	673														
		With Any Housing Problems	20.8	140														
		Cost Burden > 30%	19.5	132														
	Large Rental	NUMBER OF HOUSEHOLDS	100%	34														
		With Any Housing Problems	94.0	32														
		Cost Burden > 30%	28.5	24														
	Elderly	NUMBER OF HOUSEHOLDS	100%	347														
		With Any Housing Problems	30.5	106														
		Cost Burden > 30%	30.5	106														
Total Any Housing Problem				6	6	11	0	0	0	0	0	0	0	0	0	0	0	
Total 215 Rentor			2633															
Total 215 Owner			1180															
Total 215				0	0	0	0	0	0	0	0	0	0	0	0	0	0	
												Total Enabled	0					
												Tot. Elderly	3437	Total Lead Hazard	0			
												Tot. Sm. Rental	3314	Total Renters	6816			
												Tot. Lg. Rental	613	Total Owners	3388			

**City of Owensboro**

**Housing Market Analysis**

Complete cells in blue.

	Vacancy Rate	0 & 1 Bedroom	2 Bedrooms	3+ Bedroom	Total	Substandard Units
<b>Housing Stock Inventory</b>						
<b>Affordability Mismatch</b>						
Occupied Units: Renter		3621	3321	1956	8898	444
Occupied Units: Owner		231	2620	10643	13494	675
Vacant Units: For Rent	3%	299	346	52	697	69
Vacant Units: For Sale	1%	16	113	167	296	15
Total Units Occupied & Vacant		4167	6400	12818	23385	1203
<b>Rents: Applicable FMRs (in \$)</b>		475	583	804		
<b>Rent</b> Affordable at 30% of 50% of MFI (in \$)		469	536	670		
<b>Public Housing Units</b>						
Occupied Units		189	201	129	519	0
Vacant Units		22	6	7	35	0
Total Units Occupied & Vacant		211	207	136	554	0
<b>Rehabilitation Needs (in \$)</b>		680,000	1,800,000	1,600,000	4,080,000	

## Continuum of Care Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Un-sheltered	Total	City of Owensboro	
	Emergency	Transitional			Data Quality	
1. Homeless Individuals	170	0	170	340	(E) estimates <input type="button" value="v"/>	
2. Homeless Families with Children	85	0	85	170		
2a. Persons in Homeless with Children Families	35	0	35	70		
<b>Total (lines 1 + 2a)</b>	<b>205</b>	<b>0</b>	<b>205</b>	<b>410</b>		
Part 2: Homeless Subpopulations	Sheltered		Un-sheltered	Total	Data Quality	
	Emergency	Transitional			Data Quality	
1. Chronically Homeless		68	68	136	(E) estimates <input type="button" value="v"/>	
2. Severely Mentally Ill		34	0	34		
3. Chronic Substance Abuse		136	0	136		
4. Veterans		8	0	8		
5. Persons with HIV/AIDS		17	0	17		
6. Victims of Domestic Violence		102	0	102		
7. Youth (Under 18 years of age)		35	0	35		

Part 3: Homeless Needs Table: Individuals		Needs	Currently Available	Gap	5-Year Quantities										Total			Emergency H. M. L.	Plan to Fund? Y. N.	Fund Source: COBG, HOME, HOPEWA, ESG or Other
					Year 1		Year 2		Year 3		Year 4		Year 5		Goal	Actual	% of Goal			
					Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete						
Beds	Emergency Shelters	300	170	130	0	0	0	0	0	0	0	0	0	0	0	0	####	H	N	ESG
	Transitional Housing	50	0	50	0	0	0	0	0	0	0	0	0	0	0	0	####	L	N	ESG
	Permanent Supportive Housing	100	0	100	0	0	0	0	0	0	0	0	0	0	0	0	####	M	N	ESG
	<b>Total</b>	<b>450</b>	<b>170</b>	<b>280</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>####</b>			
Chronically Homeless		170	110															M	N	ESG

Part 4: Homeless Needs Table: Families		Needs	Currently Available	Gap	5-Year Quantities										Total			Emergency H. M. L.	Plan to Fund? Y. N.	Fund Source: COBG, HOME, HOPEWA, ESG or Other
					Year 1		Year 2		Year 3		Year 4		Year 5		Goal	Actual	% of Goal			
					Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete						
Beds	Emergency Shelters	105	85	20	0	0	0	0	0	0	0	0	0	0	0	0	####	H	N	ESG
	Transitional Housing	100	0	100	0	0	0	0	0	0	0	0	0	0	0	0	####	M	N	ESG
	Permanent Supportive Housing	50	0	50	0	0	0	0	0	0	0	0	0	0	0	0	####	L	N	ESG
	<b>Total</b>	<b>255</b>	<b>85</b>	<b>170</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>####</b>			

Completing Part 1: Homeless Population. This must be completed using statistically reliable, unduplicated counts or estimates of homeless persons in sheltered and unsheltered locations at a one-day point in time. The counts must be from: (A) administrative records, (N) enumerations, (S) statistically reliable samples, or (E) estimates. The quality of the data presented in each box must be identified as: (A), (N), (S) or (E).

Completing Part 2: Homeless Subpopulations. This must be completed using statistically reliable, unduplicated counts or estimates of homeless persons in sheltered and unsheltered locations at a one-day point in time. The numbers must be from: (A) administrative records, (N) enumerations, (S) statistically reliable samples, or (E) estimates. The quality of the data presented in each box must be identified as: (A), (N), (S) or (E).

**Sheltered Homeless.** Count adults, children and youth residing in shelters for the homeless. "Shelters" include all emergency shelters and transitional shelters for the homeless, including domestic violence shelters, residential programs for runaway/homeless youth, and any hotel/motel/apartment voucher arrangements paid by a public/private agency because the person or family is homeless. Do not count: (1) persons who are living doubled up in conventional housing; (2) formerly homeless persons who are residing in Section 8 SRO, Shelter Plus Care, SHP permanent housing or other permanent housing units; (3) children or youth, who because of their own or a parent's homelessness or abandonment, now reside temporarily and for a short anticipated duration in hospitals, residential treatment facilities, emergency foster care, detention facilities and the like; and (4) adults living in mental health facilities, chemical dependency facilities, or criminal justice facilities.

**Unsheltered Homeless.** Count adults, children and youth sleeping in places not meant for human habitation. Places not meant for human habitation include streets, parks, alleys, parking ramps, parts of the highway system, transportation depots and other parts of transportation systems (e.g. subway tunnels, railroad car), all-night commercial establishments (e.g. movie theaters, laundromats, restaurants), abandoned buildings, building roofs or stairwells, chicken coops and other farm outbuildings, caves, campgrounds, vehicles, and other similar places.

Non-Homeless Special Needs Including HOPWA	Needs	Currently Available	GAP	3-5 Year Quantities										Total				
				Year 1		Year 2		Year 3		Year 4*		Year 5*		Goal	Actual	% of Goal		
				Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete					
Housing Needed	52. Elderly	3437	3500	-63	0	0	0	0	0	0	0	0	0	0	0	0	0	###
	53. Frail Elderly	54	84	-30	0	0	0	0	0	0	0	0	0	0	0	0	0	###
	54. Persons w/ Severe Mental Illness	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	###
	55. Developmentally Disabled	350	350	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
	56. Physically Disabled	3	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	###
	57. Alcoho/Other Drug Addicted	4	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	###
	58. Persons w/ HIV/AIDS & their familie	205	52	153	0	0	0	0	0	0	0	0	0	0	0	0	0	###
	59. Public Housing Residents	600	554	46	0	0	0	0	0	0	0	0	0	0	0	0	0	###
	Total	4655	4545	110	0	0	0	0	0	0	0	0	0	0	0	0	0	###
	Supportive Services Needed	60. Elderly	4	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0
61. Frail Elderly		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
62. Persons w/ Severe Mental Illness		2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	###
63. Developmentally Disabled		2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
64. Physically Disabled		2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
65. Alcoho/Other Drug Addicted		3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
66. Persons w/ HIV/AIDS & their familie		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
67. Public Housing Residents		2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	###
Total	16	13	3	0	0	0	0	0	0	0	0	0	0	0	0	0	###	

City of Owensboro			5-Year Quantities										Cumulative	% of Goal	Funding Source	Dollars to Address	Risks to Success	Data Source	
Housing and Community Development Activities	Needs	Current	Year 1		Year 2		Year 3		Year 4		Year 5								Goal
			Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual					
01 Acquisition of Real Property 570.201(a)	4	1	3										0	0	###		600	N	C
02 Disposition 570.201(b)	0	0	0										0	0	###			N	
03 Public Facilities and Improvements (General) 570.201(c)	0	0	0										0	0	###			N	
03A Senior Centers 570.201(c)	2	1	1										0	0	###	M	7000	N	O
03B Handicapped Centers 570.201(c)	1	1	0										0	0	###	L		N	
03C Homeless Facilities (not operating costs) 570.201(c)	1	3	0										0	0	###	L		N	
03D Youth Centers 570.201(c)	4	3	2			1	1						1	1	100%	M	10000	N	O,C
03E Neighborhood Facilities 570.201(c)	1	1	2										0	0	###	H	2000	N	O
03F Parks, Recreational Facilities 570.201(c)	14	12	7	1	1	1	1	1					3	2	67%	H	2000	N	O
03G Parking Facilities 570.201(c)	3	1	2										0	0	###	H	2000	Y	O,C
03H Solid Waste Disposal Improvements 570.201(c)	0	0	0										0	0	###	H	10000	Y	O,C
03I Flood Drain Improvements 570.201(c)	0	0	0										0	0	###	L		N	
03J Water/Sewer Improvements 570.201(c)	0	0	0										0	0	###	L		N	
03K Street Improvements 570.201(c)	8	1	7	1	1	1	1	1					2	2	67%	L		N	
03L Sidewalks 570.201(c)	50	0	50	1	1	2	2	2					5	3	60%	H	4000	Y	O,C
03M Child Care Centers 570.201(c)	0	0	0										0	0	###	L		N	
03N Tree Planting 570.201(c)	15	1	14	1	1								1	1	100%	H	10000	Y	O,C
03O Fire Stations/Equipment 570.201(c)	0	0	0										0	0	###	L	700	Y	O,C
03P Health Facilities 570.201(c)	0	0	0										0	0	###	L		N	
03Q Abused and Neglected Children Facilities 570.201(c)	0	0	0										0	0	###	L		N	
03R Asbestos Removal 570.201(c)	10	0	10										0	0	###	M	1000	N	O
03S Facilities for AIDS Patients (not operating costs) 570.201(c)	1	1	1										0	0	###	M	500	N	A
03T Operating Costs of Homeless/AIDS Patients Programs	2	0	2										0	0	###	M	500	N	A
04 Clearance and Demolition 570.201(d)	5	0	5										0	0	###	H	50	Y	C
04A Clean-up of Contaminated Sites 570.201(d)	5	0	5										0	0	###	H	1000	N	O
05 Public Services (General) 570.201(e)	0	0	0										0	0	###	L		N	
05A Senior Services 570.201(e)	5	1	4										0	0	###	H	1000	N	O
05B Handicapped Services 570.201(e)	2	0	2										0	0	###	H	1000	N	O
05C Legal Services 570.201(e)	1	1	2										0	0	###	H	250	N	O
05D Youth Services 570.201(e)	5	2	3										0	0	###	H	500	N	O
05E Transportation Services 570.201(e)	1	1	0										0	0	###	H	300	Y	O,C
05F Substance Abuse Services 570.201(e)	4	3	1										0	0	###	H	1000	N	O
05G Battered and Abused Spouses 570.201(e)	1	1	0										0	0	###	H	1000	N	O
05H Employment Training 570.201(e)	1	1	0										0	0	###	M	1000	N	O
05I Crime Awareness 570.201(e)	1	0	1										0	0	###	M	1000	N	O
05J Fair Housing Activities (if CDBG, then subject to 570.201(e))	1	1	0										0	0	###	M	500	N	O
05K Tenant/Landlord Counseling 570.201(e)	1	0	1										0	0	###	M	100	N	O
05L Child Care Services 570.201(e)	1	0	1										0	0	###	M	500	N	O
05M Health Services 570.201(e)	1	0	1										0	0	###	H	500	N	O
05N Abused and Neglected Children 570.201(e)	2	0	2										0	0	###	H	500	N	D
05O Mental Health Services 570.201(e)	2	1	1										0	0	###	M	500	N	D
05P Screening for Lead-Based Paint/Lead Hazards Poison 570.201(e)	1	0	1										0	0	###	M	10	Y	D
05Q Subsidy Payments 570.204	0	0	0										0	0	###	L		N	
05R Homeownership Assistance (not direct) 570.204	250	0	250										0	0	###	H	75000	Y	C,H
05S Rental Housing Subsidies (if HOME, not part of 5% 570.204)	0	0	0										0	0	###	L		N	
05T Security Deposits (if HOME, not part of 5% Admin c)	0	0	0										0	0	###	L		N	
06 Interim Assistance 570.201(f)	0	0	0										0	0	###	L		N	
07 Urban Renewal Completion 570.201(h)	0	0	0										0	0	###	L		N	
08 Relocation 570.201(i)	10	0	10										0	0	###	H	100	Y	C,H
09 Loss of Rental Income 570.201(j)	0	0	0										0	0	###	L		N	
10 Removal of Architectural Barriers 570.201(k)	150	0	150										0	0	###	H	300	Y	C,O
11 Privately Owned Utilities 570.201(l)	0	0	0										0	0	###	L		N	
12 Construction of Housing 570.201(m)	250	0	250										0	0	###	H	75000	Y	C,H
13 Direct Homeownership Assistance 570.201(n)	300	0	300	10	10	7	1						17	11	65%	H	8000	Y	C,H
13A Rehab: Single-Unit Residential 570.202	200	0	200	1	1	4	0						5	1	20%	H	6000	Y	C,H
13B Rehab: Multi-Unit Residential 570.202	0	0	0										0	0	###	L		N	
13C Public Housing Modernization 570.202	95	0	95										0	0	###	M	1100	N	O
13D Rehab: Other Publicly-Owned Residential Buildings 570.202	0	0	0										0	0	###	L		N	
13E Rehab: Publicly or Privately-Owned Commercial/Indus 570.202	100	0	100										0	0	###	M	1500	Y	O,C
13F Energy Efficiency Improvements 570.202	550	0	550										0	0	###	M	1375	Y	O,C
13G Acquisition - for Rehabilitation 570.202	100	0	100										0	0	###	H	3000	Y	C,H
13H Rehabilitation Administration 570.202	1	0	1			1							1	0	0%	H	1000	Y	C,H
13I Lead-Based/Lead Hazard Test/Abate 570.202	1	0	1										0	0	###	H	10	Y	C,H
15 Code Enforcement 570.202(c)	2	1	1										0	0	###	H	1000	Y	O,C
16A Residential Historic Preservation 570.202(d)	145	0	145										0	0	###	H	3600	Y	O,C
16B Non-Residential Historic Preservation 570.202(d)	75	0	75										0	0	###	H	1500	Y	O,C
17A CI Land Acquisition/Disposition 570.203(a)	1	0	1										0	0	###	L	1000	N	O
17B CI Infrastructure Development 570.203(a)	1	0	1										0	0	###	L	1000	N	O
17C CI Building Acquisition, Construction, Rehabilitation 570.203(a)	1	0	1										0	0	###	L	1000	N	O
17D Other Commercial/Industrial Improvements 570.203(a)	1	0	1										0	0	###	L	1000	Y	O,C
18A ED Direct Financial Assistance to For-Profits 570.203(b)	1	0	1										0	0	###	L	500	N	O
18B ED Technical Assistance 570.203(b)	1	0	1										0	0	###	L	300	N	O
18C Micro-Enterprise Assistance	1	0	1										0	0	###	L	300	N	O
18A HOME Admin/Planning Costs of P1 (not part of 5% Ad	1	0	1	1	1	1	1	1					3	2	67%	H	1000	Y	C,H
18B HOME CHDO Operating Costs (not part of 5% Admin ca	2	0	2										0	0	###	H	200	Y	H
19C CDBG Non-profit Organization Capacity Building	1	0	1										0	0	###	L	100	N	O
19D CDBG Assistance to Institutes of Higher Education	0	0	0										0	0	###	L		N	
19E CDBG Operation and Repair of Foreclosed Property	0	0	0										0	0	###	L		N	
19F Planned Repayment of Section 108 Loan Principal	0	0	0										0	0	###	L		N	
19G Unplanned Repayment of Section 108 Loan Principal	0	0	0										0	0	###	L		N	
19H State CDBG Technical Assistance to Grantees	0	0	0										0	0	###	L		N	
20 Planning 570.205	0	0	0										0	0	###	L		N	
21A General Program Administration 570.206	1	0	1	1	1	1	1	1					3	2	67%	H	1000	Y	

	Needs	Current	Gap	Year 1										
				Outputs Households				Funding						
				HOPWA Assistance		Non-HOPWA		HOPWA Budget	HOPWA Actual	Leveraged Non-HOPWA				
				Goal	Actual	Goal	Actual			Goal	Actual			
Tenant-based Rental Assistance	0	0	0											
Short-term Rent, Mortgage and Utility payments	0	0	0											
Facility-based Programs	0	0	0											
Units in facilities supported with operating costs	0	0	0											
Units in facilities developed with capital funds and placed in service during the program year	0	0	0											
Units in facilities being developed with capital funding but not yet opened (show units of housing planned)	0	0	0											
Stewardship (developed with HOPWA but no current operation or other costs) Units of housing subject to three- or ten-year use agreements	0	0	0											
Adjustment for duplication of households (i.e., moving between types of housing)														
<b>Subtotal unduplicated number of households/units of housing assisted</b>	0	0	0					0	0	0	0	0	0	0
<b>Supportive Services</b>														
Supportive Services in conjunction with housing activities (for households above in HOPWA or leveraged other units)														
<b>Housing Placement Assistance</b>														
Housing Information Services														
Permanent Housing Placement Services														
<b>Housing Development, Administration, and Management Services</b>														
Resource Identification to establish, coordinate and develop housing assistance resources														
Project Outcomes/Program Evaluation (if approved)														
Grantee Administration (maximum 3% of total) (i.e., costs for general management, oversight, coordination, evaluation, and reporting)														
Project Sponsor Administration (maximum 7% of total) (i.e., costs for general management, oversight, coordination, evaluation, and reporting)														
<b>Other Activity (if approved in grant agreement)</b>														
<b>Specify:</b>														
1		0	0	0										
2		0	0	0										
3		0	0	0										
4		0	0	0										

**HOPWA Performance Chart 2**

Type of Housing Assistance	Total Number of Households Receiving Assistance	Average Length of Stay [in weeks]	Number of Households Remaining in Project at the End of the Program Year	Number of Households that left the Project	What happened to the Households that left			
					PY1	PY2	PY3	PY4
Tenant-based Rental Assistance	0	PY1	PY1	#VALUE!	Emergency Shelter			
	0	PY2	PY2	#VALUE!	Temporary Housing			
	0	PY3	PY3	#VALUE!	Private Hsg			
	0	PY4	PY4	#VALUE!	Other HOPWA			
	0	PY5	PY5	#VALUE!	Other Subsidy			
Short-term Rent, Mortgage, and Utility Assistance	0	PY1	PY1	#VALUE!	Institution			
	0	PY2	PY2	#VALUE!	Jail/Prison			
	0	PY3	PY3	#VALUE!	Disconnected			
	0	PY4	PY4	#VALUE!	Death			
	0	PY5	PY5	#VALUE!	Emergency Shelter			
Facility-based Housing Assistance	0	PY1	PY1	#VALUE!	Temporary Housing			
	0	PY2	PY2	#VALUE!	Private Hsg			
	0	PY3	PY3	#VALUE!	Other HOPWA			
	0	PY4	PY4	#VALUE!	Other Subsidy			
	0	PY5	PY5	#VALUE!	Institution			



Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
<b>DH-2 Affordability of Decent Housing</b>							
DH-2 (1)	improve the quality of owner housing and increase the availability of affordable housing	CDBG	Homes Completed	2010	2		0%
				2011	2		0%
				2012	2		0%
				2013	2		0%
				2014	2		0%
			<b>MULTI-YEAR GOAL</b>	<b>11</b>	<b>0</b>		0%
		HOME	Homes Completed	2010	6		0%
				2011	6		0%
		CHDO HOME		2012	6		0%
				2013	6		0%
		KHC HOME		2014	6		0%
	<b>MULTI-YEAR GOAL</b>	<b>30</b>	<b>0</b>		0%		
		Source of Funds #1	Performance Indicator #3	2010			#DIV/0!
		Source of Funds #2		2011			#DIV/0!
		Source of Funds #3		2012			#DIV/0!
				2013			#DIV/0!
				2014			#DIV/0!
			<b>MULTI-YEAR GOAL</b>			<b>0</b>	<b>#DIV/0!</b>



Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed	
<b>DH-3 Sustainability of Decent Housing</b>								
DH-3 (1)	Improve the quality of owner housing and increase the Sustainability of Decent housing	CDBG	Performance Indicator #1 WORLD CHANGERS Low income Owner Rehab	2010	20		0%	
				2011	20		0%	
		Source of Funds #2		2012			#DIV/0!	
				2013			#DIV/0!	
		Source of Funds #3		2014			#DIV/0!	
			<b>MULTI-YEAR GOAL</b>			<b>0</b>		#DIV/0!
		Source of Funds #1	Performance Indicator #2	2010			#DIV/0!	
				2011			#DIV/0!	
		Source of Funds #2		2012			#DIV/0!	
				2013			#DIV/0!	
		Source of Funds #3		2014			#DIV/0!	
			<b>MULTI-YEAR GOAL</b>			<b>0</b>		#DIV/0!
		Source of Funds #1	Performance Indicator #3	2010			#DIV/0!	
				2011			#DIV/0!	
Source of Funds #2	2012				#DIV/0!			
	2013				#DIV/0!			
Source of Funds #3	2014				#DIV/0!			
	<b>MULTI-YEAR GOAL</b>			<b>0</b>		#DIV/0!		



Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
<b>SL-3 Sustainability of Suitable Living Environment</b>							
SL-3 (1)	Improve the quality and increase quantity of public improvement for LMI persons	CDBG	Omega Street Extension within Mechanicsville Neighborhood	2010	1		0%
				2011			#VALUE!
				2012			#VALUE!
				2013			#VALUE!
				2014			#DIV/0!
			<b>MULTI-YEAR GOAL</b>				#VALUE!
		CDBG	Sidewalk Improvement Projects within Mechanicsville Neighborhood	2010			#DIV/0!
				2011			#VALUE!
				2012			#DIV/0!
				2013	6		0%
				2014	7		0%
			<b>MULTI-YEAR GOAL</b>				#VALUE!
		Source of Funds #1	Performance Indicator #3	2010			#DIV/0!
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			<b>MULTI-YEAR GOAL</b>				#VALUE!



Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed	
<b>NR-1 Neighborhood Revitalization</b>								
NR-1 (1)	Revitalize the Mechanicsville Neighborhood	CDBG	Public Facility Improvements	2010	2	2	100%	
				2011	2	2	100%	
				2012	2	2	100%	
				2013	2	1	50%	
				2014	2		0%	
					<b>MULTI-YEAR GOAL</b>			<b>#VALUE!</b>
		CDBG	Elimination of Blight	2010	10		0%	
				2011	10		0%	
				2012			#DIV/0!	
				2013			#DIV/0!	
				2014			#DIV/0!	
					<b>MULTI-YEAR GOAL</b>			<b>#VALUE!</b>
		CDBG	Performance Indicator #3	2010			#DIV/0!	
				2011			#DIV/0!	
2012					#DIV/0!			
2013					#DIV/0!			
2014					#DIV/0!			
			<b>MULTI-YEAR GOAL</b>		<b>0</b>	<b>#DIV/0!</b>		

**TABLE 3B ANNUAL HOUSING COMPLETION GOALS**

ANNUAL AFFORDABLE RENTAL HOUSING GOALS (SEC. 215)	Annual Expected Number Completed	Resources used during the period			
		CDBG	HOME	ESG	HOPWA
Acquisition of existing units		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Production of new units		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rehabilitation of existing units		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Sec. 215 Rental Goals</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>ANNUAL AFFORDABLE OWNER HOUSING GOALS (SEC. 215)</b>					
Acquisition of existing units	3	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Production of new units	12	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rehabilitation of existing units		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Homebuyer Assistance	5	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Sec. 215 Owner Goals</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>ANNUAL AFFORDABLE HOUSING GOALS (SEC. 215)</b>					
Homeless		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-Homeless		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special Needs		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Sec. 215 Affordable Housing</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>ANNUAL HOUSING GOALS</b>					
Annual Rental Housing Goal		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Annual Housing Goal</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

For the purpose of identification of annual goals, an assisted household is one that will receive benefits through the investment of Federal funds, either alone or in conjunction with the investment of other public or private funds.



Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed	
<b>DH-2 Affordability of Decent Housing</b>								
DH-2 (1)	Improve the quality of owner housing and increase the availability of affordable housing, includes Homebuyer and Homeowner Rehab. Focus will be within MECHANICSVILLE NRSA	CDBG	Existing Homeowners Renovated Homes Completed	2010	15		0%	
				2011	20		0%	
		Privated Funds		2012	14		0%	
				2013	18		0%	
				2014	12		0%	
			<b>MULTI-YEAR GOAL</b>		<b>11</b>	<b>0</b>		<b>0%</b>
		HOME	New Homes Completed	2010	9		0%	
				2011	7		0%	
		CHDO HOME		2012	8		0%	
				2013	8		0%	
				2014	7		0%	
			<b>MULTI-YEAR GOAL</b>		<b>39</b>	<b>0</b>		<b>0%</b>
				Source of Funds #1	Performance Indicator #3	2010		
		Source of Funds #2		2011			#DIV/0!	
		Source of Funds #3		2012			#DIV/0!	
				2013			#DIV/0!	
				2014			#DIV/0!	
			<b>MULTI-YEAR GOAL</b>			<b>0</b>	<b>#DIV/0!</b>	



**Summary of Specific Annual Objectives**

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
<b>DH-3</b>	<b>Sustainability of Decent Housing</b>						
DH-3 (1)	Improve the quality of rental housing and increase the sustainability of Decent housing in MECHANICSVILLE NRSA	CDBG Private Funds Source of Funds #3	Rental Rehab of exterior in MECHANICSVILLE	2010 2011 2012 2013 2014	  1 5  	     	#VALUE! #VALUE! 0% 0% #DIV/0!
		Source of Funds #1 Source of Funds #2 Source of Funds #3	<b>MULTI-YEAR GOAL</b> Performance Indicator #2	2010 2011 2012 2013 2014	     	0     	#DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0!
		Source of Funds #1 Source of Funds #2 Source of Funds #3	<b>MULTI-YEAR GOAL</b> Performance Indicator #3	2010 2011 2012 2013 2014	     	0     	#DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0!
			<b>MULTI-YEAR GOAL</b>			0	#DIV/0!



**Summary of Specific Annual Objectives**

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed	
<b>SL-3 Sustainability of Suitable Living Environment</b>								
SL-3 (1)	Improve the sustainability of suitable living environment and increase quantity of public improvement for LMI persons	CDBG	Omega Street Extension within Mechanicsville Neighborhood	2010	1		0%	
				2011			#VALUE!	
				2012			#VALUE!	
				2013			#VALUE!	
				2014			#DIV/0!	
		<b>MULTI-YEAR GOAL</b>						#VALUE!
		CDBG	Sidewalk Improvement Projects within Mechanicsville Neighborhood	2010	1		0%	
				2011			#VALUE!	
				2012	8		0%	
				2013	8		0%	
		2014			#VALUE!			
		<b>MULTI-YEAR GOAL</b>						#VALUE!
		CDBG	Tree Planting & landscape Grants - MECHANICSVILLE	2010			#DIV/0!	
				2011	20		0%	
2012	70				0%			
2013	20				0%			
2014			#DIV/0!					
<b>MULTI-YEAR GOAL</b>						#VALUE!		
		Source of Funds #3						



**Summary of Specific Annual Objectives**

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed	
<b>NR-1 Neighborhood Revitalization</b>								
NR-1 (1)	Revitalize the Mechanicsville Neighborhood	CDBG	Beautification Enhancements and Neighborhood Identification - MECHANICSVILLE	2010			#VALUE!	
				2011	6		#VALUE!	
				2012			#VALUE!	
				2013	6		#VALUE!	
				2014			#VALUE!	
				<b>MULTI-YEAR GOAL</b>				
		CDBG	Elimination of Blight - MECHANICSVILLE	2010		10		0%
				2011		10		0%
				2012				#DIV/0!
				2013				#DIV/0!
		2014					#DIV/0!	
		<b>MULTI-YEAR GOAL</b>						#VALUE!
		CDBG	Dugan Best Park Improvements - MECHANICSVILLE	2010				#DIV/0!
				2011		1		0%
2012				1		0%		
2013				1		0%		
2014					#DIV/0!			
<b>MULTI-YEAR GOAL</b>					<b>0</b>		#DIV/0!	

### CoC Services Inventory Chart

(1)  Provider Organizations	(2) Prevention					(3) Outreach			(4) Supportive Services									
	Mortgage Assistance	Rental Assistance	Utilities Assistance	Counseling/Advocacy	Legal Assistance	Street Outreach	Mobile Clinic	Law Enforcement	Case Management	Life Skills	Alcohol & Drug Abuse	Mental Health Counseling	Healthcare	HIV/AIDS	Education	Employment	Child Care	Transportation
City of Owensboro																		
Audubon Area Community Action Agency			X	X											X	X	X	X
Boulware Mission, Inc.				X			X	X	X	X			X	X	X			X
Daniel Pitino Shelter, Inc.						X		X	X									X
GRADD Help Office		X	X									X						
KY United Methodist Homes for Children				X				X										
Matthew 25 AIDS Services, Inc.	X	X	X	X	X			X	X		X	X	X					X
MISAS, Inc.						X		X							X			
OASIS, Inc.				X	X			X	X	X	X	X	X	X	X	X	X	X
River Valley Behavioral Health Services				X				X		X	X							
St. Benedict's Shelter (Seasonal Shelter)						X												
St. Vincent De Paul of Owensboro		X	X									X						
Salvation Army of Owensboro	X	X	X	X				X									X	X
Matthew 25 AIDS Services, Inc.	X	X	X	X	X			X	X		X	X	X					X



## Housing Inventory Chart: Transitional Housing

Total Year-Round Beds - Household without Children	
1. Current Year-Round Transitional Housing (TH) Beds	23
1A. Number of DV Year-Round TH Beds for Households with children	23
1B. Subtotal, non-DV Year-Round TH Beds for Households with children	0
2. New Year-Round ES Beds for Households without Children	0
3. Under Development Year-Round TH Beds for Households without Children	0
4. Total Year-Round TH HMLS Beds for Households without Children	0
5. HMLS Bed Coverage: TH Beds for Households without Children	100%

Total Year-Round Beds - Households with Children	
6. Current Year-Round TH Beds for Households with Children	62
6A. Number of DV Year-Round TH Beds for Households with Children	12
6B. Subtotal, non-DV Year-Round TH Beds for Households with Children	50
7. New Year-Round TH Beds for Households with Children	0
8. Under Development Year-Round TH Beds for Households with Children	0
9. Total Year-Round TH HMLS Beds for Households with Children	50
10. HMLS Bed Coverage: TH Beds for Households with Children	100%

**KEY: Target Population A**  
 CO: couples only, no children  
 HC: households with children  
 SF: single females  
 SFHC: single females and households with children  
 SM: single males  
 SMHC: single males and households with children  
 SMF: single males and females  
 SMF - HC: Single male and female plus households with children  
 YF: youth females (under 18 years old)  
 YMF: youth males (under 18 years old)  
 YMF: youth males and females (under 18 years old)

**KEY: Target Population B**  
 DV - Domestic Violence victims only  
 VET - Veterans only  
 HIV - HIV/AIDS populations only

**KEY: Inventory type**  
 C: Current Inventory  
 N: New Inventory  
 U: Under development

**Error Messages**  
 ERROR MSG: PROGRA #REFI  
 ERROR MSG: FAMILY #REFI  
 ERROR MSG: DV HMLS #REFI

#	Program Information	Target Population		HUD Funding program receive	All Year-Round Beds/Units	Year-Round Beds in HMLS	Utilization Rate	Seasonal Beds Available in HMLS	Seasonal Beds Start Date	Seasonal Beds End Date	Overflow Beds
		Households with Children	Households without Children								
TH9	Daniel Pinedo Shelter (GRADD) Shelter 211680 C	50	13	0	0	50	32	64%			
TH26	OASIS Inc (GRADD) al 211680 C	12	3	23	0	35	21	60%			

# Transportation

## Omega Street Extension

The existing Mechanicsville Neighborhood lacks a quality entryway to the south that would allow for greater connectivity to McFarland Avenue and West Parrish Avenue (see Map 13). Omega Street currently dead-ends into a field at the intersection with Westwood Avenue. The lack of roadway connectivity within this area has limited the service area of the Mechanicsville Park and Recreational Center. This lack of connectivity has also reduced emergency response times on both sides of the terminus of Omega Street.

Map 13 Omega Street Extension Project





# CPMP Non-State Grantee Certifications

Many elements of this document may be completed electronically, however a signature must be manually applied and the document must be submitted in paper form to the Field Office.

- This certification does not apply.  
 This certification is applicable.

## NON-STATE GOVERNMENT CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

**Drug Free Workplace** -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about –
  - a. The dangers of drug abuse in the workplace;
  - b. The grantee's policy of maintaining a drug-free workplace;
  - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
  - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will –
  - a. Abide by the terms of the statement; and
  - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted –
  - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
  - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

**Anti-Lobbying** -- To the best of the jurisdiction's knowledge and belief:

8. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
9. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
10. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

5/05/2010

---

Signature/Authorized Official

Date

Ron Payne

Name

Mayor

Title

P.O. Box 10003

Address

Owensboro, KY 42302-9003

City/State/Zip

(270) 687-4444

Telephone Number

- This certification does not apply.  
 This certification is applicable.

### Specific CDBG Certifications

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

**Following a Plan** -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

11. Maximum Feasible Priority - With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
12. Overall Benefit - The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2011, 2012, 2013, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
13. Special Assessments - It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** -- It has adopted and is enforcing:

14. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
15. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

**Compliance With Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K and R, of title 24;

**Compliance with Laws** -- It will comply with applicable laws.

<hr/>	<input type="text" value="5/05/2010"/>
Signature/Authorized Official	Date
<input type="text" value="Ron Payne"/>	
Name	
<input type="text" value="Mayor"/>	
Title	
<input type="text" value="P.O. Box 10003"/>	
Address	
<input type="text" value="Owensboro, KY 42302-9003"/>	
City/State/Zip	
<input type="text" value="(270) 687-4444"/>	
Telephone Number	

**This certification does not apply.**  
 **This certification is applicable.**

**OPTIONAL CERTIFICATION  
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities, which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

---

Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number

- This certification does not apply.  
 This certification is applicable.

### Specific HOME Certifications

The HOME participating jurisdiction certifies that:

**Tenant Based Rental Assistance** -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

**Eligible Activities and Costs** -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

**Appropriate Financial Assistance** -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

5/05/2009

---

Signature/Authorized Official

Date

Ron Payne

Name

Mayor

Title

P.O. Box 10003

Address

Owensboro, KY 42302-9003

City/State/Zip

(270) 687-4444

Telephone Number

- This certification does not apply.**  
 **This certification is applicable.**

### HOPWA Certifications

The HOPWA grantee certifies that:

**Activities** -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

**Building** -- Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

---

Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number

- |  |
|--|
| <input checked="" type="checkbox"/> <b>This certification does not apply.</b><br><input type="checkbox"/> <b>This certification is applicable.</b> |
|--|

### ESG Certifications

I, \_\_\_\_\_, Chief Executive Officer of **Error! Not a valid link.**, certify that the local government will ensure the provision of the matching supplemental funds required by the regulation at 24 *CFR* 576.51. I have attached to this certification a description of the sources and amounts of such supplemental funds.

I further certify that the local government will comply with:

1. The requirements of 24 *CFR* 576.53 concerning the continued use of buildings for which Emergency Shelter Grants are used for rehabilitation or conversion of buildings for use as emergency shelters for the homeless; or when funds are used solely for operating costs or essential services.
2. The building standards requirement of 24 *CFR* 576.55.
3. The requirements of 24 *CFR* 576.56, concerning assurances on services and other assistance to the homeless.
4. The requirements of 24 *CFR* 576.57, other appropriate provisions of 24 *CFR* Part 576, and other applicable federal laws concerning nondiscrimination and equal opportunity.
5. The requirements of 24 *CFR* 576.59(b) concerning the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970.
6. The requirement of 24 *CFR* 576.59 concerning minimizing the displacement of persons as a result of a project assisted with these funds.
7. The requirements of 24 *CFR* Part 24 concerning the Drug Free Workplace Act of 1988.
8. The requirements of 24 *CFR* 576.56(a) and 576.65(b) that grantees develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted with ESG funds and that the address or location of any family violence shelter project will not be made public, except with written authorization of the person or persons responsible for the operation of such shelter.
9. The requirement that recipients involve themselves, to the maximum extent practicable and where appropriate, homeless individuals and families in policymaking, renovating, maintaining, and operating facilities assisted under the ESG program, and in providing services for occupants of these facilities as provided by 24 *CFR* 76.56.
10. The requirements of 24 *CFR* 576.57(e) dealing with the provisions of, and regulations and procedures applicable with respect to the environmental review responsibilities under the National Environmental Policy Act of 1969 and related

authorities as specified in 24 *CFR* Part 58.

11. The requirements of 24 *CFR* 576.21(a)(4) providing that the funding of homeless prevention activities for families that have received eviction notices or notices of termination of utility services will meet the requirements that: (A) the inability of the family to make the required payments must be the result of a sudden reduction in income; (B) the assistance must be necessary to avoid eviction of the family or termination of the services to the family; (C) there must be a reasonable prospect that the family will be able to resume payments within a reasonable period of time; and (D) the assistance must not supplant funding for preexisting homeless prevention activities from any other source.
12. The new requirement of the McKinney-Vento Act (42 *USC* 11362) to develop and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons. I further understand that state and local governments are primarily responsible for the care of these individuals, and that ESG funds are not to be used to assist such persons in place of state and local resources.
13. HUD's standards for participation in a local Homeless Management Information System (HMIS) and the collection and reporting of client-level information.

I further certify that the submission of a completed and approved Consolidated Plan with its certifications, which act as the application for an Emergency Shelter Grant, is authorized under state and/or local law, and that the local government possesses legal authority to carry out grant activities in accordance with the applicable laws and regulations of the U. S. Department of Housing and Urban Development.

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Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number

- This certification does not apply.  
 This certification is applicable.

**APPENDIX TO CERTIFICATIONS**

Instructions Concerning Lobbying and Drug-Free Workplace Requirements

**Lobbying Certification**

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

**Drug-Free Workplace Certification**

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code) Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplace is required by 24 CFR part 21.

Place Name	Street	City	County	State	Zip
Community Development Office	101 East 4 <sup>th</sup> Street	Owensboro	Daviess	KY	42303

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules: "Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15); "Conviction" means a finding of guilt (including a plea of *nolo contendere*) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any

controlled substance; "Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including:

- a. All "direct charge" employees;
- b. all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and
- c. temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Note that by signing these certifications, certain documents must be completed, in use, and on file for verification. These documents include:

- 1. Analysis of Impediments to Fair Housing
- 2. Citizen Participation Plan
- 3. Anti-displacement and Relocation Plan

5/05/2010

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Signature/Authorized Official

Date

Ron Payne

Name

Mayor

Title

P.O. Box 10003

Address

Owensboro, KY 42302-9003

City/State/Zip

(270) 687-4444

Telephone Number