



# Consolidated Plan FY2020-FY2024

**Action Plan 2020-2021**

## City of Owensboro

Thomas H. Watson, Mayor

**Community Development Department**

**Abby M. Shelton, Director**

## Executive Summary

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

#### 1. Introduction

The 2020-2025 HUD Consolidated Plan for the City of Owensboro is the result of a collaborative process designed to identify housing and community development needs and to establish goals, priorities and strategies to address those needs, especially for low-to moderate-income households. This process serves as the framework for a community-wide dialogue to better focus funding from the U.S. Department of Housing and Urban Development (HUD) formula block grant programs to meet local needs.

The City of Owensboro is an entitlement jurisdiction that receives federal funds from HUD to support local community development and affordable housing activities. The federal block grant programs that provide these resources include the Community Development Block Grant (CDBG) and the HOME Investment Partnerships Program. As a condition of receiving these funds, the City of Owensboro is required to submit a 5-Year Consolidated Plan, which outlines the City's housing and community development needs and priorities and the First Year Annual Action Plan that identifies how the City plans to allocate its HUD funding to address these priority needs.

In turn, the Consolidated Plan serves as the document that guides the priorities and expenditure of CDBG and HOME funds received by the City.

The **Housing Market Analysis section (MA)** provides information and detailed data about the local housing market conditions in the City of Owensboro. The Housing Market Analysis is meant to supplement the information gleaned from the Needs Assessment to facilitate the creation of goals that are better tailored to the local context.

The **Strategic Plan section (SP)** is based on the findings from the Needs Assessment, Housing Market Analysis, stakeholder and resident input and review of existing local/regional planning documents. The primary purpose of the Strategic Plan is to prioritize the needs identified through the Consolidated Planning process in order to develop associated goals that direct the allocation of federal funds in a manner that maximizes community impact.

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

Priorities identified in the Needs Assessment section include issues of housing cost burden, especially for the extremely low and very low-income households. Rising home values and rent levels will continue to tighten the supply of affordable housing units making housing vouchers and other rental assistance

subsidies more difficult to use. The aging housing stock provides more affordable housing but brings with it the need for rehabilitation. Finally, with regard to non-housing community development; neighborhood infrastructure and public facilities, especially in the low-income target areas, remain a high need and priority. Additional information on Goals and Priority Needs can be found in the Strategic Plan Section **(SP-45 and SP-25)**.

### **3. Evaluation of past performance**

The focus on redeveloping existing low- to moderate-income neighborhoods has been an extremely effective use of resources over the past twenty (20) years.

Increase in PVA Valuation, thus improving the quality of life within these neighborhoods will remain the driving focus for expenditure of funds over the next five years.

From 1999 – 2020 the BaptistTown, Old Germantown District, Mechanicsville Neighborhood and the Triplett Twist District have been successfully completed major redevelopment initiatives that produced the over \$35 million in public and private investment.

### **4. Summary of citizen participation process and consultation process**

The major element of the Consolidated and Annual Action Plan is the development of a plan for the redevelopment of the Northwest Area. A Pre-Planning Public hearing was held on **September 16, 2019** to solicit comments from the public. Forty-one (41) interested persons attended the first meeting. An overview of potential projects and active discussion with participants occurred. There was also a residential and business survey conducted throughout the Northwest Neighborhood Revitalization Strategy Area (NRSA) with a mailing sent to each physical address and each business owner's address. In addition, a Redevelopment Advisory Team was organized by the Owensboro Community Development Department to work with staff to create the Northwest Redevelopment Plan. All of the Advisory Team members live within or own businesses or property within the District and are active in the community. The Advisory Team has met on two (2) occasions to create and then refine the draft of the Plan. The eight (8) member advisory Team will also be active during the Plan Implementation over the next five (5) years by assisting in clarification of Plan objectives and communicating with their neighbors about the status of the implementation. A Citizens Advisory Committee for Community Development meeting was held as a public hearing in Owensboro City Hall Commission Chambers on **February 17, 2020** in order to obtain input from the public concerning the general direction and refinement of possible projects as established by the Northwest Redevelopment Advisory Team. A second public hearing was held on **March 10, 2020** to present a preliminary draft plan to the Owensboro City Commission for approval. A third Public Hearing conducted by the Citizens Advisory Committee for Community Development was held on **March 23, 2020** and the first draft of the Northwest Area Redevelopment Plan was presented as well as an opportunity for the public to present projects or provide information for the 2020-2025 Consolidated Plan and the 2020-2021 Annual Action Plan. A final public meeting was held on **April 7, 2020** for formal approval by the Owensboro Board of Commissioners. The City Commission

approved the recommended Northwest Redevelopment Plan at a public meeting on April 7, 2020 with (Municipal Order # 20- ). The Grass Roots nature of this process has created a document that takes the vision, priorities and dreams of the residents who live in the neighborhood and converts them into specific actions and projects based on available resources to significantly revitalize the area within a five (5) year period. Additionally all low income housing and service providers have been made aware of the opportunity for public input during the process.

## **5. Summary of public comments**

All comments that have been made by the public relate to the Northwest Area Redevelopment Plan. The public expressed interest in seeing the area revitalized with a balanced investment of commercial and residential incentives and grants.

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

There have been no comments or views that have not been accepted. The comments and views submitted by the public have been well thought out and within the area of consideration.

## **7. Summary**

The proceeding analyses will provide detailed insight into the specific areas of need and challenges facing the City's underserved neighborhoods and low- to moderate-income residents. The Community Development Department is confident that the multi-faceted approach prescribed in this consolidated plan is the most effective and prudent means of administering the funds provided through the Community Development Block Grant (CDBG) and HOME Investment Partnership entitlement programs. The strategies and programs that will be discussed are aimed at both providing short-term relief to the acute problem of affordability gripping the city and building out long-term solutions and resources for the community.

## The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	OWENSBORO	Community Development Department
HOME Administrator	OWENSBORO	Community Development Department

**Table 1 – Responsible Agencies**

### Narrative

The Owensboro Community Development Department (OCDD) is the city department responsible for the management and oversight of the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) entitlement grant programs. OCDD is staffed by one person (with support from other departments) that carries out grant activities and programs related to community development.

OCDD also utilizes sub recipient organizations and agencies, identified through an RFP process, to implement specific public service programs and projects identified in the Consolidated Plan. These sub recipients serve as a critical resource in effectively and efficiently achieving the goals and priorities set forth in the plan.

### Consolidated Plan Public Contact Information

Primary Contact:

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

### **1. Introduction**

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 forty (40) years, the expenditure of these funds have been used to implement the broad strategies that have been contained in the community's comprehensive and consolidated plans. In an effort to consolidate the planning and application requirements for the various programs, DHUD requires communities to prepare and submit this five (5)-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 only two (2) 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 (2) formula allocations the City receives (CDBG and HOME). This plan was created using the HUD Econ Planning Software.

### **Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).**

The City of Owensboro strives to be in constant contact with various public and private agencies to ensure funding priorities are in-line with current community development goals. OCDD is involved in many community collaborations with an aim to enhance coordination between housing and service providers to better serve the community. The City maintains a close working relationship with the Housing Authority of Owensboro and is currently in the process of partnering on the development of new affordable housing. The City creates partnerships with private developers to create affordable housing units. The City participates in the Region 2 Continuum of Care and the Homeless Council of the Ohio Valley. A member of the City of Owensboro staff serves on the board of the regional community action agency Audubon Area Community Services and the United Way of Ohio Valley. The City works closely with the Owensboro Regional Hospital and Green River District Health Department on several community health initiatives.

### **Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The City of Owensboro works closely with the Region 2 Continuum of Care and the Homeless Council of the Ohio Valley and participated in their meetings. The City of Owensboro directs funding to the United Way who then distributes funding to homeless shelters and homeless service providers. The City has

participated over the years in working with local county government and homeless advocates to evaluate the community needs. Community Development staff keeps in constant communication with homeless shelters and service providers to evaluate the current needs within the community. These organizations serve the chronically homeless with all types of family makeups and veteran status.

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

The City of Owensboro does not receive ESG funding and does not administer HMIS. Community Development staff does communicate with providers throughout the year.

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

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**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	AUDUBON AREA COMMUNITY SERV., INC
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Homeless Services-Health Services-Education Child Welfare Agency Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings and emails sent.
2	<b>Agency/Group/Organization</b>	ADRIENNE'S HOUSE
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings and emails sent.



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3	<b>Agency/Group/Organization</b>	AID THE HOMELESS, INC
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings and emails sent.
4	<b>Agency/Group/Organization</b>	BOULWARE CENTER
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings and emails sent.
5	<b>Agency/Group/Organization</b>	CATHOLIC DIOCESE OF OWENSBORO
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Homeless Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	

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6	<b>Agency/Group/Organization</b>	CLIFF HAGAN BOYS & GIRLS CLUB
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings and emails sent.
7	<b>Agency/Group/Organization</b>	DANIEL PITINO SHELTER
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
8	<b>Agency/Group/Organization</b>	DAVISS COUNTY FISCAL COURT
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings and emails sent.
9	<b>Agency/Group/Organization</b>	DISMAS CHARITIES OF OWENSBORO
	<b>Agency/Group/Organization Type</b>	Services-Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings and emails sent.
10	<b>Agency/Group/Organization</b>	OWENSBORO AREA AFFORDABLE HOUSING SOLUTIONS, INC.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Economic Development Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings and emails sent.
11	<b>Agency/Group/Organization</b>	GIRLS INCORPORATED
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings and emails sent.
12	<b>Agency/Group/Organization</b>	GREATER OWENSBORO ECONOMIC DEVELOPMENT CORPORATION
	<b>Agency/Group/Organization Type</b>	Other government - County Planning Organization Business Leaders Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings and emails sent.
13	<b>Agency/Group/Organization</b>	GREEN RIVER AREA DOWN SYNDROME ASSOCIATION - GRADSA
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings and emails sent.
14	<b>Agency/Group/Organization</b>	HABITAT FOR HUMANITY - OWENSBORO
	<b>Agency/Group/Organization Type</b>	Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Mailings sent. Met with Director and discussed need for additional opportunities for homebuyers. The City works closely with this organization and partners on the development of new affordable housing.
15	<b>Agency/Group/Organization</b>	HELP OFFICE OF OWENSBORO
	<b>Agency/Group/Organization Type</b>	Assistance Services
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings and emails sent.
16	<b>Agency/Group/Organization</b>	HOME BUILDERS ASSOCIATION OF OWENSBORO
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings and emails sent.
17	<b>Agency/Group/Organization</b>	HOUSING AUTHORITY OF OWENSBORO
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings and emails sent.
18	<b>Agency/Group/Organization</b>	OWENSBORO??
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Grantee department of the City of Owensboro. Need to continue neighborhood redevelopment efforts.
19	<b>Agency/Group/Organization</b>	KENTUCKY OFFICE FOR THE BLIND
	<b>Agency/Group/Organization Type</b>	Services-Health Services for the Blind
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings and emails sent.

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20	<b>Agency/Group/Organization</b>	MARY KENDALL HOME
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings and emails sent.
21	<b>Agency/Group/Organization</b>	OASIS, INC.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-Homeless Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings and emails sent.
22	<b>Agency/Group/Organization</b>	OWENSBORO FAMILY YMCA
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings and emails sent.

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23	<b>Agency/Group/Organization</b>	OWENSBORO HUMAN RELATIONS COMMISSION
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Mailing Sent. Consult with throughout the year. Human Relations office located next to OCDD office in City Hall. Need for a tenant landlord ordinance.
24	<b>Agency/Group/Organization</b>	OWENSBORO METRO PLANNING COMMISSION
	<b>Agency/Group/Organization Type</b>	Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Mailing Sent. Consult with throughout the year.
25	<b>Agency/Group/Organization</b>	OWENSBORO PUBLIC SCHOOLS
	<b>Agency/Group/Organization Type</b>	Services-Education Publicly Funded Institution/System of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Mailing Sent.
26	<b>Agency/Group/Organization</b>	PUBLIC LIFE FOUNDATION
	<b>Agency/Group/Organization Type</b>	Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Mailing Sent.
27	<b>Agency/Group/Organization</b>	RIVER VALLEY BEHAVIORAL HEALTH, INC.
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Persons with Disabilities Child Welfare Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Mailing Sent.
28	<b>Agency/Group/Organization</b>	ST. BENEDICT'S SHELTER
	<b>Agency/Group/Organization Type</b>	Services-Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Mailing Sent.
29	<b>Agency/Group/Organization</b>	ST. VINCENT DE PAUL OF OWENSBORO
	<b>Agency/Group/Organization Type</b>	Low income service provider
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Mailing Sent.
30	<b>Agency/Group/Organization</b>	SALVATION ARMY
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services - Victims Low income service provider



	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Mailing Sent.
31	<b>Agency/Group/Organization</b>	THE ARC OF OWENSBORO INC. / OPPORTUNITY CENTER WORKSHOP, INC.
	<b>Agency/Group/Organization Type</b>	Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Mailing Sent.
32	<b>Agency/Group/Organization</b>	THE CENTER
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-Homeless Services-Health Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Mailing Sent. In addition, the OCDD staff is a board member.

33	<b>Agency/Group/Organization</b>	OWENSBORO REGIONAL RECOVERY LIMITED PARTNERSHIP
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Homeless Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Mailing Sent.
34	<b>Agency/Group/Organization</b>	AID THE HOMELESS, INC.
	<b>Agency/Group/Organization Type</b>	Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Mailing sent.
35	<b>Agency/Group/Organization</b>	CROSSROADS
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Mailing sent.
36	<b>Agency/Group/Organization</b>	AUDUBON AREA COMMUNITY CARE CLINIC, INC.
	<b>Agency/Group/Organization Type</b>	Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Mailing sent.
37	<b>Agency/Group/Organization</b>	COMMUNITY DENTAL CLINIC
	<b>Agency/Group/Organization Type</b>	Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Mailing sent.

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

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care		

Table 3 – Other local / regional / federal planning efforts

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

Community Development staff does communicate with these organizations and providers throughout the year. All agencies were notified of the opportunity to attend a hearing to present information for consideration. Staff has consulted with the leadership of many of the local agencies thought the development of this plan. Many of these meetings have occurred in person and several have been over the phone.

**Narrative (optional):**

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

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

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)

Table 4 – Citizen Participation Outreach

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

This document combines input from a city-commissioned Housing Needs Assessment, secondary data sources such as CHAS and ACS data provided through the IDIS Consolidated Plan template, and information collected by the City of Owensboro. This broad but thorough approach enabled the City to provide comprehensive assessment of critical demographic, economic and housing information to properly evaluate the factors that contribute to housing challenges in the city and to develop a data-driven approach to addressing the housing needs of the area.

In preparation for this Consolidated Plan, the City of Owensboro commissioned Bowen National Research in the fall of 2019 to conduct a Housing Needs Assessment (HNA) of the Northwest Neighborhood Revitalization Strategy Area (NRSA) and a broader assessment of the overall City of Owensboro, Kentucky. This NRSA is referred to as the Primary Study Area (PSA) throughout the HNA and within this document. The NRSA is a 0.57 square mile area located in the northwest section of the city and is generally bounded by the Ohio River to the north, Walnut Street to the east, West 5th Street to the south, and Texas Avenue and Ewing Road to the west. To provide a basis of comparison, additional information was provided for a Secondary Study Area (SSA), which is the City of Owensboro but excludes the PSA, and supplemental data and analysis was provided for the County Study Area (CSA), which included all of Daviess County but excludes the City of Owensboro.

Overall, the Housing Needs Assessment included detailed demographic, economic and housing supply data and analysis, along with input from community stakeholders. Historical data was presented to serve as a baseline of recent trends and changes in the area, while selected demographic projections were provided to help understand anticipated changes that could influence housing needs in the years ahead. The study concluded with an outline of housing priorities and needs for the area and provided a summary of recommendations that should be considered by the City to address housing. The study was completed and dated December 10, 2019.

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

### **Summary of Housing Needs**

Based on the demographic characteristics and trends of the city, as well as the availability among the existing housing stock (and accounting for product in the development pipeline) that was shown in the commissioned Housing Needs Assessment, it appears the greatest housing needs in the City of Owensboro include the following:

**Rental Housing Affordable to Households Earning up to 80% of Area Median Income** - The fact that all surveyed Tax Credit and government-subsidized rental housing in the city is fully occupied and most properties have long wait lists shows that there is clear pent up demand for such housing. Adding to the challenge of finding housing is the fact that lower-income households, generally earning less than \$50,000 a year, represent a large segment of the market. As a result, affordable rental housing, serving households earning up to 80% of AMI, remains a priority in the city.

**Rental and For Sale Housing for Seniors (Ages 65+) Among a Variety of Affordability Levels** – Approximately one-third (1/3) of households in the city are ages 65 and older. This senior household segment is projected to increase by more than 900 households between 2019 and 2024. Given this projected growth and the limited inventory of senior-restricted or senior-oriented housing, there is an ongoing need for housing for seniors. Product that meets the affordability, amenity, services, and mobility requirements of seniors, such as single-story cottage or ranch units, elevator-served units, and smaller-sized units that will enable seniors to downsize should be supported. Such housing should include a broad range of affordability levels.

**Additional Housing to Meet the Projected Household Growth Over the Next Five Years** – The number of households in the city is expected to increase by 652 between 2019 and 2024. Given the current lack of available housing and the condition and affordability of the existing supply, it will be critical that the City supports the development of new housing, including both rental and for sale product. Such housing should include a broad range of affordability levels, though emphasis should be placed on housing that is affordable to lower-income households.

**Preservation of the Existing Housing Stock Through Renovations and Modernization** – Most of the existing housing stock in the city was built prior to 1970. Based on American Community Survey data and on-site evaluations of multifamily properties that were conducted as part of the commissioned Housing Needs Assessment, there are many low quality and substandard housing units in the city that are suffering from disrepair and neglect. Given the limited availability among the existing housing supply, the preservation of the existing product will be critical to meeting the housing needs of the City.

Demo

Demographics	Base Year: 2000	Most Recent Year: 2013	% Change
Population	54,067	57,763	7%
Households	24,302	23,340	-4%
Median Income	\$31,867.00	\$39,540.00	24%

**Table 5 - Housing Needs Assessment Demographics**

Data Source: 2000 Census (Base Year), 2009-2013 ACS (Most Recent Year)

**Number of Households Table**

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,835	3,330	4,110	2,115	10,940
Small Family Households	1,135	825	1,300	835	5,745
Large Family Households	110	185	350	164	835
Household contains at least one person 62-74 years of age	310	715	860	509	1,935
Household contains at least one person age 75 or older	465	795	715	260	1,060
Households with one or more children 6 years old or younger	660	400	725	413	995

**Table 6 - Total Households Table**

Data Source: 2009-2013 CHAS

**Housing Needs Summary Tables**

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	0	4	0	4	0	10	0	10	20
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	50	0	20	15	85	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	105	30	75	0	210	15	10	50	15	90
Housing cost burden greater than 50% of income (and none of the above problems)	1,080	625	40	4	1,749	420	320	140	20	900



Demo

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	170	900	660	4	1,734	145	305	595	190	1,235
Zero/negative Income (and none of the above problems)	310	0	0	0	310	65	0	0	0	65

**Table 7 – Housing Problems Table**

Data 2009-2013 CHAS  
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,235	655	140	20	2,050	435	340	190	50	1,015
Having none of four housing problems	540	1,445	1,925	810	4,720	255	890	1,860	1,230	4,235
Household has negative income, but none of the other housing problems	310	0	0	0	310	65	0	0	0	65

**Table 8 – Housing Problems 2**

Data 2009-2013 CHAS  
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	760	515	190	1,465	145	200	290	635
Large Related	95	35	85	215	0	79	34	113
Elderly	189	435	135	759	280	219	245	744
Other	365	575	310	1,250	135	140	170	445
Total need by income	1,409	1,560	720	3,689	560	638	739	1,937

Table 9 – Cost Burden > 30%

Data 2009-2013 CHAS  
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	685	140	15	840	130	145	45	320
Large Related	95	10	0	105	0	54	4	58
Elderly	124	205	10	339	165	100	80	345
Other	325	280	10	615	125	20	15	160
Total need by income	1,229	635	35	1,899	420	319	144	883

Table 10 – Cost Burden > 50%

Data 2009-2013 CHAS  
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	155	25	85	0	265	15	10	40	0	65

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	4	10	15	29	0	0	10	15	25
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	155	29	95	15	294	15	10	50	15	90

Table 11 – Crowding Information – 1/2

Data Source: 2009-2013 CHAS

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

Table 12 – Crowding Information – 2/2

Data Source Comments:

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

Single-family households below 100% AMI are experiencing overcrowding at a higher rate than other households.

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

Data is not available to estimate the need of assistance. The needs of these groups are similar to others listed.

**What are the most common housing problems?**

As mentioned in the introduction, the overwhelming housing problem facing the residents of Owensboro is housing cost burden. The 2009- 2013 ACS data provided above shows that amongst both renters and homeowners across each income bracket, up to 100% AMI that the vast majority of households in these groups are experiencing a housing cost burden of either 30% or 50%. **Summary of Renter Needs** - Of the 7,080 low- to moderate income renter households in the city, 2,030 (29%) 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, most have a severe cost burden.** It is conservatively estimated that a total of **800** new affordable high quality rental units need to be constructed within the City of Owensboro over the next five (5) years to meet 15% of the existing needs of severe cost burdened persons.

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

According to data provided above in the 2009-2013 ACS survey, those households considered very low income are the most at-risk of experiencing housing cost burden. In particular, those households earning less than 30% AMI, both renters and homeowners respectively, are disproportionately cost burdened, experiencing over 50% cost burden.

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

All groups that are in the 0-30% AMI income group are at a higher risk of homelessness within the community. Rapid re-housing assistance is a challenge given the existing lack of available affordable units to rent.

Characteristics of unsheltered homeless individuals in the area include chronic homelessness, challenges with substance abuse or mental health issues and emergent health needs. Other special need populations include:

- Homeless women, many victims of domestic violence and human trafficking
- Unaccompanied youth
- Pregnant and parenting teens
- Persons with severe mental illness
- Substance abuse
- Senior citizens and
- Households that are isolated or marginalized, for example persons immigrating to the U.S. or reentering the community from institutional care

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

N/A

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

Severe cost burden is the greatest predictor of homelessness risk with populations paying more than 50% of their income towards housing costs or having incomes at or below 50% AMI are at greatest risk of becoming homeless.

**Discussion**

The limited resources available will be utilized to make the biggest impact on these indicators.

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

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

### Introduction

The following charts provided from 2009-2013 CHAS HUD data detail Disproportionately Greater Need in regards to **Housing Problems**. A greater need is determined of the persons in a category of need who are members of a particular racial or ethnic group that is at least 10 % higher than persons in the category as a whole.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,990	475	375
White	1,630	450	325
Black / African American	180	20	0
Asian	0	0	0
American Indian, Alaska Native	10	0	10
Pacific Islander	0	0	0
Hispanic	105	0	45

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2009-2013 CHAS

\*The four housing problems are:

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

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,200	1,130	0
White	1,880	1,060	0
Black / African American	200	70	0
Asian	10	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	100	0	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data 2009-2013 CHAS  
Source:

\*The four housing problems are:

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

**50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,580	2,530	0
White	1,325	2,135	0
Black / African American	215	265	0
Asian	20	0	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	20	125	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data 2009-2013 CHAS  
Source:

\*The four housing problems are:

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

**80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	265	1,845	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	224	1,790	0
Black / African American	20	39	0
Asian	4	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	10	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data 2009-2013 CHAS  
 Source:

\*The four housing problems are:

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

**Discussion**

In all of the income groups with the exception of 50-80%, Hispanic households had one or more of the four housing problems. American Indian and Alaska Native also had a greater need in the 0-30% and 50-80%. Asian households had a greater need in the 30-50% category.



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

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

### Introduction

The following charts provided from 2009-2013 CHAS HUD data detail Disproportionately Greater Need in regards to **Severe Housing Problems**. A greater need is determined of the persons in a category of need who are members of a particular racial or ethnic group that is at least 10% higher than persons in the category as a whole.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,670	795	375
White	1,340	745	325
Black / African American	165	35	0
Asian	0	0	0
American Indian, Alaska Native	10	0	10
Pacific Islander	0	0	0
Hispanic	105	0	45

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2009-2013 CHAS

Source:

\*The four severe housing problems are:

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

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	995	2,335	0
White	890	2,045	0
Black / African American	70	200	0
Asian	10	0	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	15	85	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data 2009-2013 CHAS  
Source:

\*The four severe housing problems are:

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

**50%-80% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	330	3,785	0
White	245	3,215	0
Black / African American	60	420	0
Asian	20	0	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	0	145	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data 2009-2013 CHAS  
Source:

\*The four severe housing problems are:

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

**80%-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	70	2,040	0
White	45	1,970	0
Black / African American	20	39	0
Asian	4	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	10	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data 2009-2013 CHAS  
Source:

\*The four severe housing problems are:

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

**Discussion**

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

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

### Introduction:

The following charts provided from 2009-2013 CHAS HUD data detail Disproportionately Greater Need in regards to **Housing Cost Burdens**. A greater need is determined of the persons in a category of need who are members of a particular racial or ethnic group that is at least 10 % higher than persons in the category as a whole.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	16,665	3,439	2,859	375
White	15,350	2,994	2,395	325
Black / African American	915	295	245	0
Asian	85	0	34	0
American Indian, Alaska Native	8	8	10	10
Pacific Islander	0	0	0	0
Hispanic	235	105	115	45

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2009-2013 CHAS

### Discussion:

No ethnic and racial group has a disproportionately greater need than the jurisdiction as a whole. All groups that are in the 0-30% income category have higher housing cost burdens.

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

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

The need is greater for the 0-30% income group in all racial and ethnic groups.

**If they have needs not identified above, what are those needs?**

There were no specific needs identified.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

There are census tracts that contain a higher minority population than others, but no single tract has a majority of minority households.

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## NA-35 Public Housing – 91.205(b)

### Introduction

The City of Owensboro and the Housing Authority of Owensboro (HAO) have worked together on several projects over the past 35 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 tenants in decision-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.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	547	267	0	267	0	0	0

**Table 22 - Public Housing by Program Type**

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

Data Source: PIC (PIH Information Center)

**Characteristics of Residents**

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	14,280	9,935	0	9,935	0	0
Average length of stay	0	0	5	4	0	4	0	0
Average Household size	0	0	2	2	0	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	136	37	0	37	0	0
# of Disabled Families	0	0	122	90	0	90	0	0
# of Families requesting accessibility features	0	0	547	267	0	267	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

**Race of Residents**

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	445	227	0	227	0	0	0
Black/African American	0	0	101	39	0	39	0	0	0
Asian	0	0	1	1	0	1	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Ethnicity of Residents**

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	5	1	0	1	0	0	0
Not Hispanic	0	0	542	266	0	266	0	0	0

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

**Table 25 – Ethnicity of Public Housing Residents by Program Type**



Data Source: PIC (PIH Information Center)

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

Based on the commissioned Housing Needs Assessment, all surveyed government-subsidized rental housing product in the city is 100% occupied and most properties operate with long wait lists. Additionally, according to the local Housing Authority, there are approximately 299 Housing Choice Voucher holders currently issued within the Housing Authority's jurisdiction and 832 people currently on the waiting list for additional vouchers. Annual turnover is estimated at 96 households. Long wait lists for subsidized housing and for vouchers are clear evidence of the pent-up demand for rental housing that is affordable to the lowest income households. Housing is needed for both families and seniors.

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

Currently, the Housing Authority of Owensboro has 927 families on the Section 8 waiting list (only 279 vouchers in effect and utilized). There are 89 families waiting in the undetermined category, 335 families waiting for 1-bedroom units, 330 families waiting for 2-bedroom units, 138 families waiting for 3-bedroom units, 31 families waiting for 4-bedroom units and four families waiting for a 5-bedroom unit. The largest demand is for 1-bedroom units. There is a need for more Section 8 vouchers and additional 1-3 bedroom units to meet the current and future demand.

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

The needs defined within this section are comparable to the general housing needs of the population at large. There are a great number of individuals and families that are experiencing severe housing cost burdens that would not consider existing public housing options and would not be reflected in the waiting list of any assisted housing.

**Discussion**

There is a great need to construct new affordable public housing to meet the current and future demands of individuals and families within the community. With the construction of new units, we would increase the housing choices and more applicants would pursue public housing that would significantly change their monthly housing cost, thus freeing up income for other family expenditures.

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

The City will continue to participate in the Region 2 Continuum of Care and the Homeless Council of the Ohio Valley to address the needs of homeless persons. The Green River Continuum of Care has a goal to end homelessness through an emphasis on outreach, permanent housing and rapid re-housing. The City of Owensboro is not a direct recipient of HUD ESG or HOPWA funds. The City of Owensboro Community Development Department will continue to support and work with local homeless providers to address the needs of homeless persons. Examples would be keeping in communication with homeless providers and assisting them in various ways. The City’s overall efforts to redevelop inner city neighborhoods and assist in creating a positive living environment where many residents that receive various forms of public assistance reside.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	18	50	5	2	7
Persons in Households with Only Children	0	0	5	2	0	5
Persons in Households with Only Adults	4	147	200	10	5	7
Chronically Homeless Individuals	15	0	50	15	5	7
Chronically Homeless Families	0	9	15	5	2	7
Veterans	0	9	20	3	2	7
Unaccompanied Child	14	0	30	5	5	7
Persons with HIV	0	0	5	2	1	7

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is:      Has No Rural Homeless

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

Local homeless shelters have been actively working together to combat this issue within our community to better serve the homeless populations with different options for shelter. Additionally, adjacent counties utilize the homeless service infrastructures within Owensboro.

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	0
Not Hispanic	0	0

Data Source  
Comments:

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

It is estimated that about 200 families with children are at risk of needing emergency housing assistance each year. This is significantly impacted by the increase in market rents and the lack of affordable housing units within the community. It is estimated that 10 families of veterans may be at risk of needing emergency housing each year. This is also driven by the same market realities as listed above.

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

Current data is unavailable to determine homelessness by racial and ethnic group.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

This is an extremely difficult population to identify within our community. It is rare to see locally homeless individuals living on the street or in view of the public.

**Discussion:**

River Valley Behavioral Health and Audubon Area Community Services, Inc., provide many of the services that special needs populations may require. 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 issue concerned the need to make at least some of the facilities more accessible to the physically handicapped. 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).

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

### **Introduction:**

The City of Owensboro does not supply services directly to special needs populations, but does support the efforts of local service providers.

### **Describe the characteristics of special needs populations in your community:**

The frail, elderly persons with disabilities, alcohol, drug abuse, or AIDS population receive assistance and services through a multitude of agencies and organizations in the community. The City of Owensboro does not supply these services directly.

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

In most cases, the needs are the same as have been previously listed concerning rental affordability. Each agency that serves a specific population determines the detailed housing needs of the population.

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

The City of Owensboro does not receive an allocation of HOPWA funding. The Mathew 25 organization in Henderson serves the needs of HIV/AIDS families and individuals. They typically serve more than 350 individuals each year with their services and assistance. They provide housing assistance, counseling, medical testing and meals for persons with HIV/AIDS.

### **Discussion:**

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 so that the needs are met for these population groups.

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

### **Describe the jurisdiction's need for Public Facilities:**

The existing Owensboro-Daviess County Senior Center serves the needs of local senior citizens. The current facility is outdated and the space does not work for current programing. A need to build a new center or move to an existing building that can properly be modified has been determined by the community. No City CDBG funding for this project is anticipated. The City of Owensboro and Daviess County governments have earmarked local general fund dollars to assist in the development of a new site for the center.

### **How were these needs determined?**

The need for a new senior center has been on the community's radar for over ten (10) years.

### **Describe the jurisdiction's need for Public Improvements:**

Streets and sidewalks that 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. Public improvements listed in the Northwest NRSA will have the highest priority each Annual Action Plan funding year.

### **How were these needs determined?**

Public improvement needs for the Northwest NRSA were determined through a detailed planning and public involvement process over an eight (8)-month period. In addition, the market housing analysis points to needed streetscape improvements within the Northwest NRSA. Street segments in need of improvement have been determined by the City Street Department staff in previous years.

### **Describe the jurisdiction's need for Public Services:**

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 bricks 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.

#### **How were these needs determined?**

There is no consideration at this time to expend any funding for public service activities.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The purpose of this Housing Needs Assessment is to provide data and analysis regarding the demographics, economics and housing inventory of the Northwest Neighborhood Revitalization Strategy Area (NRSA) of Owensboro, Kentucky. The findings of this report are then used to provide housing priorities and recommendations that Owensboro should consider for implementation in order to address the housing needs of the citizens of the NRSA.

The scope of work that comprise this report includes:

- A housing survey and/or inventory of rental housing alternatives. This includes both multifamily apartments and non-conventional rentals (e.g. single-family homes, duplexes, mobile homes, etc.).
- An inventory and evaluation of the local for-sale housing market, including both recent sales and currently available for-sale product.
- Identification and evaluation of residential units in the development pipeline.
- An evaluation of numerous demographic and economic trends and characteristics of Owensboro and the NRSA is provided. Data is presented for the population, households and incomes for the area with an emphasis on 2010, 2019 (estimated) and 2024 (projected).
- Stakeholder interviews were conducted to obtain local perspectives and insights on housing in the market.
- Housing gap estimates for rental and for sale housing at various rents/price points and corresponding household income levels for the market are provided.
- An overview of housing priorities and recommendations that should be considered to address the housing needs of the NRSA.

For the purposes of this analysis, we have established and evaluated a Primary Study Area (Northwest Neighborhood Revitalization Strategy Area or NRSA) and Secondary Study Area (City of Owensboro, excluding the NRSA). In many cases, data for areas outside the city limits but within Daviess County was provided and evaluated.

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

### Introduction

The City of Owensboro, Kentucky offers a broad mix of housing stock that consists of product of varying ages (year built), designs, geographic locations, sizes, quality levels and affordability levels. Because of this broad mix, the housing stock offers both a variety of housing challenges and opportunities.

In an effort to get a thorough understanding of the city’s housing stock, the commissioned Housing Needs Assessment presented and evaluated numerous housing data sets from secondary data sources such as the U.S. Census, American Community Survey, and ESRI. Such data illustrated the types, the conditions, and other attributes of the city’s housing supply. Additionally, the Housing Needs Assessment collected rental housing information from property management companies, leasing agents, realtors and published/online resources and for sale housing data from the Multiple Listing Services to provide additional insight on the local housing stock.

This Consolidated Plan includes a summary of data and corresponding analysis, when applicable, from each of the previously cited resources.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	18,411	70%
1-unit, attached structure	252	1%
2-4 units	3,060	12%
5-19 units	2,654	10%
20 or more units	1,310	5%
Mobile Home, boat, RV, van, etc.	441	2%
<b>Total</b>	<b>26,128</b>	<b>100%</b>

Table 27 – Residential Properties by Unit Number

Data Source: 2009-2013 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	155	2%
1 bedroom	218	2%	2,683	28%
2 bedrooms	2,516	18%	4,117	43%
3 or more bedrooms	10,998	80%	2,653	28%
<b>Total</b>	<b>13,732</b>	<b>100%</b>	<b>9,608</b>	<b>101%</b>

Table 28 – Unit Size by Tenure

Data Source: 2009-2013 ACS

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

According to the commissioned Housing Needs Assessment, a total of 49 multifamily properties were identified and personally surveyed within the PSA (NRSA) and surrounding Secondary Study Area (SSA) by Bowen National Research. Because there were so few multifamily rental properties identified outside the Owensboro city limits, we have grouped all surveyed properties inside the county but outside the PSA (NRSA) and referred to their area as the Secondary Study Area (SSA). Properties were surveyed to establish the overall strength and trends of the area’s multifamily rental housing market. PSA rentals have a combined occupancy rate of 100.0%, while the surrounding SSA has an occupancy rate of 98.4%. These are both very high occupancy rates and demonstrates that there is limited availability among the multifamily rental supply.

Three (3) different housing affordability segments were identified either in or around the PSA, including market-rate, Low-Income Housing Tax Credit (LIHTC) and government-subsidized. Market-rate housing is generally considered rental housing that does not have any government assistance or programmatic restrictions on the rents that can be charged or the maximum income limits on residency. Tax Credit housing is developed under the LIHTC program, which typically restricts residency to households with incomes of up to 80% of the Area Median Household Income (AMHI). Government-subsidized housing commonly restricts income to 50% of AMHI and often restricts rents to 30% of a household’s income. While these surveyed properties do not represent all multifamily rental properties in or immediately near the market, this survey of properties provides insight as to the performance, rents, condition, features, age and other attributes of the area’s multifamily rental housing supply.

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

Eleven (11) properties in the city operate as subsidized projects under a current HUD contract. Because these contracts have a designated renewal date, it is important to understand if any of these projects are at risk of an expiring contract in the near future that could result in the reduction of affordable rental housing stock within the county. These eleven (11) properties are summarized in the following table.

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

Based on Bowen National Research's survey of multifamily apartment rentals in the county, all 49 surveyed projects offering at least some affordable units (Tax Credit or government-subsidized) are fully occupied. In fact, most of these projects, which serve low- and very-low income households, maintain lists for renters waiting for units to become available. As a result, there is clear pent-up demand for rental housing that serves households with incomes of up to 80% of Area Median Housing Income level (earning up to \$54,999 for a family of four). The lack of available housing serving low-income households is likely contributing to the large number of renters living in substandard and/or cost burdened housing situations in the city.

### **Describe the need for specific types of housing:**

Based on the survey of multifamily apartments included in the Owensboro Housing Needs Assessment, there is limited availability among the rental product serving the lowest-income households. There were no vacancies among the 263 surveyed units in the PSA, resulting in an overall 100.0% occupancy rate. While there were a total of 47 vacant units identified among the surveyed SSA supply, these result in a 98.4% occupancy rate. Typically, well-balanced markets have occupancy rates generally between 94.0% and 96.0% to allow for inner-market mobility and to enable the market to accommodate new residents. As such, both the PSA and SSA multifamily rental inventory lack a good balance of available units. There were no available LIHTC or government-subsidized multifamily rentals identified in the PSA or SSA. Therefore, low-income renter households (those making no more than 80% of Area Median Household Income or up to around \$55,000) must find housing elsewhere (e.g. in single-family homes, mobile homes, in substandard housing, outside the market, etc.). There is a disproportionately low share of market-rate multifamily product in the PSA, as such product represents just 3.0% of the surveyed product. This lack of market-rate rentals in the PSA likely limits the neighborhood's ability to attract higher income households or accommodate the needs of market-rate renter households currently in the market. While there appears to be a shortage of rental housing serving all affordability levels, the local housing market (both the PSA and SSA) would benefit from the introduction of affordable rental housing alternatives, such as those developed under the LIHTC program and/or with a government subsidy.

### **Discussion**

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

### Introduction

The following summarizes monthly gross rents (tenant paid rents plus tenant paid utilities) for area rental alternatives based on American Community Survey estimates. These rents are for all rental product types including apartments, non-conventional rentals, and mobile homes. Since a large majority of all rentals in the market are considered non-conventional rentals, the rents below provide insight as to likely rents for many of the non-conventional rentals in the PSA.

The largest share of rental units in the PSA have rents that fall between \$300 and \$499, which comprise 24.4% of all rental units. Nearly 84% of all rentals have gross rents of less than \$1,000. While the market is dominated by lower priced product, such product is spread out between several rent ranges, providing renters a variety of choices by affordability level.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2013	% Change
Median Home Value	76,000	102,300	35%
Median Contract Rent	329	484	47%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2009-2013 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	5,417	56.4%
\$500-999	3,966	41.3%
\$1,000-1,499	136	1.4%
\$1,500-1,999	25	0.3%
\$2,000 or more	64	0.7%
<b>Total</b>	<b>9,608</b>	<b>100.0%</b>

Table 30 - Rent Paid

Data Source: 2009-2013 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,100	No Data
50% HAMFI	3,055	1,505
80% HAMFI	6,925	3,930
100% HAMFI	No Data	5,320
<b>Total</b>	<b>11,080</b>	<b>10,755</b>

**Table 31 – Housing Affordability**

Data Source: 2009-2013 CHAS

**Monthly Rent**

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	510	514	683	858	1,047
High HOME Rent	510	514	683	858	1,047
Low HOME Rent	510	514	668	772	862

**Table 32 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

**Is there sufficient housing for households at all income levels?**

As stated throughout this document and the Housing Needs Assessment, there is a shortage of affordable housing (Tax Credit and subsidized), as evidenced by the 100% occupancy rates and long waits lists at these affordable projects. The long wait lists for vouchers also provides evidence.

**How is affordability of housing likely to change considering changes to home values and/or rents?**

Given the high occupancy rates of rentals, particularly among affordable (Tax Credit and government subsidized) rentals and the relatively limited available supply and short sales periods of housing priced under \$250,000, high demand will likely force rents and housing prices of such projects to increase at higher than what might normally be expected. This anticipated growth in rents and home prices will exacerbate the problem of affordability for many area renters and homeowners (or potential homeowners). Therefore, it will be important that the City continues to support and introduce new product that will help meet the needs of the community while reducing some of the demand pressures that are driving up housing costs.

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

Based on the median rents of multifamily market rents reported in the Housing Needs Assessment and the estimated utility allowances in the market, it appears that the market rents are comparable to or slightly higher than HOME and Fair Market Rents. Meanwhile, gross rents of area Tax Credit rentals appear to be below HOME and Fair Market Rents. As such, it appears that Housing Choice Voucher holders should be able to use vouchers at the Tax Credit projects and at many of the market-rate projects.

**Discussion**

The City of Owensboro will continue to monitor the cost of housing in the community.



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

### Introduction

As outlined in the commissioned Housing Needs Assessment, substandard housing is an important component to consider when evaluating a housing market and potential housing need. Substandard housing is generally considered housing that 1.) Lacks complete kitchen and/or bathroom facilities, 2.) Is overcrowded, and 3.) Has a rent/cost over-burden situation. Markets with a disproportionate high share of any of the preceding substandard housing characteristics may be in need of replacement housing. As a result, we have evaluated each of these characteristics for each of the study areas.

### Definitions

The surveyed market-rate supply has a broad mix of quality levels, though most fall within the “B” range. All surveyed Tax Credit properties fall within the “B” range, indicating good quality product. All Tax Credit properties are fully occupied. Virtually all of the subsidized units in the PSA are within projects with quality ratings of B- or better, indicating a good quality level of such product. While most of the subsidized product in the SSA was built more than 40 years ago, the majority of product is considered to be in good condition. Regardless of quality, there is a strong level of demand for all subsidized housing. Following is a distribution by quality rating, units, vacancies, and median net rents by quality rating for Market Rate properties.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,682	20%	3,737	39%
With two selected Conditions	9	0%	228	2%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	11,041	80%	5,643	59%
<b>Total</b>	<b>13,732</b>	<b>100%</b>	<b>9,608</b>	<b>100%</b>

Table 33 - Condition of Units

Data Source: 2009-2013 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,784	13%	965	10%
1980-1999	2,168	16%	2,514	26%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
1950-1979	7,663	56%	4,859	51%
Before 1950	2,117	15%	1,270	13%
<b>Total</b>	<b>13,732</b>	<b>100%</b>	<b>9,608</b>	<b>100%</b>

**Table 34 – Year Unit Built**

Data Source: 2009-2013 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	9,780	71%	6,129	64%
Housing Units build before 1980 with children present	1,299	9%	564	6%

**Table 35 – Risk of Lead-Based Paint**

Data Source: 2009-2013 ACS (Total Units) 2009-2013 CHAS (Units with Children present)

### Risk of Lead-Based Paint

The federal government banned consumer uses of lead-containing paint in 1978, though some states banned it even earlier. While the specific number of homes that may still have lead-based paint is unknown, it is reasonable to conclude that some notable amount of housing built prior to 1980 (last decade breakout of data available after 1978) could have lead-based paint. As shown in the year built tables earlier in this document, there are approximately 17,193 existing housing units in the city that were built prior to 1980 and could have lead-based paint. These units represent approximately 70.0% of the existing supply. As such, lead-based pain mitigation could be an area of concern for the community.

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 36 - Vacant Units**

Data Source: 2005-2009 CHAS

### Vacant Units

This document includes the estimated number of vacant units by product type (e.g. multifamily apartments, non-conventional rentals, for sale housing, etc.), based on information collected for the

Housing Needs Assessment. Based on this data, there is limited availability among most product types, but a particularly low number of vacant multifamily apartment units serving the lowest income households (e.g. all subsidized and Tax Credit housing is fully occupied and most properties have wait list). Therefore, there appears to be a shortage of housing.

Based on ACS 2013-2017 estimates, there are a variety of housing units vacant in the overall city (PSA and SSA).

### **Need for Owner and Rental Rehabilitation**

There is a need for rehabilitation because 20% of owner occupied housing has one selected condition and 39% of rental occupied housing has one selected condition.

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

Estimates for the overall market's potential exposure to lead-based paint is provided elsewhere in this document. However, data on LBP exposure on an income level is not available. Regardless, given the scale of pre-1980 product in the city and the large base of low- and moderate-income households in the city, it is reasonable to conclude that a large portion of housing units with potential exposure to LBP hazards are occupied by low- to moderate-income households.

### **Discussion**

The cost to construct new housing stock has increased significantly over the years and efforts to maintain existing housing stock are vital to overall housing affordability in the community.

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

### Introduction

Government-subsidized housing serves households with incomes of up to 50% of AMHI, though it is not uncommon for households residing in subsidized housing to earn below 30% of AMHI. A total of eighteen (18) multifamily properties were surveyed that have units operating with a subsidy. Three (3) of these subsidized projects are within the PSA and contain 251 units. All 251 government-subsidized projects in the PSA are occupied. According to management for these properties, there is a wait list for households requiring housing at these properties. Of the more than 1,200 subsidized units in the surrounding SSA, all are occupied and long wait lists exist for such units. Therefore, there is pent-up demand for housing that serves very low-income households in the PSA and SSA.

While all HUD supported projects are subject to annual appropriations by the Federal Government, it appears that four (4) projects have renewal dates within the next two (2) years. These projects have a combined total of 279 units. As such, there are more than 200 HUD supported units that are currently serving very low-income households in the county that could have their HUD contracts expire. This puts these units at risk of no longer being affordable to low-income households. Given the high occupancy rate and wait lists at most government-subsidized projects surveyed in the market, any loss of subsidized rental housing could exacerbate the housing shortage that already exists for affordable housing. As such, the preservation of affordable rental housing should be a priority in the city and county.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			580	289			0	0	0
# of accessible units									

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

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

**Describe the supply of public housing developments:**

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

While the Housing Needs Assessment did not address projects participating in an approved Public Housing Agency Plan, it did involve the rating of quality of the exteriors of the existing government-subsidized housing stock in the city.

## Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

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

Most of the government-subsidized multifamily units in the PSA were built in the past ten (10) years. Meanwhile, subsidized product in the surrounding SSA was primarily built prior to 1980. As such, the PSA has more modern subsidized housing from which very low-income households can choose. However, with all subsidized housing in the PSA and SSA occupied, the lowest income households in the market have very limited options available to them.

Bowen National Research rated each property surveyed on a scale of "A" through "F". All were rated based on quality and overall appearance (i.e. aesthetic appeal, building appearance, landscaping and grounds appearance). Following is a distribution by quality rating, units, vacancies, and median net rents by quality rating. Virtually all of the subsidized units in the PSA are within projects with quality ratings of B- or better, indicating a good quality level of such product. While most of the subsidized product in the SSA was built more than 40 years ago, the majority of product is considered to be in good condition. Regardless of quality, there is a strong level of demand for all subsidized housing.

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

Besides actual public housing or government-subsidized housing units being offered in the market, another means of assisting low-income households with meeting their affordable housing needs is through the issuance of Housing Choice Vouchers. These vouchers are used to offset the rents paid by tenants. According to a representative with the Housing Authority of Owensboro, there are approximately 299 Housing Choice Voucher holders within the Housing Authority's jurisdiction, and 832 people currently on the waiting list for additional vouchers. The waiting list is open. Annual turnover is estimated at 96 households. This reflects the continuing need for Housing Choice Voucher assistance.

### Discussion:

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

### Introduction

Existing facilities in Owensboro include Adrienne’s House, Boulware Mission, CrossRoads, Daniel Pitino Shelter, OASIS, St. Benedict’s, St. Joseph’s Peace Mission, Yewell Home, and The Empowerment Academy. It is estimated that these facilities combined serve over 1,000 people per year. In addition, RiverValley Behavioral Health and Audubon Area Community Services, Inc., provide many of the services that special needs populations may require.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

**Table 39 - Facilities and Housing Targeted to Homeless Households**

Data Source Comments:

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

All of the local service providers work closely with the homeless shelters in order to assist homeless persons. Homeless shelter case workers are extremely effective in securing services for homeless persons and following up to make sure they know what steps to take next.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Boulware, Pitino, St. Benedict's and OASIS shelters address the majority of homeless related housing and servicing needs in the community. These organizations put their clients in touch with any service they may need that is not located within their facility.



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

### **Introduction**

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.

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

The Meals on Wheels program serves many elderly and disabled individuals within the community. The local HELP office supports many families with assistance. Audubon Area Community Services provide services to elderly and young children through various programs. There are several drug treatment service providers in the community.

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

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

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.

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

We are projecting that there will be several elderly, frail persons with disabilities that will be assisted through the implementation of the Northwest NRSA. Many of the existing homeowner renovations will involve assistance with many homeowners representing these groups of non-homeless persons.

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

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Associates of Bowen National Research obtained input from nine (9) stakeholders within Owensboro and Daviess County regarding the local housing market. Input from stakeholders was provided in the form of an online survey, as well as from individual interviews. The nine (9) total respondents represent a wide range of industries that deal with housing issues, including local government officials, the real estate and apartment industries, and various social service organizations. The purpose of these stakeholder surveys was to gather input regarding the need for specific types and styles of housing, the income segments housing should address, identifying housing issues in the market, and establishing potential solutions to address housing within Owensboro. The following summarizes comments related to barriers to development and public policies.

Stakeholders were asked what common barriers or obstacles exist in Owensboro that limit residential development. Cost of land was the most frequently cited issue, receiving 88.9% of the respondents' votes. Other barriers commonly cited included the cost of labor/materials and financing, which received 66.7% and 55.6% of the votes, respectively. No other issue was chosen by more than 40% of respondents. As such, it appears that development and land costs, as well as the lack of financing, were the primary factors that limit residential development.

Respondents to the previous question were also asked how they believed obstacles or barriers to development could be reduced or eliminated. Respondents were provided the opportunity for open-ended responses to this question. Stakeholder responses included: increasing funding and time for condemnation/demolition of abandoned houses and partnerships with landlords.

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

### Introduction

Factors other than demography, employment, and supply (analyzed earlier in this study) can affect the strength or weakness of a given housing market. Additional factors that influence a housing market’s performance as studied in the Housing Needs Assessment include personal mobility, crime risk, community attributes, qualified opportunity zones, multifamily parking, and housing programs/initiatives. The commissioned Housing Needs Assessment addressed several of these items. This section summarizes key metrics and information that provide insight on non-housing community development assets for the City of Owensboro.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	285	84	1	0	-1
Arts, Entertainment, Accommodations	2,618	3,717	13	12	-1
Construction	1,019	1,297	5	4	-1
Education and Health Care Services	4,097	8,016	21	26	5
Finance, Insurance, and Real Estate	1,775	3,727	9	12	3
Information	243	364	1	1	0
Manufacturing	3,780	3,684	19	12	-7
Other Services	832	1,441	4	5	1
Professional, Scientific, Management Services	697	849	3	3	0
Public Administration	0	0	0	0	0
Retail Trade	2,937	4,791	15	16	1
Transportation and Warehousing	853	1,021	4	3	-1
Wholesale Trade	795	1,305	4	4	0

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Total	19,931	30,296	--	--	--

**Table 40 - Business Activity**

**Data Source:** 2009-2013 ACS (Workers), 2013 Longitudinal Employer-Household Dynamics (Jobs)

### Economic Development Analysis

According to a representative with the Greater Owensboro Economic Development Corporation, the Owensboro economy is improving. There are continued investments in new and existing facilities that strengthen the local economy. Businesses and jobs continue to migrate to the Owensboro area and recent gains in employment, as well as rising incomes, continuously increase consumer spending in the area. Daviess County is a certified Work Ready Community and has a well-educated and diverse workforce. The area has four (4) local colleges and universities that provide a continuous flow of talent to the area including Kentucky Wesleyan, Brescia, and Western Kentucky University-Owensboro. The region has three (3) aluminum smelters and several metal related manufacturing facilities. Daviess County is rich in productive soil and agricultural production includes corn, soybeans, and tobacco. The lucrative corn production, combined with the area’s climate and limestone water, create a flourishing Bourbon industry that plays a vital role in jobs, revenue, and tourism in Owensboro. According to local economic experts, the positive economic momentum is expected to continue for at least the next two (2) years.

## Labor Force

Total Population in the Civilian Labor Force	26,669
Civilian Employed Population 16 years and over	24,375
Unemployment Rate	8.60
Unemployment Rate for Ages 16-24	25.97
Unemployment Rate for Ages 25-65	5.30

**Table 41 - Labor Force**

Data Source: 2009-2013 ACS

## Labor Force Analysis

Since 2009, the Daviess County employment base has grown by approximately 5.0% (excluding 2019). Employment has been steadily growing in the county since 2015, reaching a 10-year high of 46,121 in 2018. While preliminary data through September suggests a 0.3% decrease in 2019, seasonal employment growth is anticipated to occur in the following months.

Occupations by Sector	Number of People
Management, business and financial	4,087
Farming, fisheries and forestry occupations	771
Service	3,194
Sales and office	5,673
Construction, extraction, maintenance and repair	2,083
Production, transportation and material moving	1,670

**Table 42 – Occupations by Sector**

Data Source: 2009-2013 ACS

## Unemployment Analysis

The ten (10)-year unemployment rate in Daviess County has steadily declined from 9.3% in 2009 to 3.9% in 2019, which has been consistently below the state average during the same period. After reaching a peak of 9.3% in 2009 and 2010 immediately following the national recession, the county's unemployment rate has declined steadily in each of the past nine (9) years. The latest unemployment rate of 3.9% as of September 2019 is well below pre-recession levels and below the state average, indicating the strength of the local economy.

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	20,782	88%
30-59 Minutes	2,247	10%
60 or More Minutes	618	3%
<b>Total</b>	<b>23,647</b>	<b>100%</b>

Table 43 - Travel Time

Data Source: 2009-2013 ACS

## Travel Times Analysis

It is clear that a high share of PSA (NRSA) residents have relatively short drives and they primarily rely on their own vehicles or carpools to work. A notable share (6.0%) of area residents walk to work. Additionally, a higher share of PSA residents commute using public transportation compared to SSA residents. The red OTS bus line runs eastbound and westbound along West 4th Street and West 2nd Street, the major thoroughfares of the PSA. Further, each major OTS route converges at the OTS headquarters located 0.5 mile from the eastern PSA boundary. The convenient proximity of fixed-route public transportation in the PSA appears to have contributed to the higher share of PSA commuters utilizing these services. The walkability, availability of public transportation, and relatively short commute times of the PSA are positive aspects of this neighborhood and could be leveraged to attract and promote new residential and commercial development.

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,313	205	1,735
High school graduate (includes equivalency)	6,663	754	3,187
Some college or Associate's degree	6,842	445	2,224
Bachelor's degree or higher	4,647	132	802

Table 44 - Educational Attainment by Employment Status

Data Source: 2009-2013 ACS

### Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	59	186	219	341	1,137

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
9th to 12th grade, no diploma	630	609	534	1,364	1,066
High school graduate, GED, or alternative	1,674	2,083	2,175	6,346	3,753
Some college, no degree	2,261	2,320	1,681	2,714	1,674
Associate's degree	427	906	788	1,118	325
Bachelor's degree	270	831	788	1,696	743
Graduate or professional degree	43	499	765	1,008	647

**Table 45 - Educational Attainment by Age**

Data Source: 2009-2013 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	17,578
High school graduate (includes equivalency)	25,285
Some college or Associate's degree	30,376
Bachelor's degree	41,777
Graduate or professional degree	50,225

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2009-2013 ACS

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

Healthcare, specifically Owensboro Health Regional Hospital, is the largest employer within the city, followed by manufacturing.

### Describe the workforce and infrastructure needs of the business community:

According to <https://onthemap.ces.census.gov/>, there were a total of 38,239 persons employed and working within the City of Owensboro in 2017. While 14,404 (37.7%) of these employed persons also live in the city, the city has a notable inflow and outflow of employed persons. An estimated total of 11,010 people leave Owensboro for employment during the day, representing over 43% of the employed persons living in the city. More importantly, 23,835 people that work in the Owensboro commute from outside of the city. These 23,835 represent nearly two-thirds (2/3) of all people working in the city. The map and table below illustrate these preceding statistics.

With a majority of the people working in Owensboro on a daily basis commuting into the city for work, the City could be positioned to capture a relatively large segment of this commuter market. While it is

likely only a small portion of these commuters would consider moving into the city and into the PSA (NRSA), it is believed that the City and/or the PSA could expect some support from such households if marketable and affordable rental and for sale housing product were developed. As stated earlier in this report, the limited availability of housing likely limits the PSA's ability to attract new households, particularly those that work in or near the PSA.

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

Brio, a \$40 million mixed-use project was announced in April 2019. The project is being developed by Gulfstream Commercial Services and affiliate Riverfront Brio, LLC and will be located in the 500 block of West 2nd Street along the riverfront and across the street from the Owensboro Convention Center. The building will be twelve (12) to fifteen (15) stories and include a 120-bed hotel, parking garage with 474 parking spaces, and at least 160 apartment units. The Home2 Suites by Hilton will be 80,000 square feet and seven (7) stories. The Riverfront Brio Apartment Homes will be 600,000 square feet, "L" shaped and at least twelve (12) stories. If the developers can justify more apartments, the project will continue to increase in height. The apartments will offer a cost range from low-income to luxury and be managed by Gulfstream. Construction started in May and is expected to be complete in late 2021.

Grace Senior Living Community, to be located on Center Street and Hathaway Street, is a proposed facility being developed by Wabuck Development Company. The facility will be three (3)-stories with 48 one (1)-bedroom affordable housing units for seniors age 55 years or older. A 5,000 square-foot adult daycare facility is planned and will be operated by Horizon Adult Healthcare. The center will offer recreational activities; daily living activities and Owensboro Health Regional Hospital will have an area in the building to offer healthcare services and enrichment programs. Owensboro Health Hospital offered the location to Wabuck below its appraised value and is located in the City of Owensboro's Triplett Street Twist Revitalization zone. The project is expected to cost \$10 million and construction is expected to begin in the fall of 2020 and be completed early 2021.

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

The current workforce in Owensboro is under employed due to a lack of higher paying, specialized and professional job opportunities.

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



Daviess County is a certified Work Ready Community and has a well-educated and diverse workforce. The area has four (4) local colleges and universities that provide a continuous flow of talent to the area including Kentucky Wesleyan, Brescia, and Western Kentucky University- Owensboro. The region has three (3) aluminum smelters and several metal related manufacturing facilities. Daviess County is rich in productive soil and agricultural production includes corn, soybeans, and tobacco. The lucrative corn production, combined with the area's climate and limestone water, create a flourishing Bourbon industry that plays a vital role in jobs, revenue, and tourism in Owensboro. According to local economic experts, the positive economic momentum is expected to continue for at least the next two (2) years.

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

Yes

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

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**Discussion**

Since 2009, the Daviess County employment base has grown by approximately 5.0% (excluding 2019). Employment has been steadily growing in the county since 2015, reaching a ten (10)-year high of 46,121 in 2018. While preliminary data through September suggests a 0.3% decrease in 2019, seasonal employment growth is anticipated to occur in the following months.

## **MA-50 Needs and Market Analysis Discussion**

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

There is no true concentration (problems limited to 10 block by 10 block area) of households with multiple housing problems in the city. The northern third of the city does contain the majority of older and affordable housing units.

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

Low-income families are concentrated (51% or greater LMI Census Tract) within the northern third of the city. There are some areas within the northern third of the city where there is a concentration (20-35% or greater of a Census Tract) of minority households.

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

The Primary Study Area (PSA) is the Northwest Neighborhood Revitalization Strategy Area (NRSA) of Owensboro. The NRSA is a 0.57 square mile area located in the northwest portion of the city and is generally bounded by the Ohio River to the north, Walnut Street to the east, West 5th Street to the south, and Texas Avenue and Ewing Road to the west. This area is generally a well-established neighborhood, primarily comprised of single-family homes, multifamily dwellings and light commercial structures.

### **Are there any community assets in these areas/neighborhoods?**

The location, type, and number of community attributes (both services and amenities) significantly impact housing market performance and the ability of a market to support existing and future residential development. A geographic area served by an abundance of amenities and services should be more desirable than one with minimal offerings, and its housing market should perform better accordingly. As a result, community attributes were examined throughout Owensboro and for the PSA (NRSA).

The Owensboro area features several major thoroughfares that serve residents and commuters within most parts of the city and the surrounding area. U.S. Highway 60 is located along the southern periphery of Owensboro city limits. There are nine (9) interchanges for U.S. Highway 60 along this boundary, providing convenient access to the southern, southeastern and southwestern portions of the city. Access to services along these interchanges is considered good, with shopping, grocery, health, restaurant, and safety options available near several interchanges. Notable is the exchange between U.S. Highway 60 and Frederica Street, where the Towne Square Mall and Frederica Plaza provide an extensive variety of shopping and dining opportunities. J.R. Miller Boulevard runs north-south and generally bisects the city, while also providing access to southern Indiana beyond the Ohio River. Notable streets that extend through much of the city include J.R. Miller Boulevard, East and West Parrish Avenue, Frederica Street,

Triplett Street, Breckenridge Street, New Hartford Road, East and West 2nd Streets, and East and West 4th Streets. Residential areas are typically set back from these roadways, and generally encompass large portions of the surrounding areas between commercial corridors. Access to services along these roadways is considered very good.

**Are there other strategic opportunities in any of these areas?**

The Owensboro QOZs (shaded green) in relation to the PSA (NRSA) are shown on the map below. Additional details of the program and a QOZ map can be found at <https://www.kyoz.org/>.

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

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

According to the ACS and the Federal Communication Commission's Fixed Broadband Deployment map, Owensboro has generally good access to broadband internet meeting nationwide standards. Population estimates for July 1, 2019 indicate that 77.2% of households in Owensboro have a broadband Internet subscription.

- 100% of Owensboro's population lives in areas with at least three (3) internet providers with at least 25 Mbps download speed.

There are currently 138 hotspots in Owensboro. In addition, there is accessibility to Wi-Fi in Smother's Park, which is the major downtown park in Owensboro.

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

While there is need for low-cost internet within the area, healthy competition is keeping costs with decent connection speed level.

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

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

A wide and complex variety of natural hazards affect life and property in the GRADD (Green River Area Development District) region, which includes Owensboro. According to the 2016 GRADD Hazard Mitigation Plan assembled by the Green River Area Development District, the GRADD Hazard Mitigation Council extensively reviewed the hazards included in the original plan and subsequent update, along with the justifications for addressing the targeted hazards. The 2016 update, following the Kentucky Enhanced Hazard Mitigation Plan, considers extreme temperatures as distinct phenomena to be explored separately from Drought and Severe Winter Storms. The hazards identified in this region include earthquakes, drought, extreme temperatures, flooding / flash flooding, severe thunderstorm wind / hail, land subsidence, severe winter storm, tornado, dam / levee failure, landslide and wildfire. While little information exists to refute the increased natural hazard risks associated with climate change, the issue will be closely monitored by OCDD staff.

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

According to the 2016 GRADD Hazard Mitigation Plan, the existing authorities, policies, programs, and resources available to a jurisdiction will assist in either the preparation and/or recovery efforts of a hazardous event. For initial editions of the plan, GRADD staff and the subcommittees compiled a list of the existing authorities, policies, programs, and resources for each jurisdiction. Subcommittee participants consulted with state and federal agencies to gather the types of resources available and an indication of resources, which have proven effective for other communities. Using the list developed and the knowledge of additional resources available in the region, the subcommittee devised the goals, objectives, and actions deemed necessary to address vulnerabilities and to facilitate implementation of the strategies outlined in the plan.

For the previous plan, the list included seven (7) components: floodplain management ordinances, building codes, zoning regulations, AmeriCorps, Homeland Security, CERT Teams, economic development department, and regional development agencies. For the 2016 version of the plan, five (5) new capabilities were added for consideration: National Flood Insurance Program, Community Rating System, National Weather Service Storm Ready, GIS Coordinator, Reverse 911, and Emergency Management Social Media.

Owensboro participates in all of these authorities, policies, programs and resources, which provides a strong system of readiness for all of Owensboro's population.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

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 third of the city (such as the Northwest NRSA); increase the supply of standard affordable housing (renter and owner) for persons with low-to-moderate incomes; and 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.

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

### Geographic Area

Table 47 - Geographic Priority Areas

1	<b>Area Name:</b>	Northwest NRSA
	<b>Area Type:</b>	Strategy area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	9/3/2019
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
2	<b>Area Name:</b>	Triplett Twist District
	<b>Area Type:</b>	Strategy area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	5/15/2015
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	

<p><b>Identify the neighborhood boundaries for this target area.</b></p>	<p>The Triplett Twist District Area is located within portions of Census Tract #3- Block Group #100, Census Tract #4- Block Group #300, Census Tract #5- Block Group #100, Census Tract #8- Block Group #100 and Census Tract #9- Block Groups #200 &amp; #300; which consist of an average of 63.2% low-to-moderate income households. The Triplett Twist District Neighborhood Revitalization Strategy Area is generally bounded on the north by East 9th Street, on the south by East 24th Street, on the east by Breckenridge Street and on the west by JR Miller Blvd., and includes Triplett Street, East Parrish Avenue, East 14th Street, East 15th Street, East 16th Street, East 17th Street, Cumberland Street, East 18th Street, Colonial Court, East 19th Street, East 20th Street, East 21st Street, Old Hartford Road, New Harford Road, Veach Road, Hathaway Street, Center Street, Pearl Street, Virginia Court, Sweeny Street, Moseley Street, Anderson Alley and Guenther Alley. The Triplett Twist District Revitalization Area encompasses approximately 250 acres, 601 parcels of property and is primarily residential (65%), but it also includes commercial, industrial and other public use properties (35%). The Triplett Twist District Revitalization Area includes four (4) defined residential neighborhoods: Mercy Heights Virginia Court Old Fairground Heights Colonial Heights.</p>
<p><b>Include specific housing and commercial characteristics of this target area.</b></p>	<p>The Triplett Twist Redevelopment District Area is 64% Single-Family, 1% Multifamily, 24% Commercial, 1% Industrial, 1% Public &amp; Churches and 6% Vacant Lots (see table #3 and Map #4). All combined residential uses make up more than 65% of total uses, while all other uses make up less than 35%. Commercial uses are located mostly on Triplett Street, East Parrish Avenue and East 18th Street. A mix of industrial and commercial uses are located in the area bound by East 18th and East 14th and JR Miller Boulevard and Triplett Street. There are six (6) churches located within the defined neighborhood plan area. The Triplett Twist District Redevelopment Area includes four (4) defined residential neighborhoods.</p>



	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	In November 2014, the Owensboro Board of Commissioners appointed residents and business owners that live in the area to serve on the Triplett Twist Neighborhood Redevelopment Advisory Team. In addition, three (3) public meetings were held.
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
<b>3</b>	<b>Area Name:</b>	Mechanicsville
	<b>Area Type:</b>	Strategy area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	7/19/2010
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The Mechanicsville Neighborhood Revitalization Strategy Area is generally bounded on the North by East 5th Street, on the south by McFarland Avenue, on the east by Crabtree and on the west by Pennbrooke Ave, and includes Alpha, Graves, Hocker, Omega, West 10th, West 9th, West 8th, West 7th, West 6th, Cravens Avenue, Regina Court, Lancaster Avenue and Westwood Avenue (see Map #1). The Revitalization Area is primarily residential, but it also includes some areas of commercial and industrial property.

	<p><b>Include specific housing and commercial characteristics of this target area.</b></p>	<p>Currently, 224 structures (60%) are in sound condition, and 147 structures (40%) are in unsound condition (see Table 4). The majority of these unsound structures can be attributed to rental structures. One hundred seventy-four (174) rental investment structures are in unsound condition, which represents 60% of all unsound structures (see Table 5). The majority of rental investment property in the neighborhood has not seen any needed improvements or maintenance due to investors maximizing cash flow. Lack of maintenance of the rental investor property, in conjunction with the increase in rental properties within the neighborhood, has had a negative net effect upon the neighborhood. Most of the households that are renting these unsound rental units are paying market rental rates or higher. Many tenants have limited rental ability choice due to previous financial, criminal or rental difficulties. These tenants find themselves in situations where they will not report substandard conditions for fear of eviction. Currently, less than 5% of all unsound rental structures in the neighborhood are vacant. Map 3 shows the geographic distribution of Structural Condition within the Mechanicsville Neighborhood.</p>
	<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>In December of 2009, the Owensboro Board of Commissioners appointed residents that live in the neighborhood to serve on the Mechanicsville Neighborhood Redevelopment Advisory Team. In addition, there were three (3) public meetings.</p>
	<p><b>Identify the needs in this target area.</b></p>	
	<p><b>What are the opportunities for improvement in this target area?</b></p>	
	<p><b>Are there barriers to improvement in this target area?</b></p>	
<p><b>4</b></p>	<p><b>Area Name:</b></p>	<p>OLD GERMANTOWN DISTRICT NEIGHBORHOOD</p>
	<p><b>Area Type:</b></p>	<p>Strategy area</p>
	<p><b>Other Target Area Description:</b></p>	
	<p><b>HUD Approval Date:</b></p>	<p>7/1/2003</p>

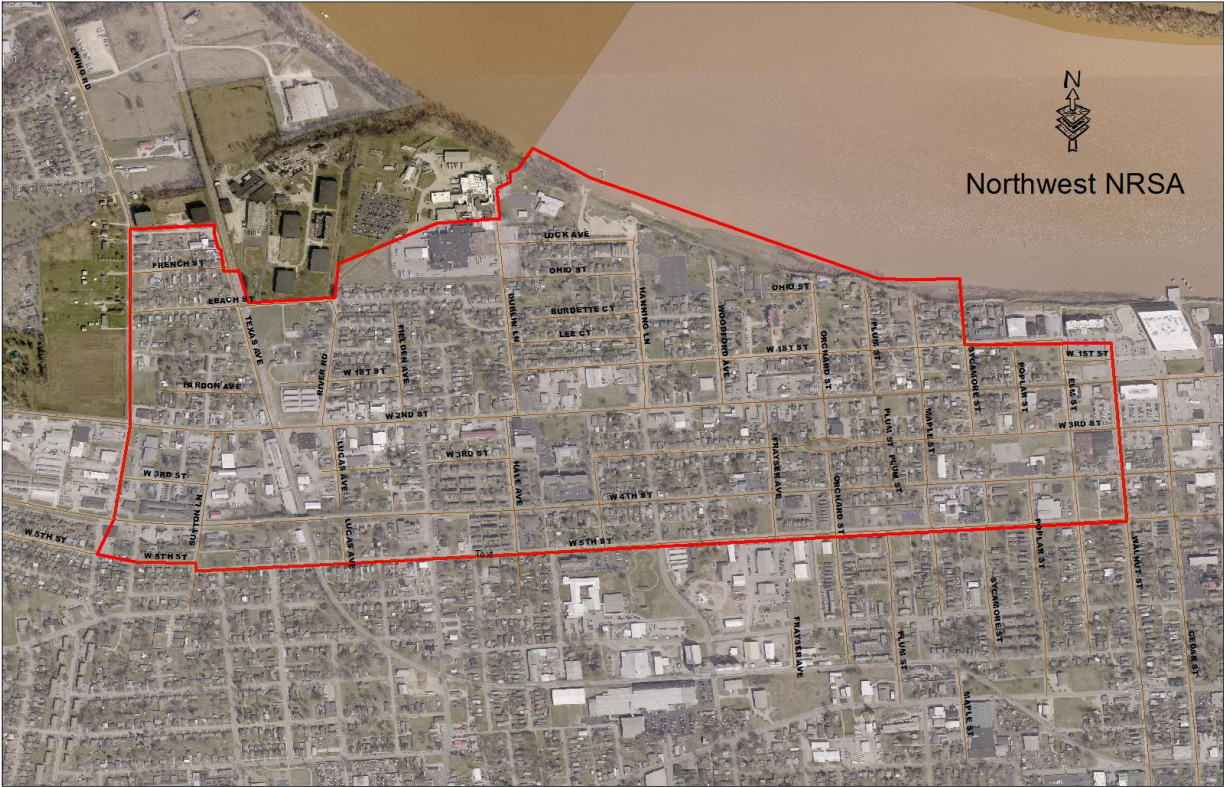
<b>% of Low/ Mod:</b>	
<b>Revital Type:</b>	Comprehensive
<b>Other Revital Description:</b>	
<b>Identify the neighborhood boundaries for this target area.</b>	The Old Germantown District Neighborhood Revitalization Strategy Area is bounded on the North by East 4th Street, on the South by East 9th Street and includes Crittenden, Bolivar and Clay Streets. The Revitalization Area is primarily residential but also includes some areas of commercial and industrial property.
<b>Include specific housing and commercial characteristics of this target area.</b>	Currently 92 structures (49%) are in sound condition and 97 structures (51%) are in unsound condition (see table #3). The large number of unsound structures can be attributed to the high number of rental structures that are in unsound condition. Sixty-nine (69) rental investment structures are in unsound condition, representing nearly 72% of all unsound structures. The majority of rental investment property in the neighborhood has not seen any needed improvements or maintenance due to investors maximizing cash flow. This lack of maintenance of the rental investor property has had a negative effect upon the neighborhood and the person renting the substandard housing at market rates. Many tenants have limited rental ability due to previous financial, criminal or rental difficulties. These tenants find themselves in a situation where they will not complain about the substandard conditions for fear of eviction. Currently 18% of all structures in the neighborhood are vacant.
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	In November of 2001, the City of Owensboro Community Development Department requested the Old Owensboro Alliance Neighborhood Advisory Board to select five (5) persons to serve on the Old Germantown District Neighborhood Revitalization Team.
<b>Identify the needs in this target area.</b>	
<b>What are the opportunities for improvement in this target area?</b>	

	<b>Are there barriers to improvement in this target area?</b>	
<b>5</b>	<b>Area Name:</b>	City of Owensboro Opportunity Map
	<b>Area Type:</b>	This map outlines the entire Owensboro service area with regards to LMI areas.
	<b>Other Target Area Description:</b>	This map outlines the entire Owensboro service area with regards to LMI areas.
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	This target area encompasses all of the low-to-moderate income census tracts within the city.
	<b>Include specific housing and commercial characteristics of this target area.</b>	N/A (City wide follows general plan)
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	N/A (City wide follows general plan)
	<b>Identify the needs in this target area.</b>	N/A (City wide follows general plan)
	<b>What are the opportunities for improvement in this target area?</b>	N/A (City wide follows general plan)
	<b>Are there barriers to improvement in this target area?</b>	N/A (City wide follows general plan)

**General Allocation Priorities**

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

Targeting of funding and activities to the Northwest NRSA is proposed for the upcoming program years. See the Northwest NRSA Redevelopment Plan for specific proposed allocations of CDBG and HOME funding over the next five (5) years. The following is a breakdown of Northwest NRSA Projects for the future years: landscape and beautification, commercial improvements, existing homeowner exterior rehabilitation, down payment assistance, homeowner assistance, safety, CDBG planning and administration, HOME administration, and HOME CHDO.



Northwest NRSA Map

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

### Priority Needs

Table 48 – Priority Needs Summary

1	<b>Priority Need Name</b>	Increase and Maintain Affordable Housing Stock
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Invest in Beautification Measures Increase and Maintain Affordable Housing Stock Invest in Neighborhood Safety Measures
	<b>Description</b>	The City of Owensboro will provide grants to existing homeowners to allow repairs to the exterior of their homes. Priority will be given to residents that live within the Northwest NRSA and low-to-moderate income homeowner properties over rental properties.
	<b>Basis for Relative Priority</b>	There is a high need to assist households to make repairs to their homes to maintain affordability.
2	<b>Priority Need Name</b>	Support Economic Growth and Sustainability
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Non-housing Community Development
	<b>Geographic Areas Affected</b>	

	<b>Associated Goals</b>	Invest in Beautification Measures Invest in Economic Growth Invest in Removing Rainwater Discharge
	<b>Description</b>	<ul style="list-style-type: none"> <li>• Provide funding for the development of new and/or rehabilitated rental units affordable to households at or below 60% AMI, with specific targets for the 0-30%, 31-50%, 51-60%, and 61-80% AMI categories.</li> <li>• Fund construction of new affordable units for sale to low- and moderate-income buyers.</li> <li>• Develop and implement a rating tool to be used when evaluating proposed affordable housing developments that scores and weights criteria such as proximity to public transportation, proximity to job centers, and other opportunity factors.</li> <li>• Develop an incentive program that encourages private-sector developers to include affordable units in their projects and advocate for the adoption of the program by city government.</li> <li>• Extend the useful life of existing affordable housing through weatherization, emergency repair, and rehabilitation.</li> <li>• Provide down payment assistance to eligible low- and moderate-income homebuyers.</li> </ul>
	<b>Basis for Relative Priority</b>	Many of the business structures within the qualifying census tracts and more historic areas of Owensboro are lacking the economic sustainability to complete exterior facade rehab. This, in turn, increases the economic viability of the surrounding neighborhood.
3	<b>Priority Need Name</b>	Provide Other Non-Homeless Public Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Other

<b>Geographic Areas Affected</b>	<p>OLD GERMANTOWN DISTRICT NEIGHBORHOOD</p> <p>Mechanicsville</p> <p>Triplett Twist District</p> <p>This map outlines the entire Owensboro service area with regards to LMI areas.</p> <p>Northwest NRSA</p>
<b>Associated Goals</b>	<p>Invest in Beautification Measures</p> <p>Invest in Neighborhood Safety Measures</p> <p>CDBG Planning and Administration</p> <p>HOME Program Administration</p>
<b>Description</b>	<ul style="list-style-type: none"> <li>• Undertake public services projects and programs.</li> <li>• Supplement code enforcement services in low- and moderate-income neighborhoods to curtail substandard housing and other instances of blight.</li> <li>• Undertake public infrastructure projects that complement the existing and planned public transportation network, to include sidewalk construction, improvement, and maintenance.</li> <li>• Undertake public facilities projects that complement the existing and planned public transportation network, to include improvements to bus stops.</li> <li>• Fund transit corridor enhancements such as façade improvements.</li> <li>• Prioritize funding for other infrastructure and facility projects based on proximity to transit.</li> <li>• Allow for program administration funding for the CDBG and HOME federal grants.</li> </ul>
<b>Basis for Relative Priority</b>	<p>This includes funding for neighborhood beautification as well as other transit-associated needs for a complete neighborhood revitalization.</p>

**Narrative (Optional)**

The implementation of the approved Northwest NRSA will be the highest priority over the next four (4) to five (5) years. Neighborhood redevelopment, job retention and creation, homeowner rehabilitation, homeownership opportunities, rental stabilization, beautification and public facility improvements are the highest priorities within this area.



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

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	The City of Owensboro does not plan to use HOME funding for TBRA during the next five years
TBRA for Non-Homeless Special Needs	The City of Owensboro does not plan to use HOME funding for TBRA for Non-Homeless Special Needs during the next five years.
New Unit Production	<p>The City of Owensboro will utilize HOME, CHDO HOME and CDBG funding to construct twenty (20) new homes that will be sold to low-to-moderate income buyers over the next five (5) years. The City of Owensboro will continue to partner with CHDO's and Habitat For Humanity. The existing market demand is greater than this and the twenty (20) new units will easily be supported by market conditions over the next five (5) years.</p> <p>The City will continue to work with Low Income Housing Tax Credit Developers and others to encourage the production of new affordable rental units over the next five (5) years as mentioned earlier in the plan.</p>
Rehabilitation	The City of Owensboro will utilize CDBG and HOME funding to assist in the rehabilitation of an estimated sixty (60) existing homeowner homes, twenty (20) rental homes and twenty (20) commercial buildings through the Triplett Twist Redevelopment programs. The City will also work with volunteer organizations to make repairs to existing low-to-moderate income homeowner homes through organizations such as World Changers, Kentucky Changers and Neighbor 2 Neighbor Owensboro.
Acquisition, including preservation	The City will be acquiring property located within the designated target area (northern third of the city) with emphasis in the Northwest NRSA. Acquisitions may involve rehabilitation of buildings or demolition to construct new buildings of public facilities.

**Table 49 – Influence of Market Conditions**

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

### Introduction

The majority of CDBG and HOME funding for the next five (5) years is anticipated to be used to implement the approved Northwest NRSA. In response to the reduction of grant funds over the years, the City has utilized a more focused approach with implementing small area redevelopment plans in order to leverage funding in a more impactful way.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	450,000	0	0	450,000	2,250,000	The majority of funding will be used in the Northwest NRSA.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental New construction Multifamily rental rehab New construction for ownership TBRA	250,000	0	0	250,000	1,250,000	The majority of funding will be used in the Northwest NRSA.

**Table 50 - Anticipated Resources**

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

The City leverages private funds by requiring the owners of commercial or 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 HOME match requirement will be satisfied with carryover HOME fund match from previous funding years.

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

No public property is planned to be utilized at this time.

## **Discussion**

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. Funding of staff and programs for the Kentucky Department of Human Resources, RiverValley Behavioral Health, Green River Area Development District, Audubon Area Community Services, Inc., the Oasis Spouse Abuse Center, Daniel Pitino Homeless Shelter and several others come from a variety of sources.

## SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
OWENSBORO	Government	Economic Development Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction

Table 51 - Institutional Delivery Structure

### Assess of Strengths and Gaps in the Institutional Delivery System

The City of Owensboro has a strong history of administering CDBG and HOME funding for the jurisdiction. Current staffing levels will limit the types of programs and initiatives that are administered.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X		X
<b>Street Outreach Services</b>			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services			
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	X

Child Care	X	X	
Education	X	X	X
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation			
<b>Other</b>			

**Table 52 - Homeless Prevention Services Summary**

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

Services are available through shelter caseworkers and the school systems assist client on assistance availability. These issues are being addressed in the Continuum of Care.

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

Given the amount of resources available to local service organizations, they are performing at a higher level of service that would be expected. All agencies are working closely together through the Homeless Council the Ohio Valley.

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

The strategy is to maximize partnerships and increasing federal, state and private funding to properly fund the organization.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Invest in Beautification Measures	2020	2025	Non-Housing Community Development	Northwest NRSA	Support Economic Growth and Sustainability Increase and Maintain Affordable Housing Stock Provide Other Non-Homeless Public Services	CDBG: \$150,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2,532 Persons Assisted
2	Invest in Economic Growth	2020	2025	Non-Housing Community Development	OLD GERMANTOWN DISTRICT NEIGHBORHOOD Mechanicsville Triplett Twist District City of Owensboro Opportunity Map Northwest NRSA	Support Economic Growth and Sustainability	CDBG: \$600,000	Businesses assisted: 2 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Increase and Maintain Affordable Housing Stock	2020	2025	Affordable Housing	City of Owensboro Opportunity Map Northwest NRSA	Increase and Maintain Affordable Housing Stock	CDBG: \$1,875,000	Rental units rehabilitated: 10 Household Housing Unit  Homeowner Housing Rehabilitated: 100 Household Housing Unit
4	Invest in Removing Rainwater Discharge	2020	2025	Non-Housing Community Development	Northwest NRSA	Support Economic Growth and Sustainability	CDBG: \$50,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2,532 Persons Assisted
5	Invest in Neighborhood Safety Measures	2020	2025	Non-Housing Community Development	Northwest NRSA	Increase and Maintain Affordable Housing Stock Provide Other Non-Homeless Public Services	CDBG: \$250,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2,532 Persons Assisted
6	CDBG Planning and Administration	2020	2025	Non-Housing Community Development	City of Owensboro Opportunity Map	Provide Other Non-Homeless Public Services	CDBG: \$450,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2,532 Persons Assisted



Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	HOME Program Administration	2020	2025	Non-Housing Community Development	City of Owensboro Opportunity Map	Provide Other Non-Homeless Public Services	HOME: \$125,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2,532 Persons Assisted

Table 53 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Invest in Beautification Measures
	<b>Goal Description</b>	Preserving the high quality of life for its citizens by providing on-going and needed public improvements is a key priority for the City. Well-maintained and updated public infrastructure represents a key foundation for vital communities. This will include street/sidewalk enhancements, landscaping and other streetscape improvements (e.g. lighting, crosswalks, signage, benches, downspout removal, etc.) that would enhance the aesthetic appeal of the subject neighborhood. Efforts may need to start along arterial roadways and more neglected corridors within the neighborhood. Possible programs could include: a residential landscape matching grant program to encourage property owners to improve front yard landscaping; Residential Beautification Program that would be a combination of landscaping, fencing and unique materials that complement the neighborhood entry ways that would be installed in each neighborhood; and commercial Beautification Program that would utilize a combination of landscaping, trees, fencing and unique materials to soften key visual areas.

2	<b>Goal Name</b>	Invest in Economic Growth
	<b>Goal Description</b>	<ul style="list-style-type: none"> <li>• Undertake commercial revitalization in target areas through the construction and/or rehabilitation of commercial structures and through façade improvement programs.</li> <li>• Prioritize funding for economic development projects based on proximity to transit.</li> </ul>
3	<b>Goal Name</b>	Increase and Maintain Affordable Housing Stock
	<b>Goal Description</b>	<ul style="list-style-type: none"> <li>• Provide funding for the development of new and/or rehabilitated rental units affordable to households at or below 60% AMI, with specific targets for the 0-30%, 31-50%, 51-60%, and 61-80% AMI categories and for units with 3+ bedrooms.</li> <li>• Fund construction of new affordable units for sale to low- and moderate-income buyers.</li> <li>• Develop and implement a rating tool to be used when evaluating proposed affordable housing developments that scores and weights criteria such as proximity to public transportation, proximity to job centers, and other opportunity factors.</li> <li>• Develop an incentive program that encourages private-sector developers to include affordable units in their projects and advocate for the adoption of the program by city government.</li> <li>• Extend the useful life of existing affordable housing through weatherization, emergency repair, and rehabilitation.</li> <li>• Provide down payment assistance to eligible low- and moderate-income homebuyers.</li> <li>• Partner with CHDO's to for construction of new, single family homes to be sold to low- and moderate-income homebuyers.</li> </ul>

4	<b>Goal Name</b>	Invest in Removing Rainwater Discharge
	<b>Goal Description</b>	Water from falling rain and melting snow is usually absorbed into the ground or flows into nearby creeks and streams through natural drainage paths and specialized storm water systems. However, serious problems can occur when storm water drains directly into the system intended for wastewater from dishwashers, sinks, showers, toilets and tubs. Downspout disconnection involves cutting the downspout, attaching an elbow and extension to direct the storm water to flow away from the house onto the lawn or pervious area or into a rain barrel, and capping the standpipe. The City of Owensboro will collaborate with Regional Water Resource Agency, the agency that manages the sanitary sewer system, to complete the disconnections.
5	<b>Goal Name</b>	Invest in Neighborhood Safety Measures
	<b>Goal Description</b>	This program will not only look at lighting opportunities to deter crime, but also evaluate the connectivity of the sidewalk system to provide with more open access to safe and accessible sidewalks.
6	<b>Goal Name</b>	CDBG Planning and Administration
	<b>Goal Description</b>	The City of Owensboro Community Development Staff administers the entitlement funds and is allowed to use up to 20% of yearly-allocated funds for administration.
7	<b>Goal Name</b>	HOME Program Administration
	<b>Goal Description</b>	The City of Owensboro Community Development Staff administers the entitlement funds and is allowed to use up to 10% of yearly-allocated funds for administration.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The City of Owensboro estimates that it will use HOME funding to provide homebuyer assistance to fifty (50) low- to moderate-income households over the next (5) five years.

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

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

The City of Owensboro does not have a Section 504 Voluntary Compliance Agreement.

**Activities to Increase Resident Involvements**

The Housing Authority of Owensboro will continue to expand opportunities for residents to be involved.

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

No

**Plan to remove the ‘troubled’ designation**

N/A

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

### **Barriers to Affordable Housing**

Associates of Bowen National Research obtained input from nine (9) stakeholders within Owensboro and Daviess County regarding the local housing market. Input from stakeholders was provided in the form of an online survey, as well as from individual interviews. The nine(9) total respondents represent a wide range of industries that deal with housing issues, including local government officials, the real estate and apartment industries, and various social service organizations. The purpose of these stakeholder surveys was to gather input regarding the need for specific types and styles of housing, the income segments housing should address, identifying housing issues in the market, and establishing potential solutions to address housing within Owensboro. The following summarizes comments related to barriers to development and public policies.

Stakeholders were asked what common barriers or obstacles exist in Owensboro that limit residential development. Cost of land was the most frequently cited issue, receiving 88.9% of the respondents' votes. Other barriers commonly cited included the cost of labor/materials and financing, which received 66.7% and 55.6% of the votes, respectively. No other issue was chosen by more than 40% of respondents. As such, it appears that development and land costs, as well as the lack of financing, were the primary factors that limit residential development.

Respondents to the previous question were also asked how they believed obstacles or barriers to development could be reduced or eliminated. Respondents were provided the opportunity for open-ended responses to this question. Stakeholder responses included: increasing funding and time for condemnation/demolition of abandoned houses and partnerships with landlords.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The following are the Strategies to address the barriers to Affordable Housing:

1. Create a new Down Payment Assistance Homebuyer Program that will assist low- to moderate-income households to purchase a home.
2. Work with local banks to create unique mortgage products that will assist low- to moderate-income households purchase a home.
3. Support efforts to create homeownership counseling training and seminars to assist low to moderate-income household prepare to purchase a home.
4. Continue with focused neighborhood redevelopment efforts (Northwest NRSA) in order to expand housing choice with older areas of the community.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

There are several large homeless agencies active in the City of Owensboro. The City of Owensboro will continue to support the efforts of these different agencies to reach out to homeless unsheltered persons.

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

No funds CDBG or HOME funds are being utilized to address emergency shelter and transitional housing during the next five (5) years. The City is working with the shelters to assist in developing transitional housing for homeless persons and families.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

The City of Owensboro is not a direct recipient of HUD ESG or HOPWA funds. The City of Owensboro Community Development Department will continue to support and work with local homeless providers to address the needs of homeless persons. Examples would be keeping in communication with homeless providers and assisting them in various ways, such as with professional assistance.

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

Community Development Staff will continue to support and work with local homeless providers to address the needs of homeless and chronic homeless persons in the community. The City will continue to participate in the District II Continuum of Care to address the needs of homeless persons. The District II Continuum of Care has a goal to end homelessness through an emphasis on outreach, permanent housing and rapid re-housing.

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

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

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.

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

Testing and mitigation plans will be completed by certified individuals.

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

The requirements for testing and levels of remediation are detailed in the housing rehab program policies and procedures documents.

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

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

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. . Numerous federal, state, and local programs and resources are directed at serving persons in poverty. None are funded through city programs or resources.

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

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.



## **SP-80 Monitoring – 91.230**

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

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 effort. 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 BaptistTown, Old Germantown, Mechanicsville and Triplett Twist District Neighborhoods having specific baselines pre-redevelopment have assisted in documenting the success of redevelopment efforts.

## Expected Resources

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

#### Introduction

The majority of CDBG and HOME funding for the next five (5) years is anticipated to be used to implement the approved Northwest NRSA. In response to the reduction of grant funds over the years, the City has utilized a more focused approach with implementing small area redevelopment plans in order to leverage funding in a more impactful way.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	450,000	0	0	450,000	2,250,000	The majority of funding will be used in the Northwest NRSA.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	250,000	0	0	250,000	1,250,000	The majority of funding will be used in the Northwest NRSA.

**Table 54 - Expected Resources – Priority Table**

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

The City leverages private funds by requiring the owners of commercial or 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 HOME match requirement will be satisfied with carryover HOME fund match from previous funding years.

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

No public property is planned to be utilized at this time.

**Discussion**

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. Funding of staff and programs for the Kentucky Department of Human Resources, RiverValley Behavioral Health, Green River Area Development District, Audubon Area Community Services, Inc., the Oasis Spouse Abuse Center, Daniel Pitino Homeless Shelter and several others come from a variety of sources.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Invest in Beautification Measures	2020	2025	Non-Housing Community Development			CDBG: \$30,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2,532 Persons Assisted
2	Invest in Economic Growth	2020	2025	Non-Housing Community Development		Support Economic Growth and Sustainability	CDBG: \$120,000	Facade treatment/business building rehabilitation: 2 Business
3	Increase and Maintain Affordable Housing Stock	2020	2025	Affordable Housing		Increase and Maintain Affordable Housing Stock	CDBG: \$150,000	Homeowner Housing Rehabilitated: 15 Household Housing Unit
4	Invest in Removing Rainwater Discharge	2020	2025	Non-Housing Community Development			CDBG: \$50,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2,532 Persons Assisted
5	Invest in Neighborhood Safety Measures	2020	2025	Non-Housing Community Development			CDBG: \$50,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2,532 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	CDBG Planning and Administration	2020	2025	Non-Housing Community Development		Provide Other Non-Homeless Public Services	CDBG: \$90,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2,532 Persons Assisted
7	HOME Program Administration	2020	2025	Non-Housing Community Development		Provide Other Non-Homeless Public Services	HOME: \$25,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2,532 Persons Assisted

Table 55 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Invest in Beautification Measures
	<b>Goal Description</b>	Preserving the high quality of life for its citizens by providing on-going and needed public improvements is a key priority for the City. Well-maintained and updated public infrastructure represents a key foundation for vital communities. This will include street/sidewalk enhancements, landscaping and other streetscape improvements (e.g. lighting, crosswalks, signage, benches, downspout removal, etc.) that would enhance the aesthetic appeal of the subject neighborhood. Efforts may need to start along arterial roadways and more neglected corridors within the neighborhood. Possible programs could include: a residential landscape matching grant program to encourage property owners to improve front yard landscaping; Residential Beautification Program that would be a combination of landscaping, fencing and unique materials that complement the neighborhood entry ways that would be installed in each neighborhood; and commercial Beautification Program that would utilize a combination of landscaping, trees, fencing and unique materials to soften key visual areas.

2	<b>Goal Name</b>	Invest in Economic Growth
	<b>Goal Description</b>	This includes the utilization of CDBG grant funds to incentivize existing businesses to improve the exterior fronts of their buildings, signage and parking lots. Matching grants may be utilized that could provide for 60% of total cost and not to exceed a determined amount. There will be some buildings that may require reduced match requirements in order to improve key visual opportunities areas. Emphasis will be placed on properties located within the Northwest NRSA.
3	<b>Goal Name</b>	Increase and Maintain Affordable Housing Stock
	<b>Goal Description</b>	The programs help make home rehabilitation and repairs more affordable for low- and moderate-income homeowners residing in Owensboro. Depending on the program and type of rehabilitation/repairs, assistance is provided to eligible applicants in the form of a grant or affordable loan. Programs for this goal may include: Existing single-family homeowner homes will have the opportunity to participate in a sliding scale matching exterior repair forgivable grant. Grants may vary in match depending on household income limits. The program would target exterior improvements such as: windows, roof, paint and siding; Existing single-family rental homes could have the opportunity to participate in a 50/50 matching exterior repair grant (example would be City would pay for 50% of cost and owner would pay for 50% of cost plus amount over max grant). The first priority will be to assist existing homeowner properties before rental.
4	<b>Goal Name</b>	Invest in Removing Rainwater Discharge
	<b>Goal Description</b>	Water from falling rain and melting snow is usually absorbed into the ground or flows into nearby creeks and streams through natural drainage paths and specialized storm water systems. However, serious problems can occur when storm water drains directly into the system intended for wastewater from dishwashers, sinks, showers, toilets and tubs. Downspout disconnection involves cutting the downspout, attaching an elbow and extension to direct the storm water to flow away from the house onto the lawn or pervious area or into a rain barrel, and capping the standpipe. The City of Owensboro will collaborate with Regional Water Resource Agency, the agency that manages the sanitary sewer system, to complete the disconnections.
5	<b>Goal Name</b>	Invest in Neighborhood Safety Measures
	<b>Goal Description</b>	This program will not only look at lighting opportunities to deter crime, but also evaluate the connectivity of the sidewalk system to provide with more open access to safe and accessible sidewalks.

6	<b>Goal Name</b>	CDBG Planning and Administration
	<b>Goal Description</b>	The City of Owensboro Community Development Staff administers the entitlement funds and is allowed to use up to 20% of yearly-allocated funds for administration.
7	<b>Goal Name</b>	HOME Program Administration
	<b>Goal Description</b>	The City of Owensboro Community Development Staff administers the entitlement funds and is allowed to use up to 10% of yearly-allocated funds for administration.



## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The majority of the work completed this year will focus on the Northwest NRSA with emphasis on business facade upgrades as well as homeowner exterior rehabilitation program. In addition, the City is working to provide a down payment assistance program in the Northwest NRSA. Homebuilding partnerships the City will work on include Habitat for Humanity, Housing Authority of Owensboro and Owensboro Area Affordable Housing Solutions.

#### Projects

#	Project Name
1	Northwest NRSA Beautification Program
2	Commercial Facade Improvements
3	Existing Homeowner Exterior Housing Rehab
4	Homebuyer & Homeowner Assistance Program
5	Northwest NRSA Downspout Removal Program
6	Northwest NRSA Safety
7	HOME CHDO
8	CDBG Planning and Administration
9	HOME Program Administration

Table 56 – Project Information

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

Allocation priorities have been identified through a thorough process that has included painstaking evaluation of demographic and area income needs. All projects will further the implementation of the Northwest NRSA.

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	Northwest NRSA Beautification Program
	<b>Target Area</b>	Triplet Twist District City of Owensboro Opportunity Map Northwest NRSA
	<b>Goals Supported</b>	Invest in Beautification Measures
	<b>Needs Addressed</b>	Increase and Maintain Affordable Housing Stock
	<b>Funding</b>	CDBG: \$450,000
	<b>Description</b>	Preserving the high quality of life for its citizens by providing on-going and needed public improvements is a key priority for the City. Well-maintained and updated public infrastructure represents a key foundation for vital communities. This will include street/sidewalk enhancements, landscaping and other streetscape improvements (e.g. lighting, crosswalks, signage, benches, downspout removal, etc.) that would enhance the aesthetic appeal of the subject neighborhood. Efforts may need to start along arterial roadways and more neglected corridors within the neighborhood. Possible programs could include: a residential landscape matching grant program to encourage property owners to improve front yard landscaping; Residential Beautification Program that would be a combination of landscaping, fencing and unique materials that complement the neighborhood entry ways that would be installed in each neighborhood; and commercial Beautification Program that would utilize a combination of landscaping, trees, fencing and unique materials to soften key visual areas.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that through these beautification improvements, the entire NRSA will benefit from increased property values.
	<b>Location Description</b>	Specific locations are not known at this time.
	<b>Planned Activities</b>	Visual beautification improvements within the Northwest NRSA. This will include, but will not be limited to: tree planting, landscape improvements and neighborhood beautification projects for residential and commercial properties as well as neighborhood entry identity signs. Any carryover funding from previous years may be applied accordingly to these projects, specifically including funds from 2018 and 2019.
	<b>Project Name</b>	Commercial Facade Improvements

2	<b>Target Area</b>	Triplett Twist District City of Owensboro Opportunity Map Northwest NRSA
	<b>Goals Supported</b>	Invest in Beautification Measures Invest in Economic Growth
	<b>Needs Addressed</b>	Support Economic Growth and Sustainability
	<b>Funding</b>	:
	<b>Description</b>	This includes the utilization of CDBG grant funds to incentivize existing businesses to improve the exterior fronts of their buildings, signage and parking lots. Matching grants may be utilized that could provide for 60% of total cost and not to exceed a determined amount. There will be some buildings that may require reduced match requirements in order to improve key visual opportunities areas. Emphasis will be placed on properties located within the Northwest NRSA.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The investment in commercial properties will increase residential property values. The entire Northwest NRSA will benefit.
	<b>Location Description</b>	Specific locations are not known at this time.
	<b>Planned Activities</b>	
3	<b>Project Name</b>	Existing Homeowner Exterior Housing Rehab
	<b>Target Area</b>	City of Owensboro Opportunity Map Northwest NRSA
	<b>Goals Supported</b>	Increase and Maintain Affordable Housing Stock
	<b>Needs Addressed</b>	Increase and Maintain Affordable Housing Stock
	<b>Funding</b>	:

	<b>Description</b>	According to the 2016 GRADD Hazard Mitigation Plan, The existing authorities, policies, programs, and resources available to a jurisdiction will assist in either the preparation and/or recovery efforts of a hazardous event. For initial editions of the plan, GRADD staff and the subcommittees compiled a list of the existing authorities, policies, programs, and resources for each jurisdiction. Subcommittee participants consulted with state and federal agencies to gather the types of resources available and an indication of resources, which have proven effective for other communities. Using the list developed and the knowledge of additional resources available in the region, the subcommittee devised the goals, objectives, and actions deemed necessary to address vulnerabilities and to facilitate implementation of the strategies outlined in the plan.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Planned activities include formula grants to homeowners within the Northwest NRSA. These grants will be based on their qualifications under the HUD income limits that apply. Over-income homeowners will qualify for the program, but will share in 50% of the cost of projects. The program will be implemented on a first-come, first-served basis with the LMI population receiving preference.
<b>4</b>	<b>Project Name</b>	Homebuyer & Homeowner Assistance Program
	<b>Target Area</b>	Northwest NRSA
	<b>Goals Supported</b>	Increase and Maintain Affordable Housing Stock
	<b>Needs Addressed</b>	Increase and Maintain Affordable Housing Stock
	<b>Funding</b>	:

	<b>Description</b>	The Homeownership Down Payment and Closing Cost Assistance program (DPA) provides flexible gap financing for first-time homebuyers at or below 80% of the area median income. ... In addition, an income-eligible homebuyer can receive up to 10% of the sales price. In addition, the HOME Homebuyer Program provides grants to the City of Owensboro owned uninhabited single family housing or vacant properties to offset development costs making home ownership affordable for very low and low-to moderate-income families. The program increases home ownership rates through new construction in the redevelopment area helping to stabilize the designated neighborhood. The maximum grant amount will be determined by the Community Development Director.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
5	<b>Project Name</b>	Northwest NRSA Downspout Removal Program
	<b>Target Area</b>	Northwest NRSA
	<b>Goals Supported</b>	Invest in Removing Rainwater Discharge
	<b>Needs Addressed</b>	Increase and Maintain Affordable Housing Stock
	<b>Funding</b>	:
	<b>Description</b>	Water from falling rain and melting snow is usually absorbed into the ground or flows into nearby creeks and streams through natural drainage paths and specialized storm water systems. However, serious problems can occur when storm water drains directly into the system intended for wastewater from dishwashers, sinks, showers, toilets and tubs. Downspout disconnection involves cutting the downspout, attaching an elbow and extension to direct the storm water to flow away from the house onto the lawn or pervious area or into a rain barrel, and capping the standpipe. The City of Owensboro will collaborate with Regional Water Resource Agency, the agency that manages the sanitary sewer system, to complete the disconnections.
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>6</b>	<b>Project Name</b>	Northwest NRSA Safety
	<b>Target Area</b>	Northwest NRSA
	<b>Goals Supported</b>	Invest in Neighborhood Safety Measures
	<b>Needs Addressed</b>	Increase and Maintain Affordable Housing Stock
	<b>Funding</b>	:
	<b>Description</b>	This program will not only look at lighting opportunities to deter crime, but also evaluate the connectivity of the sidewalk system to provide with more open access to safe and accessible sidewalks.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>7</b>	<b>Project Name</b>	HOME CHDO
	<b>Target Area</b>	City of Owensboro Opportunity Map Northwest NRSA
	<b>Goals Supported</b>	Increase and Maintain Affordable Housing Stock
	<b>Needs Addressed</b>	Increase and Maintain Affordable Housing Stock
	<b>Funding</b>	:
	<b>Description</b>	In this type of activity, governments may provide funds to nonprofit organizations that are dedicated to providing housing to impoverished or low-income families, including building housing projects similar to public housing projects, providing housing to the homeless, developing affordable housing communities, among others.
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>8</b>	<b>Project Name</b>	CDBG Planning and Administration
	<b>Target Area</b>	City of Owensboro Opportunity Map
	<b>Goals Supported</b>	CDBG Planning and Administration
	<b>Needs Addressed</b>	Provide Other Non-Homeless Public Services
	<b>Funding</b>	:
	<b>Description</b>	The City of Owensboro Community Development Staff administers the entitlement funds and is allowed to use up to 20% of yearly-allocated funds for administration.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>9</b>	<b>Project Name</b>	HOME Program Administration
	<b>Target Area</b>	City of Owensboro Opportunity Map
	<b>Goals Supported</b>	HOME Program Administration
	<b>Needs Addressed</b>	Provide Other Non-Homeless Public Services
	<b>Funding</b>	:
	<b>Description</b>	The City of Owensboro Community Development Staff administers the entitlement funds and is allowed to use up to 10% of yearly-allocated funds for administration.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	



	<b>Location Description</b>	
	<b>Planned Activities</b>	

## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

The Northwest Neighborhood Revitalization Strategy Area (NRSA) of Owensboro is a 0.57square mile area located in the northwest portion of the city and is generally bounded by the Ohio River to the north, Walnut Street to the east, West 5th Street to the south, and Texas Avenue and Ewing Road to the west. This area is generally a well-established neighborhood, primarily comprised of single-family homes, multifamily dwellings and light commercial structures.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>

**Table 57 - Geographic Distribution**

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

Based on the inventory of the existing housing stock in the NRSA that revealed there are few available units to rent or buy, it is clear that there is insufficient housing to meet the needs of the market. It is believed that the lack of housing is limiting the market’s ability to serve the changing needs of current residents and its ability to attract new households. This, in turn, is limiting the area from growing economically and attracting investment. The market will benefit from new/additional rental and for sale housing that serves a broad range of household income levels, sizes and age groups. As a result, consideration should be given to providing assistance (e.g. tax abatements, predevelopment loans or grants, gap financing, first-time homebuyer assistance, etc.) to support the development of low- income rental and for sale housing. Mixed-income and multi-generational housing should be areas of focus. A table summarizing the housing gaps by tenure (renter and homeowner) and affordability level is shown on the following page.

The subject NRSA is an established neighborhood with varying levels of quality and age of existing structures and infrastructure. Based on stakeholder input and our own on-site evaluation, much of the neighborhood’s buildings and infrastructure show signs of age, disrepair and neglect. In an effort to encourage investment and development, the government should explore and/or implement initiatives that involve façade improvements (both residential and commercial structures), street/sidewalk repairs and enhancements, landscaping and other streetscape improvements (e.g. lighting, crosswalks, signage, benches, etc.) that would enhance the aesthetic appeal of the subject neighborhood. Efforts may need to start along arterial roadways and more neglected corridors within the neighborhood.

As the preceding housing gap estimates indicate, the largest housing gaps are among the lowest income

renter and homeowner segments. In general, rental product priced up to \$875 a month and for sale product priced under \$200,000 appear to represent the bulk of housing product needed. This would include product for low-income families and individuals. However, there appears to be a housing gap (and development opportunity) for higher priced product, as well. It is believed that some level of higher-priced housing could be developed and should be supported in an effort to create a broader base of household income levels in a neighborhood currently dominated by low- and moderate-income households. Additionally, the large and growing base of senior households indicates that the market will require senior-oriented housing to allow seniors to age in place, provide them with housing alternatives that meets their specific needs, and to enable seniors to downsize into smaller, more maintenance-free housing.

## **Discussion**

## Affordable Housing

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

#### Introduction

HOME & HOME CHDO funds will be used to assist low-to-moderate income homebuyers through the Owensboro Homebuyer Program and the Owensboro - Northwest NRSA Down Payment Assistance Program. CDBG funds will be used to assist low-to-moderate income homeowners throughout the City of Owensboro Homeowner Rehabilitation Program and other Volunteer Rehab Programs (such as World and Kentucky Changers).

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	2
Special-Needs	0
Total	2

**Table 58 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	15
Acquisition of Existing Units	2
Total	17

**Table 59 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

Affordable housing programs will be used to assist in the implementation of the Northwest NRSA. Highest priority will be given to properties located within the boundaries of the Northwest NRSA. Secondary priority will be given to properties located within the BaptistTown, Old Germantown District, Mechanicsville and Triplett Twist District Neighborhoods.

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

### **Introduction**

No CDBG or HOME Funds will be expended in the upcoming year to address needs of public housing tenants.

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

The City will continue to work closely with the Housing Authority of Owensboro (HOA) to create partnerships and share Ideas. The City is very interested in looking for opportunities to partner with the HOA to increase the number of affordable rental units available in the city.

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

The City will distribute information to housing residents to inform them of home ownership opportunities, as they are available.

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

The HOA is a high performing Housing Agency and has maintained such a status for many years.

### **Discussion**

The City will continue its efforts to purchase property and make it available for the HOA to construct new homes that can be rented and eventually purchased by low-to moderate-income tenants.

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

### **Introduction**

The City will not be using any of its limited HOME and CDBG funding in the upcoming year to address homeless needs. Community Development staff will continue to support and work with local homeless providers to address the needs of homeless and chronic homeless persons in the community. The City will continue to participate in the Green River Continuum of Care to address the needs of homeless persons. The Region 2 Continuum of Care has a goal to end homelessness through an emphasis on outreach, permanent housing and rapid re-housing. The City of Owensboro is not a direct recipient of HUD ESG or HOPWA funds. The City of Owensboro Community Development Department will continue to support and work with local homeless providers to address the needs of homeless persons. Examples would be keeping in communication with homeless providers and assisting them in various ways, such as with professional assistance we have provided to the Pitino Shelter with the design of four (4) additional transitional homes that have been constructed on their campus. The City's overall efforts to redevelop inner city neighborhoods assist in creating a positive living environment where many residents that receive various forms of public assistance reside.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

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

The City will continue to participate in the Green River Continuum of Care to address the needs of homeless persons.

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

The City will continue to participate in the Green River Continuum of Care to address the needs of homeless persons.

#### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The City will continue to participate in the Green River Continuum of Care to address the needs of

homeless persons.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

The City will continue to participate in the Green River Continuum of Care to address the needs of homeless persons.

## **Discussion**

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

### **Introduction:**

A new program to assist low-to moderate-income households in the purchase of a home will be started this year that will address the barrier of lack of down payment and closing cost assistance in order to purchase a home. Homebuyer education will be a required element of this program and will address another identified barrier.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

No barriers that fit this definition have been identified. We will continue to closely watch these issues and take action if they become a barrier.

### **Discussion:**

The City of Owensboro looks forward to working with the Housing Authority of Owensboro to update our plan that will address the Affirmatively Furthering Fair Housing Final Rule in depth when and if called upon to do so.



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

### **Introduction:**

The planned activities listed within the 2020-2021 Annual Action Plan will add to the expansion of affordable housing and the stabilization of the Northwest NRSA that consist of a mix of residential neighborhoods and commercial activity.

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

Obstacles to meeting underserved needs have been identified. These obstacles are the lack of adequate financial resources, the need for increased supportive housing services, the increasing cost of decent housing, the need to expand opportunities, the need to coordinate resources and the need to inform households of available services. The down payment and closing cost assistance program will give many households the opportunity to purchase a home within the Northwest NRSA.

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

The implementation of the Northwest NRSA will stabilize the area and the stock of affordable single-family homes located within the four (4) identified neighborhoods. The existing homeowner rehab program will assist low-to moderate-income households maintain their existing affordable housing. The homebuyer program will construct new or renovate existing homes that will be sold to low-to moderate-income households.

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

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.

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

The City will continue to communicate and work closely with all assisted housing, service providers, government officials and transportation officials to address the needs of all low-to-moderate income residents with a focus to reduce the number of poverty-level families.

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

The City of Owensboro will continue to coordinate with the operators of public and assisted housing providers and governmental and mental health service agencies to develop the institutional structure of the community. 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 works 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 also works closely with the Economic Development Corporation on a common direction for economic development opportunities. Coordination with local transit authorities provides an understanding of existing and proposed bus routes and public transit as it relates to affordable housing decisions.

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

The City will continue to communicate and work closely with all assisted housing, private housing and social service providers to address the needs of citizens.

**Discussion:**

## Program Specific Requirements

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

#### Introduction:

These are program specific requirements for the 2020-2021 Annual Action Plan.

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

- |  |          |
|--|----------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed  | 0        |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0        |
| 3. The amount of surplus funds from urban renewal settlements  | 0        |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan   | 0        |
| 5. The amount of income from float-funded activities   | 0        |
| <b>Total Program Income:</b>   | <b>0</b> |

#### Other CDBG Requirements

- |   |       |
|---|-------|
| 1. The amount of urgent need activities   | 0     |
| <small>&lt;TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF]<br/>DELETE_TABLE_IF_EMPTY=[YES]&gt;</small>   |       |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 0.00% |

#### HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Homebuyer assistance loans as well as other HOME homebuyer activities provided by the City will require liens to be placed on property that are secondary to the primary mortgage that the buyer uses to purchase the home.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

HOME funds will be used for Homebuyer Programs and will use the Recapture Provision of the regulations. This Homebuyer Program determines the period of affordability to be based on the difference from the appraised value and the sale price of the home (generally from \$1,000 - \$15,000). Any funds that are expended above the appraised value are considered development cost and are not considered to be a direct benefit to the Homebuyer. All units are sold within the fair housing guidelines established by HUD. Special care will be taken to ensure that the homes are marketed to minorities within the community. The following is detailed information relating to the Recapture provisions of the Owensboro Homebuyer Program:

- **Sale After Affordability Period (typically after 5-years)**. The owner may sell the property any time after the affordability period term of this agreement has expired without obligation or penalty to the City of Owensboro.
- **Sale Before Affordability Period Ends (typically less than 5-years)**. If the owners(s) sells or transfers this property, either voluntarily or involuntarily, before the five (5)-year term of this agreement expires (affordability period); the owner(s) are subject to recapture, by the City of Owensboro, of the direct home owner's assistance money originally invested. The City of Owensboro will limit the amount to be recaptured to the net proceeds available from the sale as defined below.
- **Recapture Formula of Net Proceeds**. The City of Owensboro will receive 90% of every dollar the property sells for above the original purchase price, plus closing cost and documented property improvements until the amount of direct home owner's assistance is recovered. Once the full amount of direct homeowner's assistance is recovered by the City of Owensboro, the owner(s) keep 100% of the remaining net proceeds.
- **Termination**. These covenants & restrictions shall remain in effect for the five (5)-year term or, upon occurrence of any of the following termination events: Foreclosure, transfer in lieu of foreclosure or assignment of a FHA insured mortgage to HUD.
- **Enforcement**. The covenants & restrictions shall run with the land and, to the fullest extent permitted by law and equity, shall be binding on the owner, its heirs, successors and assigns. The City of Owensboro shall be entitled to (a) institute legal action to enforce performance and observance of these covenants, (b) enjoin any acts which violate these covenants, and (c) exercise and other legal or equitable right or remedy with respect to these covenants.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired

with HOME funds. See 24 CFR 92.254(a)(4) are as follows:

The covenants & restrictions shall run with the land and, to the fullest extent permitted by law and equity, shall be binding on the owner, its heirs, successors and assigns. The City of Owensboro shall be entitled to (a) institute legal action to enforce performance and observance of these covenants, (b) enjoin any acts which violate these covenants, and (c) exercise and other legal or equitable right or remedy with respect to these covenants.

A lien is secured on the property for a period of five (5) years for the difference between the original purchase price and the appraisal amount. During the five (5)-year period, if the homeowner is no longer the principal resident of the home, the secured amount becomes due and payable to the City.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

There are no plans to refinance existing debt with HOME funds.

## Appendix - Alternate/Local Data Sources

<b>1</b>	<b>Data Source Name</b> Population by Age
	<b>List the name of the organization or individual who originated the data set.</b> Bowen National
	<b>Provide a brief summary of the data set.</b> The data set illustrates the population by age within the NRSA, city, county and combined information.
	<b>What was the purpose for developing this data set?</b> This data was developed to capture the current population numbers.
	<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b> December 10, 2019

**Briefly describe the methodology for the data collection.**

The purpose of this Housing Needs Assessment is to provide data and analysis regarding the demographics, economics and housing inventory of the Northwest Neighborhood Revitalization Strategy Area (NRSA) of Owensboro, Kentucky. The findings of this report are then used to provide housing priorities and recommendations that Owensboro should consider for implementation in order to address the housing needs of the citizens of the NRSA.

The scope of work that comprise this report includes:

- A housing survey and/or inventory of rental housing alternatives. This includes both multifamily apartments and non-conventional rentals (e.g. single-family homes, duplexes, mobile homes, etc.).
- An inventory and evaluation of the local for-sale housing market, including both recent sales and currently available for-sale product.
- Identification and evaluation of residential units in the development pipeline.
- An evaluation of numerous demographic and economic trends and characteristics of Owensboro and the NRSA is provided. Data is presented for the population, households and incomes for the area with an emphasis on 2010, 2019 (estimated) and 2024 (projected).
- Stakeholder interviews were conducted to obtain local perspectives and insights on housing in the market.
- Housing gap estimates for rental and for-sale housing at various rents/price points and corresponding household income levels for the market are provided.
- An overview of housing priorities and recommendations that should be considered to address the housing needs of the NRSA.

For the purposes of this analysis, we have established and evaluated a Primary Study Area (Northwest Neighborhood Revitalization Strategy Area or NRSA) and Secondary Study Area (City of Owensboro, excluding the NRSA). In many cases, data for areas outside the city limits but within Daviess County was provided and evaluated. Maps illustrating these areas are shown starting on page five of this section.

	<b>Describe the total population from which the sample was taken.</b>
	<b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b>