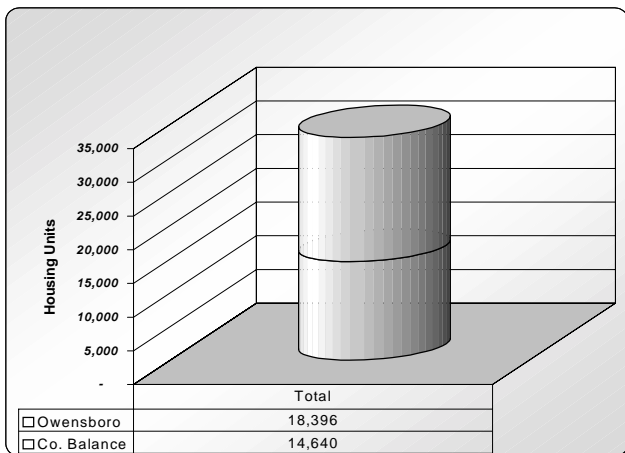


This section of the *Comprehensive Plan* will provide an overview of the housing in our community. Most of the information was taken from 1990 Census data, information maintained on the computerized Land Use File, and data supplied by the Owensboro Board of Realtors. Some of the information will be dated due to the age of the Census information. However, by documenting the important factors that influence housing we will be able to update this section when the data is available and more easily identify strengths, weaknesses, and trends in our housing market.

EXISTING HOUSING STOCK

Census information for 1990 and Building Permit information for 1990 to February 1999 indicate that there are 39,958 dwelling units in Daviess County. Exhibit 481-G1 illustrates the total dwelling units by area for February 1999. This represents a 12% increase since 1980 during the period from 1980 – 1990 a total of 3,376 dwelling units were constructed; 1,917 (57%) within the City of Owensboro and 1,459 (43%) within the Daviess County balance. During the period from 1990 – February 1999 a total of 4,767 dwelling units were constructed; 1,484 (31%) within the City of Owensboro and 3,283 (69%) within the Daviess County balance.

Exhibit 481-G1: Total Dwelling Units by Area February 1999



The City of Owensboro contains 61% of all the dwelling units in the county. The City of Owensboro's percentage of all dwelling units in the county has been on a steady decline over the past 10 years. The population and land use parts of this plan more thoroughly document this apparent shift in housing construction. Exhibit 481-G2 clearly indicates these trends.

HOUSING TENURE

In 1990 there were 33,036 occupied dwelling units in Daviess County. Sixty-nine (69%) of all units were owner occupied. In the City of Owensboro over 61% of the total units were owner occupied, while in the Daviess County balance homeowners

occupied 79% of the units. Exhibit 481-G3 more fully illustrates the aforesaid information.

Exhibit 481-G2: Increase in Housing Units 1980 - 98

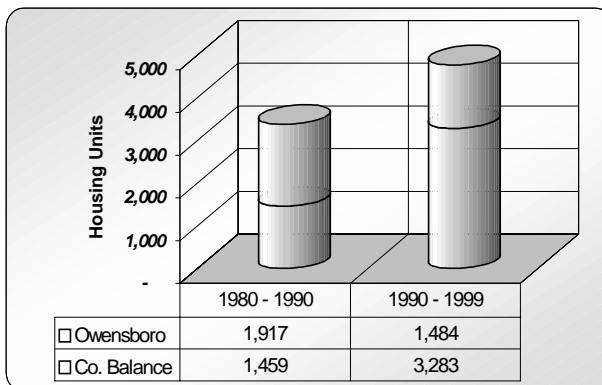
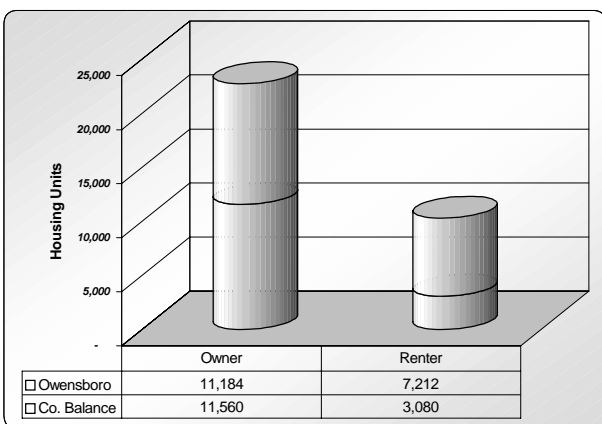


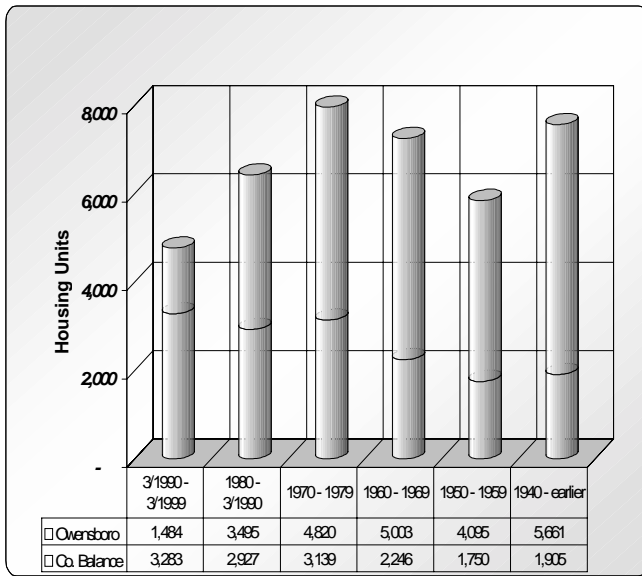
Exhibit 481-G3: Housing Units by Tenure in 1990



AGE OF HOUSING

In 1999 50% of all housing in the county had been constructed since 1970 and over 80% had been built since 1950. The age of housing within the corporate limits of Owensboro dropped slightly to 47 and 67% respectively. Within the older areas of the city the oldest housing exists. The sixteen neighborhoods that are considered low to moderate income, and make up the city's Community Development Block Grant program area, contain the highest concentration of older housing in the community. Nearly 70% of all housing in these neighborhoods was constructed prior to 1950. This is a complete reversal of the age of housing picture that exists in the county or city. Of the 7,566 units in Daviess County that were 50 years or older in 1999, the aforesaid neighborhoods contain 54% or over 4,126 units of the total. In Owensboro, this area contains 73% of all the housing over 50 years old. There is nothing unusual about this situation. In most cities the older built-up areas will contain the oldest housing in the community. Exhibit 482-G1 demonstrates the age of housing in Owensboro and Daviess County.

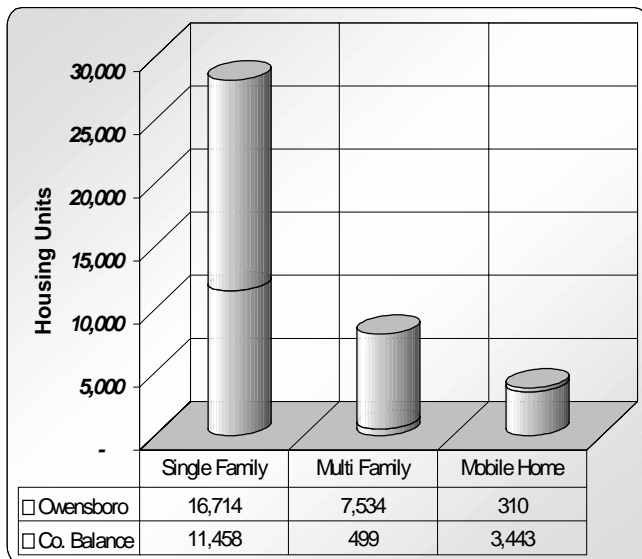
Exhibit 482-G1: Age of Housing in 1999



HOUSING TYPE

Of the 39,958 units that existed in February 1999 more than 70% (28,172 units) were single-family residences. Multi-family units made up the second largest category with 20% of the total or 8,033 units. Mobile home units accounted for 9% of the total or 3,753 units. Exhibit 482-G2 provides a tabular accounting and a visual representation of this information.

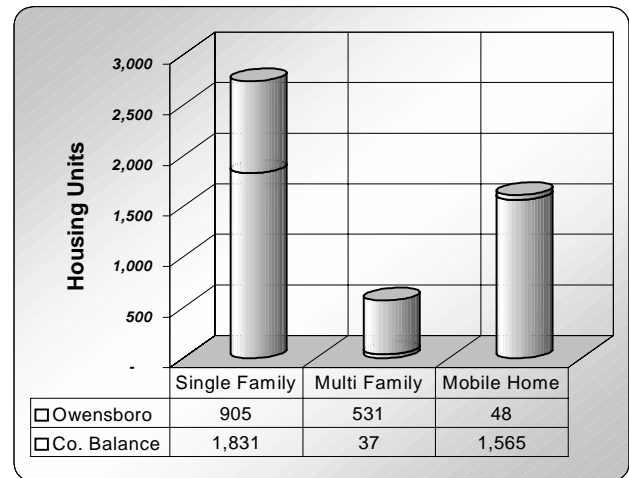
Exhibit 482-G2: Total Dwelling Units by Area & Type



In 1999 the City of Owensboro contained 59% of all the single-family units in the county and 94% of all the multi-family units but less than 1% of the mobile homes. Mobile homes were

concentrated outside of the Urban Service Area in the more remote areas of the county known as the Rural Service Area in the Comprehensive Plan. The number of new mobile homes permitted outside of the City of Owensboro, 1,565 units (46%) has increased substantially from 1990 to 1999, keeping pace with the 1,831 single family units (54%) permitted within the Daviess County balance (see Exhibit 482-G3)

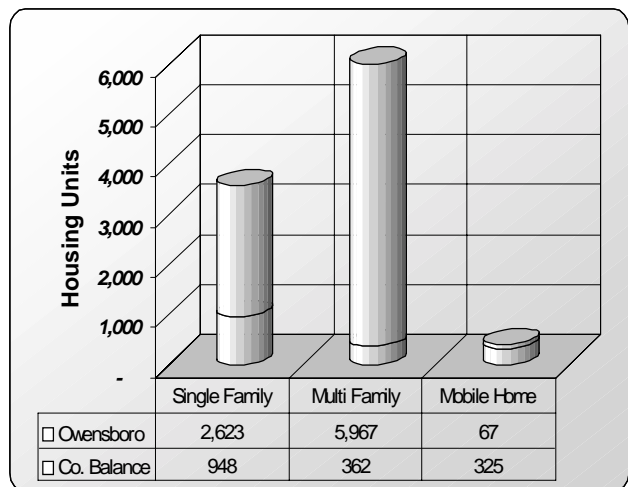
Exhibit 482-G3: Net Permits Issued 1990 – February 1999



Renter Housing Type

There were 10,292 renter occupied dwelling units in the community in 1990. Over 70% were within the City of Owensboro and less than 30% of all occupied rental units were in the Daviess County Balance. Single-family residences housed the most renters throughout the Daviess County balance (58%), while in the City of Owensboro, multi-family units provided the largest percentage of rental units at 69%. Mobile homes provided almost 20% of all rental units in the Daviess County balance and made up less than one-tenth percent of the rental units in the city (see Exhibit 482-G4.)

Exhibit 482-G4: Rental Housing Type and Area - 1990



HOUSING BY BEDROOM SIZE

Seventy-three percent (73%) of the 35,041 dwelling units in Daviess County in 1990 were two or three bedroom units. One-bedroom units numbered 4,757 or 14% of the total while four bedroom and larger units represented 13 % of the total. Ninety-two percent (92%) of all zero and one bedroom units were located within the Owensboro City limits. The fact that virtually all assisted and unassisted elderly housing is within the city most likely contributes to this high percentage.

VACANT HOUSING

A total of 2,005 vacant dwelling units existed in Daviess County in 1990. Of these units 323 were owner units and 739 were rental units. The remaining 943 units were not for rent or sale and were held for occasional use or classified as "other vacants" in the Census. These absolute numbers translate into an overall vacancy rate of 5.7% with an owner rate of 1.4% and a renter rate of 7.1%.

HOUSING CONDITION

Housing Condition Per Land Use File Data

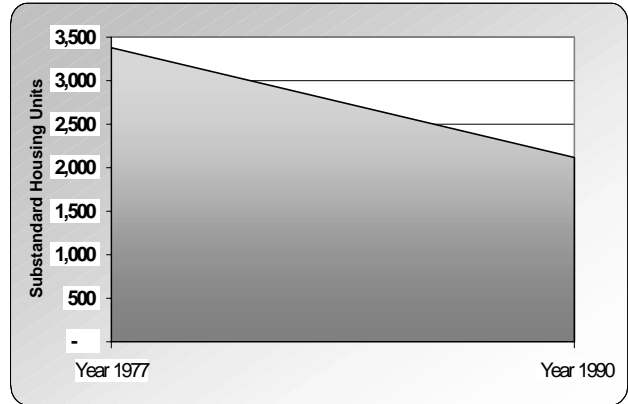
The Land Use File is a computerized parcel file for all lots within the Urban Service Area. The file was established in 1975-76. An inventory of all existing lots and buildings was completed that provided numerous types of information including building condition. Buildings were rated as follows:

- ◆ Condition 1 or 2 - Sound or Sound needing minor repairs.
- ◆ Condition 3 - Deteriorating, major repairs required but building would be suitable for rehabilitation.
- ◆ Condition 4 - Dilapidated, repairs could possibly be done, but costs would generally be prohibitive.

Since the establishment of the file, the data have been continuously updated through the use of building permits, subdivision plats, rezonings, address assignments, rehabilitation case files, demolition permits, housing code enforcement activities, and at times, complete resurveys of neighborhoods being studied by the planning office. During the period 1977-1990 the urban service area contained 77 to 79% of all the dwelling units in the county. This thirteen-year period saw a significant decrease in substandard housing in the community. In 1977 over 15% of all the units in the urbanized area were either deteriorated (12%) or dilapidated (3%). By 1990 the overall rate had been reduced by nearly half to 8% of the total units (nearly 7% in a deteriorated condition and slightly more than 1% in a dilapidated state). Exhibit 484-G1 illustrates these changes.

Further analysis of this data reveals that over 75% of all substandard housing were single-family units and slightly less than 25% were duplexes, multi-family units and mobile homes. This three to four ratio has remained constant from 1977 to 1990.

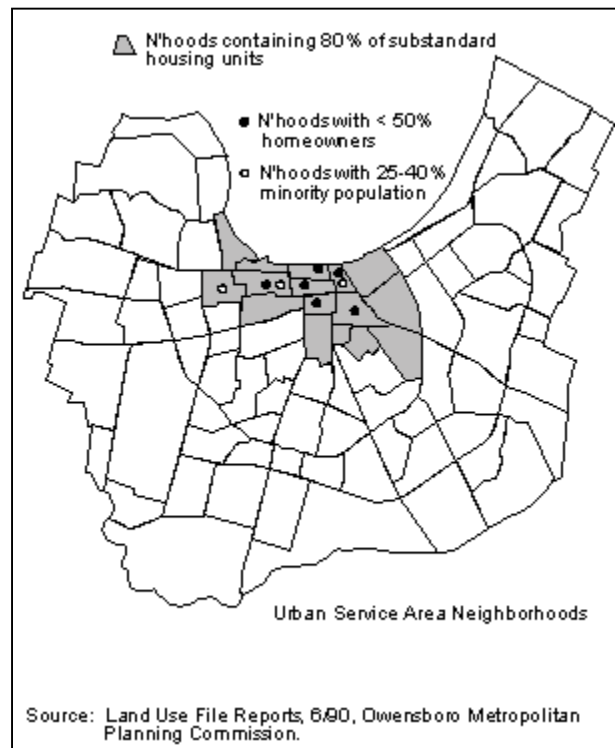
Exhibit 484-G1: Housing Condition 1977 - 1990



Area Distribution

When these deficient dwelling units were compared with the Planning Commission's established neighborhoods, it was found that approximately 78% of the deteriorating units and 80% of the dilapidated units were within the boundaries of the sixteen neighborhoods that comprise the northern third of the city. This area very closely approximates the area for the City of Owensboro's Community Development Block Grant (CDBG) program. The CDBG program is federal assistance provided to communities principally to be used to benefit persons or areas of low to moderate income. The following map shows this data as well as other information that is unique to these 16 neighborhoods.

Exhibit 484-M1: Distribution of Substandard Units -1990



Factors Influencing Blight

The factors that contribute to blight in a community would include:

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

All of the sixteen neighborhoods previously discussed have varying degrees of blight due to some or all of the above factors. Land Use File and 1990 Census data (Neighborhood Statistics Program) indicate that the following conditions exist in these sixteen neighborhoods.

- ◆ Between 11 and 78% of the dwelling units are owner occupied in the 16 neighborhoods. For the entire area only 52% of all units are owner occupied. For other neighborhoods of the city, between 75 and 90% of the units are owner-occupied.
- ◆ Over 86% of the county's minorities live within this area.
- ◆ Several examples of commercial and industrial rezonings affecting residential areas exist within the neighborhoods.
- ◆ The county's median income in 1990 was \$21,952. The median income for this area ranged from \$4,999 to \$23,024.
- ◆ This area had a residential density nearly twice that of the urban built-up area and over four times greater than the county's.
- ◆ Nearly 70% of all housing units in the area were constructed prior to 1950 and these neighborhoods contain 54% of all the housing built before 1950 in the entire community.
- ◆ The overall vacancy rate in 1990 was 9% for the area, over 55% higher than the rate for Daviess County.
- ◆ Nearly 80% of all the substandard housing in the community is within these sixteen neighborhoods.
- ◆ Information maintained by the Owensboro Board of Realtors indicates that the average sale price in these neighborhoods is one-third to two-thirds of the community's average of \$60,000 in 1990.

HOUSING MARKET

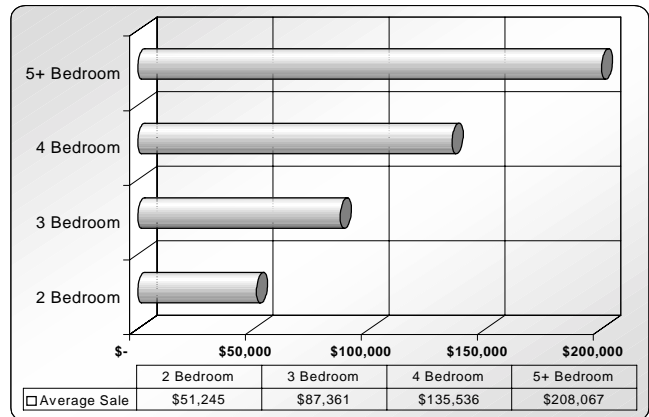
This portion of the study will provide an overview of the current housing market in the community. Most of the information used in this section was provided by the Owensboro Board of Realtors and supplemented with 1990 Census data, rent surveys done by the Housing Authority of Owensboro, and telephone calls to various financial institutions.

SALES MARKET

Information supplied by the Owensboro Board of Realtors and presented in Exhibit 484-G1 provides insights into current trends in the sales market. It is estimated that these sales represent 50 to 60% of all sales activity in the community. The totals are very reliable and the averages for the different unit sizes are representative of sales for the particular unit size. Observations concerning this data include:

- ◆ Two bedroom units cost a little over one-half as much as the average and make up less than 8% of the total dollar volume in sales.
- ◆ Three bedroom units comprise the lion's share of the market (over 64%) in terms of units sold.
- ◆ Four bedroom or larger units are the most expensive, represent 22% of the total units sold but nearly 35% of the total dollar volume.
- ◆ Total dollar volume increased by almost 17% from 1997 to 1998, during this same period the average price increased by 6%. Average days-on-the-market has increase from 66 days in 1997 to 74 days in 1998, an 11% increase.

Exhibit 484-G1: Housing Sales 1998



During the 1970s, homes were appreciating at about 12% a year. In 1980 the mean value of a home, according to the Census, was nearly \$43,000. By 1990 the average price of a home in the community was \$60,190. This represents a 40% appreciation during the ten-year period or an average annual rate of 4%.

MORTGAGE MARKET

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

Government mortgage programs are also available in the community from the Federal Housing Administration (FHA), the Veterans Administration (VA), the Farmers Home Administration (FmHA), and the Kentucky Housing Corporation

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

RENTAL MARKET

The early 1980s saw a significant expansion in the rental market due to the favorable treatment rental investments received under the 1981-tax act. By the mid eighties the market had become over-built and the favorable tax preference was substantially reduced with the passage of the 1986 tax act. Because the market was over-built, vacancy rates soared, particularly for one- and two-bedroom units. Hence, rents have remained too low to stimulate much new rental construction during the latter part of the decade.

Presently (May 1999), the rental market for good units is very sound and future potential is felt to be strong. Vacancy rates on existing older units is increasing. The future need for more rental units is clouded by the feeling that there is an inequity between the costs of construction, borrowing, and operation, since rents are generally too low to secure a reasonable return on one's investment. The market will eventually correct the situation through higher rents, or government may intervene with changes in the tax laws.

The Housing Authority of Owensboro annually does rent surveys as part of the administrative requirements for the Section 8 program. The rents for apartments are higher than the rent for houses because the utility allowances are less and that allows for more of the subsidy to go toward a higher rent. Results of the latest survey (May 1999) are provided below.

- ◆ One-bedroom apartments rent for \$225 to \$275 while houses rent for \$225 to \$260. Utilities range between \$50 and \$80.
- ◆ Two-bedroom apartments rent for \$300 to \$390 while houses range between \$325 and \$358. Utilities average between \$59 and \$89.
- ◆ Three bedroom apartments rent for \$400 to \$500 and houses rent for \$425 to \$475. Utilities will average between \$66 and \$102.
- ◆ Four bedroom units are only available in houses and the rents range between \$450 and \$500. Utilities will average between \$112 and \$120.

ASSISTED RENTAL HOUSING MARKET

During the past twenty-two years the supply of assisted rental housing for low- to moderate-income persons in the community has increased by nearly 83%. In 1977 there were 1,237 assisted units and presently (May 1999) there are 2,260 rent-assisted units in the county. Exhibit 485-T1 provides an illustration of the composition of these 2,260 units by the various bedroom sizes. Over 53% of the units are one-bedroom or smaller while nearly 85% of all units are two-bedroom or fewer.

Exhibit 485-T1: Rent Assisted Projects by Bedrooms May 1999

	0-1 BD	2-BD	3-BD	4+BD	TOTAL
Harry C. Smith	34	59	29		122
P.G. Walker	20	21	11		52
Rolling Heights	38	124	58	16	236
Nannie Lock	8	24	12	6	50
Baker Drive	30				30
Mod. Rehab	76	24	7		107
Adams Village	76				76
Mod. Section 8	83	17	7		107
Sec. 8 Vouchers	32	76	41		149
Sec. 8 Certificates	40	62	28		130
KHC Sec. 8 Vouchers	63	90	46	2	201
Greentree Apts.	24	48	26		98
Old Hartford Hills	24	40	16		80
Lincolnshire	70	18	12		100
Lincolnshire North	36	48	24		108
Dixianna	16	30	4		50
Sisson Manor	48				48
Roosevelt House	132				132
Roosevelt House II	100				100
Gardendale			8		8
Friendship House	54				54
Independence*	8				8
Lee Manor	115				115
Cypress Point	16	22			38
Park Regency	38	3			41
Independent Living	12				12
Whitesville Apts.	4	4			8
TOTALS	1,197	710	329	24	2,260
PERCENTAGES	53%	31%	15%	1%	100%

There are twelve different providers of assisted housing in the community, managing twenty-two different projects or programs. Each was contacted in May of 1999 and asked to provide information on dwelling unit type, occupancy characteristics, and existing demand for assisted housing for their program or project. All providers contacted indicated that while they did have some households on their waiting lists, it appeared that an adequate supply of units were available. Applicants were seeking assistance at a particular project or program and would turn down a unit if it did not meet their desires. Many of the providers believed that the Housing Authority of Owensboro (HAO) maintained the best data on the need for additional rental assistance in the community. Based on conversations with staff at the HAO, an adequate supply of rent-assisted units currently exists in the community. The HAO has in the recent past offered safe, decent, sanitary, and affordable units to every applicant on their waiting lists.

The fact that hardly any of the applicants accepted the offer was an indication to the HAO that while there may be a great want for a particular project or program, there was very little need for additional assisted rental housing when existing units were available and being rejected. Staff at the HAO realize that this situation could change rapidly, and when and if it should change, they stand ready to seek any and all assistance that may be available at that time.

HOUSING NEEDS

Housing needs can be a very difficult area to determine. Historically, the City and Housing Authority have taken the approach that as long as the assisted housing that is available is filled, then we need more assistance. Once significant vacancies begin to occur or demand for homeowner assistance declines, then we probably do not have critical needs in terms of housing assistance. Except for special needs populations, the latter situation has been the reality in the community for rental assistance; hence, no additional assisted units have been sought. This is not true for homeowner assistance. The assistance programs offered by the city, state, and federal governments do not appear to lack demand as much as adequate funding resources or adequate program designs that permit potential applicants to participate.

Exhibit 486-T1 provides a statistical overview of some of the indicators of housing need in the community. In general, the absolute numbers and percentages are greatest within the City of Owensboro for all the indicators. All information came from 1990 Census reports.

Observations from this exhibit would include:

- ◆ Three of five persons live in the City of Owensboro.
- ◆ Family households make up approximately 75% of all households and have median incomes \$5,000 greater than the average household income.

- ◆ Renter income is slightly more than 50% of the mean owner income in the community.
- ◆ Minorities have the lowest mean family income, especially in the City of Owensboro.
- ◆ The rate of poverty is nearly 3 times greater for minorities than for the overall population.
- ◆ Fifty-five of 100 persons with a work disability are prevented from working due to their disability.

Exhibit 486-T1: Indicators of Housing Need - 1990

INDICATOR	Owensboro	Daviess County
Total Persons	53,549	87,189
Number of Households	21,701	32,640
Median Household Income	\$21,952	\$24,399
Mean Household Income	\$28,086	\$29,964
<i>Owner</i>	\$35,377	\$35,346
<i>Renter</i>	\$15,712	\$16,953
Number of Families	14,503	24,120
Median Family Income	\$27,892	\$29,696
Mean Family Income	\$33,455	\$34,636
<i>White</i>	\$34,393	\$35,193
<i>Black</i>	\$19,357	\$20,528
Female-Headed Family w/chld	1,842	2,304
Below Poverty Level	1,033	1,177
<i>Black</i>	330	340
Persons Below Poverty Level	9,804 (19%)	13,179 (15%)
<i>White</i>	8,225 (17%)	11,542 (14%)
<i>Black</i>	1,532 (48%)	1,551 (46%)
Families Below Poverty Level	2,213	2,993
Persons w/Work Disability	3,084	4,784
<i>Not in Labor Force</i>	1,190	1,752
<i>Prevented from Working</i>	1,674	2,610

It is through the work and efforts of the builders/developers that almost all homes are built. If government action is to be coordinated, we must cultivate the willingness of private enterprise to discuss and refer their future development plans to the Planning Commission before action to acquire land or construct improvements. This could prevent the building of subdivisions where necessary urban services are not or could not be provided. Thus, not only would government save money, but so would the private sectors of our community. Also, by people discussing development plans before acquisition of land, the units of local government will be able to readily foresee the need for public facilities such as schools, parks, sewers, streets, storm water improvements, etc.

Since the private sector and market forces will build or renovate most of the owner housing our community will need, we must concentrate government efforts on those persons that are unable to afford housing or improvements without some type of assistance.

Homeless & Emergency Shelter Facilities

There are three organizations presently providing temporary housing for the homeless, OASIS, Boulware Center, and the Daniel Pitino Shelter.

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

The Boulware Center located in Owensboro, is the regions oldest homeless shelter and houses men, women, and children. It is the only shelter in Owensboro that houses single men. The Boulware Center has beds for 35 persons and may house as many as 40.

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

HOUSING STRATEGY

Since 1977, the Owensboro Metropolitan Planning Commission has been implementing a concept for sound residential. To the average citizen, residential areas are probably the most important part of the community. This is where most people spend the majority of their time and form their major impressions of the community. The goals for residential areas that are included in Part 100 of this plan include avoiding the introduction of urban activities which would have a detrimental effect on residential activity; providing protection from heavy through traffic; and, making many kinds of housing compatible. The realization of these goals is achieved by assuring sound neighborhood design during the development or redevelopment process.

Since the adoption of Community Directions in 1978 by the Planning Commission and local legislative bodies, this concept of sound neighborhood design and the broad strategies detailed in the classification system (see Exhibit 487-T1) have guided all of our specific housing and community development programs and policies. The remaining discussion will focus on past and present efforts as well as future directions we may take to address our housing needs in the community.

Exhibit 487-T1: Neighborhood Classification System

Neighborhood Type	Neighborhood Characteristics	Recommended Strategies
Sound	<ul style="list-style-type: none"> ◆ Low vacancy rates ◆ Housing stock in a sound condition ◆ Few 2-year vacancies ◆ Moderate to high income index 	<ul style="list-style-type: none"> ◆ Code Enforcement ◆ Establishment of neighborhood associations
Transitional	<ul style="list-style-type: none"> ◆ Buildings mostly sound ◆ Scattered examples of deteriorated or dilapidated housing ◆ Loss of homeowners ◆ Above average vacancy rates ◆ Gain in renters 	<ul style="list-style-type: none"> ◆ Code Enforcement ◆ Spot Rehab ◆ Some building clearance
Deteriorating	<ul style="list-style-type: none"> ◆ High number of unsound housing units ◆ High number of jobless households ◆ Excessive rental vacancies ◆ Overall vacancy rate high ◆ Low home-ownership rates 	<ul style="list-style-type: none"> ◆ Concentrated Code Enforcement ◆ Rehabilitation ◆ Clearance of dilapidated units ◆ Neighborhood Redevelopment Plans

PAST AND PRESENT EFFORTS

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

- ◆ Redevelopment plans have been prepared, adopted, and implemented for all the neighborhoods in the deteriorating category of our classification system, as well as for several of our transitional neighborhoods.
- ◆ The zoning ordinance has been completely revised to remove hindrances to redevelopment in our older areas and to provide greater flexibility of neighborhood design. Examples include: planned residential developments, zero lot-line options, building setback averaging, and the creation of a townhouse zone that allows development on lots as small as 2,000 square feet.
- ◆ Community Development Block Grant funds have been used for over twenty years to implement the capital improvement needs identified in our redevelopment plans and to fund a variety of rehabilitation programs.
- ◆ The Housing Authority of Owensboro completed modernization of all its public housing stock during the 1990's.

- ◆ The city has sought and received rehabilitation funds that are workable for the community, which has increased the supply of safe, decent, sanitary dwellings for low- to moderate-income persons by over 800 units during the past 15 years.
- ◆ Through Community Development funds, local matches, and McKinney Homeless Act funds, improvements have been made at our transient shelters.
- ◆ Agreements have been reached with local financial institutions and the Kentucky Housing Corporation to provide for leveraging or permanent financing.
- ◆ Implementation of a tax abatement program within the designated Enterprise Zone, which corresponds very nearly with the eligible community development areas.
- ◆ Block-by-block code enforcement in areas requiring this action and constant monitoring of other areas via the computerized Land Use File.
- ◆ Consolidation of inspection services, community development programs, and planning efforts into one office (Office of Planning and Community Development, OPCD).
- ◆ A flood plain ordinance has been adopted by the Planning Commission that meets or exceeds the requirements of the Federal Emergency Management Agency; as a result, developers do not have to submit their plans to FEMA when developing near flood plains, and existing homeowners are eligible for flood insurance which is federally subsidized.
- ◆ Principally through Community Development funds, improvements have been made at neighborhood service facilities -- day care centers, recreation or youth centers, senior centers.

These past and present actions have significantly improved the housing opportunities for all citizens of the community, particularly those of low- to moderate- income. Rental assistance needs are currently being met. Adequate transient housing is available. The number of substandard dwellings is down. The task before us is to build on our past successes and meet any identified needs with solutions that seek to help those persons willing and able to help themselves.

FUTURE DIRECTIONS

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

The remainder of this document will establish the framework for meeting the existing housing needs in the community and any future needs that may surface.

Institutional Structure

The Housing Authority of Owensboro is the primary provider of rent assisted housing in the community. The Office of Planning and Community Development is responsible for developing rehabilitation programs and strategies, as well as serving its traditional role as land use planners for the entire county. Non-profits presently serving housing needs in the community include Habitat for Humanity, Elsmere Community Housing Development Corporation, and the Homeless Council of the Ohio Valley. Virtually all the traditional sources of mortgage financing in the community have shown a willingness to invest in all portions of the community as long as prudent lending practices are followed. The Owensboro Board of Realtors have signed and are implementing an Affirmative Marketing Agreement. Local builders and developers have in the past sought out and received virtually all types of assistance that serve the needs of low- to moderate-income persons.

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

Resources

Households with incomes between \$15,000 and \$23,000 cannot afford anywhere near the cost of a median price home (\$60,190). The greatest need is to increase home-ownership opportunities for those persons in the aforesaid income range. Other needs: Additional transitional housing, continue to decrease the rate of unsound housing, increase the supply of standard affordable housing, improve shelter facilities and supportive services.

The private sector's contribution toward meeting these needs usually comes in the form of donations and the provision of permanent and construction financing. The expected amount of donations is very difficult to gauge and is often a result of direct solicitation by an organization trying to implement a particular project. In the past, the willingness to provide financing has not been a major obstacle in the community.

The greatest burden for serving the identified housing needs will fall on the public sector. Solutions will be a direct result of the resources available.