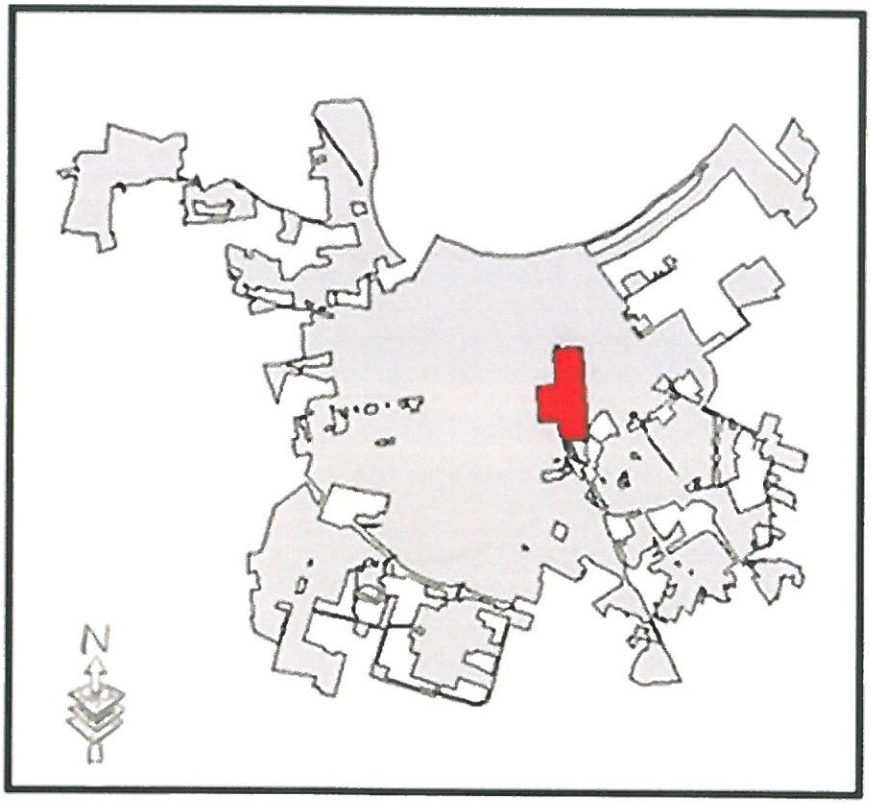
2015 - 2019

CONSOLIDATED PLAN



Owensboro, Kentucky

Prepared By: City of Owensboro Community Development Department

HUD – ECON

Approved May 5, 2015

Municipal Order # 13-2015

OMB Control No: 2506-0117 (exp. 07/31/2015)

Executive Summary

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

1. Introduction

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

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

The resources available to the City of Owensboro during the next five (5) years are discussed in two broad categories. Federal resources reasonable expected to be available to the City include Community Development Block Grant and HOME entitlement funds. The Owensboro Housing Authority will receive Comprehensive Grant Program funds during the period. Other funding sources include competitive grant programs, City funds, non-profit efforts, lending programs and activities.

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

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

The data analysis contained in other sections of the Consolidated Plan, public testimony provided at public hearings, and the numerous conversations and meetings that occur between and among the various interested organizations all play an important role in establishing the City's priority community development and housing needs.

This process has identified the following priority needs:

- Improve the overall quality of life witin the older neighborhoods that surround the Central Business District thru the use of major neighborhood redvelopment efforts (such as the Triplett Twist District Neighborhood Redvelopment Strategy Area Plan).
- The development of transitional housing units that could be utilized by homeless shelter providers in order to free up current shelter space and provide an opportunity for persons and families to transition out of homelessness.
- Public facility improvements within low- to moderate-income neighborhoods (i.e., streets, walkways, bikeways and parks). As appropriate, support facility improvements to neighborhood and human service providers that serve areas or persons of low to moderate incomes.
- Eliminate blighting influences throughout our older neighborhoods.
- Increase home ownership opportunities in low- to moderate-income neighborhoods.
- Decrease the rate of unsound housing in the community particularly in low- to moderate-income neighborhoods.
- Increase the supply of standard affordable housing (renter and owner) for persons with low- to moderate-incomes.
- Improve shelter facilities and support services for homeless and special needs populations.

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

The broad objectives that will assist us in achieving our priority needs objectives during the next five years include:

- Implementation of the Triplett Twist District Neighborhood Redvelopment Strategy Area Plan that will transform this low to moderate income mixed use area.
- Continued reconstruction of all reamianing unimproved street segments within CD eligible areas that are deemed appropriate for reconstruction.
- Development of a corridor improvement program that will upgrade deficient sidewalks, aprons, curbs, and gutters along our major thorofares in CD eligible areas.
- Address park facility needs in low- to moderate-income neighborhoods.

- Development and construction on new Transtional housing units within the community.
- Design of housing programs and strategies that will increase the supply of sound and affordable dwelling units by 80 to 100 units during the next five years, principally for persons of low- to moderate-income.
- As appropriate, support facility improvements for homeless and human service providers that serve areas or persons of low- to moderate-incomes.
- To the extent permitted, eliminate blighting influences in the business and industrial plan areas of our older neighborhoods.

Achieving our objectives will require the preparation of Annual Action Plans that will provide adequate funding levels to address a reasonable increment of the total need each year.

3. Evaluation of past performance

The focus on redeveloping exising low to moderate income neighborhoods has been extremely effective use of resources over the past 10 years. From 1999 – 2015 the BaptistTown, Old Germantown District and Mechanicsville Neighborhoods have been successfully comepleted major redevelopment initatives that produced the following results:

Improving the quality of life within these neihgborhoods will remaint the driving focus for expediture of funds over the next 5 years.

Owensboro Redevelopment Neighborhoods 1999 - 2015

Item	BaptistTown	Old Germantown District	Mechanicsville		Totals
Redevelopment Plan Created	1999	2003	2010		1999-2010
Redevelopment Plan Implementation	*2000 - 2004*	*2004 - 2010*	*2010-2014*		*2000-2014*
PVA Values Before	$4.5M (1999)	$7.8M (2002)	$14.3M (2009)		$26.6M
PVA Values After	$10.1M (2009)	$12M (2009)	$16.8M (2014)		$38.9M
Increase in PVA Value	$5.6M	$4.2M	$2.5M		$12.3M
% Increase in PVA Value	124%	54%	17%		46%
New Homes Constructed	80	47	41		168
Existing Homes Renovated	27	9	47		83
Rate of Homeownership Before	47% (1999)	37% (2003)	52% (2009)		45% (2014)
Rate of Homeownership After	61% (2009)	58% (2010)	63% (2015)		61% (2018)
Structures Demolished	47	42	27		116
% Unsound Structures Before	36% (1999)	52% (2003)	40% (2009)		43% (1999)
% Unsound Structures After	7% (2009)	12% (2009)	10% (2015)		10% (2014)
Public Investment	$ 1,661,380	$ 3,651,982	$ 3,526,667		$ 8,840,029
Private Investment	$ 4,021,544	$ 3,411,606	$ 5,258,968		$ 12,692,118
Total Investment	$ 5,682,924	$ 7,063,588	$ 8,785,635		$ 21,532,147

Compare Chart

4. Summary of citizen participation process and consultation process

The major element of the Consoldiated and Annual Action Plan is the development of a plan for the redvelopment of the Triplett Twist District Area. A Twelve (12) member Redevelopment Advisory Team was appointed by the Mayor to work with the Community Development Department staff to create the Triplett Twist District 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 three (3) occasions to create and then refine the draft of the Plan. The Advisory Team members will also be active during the Plan Implementation over the next three (3) years by assisting in clarification of Plan objectives and communicating with their neighbors about the status of the implementation. A Pre-Planning Public hearing was held on **June 6, 2015** to solicit comments from the public. Twenty-three (23) interested persons attended the first hearing. An overview of potential projects and active discussion with participants occurred. A second public Hearing was held on **January 22, 2015** in order to obtain input from the public concerning the general direction and refinement of possible projects as established by the Triplett Twist District Redevelopment Advisory Team. Sixteen (16) interested persons attended the first hearing. A third Public Hearing conducted by the Owensboro Citizen Advisory Board for Community Development was held on **March 2, 2015** and the first draft of the Triplett Twist District Area Redevelopment Plan was presented as well as an opportunity for the public to present projects or provide information for the 2015-2019 Consolidated Plan and the 2015-2016 Annual Action Plan. A total of (14) interested person attended the hearing and all comments from the public related to questions and support for the Triplett Twist District Redevelopment Plan. A fourth and final Public Hearing was held on **April 13, 2015** to recommend the Plans to the City Commission for approval. The meeting was attended by 11 citizens and the Plan was unanimously approved for recommendation to the City Commission. The City commission approved the recommended Mechanicsville Redevelopment Plan at a public meeting on **May 5, 2015** (Municipal Order # __-2015). 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 three year time-frame.

5. Summary of public comments

All comments that have been made by the public relate to the Triplett Twist District Area Redevelopment Plan. The public expressed interest in seeing the area revitalized with a balanced investment of commercial and residential incentives and grants. Several comments were made from residents concerning the blighted nature of the vacant Gabes Tower and the visual appearance of Pawn Shops located along the Triplett Street corridor. Several residents expressed a concern for the lack of trees, quality landscaping and a need for overall beautification of the area. A resident had questions concerning the proposed locations of neighborhood entry areas.

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

Additionally all low income housing and service providers have been made aware of the opportunity for public input during the process.

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 administers the CDBG and HOME programs funded by HUD.

Consolidated Plan Public Contact Information

Primary Contact:
Keith L. Free, MPA, AICP / Community Devlopment Directir

City of Owensboro, KY

(270) 687-8658

freekl@owensboro.org

PR-10 Consultation - 91.100, 91.200(b), 91.215(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 fourty 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 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 formula programs that are received directly by the City of Owensboro from DHUD. Funding from these other programs are sought through the Commonwealth of Kentucky's allocation (ESG) or through a competitive process (HOPWA). This document will primarily address the two formula allocations the City receives (CDBG and HOME). This plan was created using the HUD 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 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 Community Development staff serves on the Board of the regional community action agency Audubon Area Community Services and a local homeless shelter. 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. A member of the Community Development staff serves as a board member for a local homeless shelter. The City of Owensboro directs funding to the United Way that then distributes funding to homeless shelters and homeless service providers. The City has participated over the years in working with County Government and homeless advocated to evaluate the community needs. Community Development Staff keep in consistent communication with

homeless shelter 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

Table 2 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	AUDUBON AREA COMMUNITY SERV., INC
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Education Services-Employment Child Welfare Agency Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing was sent. Consulted with the Director about all areas of services and housing. Improve housing opportunities for families in Owensboro with the construction of new affordable rental. Also renovate existing homes and resell to low to moderate income persons.
2	**Agency/Group/Organization**	Adrienne's House
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing was sent.

3	**Agency/Group/Organization**	Aid The Homeless, INC
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing was sent.
4	**Agency/Group/Organization**	BOULWARE CENTER
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing Sent. Consulted with Director. Need for transitional housing.
5	**Agency/Group/Organization**	Catholic Diocese of Owensboro
	Agency/Group/Organization Type	Services-Children Services-homeless Services-Education
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing Sent. Working with agency on potential redevelopment projects. Revitilization of older inner city areas.

6	**Agency/Group/Organization**	Cliff Hagan Boys Club
	Agency/Group/Organization Type	Services-Children Youth Center
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing Sent.
7	**Agency/Group/Organization**	DANIEL PITINO SHELTER
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Homeless Shelter
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing Sent. CD Staff serves on the organizations Board of Directors. Working to construct more transitional homes.
8	**Agency/Group/Organization**	DAVIESS COUNTY
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing sent. Constant communication with County Officials on Community Development needs.
9	**Agency/Group/Organization**	Dismas Charities of Owensboro
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing Sent.
10	**Agency/Group/Organization**	GREEN RIVER HOUSING CORP
	Agency/Group/Organization Type	Services-Employment Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing sent. Current Chair is Owensboro City Manger. City maintains a close relationship with GRADD and partners on several projects.
11	**Agency/Group/Organization**	Girls Incorporated
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing Sent.
12	**Agency/Group/Organization**	Greater Owensboro Economic Development Corporation
	Agency/Group/Organization Type	Economic Development
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing Sent. The City maintains a close working relationship with the organization to promote the retention and creation of jobs.
13	**Agency/Group/Organization**	Green River Area Down Syndrome Association - GRADSA
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing Sent.
14	**Agency/Group/Organization**	Habitat for Humanity - Owensboro
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing 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	**Agency/Group/Organization**	Help Office of Owensboro
	Agency/Group/Organization Type	Assistance Services
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing Sent. Consult with staff throughout the year.
16	**Agency/Group/Organization**	Home Builders Association of Owensboro
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing Sent.
17	**Agency/Group/Organization**	Housing Authority of Owensboro
	Agency/Group/Organization Type	Housing Services - Housing Housing Authority

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing Sent. Work closely with the Director on the status of housing needs in the community. Currently working on a partnership to create new affordable single-family rental units.
18	**Agency/Group/Organization**	Kentucky Office for the Blind
	Agency/Group/Organization Type	Services-Health Services for the Blind
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing Sent.
19	**Agency/Group/Organization**	Mary Kendall Home
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing Sent.
20	**Agency/Group/Organization**	OASIS
	Agency/Group/Organization Type	Housing Services-Children Services-Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mailings Sent. Consulted with Director. Turning away clients due to full capacity. Need for Transitional Rental Housing.

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21	**Agency/Group/Organization**	OWENSBORO
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Grantee Department of the City of Owensboro. Need to continue neighborhood redevelopment efforts.
22	**Agency/Group/Organization**	Owensboro Family YMCA
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing Sent. Consult with Director throughout the year. Need for summer camp for kids.
23	**Agency/Group/Organization**	Owensboro Human Relations Commission
	Agency/Group/Organization Type	Housing Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing Sent. Consult with throughout the year. Human Relations office located next to CD office in City Hall. Need for a tenant landlord ordinance.
24	**Agency/Group/Organization**	Owensboro Metro Planning Commission
	Agency/Group/Organization Type	Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing Sent. Work Closely with OMPC staff to coordinate planning efforts in the inner city area.
25	**Agency/Group/Organization**	Owensboro Public Schools
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing sent. Consulted with Superintendent. Continue efforts to redevelop older neighborhoods within school district. Look for opportunities to located educational facilities within targeted neighborhood redevelopment areas.
26	**Agency/Group/Organization**	Public Life Foundation
	Agency/Group/Organization Type	Community Foundation Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing Sent.
27	**Agency/Group/Organization**	RIVER VALLEY BEHAVIORAL HEALTH, INC.
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Child Welfare Agency Major Employer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing Sent.

28	**Agency/Group/Organization**	Saint Benedicts Shelter
	Agency/Group/Organization Type	Services-homeless Emergency Homeless Shelter
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing Sent. Director is interested in obtaining property to construct transitional housing.
29	**Agency/Group/Organization**	Saint Vincent De Paul of Owensboro
	Agency/Group/Organization Type	Services - Housing Provider of Household Goods
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing Sent.
30	**Agency/Group/Organization**	Salvation Army
	Agency/Group/Organization Type	Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing Sent. Consult with agency throughout the year.
31	**Agency/Group/Organization**	The Arc of Owensboro INC. / Opportunity Center Workshop, INC.
	Agency/Group/Organization Type	Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing Sent.
32	**Agency/Group/Organization**	United Way of the Ohio Valley
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-homeless Services - Victims Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing Sent. Work Closely with this organization to coordinate the city's given to non profit service organizations.

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

The City of Owensboro attempted to consult with every available type of agency for their input on the 2015-2019 Consolidated Plan.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	State of Kentucky	The goals of the Strategic Plan will complement the goals of other plans.

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))

The City of Owensboro works with the the Kentucky Housing Corpotation, Kentucky Department for Local Government and Kentucky State Historict Preservation Organization. The City also works closely with the Daviess County Fiscal Court and Owensboro Public School Systems on preperation for the Consilidated Plan.

Narrative (optional):

PR-15 Citizen Participation

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

All comments that have been made by the public relate to the Triplett Twist District Area Redevelopment Plan. The public expressed interest in seeing the area revitalized with a balanced investment of commercial and residential incentives and grants. Several comments were made from residents concerning the blighted nature of the vacant Gabes Tower and the visual appearance of Pawn Shops located along the Triplett Street corridor. Several residents expressed a concern for the lack of trees, quality landscaping and a need for overall beautification of the area. This input has shaped the direction of the Consilidation Plan and the Annual Action Plan.

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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)
1	Public Hearing	Non-targeted/broad community	We have held three Public Hearings related to the 2015-2019 Consolidated Plan, 2015-2016 Annual Action Plan and the 2015-2018 Triplett Twist District Neighborhood Revitilization Strategy Area Plan. The average attendance at each meeting was 14 persons.	Support for the Triplett Twist District Redevelopment Plan. All comments have been focused on this effort from the public.	N/A	
2	Public Meeting	Non-targeted/broad community	Three Public Meetings of the Triplett Twist District Redevelopment Team to create the plan for the area. An average of 10 people attended each meeting.	Priority of projects was defined by participants and this directed the overall Annual Action Plan.	N/A	

Table 4 – Citizen Participation Outreach

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Needs Assessment

NA-05 Overview

Needs Assessment Overview

The priority needs were identified through the 2010 Decennial Census and the 2007-2011 HUD Comprehensive Housing Affordability Stategy (CHAS) data and consultation with housing providers. Upon the collection and analysis of all of the data, priority needs, strageties and ways to measure progress were developed and incorporated into the basis for allocating limited resources. As a result of the data collection from all sources, the 2015-2019 Consolidated Plan targets CDBG and HOME funds toward low to moderate income residents and neigborhoods. This results ins a geogrphic distribution towards the northern 1/3 of the City were the majority of contigious low to moderate income census block groups are located.

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

Summary of Housing Needs

Homeowner 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. Based on the 2010 Census 87.4% of all housing units in Ownsboro are owner occupied, while county-wide the rate is 68.2%. Our goal in neigborhood redevelopment is to obtain or maintain 60% plus homeownership rate. In general when reviewing the data, the absolute numbers and percentages of housing needs are greatest within the City of Owensboro for all indicators.

Based on the 2010 Census data, 69% of all persons in Daviess County live in the city. Eighty-four percent (84%) of all rental units county-wide are located within the city limits. Family households make up approximately 66% of all households in the City and similar median incomes as the average household income. The rate of homeownership for African Americans is 33.5% and the rate of homeownership for white households is 60.1% (a 27% difference in homeownership rate).

Nearly all indicators have shown a marked increase during the past decade. The remainder of this section will attempt to explain our needs based upon readily available data and insights gained from conversations with the various providers of housing assistance in the community. Data from the 2010 Census, 2007-2011 CHAS data, consultations with social service agencies, and the Housing Authority are the primary sources. Needs will be discussed under three broad categories - owner, renter, and homeless. At this time we have no reason to believe that the observations and conclusions of this part will substantially change over the next five years. The community has experienced modest growth during the past two decades. No new major employer is anticipated nor is any major shut downs of existing employers. Hence, it is concluded that no significant change in needs will occur during the next half decade.

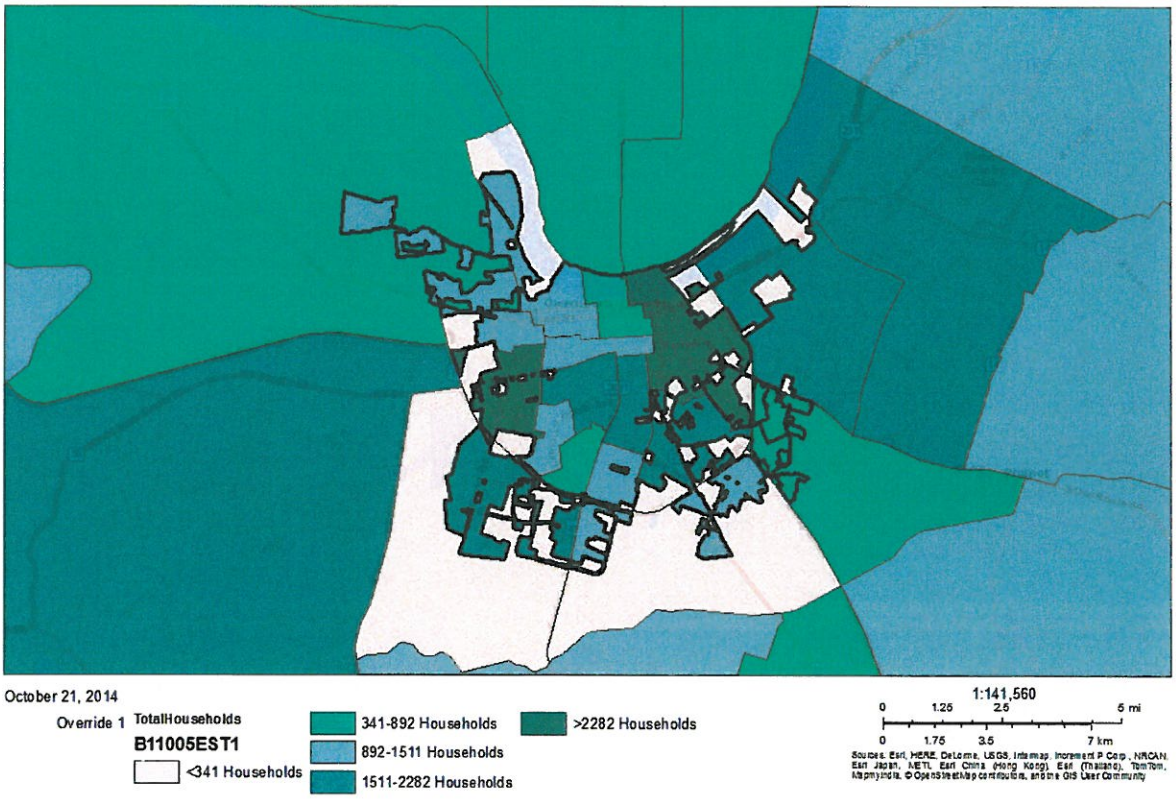
In elvauating the exisitng rental housing market, it is determined that a significant shift in the availablity of affodable subsudized and market rental units has made it more difficlut for individuals and families seeking decent affordable housing. Over the past 6-8 years, local rents have increased, the demand for subsidized rents has significantly outpaced supply and renters that would have typically made the move to homeownership have elected not to do so. This has created a growing rental cises for low to moderate income families within the community. New affordable rental units need to be created to expand housing choice and provide opportunities to obtain decent housing.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	54,067	56,928	5%
Households	22,778	23,380	3%
Median Income	$31,867.00	$37,289.00	17%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Owensboro Total Households -



Owensboro Total Households -

# of Households per Census Tract

Map Showing # of Households per Census Tract

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	3,205	3,540	4,165	2,215	10,260
Small Family Households *	1,275	825	1,415	830	5,510
Large Family Households *	100	205	135	165	860
Household contains at least one person 62-74 years of age	315	750	1,065	580	1,740
Household contains at least one person age 75 or older	555	895	860	219	795
Households with one or more children 6 years old or younger *	664	398	505	450	844

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* the highest income category for these family types is >80% HAMFI

Table 6 - Total Households Table

Data Source: 2007-2011 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
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	15	10	0	25	0	0	10	0	10
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	70	20	0	0	90	0	0	0	10	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	30	8	10	45	93	10	0	10	15	35
Housing cost burden greater than 50% of income (and none of the above problems)	1,265	455	130	0	1,850	485	305	160	0	950
Housing cost burden greater than 30% of income (and none of the above problems)	335	925	430	10	1,700	150	425	520	300	1,395

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	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	320	0	0	0	320	95	0	0	0	95

Table 7 – Housing Problems Table

Data Source: 2007-2011 CHAS

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,355	505	145	45	2,050	495	305	180	20	1,000
Having none of four housing problems	645	1,605	1,785	775	4,810	285	1,125	2,050	1,370	4,830
Household has negative income, but none of the other housing problems	320	0	0	0	320	95	0	0	0	95

Table 8 – Housing Problems 2

Data Source: 2007-2011 CHAS

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	860	470	210	1,540	180	204	300	684
Large Related	85	44	10	139	4	90	39	133
Elderly	225	395	145	765	319	270	255	844

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	519	505	205	1,229	135	160	95	390
Total need by income	1,689	1,414	570	3,673	638	724	689	2,051

Table 9 – Cost Burden > 30%

Data Source: 2007-2011 CHAS

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	710	145	60	915	160	94	60	314
Large Related	85	15	0	100	4	65	4	73
Elderly	150	145	45	340	225	100	80	405
Other	404	155	20	579	100	45	20	165
Total need by income	1,349	460	125	1,934	489	304	164	957

Table 10 – Cost Burden > 50%

Data Source: 2007-2011 CHAS

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	85	28	10	45	168	10	0	0	15	25
Multiple, unrelated family households	10	4	0	0	14	0	0	10	10	20
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	95	32	10	45	182	10	0	10	25	45

Table 11 – Crowding Information – 1/2

Data Source: 2007-2011 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 availabe to estimate the need of assistance. The needs of these groups are simular to others listed.

What are the most common housing problems?

Summary of Renter Needs - Of the 9,959 low- to moderate income renter households in the city 3,550 (35%) 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 **839** new affordable high quality rental units need to be constructed within the City of Owensboro over the next 5 to meet 15% of the existing needs of severe cost burdened persons.

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

Households makeing 0-30% of AMI are most effected by housing problems. Most of these have housing cost problems spending more than 30% of thier income on housing cost.

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 homelesness within the community. Rapid re-housing assistance is a challange givien the existing lack of available affordable units to rent.

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

Unaccomanied youth, lack of education or quality work experience, durg addiction, domestic violence and aging out of foster care.

Discussion

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

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 2007-2011 CHAS HUD data detail Disproportionaltley Greater Need in regaurds to **Housing Problems**. A greated 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	3,130	840	295
White	2,455	785	230
Black / African American	410	50	45
Asian	25	0	15
American Indian, Alaska Native	44	0	0
Pacific Islander	0	0	0
Hispanic	115	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 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	2,145	1,505	0
White	1,925	1,440	0
Black / African American	185	55	0
Asian	15	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	0	0	0
Pacific Islander	0	0	0
Hispanic	15	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,150	3,385	0
White	1,030	3,065	0
Black / African American	100	225	0
Asian	0	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	20	75	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	414	2,170	0
White	389	2,000	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
Black / African American	0	125	0
Asian	0	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	25	15	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 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%

Discussion

In all of the income froups with the exception of 50-80%, Hispanic households had one or more of the four housing problems. American Indian, Alaska Native also had a greate need in the 0-30% and 50-80%. Asain 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 2007-2011 CHAS HUD data detail Disproportionaltley Greater Need in regaurds to **Severe Housing Problems**. A greated 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	2,180	1,784	295
White	1,695	1,549	230
Black / African American	285	175	45
Asian	25	0	15
American Indian, Alaska Native	24	15	0
Pacific Islander	0	0	0
Hispanic	75	40	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	665	2,985	0
White	580	2,790	0
Black / African American	80	155	0

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

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	150	4,390	0
White	135	3,960	0
Black / African American	0	315	0
Asian	0	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	10	85	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	175	2,410	0
White	150	2,235	0
Black / African American	0	125	0
Asian	0	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	25	15	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

Discussion

Black / African American 30-50% households have a greater severe housing problems. Hispanic 80-100% households and Amercian Indian, Alaska Natives 59-80% have a greater sever housing problems.

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 2007-2011 CHAS HUD data detail Disproportionaltley Greater Need in regaurds to **Housing Cost Burdens**. A greated 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	17,400	4,188	2,935	295
White	16,170	3,735	2,380	230
Black / African American	860	340	340	45
Asian	60	25	25	15
American Indian, Alaska Native	0	25	30	0
Pacific Islander	0	0	0	0
Hispanic	235	65	75	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

No ethinic and racial group has a disproporionately greater need than the jusridiction as a whole. All goups 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?

No specfic needs identified.

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

There are census tracts with higher minority poulations that others, but no single census tract that has a majority of minority households.

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 30 years. The City will continue to work closely with the HAO to ensure that the housing needs of low to moderate income households are met. The HAO has a detailed history of involving its tenant's indecision making processes and we are confident that this will continue. Working with the HAO Director, we will evaluate possible projects and partnerships that we can enter into to better serve the community. The City of Owensboro would encourage any Low Income Housing Tax Credit Development to partner with the HAO to provide new affordable rental housing for the community.

Totals in Use

	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 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)

OMB Control No: 2506-0117 (exp. 07/31/2015)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							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)

OMB Control No: 2506-0117 (exp. 07/31/2015)

Race of Residents

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

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	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

OMB Control No: 2506-0117 (exp. 07/31/2015)

Data Source: PIC (PIH Information Center)

OMB Control No: 2506-0117 (exp. 07/31/2015)

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

HUD's Section 504 regulations define an individual with a disability as any person who has a physical or mental disability that substantially limits one or more major life activities; has a record of such an impairment; or is regarded as having such an impairment [24 CFR 8.3]. Major life activities include walking, talking, hearing, seeing, breathing, learning, performing manual tasks, and caring for oneself. The law also applies to individuals who have a history of such impairments as well as those who are perceived as having such an impairment. A person who meets the above definition, and who is otherwise qualified for the program, service or activity, is covered under Section 504. To be otherwise qualified means the individual meets the essential eligibility requirements, including, for example, requirements for tenancy, if the program is a housing program. The average waiting Public Housing waiting list for individual for all bedroom sizes is 9 months to 1 year, but the wating list for accessible ground floor units is much longer. These ground floor accessible units rarely turn over and many persons needed assisted housing fall into the Section 504 Needs Assesment. It is important that when new units are contructed that universal design should be used to give more flexibility to applicants that need accessible units.

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

Currently the Housing Authority of Owensboro has 433 families on the Section 8 waiting list (only 279 vouchers in effect and utilized). Four (4) families waiting for 0-bedroom units, 59 families waiting for 1-bedroom units, 31 families waiting for 2 bedroom units, 26 families waiting for 3 bedroom units and 3 families waiting for 4 bedroom units. The largest demand is for 1 bedroom units. There is a need for more Section 8 vouchers and addittional 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 compariable 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 burden 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 consturct new affordable public housing to meet the current and future demands of individuals and families within the community. With the consruction of new units we would increase the housing choice and more applicants would pursue public housing that would significantly change thier 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 provides 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 the Pitino Shelter in the design of 4 new 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.

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	76	200	0	0	0
Persons in Households with Only Children	0	6	50	0	0	0
Persons in Households with Only Adults	0	64	180	0	0	0
Chronically Homeless Individuals	0	2	20	0	0	0
Chronically Homeless Families	0	0	10	0	0	0
Veterans	0	4	12	0	0	0

OMB Control No: 2506-0117 (exp. 07/31/2015)

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				
Unaccompanied Child	0	0	50	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: Estimated utilizing the 2014 Summer K-Count Results for Daviess County as the basis.

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):

Adjacent counties utlize the homeless service infrastructure withn Owensboro. The foucs of the analysis is using Daviess County data only for this plan.

OMB Control No: 2506-0117 (exp. 07/31/2015)

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	**Sheltered:**	**Unsheltered (optional)**
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 goup.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2014 Homeless K-Count did not list any persons as unsheltered. This is an extremely difficult population to identifiy within our community. It is rare locally to see 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 need 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 spport 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 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 recieve 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 assisittance, counciling, medial testing and provide 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 that the needs are meet for these population groups.

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

Describe the jurisdiction's need for Public Facilities:

The existing Munday Activty Center serves the needs of local senior citizens. The current facility is outdated and the space does not work for current programing. A neeed to build a new center or move to an existing building that can properly be modified has beed 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 assit in the development of a new site for the center.

How were these needs determined?

The need for a new center building and location was determined over the last three years by several groups and the Munday Activity Center board.

Describe the jurisdiction's need for Public Improvements:

Ten (10) street segments do not meet public improvement specifications within Community Development eligible areas. Other segments may need improvements as particular needs are identified by City officials, neighborhood groups, or other interested parties. However, it is very unlikely that every segment will be reconstructed. The lack of right-of-way and the existing street surfaces being adequate for the land uses being served would be the most likely reasons not to rebuild a particular street.

Public improvements listed in the Triplett Twist Disrict Neigborhood Revitilization Plan will have the hightest priority each Annual Action Plan funding year.

How were these needs determined?

Public Improvement needs for the Triplett Twist District Redvilization were determined thru a detailed plannin gand public involvement process over a 9 month period of time. Street segment 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 morter 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 City of Owensboro contains approximately 63% of all ocupied dwelling units in the county. The City of Owensboro's percentage of all dwelling units in the county is on a steady increase over the last 20 years. This increase in the number of new dwelling units being constructed within the City limits is the result of the City of Owensboro Annexation Development Incentive Policy and Inner City Neighborhood Redevelopment Effforts.

In 2010 there were 38,619 occupied dwelling units in Daviess County. Sixty-eight (68%) of all units were owner occupied. In the City of Owensboro 67% of the total units were owner occupied, while in the Daviess County balance homeowners occupied 86% of the units.

In 2010 **52%** of all housing in the county had been constructed since 1970 and over **83%** had been built since 1950. The older areas of the city contain the oldest housing. The sixteen neighborhoods that are considered low to moderate income, and make up the city's Community Development Block Grant program area, contain the highest concentration of older housing in the community. Approximately 70% of all housing in these neighborhoods was constructed prior to 1950.

This section of the Consolidated Plan will provide an overview of the housing in our community. Most of the information was taken from 2010 Census. By documenting the important factors that influence housing we will be able to update this section when the data is available and more easily identify strengths, weaknesses, and trends in our housing market.

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

Introduction

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.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	18,345	69%
1-unit, attached structure	285	1%
2-4 units	2,943	11%
5-19 units	3,093	12%
20 or more units	1,312	5%
Mobile Home, boat, RV, van, etc	418	2%
Total	***26,396***	***100%***

Table 27 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	139	2%
1 bedroom	146	1%	2,986	32%
2 bedrooms	2,644	19%	3,802	41%
3 or more bedrooms	11,313	80%	2,350	25%
Total	***14,103***	***100%***	***9,277***	***100%***

Table 28 – Unit Size by Tenure

Data Source: 2007-2011 ACS

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

There will be opportunities for homeowners in the Triplett Twist Disrict Redvelopment area to participate in assistance to make needed repairs to thier homes. There will also be opportunities within this targeted area for down payment and closing cost assistance to prespective homebuyers in the area. Various other volunteer driven homeowner rehabilitation programs will be available for qualified low to moderate income homeowners within the city limits.

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

There is no way to determine specifically what the number of units lost will be. There is no anticipation that any Section 8 contracts will be lost during the next five years. It is reasonable to estimate that 10 houisng units could be lost to demolition due to property maintenance code enforcement efforts.

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

There will always be a need for more decent affordable housing in the community. Federal and state funding is not anticipated to increase over the next 5 years so the City will need to be creative in tackling this need.

Describe the need for specific types of housing:

There is a need for addittional quality affordable units of all housing types in the community.

Discussion

The City will continue to work closely with local housing developers to address the demands for different types of housing in the community.

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

Introduction

The overall cost of homeowner and rental housing has a significant impact on the quality of life in the community.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	76,000	98,700	30%
Median Contract Rent	329	443	35%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than $500	6,277	67.7%
$500-999	2,771	29.9%
$1,000-1,499	167	1.8%
$1,500-1,999	43	0.5%
$2,000 or more	19	0.2%
Total	***9,277***	***100.0%***

Table 30 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,320	No Data
50% HAMFI	4,080	1,920
80% HAMFI	7,310	4,480
100% HAMFI	No Data	6,000
Total	***12,710***	***12,400***

Table 31 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	458	475	643	832	915

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
High HOME Rent	458	475	643	832	915
Low HOME Rent	458	475	643	745	831

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Addittional affordable housing needs to be constructed for households with incomes below 50% HAMFI. The private market is positioned well to meet the demands of higher income households that can afford more costly rents or monthly mortgages.

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

Home values and rents have been on the rise over the past 6 - 8 years and are expected in increase. This will impact the overall affordabilility and livability for households making less than 80% HAMFI.

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

Local regular market rents have caught up to HUD HOME rents over the last several years. More funding will be needed to create additional units in order to keep monthlly cost down to an affordable level for low to moderate income households.

Discussion

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

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

Introduction

The City a large stock of older homes located within the northern 1/3 of the city. This area is also the location of most of the low to moderate income Census Tracts as well. Resources are limited and insuffecient to meet the needs for low income families in need of homeowner rehabilitation.

Definitions

Substandard housing is defined as housing that lack complete plumbing or kitchen facilities, have no source of heat and were built prior to 1950. Subdtandandard condition but suitable for rehab is defined as substandard housing which is structurally sound and where the cost of rehab is economically practical.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,792	20%	3,761	41%
With two selected Conditions	14	0%	158	2%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	11,297	80%	5,358	58%
Total	***14,103***	***100%***	***9,277***	***101%***

Table 33 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,658	12%	876	9%
1980-1999	2,402	17%	2,503	27%
1950-1979	7,884	56%	4,817	52%
Before 1950	2,159	15%	1,081	12%
Total	***14,103***	***100%***	***9,277***	***100%***

Table 34 – Year Unit Built

Data Source: 2007-2011 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	10,043	71%	5,898	64%
Housing Units build before 1980 with children present	659	5%	565	6%

Table 35 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

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

Need for Owner and Rental Rehabilitation

There is a need for rehabilitation because 20% of owner occupied housing has one selected condition and 41% of rental occupied housing has one selected condition.

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

It is estimated that 6,300 (40%) housing units withn the city that are occupied by low to moderate income familes contain lead-based paint hazards. There is no way to determine the actual amount of homes that do contain hazards, just those at a hight risk.

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

The City works closely with the Housing Authority of Owensboro. We continue to look for opportunities to partner to increase the supply of affordable housing in the community.

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:

The Housing Authority of Owensboro manages 580 units and 289 Section 8 Vouchers. The Housing Authority of Owensboro is a high performer and maintains quality, safe and decent housing units. The Authority has completed several major rennovations over the past 20 years.

OMB Control No: 2506-0117 (exp. 07/31/2015)

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:

The Authority has done an exellent job in revitilizing existing units over the years. Addittional funding would be benificial for the Authority to complete more rennovations of thier existing housing unit stock.

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

The Owensboro Housing Authority addresses multiple needs of thier residents beyond housing. They assist in coordinating efforts to connect residents with local services and create a safe community at all of its facilities.

Discussion:

The City will continue to work closely with the Housing Authority.

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

Introduction

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

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:

OMB Control No: 2506-0117 (exp. 07/31/2015)

Describe mainstream services, such as health, mental health, and employment services to the extent those services are use 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 extermely effective in securing services for homeless persons and following up to make sure they know what are the next steps to take.

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, Saint Benedicts and OAIS shelters address the majority of homeless related housing and servicing needs in the community. These organization put their clients in touch with any service they may need that is not located within thier 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 meet 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 progrm serves many elederly and disabled individuals within the community. The local HELP office assist 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

River Valley Behavioral Health agency caseworkers assist clients needing supportive housing.

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 meet 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))

N/A

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

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

Introduction

The overall economic health of the community has a signficant impact on the lives of low to moderate income households.

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	144	86	1	0	-1
Arts, Entertainment, Accommodations	2,301	3,464	14	13	-1
Construction	916	1,235	6	5	-1
Education and Health Care Services	2,725	4,915	17	19	2
Finance, Insurance, and Real Estate	1,281	2,930	8	11	3
Information	213	359	1	1	0
Manufacturing	3,374	3,759	21	14	-7
Other Services	752	1,399	5	5	0
Professional, Scientific, Management Services	594	1,001	4	4	0
Public Administration	0	0	0	0	0
Retail Trade	2,367	4,735	15	18	3
Transportation and Warehousing	722	1,229	4	5	1
Wholesale Trade	760	1,276	5	5	0
Total	16,149	26,388	--	--	--

Table 40 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

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Labor Force

Total Population in the Civilian Labor Force	25,889
Civilian Employed Population 16 years and over	23,894
Unemployment Rate	7.71
Unemployment Rate for Ages 16-24	25.94
Unemployment Rate for Ages 25-65	4.21

Table 41 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	4,046
Farming, fisheries and forestry occupations	814
Service	2,989
Sales and office	5,746
Construction, extraction, maintenance and repair	1,944
Production, transportation and material moving	1,866

Table 42 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	20,599	89%
30-59 Minutes	2,064	9%
60 or More Minutes	507	2%
Total	***23,170***	***100%***

Table 43 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	1,441	103	1,716
High school graduate (includes equivalency)	7,169	572	3,432
Some college or Associate's degree	6,217	381	2,404

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Bachelor's degree or higher	4,595	166	790

Table 44 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	66	114	189	433	1,315
9th to 12th grade, no diploma	712	630	568	1,326	1,117
High school graduate, GED, or alternative	1,837	2,330	2,602	6,242	3,368
Some college, no degree	2,212	1,794	1,796	2,900	1,610
Associate's degree	263	828	754	936	363
Bachelor's degree	208	1,125	749	1,552	656
Graduate or professional degree	88	431	537	1,163	599

Table 45 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,648
High school graduate (includes equivalency)	25,298
Some college or Associate's degree	28,662
Bachelor's degree	38,851
Graduate or professional degree	51,539

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

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

The major employment sectors within the City are Sales and Office (5,746), Management, business and financial (4,046) and Sevice (2,989).

Describe the workforce and infrastructure needs of the business community:

New quality jobs that are being created require minimum college education levels. The community has a lower percentage of colleg educated persons as compared to other competing cities. The community has been working on several iniatives over the last 10 years to increase the percentage of college degree holders.

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.

A new hospital was constructed 2 years ago and the healthcare employment section has seen a significant increase. Educational opportunities for nurses and other healthcare professionals will be important to meet the growing demand for staffing in future years.

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

In many instances, giving the current job market many employees are under employeed.

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.

The local community college is in the process of constructing phase 2 of a technology center to advance the education and training of students to meet the existing and future needs of the workforce. Thes efforts blend well with the Consolidated Plan by improving th overall quality of life for families and indivuals and and expanding opportunity.

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

No

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.

N/A

Discussion

The City will continue to work with local econmic an educational institutions to improve the infrastructure of the community.

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 1/3 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) withThe northern 1/3 of the City. There are some areas within the northern 1/3 of the City tha there is a concentracton (20-35% or greater of a Census Tract) of Minority households.

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

The housing market is mostly made up of housing that was constructed before 1950. New development has been limited to City lead redevelopment. Homes are well maintained, but many are in need of small rehab.

Are there any community assets in these areas/neighborhoods?

The neihgborhoods have parks, schools, churches, ommunity centers and public transportation.

Are there other strategic opportunities in any of these areas?

There are several opportunities within these areas. The lastes opportunity is the propoesed redvelopment of the Triplett Twist District Redvelopment Area.

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 morter) improvements to neighborhood and human service providers that serve areas or persons of low- to moderate-incomes. Eliminate blighting influences throughout our older neighborhoods. Increase home ownership opportunities and rates within low- to moderate-income neighborhoods. Decrease the rate of unsound housing in the community particularly in low- to moderate-income neighborhoods. Implement approved Neighborhood Redevelopment Strategy Areas Plans within the northern 1/3 of the City (such as the Triplett Twist District Redevelopment).

Increase the supply of standard affordable housing (renter and owner) for persons with low- to moderate-incomes. Improve shelter facilities and support services for homeless and special needs populations. The objectives concerning street improvements, corridor improvements and housing efforts have been incrementally addressed each year since the CD program's inception. Other objectives are periodically addressed as the need is made known and funds become available. The lack of sufficeint funding has been identified as the main obsitcle in serving underserved needs.

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

Geographic Area

Table 47 - Geographic Priority Areas

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

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 Triplett Twist Disrict Neighborhood Area is proposed for the upcoming program years. See the Triplett Twist District Area Redvelopment Plan for specific proposed allocations of CDBG and HOME funding over the next 5 years. The following is a break down of Triplett Twist District Projects for the future years:

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

Priority Needs

Table 48 – Priority Needs Summary

1	**Priority Need Name**	Triplett Twist District Area Redvelopment
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Non-housing Community Development
	Geographic Areas Affected	Triplett Twist District
	Associated Goals	Triplett Twist District Neighborhood Identity Triplett Twist District Commercial Improvements Triplett Twist District Beautification Triplett Twist District Exterior Housing Rehab Homebuyer & Homeowner Assistance Program Triplett Twist District Safety CDBG Planning & Administration HOME Administration HOME CHDO
	Description	Redevelopment of the Triplett Twist Disrict (see Triplett Twsit Disrict Area Plan for details).
	Basis for Relative Priority	Given the decreasing amount of CDBG & HOME funding available in the last 15 years, the City of Owensboro has created small area neighoborhood plans within defined low to moderated income areas in order to maximize the impact households in need. By focusing the limited resources witihin a small area significant improvement can be made within a 2-4year period within distressed neigborhoods.
2	**Priority Need Name**	Homebuyer & Down Payment Assistance Program

OMB Control No: 2506-0117 (exp. 07/31/2015)

	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Triplett Twist District
	Associated Goals	Homebuyer & Homeowner Assistance Program HOME CHDO
	Description	Constructing new or renovating existing homes to sell to low to moderate income households. Providing down paymetn and closing cost assistance to potential low to moderate income buyers (priority given to the Triplett Twist Disrict).
	Basis for Relative Priority	Homeownership opportiunites are a high need for low to moderate income households within the community.
3	**Priority Need Name**	Existing Homeowner Rehab Program
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly
	Geographic Areas Affected	Triplett Twist District
	Associated Goals	Triplett Twist District Exterior Housing Rehab
	Description	Grants to exsiting homeowner to make repairs to the exterior of thier homes. Priority will be given to residents in the Triplett Twist District and to low to moderate income homeowner properies over rental properties.

OMB Control No: 2506-0117 (exp. 07/31/2015)

	Basis for Relative Priority	There is a high need to assit households to make repairs to thier homes to maintain affordability
4	**Priority Need Name**	Program Administration
	Priority Level	High
	Population	Other
	Geographic Areas Affected	Triplett Twist District
	Associated Goals	CDBG Planning & Administration HOME Administration
	Description	CDBG & HOME program Administration.
	Basis for Relative Priority	Administration of Programs.

Narrative (Optional)

The implementation of the apporved Triplett Twist District Area Redvelopment Plan will be the highest priority over the next 4-5 years. Neighborhood redvelopment, job retention and creation, homeowner rehabilitation, homeownership opportunities, rental stabilization, beautification and public facility improvemenst are the highest priorities within this area.

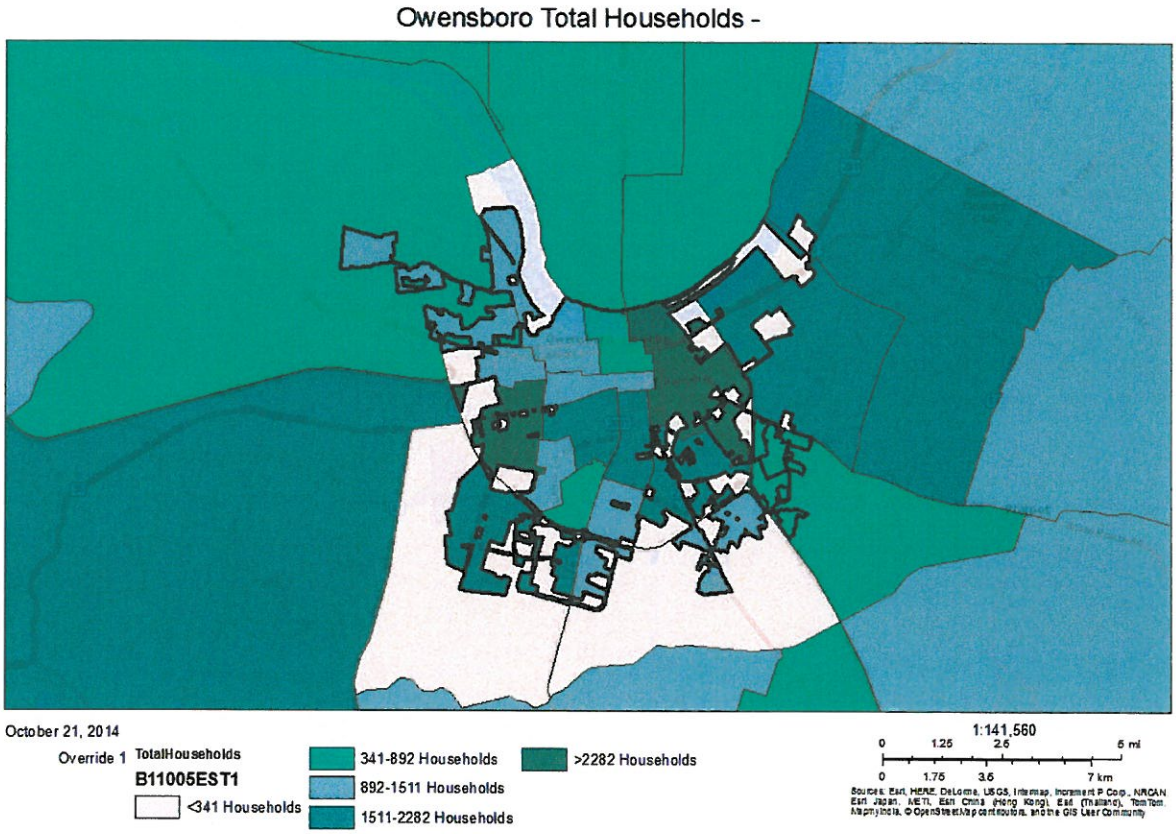
SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City of Owensboro do not plan to use HOME funding for TBRA during the next 5 years.
TBRA for Non-Homeless Special Needs	The City of Owensboro do not plan to use HOME funding for TBRA for Non-Homeless Special Needs during the next 5 years.
New Unit Production	The City of Owensboro will utilize HOME, CHDO HOME and CDBG funding to construct 30 new homes that will be sold to low to moderate income buyers over the next 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 30 new units will easily be supported by market conditions over the next 5 years. The City will continue to work with Low Income Housing Tax Credit Developers and others to encourage the projuction of 839 new affordable rental units over the next 5 years as mentioned earlier in the plan.
Rehabilitation	The City of Owensboro will utilize CDBG and HOME funding to assist in the rehabiliation of an estimated 60 existing homeowner homes, 20 rental homes and 20 commercial buildings thru the TriplettT Twist Redvelopment programs. The City will also work with volunteer organizatons to make repairs to existing low to moderate income homeowner homes thru orgaizations such as World Changers and Neighbor 2 Neighbor Owensboro.
Acquisition, including preservation	The City will be aquiring property located within the disignated target are (northern 1/3 of the city) and Triplett Twist District Area. Aqusitions may inolve rehabiliation of buildings or demolition to construct new buildings of public facilities.

Table 49 – Influence of Market Conditions

OMB Control No: 2506-0117 (exp. 07/31/2015)



Owensboro Total Households -

# of Households per Census Tract

Map Showing # of Households per Census Tract

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

Introduction

The majority of CDBG and HOME funding for the next 5 years is anticipated to be used to implement the approved Triplett Twist District Area Redvelopment Plan. In repsonse 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 levarage funding in a more impactful way.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	408,012	8,000	0	416,012	1,664,048	Majority of funding will be used for Triplett Twist District Implementation.

OMB Control No: 2506-0117 (exp. 07/31/2015)

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	165,357	0	0	165,357	660,000	Majority of funds will be used for Triplett Twist District Homebuyer Assistance Program.

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.

OMB Control No: 2506-0117 (exp. 07/31/2015)

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, River Valley Behavioral Health, Green River Area Development District, Audubon Area Community Services, Inc., the Oasis Spouse Abuse Center, Daneil Pinto Homeless Shelter and several others come from a variety of sources.

OMB Control No: 2506-0117 (exp. 07/31/2015)

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 iniatives that are embraced.

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

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

OMB Control No: 2506-0117 (exp. 07/31/2015)

Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS			X
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X	X	
Other			

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 and shelter caseworker and the school systems assist client on assistance availibility. These issues are bing 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 togather 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	Triplett Twist District Neighborhood Identity	2015	2017	Non-Housing Community Development NRSA	Triplett Twist District	Triplett Twist District Area Redvelopment	CDBG: $128,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1071 Persons Assisted
2	Triplett Twist District Commercial Improvements	2015	2018	Non-Housing Community Development NRSA	Triplett Twist District	Triplett Twist District Area Redvelopment	CDBG: $429,600	Facade treatment/business building rehabilitation: 15 Business Businesses assisted: 14 Businesses Assisted
3	Triplett Twist District Beautification	2015	2018	Non-Housing Community Development NRSA	Triplett Twist District	Triplett Twist District Area Redvelopment	CDBG: $214,375	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1071 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 100 Households Assisted

OMB Control No: 2506-0117 (exp. 07/31/2015)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Triplett Twist District Exterior Housing Rehab	2015	2019	Affordable Housing NRSA	Triplett Twist District	Triplett Twist District Area Redvelopment Existing Homeowner Rehab Program	CDBG: $279,000	Rental units rehabilitated: 10 Household Housing Unit Homeowner Housing Rehabilitated: 50 Household Housing Unit
5	Homebuyer & Homeowner Assistance Program	2015	2019	Affordable Housing NRSA	Triplett Twist District	Triplett Twist District Area Redvelopment Homebuyer & Down Payment Assistance Program	HOME: $620,095	Homeowner Housing Added: 5 Household Housing Unit Direct Financial Assistance to Homebuyers: 40 Households Assisted
6	Triplett Twist District Safety	2017	2019	Non-Housing Community Development NRSA	Triplett Twist District	Triplett Twist District Area Redvelopment	CDBG: $121,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1071 Persons Assisted
7	CDBG Planning & Administration	2015	2019	ADMIN	Triplett Twist District	Triplett Twist District Area Redvelopment Program Administration	CDBG: $410,000	Public service activities for Low/Moderate Income Housing Benefit: 20 Households Assisted
8	HOME Administration	2015	2019	ADMIN	Triplett Twist District	Triplett Twist District Area Redvelopment Program Administration	HOME: $85,000	Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted

OMB Control No: 2506-0117 (exp. 07/31/2015)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	HOME CHDO	2015	2019	Affordable Housing CHDO HOME	Triplett Twist District	Triplett Twist District Area Redvelopment Homebuyer & Down Payment Assistance Program	HOME: $125,000	Homeowner Housing Added: 2 Household Housing Unit

Table 53 – Goals Summary

Goal Descriptions

1	**Goal Name**	Triplett Twist District Neighborhood Identity
	Goal Description	Install Neighborhood Entry Identity Signage and landscaping at the locations defined by the Triplett Twist Disrict Redevelopment Plan. Design, fabricate and install Triplett Twist District iconic signage elements that will assist in visually defining the Neighborhood boundary.
2	**Goal Name**	Triplett Twist District Commercial Improvements
	Goal Description	Utilize 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.

OMB Control No: 2506-0117 (exp. 07/31/2015)

3	**Goal Name**	Triplett Twist District Beautification
	Goal Description	Create a tree planting program that would install new trees in residential front yards. The city would cover all cost associated with the purchase and installation of the trees and the property owner would agree to maintain the trees. Create a residential landscape matching grant program to encourage property owners to improve front yard landscaping. Create a Residential Beautification Program within the four Triplett Twist neighborhoods that would be a combination of landscaping, fencing and unique materials that complement the neighborhood entry ways that would be installed in each neighborhood. Create a Commercial Beautification Program that would would utilize a combination of landscaping, trees, fencing and unique materials to soften key visual areas.
4	**Goal Name**	Triplett Twist District Exterior Housing Rehab
	Goal Description	Create an Existing Homeowner Exterior Rehab Matching Grant Program. Existing single-family homeowner homes will have the opportunity to participate in a 75/25 matching exterior repair grant (example would be city would pay for 75% of cost and owner would pay for 25% of cost plus amount over max grant). Grants may vary in match depending on household income limits. The program would target exterior improvements such as: windows, roof, paint and siding. Create a Rental Exterior Rehab Matching Grant Program. Existing single-family rental homes could have the opportunity to participate in a 25/75 matching exterior repair grant (example would be city would pay for 25% of cost and owner would pay for 75% of cost plus amount over max grant). The first priority will be to assist existing homeowner properties before rental.
5	**Goal Name**	Homebuyer & Homeowner Assistance Program
	Goal Description	Create a Triplett Twist District Down Payment Assistance Program. Provide grant funds to assist low to moderate income individuals and families with down payment and closing cost in order to purchase existing homes within the Triplett Twist District. Continue Homebuyer Program that parnters to created new or rehabilitated homes that are sold to low to moderate income buyers.

OMB Control No: 2506-0117 (exp. 07/31/2015)

6	**Goal Name**	Triplett Twist District Safety
	Goal Description	Install new bus shelter at Gabes Shopping Center, facing Triplett Street. Design in shelter should be unique and complement the visual theme of the District established by the District Iconic ElementInstall new sidewalks designated within the Triplett Twist Disrict Area Redvelopment Plan. It is estimated that a total 1,800 lft of sidewalks will be installed.
7	**Goal Name**	CDBG Planning & Administration
	Goal Description	CDBG Planning & Administration
8	**Goal Name**	HOME Administration
	Goal Description	HOME Admin.
9	**Goal Name**	HOME CHDO
	Goal Description	Partner with local recognized CHDO organization to created affordable homebuyer housing.

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 Assitance to 50 low to moderate income households over the next 5 years.

OMB Control No: 2506-0117 (exp. 07/31/2015)

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 Owesnsboro 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

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 Downpayment 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 counciling training and seminars to assist low to moderate income houehold prepare to purchase a home.

4. Continue with focused neighborhood redevelopment efforts (Triplett Twist District) 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 suport 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 5 years. The City is working with the the shelters to assit 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 indentify 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. For Owensboro efforts toward assisting persons in poverty is not a direct city responsibility. Numerous federal, state, and local programs and resources are directed at serving persons in poverty. None are funded through city programs or resources.

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 effortd. 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 Redvelopment efforts in the BaptistTown, Old Germantown, Mechanicsville and Triplett Twist District Neigborhoods having specific baselins pre-redevelopment have assisted in documenting the success of redevelopment efforts.