

MUNICIPAL ORDER 12-2019

A MUNICIPAL ORDER APPROVING THE 2019-2020 ANNUAL ACTION PLAN FOR COMMUNITY DEVELOPMENT BLOCK GRANT AND HOME INVESTMENT PARTNERSHIP FUNDS, PREPARED BY THE COMMUNITY DEVELOPMENT DEPARTMENT AND AUTHORIZING AND DIRECTING THE MAYOR TO EXECUTE SAME.

WHEREAS, the Citizens Advisory Committee on Community Development conducted public hearings on February 25, 2019 and April 8, 2019 for the purposes of soliciting public views and comments on the 2019-2020 Annual Action Plan for Community Development Block Grant and HOME Funds through the U.S. Department of Housing and Urban Development; and

WHEREAS, the Citizens Advisory Committee has recommended that the Owensboro Board of Commissioners accept the 2019-2020 Annual Action Plan for Community Development Block Grant and HOME Funds in order to continue to address the need for housing and community development in the community.

NOW, THEREFORE, BE IT ORDERED BY THE CITY OF OWENSBORO, KENTUCKY, AS FOLLOWS:

Section 1. That the 2019-2020 Annual Action Plan for Community Development Block Grant and HOME Funds as prepared by the Community Development Department and approved by majority of the Citizens Advisory Committee on Community Development present at their meeting on April 8, 2019, be and the same is hereby approved in its entirety and the Mayor, City Manager and appropriate staff members are hereby authorized and directed to execute the application, and any and all

other documents necessary in the administration of said programs. A copy of the 2019-2020 Annual Action Plan is attached and incorporated by reference herein.

**INTRODUCED, PUBLICLY READ AND FINALLY APPROVED ON ONE
READING**, this the 7th day of May, 2019.

Thomas H. Watson, Mayor

ATTEST:

Beth Cecil, City Clerk

Executive Summary

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

1. Introduction

This Document is entitled Action Plan for the 2019 Fiscal Year (2019 – 2020), represents the fifth year of implementation of the **2015-2020 Consolidated Plan** required by the Department of Housing and Urban Development (HUD). The City of Owensboro is an entitlement community for the Community Development Block Grant (CDBG) Program and a Participating Jurisdiction for the HOME investment Partnership Program (HOME). The focus on redeveloping existing low to moderate income neighborhoods located within the northern third of Owensboro has been extremely effective use of resources over the past 20 years. Improving the quality of life within these neighborhoods will remain the driving focus for expenditure of funds over the next year.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

This process has identified the following priority needs:

- Improve the overall quality of life within the older neighborhoods that surround the Central Business District through the use of major neighborhood redevelopment efforts (such as the Triplett Twist District Neighborhood Redevelopment 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.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The focus on redeveloping existing low to moderate income neighborhoods has been extremely effective use of resources over the past 20 years. From 1999 – 2015 the BaptistTown, Old Germantown District and Mechanicsville Neighborhoods have been successfully completed major redevelopment initiatives that produced the following results:

- PVA values have increased by 12 percent;
- 173 new homes have been constructed;
- 108 homes have been renovated;
- Homeownership has increased by 16 percent;
- 117 unsound structures have been removed;

\$10.4 million in public investment has led to \$14.5 million in private investment.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The major element of the Annual Action Plan is the continuation of the Triplett Twist District Area Redevelopment Plan. The Annual Action Plan hearings are all advertised through print media (Owensboro Messenger-Inquirer), media notices, social media and text messaging. In addition, all low income housing and service providers have been notified through mail of the opportunity for public input during this review process. Additionally, a seven (7) 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. Citizens Advisory Committee hearings were held on **Monday, February 25, 2019 and April 8, 2019** to solicit comments from the public about the 2019-20 Annual Action Plan. In addition, a presentation to the public was made at the **May 7, 2019** Owensboro Board of Commissioners meeting at Owensboro City Hall with formal approval of the Annual Action Plan with a municipal order.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

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

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

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

7. Summary

N/A

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity 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 (optional)

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

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

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

Consolidated Plan Public Contact Information

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AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

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 over forty 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(I))

The City maintains a close working relationship with a variety of social service agencies and service providers within the city of Owensboro. The Owensboro Community Development celebrates a successful partnership with the Housing Authority of Owensboro and is currently in the process of partnering on the development of new affordable housing. The City actively fosters partnerships with private developers to create affordable housing units. The City participates in the Region 2 Continuum of Care and the Homeless Council of the Ohio Valley. A member of the City of Owensboro Staff serves on the Board of the regional community action agency Audubon Area Community Services and a local homeless shelter. The City works closely with the Owensboro Health (formerly Owensboro Regional Hospital) and Green River District Health Department on several community health initiatives. In addition to lead based paint testing performed within the NRSA before any work is started on existing homeowner rehabilitation projects, the City of Owensboro Community Development Department will consult with the Green River District Health Department to assess any known lists of lead-based paint homes that are occupied by children or elderly and work to address those homes with the existing homeowner exterior rehabilitation program.

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 attends the Homeless Council of Owensboro regular meetings. 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. Director of Community Development keeps 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 for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and 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 jurisdiction's 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 Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing was sent.
2	Agency/Group/Organization	Adrienne's House
	Agency/Group/Organization Type	Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. 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 Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. 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 Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing was sent.
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?	Homeless Needs - Chronically homeless Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing was sent.
6	Agency/Group/Organization	Cliff Hagan Boys Club
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing was sent.

7	Agency/Group/Organization	DANIEL PITINO SHELTER
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing was sent.
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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing was sent.
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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing was sent.

10	Agency/Group/Organization	GREEN RIVER HOUSING CORP
	Agency/Group/Organization Type	Housing Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing was sent.
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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing was sent.
12	Agency/Group/Organization	Greater Owensboro Economic Development Corporation
	Agency/Group/Organization Type	Other government - County Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing was sent.
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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing was 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
	Briefly describe how the Agency/Group/Organization was consulted. 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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing was sent.

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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing was sent.
17	Agency/Group/Organization	Housing Authority of Owensboro
	Agency/Group/Organization Type	Housing Services - Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. 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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing was 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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing was sent.
20	Agency/Group/Organization	OASIS
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. 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.
21	Agency/Group/Organization	OWENSBORO
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. 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 Services-Elderly Persons Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. 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 Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs

	Briefly describe how the Agency/Group/Organization was consulted. 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 Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. 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 Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing sent. 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	Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. 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
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. 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
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing sent.
29	Agency/Group/Organization	Saint Vincent De Paul of Owensboro
	Agency/Group/Organization Type	Low income services provider
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. 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 - Housing Services-Children Services-Elderly Persons Services - Victims Low income services provider
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mailing sent.
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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Low income services provider

32	Agency/Group/Organization	United Way of the Ohio Valley
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. 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

There were not any Agency Types not consulted.

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

Narrative (optional)

N/A

AP-12 Participation – 91.105, 91.200(c)

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

There were two Citizen's Advisory Committee for Community Development Public Hearing held at 5:30 p.m. on Monday, February 25, 2019, at City Hall, in Commission Chambers, 101 East Fourth Street, Owensboro, Kentucky and at 5:30 p.m. on Monday, April 8, 2019, at City Hall.

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 Meeting	Non-targeted/broad community	Members of the Citizens Advisory Committee were present at public hearings.	First Public Hearing: There were discussions with the members regarding updates on from the last year's projects, new home builds, existing homeowner rehabilitation and especially within the Triplett Twist boundaries and time schedules, Gabe's Tower, and our assistance with the Housing Authority and World Changers.	There were no comments that were not accepted.	
2	Newspaper Ad	Non-targeted/broad community	N/A	No comments were received.	There were no comments that were not accepted.	

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)
3	Internet Outreach	Non-targeted/broad community	Information was shared regarding the availability of the Action Plan as well as the public hearing meetings.	No comments were received.	No comments were rejected.	
4	Public Meeting	Triplett Twist NRSA residents	One on one with homeowners	Varied responses to addressing Gabe's Tower as well as two other gap housing establishments known to attract crime that are located in the NRSA. In addition, focus on rehousing help for the homeless and those that are on the brink of homelessness was discussed.	No comments were rejected.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	494,814	13,230	198,023	706,067	700,000	The majority of this funding will be used to implement the Triplett Twist District Area Redevelopment Plan.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	255,616	0	394,398	650,014	350,000	The majority of this funding will be used to implement the Triplett Twist District Area Redevelopment Plan.

Table 5 - Expected Resources – Priority Table

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

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

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

No public property will 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.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Triplett Twist District Commercial Improvements	2015	2018	Non-Housing Community Development NRSA	Triplett Twist District	Triplett Twist District Area Redvelopment	CDBG: \$245,851	Businesses assisted: 5 Businesses Assisted
2	Triplett Twist District Exterior Housing Rehab	2015	2019	Affordable Housing NRSA	Triplett Twist District	Triplett Twist District Area Redvelopment Existing Homeowner Rehab Program	CDBG: \$50,000	Homeowner Housing Rehabilitated: 10 Household Housing Unit
3	Triplett Twist District Neighborhood Identity	2015	2017	Non-Housing Community Development NRSA	Triplett Twist District	Triplett Twist District Area Redvelopment	CDBG: \$50,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1071 Persons Assisted
4	Homebuyer & Homeowner Assistance Program	2015	2019	Affordable Housing NRSA	Triplett Twist District	Homebuyer & Down Payment Assistance Program	CDBG: \$50,000 HOME: \$191,712	Homeowner Housing Added: 2 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	HOME CHDO	2015	2019	Affordable Housing CHDO HOME	Triplett Twist District	Homebuyer & Down Payment Assistance Program	HOME: \$38,342	Homeowner Housing Added: 1 Household Housing Unit
6	CDBG Planning & Administration	2015	2019	ADMIN	Triplett Twist District	Program Administration	CDBG: \$98,963	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1071 Persons Assisted
7	HOME Administration	2015	2019	ADMIN	Triplett Twist District	Program Administration	HOME: \$25,562	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1071 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Triplett Twist District Commercial Improvements
	Goal Description	Utilizing CDBG grant funds to incentivize existing businesses to improve the exterior fronts of their buildings, signage and parking lots. This will be a matching grant. There will be some buildings that may require a reduced match in order to improve key visual opportunity areas.
2	Goal Name	Triplett Twist District Exterior Housing Rehab
	Goal Description	Existing single family homeowner homes have the opportunity to participate in a matching exterior repair grant program. Grants may vary in match depending on the income levels of applicants. Grant amounts will not exceed \$15,000 unless in circumstances deemed necessary by community development staff. The specific addresses will be detailed in the existing homeowner exterior rehab tiered review.

3	Goal Name	Triplett Twist District Neighborhood Identity
	Goal Description	Install Neighborhood Entry Identity signange and landscaping at several key locations throughout the Triplett Twist District NRSA to increase visual aesthetics and property values throughout the District.
4	Goal Name	Homebuyer & Homeowner Assistance Program
	Goal Description	The City of Owensboro, Kentucky receives HOME Investment Partnership Program funding each year from the U.S. Department of Housing and Urban Development. HOME Program funds are used to create affordable housing for low and moderate income households. A portion of the HOME funds are set aside to assist the City of Owensboro Community Development Department with the funding needed to continue the FIRST TIME HOMEBUYER PROGRAM. The purpose of the homebuyer program is to create new affordable housing and to also assist first time homebuyers with closing costs and down-payment assistance.
5	Goal Name	HOME CHDO
	Goal Description	The Owensboro Area Affordable Housing Solutions CHDO will build one single family home as a developer that will be sold to a low to moderate income qualifying family. The City of Owensboro will supplement with previous year HOME funding to create affordable housing.
6	Goal Name	CDBG Planning & Administration
	Goal Description	This includes staff program and administration for the CDBG entitlement program for the city of Owensboro. The Owensboro Community Development Department currently employs one full-time staff person.
7	Goal Name	HOME Administration
	Goal Description	This includes staff program and administration for the HOME entitlement program for the city of Owensboro. The Owensboro Community Development Department currently employs one full-time staff person.

Projects

AP-35 Projects – 91.220(d)

Introduction

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

Projects

#	Project Name
1	2019 Triplett Twist Area Commercial Based Grants
2	2019 Triplett Twist District Beautification Projects
3	2019 CDBG Homebuyer, Homeowner Rehab - Program
4	2019 Triplett Twist District Downspout Removal Project
5	2019 HOME - CHDO Set Aside
6	2019 CDBG General Planning and Administration
7	2019 HOME - General Planning and Administration
8	2019 HOME- HOMEBUYER PROGRAM
9	2019 Section 108 Loan
10	2019 CDBG Property Maintenance Administration

Table 7 - Project Information

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

Allocation priorities have been identified through a thorough process that has included painstaking evaluation of demographic and area income needs. All projects will further the implementation of the Triplett Twist District Area Redevelopment.

AP-38 Project Summary
Project Summary Information

1	Project Name	2019 Triplett Twist Area Commercial Based Grants
	Target Area	Triplett Twist District
	Goals Supported	
	Needs Addressed	Triplett Twist District Area Redvelopment
	Funding	CDBG: \$494,814
	Description	Provide Grant assistance to business within Triplett Twist Plan Area to enhance facades, improve signage and make site improvements. We are currently working on NRSA Plan for the area. Any carryover funds from previous years will be applied to these projects as seen fit, specifically including funds from 2016, 2017, 2018 and 2019.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	The investment in commercial properties will increase residential property values. The entire Triplett Twist District NRSA will benefit.
	Location Description	The focus for these projects will remain in the Triplett Twist District NRSA.

	Planned Activities	Facade treatment/business building rehabilitation.
2	Project Name	2019 Triplett Twist District Beautification Projects
	Target Area	Triplett Twist District
	Goals Supported	
	Needs Addressed	Triplett Twist District Area Redevelopment
	Funding	CDBG: \$494,814
	Description	Visual sign and beautification improvements within the Triplett Twist District Plan Area. Includes tree planting, landscape improvements and neighborhood beautification projects for residential and commercial properties as well as neighborhood entry identity signs. Any carryover funding from previous years may be applied accordingly to these projects, specifically including funds from 2015, 2016 and 2017.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Aesthetic improvements within the Triplett Twist District will increase overall property values within the Triplett Twist District NRSA. This will benefit 1,071 people within the District.

	Location Description	These projects will be located within the Triplett Twist District NRSA.
	Planned Activities	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing
3	Project Name	2019 CDBG Homebuyer, Homeowner Rehab - Program
	Target Area	Triplett Twist District
	Goals Supported	
	Needs Addressed	Triplett Twist District Area Redvelopment
	Funding	CDBG: \$494,814
	Description	Existing homeowner rehab programs, programs to maintain or encourage affordable housing. These projects will be focused in the Triplett Twist District NRSA. Any carryover funding from previous years may be applied accordingly to these projects, specifically including funds from 2016, 2017, 2018 and 2019. After construction is complete, a lien is secured on the property in the best available position for five years. During the five-year period, if the homeowner is no longer the principle resident of the home, a pro-rated portion of the grant is to be repaid to the City of Owensboro. After the five-year affordability period, the lien is considered satisfied and thus released. These will be matching grants based on an income scale. Total projects will not exceed \$15,000 total.
	Target Date	6/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	Staff expects to reach at least 10 homes within the Triplett Twist District NRSA.
	Location Description	These individual addresses will be included in the tiered review.
	Planned Activities	Planned activities include formula grants to homeowners within the Triplett Twist District NRSA. These grants will be based on their qualifications under the HUD income limits that apply. Over-income homeowners will qualify for the program, but will share in 50% of the cost of projects. The program will be implemented on a first-come, first-served basis.
4	Project Name	2019 Triplett Twist District Downspout Removal Project
	Target Area	
	Goals Supported	
	Needs Addressed	Triplett Twist District Area Redevelopment
	Funding	CDBG: \$494,814

	Description	The City of Owensboro Community Development Department will work with the Regional Water Resource Agency to help homeowners disconnect downspouts from the combined sewer system, which is a requirement of compliance by the EPA. Any carryover funding from previous years may be applied accordingly to these projects, specifically including funds from 2016, 2017, 2018 and 2019.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	This project will reach approximate 60 households within the Triplett Twist District. The vast majority will be classified as low-income.
	Location Description	This project will be implemented in the Triplett Twist District NRSA.
	Planned Activities	Removal of residential downspouts from the combined sewer system to reduce output to the Ohio River.
5	Project Name	2019 HOME - CHDO Set Aside
	Target Area	
	Goals Supported	HOME CHDO

	Needs Addressed	Homebuyer & Down Payment Assistance Program
	Funding	HOME: \$183,411
	Description	Homebuyer programs, down payment and closing cost assistance programs and development of affordable rental housing utilizing approved CHDO organizations. Any carryover funding from previous years may be applied accordingly to these projects. The City of Owensboro's Homebuyer program will provide a no interest loan to a qualified Community Housing Development Organization (CHDO) for the construction of new single-family residences to offset development costs making homeownership affordable for very low and low-to moderate-income families. The program increases homeownership rates in downtown neighborhoods helping stabilize the program area. The owner/developer must have or be able to secure fee simple title to the property prior to construction. A lien is secured on the property for a period of five years for the difference between the original purchase price and the appraisal amount. During the five-year period, if the homeowner is no longer the principal resident of the home, the secured amount becomes due and payable to the City.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	This project will assist one low-income family.
	Location Description	The home is located at 1420 Jackson Street, Owensboro, Kentucky 42303.

	Planned Activities	Construction of one single family home to be sold to a qualifying LMI household. The CHDO will act as the developer.
6	Project Name	2019 CDBG General Planning and Administration
	Target Area	
	Goals Supported	CDBG Planning & Administration
	Needs Addressed	Program Administration
	Funding	CDBG: \$494,814
	Description	CDBG Planning & Administration.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	

	Location Description	
	Planned Activities	
7	Project Name	2019 HOME - General Planning and Administration
	Target Area	
	Goals Supported	HOME Administration
	Needs Addressed	Program Administration
	Funding	HOME: \$183,411
	Description	HOME Administration.
	Target Date	6/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	This includes general planning and administration of HOME entitlement funding for Owensboro. The Owensboro Community Development Department currently employs one full-time staff.
	Location Description	
	Planned Activities	
8	Project Name	2019 HOME- HOMEBUYER PROGRAM
	Target Area	
	Goals Supported	
	Needs Addressed	Homebuyer & Down Payment Assistance Program
	Funding	HOME: \$183,411

	Description	Homebuyer program, down payment & closing cost assistance program, renovation of existing homeowner homes and promotion of affordable rental housing. Includes Triplett Twist District NRSA. The property must be located within the boundaries of the program area (generally the northern third of the City) and the owner/developer must have or be able to secure fee simple title to the property prior to construction. A lien is secured on the property for a period of five years for the difference between the original purchase price and the appraisal amount. During the five-year period, if the homeowner is no longer the principal resident of the home, the secured amount becomes due and payable to the City.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	The Owensboro Community Development Department estimates to assist eight low-income families with this funding.
	Location Description	The locations are to be determined.
	Planned Activities	The City of Owensboro Community Development Department plans to provide downpayment assistance as well as supplement CHDO funding and city loan funding to complete two single family residences to be sold to low to moderate income qualifying individuals or families.
9	Project Name	2019 Section 108 Loan
	Target Area	

	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$494,814
	Description	<p>The City of Owensboro is establishing a Revolving Loan Fund (RLF) to spur economic development in distressed neighborhoods, build community wealth through local business ownership, create new jobs and attract businesses that provide needed goods and services in the community. The City of Owensboro also reserves the right to use it for large-scale economic development projects that are unattainable through the entitlement funding allocation alone. Although major investment has and will continue to take place within the downtown and riverfront areas of the city, additional investment is needed elsewhere to encourage and sustain economic development. Businesses that are able to obtain some financing from private sources or lenders, but not enough to achieve their objectives, are potential candidates for the RLF funding. Those making an application for Owensboro's RLF funding must show that their business will create new jobs or retain existing jobs that pay competitive wages and benefits. The Section 108 Loan Guarantee Program is one of the major economic development tools that Owensboro wishes to utilize to attract and retain businesses, create jobs and re-establish core retail areas of Owensboro, Kentucky. The City believes that this type of investment will stimulate additional investment within the community and improve the quality of life for its citizens and Owensboro in general.</p>
	Target Date	6/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	This will benefit the Triplett Twist NRSA through funding for large-scale economic development projects if needed. There are 1,071 persons located in the District.
	Location Description	The Triplett Twist District NRSA will be the location of the Section 108 loan fund.
	Planned Activities	
10	Project Name	2019 CDBG Property Maintenance Administration
	Target Area	
	Goals Supported	
	Needs Addressed	Program Administration
	Funding	CDBG: \$494,814
	Description	Administration of property code enforcement services within the city of Owensboro low-to-moderate income neighborhoods. This will not be included in the allocated administration fee for the City of Owensboro.

	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	This project will be implemented throughout the northern third of the city. Census tracts 2, 3, 4, and 5 as well as portions of tracts 1, 6 and 8. CDBG funds from U.S. DHUD are the revenue sources.
	Planned Activities	

AP-50 Geographic Distribution – 91.220(f)

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

The majority of funding will be disbursed throughout the northern third of the city in census tracts 2, 3, 4, and 5 as well as portions of tracts 1, 6 and 8. CDBG and HOME funds from U.S. DHUD are the revenue sources. Triplett Twist District will be targeted area for housing rehab, homeownership activities as well as commercial economic development investment.

Geographic Distribution

Target Area	Percentage of Funds
Triplett Twist District	90

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

These locations are the lowest of income within the city of Owensboro. They are also the neighborhoods that contain the older housing stock and commercial properties.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	80
Special-Needs	0
Total	80

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	20
Acquisition of Existing Units	0
Total	20

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

Affordable housing programs will be used to assist in the implementation of the Triplett Twist District Area Redvelopment Plan. Highest priority will be given to properties located within the boundaries of the Triplett Twist District. Secondary priority will be given to properties located within the Baptisttown, Old Germantown District and Mechanicsville Neighborhoods. In addition, the City of Owensboro will work with the nonprofit volunteers of Kentucky Changers, if possible, to provide scattered site existing homeowner exterior repairs.

AP-60 Public Housing – 91.220(h)

Introduction

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

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

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

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

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

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

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

Discussion

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

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

Introduction

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

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

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

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

homeless persons.

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

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

Discussion

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

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

Introduction:

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

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

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

Discussion:

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

AP-85 Other Actions – 91.220(k)

Introduction:

The planned activities listed within the 2018-2019 Annual Action Plan will add to the expansion of affordable housing and the stabilization of the Triplett Twist District Area that consist of a mix of residential neighborhoods and commercial activity.

Actions planned to address obstacles to meeting underserved needs

Obstacles to meeting underserved needs have been identified. These obstacles are the lack of adequate financial resources, the need for increased supportive housing services, the increasing cost of decent housing, the need to expand opportunities, the need to coordinate resources and the need to inform households of available services. The new Down Payment and Closing Cost Assistance Program will give many households the opportunity to purchase a home within the Triplett Twist District.

Actions planned to foster and maintain affordable housing

The implementation of the Triplett Twist District Area Redevelopment Plan will stabilize the area and the stock of affordable single family homes located within the four identified neighborhoods. The Existing homeowner rehab program will assist low-to moderate-income households maintain their existing affordable housing. The Homebuyer Program will construct new or renovate existing homes that will be sold to low-to moderate-income households.

Actions planned to reduce lead-based paint hazards

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

Actions planned to reduce the number of poverty-level families

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

Actions planned to develop institutional structure

The City of Owensboro will continue to coordinate with the operators of public and assisted housing providers and governmental and mental health service agencies to develop the institutional structure of the community. The City works with existing homeless service and housing providers to break the cycle of chronic homelessness and target community-wide services and resources. The City government

works closely with county officials on efforts to address affordable housing and homelessness issues within the community. Coordination and communication with the Kentucky Housing Corporation occurs throughout the year. The City also works closely with the Economic Development Corporation on a common direction for economic development opportunities. Coordination with local transit authorities provides an understanding of existing and proposed bus routes and public transit as it relates to affordable housing decisions.

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

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

Discussion:

Program Specific Requirements

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

Introduction:

These are program specific requirements for the 2018-2019 Annual Action Plan.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

- | | |
|---|-------|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 0.00% |

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

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

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

uses to purchase the home.

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

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

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

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The covenants & restrictions shall run with the land and, to the fullest extent permitted by law and

equity, shall be binding on the owner, its heirs, successors and assigns. The City of Owensboro shall be entitled to (a) institute legal action to enforce performance and observance of these covenants, (b) enjoin any acts which are violative of these covenants, and (c) exercise and other legal or equitable right or remedy with respect to these covenants.

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

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

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

