

MUNICIPAL ORDER 18-2021

A MUNICIPAL ORDER APPROVING THE 2021-2022 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 virtual public hearings on February 25, 2021 and April 8, 2021 for the purposes of soliciting public views and comments on the 2021-2022 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 2021-2022 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 2021-2022 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, 2021, 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 2021-2022 Annual Action Plan is attached and incorporated by reference herein.

Section 2. 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.

INTRODUCED, PUBLICLY READ AND FINALLY APPROVED ON ONE READING, this the 4th day of May, 2021.

Thomas H. Watson, Mayor

ATTEST:

Kim Tignor, Acting City Clerk

Executive Summary

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

1. Introduction

The 2021-2022 HUD Annual Action Plan for the City of Owensboro is the result of a collaborative process designed to identify housing and community development needs and to establish goals, priorities and strategies to address those needs, especially for low and moderate-income households. This process serves as the framework for a community-wide dialogue to better focus funding from the U.S. Department of Housing and Urban Development (HUD) formula block grant programs to meet local needs.

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

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

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.

Priorities identified in the Needs Assessment section include issues of housing cost burden, especially for the extremely low and very low-income households. Rising home values and rent levels will continue to tighten the supply of affordable housing units making housing vouchers and other rental assistance subsidies more difficult to use. The aging housing stock provides more affordable housing but brings with it the need for rehabilitation. Finally, with regard to non-housing community development; neighborhood infrastructure and public facilities, especially in the low-income target areas, remain a high need and priority.

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 an extremely effective use of resources over the past twenty (20) years.

Increase in PVA Valuation, thus improving the quality of life within these neighborhoods will remain the driving focus for expenditure of funds over the next five (5) years.

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

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The major element of the Annual Action Plan is the development of a plan for the redevelopment of the Northwest Area. A Redevelopment Advisory Team has been organized by the Owensboro Community Development Department to work with staff to create the Northwest Redevelopment Plan. All of the Advisory Team members live within or own businesses or property within the NRSA and are active in the community. The eight (8) member Advisory Team will also be active during the Plan Implementation over the next four (4) years by assisting in clarification of Plan objectives and communicating with their neighbors about the status of the implementation. A Citizens Advisory Committee for Community Development meeting was held as a public meeting via video teleconference Chambers on **February 25, 2021** in order to obtain input from the public concerning the general direction and refinement of possible projects as established by the Northwest Redevelopment Advisory Team. A second public meeting conducted by the Citizens Advisory Committee for Community Development was held on **April 8, 2021** and the first draft of the 2021-2022 Annual Action Plan was presented as well as an opportunity for the public to present projects or provide information for the Plan. A final public meeting was held on **May 4, 2021** for formal approval by the Owensboro Board of Commissioners. The City Commission approved the recommended Northwest Redevelopment Plan at a public meeting on May 4, 2021 with (Municipal Order #18-2021). The Grass Roots nature of this process has created a document that takes the vision, priorities and dreams of the residents who live in the neighborhood and converts them into specific actions and projects based on available resources to significantly revitalize the area within a five (5) year period. Additionally, all low-income housing and service providers have been made aware of the opportunity for public input during the process.

5. Summary of public comments

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

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

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

7. Summary

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

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

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

Consolidated Plan Public Contact Information

Primary Contact:

Abby Shelton, MPA, Community Development Director

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Owensboro, KY 42302-9003

(270) 687-8658

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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 forty (40) years, the expenditure of these funds has 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 Annual Action Plan document. The planning and application requirements for the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs are met with this document. CDBG and HOME are the only two (2) formula programs that are received directly by the City of Owensboro from DHUD. Funding from these other programs are sought through the Commonwealth of Kentucky's allocation (ESG) or through a competitive process (HOPWA). This document will primarily address the two (2) formula allocations the City receives (CDBG and HOME). This plan was created using the HUD Econ Planning Software.

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

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

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

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

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

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards 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-Health Services-Education Child Welfare Agency Regional organization
	What section of the Plan was addressed by Consultation?	Public Housing Needs 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?	Informational mailings and emails sent.
2	Agency/Group/Organization	Adrienne's House
	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?	Informational mailings and emails 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?	Informational mailings and emails sent.
4	Agency/Group/Organization	Boulware Center
	Agency/Group/Organization Type	Housing Services - Housing 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?	Informational mailings and emails 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?	Informational mailings and emails 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?	Informational mailings and emails 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?	Informational mailings and emails sent.
8	Agency/Group/Organization	Daviess County Fiscal Court
	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?	Informational mailings and emails 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?	Informational mailings and emails sent.
10	Agency/Group/Organization	Owensboro Area Affordable Housing Solutions, Inc.
	Agency/Group/Organization Type	Housing Services - Housing

	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?	Informational mailings and emails 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?	Informational mailings and emails sent.
12	Agency/Group/Organization	Greater Owensboro Economic Development Corporation
	Agency/Group/Organization Type	Other government - County Regional 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?	Informational mailings and emails 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?	Informational mailings and emails sent.
14	Agency/Group/Organization	Habitat for Humanity - Owensboro
	Agency/Group/Organization Type	Services - 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?	Informational mailings and emails sent.
15	Agency/Group/Organization	Help Office of Owensboro
	Agency/Group/Organization Type	Services-homeless
	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?	Informational mailings and emails 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?	Informational mailings and emails sent.

17	Agency/Group/Organization	Housing Authority of Owensboro
	Agency/Group/Organization Type	Housing PHA 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?	Informational mailings and emails sent.
18	Agency/Group/Organization	OWENSBORO
	Agency/Group/Organization Type	Other government - Local Grantee Department
	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?	Informational mailings and emails sent.
19	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?	Informational mailings and emails sent.
20	Agency/Group/Organization	Mary Kendall Home
	Agency/Group/Organization Type	Services - Housing 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?	Informational mailings and emails sent.
21	Agency/Group/Organization	OASIS
	Agency/Group/Organization Type	Housing Services - Housing Services-Victims of Domestic Violence Services-homeless 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?	Informational mailings and emails sent.
22	Agency/Group/Organization	Owensboro Family YMCA
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities 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?	Informational mailings and emails sent.
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?	Informational mailings and emails sent.
24	Agency/Group/Organization	Owensboro Metro Planning Commission
	Agency/Group/Organization Type	Regional organization 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?	Informational mailings and emails sent.
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?	Homeless Needs - Families with children 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?	Informational mailings and emails sent.
26	Agency/Group/Organization	Public Life Foundation
	Agency/Group/Organization Type	Civic Leaders Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children 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?	Informational mailings and emails 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?	Informational mailings and emails 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?	Informational mailings and emails sent.
29	Agency/Group/Organization	Saint Vincent De Paul of Owensboro
	Agency/Group/Organization Type	Low Income Service 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?	Informational mailings and emails sent.
30	Agency/Group/Organization	Salvation Army
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans 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?	Informational mailings and emails 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?	Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Informational mailings and emails sent.
32	Agency/Group/Organization	The Center
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims
	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 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?	Informational mailings and emails sent.

33	Agency/Group/Organization	OWENSBORO REGIONAL RECOVERY LIMITED PARTNERSHIP
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless 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?	
34	Agency/Group/Organization	CrossRoads
	Agency/Group/Organization Type	Services-Children Services-homeless
	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?	Informational mailings and emails sent.
35	Agency/Group/Organization	Audubon Area Community Care Clinic, Inc.
	Agency/Group/Organization Type	Services-Health
	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?	Informational mailings and emails sent.
36	Agency/Group/Organization	Community Dental Clinic
	Agency/Group/Organization Type	Services-Health
	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?	Informational mailings and emails sent.
37	Agency/Group/Organization	CASA of Ohio Valley
	Agency/Group/Organization Type	Services-Children Child Welfare Agency
	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?	Informational mailings and emails sent.
38	Agency/Group/Organization	Wendell Foster
	Agency/Group/Organization Type	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?	Informational mailings and emails sent.
39	Agency/Group/Organization	American Red Cross Western Kentucky Chapter
	Agency/Group/Organization Type	Services - Housing Services-Children
	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 Homelessness Strategy 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?	Informational mailings and emails sent.
40	Agency/Group/Organization	Senior Community Center of Owensboro-Daviess County
	Agency/Group/Organization Type	Services-Elderly Persons
	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?	Informational mailings and emails sent.
41	Agency/Group/Organization	H.L. Neblett Community Center
	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?	Informational mailings and emails sent.
42	Agency/Group/Organization	Green River District Health Department
	Agency/Group/Organization Type	Health Agency Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Informational mailings and emails sent.

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

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

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		

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

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

The City of Owensboro Community Development Department has faced challenges with public meetings during the COVID-19 pandemic. Two virtual Citizens Advisory Committee for Community Development met twice. In addition, a presentation was made to the Owensboro Board of Commissioners prior to Annual Action Plan approval and submission to HUD.

Citizen Participation Outreach

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

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

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

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	518,555	0	546,755	1,065,310	1,500,000	The majority of funding will be used in the Northwest NRSA.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	278,358	0	596,779	875,137	1,200,000	The majority of funding will be used in the Northwest NRSA.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Acquisition Admin and Planning Economic Development Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership Public Improvements Public Services Other	262,317	0	0	262,317	0	The Coronavirus Aid, Relief, and Economic Security Act (H.R. 748), also known as the CARES Act, is a law meant to address the economic fallout of the COVID-19 pandemic in the United States.

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 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, Daniel 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	Invest in Beautification Measures	2020	2025	Non-Housing Community Development	Triplett Twist District Northwest NRSA	Support Economic Growth and Sustainability Provide Other Non-Homeless Public Services	CDBG: \$119,601	Public service activities other than Low/Moderate Income Housing Benefit: 2532 Persons Assisted
2	Invest in Economic Growth	2020	2025	Non-Housing Community Development	Triplett Twist District Northwest NRSA	Support Economic Growth and Sustainability Provide Other Non-Homeless Public Services	CDBG: \$598,847	Brownfield acres remediated: 4 Acre
3	Increase and Maintain Affordable Housing Stock	2020	2025	Affordable Housing	Northwest NRSA	Support Economic Growth and Sustainability Increase and Maintain Affordable Housing Stock	CDBG: \$165,938 HOME: \$250,522	Homeowner Housing Added: 5 Household Housing Unit Direct Financial Assistance to Homebuyers: 5 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Invest in Removing Rainwater Discharge	2020	2025	Non-Housing Community Development	Northwest NRSA	Provide Other Non-Homeless Public Services	CDBG: \$57,611	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2532 Persons Assisted
5	Invest in Neighborhood Safety Measures	2020	2025	Non-Housing Community Development	Northwest NRSA	Support Economic Growth and Sustainability	CDBG: \$19,601	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2532 Persons Assisted
6	CDBG Planning and Administration	2020	2025	Non-Housing Community Development	Mechanicsville Triplett Twist District City of Owensboro Opportunity Map Northwest NRSA	Support Economic Growth and Sustainability	CDBG: \$103,711	Public service activities other than Low/Moderate Income Housing Benefit: 2532 Persons Assisted
7	HOME Program Administration	2020	2025	Non-Housing Community Development	Mechanicsville Triplett Twist District City of Owensboro Opportunity Map Northwest NRSA	Provide Other Non-Homeless Public Services	HOME: \$27,836	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2532 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Invest in Beautification Measures
	Goal Description	Preserving the high quality of life for its citizens by providing on-going and needed public improvements is a key priority for the City. Well-maintained and updated public infrastructure represents a key foundation for vital communities. This will include street/sidewalk enhancements, landscaping and other streetscape improvements (e.g. lighting, crosswalks, signage, benches, downspout removal, etc.) that would enhance the aesthetic appeal of the subject neighborhood. Efforts may need to start along arterial roadways and more neglected corridors within the neighborhood. Possible programs could include: a residential landscape matching grant program to encourage property owners to improve front yard landscaping; Residential Beautification Program that would be a combination of landscaping, fencing and unique materials that complement the neighborhood entry ways that would be installed in each neighborhood; commercial Beautification Program that would utilize a combination of landscaping, trees, fencing and unique materials to soften key visual areas.
2	Goal Name	Invest in Economic Growth
	Goal Description	This includes the utilization of CDBG grant funds to incentivize existing businesses to improve the exterior fronts of their buildings, signage and parking lots. Matching grants may be utilized that could provide for 60% of total cost and not to exceed a determined amount. There will be some buildings that may require reduced match requirements in order to improve key visual opportunities areas. In addition, emergency business grants will be distributed to those located in approved NRSA's, as well as businesses whose owners are low-income qualifying. Emphasis will be placed on properties located within the Northwest NRSA.

3	Goal Name	Increase and Maintain Affordable Housing Stock
	Goal Description	The programs help make home rehabilitation and repairs more affordable for low- and moderate-income homeowners residing in Owensboro. Depending on the program and type of rehabilitation/repairs, assistance is provided to eligible applicants in the form of a grant or affordable loan. Programs for this goal may include: Existing single-family homeowner homes will have the opportunity to participate in a sliding scale matching exterior repair forgivable grant. Grants may vary in match depending on household income limits. The program would target exterior improvements such as: windows, roof, paint and siding; Existing single-family rental homes could have the opportunity to participate in a 50/50 matching exterior repair grant (example would be city would pay for 50% of cost and owner would pay for 50% of cost plus amount over max grant). The first priority will be to assist existing homeowner properties before rental. This goal also includes partnership with a CHDO for new home build as well as a partnership with Habitat for Humanity to build low-income qualifying structures. The City of Owensboro will also participate in new home builds for low-income qualifying persons. In addition, an emergency rental grant will be given to qualifying low-income renters due to the disaster declaration.
4	Goal Name	Invest in Removing Rainwater Discharge
	Goal Description	Water from falling rain and melting snow is usually absorbed into the ground or flows into nearby creeks and streams through natural drainage paths and specialized storm water systems. However, serious problems can occur when storm water drains directly into the system intended for wastewater from dishwashers, sinks, showers, toilets and tubs. Downspout disconnection involves cutting the downspout, attaching an elbow and extension to direct the storm water to flow away from the house onto the lawn or pervious area or into a rain barrel, and capping the standpipe. The City of Owensboro will partner with Regional Water Resource Agency, the agency that manages the sanitary sewer system, to complete the disconnections.
5	Goal Name	Invest in Neighborhood Safety Measures
	Goal Description	This program will not only look at lighting opportunities to deter crime, but also evaluate the connectivity of the sidewalk system to provide with more open access to safe and accessible sidewalks.

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

Projects

AP-35 Projects – 91.220(d)

Introduction

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

Projects

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

Table 7 - Project Information

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

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

on the following page.

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

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

AP-38 Project Summary
Project Summary Information

1	Project Name	Northwest NRSA Beautification Program
	Target Area	Northwest NRSA
	Goals Supported	Invest in Beautification Measures
	Needs Addressed	Support Economic Growth and Sustainability Provide Other Non-Homeless Public Services
	Funding	CDBG: \$119,601
	Description	Preserving the high quality of life for its citizens by providing on-going and needed public improvements is a key priority for the City. Well-maintained and updated public infrastructure represents a key foundation for vital communities. This will include street/sidewalk enhancements, landscaping and other streetscape improvements (e.g. lighting, crosswalks, signage, benches, downspout removal, etc.) that would enhance the aesthetic appeal of the subject neighborhood. Efforts may need to start along arterial roadways and more neglected corridors within the neighborhood. Possible programs could include: a residential landscape matching grant program to encourage property owners to improve front yard landscaping; Residential Beautification Program that would be a combination of landscaping, fencing and unique materials that complement the neighborhood entry ways that would be installed in each neighborhood; commercial Beautification Program that would utilize a combination of landscaping, trees, fencing and unique materials to soften key visual areas.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that through these beautification improvements, the entire NRSA will benefit from increased property values.
	Location Description	The majority of this work will take place in the Northwest NRSA.
2	Planned Activities	Visual beautification improvements within the Northwest NRSA. This will include, but will not be limited to: tree planting, landscape improvements and neighborhood beautification projects for residential and commercial properties, as well as neighborhood entry identity signs. Any carryover funding from previous years may be applied accordingly to these projects, specifically including funds from 2018 and 2019.
	Project Name	Existing Homeowner Exterior Housing Rehab
	Target Area	Northwest NRSA

	Goals Supported	Increase and Maintain Affordable Housing Stock
	Needs Addressed	Increase and Maintain Affordable Housing Stock
	Funding	CDBG: \$165,937
	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.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	The City of Owensboro expects to assist fifteen (15) low-to moderate-income households each year.
	Location Description	The majority of this work will take place in the Northwest NRSA.
	Planned Activities	Planned activities include formula grants to homeowners within the Northwest NRSA. These grants will be based on their qualifications under the HUD income limits that apply. Over-income homeowners will qualify for the program, but will share in 50% of the cost of projects. The program will be implemented on a first-come, first-served basis with the LMI population receiving preference.
3	Project Name	Commercial Facade Improvements
	Target Area	Triplett Twist District Northwest NRSA
	Goals Supported	Invest in Economic Growth
	Needs Addressed	Support Economic Growth and Sustainability
	Funding	CDBG: \$598,547
	Description	This includes the utilization of CDBG grant funds to incentivize existing businesses to improve the exterior fronts of their buildings, signage and parking lots. Matching grants may be utilized that could provide for 60% of total cost and not to exceed a determined amount. There will be some buildings that may require reduced match requirements in order to improve key visual opportunities areas. Emphasis will be placed on properties located within the Northwest NRSA.
	Target Date	6/30/2025

	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 Northwest NRSA will benefit.
	Location Description	The majority of this work will take place in the Northwest NRSA and the Triplett Twist District.
	Planned Activities	The activities will include completion of the Gabe's Shopping Center facade, as well as commercial improvements within the Northwest NRSA.
4	Project Name	Homebuyer & Homeowner Assistance Program
	Target Area	OLD GERMANTOWN DISTRICT NEIGHBORHOOD Mechanicsville Triplett Twist District City of Owensboro Opportunity Map Northwest NRSA
	Goals Supported	Increase and Maintain Affordable Housing Stock
	Needs Addressed	Increase and Maintain Affordable Housing Stock
	Funding	:
	Description	The Homeownership Down Payment and Closing Cost Assistance Program (DPA) provides flexible gap financing for first-time home buyers at or below 80% of the area median income. An income-eligible homebuyer can receive up to 10% of the sales price. In addition, the HOME Homebuyer Program provides grants to the City of Owensboro owned, uninhabited, single family housing or vacant properties to offset development costs making home ownership affordable for very low and low-to moderate-income families. The program increases home ownership rates through new construction in the redevelopment area helping to stabilize the designated neighborhood. The maximum grant amount will be determined by the Community Development Director. Of the prior year grants, the following allocations will be made from these years to this project: 2017, 2018, 2019, 2020.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	The City of Owensboro anticipates to assist two low-to moderate income households per year.

	Location Description	The activities will take place within low-to moderate-income tracts.
	Planned Activities	The Homeownership Down Payment and Closing Cost Assistance Program (DPA) provides flexible gap financing for first-time home buyers at or below 80% of the area median income. An income-eligible homebuyer can receive up to 10% of the sales price. In addition, the HOME Homebuyer Program provides grants to the City of Owensboro owned, uninhabited, single family housing or vacant properties to offset development costs making home ownership affordable for very low and low-to moderate-income families. The program increases home ownership rates through new construction in the redevelopment area helping to stabilize the designated neighborhood. The maximum grant amount will be determined by the Community Development Director. Of the prior year grants, the following allocations will be made from these years to this project: 2017, 2018, 2019, 2020
5	Project Name	Northwest NRSA Downspout Removal Program
	Target Area	Northwest NRSA
	Goals Supported	Invest in Removing Rainwater Discharge
	Needs Addressed	Support Economic Growth and Sustainability Provide Other Non-Homeless Public Services
	Funding	CDBG: \$57,611
	Description	Water from falling rain and melting snow is usually absorbed into the ground or flows into nearby creeks and streams through natural drainage paths and specialized stormwater systems. However, serious problems can occur when stormwater drains directly into the system intended for wastewater from dishwashers, sinks, showers, toilets and tubs. Downspout disconnection involves cutting the downspout, attaching an elbow and extension to direct the stormwater to flow away from the house onto the lawn or pervious area or into a rain barrel, and capping the standpipe. The City of Owensboro will partner with Regional Water Resource Agency, the agency that manages the sanitary sewer system, to complete the disconnections.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	There are approximately one hundred eighty-four (184) households that will be assisted through this program.

	Location Description	The project will take place within the Northwest NRSA.
	Planned Activities	Downspout removal will be performed through a contractor and administered by Regional Water Resource Agency.
6	Project Name	Northwest NRSA Safety
	Target Area	Northwest NRSA
	Goals Supported	Invest in Neighborhood Safety Measures
	Needs Addressed	Support Economic Growth and Sustainability Provide Other Non-Homeless Public Services
	Funding	CDBG: \$19,601
	Description	This program will not only look at lighting opportunities to deter crime, but also evaluate the connectivity of the sidewalk system to provide with more open access to safe and accessible sidewalks.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	The activities will revolve around neighborhood safety features (primarily lighting and sidewalk installation).
	Location Description	
	Planned Activities	The Northwest NRSA will be the focus of the project.
7	Project Name	HOME CHDO
	Target Area	OLD GERMANTOWN DISTRICT NEIGHBORHOOD Mechanicsville Triplett Twist District City of Owensboro Opportunity Map Northwest NRSA
	Goals Supported	Increase and Maintain Affordable Housing Stock
	Needs Addressed	Increase and Maintain Affordable Housing Stock
	Funding	:
	Description	In this type of activity, governments may provide funds to non profit organizations, which are dedicated to providing housing to impoverished or low-income families, including building housing projects similar to public housing projects, providing housing to the homeless, developing affordable housing communities, among others. Of prior year funds 2019 and 2020 funding will be utilized.

	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	The project will build approximately two (2) homes to be sold to low-to moderate-income qualifying families in the next five (5) years.
	Location Description	Priority of these projects will be given to Northwest NRSA, but will not rule out other LMI areas of Owensboro.
	Planned Activities	The CHDO will engage in new home construction.
8	Project Name	Rental Payment Assistance Program
	Target Area	OLD GERMANTOWN DISTRICT NEIGHBORHOOD Mechanicsville Triplett Twist District City of Owensboro Opportunity Map Northwest NRSA
	Goals Supported	Increase and Maintain Affordable Housing Stock
	Needs Addressed	Support Economic Growth and Sustainability
	Funding	CDBG-CV Funds: \$162,317
	Description	The City of Owensboro will assist income-qualifying individuals and families with rental payments due to emergent of pandemic events.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	We expect to help ninety (90) low income households with this program.
	Location Description	All activities will take place in LMI tracts.
	Planned Activities	The City of Owensboro will provide up to three (3) months of rental assistance due to pandemic issues and lost wages.
9	Project Name	Business Grant Payments
	Target Area	OLD GERMANTOWN DISTRICT NEIGHBORHOOD Mechanicsville Triplett Twist District City of Owensboro Opportunity Map Northwest NRSA
	Goals Supported	Invest in Economic Growth

	Needs Addressed	Support Economic Growth and Sustainability
	Funding	CDBG-CV Funds: \$100,000
	Description	Due to emergent and/or pandemic events, many businesses have lost income due to government orders to close businesses to the public. The City of Owensboro will provide business grants to qualifying business owners.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	The City of Owensboro expects to assist forty (40) LMI or microenterprise businesses with this program.
	Location Description	All majority of activities will take place in LMI tracts.
	Planned Activities	Due to emergent and/or pandemic events, many businesses have lost income due to government orders to close businesses to the public. The City of Owensboro will provide business grants to qualifying business owners.
10	Project Name	CDBG Planning and Administration
	Target Area	OLD GERMANTOWN DISTRICT NEIGHBORHOOD Mechanicsville Triplett Twist District Northwest NRSA
	Goals Supported	CDBG Planning and Administration
	Needs Addressed	Provide Other Non-Homeless Public Services
	Funding	CDBG: \$103,711
	Description	The City of Owensboro Community Development staff administers the entitlement funds and is allowed to use up to 20% of yearly allocated funds for administration.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

11	Project Name	HOME Program Administration
	Target Area	OLD GERMANTOWN DISTRICT NEIGHBORHOOD Mechanicsville Triplett Twist District City of Owensboro Opportunity Map Northwest NRSA
	Goals Supported	HOME Program Administration
	Needs Addressed	Provide Other Non-Homeless Public Services
	Funding	:
	Description	The City of Owensboro Community Development staff administers the entitlement funds and is allowed to use up to 10% of yearly allocated funds for administration. This year, we are asking for the waiver for HOME administrative fees to include the 25% administrative fee.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	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 Northwest Neighborhood Revitalization Strategy Area (NRSA) of Owensboro is a 0.57 square mile area located in the northwest portion of the city and is generally bounded by the Ohio River to the north, Walnut Street to the east, West 5th Street to the south, and Texas Avenue and Ewing Road to the west. This area is generally a well-established neighborhood, primarily comprised of single-family homes, multifamily dwellings and light commercial structures.

Geographic Distribution

Target Area	Percentage of Funds
OLD GERMANTOWN DISTRICT NEIGHBORHOOD	0
Mechanicsville	5
Triplett Twist District	5
City of Owensboro Opportunity Map	85
Northwest NRSA	5

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

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

to start along arterial roadways and more neglected corridors within the neighborhood.

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

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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

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

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	90
The Production of New Units	2
Rehab of Existing Units	15
Acquisition of Existing Units	0
Total	107

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 Northwest NRSA. Highest priority will be given to properties located within the boundaries of the Northwest NRSA. Secondary priority will be given to properties located within the BaptistTown, Old Germantown District, Mechanicsville and Triplett Twist District Neighborhoods.

AP-60 Public Housing – 91.220(h)

Introduction

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

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

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

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

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

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

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

Discussion

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

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

Introduction

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

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

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

Helping low-income individuals and families avoid becoming homeless, especially extremely

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

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

Discussion

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

Introduction:

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

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

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

Discussion:

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

AP-85 Other Actions – 91.220(k)

Introduction:

The planned activities listed within the 2021-2022 Annual Action Plan will add to the expansion of affordable housing and the stabilization of the Northwest NRSA that consist of a mix of residential neighborhoods and commercial activity.

Actions planned to address obstacles to meeting underserved needs

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

Actions planned to foster and maintain affordable housing

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

Actions planned to reduce lead-based paint hazards

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

Actions planned to reduce the number of poverty-level families

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

Actions planned to develop institutional structure

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

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

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

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

Discussion:

Program Specific Requirements

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

Introduction:

These are program specific requirements for the 2021-2022 Annual Action Plan.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
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.	95.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

Of the HOME Partnership Program allocation, the City of Owensboro Community Development Department will provide 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. In addition, the City provides a revolving loan as match to the homebuyer program. We provide a \$5,000 down payment assistance program as well as carry out new construction to be sold for first-time homebuyers that are qualifying low income. There are no other forms of investment including interest-bearing and non-interest-bearing loans or advances, equity investments, interest subsidies, deferred payment loans. All program income is applied to ongoing projects. Any funds recaptured due to the affordability period are applied as program income, which is accounted for in separate accounts in the City's accounting system.

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 homeowner'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 homeowner's assistance is recovered. Once the full amount of direct homeowner's assistance is recovered by the City of Owensboro, the owner(s) keep 100% of the remaining net proceeds.
- **Termination**. These covenants & restrictions shall remain in effect for the 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 and 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 and 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 (5) years for the difference between the original purchase price and the appraisal amount. During the five (5)-year period, if the homeowner is no longer the principal resident of the home, the secured amount becomes due and payable to the City.

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

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

