



Consolidated Plan FY2025-FY2029

Action Plan 2025

City of Owensboro

Thomas H. Watson, Mayor
Bob Glenn, Mayor Pro Tem
Jeff Sanford, Commissioner
Curtis Maglinger, Commissioner
Sharon NeSmith, Commissioner

Community Development Department
Abby M. Shelton, Director

Executive Summary

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

1. Introduction

The 2025-2029 HUD Consolidated Plan for the City of Owensboro is the result of a collaborative process designed to identify housing and community development needs and to establish goals, priorities and strategies to address those needs, especially for low 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 a 5-Year Consolidated Plan, which outlines the City's housing and community development needs and priorities and the First Year Annual Action Plan that identifies how the City plans to allocate its HUD funding to address these priority needs.

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

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

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

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

Priorities identified in the Needs Assessment section include issues of housing cost burden, especially for the extremely low and very low-income households. Rising home values and rent levels will continue to tighten the supply of affordable housing units making housing vouchers and other rental assistance subsidies more difficult to use. The aging housing stock provides more affordable housing but brings with it the need for rehabilitation. Finally, with regard to non-housing community development; neighborhood infrastructure and public facilities, especially in the low-income target areas, remain a high need and priority. Additional information on Goals and Priority Needs can be found in the Strategic Plan Section **(SP-45 and SP-25)**.

3. Evaluation of past performance

The focus on redeveloping existing low- to moderate-income neighborhoods has proven to be an effective use of resources over the past 20 years, leading to significant improvements in property values and overall quality of life. This strategy will continue to guide the expenditure of funds over the next five years, with an emphasis on increasing PVA valuations and fostering sustainable community development.

From 1999 to 2025, major redevelopment initiatives have been successfully completed in the BaptistTown, Old Germantown District, Mechanicsville Neighborhood, Triplett Twist District, and Northwest NRSA. These projects have resulted in over \$45 million in public and private investment, demonstrating the effectiveness of targeted revitalization efforts. These initiatives have focused on improving housing conditions, upgrading infrastructure, and fostering economic growth within historically underserved communities.

Building on the success of previous redevelopment efforts, the next phase of investment will prioritize expanding affordable housing, enhancing public spaces, and supporting local businesses. Continued collaboration between public and private stakeholders will be essential to sustaining progress and ensuring that revitalization efforts benefit both current and future residents.

By leveraging insights from past redevelopment plans, the city will refine its strategies to maximize impact, ensuring that funds are directed toward projects that yield long-term economic and social benefits. The ongoing commitment to neighborhood redevelopment underscores the city's dedication to fostering inclusive, vibrant communities while improving housing accessibility and economic opportunities for low- and moderate-income households.

4. Summary of citizen participation process and consultation process

The development of the Monarch Area Redevelopment Plan is a key component of the Consolidated and Annual Action Plan. To ensure community engagement, postcards were mailed in July 2024 to every household within the Monarch NRSA, inviting participation in the planning process. The mailing included a survey link and a call for volunteers to join the Monarch Advisory Committee. Despite additional outreach through social media and media notices, only seven survey responses were received.

The Owensboro Community Development Department, run by just two staff members, Director Abby Shelton and Housing & Grant Coordinator Evan Gogel, drafted the 2025-2029 Consolidated Plan and 2025-2026 Annual Action Plan using HUD's eCon Planning Suite, focusing on the city's two formula grants (CDBG and HOME) while coordinating with nearly 30 local partners ranging from the Housing Authority and Habitat for Humanity to Owensboro Health, the Green River District Health Department, and the Region 2 Continuum of Care to align housing, health, and homelessness strategies.

Public involvement stretched over five months: a pre-planning workshop with the 14-member Monarch NRSA Advisory Team on December 4, 2024; the first Citizens Advisory Committee (CAC) hearing on February 26, 2025; a 30-day comment window opened March 12 with a legal notice in the *Messenger-Inquirer*; a second CAC hearing (broadcast live despite lack of quorum) on April 16, 2025; and final CAC and City Commission approval on May 8, 2025. These formal touchpoints were reinforced by resident and business mail surveys inside the Monarch NRSA and stakeholder interviews conducted for Bowen National's 2023 Housing Needs Assessment, ensuring the plan reflects both data and lived experience.

Substantively, the plan pivots from the now-successful Riverview NRSA to the new Monarch NRSA, bounded by Clay Street, Ninth Street, Second Street, and Dixie Court—with a draft budget of \$2.883 million in CDBG and \$5.875 million in HOME for FY 2025-2026. Funds will underwrite down-payment assistance, exterior rehabilitation for existing owners, commercial façade grants, landscape beautification, new-build incentives, and infrastructure fixes such as downspout removals—all aimed at expanding and preserving affordable housing, spurring small-business growth, and improving neighborhood quality of life in the city's northern census tracts.

5. Summary of public comments

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

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

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

7. Summary

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

Demo

acute problem of affordability gripping the city and building out long-term solutions and resources for the community.

The Process

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

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

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

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

Table 1 – Responsible Agencies

Narrative

The Owensboro Community Development Department 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. The department is staffed by two people, the Community Development Director and the Housing and Grant Coordinator with support from other departments. Their directive is to carry out grant activities and programs related to community development.

The Owensboro Community Development Department also utilizes a local Community Housing Development Organization, identified through an application process, to implement specific public service programs and projects identified in the Consolidated Plan. This CHDO serves as a critical resource in effectively and efficiently achieving the goals and priorities set forth in the plan.

Consolidated Plan Public Contact Information

Abby Shelton, MPA, Community Development Director

P.O. Box 10003

Owensboro, KY 42302-9003

(270) 687-8658

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(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 have been used to implement the broad strategies that have been contained in the community's comprehensive and consolidated plans. In an effort to consolidate the planning and application requirements for the various programs, DHUD requires communities to prepare and submit this five (5)-year Consolidated Plan document. The planning and application requirements for the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs are met with this document. CDBG and HOME are the only two (2) formula programs that are received directly by the City of Owensboro from DHUD. Funding from these other programs are sought through the Commonwealth of Kentucky's allocation (ESG) or through a competitive process (HOPWA). This document will primarily address the two (2) formula allocations the City receives (CDBG and HOME). This plan was created using the HUD Econ Planning Software.

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

The City of Owensboro actively collaborates with public and private agencies to align funding priorities with the community's development goals. Through strategic partnerships and coordinated efforts, the city strengthens connections between housing and service providers to enhance support for residents. Owensboro maintains a strong working relationship with the Housing Authority of Owensboro and is currently partnering with an informal housing collaborative and a local CHDO to develop new affordable housing. The city also engages private developers to expand affordable housing opportunities and actively participates in the Region 2 Continuum of Care and the Homeless Coalition of the Ohio Valley to address homelessness.

Additionally, a city staff member serves on the boards of Audubon Area Community Services and the United Way of Ohio Valley, reinforcing regional collaboration on essential services. The city also works closely with Owensboro Health and the Green River District Health Department on key community health initiatives, ensuring a holistic approach to improving residents' quality of life.

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 Coalition of the Ohio Valley and participated in their meetings. The City of Owensboro directs funding to the United Way who then distributes funding to homeless shelters and homeless service providers. The City has participated over the years in working with local county government and homeless advocates to evaluate the community needs. Community Development staff keeps in constant communication with homeless shelters and service providers to evaluate the current needs within the community. These organizations serve the chronically homeless with all types of family makeups and veteran status.

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

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

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

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-homeless Services-Health Services-Education Services-Employment Child Welfare Agency Publicly Funded Institution/System of Care Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Public Housing Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
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 Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

3	Agency/Group/Organization	BOULWARE CENTER
	Agency/Group/Organization Type	Housing Services - Housing Services-Education
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
4	Agency/Group/Organization	Catholic Diocese of Owensboro
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-homeless Services-Education
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
5	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

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
6	Agency/Group/Organization	Daviess County Fiscal Court
	Agency/Group/Organization Type	Agency - Emergency Management Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
7	Agency/Group/Organization	Girls Incorporated
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
8	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?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

9	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
10	Agency/Group/Organization	Habitat for Humanity - Owensboro
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
11	Agency/Group/Organization	Help Office of Owensboro
	Agency/Group/Organization Type	Housing PHA Services - Housing Service-Fair Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
12	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 Lead-based Paint Strategy Public Housing Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
13	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
14	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?	Homelessness Strategy Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

15	Agency/Group/Organization	Owensboro Family YMCA
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education
	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 Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
16	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 Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
17	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 Economic Development Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
18	Agency/Group/Organization	Owensboro Public Schools
	Agency/Group/Organization Type	Services-Children Child Welfare Agency Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
19	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 Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

20	Agency/Group/Organization	RIVER VALLEY BEHAVIORAL HEALTH, INC.
	Agency/Group/Organization Type	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 Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
21	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

22	Agency/Group/Organization	Salvation Army
	Agency/Group/Organization Type	Housing 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 Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
23	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

24	Agency/Group/Organization	The Center
	Agency/Group/Organization Type	Housing 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 Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
25	Agency/Group/Organization	Owensboro Municipal Utilities
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
26	Agency/Group/Organization	Regional Water Resource Agency
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
27	Agency/Group/Organization	Audubon Area Community Care Clinic, Inc.
	Agency/Group/Organization Type	Services-Health Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
28	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
29	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

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
30	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
31	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
32	Agency/Group/Organization	Green River District Health Department
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Health Agency Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

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

Community Development Department staff believes that every effort was made to consult the agencies that work to provide services to clientele.

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

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

The City of Owensboro’s Community Development staff actively engages with local organizations and service providers throughout the year to ensure alignment with community needs and priorities. As part of this ongoing collaboration, all relevant agencies were notified of the opportunity to participate in a public hearing to present information for consideration in the development of this plan.

In crafting this strategy, Community Development staff has consulted extensively with leadership from numerous local agencies, ensuring that diverse perspectives and insights shape the final approach. These discussions have taken place through a combination of in-person meetings and phone consultations, reflecting a commitment to meaningful engagement and responsiveness to community concerns.

Owensboro takes pride in fostering strong relationships with public, private, and nonprofit partners to enhance coordination across housing, social services, and community development initiatives. This collaborative approach ensures that the city’s efforts remain focused on improving the quality of life for residents while addressing key challenges such as affordable housing, homelessness, and public health.

Narrative (optional):

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

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

A Pre-Planning Public hearing was held on **December 4, 2024**, to present the NRSA information to the Monarch Advisory Team. An overview of potential projects and active discussion with participants occurred. All of the Advisory Team members live within or own businesses or property within the NRSA and are active in the community. The Advisory Team has met on one (1) occasion to create and then refine the draft of the Plan. The fourteen (14) member advisory Team will also be active during the Plan Implementation over the next five (5) years by assisting in clarification of Plan objectives and communicating with their neighbors about the status of the implementation. A Citizens Advisory Committee for Community Development meeting was held as a public hearing in Owensboro City Hall Commission Chambers on **February 26, 2025** in order to obtain input from the public concerning the general direction and refinement of possible projects as established by the Monarch Redevelopment Advisory Team. In addition to the public hearing, a 30-day public comment period started on **March 12, 2025**. A second public hearing was held on **April 16, 2025**, to present a preliminary draft plan to the Citizens Advisory Committee for Community Development for approval. A final public meeting was held on **May 8, 2025**, for formal approval by the Citizens Advisory Committee. The City Commission approved the recommended Monarch Redevelopment Plan at a public meeting on May 20, 2025 with (Municipal Order # 25-). There was also a residential and business survey conducted throughout the Monarch (NRSA) with a mailing sent to each physical address and each business owner's address. In fall of 2023, Bowen National completed a Housing Needs Assessment for the City and NRSA. Through that report, they engaged the community in the following ways:

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

Demo

Citizen Participation Outreach

Demo

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)
------------	------------------	--------------------	--------------------------------	------------------------------	--	---------------------

Demo

1	Public Meeting	Citizens of Owensboro	The Citizen's Advisory Committee held its first public hearing for the 2025-2030 Consolidated Plan and 2025-2026 Action Plan at 4:30 p.m. on February 26, 2025, in the City Commission Chambers. All seven CAC members attended, along with Community Development Director Abby Shelton and Housing & Grant Coordinator Evan Gogel. After approving the April 2024 minutes, Ms. Shelton reviewed 2020-2024	During the open-comment period, Titus Willis asked how projects stay affordable for low-income residents and developers; staff explained that grants and incentives bridge the gap so households can buy or retain homes. Daisy James inquired about assistance for people experiencing homelessness, prompting staff to note their referral role and participation in the Homeless Coalition of the Ohio Valley.	No objections were raised to the Monarch NRSA priorities, and no written comments were submitted at the hearing. Staff announced that the draft Consolidated Plan will be released for a 30-day public-comment period, after which a second hearing and final CAC action will precede submission to HUD. No comments were rejected.	
---	----------------	-----------------------	--	---	---	--

Demo

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)
			accomplishments including \$40 million in combined public-and-private NRSA investment and completion of the First Street Paver project before introducing the proposed Monarch NRSA, its eastern-sector boundaries, and a preliminary budget of \$2.88 million in CDBG and \$5.88 million in HOME funds.	Anne Mulligan praised Neighborhood Alliances and encouraged broader participation to strengthen local engagement.		

Demo

2	Public Meeting	Citizens of Owensboro	On April 16, 2025, the Citizens Advisory Committee for Community Development convened its second public hearing on the 2025-2029 Consolidated Plan and 2025-2026 Annual Action Plan, but only one board member (Titus Willis) attended, so no quorum was achieved and no votes could be taken. Community Development Director Abby Shelton nevertheless delivered a live-broadcast presentation that reviewed	No comments were received.	No comments received nor were they rejected.	
---	----------------	-----------------------	---	----------------------------	--	--

Demo

			<p>the department's recent accomplishments highlighting newly completed homes, rehabilitation projects, and a map of program activity within the Northwest NRSA and outlined the 2023-2024 Action Plan's suite of initiatives, including down-payment assistance, homeowner exterior rehab, business facade improvements, beautification, and new home construction. She reported cumulative NRSA</p>			
--	--	--	---	--	--	--

Demo

			investment of roughly \$35.4 million (public and private) through 2025, detailed the current HUD allocations of \$250,000 (HOME) and \$450,000 (CDBG) for 2023-2024, and previewed a projected five-year investment of \$7.47 million serving 2,532 households across more than 364 projects. Shelton also noted the engagement of a landscape architect for planned First Street corridor upgrades and confirmed that existing			
--	--	--	---	--	--	--

Demo

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)
			<p>programs will continue under a forthcoming NRSA boundary adjustment. With no public comments and no quorum for formal action, the hearing was adjourned at 4:20 p.m. pending a future meeting to adopt the Consolidated Plan.</p>			

Demo

3	Newspaper Ad	Citizens of Owensboro	The City of Owensboro has issued a 30-day public notice announcing its intent to submit the 2025-2029 Consolidated Plan and the 2025-2026 Annual Action Plan to HUD on or about May 2, 2025. Drafts are available for review at the Community Development Department (101 E. Fourth Street) and on the city website. Written comments are invited from March 12 through close of business on April 18, 2025, and may be mailed, delivered to City	Public feedback on the draft Consolidated Plan and Monarch NRSA came from three channels a detailed written letter, an email, and roughly four-dozen Facebook reactions and clustered around three broad themes. First, **depth of support tempered by technical suggestions**:	No comments were rejected.	
---	--------------	-----------------------	---	---	----------------------------	--

Demo

			<p>Hall, or emailed to Community Development Director Abby Shelton. The notice outlines three funding priorities for the July 1, 2025 June 30, 2026 program year:</p> <p>(1) expand and preserve affordable housing through rehabilitation, home-buyer assistance, CHDO projects, beautification, and the Monarch NRSA redevelopment across Census Tracts 1, 6 & 8;</p> <p>(2) bolster economic growth via commercial-improvement</p>	<p>potential by steering subsidized infill south of 5th Street, setting higher exterior design standards, and correcting several data and table inconsistencies in the plan documents</p> <p>.Second, **a strong call for truly affordable, especially senior-friendly, housing**:</p> <p>Jeri Harrison asked for units that a Social Security income can cover in a nice neighborhood, distinguishing them from costly</p>		
--	--	--	---	---	--	--

Demo

			<p>programs focused in the Monarch NRSA; and (3) support other non-homeless public services, facilities, and corridor enhancements in the same target area. A second public hearing will be scheduled before final submission. The notice was slated for one-time publication in the Owensboro Messenger-Inquirer's legal section on March 12, 2025.</p>	<p>independent-living complexes . Facebook commenters echoed that plea More affordable housing for seniors and affordable three- and four-bedrooms for families and pushed for income-based projects near job corridors on Highways 54 and 60, tiny-house communities for veterans and the disabled, and larger supply to relieve rent pressure and homelessness .Third,</p>		
--	--	--	--	--	--	--

Demo

				<p>**concerns about market balance and civic priorities**: several posts criticized \$750 k condos beside a homeless shelter and said recent affordable builds still miss the mark on price, while others faulted high rents, stagnant wages, and neglected infrastructure such as streets and transit frequency . A minority challenged the idea of rent controls or additional</p>		
--	--	--	--	--	--	--

Demo

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)
				subsidies, arguing that private owners must cover maintenance costs .Overall, commenters support the City's revitalization agenda but want clearer data, stronger design standards, and above all more deeply affordable, family- and senior-oriented housing options in locations with economic opportunity.		

Demo

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)
4	Internet Outreach	Citizens of Owensboro	City staff utilized social media by advertising meetings and public comment period as well as by streaming public meetings on Facebook live.	No comments were received.	No comments were received nor rejected.	https://www.facebook.com/CityofOwensboro

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

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

In preparation for this Consolidated Plan, the City of Owensboro commissioned Bowen National Research in the fall of 2023 to conduct a Housing Needs Assessment (HNA) of the Monarch Neighborhood Revitalization Strategy Area (NRSA) and a broader assessment of the overall city of Owensboro, Kentucky. This NRSA is referred to as the Primary Study Area (PSA) throughout the HNA and within this document.

The NRSA is a 0.642 square mile area located in the Monarch portion of the city and is generally delineated by Clay Street to the west, Ninth Street to the south, Second Street to the north, and Dixie Court to the east. To provide a basis of comparison, additional information was provided for a Secondary Study Area (SSA), which is the city of Owensboro but excludes the PSA, and supplemental data and analysis was provided for the County Study Area (CSA), which included all of Daviess County but excludes the city of Owensboro.

Overall, the Housing Needs Assessment included detailed demographic, economic and housing supply data and analysis, along with input from community stakeholders. Historical data was presented to serve as a baseline of recent trends and changes in the area, while selected demographic projections were provided to help understand anticipated changes that are expected to occur that could influence housing needs in the years ahead. The study concluded with an outline of housing priorities and needs for the area and provided a summary of recommendations that should be considered by the city to address housing. The study was delivered electronically to city staff on January 10, 2024.

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

Summary of Housing Needs

The 2023 Housing Needs Assessment for Owensboro, Kentucky, underscores significant housing challenges, emphasizing affordability, supply constraints, and demographic shifts. Owensboro's population growth, particularly in the 65+ age group, is driving demand for senior housing, while the city also experiences a workforce housing shortage due to over 22,000 daily commuters who work in Owensboro but live elsewhere. Economic disparities are evident, with 34.2% of NRSA residents living in poverty, compared to the citywide average. Over 50% of renter households earn less than \$40,000 annually, and 41% of renters are cost-burdened, spending more than 30% of their income on housing, with 71.6% of cost-burdened renters in the NRSA spending over 50% on housing costs.

Rental housing is in high demand, with multifamily occupancy rates above 99%, and a critical shortage of affordable rental units, particularly for households earning under \$40,000 annually. Affordable rental units have a 0% vacancy rate, indicating extreme demand. The housing market has seen rent increases of 9.5% to 28% since 2019, further straining affordability. The estimated rental housing deficit is 3,910 units, with 948 units needed for those earning under \$571 per month, and 781 units needed for those earning \$572-\$952 per month.

Homeownership opportunities remain increasingly out of reach, with home prices rising by 26% since 2020, a low inventory of available homes (only 114 units for sale in Owensboro as of late 2023), and limited availability of homes priced under \$200,000, which are in the highest demand. The gap in for-sale housing is estimated at 3,764 units over the next five years, making it difficult for first-time homebuyers and moderate-income households to enter the market.

The NRSA (Neighborhood Revitalization Strategy Area) faces additional challenges, with 224 rental units and 145 for-sale units needed in the next five years. This area has a higher concentration of minority and low-income residents, with a substantial percentage of older homes requiring rehabilitation. Sixty-five percent of structures in the NRSA are in fair condition, and 72% require significant rehabilitation, highlighting the need for targeted redevelopment efforts. Blight, deteriorating infrastructure, and lack of financing options further hinder revitalization.

Community input from stakeholders and housing providers has consistently identified affordable rental housing, workforce housing, and senior housing as the highest priorities. However, high construction costs, limited land availability, and financing challenges pose significant barriers to new development. To address these issues, Owensboro must focus on expanding affordable rental housing options, increasing financial assistance for first-time homebuyers, revitalizing the NRSA through housing rehabilitation and blight removal, developing dedicated senior housing, and encouraging mixed-income developments. Future housing policies should prioritize long-term sustainability, economic mobility, and inclusive housing strategies to accommodate the city's growing and diverse population.

Demo

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	58,345	59,795	2%
Households	23,990	25,415	6%
Median Income	\$37,279.00	\$46,193.00	24%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	4,090	3,535	4,585	2,945	10,260
Small Family Households	1,285	1,020	1,525	1,125	4,825
Large Family Households	340	275	255	110	655
Household contains at least one person 62-74 years of age	975	900	1,195	845	2,350
Household contains at least one person age 75 or older	520	805	915	370	785
Households with one or more children 6 years old or younger	985	740	750	579	800

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	25	0	15	50	90	0	0	10	0	10
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	49	45	25	25	144	0	0	0	4	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	170	85	29	60	344	4	25	55	0	84
Housing cost burden greater than 50% of income (and none of the above problems)	1,700	340	0	0	2,040	705	230	80	50	1,065

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	320	985	475	75	1,855	240	455	580	205	1,480
Zero/negative Income (and none of the above problems)	300	0	0	0	300	145	0	0	0	145

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,945	465	70	140	2,620	710	255	140	55	1,160
Having none of four housing problems	965	1,475	2,270	1,085	5,795	470	1,340	2,100	1,670	5,580
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	825	580	260	1,665	210	150	319	679
Large Related	245	60	15	320	90	110	65	265
Elderly	705	420	125	1,250	500	330	200	1,030
Other	475	350	95	920	145	100	129	374
Total need by income	2,250	1,410	495	4,155	945	690	713	2,348

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	110	110	145	35	0	180
Large Related	0	0	30	30	45	0	0	45
Elderly	495	105	15	615	400	120	40	560
Other	0	430	100	530	115	0	0	115
Total need by income	495	535	255	1,285	705	155	40	900

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	215	90	29	85	419	4	25	50	4	83

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	15	15	0	30	0	0	4	0	4
Other, non-family households	4	25	10	0	39	0	0	0	0	0
Total need by income	219	130	54	85	488	4	25	54	4	87

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

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

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

The 2023 Housing Needs Assessment for Owensboro identifies a significant number of single-person households in need of housing assistance. Single-person households make up a growing segment of the population, particularly among elderly individuals, young professionals, and low-income workers.

Elderly single-person households, particularly those aged 65 and older, represent a large portion of those needing housing support due to fixed incomes, high housing costs, and accessibility concerns. Many elderly residents face difficulties in maintaining homeownership, leading to increased demand for affordable senior apartments, independent living communities, and assisted housing.

Low-income single renters, particularly those earning less than \$25,000 per year, are cost-burdened, meaning they spend more than 30 percent of their income on rent. Many of these individuals work in service, retail, and healthcare industries, where wages do not align with rising housing costs.

Young professionals and workforce housing needs are another growing concern, as many younger single renters earning between \$25,000 and \$40,000 annually struggle to find affordable rental housing due to low vacancy rates and rising rental costs.

Homeless single individuals also require immediate assistance, as Owensboro has a growing number of single adults experiencing homelessness who need transitional and permanent supportive housing. The city lacks sufficient emergency shelter space and affordable rental units to accommodate this population.

The greatest housing assistance needs for single-person households include affordable rental housing, as the rental housing deficit disproportionately affects those seeking studio and one-bedroom apartments. Senior housing options such as independent senior housing and assisted living units are necessary to support the aging population. Permanent supportive housing is also needed for single-person households with disabilities, mental health needs, or those transitioning from homelessness. Additionally, there is a gap in rental housing for single-person households earning between \$25,000 and \$40,000, who do not qualify for subsidized housing but struggle to afford market-rate units.

Overall, single-person households, particularly elderly individuals, low-income workers, and those experiencing homelessness, require a greater supply of affordable and supportive housing options to ensure long-term housing stability in Owensboro.

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

The 2023 Housing Needs Assessment for Owensboro provides insight into the number and types of families in need of housing assistance, particularly those who are disabled or victims of domestic violence, dating violence, sexual assault, and stalking.

Families with disabilities in need of housing assistance make up a significant portion of households in Owensboro. Approximately 14 percent of Owensboro's population has a disability, which includes physical, cognitive, and sensory impairments. Many disabled residents have fixed incomes due to reliance on Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI), making them particularly vulnerable to housing insecurity. The demand for affordable, accessible housing exceeds supply, particularly for rental units that meet ADA standards. Aging individuals with disabilities require affordable senior housing with accessibility features, as well as supportive services to help them maintain independence. Households with one or more disabled members often require modifications such as ramps, widened doorways, and lower countertops, which are often unaffordable in market-rate housing.

Families affected by domestic violence, dating violence, sexual assault, and stalking often face urgent and complex housing needs. Owensboro service providers report that an estimated 300 to 400 individuals seek assistance for domestic violence-related issues annually in Owensboro and Daviess County. Emergency shelter space is limited, forcing many survivors to seek temporary housing with family and friends, or in worst cases, to remain in unsafe living situations. Transitional housing options are inadequate, making it difficult for survivors to find stable housing after leaving emergency shelters. Survivors with children face additional challenges in securing housing due to income loss, childcare

needs, and difficulty finding landlords willing to rent to individuals with unstable financial histories. Victims of stalking and sexual assault often need relocation assistance, as remaining in their current homes puts them at ongoing risk.

Housing assistance needs for these populations include more rental units with accessibility features for individuals with disabilities, additional emergency shelter and transitional housing options for victims of domestic violence, permanent supportive housing programs for disabled individuals who need ongoing assistance, increased rental assistance and housing vouchers for survivors of domestic violence who require immediate relocation, and stronger landlord participation programs to encourage acceptance of housing choice vouchers for individuals fleeing violence.

Overall, Owensboro must expand affordable, accessible, and supportive housing to meet the needs of disabled individuals and survivors of violence, ensuring safe and stable living environments for vulnerable families.

What are the most common housing problems?

The **2023 Housing Needs Assessment** for Owensboro identifies several key housing problems affecting residents, particularly low-income households, renters, and individuals with special needs. The most common housing problems include cost burden, overcrowding, substandard housing conditions, and lack of accessibility features for elderly and disabled residents.

One of the most significant issues is cost burden, where households spend more than 30 percent of their income on housing. In Owensboro, 41 percent of renters and 22 percent of homeowners experience a cost burden, with the highest rates among low-income individuals earning less than \$25,000 per year. Among these, 71.6 percent of cost-burdened renters in the Neighborhood Revitalization Strategy Area (NRSA) spend over 50 percent of their income on housing, leaving little financial flexibility for other necessities such as food, healthcare, and transportation. Rising rental prices, which have increased between 9.5 and 28 percent since 2019, further exacerbate this problem, making it difficult for low- and moderate-income residents to find affordable housing.

Overcrowding is another common issue, particularly among larger families and low-income renters. Overcrowding occurs when there is more than one person per room in a housing unit, often due to financial constraints that force multiple households to share living space. This problem is most prevalent in rental housing, where vacancy rates remain below 5 percent, limiting options for larger families seeking affordable units.

Substandard housing conditions are also a major concern, especially in the NRSA, where a significant portion of the housing stock is aging and in need of repair. Many units in this area suffer from structural issues such as leaky roofs, outdated electrical and plumbing systems, and lack of proper insulation. An estimated 65 percent of homes in the NRSA are in fair condition, with 72 percent requiring

rehabilitation. Additionally, lead-based paint hazards are prevalent in older homes, posing health risks to families, particularly those with young children.

Lack of accessibility features in housing units presents challenges for elderly and disabled residents. Many homes and rental units in Owensboro do not have necessary modifications such as ramps, widened doorways, or accessible bathrooms, making it difficult for individuals with mobility impairments to live independently. As the population of seniors continues to grow, the demand for accessible housing is expected to increase significantly.

Overall, the most pressing housing problems in Owensboro include cost burden, particularly among renters, overcrowding in low-income households, substandard housing conditions in older neighborhoods, and the lack of accessible housing for disabled and elderly residents. Addressing these issues will require a combination of increased affordable housing options, rehabilitation programs, and expanded accessibility modifications to ensure that all residents have access to safe and suitable housing.

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

The 2023 Housing Needs Assessment for Owensboro indicates that certain populations and household types are disproportionately affected by housing problems such as cost burden, overcrowding, substandard housing, and lack of accessibility. These issues primarily impact low-income renters, elderly residents, large families, disabled individuals, and survivors of domestic violence.

Low-income renters are among the most affected groups, as they experience the highest levels of cost burden. Approximately 41 percent of renters in Owensboro spend more than 30 percent of their income on housing, and among those in the Neighborhood Revitalization Strategy Area (NRSA), 71.6 percent spend over 50 percent of their income on housing costs. Many of these renters earn less than \$25,000 per year, making it extremely difficult to afford market-rate rents, which have increased between 9.5 and 28 percent since 2019. The lack of affordable rental units, particularly for households earning below \$40,000 annually, forces many to live in overcrowded or substandard conditions.

Elderly residents, particularly those on fixed incomes, face challenges in both homeownership and renting. Many seniors own homes that require costly repairs, yet they lack the financial resources to make necessary improvements. As Owensboro's senior population continues to grow, the demand for affordable, accessible senior housing is rising. Many seniors require housing modifications such as ramps, wider doorways, and accessible bathrooms, yet much of the existing housing stock does not meet these needs.

Large families, particularly those with four or more members, are more likely to experience overcrowding due to a lack of affordable rental units with multiple bedrooms. Many families are forced to live in housing that does not adequately accommodate their household size, often leading to

unhealthy and unsafe living conditions. The demand for three- and four-bedroom affordable rental units far exceeds supply, contributing to high levels of overcrowding in lower-income neighborhoods.

Disabled individuals face significant barriers in finding housing that meets their needs. An estimated 14 percent of Owensboro's population has a disability, yet many available housing units lack accessibility features such as step-free entrances, wheelchair-accessible bathrooms, and lowered countertops. Additionally, disabled individuals are more likely to rely on fixed incomes such as Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI), limiting their ability to afford market-rate rents. The lack of affordable, accessible rental housing forces many disabled individuals into unstable housing situations or long waitlists for suitable units.

Survivors of domestic violence, dating violence, sexual assault, and stalking often face urgent housing needs but have limited options. Each year, an estimated 300 to 400 individuals seek assistance for domestic violence-related issues in Owensboro and Daviess County. Many survivors struggle to find emergency shelter space due to limited capacity and a lack of transitional housing options. Those fleeing abuse often have poor rental histories or financial instability, making it difficult to secure permanent housing. Relocation assistance and increased participation by landlords in housing assistance programs are essential to addressing this need.

Overall, low-income renters, elderly residents, large families, disabled individuals, and survivors of domestic violence are the most affected by housing challenges in Owensboro. Addressing these issues will require targeted efforts to increase affordable housing options, expand rental assistance programs, rehabilitate aging housing stock, and develop accessible housing for disabled and elderly populations.

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

Low-income individuals and families with children, particularly those classified as extremely low-income, face significant challenges in maintaining stable housing and are at imminent risk of becoming homeless. These households often experience severe cost burdens, meaning they spend more than 50 percent of their income on rent and utilities, leaving little for other necessities such as food, healthcare, and transportation. Many are one unexpected expense away from eviction, such as a medical emergency, job loss, or car repair. Families in this situation frequently rely on temporary solutions, including staying with relatives or friends, but these arrangements are unstable and can lead to overcrowding.

Many of these households live in substandard housing, where maintenance issues such as plumbing failures, electrical hazards, or pest infestations can make units uninhabitable, forcing families into homelessness when they cannot afford alternative housing. Access to affordable childcare is also a

barrier, as many parents struggle to maintain employment due to lack of childcare services, reducing their ability to pay rent consistently.

For formerly homeless families and individuals receiving rapid re-housing assistance, the primary concern is long-term stability after assistance ends. These individuals often remain financially vulnerable, as many have limited incomes and struggle to secure employment with wages sufficient to cover market-rate rents. Without continued support, they risk falling back into homelessness, especially if they face increases in rent, job instability, or unexpected expenses. Many formerly homeless individuals also require ongoing supportive services, such as mental health counseling, substance abuse treatment, or case management, which are often not guaranteed once their housing assistance expires.

To prevent homelessness among these populations, there is a need for increased rental assistance programs, permanent supportive housing, affordable childcare, job training, and financial literacy programs. Expanding landlord participation in housing voucher programs, improving access to transitional housing, and providing extended case management for those transitioning out of rapid re-housing programs would help ensure long-term housing stability for vulnerable individuals and families.

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

N/A

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

Several specific housing characteristics have been linked to instability and an increased risk of homelessness in Owensboro, based on the 2023 Housing Needs Assessment and related data. These characteristics include high housing costs relative to income, substandard housing conditions, lack of affordable rental units, overcrowding, and eviction risks.

High housing cost burden is the most significant factor contributing to housing instability. Many low-income households spend more than 30 percent of their income on rent, and a significant portion, particularly those earning less than \$25,000 annually, spend more than 50 percent, leaving little room for unexpected financial emergencies. This severe rent burden puts many families at immediate risk of eviction when faced with a job loss, medical bill, or other financial hardship. The rapid increase in rental prices, ranging from 9.5 to 28 percent since 2019, has further reduced the number of affordable units available, disproportionately affecting low-income and extremely low-income households.

Substandard housing conditions also contribute to instability, particularly in older rental units that suffer from plumbing failures, heating and cooling deficiencies, mold, pest infestations, and structural issues. Many low-income families remain in unsafe conditions because they cannot afford to move elsewhere,

and when these properties become uninhabitable due to maintenance issues or code violations, tenants are often forced into homelessness. In the Neighborhood Revitalization Strategy Area (NRSA), 65 percent of homes are in fair condition, and 72 percent require rehabilitation, indicating a significant portion of the housing stock is at risk of deteriorating beyond livability.

Overcrowding is another significant indicator of housing instability, as families who cannot afford housing often live in cramped, shared spaces with extended family or friends. These arrangements are typically unsustainable in the long term, and when conflicts arise or landlords enforce occupancy limits, families are left without housing options. Overcrowding is most prevalent among large families and multi-generational households in low-income rental housing.

Lack of affordable rental units in Owensboro, with multifamily occupancy rates above 99 percent, means that even households earning \$30,000 to \$40,000 annually struggle to find stable housing. With limited vacancies, many renters are forced into precarious lease agreements with predatory landlords, high move-in costs, or units lacking tenant protections, increasing the likelihood of housing instability. Eviction filings remain a major concern, with many households facing displacement due to unpaid rent, lease violations, or unsustainable rental increases.

Additionally, tenants relying on rental assistance programs are at higher risk of instability when voucher acceptance is low among landlords, forcing many families into extended stays in shelters or temporary accommodations while they search for landlords willing to rent to them. Formerly homeless individuals who rely on rapid re-housing assistance are also vulnerable to homelessness once their subsidies expire, especially if they have low wages, inconsistent employment, or ongoing physical and mental health challenges.

To reduce instability and homelessness, Owensboro must expand affordable housing options, enforce tenant protections, improve housing quality standards, increase rental assistance availability, and encourage landlord participation in housing voucher programs. Investing in rehabilitation programs, eviction prevention services, and permanent supportive housing can also help stabilize at-risk households and prevent future displacement.

Discussion

The limited resources available will be utilized to make the biggest impact on these indicators. For the purpose of this consolidated plan, substandard housing is generally considered housing that 1.) Lacks complete kitchen and/or bathroom facilities, 2.) Is overcrowded, and 3.) Has a rent/cost over-burden situation. Markets with a disproportionate high share of any of the preceding substandard housing characteristics may be in need of replacement housing. The City of Owensboro defines units to be in “standard condition” if they meet HUD Section 8 housing quality standards. These standards include: sanitary facilities, food preparation and refuse disposal, space and security, thermal environment, illumination and electricity, structure and materials, interior air quality, water supply, lead-based paint, access, site and neighborhood, sanitary condition and smoke detectors.

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

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

Introduction

The following charts provided from 2016-2020 CHAS HUD data detail Disproportionately Greater Need in regards to **Housing Problems**. A greater need is determined of the persons in a category of need who are members of a particular racial or ethnic group that is at least 10 % higher than persons in the category as a whole.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,210	875	0
White	2,690	660	0
Black / African American	280	70	0
Asian	45	70	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	125	54	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS

Source:

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,165	1,370	0
White	1,695	1,255	0
Black / African American	225	105	0
Asian	55	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	125	10	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS

Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,265	3,315	0
White	1,000	2,915	0
Black / African American	130	300	0
Asian	55	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	25	65	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS

Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	475	2,470	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	370	2,255	0
Black / African American	0	130	0
Asian	4	50	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	60	25	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

Discussion

The 2023 Housing Needs Assessment for Owensboro identifies that Black/African American and Hispanic/Latino households experience disproportionately greater housing problems compared to the overall population. These housing problems include cost burden, severe cost burden, overcrowding, and substandard housing conditions, which put these racial and ethnic groups at a higher risk of housing instability and homelessness.

Black/African American households face some of the highest levels of housing cost burden in Owensboro. A significantly larger percentage of Black renters spend more than 30 percent of their income on housing, and a disproportionately high number are severely cost-burdened, spending more than 50 percent of their income on rent. These households also have lower homeownership rates compared to the general population due to systemic barriers to mortgage lending, lower household incomes, and limited access to financial assistance programs. Many Black/African American families reside in the Neighborhood Revitalization Strategy Area (NRSA), where older rental housing is more likely to be in deteriorating condition, with issues such as plumbing failures, inadequate heating and cooling systems, and structural deficiencies.

Hispanic/Latino households are more likely to experience overcrowding due to financial constraints and a lack of affordable larger rental units. Many Hispanic families live in multi-generational households to offset high housing costs, yet this arrangement often results in inadequate living space and reduced housing stability. Additionally, language barriers, lower access to mortgage credit, and employment in lower-wage industries make it more difficult for Hispanic households to transition from renting to homeownership.

Demo

Compared to the general population, Black/African American and Hispanic/Latino renters are more likely to be cost-burdened and live in overcrowded or substandard conditions. These disparities indicate a greater need for targeted housing assistance, including increased access to affordable rental housing, homeownership support programs, tenant protections, and housing rehabilitation initiatives in neighborhoods with higher minority populations. Addressing these issues will require a combination of policy interventions, funding for affordable housing developments, and expanded housing counseling services to ensure equitable access to safe and affordable housing opportunities for all racial and ethnic groups in Owensboro.

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

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

Introduction

The following charts provided from 2016-2020 CHAS HUD data detail Disproportionately Greater Need in regards to Severe Housing Problems. A greater need is determined of the persons in a category of need who are members of a particular racial or ethnic group that is at least 10 % higher than persons in the category as a whole.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,655	1,435	0
White	2,210	1,140	0
Black / African American	255	90	0
Asian	45	70	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	75	105	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	720	2,815	0
White	560	2,390	0
Black / African American	54	275	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	55	0	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	25	110	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	210	4,370	0
White	139	3,775	0
Black / African American	0	430	0
Asian	15	35	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	20	75	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	195	2,755	0
White	130	2,490	0
Black / African American	0	130	0
Asian	0	50	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	60	25	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

Discussion

The 2023 Housing Needs Assessment for Owensboro identifies that Black/African American and Hispanic/Latino households experience disproportionately greater severe housing problems compared to the overall population. Severe housing problems include housing cost burden greater than 50 percent of household income, overcrowding, substandard housing conditions, and lack of complete kitchen or plumbing facilities. These issues place these racial and ethnic groups at a higher risk of housing instability and homelessness.

Black/African American households are among the most affected by severe housing problems, particularly in terms of extreme cost burden and substandard housing conditions. A disproportionately high number of Black renters spend more than 50 percent of their income on rent, making them highly vulnerable to eviction and displacement. Many Black families live in older housing stock, particularly in the Neighborhood Revitalization Strategy Area (NRSA), where units are more likely to suffer from plumbing failures, inadequate heating and cooling systems, and structural deficiencies. These housing conditions pose serious health and safety risks, especially for families with children and elderly residents.

Hispanic/Latino households are more likely to experience severe overcrowding, as many live in multi-generational households due to financial constraints and limited access to affordable larger rental units. Overcrowding increases risks related to health, stress, and overall housing instability. Additionally,

Hispanic households face barriers to homeownership due to limited access to credit and mortgage lending, forcing many to remain in rental housing that does not meet their needs. Language barriers and employment in lower-wage industries further limit their ability to secure stable housing.

Compared to the general population, Black/African American and Hispanic/Latino households experience disproportionately high rates of severe housing problems. To address these disparities, Owensboro must expand access to affordable and safe rental housing, invest in homeownership programs, strengthen housing rehabilitation initiatives in minority-majority neighborhoods, and increase access to financial and housing counseling services. Targeted interventions are needed to ensure equitable housing opportunities and improve living conditions for these disproportionately affected racial and ethnic groups.

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

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

Introduction:

The following charts provided from 2016-2020 CHAS HUD data detail Disproportionately Greater Need in regards to Housing Cost Burdens. A greater need is determined of the persons in a category of need who are members of a particular racial or ethnic group that is at least 10 % higher than persons in the category as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	17,835	3,880	3,275	440
White	15,815	3,125	2,780	329
Black / African American	1,059	355	275	0
Asian	259	95	0	70
American Indian, Alaska Native	80	0	25	0
Pacific Islander	0	0	0	0
Hispanic	435	200	85	44

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

The 2023 Housing Needs Assessment for Owensboro indicates that Black/African American and Hispanic/Latino households experience disproportionately greater housing cost burdens compared to the overall population. Housing cost burden occurs when a household spends more than 30 percent of its income on housing, while a severe housing cost burden applies to households spending more than 50 percent of their income on rent or mortgage payments.

Black/African American households in Owensboro face higher rates of housing cost burden than other racial or ethnic groups. A significant portion of Black renters and homeowners spend more than 30 percent of their income on housing, with a disproportionately large percentage experiencing severe cost burden, spending over 50 percent. Lower average incomes among Black households contribute to this issue, as many are employed in low-wage jobs that do not align with the increasing cost of housing. The homeownership rate among Black households is lower than that of White households, and many renters

remain stuck in a cycle of high-cost rental payments with limited opportunities for homeownership due to credit barriers and lack of down payment assistance. A large number of Black households live in the Neighborhood Revitalization Strategy Area, where rental prices continue to rise and affordable housing options remain limited.

Hispanic/Latino households also experience higher rates of housing cost burden, particularly due to low wages and overcrowding. Many Hispanic renters pay over 30 percent of their income on rent, with a substantial portion experiencing severe housing cost burdens. Language barriers and limited access to mortgage credit make it difficult for Hispanic families to transition into homeownership, leading to an overreliance on the rental market, where vacancies are low and costs are rising. Overcrowding is common among Hispanic households as families double up to share housing costs, often resulting in unsafe or inadequate living conditions.

Compared to the general population, Black/African American and Hispanic/Latino households are more likely than White households to be cost-burdened, particularly in the rental market. Black households experience the highest rate of severe cost burden, while Hispanic households are most affected by overcrowding and affordability challenges. Homeownership rates remain significantly lower among Black and Hispanic residents compared to White residents, further exacerbating long-term affordability concerns.

To reduce these disparities, Owensboro should expand affordable rental housing options, particularly in areas with high Black and Hispanic populations. Rental assistance programs targeted at cost-burdened households should be increased. First-time homebuyer assistance, including down payment assistance and financial literacy programs for Black and Hispanic households, can help improve homeownership rates. Encouraging landlord participation in housing voucher programs will expand rental options for cost-burdened families. Developing language-accessible housing resources will assist Hispanic/Latino households in securing stable and affordable housing. Addressing these disproportionate housing cost burdens is essential to ensuring equitable housing opportunities for all racial and ethnic groups in Owensboro.

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

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

The 2023 Housing Needs Assessment for Owensboro indicates that certain racial and ethnic groups experience disproportionately greater housing needs within specific income categories. Black/African American and Hispanic/Latino households are particularly affected by housing challenges, including cost burden, severe cost burden, overcrowding, and barriers to homeownership, when compared to other income groups citywide.

Extremely low-income households, those earning 0-30 percent of the area median income, face the most severe housing problems. Black/African American and Hispanic/Latino households are overrepresented in this income category and experience higher rates of cost burden, with many spending more than 50 percent of their income on housing. Hispanic households in this category are more likely to experience overcrowding due to the lack of affordable housing options, forcing extended families to share housing. Many of these households have limited access to rental assistance programs, and even when vouchers are available, finding landlords who accept them remains a challenge. The risk of homelessness is highest in this income bracket, particularly for Black and Hispanic households with children.

Very low-income households, earning 31-50 percent of the area median income, continue to experience significant housing difficulties. Black/African American renters in this income range have higher rates of housing cost burden than White households in the same category. Hispanic families in this income bracket are more likely to live in substandard housing, as they often cannot afford higher-quality rental units. Homeownership is nearly unattainable for Black and Hispanic households in this category due to lower access to mortgage lending programs and higher rejection rates for loans. A higher percentage of Hispanic households in this group rely on informal housing arrangements, which increases instability.

Low-income households, earning 51-80 percent of the area median income, still experience challenges related to cost burden and homeownership. Black households in this category continue to experience lower homeownership rates, even though some could qualify for mortgages. Discrimination in lending and a lack of down payment assistance programs contribute to this disparity. Hispanic households in this category also face barriers to homeownership, particularly due to language barriers in the mortgage process and fewer generational homeownership opportunities. Many families in this income range live in aging housing stock that requires rehabilitation, but they often cannot afford necessary repairs or upgrades.

Black/African American and Hispanic/Latino households experience disproportionately greater housing needs at nearly every income level, particularly in extremely low-income and very low-income categories. These disparities stem from historical barriers to homeownership, systemic economic disadvantages, and limited access to financial assistance programs. To address these issues, Owensboro

must expand affordable housing options, increase rental assistance, provide targeted homeownership programs, and improve access to mortgage lending for minority households. Developing more financial literacy and homebuyer education programs can also help bridge the gap in homeownership rates among Black and Hispanic residents.

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

There were no specific needs identified.

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

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

NA-35 Public Housing – 91.205(b)

Introduction

The City of Owensboro and the Housing Authority of Owensboro (HAO) have maintained a strong partnership for over 40 years, collaborating on initiatives that support low- to moderate-income households. This partnership will continue to be a priority as the City works closely with HAO to address affordable housing needs and expand housing opportunities for residents.

HAO has a well-established history of engaging tenants in decision-making processes, ensuring that community voices are heard in the development and management of public housing. The City remains committed to fostering this inclusive approach and will work alongside the HAO Director to identify strategic projects and partnerships that enhance housing stability and accessibility.

To further strengthen affordable housing efforts, the City encourages Low-Income Housing Tax Credit (LIHTC) developments to collaborate with HAO. Such partnerships can leverage HAO's expertise in housing management and resident services while facilitating the development of high-quality, affordable rental housing that meets the community's needs. By aligning resources and expertise, the City and HAO will continue to drive impactful housing solutions that support Owensboro's most vulnerable residents.

Totals in Use

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

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

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

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	445	227	0	227	0	0	0
Black/African American	0	0	101	39	0	39	0	0	0
Asian	0	0	1	1	0	1	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	5	1	0	1	0	0	0
Not Hispanic	0	0	542	266	0	266	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Demo

Data Source: PIC (PIH Information Center)

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

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

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

Currently, the Housing Authority of Owensboro has 489 families on the Section 8 waiting list (only 240 vouchers in effect and utilized). There are 89 families waiting in the undetermined category, 489 families waiting for 1-bedroom units, 140 families waiting for 2-bedroom units, 143 families waiting for 3-bedroom units, 38 families waiting for 4-bedroom units. Clearly, the largest demand is for 1-bedroom units. There is a need for more Section 8 vouchers and additional 1-3 bedroom units to meet the current and future demand.

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

Public housing and voucher holders face a severe shortage of affordable units, particularly one-bedroom apartments and multi-bedroom family units. The Section 8 waiting list has more than double the number of families compared to available vouchers, and many households struggle to find units that accept vouchers.

For the general population, affordable housing is still a concern, but higher-income households have more options in the rental and homeownership markets. However, rising housing costs impact everyone, especially middle-income earners who may not qualify for assistance but still face financial strain.

Public housing and voucher holders often experience landlord refusal to accept vouchers, along with credit score requirements, security deposits, and other barriers that make it difficult to secure housing.

For the general population, those without housing assistance typically have more flexibility in choosing rental properties, though rental prices continue to rise due to market demand. Renters with lower incomes but without vouchers may also struggle with affordability, creating competition for lower-cost units.

Many public housing and voucher holders lack the financial stability, credit history, or savings for a down payment required to transition from renting to homeownership. Rising property values make homeownership less attainable for low-income residents.

For the general population, middle- and higher-income households may have better access to mortgages, but high housing costs, interest rates, and limited inventory present challenges for first-time homebuyers.

The greatest need for public housing and voucher holders is for one-bedroom units, but larger families also struggle to find available two- to four-bedroom units.

For the general population, there is demand for diverse housing options, including townhomes, condos, and single-family homes, but the market often prioritizes larger and more expensive properties, limiting options for lower- and middle-income buyers.

Public housing and voucher holders who are on fixed or low incomes are at higher risk of homelessness or housing instability due to long waitlists for assistance and limited affordable options.

For the general population, while more financially stable households may not experience immediate housing insecurity, many still struggle with rising rent, property taxes, and mortgage costs, making affordability a growing issue across income levels.

Discussion

The most urgent needs for public housing and voucher holders revolve around increasing the availability of affordable units, particularly one- to three-bedroom apartments, and expanding Section 8 vouchers.

The general population faces affordability concerns as well, but middle-income families still have more housing options than lower-income or assisted-housing applicants.

Addressing the affordable housing crisis in Owensboro will require a mix of new development, policy changes, and expanded rental assistance programs to meet the needs of both low-income and general populations.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homelessness in Owensboro remains a complex issue influenced by economic conditions, housing availability, and access to supportive services. While local shelters and service providers work to address immediate needs, the lack of affordable housing, employment barriers, and mental health challenges contribute to ongoing housing instability for many individuals and families. The City of Owensboro collaborates with the Green River Continuum of Care, the Homeless Coalition of Ohio Valley, and other local organizations to coordinate efforts in addressing homelessness through emergency shelter, transitional housing, and long-term housing solutions. Understanding the scope of homelessness in Owensboro is essential for developing effective strategies that provide stable housing opportunities and supportive resources for those in need.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	24	0	210	0	0	7
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	147	0	120	0	0	7
Chronically Homeless Individuals	39	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	16	0	0	0	0	0
Unaccompanied Child	10	0	45	0	0	7
Persons with HIV	0	0	45	0	0	7

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

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

While specific data may not be available for the number of persons becoming and exiting homelessness each year or the number of days individuals experience homelessness in Owensboro, general trends and challenges can be described based on local service providers' experiences and national homelessness patterns.

Chronically homeless individuals and families often face long-term or repeated episodes of homelessness due to significant barriers such as mental illness, substance use disorders, or disabilities. Without stable housing and consistent supportive services, these individuals often experience extended periods of homelessness, sometimes lasting months or even years. The lack of permanent supportive housing options in the area makes it difficult for this population to transition into stable housing.

Families with children experiencing homelessness often struggle with temporary displacement due to financial instability, domestic violence, or sudden loss of housing. Many seek assistance through emergency shelters or transitional housing programs, but the limited availability of affordable rental units can extend their time without permanent housing. Families may cycle in and out of shelter systems, relying on social services and short-term rental assistance to regain stability.

Veterans and their families experiencing homelessness often have access to specialized services through veteran housing programs, but those who do not qualify or have additional barriers, such as untreated mental health conditions, may remain homeless for longer periods. While

transitional housing programs and veteran-specific rental assistance programs exist, some veterans struggle to navigate the system or access needed services.

Unaccompanied youth face unique challenges in exiting homelessness, as they often lack stable support systems, financial resources, or connections to long-term housing options. Many youth experiencing homelessness do not seek shelter services due to fear of being placed in foster care or concerns about safety in adult shelters. As a result, they may remain homeless for extended periods, staying in unstable housing situations, couch surfing, or living unsheltered.

Local service providers and the Green River Continuum of Care work to address these challenges by increasing access to emergency housing, expanding rapid re-housing programs, and improving coordination among service agencies. However, a persistent shortage of affordable housing, coupled with barriers to employment, mental health care, and substance use treatment, continues to make homelessness a recurring issue for many individuals and families in Owensboro. The City remains committed to collaborating with local organizations to develop solutions that reduce homelessness and provide long-term housing stability.

Nature and Extent of Homelessness: (Optional)

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

Data Source

Comments:

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

The need for housing assistance among families with children and families of veterans in Owensboro remains significant. Based on local housing assessments and trends, an estimated 250 to 300 families with children require housing support due to financial instability, high rental costs, or inadequate living conditions. Many of these families are cost-burdened, spending more than 30% of their income on housing, which limits their ability to afford other necessities such as food, healthcare, and education. The shortage of affordable rental units and the increasing cost of homeownership contribute to the housing challenges faced by these families.

Families of veterans also face housing difficulties, with an estimated 50 to 75 veteran households in need of assistance. While some veterans receive support through VA housing programs, many still struggle with securing stable, affordable housing, particularly those transitioning from military service or dealing with disabilities and mental health challenges. Programs such as rental assistance, transitional housing, and permanent supportive housing are essential to addressing the needs of veterans and their families.

To meet the needs of these populations, Owensboro continues to support affordable housing initiatives, including the development of new rental units, down payment assistance programs, and partnerships with veteran service organizations to expand housing opportunities. By prioritizing families with children and veterans, the City aims to reduce housing instability and ensure long-term affordability for those most in need.

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

The nature and extent of homelessness in Owensboro reflect broader national trends in which racial and ethnic disparities persist within the homeless population. While homelessness affects individuals of all backgrounds, certain racial and ethnic groups experience higher rates of housing instability due to systemic economic and social inequalities.

Data from local service providers and the Green River Continuum of Care indicate that Black and Hispanic individuals are disproportionately represented in the homeless population compared to their overall share of Owensboro's residents. Black individuals, in particular, face higher rates of homelessness, often linked to factors such as lower homeownership rates, income disparities, and barriers to accessing stable housing. Hispanic individuals may also encounter challenges such as language barriers, immigration concerns, and limited access to affordable housing.

White individuals make up the largest segment of the homeless population, reflecting Owensboro's overall demographic composition. Many in this group experience homelessness due to economic hardship, job loss, or the lack of affordable housing options. Native American and other minority groups are present in smaller numbers but may still face significant housing instability due to historical disparities in economic opportunities and access to services.

The intersection of race, poverty, and homelessness in Owensboro underscores the need for targeted interventions that address the root causes of housing instability. Expanding access to affordable housing, increasing homeownership opportunities, and improving employment and support services are critical to reducing racial and ethnic disparities in homelessness. The City continues to work with local organizations to develop equitable solutions that ensure all individuals, regardless of race or ethnicity, have the opportunity to achieve housing stability.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Homelessness in Owensboro consists of both sheltered and unsheltered populations, each facing distinct challenges. Sheltered homelessness refers to individuals and families who are staying in emergency shelters or transitional housing programs, while unsheltered homelessness includes those living in places not meant for human habitation, such as streets, cars, abandoned buildings, or encampments.

The sheltered homeless population in Owensboro is served by organizations such as the Daniel Pitino Shelter, St. Benedict's Shelter, and other local service providers that offer temporary housing, case management, and supportive services. These shelters provide essential resources, including meals, hygiene facilities, and workforce development programs, helping individuals transition into stable housing. However, the capacity of shelters remains limited, and demand often exceeds available beds, particularly during extreme weather conditions.

The unsheltered homeless population consists of individuals who, for various reasons, do not seek shelter or cannot access it due to restrictions, overcrowding, or personal circumstances. Many face

significant barriers such as mental illness, substance use disorders, lack of identification documents, or a history of eviction, making it difficult to secure stable housing. Outreach teams and homeless service providers work to connect these individuals with emergency assistance, healthcare, and permanent housing solutions, but the availability of affordable housing remains a critical challenge.

One of the most pressing issues affecting both sheltered and unsheltered populations is the shortage of affordable rental units in Owensboro. Rising rents, a lack of subsidized housing options, and long waiting lists for housing assistance contribute to prolonged periods of homelessness. Additionally, families with children and unaccompanied youth represent vulnerable subpopulations in need of targeted interventions such as rapid re-housing programs and transitional housing options.

The City of Owensboro continues to collaborate with the Green River Continuum of Care and the Homeless Coalition of Ohio Valley to coordinate resources, expand outreach efforts, and advocate for increased affordable housing opportunities. Addressing homelessness requires a multi-faceted approach that includes increasing the supply of permanent supportive housing, strengthening mental health and substance abuse services, and expanding employment and income assistance programs to help individuals and families achieve long-term housing stability.

Discussion:

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

Introduction:

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

Describe the characteristics of special needs populations in your community:

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

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

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

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

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

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

N/A

Discussion:

No Funding from the City to meet specific Special Needs Objectives is anticipated for the Consolidated Plan Timeframe. The City will work closely with providers to assist and support that the needs are met for these population groups.

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

Describe the jurisdiction's need for Public Facilities:

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

How were these needs determined?

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

Describe the jurisdiction's need for Public Improvements:

Streets and sidewalks that may need improvements as particular needs are identified by city officials, neighborhood groups, or other interested parties. However, it is very unlikely that every segment will be reconstructed. The lack of right-of-way and the existing street surfaces being adequate for the land uses being served would be the most likely reasons not to rebuild a particular street. Public improvements listed in the Monarch NRSA will have the highest priority each Annual Action Plan funding year.

How were these needs determined?

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

Describe the jurisdiction's need for Public Services:

Describe the jurisdiction's need for Public Services:

The City has periodically funded non-profit organizations through the Community Development Block Grant (CDBG) program since its inception in 1974. Historically, CDBG funding has been directed toward physical improvements, such as facility maintenance and expansion, rather than direct funding of programs or services, which has been considered the responsibility of the non-profit organization itself.

Before approving requests for funding, the City evaluates several key factors to determine the feasibility and impact of the proposed project. The primary considerations include whether the non-profit serves low- to moderate-income clients or neighborhoods, whether the requested funding for a capital improvement project will enhance or sustain the organization's ability to provide services, and whether there is a demonstrated or anticipated need for the programs offered by the organization. Additionally, the City examines whether all other potential funding sources have been exhausted, whether the project will receive matching funds from other sources, and whether the non-profit has the capability to comply with federal regulations.

Another crucial factor in the decision-making process is ensuring that funding non-profit facilities does not compromise the City's ability to achieve other community development objectives. The answers to these questions help determine whether the City is willing and able to provide funding for a given project.

This funding approach reflects a long-standing priority of investing in bricks-and-mortar projects rather than directly funding programs and services. While this historical preference remains in place, the City continues to assess and respond to the evolving needs of the community while ensuring that public service resources effectively support residents and enhance overall community development efforts.

How were these needs determined?

The public facility and service needs of the jurisdiction were identified through a combination of community assessments, stakeholder input, and analysis of demographic and economic data. The City has used multiple sources to evaluate existing conditions and determine priorities for investment in infrastructure, public services, and housing assistance.

One key method for assessing needs has been engagement with non-profit organizations, service providers, and community stakeholders. Over the years, these organizations have submitted funding requests and provided insights into the most pressing challenges faced by low- to moderate-income residents. Through this process, the city has identified recurring themes, such as the need for expanded transitional housing, accessibility improvements, and stable funding for critical social services.

The city has also relied on public input and community feedback, including consultations with local advocacy groups, housing providers, and public agencies. Public meetings, surveys, and reports from organizations like River Valley Behavioral Health and Audubon Area Community Services have highlighted gaps in existing services and the need for expanded support in areas such as job training, mental health services, and homeless assistance.

In addition, housing and economic data have informed the City's understanding of the need for affordable housing, public safety improvements, and infrastructure investments. Housing affordability studies, census data, and reports on homelessness trends have demonstrated an increasing demand for affordable rental units, emergency shelters, and public transit accessibility.

The CDBG program's historical funding approach has also shaped the City's priorities. Over the years, the City has assessed the effectiveness of its investments in public facilities versus direct service funding. The focus on physical infrastructure improvements has been guided by a strategy of maximizing long-term community impact while ensuring compliance with federal funding requirements.

By integrating stakeholder feedback, community data, and policy evaluations, the City has identified and prioritized the most urgent public facility and service needs, ensuring that resources are directed toward projects that provide the greatest benefit to residents.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of Owensboro retained Bowen National Research in August of 2023 for the purpose of conducting a Housing Needs Assessment of Owensboro, Kentucky. This study includes updated information on selected items from the original 2019 study we conducted of Owensboro.

With changing demographic and employment characteristics and trends expected over the years ahead, it is important for the local government, stakeholders and its citizens to understand the current market conditions and projected changes that are anticipated to occur that will influence future housing needs. Toward that end, this report intends to:

- Provide an overview of present-day Owensboro, Kentucky.
- Present and evaluate past, current and projected detailed demographic characteristics.
- Present and evaluate employment characteristics and trends, as well as the economic drivers impacting the area.
- Determine current characteristics of major housing components within the market (for-sale/ownership and rental housing alternatives).
- Provide housing gap estimates by tenure (renter and owner) and income segment.
- Collect input from community stakeholders in the form of an online survey.

By accomplishing the study's objectives, government officials, area stakeholders, and area employers can: (1) better understand the city's evolving housing market, (2) establish housing priorities, (3) modify

or expand local government housing policies, and (4) enhance and/or expand the city's housing market to meet current and future housing needs.

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

Introduction

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

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

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

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	19,130	69%
1-unit, attached structure	500	2%
2-4 units	3,835	14%
5-19 units	2,630	10%
20 or more units	1,155	4%
Mobile Home, boat, RV, van, etc	370	1%
Total	27,620	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	10	0%	495	4%
1 bedroom	190	1%	2,550	23%
2 bedrooms	2,475	18%	4,775	42%
3 or more bedrooms	11,455	81%	3,460	31%
Total	14,130	100%	11,280	100%

Table 28 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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

The number and targeting of units assisted with federal, state, and local programs in Owensboro reflect a strong demand for affordable housing, particularly for low-income families, seniors, and persons with disabilities. The Owensboro Housing Authority administers approximately 302 Housing Choice Vouchers, but the demand far exceeds availability, with 605 households currently on the waiting list. Annual turnover within the voucher program is estimated at 131 households, but about eight issued vouchers remain unused due to a lack of quality, affordable rental housing that accepts them. This highlights a critical shortage of suitable rental units for voucher holders.

In addition to vouchers, there are nine subsidized housing projects in Owensboro, comprising 782 units, all of which are fully occupied. One-bedroom units represent the largest share of these subsidized units, while three-bedroom or larger units make up less than 10% of the total supply. The fact that all subsidized housing projects maintain waiting lists further emphasizes the need for additional affordable rental options.

Several federal, state, and local programs contribute to housing assistance efforts in Owensboro. The Low-Income Housing Tax Credit (LIHTC) program requires a percentage of units to be occupied by households earning 80% or less of the Area Median Income (AMI). The HUD Section 8 Project-Based Rental Assistance program helps very low-income households by covering the gap between contract rent and tenant contributions. The HUD Section 202 program supports elderly households with incomes not exceeding 50% of AMI, while the HUD Section 236 program provides interest reduction payments for households earning up to 80% of AMI. Additionally, the HUD Section 811 program assists persons with disabilities, focusing on those earning up to 50% of AMI.

Despite the availability of these programs, the high occupancy rates and long waiting lists indicate that the need for affordable housing in Owensboro continues to surpass supply. Expanding the stock of subsidized and affordable housing units, particularly for larger families and individuals with special needs, remains a critical priority to address the community's housing challenges.

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

Several affordable housing units in Owensboro are at risk of being lost due to expiring HUD contracts. A total of 12 properties currently operate as subsidized projects under active HUD agreements, but their future affordability is dependent on contract renewals. Three of these properties have contracts set to expire in 2024, including Garden Grace Apartments with 54 units expiring on August 31, Lee Manor Apartments with 115 units expiring on May 31, and Park Regency with 102 units, 41 of which are assisted, expiring on November 30. The potential expiration of these contracts could reduce the affordable rental housing stock, placing additional pressure on low-income households who already face a severe shortage of affordable units.

Given the high occupancy rates and waitlists for subsidized housing, preserving these units is critical. If HUD contracts are not renewed, residents in these properties may be forced into an already strained rental market, where finding comparable affordable housing is difficult. This is especially concerning for vulnerable populations, such as seniors and disabled individuals, as one of the properties with an expiring contract specifically serves these groups.

To mitigate this risk, efforts should focus on working with property owners and HUD to secure contract renewals and maintain affordability. Additionally, increasing the availability of new affordable housing units through incentives and funding programs will help ensure a continued supply of housing options for low-income residents in Owensboro.

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

The availability of housing units in Owensboro does not fully meet the needs of the population, particularly for low-income households and those seeking affordable rental and for-sale housing options.

The demand for affordable rental housing significantly exceeds supply. Owensboro's nine subsidized housing projects, containing 782 units, are fully occupied, with waiting lists maintained for all subsidized projects. One-bedroom units make up the majority of available subsidized units, while three-bedroom or larger units comprise less than 10% of the total, highlighting a shortage of family-sized units. Very low-income households, earning 50% or less of the area median household income (AMHI), face particularly limited options, often having to seek non-subsidized multifamily or non-conventional housing, such as single-family homes, duplexes, or mobile homes. This contributes to a high percentage of cost-burdened households, with 41% of renter households and 22% of owner households in Owensboro paying more than 30% of their income toward housing costs.

For-sale housing is also limited, with inventory levels well below a balanced market. As of late 2023, Owensboro had only 114 available for-sale homes, representing just 1.6 months of supply. A well-balanced for-sale market typically requires a four- to six-month inventory. The vacancy/availability rate of 0.8% is well below the healthy range of 2% to 3%, further indicating a constrained market. Home prices have increased significantly, with the median list price rising 17.7% from 2019 to 2023, making it more difficult for moderate-income households to purchase homes.

Community stakeholders have identified rental housing, affordable workforce housing, housing for homeless and special needs populations, and senior independent living apartments as the most critical needs. Stakeholders also noted that homes priced between \$150,000 and \$199,999 and rental units with monthly rents between \$500 and \$749 are in the highest demand. The lack of available housing options at these price points further strains the housing market and limits demographic growth in Owensboro.

Given these findings, the city must prioritize increasing the supply of affordable rental and for-sale housing through new construction, rehabilitation of existing units, and policies that support housing affordability. Expanding Housing Choice Voucher acceptance, encouraging developers to build family-sized rental units, and investing in workforce housing initiatives will be key to addressing the current housing shortages and meeting the needs of the community.

Describe the need for specific types of housing:

The housing needs in Owensboro span a variety of types, with significant demand for rental housing, workforce housing, senior housing, and affordable homeownership options.

Rental housing remains one of the most critical needs, particularly for low- to moderate-income households. The highest demand exists for rental units priced between \$500 and \$749 per month, as these are the most attainable for low-income residents. The rental vacancy rate in Owensboro is extremely low, with a 99.3% occupancy rate among surveyed multifamily rental properties, demonstrating a strong need for additional rental units. Additionally, there is a shortage of larger rental units, with three-bedroom or larger units comprising less than 10% of the subsidized rental housing stock, despite an increasing number of families needing these unit sizes.

There is also a strong need for affordable workforce housing, particularly for households earning 50% to 120% of the Area Median Household Income (AMHI). Many workers in Owensboro's largest employment sectors, including accommodation and food services, manufacturing, and education, earn low to moderate wages, making it difficult to afford rising housing costs. The lack of affordable workforce housing leads to longer commutes for many employees who must live outside the city due to limited housing options.

Senior housing is another area of concern, as the aging population requires more independent living options. Approximately 40% to 45% of new rental housing demand is projected to come from residents aged 55 and older. This demand is strongest for one- and two-bedroom units, particularly in senior-oriented communities. Additionally, there is a growing need for single-story ranch-style homes, townhomes, and cottage-style condominiums, which can accommodate seniors looking to downsize.

Affordable homeownership opportunities are also in short supply, particularly for first-time buyers and lower-income families. The highest demand exists for homes priced between \$150,000 and \$199,999, but inventory at this price point is extremely limited. The median home price in Owensboro has increased significantly, making homeownership increasingly difficult for low- to moderate-income residents. The city must focus on developing entry-level housing options and expanding homebuyer assistance programs to make homeownership more accessible.

Overall, Owensboro faces a housing shortage across multiple categories, with the most urgent needs being rental housing for low-income families, affordable workforce housing, senior housing, and

attainable for-sale housing. Addressing these gaps will require a combination of new construction, rehabilitation of existing housing, and policy changes to encourage affordable development.

Discussion

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

Introduction

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

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

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	104,100	125,600	21%
Median Contract Rent	487	589	21%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	3,530	31.3%
\$500-999	7,250	64.3%
\$1,000-1,499	345	3.1%
\$1,500-1,999	45	0.4%
\$2,000 or more	115	1.0%
Total	11,285	100.0%

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	970	No Data
50% HAMFI	3,830	2,115
80% HAMFI	7,880	4,729
100% HAMFI	No Data	6,638
Total	12,680	13,482

Table 31 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	699	703	926	1,223	1,244
High HOME Rent	536	571	746	962	1,142
Low HOME Rent	536	571	746	890	993

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

The availability of housing in Owensboro does not fully meet the needs of households at all income levels. There is a significant housing gap, particularly for low- to moderate-income households, which affects both rental and for-sale housing availability.

The overall five-year housing gap for Owensboro is estimated at 3,910 rental units and 3,764 for-sale units across various affordability levels. The greatest rental housing shortages exist for extremely low-income households (those needing units below \$571 per month), with a shortage of 948 units, and for moderate-income renters (requiring units priced between \$1,525 and \$2,736 per month), with a deficit of 958 units. Meanwhile, the most significant shortage in the for-sale market is for homes priced between \$203,201 and \$364,800, with an estimated gap of 1,230 units.

For lower-income households, affordability is a major issue. More than 41% of renter households and nearly 22% of owner households in Owensboro are considered cost-burdened, meaning they spend more than 30% of their income on housing costs. Among them, a significant portion is severely cost-burdened, spending over 50% of their income on housing. This problem is especially pronounced in the Neighborhood Revitalization Strategy Area (NRSA), where over 62% of renter households are cost-burdened.

The for-sale housing market also presents challenges. The supply of homes priced under \$200,000 is extremely limited, making homeownership difficult for first-time buyers and moderate-income families. Currently, the housing market has only a 1.6-month supply of homes, well below the four- to six-month supply that indicates a balanced market. Additionally, home prices have risen significantly, with the median list price increasing by 17.7% between 2019 and 2023, further reducing affordability for many residents.

In summary, the current housing market in Owensboro does not adequately provide housing for households at all income levels. The most pressing shortages exist in affordable rental units for low-

income families, workforce housing, and for-sale homes in the entry-level and mid-range price categories. Addressing these shortages will require expanding affordable housing programs, incentivizing new housing development, and supporting homebuyer assistance initiatives.

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

The affordability of housing in Owensboro is expected to continue to be a challenge due to rising home values, increasing rental costs, and economic factors affecting both supply and demand.

Home prices have seen significant increases, with the median home value in the city rising to approximately \$161,122, which is 15.7% lower than the statewide median but still a substantial increase compared to previous years. Additionally, median household income in the area is lower than the state average, making homeownership less attainable for many residents. The number of available for-sale homes is limited, with demand particularly high for properties priced between \$150,000 and \$199,999, but the supply of homes in this price range remains extremely low.

Rental affordability is also a growing concern. The average gross rent in Owensboro is currently \$851, which is only slightly lower than the state average of \$877. However, a significant percentage of renters in the city are cost-burdened, meaning they pay more than 30% of their income toward rent. In the NRSA (Neighborhood Revitalization Strategy Area), 62.1% of renter households are cost-burdened, with nearly half of them being severely cost-burdened, spending over 50% of their income on housing.

As construction costs and mortgage interest rates continue to rise, the affordability gap is expected to widen, making it more difficult for low- and moderate-income households to secure stable housing. The availability of rental units is also constrained, with occupancy rates for multifamily housing reaching 99.3%, leaving very few options for prospective tenants. Additionally, all government-subsidized and tax credit rental units in the city are 100% occupied, highlighting the urgent need for more affordable rental housing.

Given these factors, the affordability of housing in Owensboro is likely to worsen unless significant investments are made in affordable housing development, rental assistance programs, and policies that encourage the construction of entry-level homes and workforce housing. Without these interventions, many households will continue to face financial strain, increasing demand for public assistance and exacerbating homelessness risks.

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

The comparison of HOME rents, Fair Market Rents (FMR), and Area Median Rents (AMR) in Owensboro highlights the affordability challenges and the potential impact on strategies to produce or preserve affordable housing.

HUD sets Fair Market Rents to reflect the cost of modest rental units, aiming to ensure that at least 40% of the rental market is available at or below this price. However, in rental markets with a limited supply of lower-priced units, Fair Market Rents may be adjusted to higher percentiles to increase access. In Owensboro, the average gross rent is approximately \$851, which is slightly below the statewide average of \$877. However, the average two-bedroom rent is approximately \$1,041, and the average three-bedroom rent is \$1,467, making affordability a challenge for many residents.

HOME rents, which are determined based on HUD income limits and affordability guidelines, generally align with or are slightly below Fair Market Rents. These rents aim to provide affordable housing to low-income households by capping tenant contributions at 30% of their income. However, given the rising rental costs in the area, many HOME-assisted units may still be unaffordable to the lowest-income residents, particularly those earning less than 50% of the Area Median Income.

The gap between Fair Market Rent, HOME rents, and market rents impacts the strategy for affordable housing in Owensboro in several ways. First, it underscores the need to expand rental assistance programs and increase the supply of subsidized housing units to accommodate households that cannot afford market-rate rentals. Second, it highlights the importance of incentivizing private developers to participate in affordable housing programs through tax credits, subsidies, and public-private partnerships. Third, it suggests a need for preserving existing affordable housing stock by renewing expiring HUD contracts and rehabilitating older units to maintain affordability.

Without these interventions, the disparity between market rents and the affordability thresholds set by HUD programs will continue to strain low-income renters and reduce the availability of housing for vulnerable populations in Owensboro. Addressing this issue requires coordinated efforts from local government, housing authorities, and private developers to expand and sustain affordable housing options.

Discussion

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

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

Introduction

Bowen National Research conducted research and analysis of various housing alternatives within the PSA (Owensboro) and SSA (Balance of County). This analysis includes rental housing (multifamily and nonconventional) and for-sale, owner-occupied housing (historical and available).

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

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

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,935	21%	4,415	39%
With two selected Conditions	80	1%	325	3%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	11,120	79%	6,535	58%
Total	14,135	101%	11,275	100%

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,845	13%	1,485	13%
1980-1999	2,165	15%	2,835	25%
1950-1979	7,915	56%	5,460	48%
Before 1950	2,205	16%	1,500	13%
Total	14,130	100%	11,280	99%

Table 34 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	10,120	72%	6,960	62%
Housing Units build before 1980 with children present	1,384	10%	609	5%

Table 35 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

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

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
PLAN_SECTION_ID=[1313801000]>

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

The estimated number of housing units occupied by low- or moderate-income families with lead-based paint hazards in Owensboro is significant due to the age of the housing stock. Based on available data, approximately 38.2% of renter-occupied and 55.8% of owner-occupied units in the Primary Study Area were built before 1970, when lead-based paint was commonly used. Given that a substantial portion of low- and moderate-income households reside in older housing, it is estimated that around 2,613 renter-occupied units and 6,453 owner-occupied units may have lead-based paint hazards. This results in a total of approximately 9,066 units at potential risk.

Many low-income households, particularly renters, may not have the financial resources to address lead hazards, leading to prolonged exposure, especially for children. Rental properties occupied by low-income families are more likely to have deferred maintenance, increasing the likelihood of lead exposure. Addressing these hazards will require targeted remediation programs, funding for owner-occupied housing rehabilitation, and stronger enforcement of lead safety requirements for landlords. Expanding lead testing and awareness efforts, particularly in older neighborhoods, will be essential to protecting vulnerable households from lead poisoning and its long-term health effects.

Discussion

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

Introduction

Public and assisted housing in Owensboro plays a crucial role in meeting the needs of low-income residents, particularly those who rely on government subsidies to afford housing. The Owensboro Housing Authority administers approximately 302 Housing Choice Vouchers (HCV), yet eight of these vouchers remain unused due to a lack of available, quality affordable rental units that accept them. Additionally, there are 605 households on the waiting list for vouchers, reflecting the persistent demand for affordable housing assistance. Annual turnover within the voucher program is estimated at 131 households, further emphasizing the ongoing need for rental support.

Beyond vouchers, Owensboro has nine subsidized housing projects, comprising 782 units, all of which are fully occupied. The majority of these units are one-bedroom apartments, representing 72.3% of subsidized tax credit units and 64.9% of government-subsidized units. Conversely, three-bedroom or larger units make up less than 10% of the total, indicating a significant shortage of larger units for families. Waitlists exist for all subsidized projects, reinforcing the high demand for affordable housing. Many very low-income households, earning 50% or less of the Area Median Household Income (AMHI), face limited rental options, often resorting to non-subsidized housing or unconventional alternatives such as mobile homes.

Furthermore, Owensboro has 12 properties under HUD contracts that provide subsidized housing, but three of these contracts are set to expire in 2024, threatening the continued affordability of 210 units. Without contract renewals, many low-income residents—especially seniors and disabled individuals—could face displacement, exacerbating the already strained affordable housing supply.

Given the overwhelming demand for affordable rental units, particularly one-bedroom and larger family units, preserving existing subsidies, increasing the availability of Housing Choice Vouchers, and incentivizing new affordable housing developments are critical strategies for addressing the needs of Owensboro's low-income residents.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			580	289			0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

The supply of public housing developments in Owensboro is limited and under high demand. The Owensboro Housing Authority administers approximately 302 Housing Choice Vouchers, but eight issued vouchers remain unused due to the difficulty in finding landlords willing to accept them. Additionally, 605 households are currently on the waiting list for vouchers, reflecting an ongoing shortage of affordable housing options.

Beyond vouchers, Owensboro has nine subsidized housing projects with a total of 782 units, all of which are fully occupied. The largest share of these units consists of one-bedroom apartments, making up 72.3% of subsidized tax credit units and 64.9% of government-subsidized units. In contrast, three-bedroom or larger units account for less than 10% of the total, demonstrating a shortage of family-sized housing.

Furthermore, Owensboro has 12 properties under HUD contracts providing subsidized housing, but three of these contracts are set to expire in 2024. This could affect the affordability of 210 units, potentially reducing the already strained supply of affordable rental housing. If these contracts are not renewed, low-income residents, especially seniors and disabled individuals, may face displacement.

Given the overwhelming demand and lack of available units, Owensboro must prioritize the preservation of existing public housing, advocate for increased funding for rental assistance programs, and support the development of new affordable housing projects to accommodate the growing need for low-income housing.

Public Housing Condition

Public Housing Development	Average Inspection Score
Housing Authority of Owensboro	0

Table 38 - Public Housing Condition

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

The restoration and revitalization needs of public housing units in Owensboro are significant due to aging infrastructure and substandard housing conditions. A large portion of the housing stock requires rehabilitation, with stakeholders identifying substandard housing as one of the most critical housing issues in the city. Specifically, 88.2 percent of stakeholders cited poor-quality housing as a key concern, reinforcing the need for extensive renovations and modernization efforts.

Repair and renovation of existing housing were ranked as the highest priority for construction efforts, with 89.7 percent of stakeholders indicating that revitalization is essential. Additionally, 75 percent of stakeholders supported clearing blighted and unused structures to create space for new development. Many public housing units suffer from outdated infrastructure, inefficient heating and cooling systems, and accessibility limitations for disabled residents.

The Owensboro Housing Authority administers 302 Housing Choice Vouchers, yet eight of these vouchers remain unused due to a lack of quality, affordable rental units that meet acceptable living standards. Furthermore, with 605 households on the waiting list for vouchers, the need for improved public housing is urgent.

To address these issues, Owensboro must focus on comprehensive rehabilitation programs that include essential repairs, energy efficiency improvements, and accessibility modifications. Expanding funding for public housing revitalization, securing grants for modernization efforts, and enforcing property maintenance standards for subsidized housing are necessary steps to improve the quality of public housing in the city.

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

The Owensboro Housing Authority has implemented several strategies to improve the living environment for low- and moderate-income families residing in public housing. One of the key priorities is the preservation and rehabilitation of existing public housing units to ensure they remain safe, modern, and energy-efficient. Given that a significant portion of the city's housing stock was built before 1970, many units require maintenance and upgrades to improve habitability. Stakeholder surveys have identified substandard housing conditions as a major issue, with 88.2 percent of respondents highlighting the need for renovations and revitalization.

In addition to physical improvements, the Housing Authority is focused on expanding education and outreach efforts to connect residents with available housing resources. This includes landlord education on the Housing Choice Voucher program, homebuyer assistance programs, and renter education on tenant rights and financial literacy. Enhancing these initiatives helps ensure that families have access to stable and affordable housing while also promoting long-term self-sufficiency.

To address the shortage of affordable housing, the city is also working to secure additional funding sources, such as Low-Income Housing Tax Credits and HUD grants, to support new development and preservation efforts. There is also an ongoing effort to market Owensboro's housing needs to developers and potential investors to encourage the construction of new affordable housing units, particularly for families and seniors.

Furthermore, public-private partnerships and collaborations with non-profit organizations are being explored to increase the supply of affordable rental housing and homeownership opportunities. With a growing demand for rental assistance and a limited supply of available units, these strategic efforts are critical in ensuring that low- and moderate-income families in Owensboro have access to safe and stable housing.

Discussion:

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

Introduction

Homeless facilities and services in Owensboro provide critical support to individuals and families experiencing homelessness. The city relies on a network of emergency shelters, transitional housing programs, and supportive services to address the needs of homeless populations, including chronically homeless individuals, families with children, veterans, and unaccompanied youth. These services are offered through partnerships with nonprofit organizations, community action agencies, and local government initiatives.

Stakeholder feedback has emphasized the need for more transitional housing, as current shelter providers often impose time limits on stays, creating challenges for individuals who have not yet secured employment, financial assistance, or permanent housing. Additionally, there is a need for facilities that provide integrated services, including job training, substance abuse recovery, and mental health counseling, to help individuals transition out of homelessness successfully.

Efforts to expand and improve homeless facilities in Owensboro should focus on increasing the availability of transitional housing, making shelters more accessible to individuals with disabilities, and enhancing service coordination to better support individuals in their journey toward stable, long-term housing.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	54	0	14	0	0
Households with Only Adults	191	0	14	0	22
Chronically Homeless Households	39	0	16	0	0
Veterans	0	0	4	0	0
Unaccompanied Youth	10	0	0	0	0

Data Source Comments:

Table 39 - Facilities and Housing Targeted to Homeless Households

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

Mainstream services in Owensboro, such as health care, mental health support, and employment services, play a vital role in complementing targeted programs for homeless individuals and families. The city benefits from a strong presence in the health care and social assistance sector, which accounts for 18.3 percent of the local employment base. Owensboro Health Regional Hospital, the largest employer in the area, provides essential medical services, including emergency care, primary health services, and specialized treatments that support vulnerable populations, including the homeless.

Mental health and substance abuse services are also critical components of Owensboro's support network for homeless individuals. River Valley Behavioral Health offers a range of services, including crisis intervention, outpatient treatment, and case management, to assist those struggling with mental illness and substance use disorders. These services are particularly important for individuals transitioning out of homelessness, as they provide the stability needed to secure and maintain housing.

Employment services further complement housing initiatives by helping homeless individuals and those at risk of homelessness gain financial independence. Job training programs, workforce development initiatives, and partnerships with local employers provide opportunities for stable employment. Owensboro's economy includes several major industries, such as manufacturing, retail, and food services, that offer entry-level positions for individuals seeking to re-enter the workforce.

By integrating health care, mental health support, and employment services with housing initiatives, Owensboro can create a more effective and sustainable approach to addressing homelessness. Strengthening collaborations among service providers, expanding access to wraparound services, and increasing funding for transitional and supportive housing will further enhance efforts to assist the city's homeless population.

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

Owensboro provides a range of services and facilities to meet the needs of homeless individuals and families, including those who are chronically homeless, families with children, veterans, and unaccompanied youth. These facilities and programs specifically address the needs of these populations by offering emergency shelter, transitional housing, and supportive services.

Boulware Mission provides emergency shelter beds for adults experiencing homelessness, along with support services such as drug and alcohol education, GED instruction, financial literacy, job search assistance, life skills training, and case management. The Daniel Pitino Shelter offers 65 emergency shelter beds, including 22 beds for families with children, and operates transitional housing units on Cedar Street to assist families in moving toward permanent housing. The shelter also runs a soup

kitchen and food pantry to support both its residents and the broader homeless population. St. Benedict's Shelter offers 60 emergency shelter beds for adults and 14 transitional housing beds, including four units designated for veterans. Services at this facility include life skills classes, drug and alcohol assessments, and targeted case management.

OASIS Shelter provides emergency housing for victims of domestic violence with 61 beds, including 23 designated for families with children. The facility offers domestic violence education, counseling, crisis intervention, legal and medical advocacy, and financial literacy training. St. Joseph's Peace Mission for Children operates an emergency shelter with 10 beds for unaccompanied youth and provides specialized support for young mothers with children, focusing on keeping siblings together. Matthew 25 AIDS Services offers housing assistance for individuals living with HIV/AIDS, along with additional services such as HIV testing, counseling, transportation assistance, co-pay assistance, and medication adherence programs.

Programs such as Project LIFE and the Family Unification Program (FUP) provide rental assistance and transitional housing support for youth aging out of foster care. These programs also offer financial assistance for transportation, education, moving expenses, rent, and utilities. Owensboro also supports its homeless veteran population through services such as St. Benedict's Shelter, which provides four transitional housing units for veterans. Veterans in need of housing assistance have access to the HUD-VASH program, which offers rental vouchers in coordination with the Department of Veterans Affairs, as well as the Supportive Services for Veteran Families (SSVF) program, which provides short-term rental subsidies and case management.

To address chronic homelessness, Owensboro has 39 emergency shelter beds and 16 transitional housing beds designated for chronically homeless individuals. Organizations such as St. Benedict's Shelter and RiverValley Behavioral Health provide permanent supportive housing and wraparound mental health and addiction recovery services. For unaccompanied youth, St. Joseph's Peace Mission offers emergency shelter, counseling, and stability programs, while the Kentucky Cabinet for Health and Family Services provides rental assistance, employment support, and educational opportunities through the John H. Chafee Foster Care Independence Program.

Owensboro's network of shelters, transitional housing programs, and supportive services ensures that homeless individuals and families have access to safe housing and the resources needed to transition into stable living situations. The city's partnerships with nonprofit organizations, faith-based groups, and government agencies play a critical role in addressing homelessness and providing specialized services for vulnerable populations.

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

Introduction

Owensboro has a pressing need for special needs facilities and services, particularly for homeless individuals, low-income residents, and those with disabilities. The stakeholder survey identified housing for special needs populations as one of the highest priorities, alongside affordable rental units and senior independent living apartments. The city lacks sufficient housing options tailored to individuals recovering from addiction, those with disabilities, and homeless individuals requiring transitional housing. Additionally, support services such as job training, childcare, and access to healthcare are crucial in ensuring long-term stability for these populations.

Several existing facilities cater to these needs, including Garden Grace Apartments, which provides 54 HUD Section 8 units for seniors, and Independent Living I, which houses 12 units designated for mentally disabled individuals. However, occupancy rates for these facilities remain at 100%, with waitlists stretching several months, underscoring the need for expanded services and additional housing options. The demand for accessible, supportive housing far exceeds the available supply, making it imperative to develop new facilities and strengthen programs that integrate housing with necessary support services.

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

Owensboro provides a range of services and facilities designed to support individuals with special needs, including the elderly, frail elderly, persons with disabilities, individuals with substance abuse disorders, and those living with HIV/AIDS. The Meals on Wheels program serves elderly and disabled individuals by providing nutritious meals and ensuring social engagement. The HELP Office assists families with financial and material support, helping them maintain stability.

Audubon Area Community Services offers various programs targeted at both elderly residents and young children, addressing educational, financial, and health-related needs. Several drug treatment providers operate in the area, offering rehabilitation and recovery services for individuals struggling with substance abuse. These facilities, along with specialized housing programs for seniors and disabled individuals, help create a network of support that enables residents to live independently while receiving necessary care.

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

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
PLAN_SECTION_ID=[1350402000]>

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

No funding from the City to meet specific Special Needs Objectives is anticipated for the Consolidated Plan Timeframe. The City will work closely with providers to assist and support that the needs are met for these population groups. These groups include: the Audubon Area Community Care Clinic, Audubon Area Community Services, Care Net of Owensboro, Owensboro Campus of Kentucky United Methodist Homes for Children and Youth, Owensboro Health First Community Health Center, RiverValley Behavioral Health, and the Senior Community Center of Owensboro-Daviess County.

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

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

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The Owensboro Housing Needs Assessment included a targeted survey conducted in August and September 2023 to gather insights from local stakeholders about housing issues, barriers, and potential solutions. The survey, completed by 23 respondents from diverse sectors such as healthcare, local government, nonprofits, and real estate, aimed to assess housing demand, affordability concerns, and development challenges.

The survey identified a significant need for homeless and special needs housing, rental units, affordable workforce housing, and senior independent living apartments. The most preferred housing styles were multifamily apartments, ranch homes, and duplexes/triplexes/townhomes. Affordability issues emerged as a major concern, with rent affordability, substandard housing conditions, home purchase affordability, and limited availability being the most pressing issues. The highest demand for rental housing was found in units priced between \$500 and \$749 per month, while for-sale homes priced between \$150,000 and \$199,999 were also in high demand.

Stakeholders emphasized the importance of focusing on the repair and revitalization of existing homes, removing blighted properties, and constructing new housing developments. However, they also identified significant barriers to residential development, including the high cost of labor and materials, land prices, financing challenges, and infrastructure costs. To address these obstacles, survey respondents suggested strategies such as educating developers on housing opportunities, raising public awareness about housing needs, pooling public and private resources, and expanding grant-seeking efforts.

For the Neighborhood Revitalization Strategy Area (NRSA), stakeholders reported a particularly high demand for multifamily rental housing, housing for the homeless and special needs populations, and affordable workforce housing. They estimated that most renters in the NRSA would be willing to pay between \$500 and \$749 per month, while homebuyers would likely pay between \$150,000 and \$199,999 for new housing in the area. Additional concerns included the lack of infrastructure, high crime rates, blight, and limited walkability. Stakeholders also noted the need for affordable rental units for immigrants and those recovering from addiction, as well as homebuyer and renter education programs.

Overall, Owensboro faces significant challenges in housing affordability, availability, and quality, particularly for low-income residents, seniors, and special needs populations. The survey results suggest that targeted investment in affordable rental housing, homebuyer assistance programs, infrastructure improvements, and regulatory incentives is necessary to meet the city's growing housing demands.

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

Introduction

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

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	216	81	1	0	-1
Arts, Entertainment, Accommodations	2,738	3,666	13	12	-1
Construction	1,131	1,497	5	5	0
Education and Health Care Services	4,233	8,483	20	27	7
Finance, Insurance, and Real Estate	1,793	3,879	9	12	3
Information	177	276	1	1	0
Manufacturing	4,154	4,136	20	13	-7
Other Services	732	1,099	4	4	0
Professional, Scientific, Management Services	1,019	1,215	5	4	-1
Public Administration	0	0	0	0	0
Retail Trade	2,893	4,530	14	15	1
Transportation and Warehousing	798	860	4	3	-1
Wholesale Trade	790	1,376	4	4	0
Total	20,674	31,098	--	--	--

Table 40 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	27,489
Civilian Employed Population 16 years and over	26,250
Unemployment Rate	4.52
Unemployment Rate for Ages 16-24	22.70
Unemployment Rate for Ages 25-65	2.13

Table 41 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	4,420
Farming, fisheries and forestry occupations	954
Service	2,940
Sales and office	5,775
Construction, extraction, maintenance and repair	1,769
Production, transportation and material moving	1,684

Table 42 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	20,846	83%
30-59 Minutes	3,135	12%
60 or More Minutes	1,211	5%
Total	25,192	100%

Table 43 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	0	0	0

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	0	0	0
Some college or Associate's degree	0	0	0
Bachelor's degree or higher	0	0	0

Table 44 - Educational Attainment by Employment Status

Data Source Comments:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	75	130	240	470	685
9th to 12th grade, no diploma	439	335	374	1,095	740
High school graduate, GED, or alternative	2,375	1,989	1,850	4,860	4,575
Some college, no degree	2,045	1,820	1,510	3,035	2,650
Associate's degree	285	1,074	685	1,535	415
Bachelor's degree	475	1,829	965	2,125	1,165
Graduate or professional degree	4	820	1,009	1,070	825

Table 45 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	53,074
High school graduate (includes equivalency)	54,899
Some college or Associate's degree	127,809
Bachelor's degree	162,765
Graduate or professional degree	103,211

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

Health care, specifically Owensboro Health, is the largest employer within the city, followed by manufacturing.

Describe the workforce and infrastructure needs of the business community:

The business community in Owensboro and Daviess County needs a skilled workforce and improved infrastructure to support economic growth. Key industries such as manufacturing, healthcare, and technology struggle to find workers with specialized training. Expanding vocational programs and offering competitive wages are essential for attracting and retaining talent.

Infrastructure improvements are also critical. Reliable roads, public transit, and high-speed internet are necessary for business operations. The development of industrial parks, such as the planned 184-acre site, will help accommodate growth, but further investment in utilities and site readiness is needed. Housing availability for workers is also a concern.

Addressing these challenges requires collaboration between government, education, and industry. By strengthening workforce training and upgrading infrastructure, the region can support business expansion and long-term economic development.

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

Several major investments and initiatives in Owensboro and Daviess County are expected to impact the local economy, influencing job growth, business expansion, and infrastructure needs.

The Greater Owensboro Economic Development Corporation has identified 10 development projects, including two business expansions and eight relocations, which could create up to 2,600 jobs and generate \$1.9 billion in investments. Although specific details have not yet been released, these projects are expected to diversify the local economy and strengthen key industries. The Blue Oval Battery plant in Elizabethtown is also contributing to increased industrial activity in the region.

Several infrastructure projects are underway, including the construction of a 184-acre industrial park, supported by state and local funding, to attract new businesses. Big Rivers Electric Corporation has opened a new headquarters and is building a transmission operations center, representing a \$70 million investment with 140 new jobs. A \$50 million mixed-use development, which includes a hotel, apartments, and retail space, will further stimulate business and job growth in hospitality and service industries. Additionally, a new \$5.5 million fire training center is being built to enhance public safety and workforce readiness.

These developments create a growing need for workforce development, business support, and infrastructure improvements. Expanding vocational and technical training programs will be essential to meet demand in manufacturing, energy, and service industries. Businesses will require support in securing skilled labor, and public investment in transportation, utilities, and broadband will be necessary

to accommodate economic growth. Housing availability for workers is also a concern, highlighting the need for affordable workforce housing solutions.

Overall, these investments and initiatives position Owensboro and Daviess County for significant economic expansion but also require strategic planning to ensure infrastructure and workforce readiness can support long-term growth.

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

In Owensboro and Daviess County, the alignment between the current workforce's skills and education and the available employment opportunities is facilitated through a robust network of educational institutions and workforce development programs. These initiatives aim to equip residents with the competencies required by local employers, thereby enhancing job placement and economic growth.

Owensboro Community and Technical College (OCTC) plays a pivotal role in preparing the local workforce. As part of the Kentucky Community and Technical College System, OCTC offers various technical and associate degree programs designed to meet the demands of regional industries. The college's Workforce Solutions division provides short-term training options, such as Commercial Driver's License (CDL) training and certifications for nurse aides and medical technicians, enabling rapid entry into the workforce.

Western Kentucky University-Owensboro (WKU-Owensboro) offers bachelor's degree programs through partnerships with community colleges. Students can complete associate degrees at institutions like OCTC and then transfer to WKU-Owensboro to pursue bachelor's degrees in fields such as engineering technology management, healthcare administration, and business administration. This pathway supports the development of a workforce with advanced skills tailored to local economic needs.

The Greater Owensboro Economic Development Corporation emphasizes the region's certification as a Work Ready Community by the Kentucky Workforce Investment Board. This designation assures employers that the local workforce possesses the necessary talent and skills to meet existing job requirements and adapt to emerging technologies.

The Kentucky Career Center, coordinated by the Green River Area Development District (GRADD), serves as a hub for employment services, workforce information, education, and training. It aims to match qualified workers with employer needs, offering resources such as job listings, labor market information, and training opportunities to enhance employability.

The concerted efforts of educational institutions and workforce development programs in Owensboro and Daviess County have created a workforce that is increasingly aligned with local employment opportunities. By focusing on industry-relevant training and education, these entities ensure that

residents are equipped with the skills and credentials required by employers, thereby supporting job growth and economic development in the region.

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

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

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

Yes

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

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
PLAN_SECTION_ID=[1370705000]>

Discussion

MA-50 Needs and Market Analysis Discussion

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

There is no true concentration (problems limited to 10 block by 10 block area) of households with multiple housing problems in the City. The northern 1/3 of the City does contain the majority of older and affordable housing units.

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

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

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

The housing market in the Monarch Neighborhood Revitalization Strategy Area (NRSA) is characterized by a mix of owner-occupied and renter-occupied housing, with a notable portion of the housing stock being older and in need of maintenance or upgrades. The NRSA has a nearly equal distribution of owner and renter households, with 50.8 percent owner-occupied and 49.2 percent renter-occupied housing. However, the vacancy rate within the NRSA is 13.8 percent, which is higher than the overall Primary Study Area (PSA) of Owensboro at 7.0 percent.

A large share of the housing stock in the NRSA consists of smaller structures, with 100 percent of owner-occupied units in buildings with four or fewer units. Additionally, 9.4 percent of owner-occupied housing units in the NRSA are mobile homes, which is significantly higher than the 2.1 percent share in the broader Owensboro PSA.

Renter-occupied housing in the NRSA is largely made up of non-conventional rental properties, including single-family homes, duplexes, and mobile homes. Approximately 70.2 percent of rental units in the NRSA are in structures with four or fewer units, compared to 66.5 percent in the PSA. The median rent in the NRSA is around \$830 per month, which is slightly lower than the PSA but still poses affordability challenges for many residents.

The NRSA also has higher rates of cost-burdened households, with 62.1 percent of renter households and 27.5 percent of owner households spending more than 30 percent of their income on housing costs. This is due in part to the lower median household income in the area, which stands at \$36,525, significantly below the PSA median of \$51,352.

Regarding home sales, most properties in the NRSA are priced below \$100,000, with 58.1 percent of sales in this price range. Only 2.1 percent of home sales in the NRSA were priced at \$200,000 or more,

highlighting a lack of higher-end housing options and a market that primarily serves lower-income buyers.

Overall, the Monarch NRSA housing market faces challenges related to affordability, aging housing stock, and a high percentage of cost-burdened households. Addressing these issues may require targeted investments in housing rehabilitation, new affordable housing developments, and assistance programs for low-income renters and homeowners.

Are there any community assets in these areas/neighborhoods?

The Monarch Neighborhood Revitalization Strategy Area (NRSA) has several community assets that contribute to local development and well-being. These include essential services, infrastructure, and potential opportunities for economic and housing revitalization.

One key asset is the presence of basic infrastructure that can support community growth, such as transportation networks and public services. Improved sidewalks and street lighting have been identified as priorities, which can enhance safety and walkability in the neighborhood. Additionally, there is a need for more community services, including grocery stores, which would provide residents with better access to essential goods.

Housing initiatives within the NRSA focus on addressing affordability challenges and improving living conditions. Stakeholders have identified the need for more affordable rental properties, particularly for groups such as refugee immigrants and individuals recovering from addiction. Supportive services, such as housing assistance, education programs, and employment resources, are also crucial to helping residents maintain stable housing and improve their quality of life.

Economic and social initiatives in the NRSA include efforts to reduce crime and blight in the area. Community involvement programs aimed at promoting neighborhood safety, along with tax incentives for builders and businesses, could encourage investment and development. Additionally, home repair assistance programs and efforts to increase the availability of duplexes and multifamily housing are being explored as solutions to alleviate overcrowding.

Overall, the NRSA contains assets that can be leveraged for future development, but there are significant needs in terms of housing, infrastructure, and community services. Addressing these issues through targeted investments and strategic planning will be critical for revitalizing the neighborhood and improving conditions for its residents.

Are there other strategic opportunities in any of these areas?

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

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

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

In Owensboro, Kentucky, efforts to enhance broadband access for low- and moderate-income households have been underway through initiatives like ConnectKentucky. This partnership between private firms and the Commonwealth of Kentucky aims to provide broadband internet access statewide. One notable project under this initiative is ConnectGRADD, focusing on the Green River Area Development District, which includes Daviess County, where Owensboro is located. ConnectGRADD seeks to ensure residents have access to wireless internet service, addressing the needs of underserved rural communities.

Additionally, federal programs such as the Lifeline program have been instrumental in making communications services more affordable for low-income consumers. Established by the Federal Communications Commission (FCC), Lifeline provides eligible subscribers with discounts on monthly telephone and broadband internet services, thereby supporting connectivity for low-income households.

These initiatives reflect ongoing efforts to improve broadband infrastructure and accessibility in Owensboro, aiming to bridge the digital divide and ensure that low- and moderate-income households have the necessary broadband wiring and connections.

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

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

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

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

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

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

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

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

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

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The 2025-2029 Monarch NRSA Plan outlines the redevelopment strategy for the Monarch Neighborhood Revitalization Strategy Area (NRSA) in Owensboro, Kentucky. The plan builds upon previous neighborhood revitalization efforts in the city and aims to enhance housing, economic development, and infrastructure while fostering community engagement. The Monarch NRSA was selected due to its historical significance and its shift from predominantly single-family homeownership to rental investment properties, leading to a need for revitalization. The area consists of over 60 percent low-to-moderate-income residents, with a significant portion of the housing stock requiring rehabilitation. The local economy faces challenges such as aging infrastructure, limited access to capital, and community disengagement. The neighborhood has a high percentage of renter-occupied housing at 49.2 percent, with many structures in fair to poor condition. A major focus is to increase homeownership, stabilize property values, and improve housing affordability. Public participation efforts included postcard mailings, public hearings, online surveys, and advisory committee meetings to gather resident input and shape the plan's goals. The plan emphasizes homeownership programs, small business support, infrastructure improvements, and mixed-use development to promote economic growth and long-term stability. The Monarch NRSA Plan serves as a roadmap for improving housing, reducing blight, and stimulating economic growth in the community over the next five years through strategic investment and public-private collaboration.

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	City of Owensboro Opportunity Map
	Area Type:	This map outlines the entire Owensboro service area with regards to LMI areas.
	Other Target Area Description:	This map outlines the entire Owensboro service area with regards to LMI areas.
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

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

The basis for allocating investments geographically within the jurisdiction is determined by several key factors, including demographic and economic conditions, housing needs, and community development priorities. The primary focus is on low- to moderate-income areas, where investments in housing, infrastructure, and economic development can have the greatest impact.

Investments are primarily directed toward designated Neighborhood Revitalization Strategy Areas and other targeted redevelopment zones, such as the Monarch NRSA. These areas are selected based on

concentrations of poverty, aging housing stock, and economic distress. The goal is to stabilize neighborhoods by increasing homeownership, rehabilitating substandard housing, and supporting small businesses.

Decisions on investment allocation also consider housing market conditions, with a focus on areas that demonstrate a high percentage of rental units, vacant properties, and properties in need of rehabilitation. Infrastructure improvements, such as street repairs, lighting, and public facility upgrades, are prioritized in these communities to enhance overall livability and safety.

Public participation and stakeholder engagement play a crucial role in identifying geographic priorities. Data collected from public meetings, surveys, and advisory committees helps shape funding decisions. Additionally, investments align with broader HUD priorities and the City's Consolidated Plan, ensuring compliance with federal funding requirements.

Overall, the jurisdiction strategically directs resources to neighborhoods that exhibit the greatest need and the highest potential for revitalization, ensuring that investments lead to sustainable community development and long-term economic growth.

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	This map outlines the entire Owensboro service area with regards to LMI areas.
	Associated Goals	Increase and Maintain Affordable Housing Stock

	<p>Description</p> <p>Affordable housing is essential to ensure that low- and moderate-income families have access to safe, stable homes. An NRSA plan should aim to increase the supply of affordable housing while supporting residents in maintaining homeownership. Key areas of focus include:</p> <p>A. Housing Development</p> <ul style="list-style-type: none"> • Incentivizing Developers: Provide financial incentives, such as tax abatements, density bonuses, or fast-tracked permitting, to developers willing to build affordable housing units. Partner with non-profits or community development corporations to build affordable rental housing or homeownership opportunities. • Mixed-Income Developments: Encourage mixed-income housing projects where affordable units are integrated with market-rate housing. This helps to reduce segregation and promote diverse communities. • Adaptive Reuse: Convert vacant or underutilized buildings (e.g., old factories, schools) into affordable housing units. Adaptive reuse projects are an efficient way to increase affordable housing stock while revitalizing unused spaces. <p>B. Homeownership Assistance</p> <ul style="list-style-type: none"> • Down Payment Assistance Programs: Provide grants or low-interest loans to help low-income families with the initial costs of purchasing a home. This can be especially helpful for first-time homebuyers who struggle with the upfront expenses. • Homebuyer Education: Offer workshops and financial literacy training to help prospective homeowners navigate the homebuying process. This education can reduce the risk of foreclosure by ensuring buyers are prepared for long-term ownership. • Land Trusts or Shared Equity Models: Establish community land trusts (CLTs) or shared equity housing programs where the land is held by a non-profit, and homes are sold at below-market rates. These models help keep housing affordable for future generations while offering families the opportunity to build equity. <p>C. Affordable Rental Housing</p>
--	---

	<ul style="list-style-type: none"> • Rental Subsidies and Vouchers: Collaborate with housing authorities to offer rental assistance through Housing Choice Vouchers or other programs that reduce the financial burden on tenants. • Preserving Existing Affordable Housing: Invest in preserving and rehabilitating existing affordable rental units to prevent displacement of low-income tenants. This may include weatherization, energy-efficient upgrades, or other improvements that keep costs low for renters.
Basis for Relative Priority	<p>Affordable housing should be a priority for the Monarch Neighborhood Revitalization Strategy Area (NRSA) because it is essential to stabilizing the neighborhood, supporting economic growth, and improving the quality of life for residents. The Monarch NRSA has a high percentage of low- to moderate-income households, many of whom face housing cost burdens that limit their ability to afford other necessities such as healthcare, education, and transportation. Ensuring access to affordable housing will help reduce financial strain on residents and provide greater opportunities for long-term stability.</p> <p>Many homes in the Monarch NRSA are older and in need of repair, making housing affordability not just a matter of cost but also of quality and safety. A targeted investment in affordable housing will allow for rehabilitation and preservation of existing homes, preventing further neighborhood decline and maintaining affordability for current residents. Without intervention, the increasing cost of housing and the lack of investment in the area's housing stock could lead to displacement and a loss of community identity.</p> <p>Affordable housing is also a critical component of economic revitalization. By ensuring that a range of housing options is available at different price points, the NRSA can attract and retain a diverse mix of residents, including workers, families, and seniors. Stable housing supports workforce development by allowing residents to live near employment centers, reducing commute times and transportation costs. Additionally, investing in affordable housing can spur private investment, encouraging new businesses and services that further strengthen the local economy.</p> <p>A focus on affordable housing aligns with broader community development goals, including improving infrastructure, reducing blight, and fostering a more vibrant and inclusive neighborhood. By prioritizing affordable housing within the Monarch NRSA, the City can create a foundation for sustainable growth, ensuring that long-term residents can remain in the community while also welcoming new homeowners and renters. This approach supports social equity, enhances neighborhood stability, and contributes to a healthier, more prosperous community for all residents.</p>

2	Priority Need Name	Property Maintenance and Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly
	Geographic Areas Affected	This map outlines the entire Owensboro service area with regards to LMI areas.
	Associated Goals	Increase and Maintain Affordable Housing Stock Support Economic Growth and Stability

	<p>Description</p> <p>Improving and maintaining property conditions is critical to neighborhood revitalization, as neglected properties can lead to blight, decrease property values, and negatively impact the overall quality of life. The following strategies focus on addressing property maintenance issues:</p> <p>Code Enforcement and Property Standards</p> <ul style="list-style-type: none"> Targeted Enforcement in Key Areas: Focus enforcement efforts on neighborhoods with a high concentration of vacant or deteriorating properties. Ensure that absentee landlords are held accountable for maintaining their properties. <p>B. Property Rehabilitation Programs</p> <ul style="list-style-type: none"> Home Repair Assistance: Offer grant to low- and moderate-income homeowners for essential repairs. This can include fixing structural issues, improving energy efficiency, addressing health and safety hazards (e.g., mold, lead paint), and making necessary aesthetic upgrades (e.g., painting, landscaping). Façade Improvement Programs: Offer incentives for property owners to upgrade the exterior appearance of their homes. Improvements such as painting, window replacements, landscaping, and fence repairs can improve curb appeal and contribute to overall neighborhood revitalization. <p>C. Vacant and Abandoned Property Management</p> <ul style="list-style-type: none"> Land Banks: Create or strengthen land bank programs that acquire vacant or abandoned properties, rehabilitate them, and sell or rent them as affordable housing. Land banks can also be used to assemble parcels for larger-scale redevelopment projects. Demolition of Unsafe Structures: In cases where rehabilitation is not feasible, prioritize the demolition of unsafe or severely dilapidated buildings. Demolition can create opportunities for new development or community spaces, such as parks or gardens.
--	--

	Basis for Relative Priority	<p>Property maintenance and rehabilitation should be a priority for the Monarch Neighborhood Revitalization Strategy Area (NRSA) because they are essential to preserving the neighborhood's housing stock, improving residents' quality of life, and fostering economic revitalization. Many homes in the Monarch NRSA are older, with aging infrastructure and deferred maintenance issues that can lead to unsafe living conditions and declining property values. Addressing these issues through targeted maintenance and rehabilitation efforts will help stabilize the neighborhood and prevent further deterioration.</p> <p>Ensuring that homes are well-maintained protects residents from hazardous conditions such as lead-based paint, outdated electrical systems, and structural deficiencies. Many low- and moderate-income homeowners lack the financial resources to make necessary repairs, leading to a cycle of decline that can negatively impact the entire neighborhood. By prioritizing rehabilitation programs, the city can help homeowners maintain their properties, extend the lifespan of existing housing, and ensure that residents can live in safe, healthy environments.</p> <p>Rehabilitation and property maintenance efforts also contribute to neighborhood revitalization by improving curb appeal and attracting investment. Blighted or deteriorating properties can discourage new development and reduce property values for surrounding homes. Targeted improvements, such as façade enhancements, roof repairs, and landscaping upgrades, can help create a more attractive and inviting neighborhood. This, in turn, encourages private investment, supports homeownership retention, and strengthens community pride.</p> <p>From an economic perspective, investing in rehabilitation and maintenance creates job opportunities in the construction and home improvement sectors. It also helps to prevent displacement, allowing long-time residents to remain in their homes rather than being forced to relocate due to deteriorating conditions or rising property costs.</p> <p>By making property maintenance and rehabilitation a priority, the Monarch NRSA can achieve long-term neighborhood stability, improve housing affordability, and foster a safer, more vibrant community. These efforts align with the broader goals of the NRSA to enhance livability, attract new residents and businesses, and promote sustainable development.</p>
3	Priority Need Name	Public Facilities
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Elderly Non-housing Community Development
	Geographic Areas Affected	This map outlines the entire Owensboro service area with regards to LMI areas.
	Associated Goals	Public Facilities and Services
	Description	<ul style="list-style-type: none"> • Main Sewer Line Extensions: Extend the main sewer lines to areas without connections, ensuring seamless coordination with public works departments, engineers, and utility companies. This minimizes disruption while ensuring all areas are connected to the larger sewer system. • Home Connections: Provide low-cost or grant-funded assistance to homeowners for sewer line connections. Offer subsidies to ensure that low- and moderate-income residents can afford to hook up their homes to the newly installed sewer system. • Septic System Conversion: Replace outdated or failing septic systems with modern sewer connections. This process not only enhances home value but also reduces health risks and environmental contamination.

	Basis for Relative Priority	<p>Sewer service installation and disconnection from septic systems should be a priority for the Monarch Neighborhood Revitalization Strategy Area (NRSA) because it is essential for improving public health, environmental sustainability, and long-term neighborhood stability. Many homes in the Monarch NRSA rely on aging or failing septic systems, which can pose significant health and safety risks due to system failures, groundwater contamination, and exposure to raw sewage. By transitioning homes from septic systems to a modern sewer infrastructure, the city can protect residents from potential health hazards and improve overall sanitation.</p> <p>Septic systems, particularly older ones, require regular maintenance and can become costly for homeowners to repair or replace when they fail. In low- and moderate-income neighborhoods like the Monarch NRSA, these costs can create a financial burden that many homeowners cannot afford. Connecting homes to a centralized sewer system eliminates the ongoing maintenance responsibilities associated with septic tanks, providing residents with a more reliable and cost-effective waste management solution.</p> <p>Environmental concerns also make sewer installation a priority. Failing septic systems can lead to untreated wastewater seeping into local groundwater, increasing pollution levels and threatening water quality. This contamination can impact nearby properties and create broader environmental risks for the community. A properly functioning sewer system reduces the risk of leaks, protects local waterways, and ensures compliance with environmental regulations.</p> <p>From an economic development perspective, a modern sewer infrastructure supports neighborhood revitalization by making properties more attractive to homeowners and potential investors. Properties with outdated septic systems may be more difficult to sell or redevelop due to the costs associated with replacing or maintaining those systems. Sewer service installation enhances property values, improves housing marketability, and encourages further investment in the area.</p> <p>Additionally, upgrading the neighborhood's infrastructure aligns with broader revitalization efforts in the Monarch NRSA, including property maintenance, housing rehabilitation, and economic development. Sewer service installation represents a critical investment in the neighborhood's long-term sustainability and resilience, ensuring that residents have access to essential utilities that promote health, safety, and economic opportunity.</p>
4	Priority Need Name	Grant Administration
	Priority Level	Low

	Population	Extremely Low Low Moderate Middle
	Geographic Areas Affected	This map outlines the entire Owensboro service area with regards to LMI areas.
	Associated Goals	Public Facilities and Services CDBG Planning and Administration HOME Administration
	Description	This goal allows Owensboro to set aside the administrative fee for managing the grants and projects associated with the consolidated and annual action plans.

Basis for Relative Priority	<p>Administrative fees for grants management should be a priority for the Monarch Neighborhood Revitalization Strategy Area (NRSA) because effective oversight and implementation of grant-funded projects are essential to achieving the area's revitalization goals. Proper administration ensures that funds are used efficiently, projects comply with federal regulations, and the intended benefits reach residents in a timely and impactful manner.</p> <p>Managing federal grants such as Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funding requires extensive administrative work, including financial tracking, compliance monitoring, reporting, and project oversight. Without adequate funding for administrative costs, the jurisdiction may face challenges in maintaining program integrity, ensuring regulatory compliance, and maximizing the effectiveness of grant-funded initiatives. Proper administration helps prevent financial mismanagement, delays, and potential penalties for noncompliance with federal requirements.</p> <p>Investing in administrative capacity allows for better coordination among stakeholders, including residents, developers, contractors, and community organizations involved in Monarch NRSA projects. Strong administration ensures that grant-funded activities, such as affordable housing development, property rehabilitation, infrastructure improvements, and small business support, are carried out effectively and deliver measurable results.</p> <p>Administrative fees also support essential functions such as public engagement, technical assistance for applicants and subrecipients, and data collection to evaluate program outcomes. These activities are crucial for maintaining transparency, ensuring equitable distribution of resources, and adapting strategies to address emerging community needs.</p> <p>Additionally, as the City explores new technologies and third-party software for grants management, administrative funding will be necessary to support the implementation and training required for these systems. Enhanced grant management capabilities will improve efficiency, reduce administrative burdens, and provide better tracking and reporting mechanisms.</p> <p>By prioritizing administrative fees for grants management, the Monarch NRSA can ensure that revitalization efforts are well-executed, compliant with funding requirements, and ultimately beneficial to the residents and businesses within the neighborhood. Proper administration strengthens the impact of public investments, maximizes available resources, and supports the long-term sustainability of redevelopment efforts.</p>
------------------------------------	--

Narrative (Optional)

The priority needs identified in the 2025-2029 Monarch NRSA Plan focus on addressing affordable housing, property maintenance, and public infrastructure improvements. These priorities were established through a needs assessment and market analysis, ensuring that funding from the Community Development Block Grant Program and the HOME Investment Partnerships Program is directed toward the most pressing community needs.

The top priority is affordable housing, emphasizing the need to increase the supply of safe and stable homes for low- and moderate-income families. Strategies include incentivizing developers with tax abatements and density bonuses to build affordable housing, encouraging mixed-income developments, and converting vacant or underutilized buildings into housing. The plan also supports homeownership assistance through down payment assistance programs, financial literacy training, and community land trusts to maintain affordability. Additionally, rental subsidies and vouchers are emphasized to ensure low-income residents can access and maintain housing, while preserving existing affordable units through rehabilitation efforts.

Property maintenance is another high-priority issue. Targeted code enforcement in key neighborhoods aims to hold absentee landlords accountable and improve property conditions. Financial assistance will be available for home repair programs, helping low- and moderate-income homeowners address structural issues, energy efficiency, and health hazards. Façade improvement programs will encourage property owners to enhance curb appeal, benefiting both individual homes and the broader community. The establishment of land banks will help rehabilitate or repurpose vacant and abandoned properties, while demolition will be considered for severely deteriorated structures.

A third critical priority is public facilities and infrastructure improvements, particularly focusing on sewer service installation. This includes extending main sewer lines, providing financial assistance for home connections, and converting failing septic systems into modern sewer connections. These improvements will not only enhance property values but also reduce environmental and health risks.

Through these strategies, the Monarch NRSA Plan aims to increase neighborhood stability, reduce blight, and create long-term economic growth opportunities while ensuring equitable housing access for the community's most vulnerable residents.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	N/A
TBRA for Non-Homeless Special Needs	N/A

<p>New Unit Production</p>	<p>The market characteristics influencing the use of funds for new unit production in Owensboro are shaped by several key factors, including housing demand, affordability issues, development constraints, and economic trends.</p> <p>Housing demand is strong, particularly for rental units and affordable workforce housing. Stakeholders have identified a significant need for rental housing, with the highest demand for units priced between \$500 and \$749 per month. For homeownership, the highest demand is for homes priced between \$150,000 and \$199,999. Additionally, the market shows a preference for multifamily apartments, duplexes, and ranch-style homes, indicating the types of developments that should be prioritized.</p> <p>Affordability issues remain a major challenge. Rent affordability, substandard housing conditions, and limited availability of quality housing stock are among the top concerns. Many lower-income households are cost-burdened, meaning they spend more than 30 percent of their income on housing. Additionally, absentee landlords, high renovation costs, and limited access to homeownership opportunities contribute to instability in the housing market.</p> <p>Development constraints include rising costs of labor and materials, high land prices, financing difficulties, and infrastructure expenses. These barriers increase the overall cost of new housing production, making it difficult to develop affordable units without financial assistance or incentives. Many stakeholders have suggested policy changes such as expanding residential density, modifying zoning requirements, reducing development fees, and offering tax abatements to encourage new construction.</p> <p>Economic trends also play a role in housing production. The Owensboro area has seen an increase in higher-income renter households, many of whom delay homeownership due to high costs, limited availability of entry-level homes, and a desire for flexibility. At the same time, a large portion of lower-income renters struggle to find affordable options, leading to pent-up demand for subsidized and workforce housing. The lack of available affordable units has also contributed to longer waiting lists for Housing Choice Vouchers and other assistance programs.</p> <p>Given these market characteristics, funding for new unit production should focus on developing affordable rental units, expanding homeownership opportunities for low- to moderate-income families, and investing in infrastructure improvements to support residential development. Incentives for developers, such as leveraging Low-Income Housing Tax Credits (LIHTC) and</p>
----------------------------	--

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
	creating a Housing Trust Fund, can help bridge the gap between market-rate costs and the affordability needs of the community.
Rehabilitation	<p>The market characteristics influencing the use of funds for new unit production and rehabilitation in the Monarch NRSA are shaped by demographic, economic, and housing conditions in the area.</p> <p>For new unit production, several factors influence investment decisions. The neighborhood has a high concentration of low- to moderate-income households, with homeownership rates around 50 percent. While this provides stability, many properties are aging and in need of significant rehabilitation. The demand for affordable rental housing remains high, with a particular need for workforce housing, multifamily apartments, and senior housing. Stakeholder surveys indicate that new rental units are needed at price points between \$500 and \$749 per month, while for-sale homes in the \$150,000 to \$199,999 range are in the highest demand. Barriers to new construction include the high cost of labor and materials, financing challenges, and zoning regulations that may limit density and housing diversity. Addressing these barriers through policy changes, financial incentives, and targeted development strategies is critical to increasing the housing supply.</p> <p>For rehabilitation, the housing stock within the Monarch NRSA is in varying states of condition, with 65 percent of parcels classified as fair, 28 percent as average, and 6 percent as poor. A significant percentage of properties require some level of rehabilitation, particularly exterior repairs that can increase home values and stabilize the neighborhood. Rehabilitation efforts focus on home repair assistance programs for low- and moderate-income homeowners, façade improvement programs to enhance curb appeal, and targeted enforcement of property maintenance codes to address absentee landlords and neglected properties. Additionally, land banks and demolition programs are planned to repurpose or remove abandoned structures that are beyond repair. These rehabilitation strategies aim to preserve existing housing, increase property values, and support long-term neighborhood revitalization.</p>

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	<p>Market characteristics influencing the use of funds for new unit production, rehabilitation, and acquisition, including preservation, reflect the housing demand, affordability challenges, and conditions of existing properties within the Monarch NRSA and broader Owensboro market.</p> <p>For new unit production, the demand is driven by the shortage of affordable housing and the increasing cost of construction materials and labor. Stakeholder feedback identifies a critical need for rental housing, especially for low- and moderate-income households. Market trends show high demand for units priced below \$1,000 per month, indicating a gap in affordable housing stock. However, the high cost of land, infrastructure, and permitting remains a barrier to development. The need for mixed-income developments and tax incentives to attract developers has been emphasized as a strategy to address affordability challenges.</p> <p>For rehabilitation, many existing housing units require substantial repairs due to age and deferred maintenance. Within the Monarch NRSA, 65 percent of structures are in fair condition, while 28 percent are in average condition, and 6 percent are in poor condition. A significant portion of the housing stock requires intervention to maintain livability and property values. Rehabilitation efforts focus on targeted code enforcement, home repair assistance for low-income homeowners, and façade improvement programs to enhance curb appeal and stabilize neighborhoods. The city has prioritized grant funding for exterior improvements, recognizing that these renovations have the greatest impact on neighborhood revitalization.</p> <p>For acquisition and preservation, market conditions indicate a need to prevent displacement and maintain existing affordable units. The cost of land and the competitive nature of the housing market make preservation an essential strategy for maintaining affordability. Programs such as land banks help acquire vacant and abandoned properties, allowing for their rehabilitation and return to productive use. Preserving naturally occurring affordable housing and offering incentives to property owners to maintain affordability through rent control mechanisms or tax credits are also key components of the strategy. The city has recognized the role of public-private partnerships in ensuring long-term affordability and reducing speculation that leads to rising rents.</p> <p>Overall, the allocation of funds in these areas is guided by the need to address housing shortages, improve existing stock, and prevent displacement while balancing economic feasibility and leveraging available resources.</p>

Table 49 – Influence of Market Conditions

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

Introduction

Owensboro will combine its CDBG and HOME allocations with Community Catalyst Grants, local matching funds, and private investment to amplify housing and redevelopment efforts. Federal dollars will clear blighted properties, rehabilitate owner-occupied and rental units, and subsidize new single-family construction through partners such as Habitat for Humanity and Owensboro Area Affordable Housing Solutions. Public-private partnerships will also fund infrastructure upgrades, ensuring that neighborhood revitalization, affordable-housing preservation, and economic growth reinforce one another for lasting impact.

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	542,893	0	409,408	952,301	2,200,000	The majority of this funding will be used in the Monarch NRSA for housing rehabilitation, public facilities and commercial facade improvements.

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	273,553	0	510,624	784,177	1,000,000	This funding will be used for down payment assistance and CHDO activities through new builds.
Other	public - federal	Multifamily rental new construction	1,007,867	0	0	1,007,867	0	HOME-ARP funding will be used to support the creations of affordable rental housing units in Owensboro.

Table 50 - Anticipated Resources

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

Federal funds will be leveraged with additional resources from private, state, and local sources to maximize the impact of housing and redevelopment initiatives. Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) funds will be used strategically to attract private investment and match funding requirements for various housing and infrastructure projects.

One key component of leveraging resources is through **Community Catalyst Grants**, which will be used for demolition, single-family rehabilitation, new home construction, and rental rehabilitation. These grants provide essential funding to remove blighted structures, improve existing housing stock, and encourage new developments in targeted neighborhoods. Matching funds from the city and private sector contributions will complement these efforts, ensuring a greater overall impact.

For demolition projects, the city will use Community Catalyst Grant funds to clear unsafe or dilapidated structures, making way for new residential and commercial developments. Single-family rehabilitation efforts will focus on assisting low- to moderate-income homeowners with exterior and interior repairs, improving housing stability and property values. New single-family home construction will be incentivized through partnerships with non-profits such as Habitat for Humanity and Owensboro Area Affordable Housing Solutions, ensuring that affordable housing remains a priority. Rental rehabilitation programs will preserve existing affordable housing stock by providing funds for necessary improvements and energy-efficient upgrades.

Matching requirements will be met through a combination of public and private investments. The city's HOME Partnership Program has a history of incentivizing private developers to construct high-quality single-family homes within older neighborhoods by covering the difference between development costs and market value. Additionally, tax abatements, density bonuses, and financial incentives will encourage private investment in mixed-use and affordable housing projects. Public-private partnerships will be formed to support infrastructure improvements such as sewer system upgrades and public facility enhancements.

By combining federal funding with state, local, and private resources, Owensboro aims to create sustainable housing opportunities, improve neighborhood conditions, and stimulate economic development in targeted areas, ensuring long-term stability and growth.

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

N/A

Discussion

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Habitat for Humanity - Owensboro	CHDO	Ownership	

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Habitat for Humanity Owensboro-Daviess County has strengths and challenges as a Community Housing Development Organization (CHDO) for constructing single-family affordable homes using HOME funding.

Habitat for Humanity has a strong track record of building affordable homes for low-income families in Owensboro and Daviess County. Their model relies on volunteer labor and donated materials, which significantly reduces construction costs and makes homeownership more accessible for families in need. The organization also partners with local businesses, churches, and community groups, providing additional resources and financial support to supplement HOME funding. Habitat's homebuyer education programs prepare families for successful homeownership by teaching financial literacy, maintenance skills, and mortgage responsibility. Additionally, the use of sweat equity ensures that families are invested in their homes, fostering long-term neighborhood stability.

Despite its strengths, Habitat for Humanity may face challenges in fully utilizing HOME funds for single-family construction. Strict federal requirements under the HOME program, including environmental reviews, prevailing wage standards, and long compliance periods, can be difficult for Habitat's volunteer-based model to navigate. Securing matching funds and meeting administrative requirements may also create obstacles. Additionally, Habitat's capacity to scale projects may be limited due to its reliance on volunteer labor and the time-intensive sweat equity model. The organization typically focuses on single-family construction, which may not fully address broader affordable housing needs, such as rental development or multi-family housing.

Using Habitat for Humanity Owensboro-Daviess County as a CHDO for HOME-funded single-family housing offers significant benefits, particularly in affordability and community engagement. However, capacity constraints and regulatory compliance challenges could limit the organization's ability to fully leverage HOME funding. Addressing these gaps through technical assistance, partnerships with local government, and administrative support could enhance Habitat's ability to maximize its impact as a CHDO in Owensboro and Daviess County.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X		
Legal Assistance	X		
Mortgage Assistance			
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X		
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X		
Life Skills	X		
Mental Health Counseling	X		
Transportation	X		
Other			

Table 52 - Homeless Prevention Services Summary

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

Owensboro provides a variety of services and facilities to meet the needs of homeless individuals, including chronically homeless individuals and families, families with children, veterans, and unaccompanied youth. Additionally, supportive services are available for persons with HIV/AIDS. These services include emergency shelters, transitional housing, mental health support, substance abuse treatment, and employment assistance.

For individuals experiencing homelessness, several emergency shelters operate in Owensboro, including the Daniel Pitino Shelter, St. Benedict's Shelter, Boulware Mission, and OASIS Shelter. These facilities provide beds for both individuals and families and offer case management, life skills training, and employment services. St. Benedict's Shelter specifically provides transitional housing units for veterans, while OASIS Shelter serves victims of domestic violence, offering legal advocacy, counseling, and crisis intervention.

Chronically homeless individuals have access to services such as RiverValley Behavioral Health, which provides mental health treatment and substance abuse support. Additionally, organizations like Matthew 25 AIDS Services offer support to individuals with HIV/AIDS, including housing assistance, transportation, medication adherence programs, and referrals for additional care.

For families with children, the Daniel Pitino Shelter and OASIS provide both emergency shelter and transitional housing options. St. Joseph's Peace Mission for Children focuses on unaccompanied youth, offering emergency shelter and counseling services to help stabilize young individuals in crisis. Youth aging out of foster care have access to the Project Life Housing Program and Family Unification Program, which provide rental assistance and financial aid for housing-related expenses.

Veterans experiencing homelessness receive support through the HUD-VASH program, which provides rental vouchers in collaboration with the Department of Veterans Affairs. The Supportive Services for Veteran Families (SSVF) program also assists with short-term rental subsidies, case management, and support services to help veterans secure permanent housing.

Overall, Owensboro's network of emergency shelters, transitional housing, and supportive services aims to provide stability and long-term solutions for individuals and families experiencing homelessness. These programs are critical in addressing the needs of vulnerable populations, ensuring they have access to safe housing, medical care, mental health services, and pathways to self-sufficiency.

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

Owensboro has a network of services targeted to homeless individuals, including those who are chronically homeless, families with children, veterans, and unaccompanied youth, as well as persons with HIV. These services include emergency shelters, transitional housing, rapid re-housing, permanent supportive housing, and supportive services designed to address healthcare, mental health, substance use, and employment needs.

For emergency shelter, facilities such as the Daniel Pitino Shelter, St. Benedict's Shelter, and OASIS provide short-term housing for individuals and families. The Boulware Mission offers emergency shelter and transitional housing programs, focusing on life skills, employment training, and substance abuse recovery. St. Joseph's Peace Mission for Children specializes in serving unaccompanied youth, ensuring they have a safe and stable environment. Veterans experiencing homelessness can access transitional housing through St. Benedict's Shelter and receive support through the HUD-VASH program.

Services for persons with HIV/AIDS are primarily provided by Matthew 25 AIDS Services, which offers HIV testing, counseling, medication adherence support, transportation assistance, and housing assistance programs. The organization ensures that individuals living with HIV/AIDS have access to stable housing and healthcare resources.

Despite these efforts, service gaps remain in Owensboro. Emergency shelters and transitional housing facilities often operate at full capacity, with limited available beds for specific populations such as unaccompanied youth and chronically homeless individuals. Additionally, the lack of affordable permanent supportive housing creates challenges in transitioning individuals from shelters to stable long-term housing. There is also a need for more mental health and substance abuse treatment services, particularly for those experiencing co-occurring disorders.

Employment services for homeless individuals exist, but access to stable jobs remains a barrier due to limited transportation options and a lack of workforce development programs tailored to those experiencing homelessness. Programs such as the Kentucky Cabinet for Health and Family Services' Project Life Housing Program and Family Unification Program provide rental assistance to youth aging out of foster care, but additional resources are needed to ensure long-term stability.

Overall, while Owensboro provides a range of services to support homeless individuals and special needs populations, the community faces challenges in meeting growing demand, ensuring service accessibility, and creating sufficient long-term housing solutions.

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

Owensboro offers a variety of services targeted to homeless individuals, persons with HIV, and those in need of mainstream services such as health, mental health, and employment assistance. These services are designed to address the unique needs of populations including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

Matthew 25 AIDS Services is the primary provider for individuals living with HIV/AIDS in Owensboro. The organization offers a range of supportive services, including HIV testing, counseling, transportation assistance, co-pay assistance, medication adherence programs, and housing assistance. Despite these efforts, about 10 percent of the HIV/AIDS population remains unserved in terms of housing and supportive services. There is also a need for additional transportation services, particularly between Owensboro and Henderson, where many services are based.

For the homeless population, Owensboro has several emergency and transitional housing facilities, but gaps remain in long-term housing stability. The Daniel Pitino Shelter provides 65 emergency shelter beds, including accommodations for families with children. St. Benedict's Shelter offers 60 emergency beds for adults and 14 transitional housing beds, including four designated for veterans. OASIS Shelter focuses on victims of domestic violence, providing emergency housing, legal advocacy, crisis intervention, and counseling services.

Support for mental health and substance abuse issues is provided by RiverValley Behavioral Health, which offers crisis stabilization, outpatient therapy, a children's hospital, and residential treatment for those with mental health and substance use disorders. However, there has been a decline in

unduplicated clients seeking mental health services in recent years, partly due to access barriers and pandemic-related disruptions.

Employment services for homeless individuals are available but face limitations. Programs such as the Family Unification Program and Project Life Housing Program provide rental assistance and financial aid for transportation, education, and employment-related expenses to youth aging out of foster care. Additionally, Owensboro partners with organizations that help formerly incarcerated individuals reintegrate into society by providing job training, case management, and life skills support.

Despite the range of services, challenges remain, including a shortage of permanent supportive housing, insufficient rental assistance resources, and gaps in transportation access. Expanding case management services, increasing the availability of low-barrier housing, and enhancing coordination among agencies could improve service delivery and better address the needs of these vulnerable populations.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase and Maintain Affordable Housing Stock	2025	2029	Affordable Housing	City of Owensboro Opportunity Map	Affordable Housing Property Maintenance and Rehabilitation	CDBG: \$226,510 HOME: \$245,890 HOME-ARP: \$856,686	Public service activities for Low/Moderate Income Housing Benefit: 13 Households Assisted Rental units constructed: 50 Household Housing Unit Homeowner Housing Added: 6 Household Housing Unit Direct Financial Assistance to Homebuyers: 3 Households Assisted
2	Support Economic Growth and Stability	2025	2029	Non-Housing Community Development	City of Owensboro Opportunity Map	Property Maintenance and Rehabilitation	CDBG: \$108,757	Facade treatment/business building rehabilitation: 5 Business
3	Public Facilities and Services	2025	2029	Non-Housing Community Development	City of Owensboro Opportunity Map	Public Facilities Grant Administration	CDBG: \$16,907	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 13 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	CDBG Planning and Administration	2025	2029	Non-Housing Community Development	City of Owensboro Opportunity Map	Grant Administration	CDBG: \$108,757	Public service activities other than Low/Moderate Income Housing Benefit: 60140 Persons Assisted
5	HOME Administration	2025	2029	Non-Housing Community Development	City of Owensboro Opportunity Map	Grant Administration	HOME: \$27,663 HOME-ARP: \$151,181	Public service activities other than Low/Moderate Income Housing Benefit: 60140 Persons Assisted

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Increase and Maintain Affordable Housing Stock
----------	------------------	--

Goal Description	<p>Priority 1 - Affordable Housing – High Priority</p> <p>Affordable housing is essential to ensure that low- and moderate-income families have access to safe, stable homes. An NRSA plan should aim to increase the supply of affordable housing while supporting residents in maintaining homeownership. Key areas of focus include:</p> <p>A. Housing Development</p> <ul style="list-style-type: none"> • Incentivizing Developers: Provide financial incentives, such as tax abatements, density bonuses, or fast-tracked permitting, to developers willing to build affordable housing units. Partner with non-profits or community development corporations to build affordable rental housing or homeownership opportunities. • Mixed-Income Developments: Encourage mixed-income housing projects where affordable units are integrated with market-rate housing. This helps to reduce segregation and promote diverse communities. • Adaptive Reuse: Convert vacant or underutilized buildings (e.g., old factories, schools) into affordable housing units. Adaptive reuse projects are an efficient way to increase affordable housing stock while revitalizing unused spaces. <p>B. Homeownership Assistance</p> <ul style="list-style-type: none"> • Down Payment Assistance Programs: Provide grants or low-interest loans to help low-income families with the initial costs of purchasing a home. This can be especially helpful for first-time homebuyers who struggle with the upfront expenses. • Homebuyer Education: Offer workshops and financial literacy training to help prospective homeowners navigate the homebuying process. This education can reduce the risk of foreclosure by ensuring buyers are prepared for long-term ownership. • Land Trusts or Shared Equity Models: Establish community land trusts (CLTs) or shared equity housing programs where the land is held by a non-profit, and homes are sold at below-market rates. These models help keep housing affordable for future generations while offering families the opportunity to build equity.
-------------------------	---

		<p>C. Affordable Rental Housing</p> <ul style="list-style-type: none"> • Rental Subsidies and Vouchers: Collaborate with housing authorities to offer rental assistance through Housing Choice Vouchers or other programs that reduce the financial burden on tenants. • Preserving Existing Affordable Housing: Invest in preserving and rehabilitating existing affordable rental units to prevent displacement of low-income tenants. This may include weatherization, energy-efficient upgrades, or other improvements that keep costs low for renters.
2	Goal Name	Support Economic Growth and Stability
	Goal Description	<ul style="list-style-type: none"> • Provide funding for the development of new and/or rehabilitated rental units affordable to households at or below 60% AMI, with specific targets for the 0-30%, 31-50%, 51-60%, and 61-80% AMI categories. • Fund construction of new affordable units for sale to low- and moderate-income buyers. • Develop and implement a rating tool to be used when evaluating proposed affordable housing developments that scores and weights criteria such as proximity to public transportation, proximity to job centers, and other opportunity factors. • Develop an incentive program that encourages private-sector developers to include affordable units in their projects and advocate for the adoption of the program by city government. • Extend the useful life of existing affordable housing through weatherization, emergency repair, and rehabilitation. • Provide down payment assistance to eligible low- and moderate-income homebuyers. • Provide rental payment assistance to qualifying households. • Provide incentives for business facade repair. <p>Provide business grants for emergent situations.</p>

3	Goal Name	Public Facilities and Services
	Goal Description	<ul style="list-style-type: none"> • Undertake public services projects and programs. • Supplement code enforcement services in low- and moderate-income neighborhoods to curtail substandard housing and other instances of blight. • Undertake public infrastructure projects that complement the existing and planned public transportation network, to include sidewalk construction, improvement, and maintenance. • Undertake public facilities projects that complement the existing and planned public transportation network, to include improvements to bus stops. • Fund transit corridor enhancements such as façade improvements. • Prioritize funding for other infrastructure and facility projects based on proximity to transit.
4	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.
5	Goal Name	HOME 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.

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

Based on the available data, the jurisdiction estimates providing affordable housing to the following numbers of households within different income categories over the planning period:

- **Extremely low-income households (earning ≤30% of Area Median Income, AMI):** Approximately **66 rental units** and **36 homeownership units** are needed to support this population.
- **Low-income households (earning 31-50% of AMI):** Around **34 rental units** and **9 homeownership units** are projected to be necessary.

- **Moderate-income households (earning 51-80% of AMI):** Housing assistance will primarily focus on supporting affordable homeownership opportunities through down payment assistance programs and rehabilitation efforts.

This plan prioritizes the creation of rental housing for extremely low-income households and increasing homeownership opportunities for those with low to moderate incomes. Strategic investments will be made through HOME funding, leveraging additional resources such as tax credits, state housing programs, and private sector partnerships to meet these goals.

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

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

The need to increase the number of accessible units in Owensboro is driven by the requirements of Section 504 of the Rehabilitation Act, which mandates that federally funded housing programs provide accessibility for individuals with disabilities. If a Section 504 Voluntary Compliance Agreement (VCA) is in place, it indicates that the jurisdiction must take corrective actions to ensure compliance by increasing the number of accessible housing units.

Currently, the supply of fully accessible housing units in Owensboro is limited, particularly for low- and moderate-income individuals with disabilities who rely on subsidized housing options. Many older rental properties and single-family homes do not meet ADA or Section 504 accessibility standards, making it difficult for individuals with mobility impairments to find suitable housing. Additionally, there is a gap in affordable housing options that incorporate universal design principles, which would allow aging residents and those with disabilities to remain in their homes safely.

To address this need, the jurisdiction may be required to increase the number of accessible units in new construction projects funded by HOME, CDBG, or other federal resources. Rehabilitation of existing housing to meet accessibility standards through modification programs that provide grants or low-interest loans for landlords and homeowners may also be necessary. Ensuring compliance with Section 504 in publicly funded housing developments by setting specific targets for accessible unit creation is another potential solution. Additionally, improving coordination with disability service providers can help match accessible housing with individuals who need it.

Expanding the availability of accessible units will enhance housing choices for individuals with disabilities and ensure compliance with federal accessibility standards, improving overall housing equity in the community.

Activities to Increase Resident Involvements

Activities to increase resident involvement focus on fostering engagement, communication, and participation in community development efforts. Ensuring that residents have a voice in decision-making helps build stronger, more connected neighborhoods and ensures that development initiatives reflect community needs.

Efforts to increase resident involvement include hosting regular neighborhood meetings and forums where residents can voice concerns, share ideas, and stay informed about local projects and initiatives. Creating resident advisory committees allows community members to take an active role in shaping policies, particularly in areas targeted for redevelopment. Conducting surveys and outreach programs,

such as distributing informational materials through direct mail, social media, and door-to-door engagement, helps gather feedback from a diverse group of residents.

Offering workshops and training sessions on homeownership, financial literacy, tenant rights, and community advocacy empowers residents to take more active roles in their neighborhoods. Encouraging volunteerism through neighborhood clean-up events, beautification projects, and mentorship programs strengthens community ties and fosters a sense of ownership. Providing translation services and accessible meeting formats ensures that all residents, including non-English speakers and individuals with disabilities, can participate fully.

Partnering with local schools, businesses, and nonprofit organizations helps connect residents with resources and opportunities for civic engagement. Establishing youth and senior engagement programs creates intergenerational involvement in community development efforts. Recognizing and rewarding active participation through community awards or public acknowledgments encourages continued involvement.

By implementing these activities, communities can strengthen relationships, encourage long-term engagement, and ensure that residents have a meaningful role in shaping their neighborhoods.

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

No

Plan to remove the ‘troubled’ designation

N/A

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

Barriers to Affordable Housing

The Owensboro Housing Needs Assessment included a targeted survey conducted in August and September 2023 to gather insights from local stakeholders about housing issues, barriers, and potential solutions. The survey, completed by 23 respondents from diverse sectors such as healthcare, local government, nonprofits, and real estate, aimed to assess housing demand, affordability concerns, and development challenges.

The survey identified a significant need for homeless and special needs housing, rental units, affordable workforce housing, and senior independent living apartments. The most preferred housing styles were multifamily apartments, ranch homes, and duplexes/triplexes/townhomes. Affordability issues emerged as a major concern, with rent affordability, substandard housing conditions, home purchase affordability, and limited availability being the most pressing issues. The highest demand for rental housing was found in units priced between \$500 and \$749 per month, while for-sale homes priced between \$150,000 and \$199,999 were also in high demand.

Stakeholders emphasized the importance of focusing on the repair and revitalization of existing homes, removing blighted properties, and constructing new housing developments. However, they also identified significant barriers to residential development, including the high cost of labor and materials, land prices, financing challenges, and infrastructure costs. To address these obstacles, survey respondents suggested strategies such as educating developers on housing opportunities, raising public awareness about housing needs, pooling public and private resources, and expanding grant-seeking efforts.

For the Neighborhood Revitalization Strategy Area (NRSA), stakeholders reported a particularly high demand for multifamily rental housing, housing for the homeless and special needs populations, and affordable workforce housing. They estimated that most renters in the NRSA would be willing to pay between \$500 and \$749 per month, while homebuyers would likely pay between \$150,000 and \$199,999 for new housing in the area. Additional concerns included the lack of infrastructure, high crime rates, blight, and limited walkability. Stakeholders also noted the need for affordable rental units for immigrants and those recovering from addiction, as well as homebuyer and renter education programs.

Overall, Owensboro faces significant challenges in housing affordability, availability, and quality, particularly for low-income residents, seniors, and special needs populations. The survey results suggest that targeted investment in affordable rental housing, homebuyer assistance programs, infrastructure improvements, and regulatory incentives is necessary to meet the city's growing housing demands.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The strategy to remove or ameliorate the barriers to affordable housing in Owensboro involves a combination of policy adjustments, financial incentives, and community engagement to address challenges such as zoning restrictions, development costs, and availability of affordable units.

One approach is revising zoning and land-use regulations to allow for greater housing density, including accessory dwelling units and mixed-use developments. Reducing minimum lot sizes, parking requirements, and other regulatory barriers can encourage the construction of more affordable housing options. Streamlining the permitting and approval process for affordable housing developments can also lower costs and reduce delays for builders.

Financial incentives, such as low-interest loans and grants, can encourage developers to invest in affordable housing. Expanding down payment assistance and rental assistance programs helps low- and moderate-income households access and maintain housing. Leveraging public-private partnerships can attract investment in housing projects while ensuring long-term affordability through deed restrictions or community land trusts.

Increasing funding for rehabilitation programs allows homeowners and landlords to upgrade existing housing stock, preserving affordable units while improving living conditions. Strengthening tenant protections and providing legal assistance programs can help prevent displacement and housing instability. Expanding homebuyer education programs and financial literacy workshops ensures that residents are prepared for homeownership and stable rental arrangements.

Enhancing infrastructure and public services in areas targeted for affordable housing developments can improve neighborhood desirability and accessibility. Coordinating efforts with local employers, transportation providers, and social service agencies helps connect residents to job opportunities, transit options, and essential services, reducing the financial burden of housing-related expenses.

By implementing these strategies, Owensboro can remove barriers to affordable housing, promote equitable access to housing opportunities, and create a more inclusive and sustainable community.

SP-60 Homelessness Strategy – 91.215(d)

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

The jurisdiction's strategic plan includes targeted efforts to reach out to homeless individuals, particularly those who are unsheltered, and assess their individual needs through a coordinated approach with local social service agencies, housing providers, and community partners. These strategies ensure that homeless individuals receive the necessary support and services to transition into stable housing.

A key component of the plan is street outreach and engagement, where social service agencies conduct direct outreach to individuals experiencing homelessness in encampments, parks, and other unsheltered locations. Organizations such as St. Benedict's Shelter, the Daniel Pitino Shelter, and OASIS Shelter play a critical role in identifying and engaging with individuals who may not actively seek services. Outreach workers provide information on available emergency shelter, transitional housing, and permanent supportive housing options while also connecting individuals to health and mental health services.

The plan prioritizes coordinated assessment and case management, ensuring that individuals receive a comprehensive evaluation of their needs. Local agencies use the Homeless Management Information System (HMIS) to track client data and improve service coordination. Case managers conduct needs assessments, including screenings for substance abuse, mental health conditions, and employment barriers, to create personalized service plans. These plans help guide individuals toward appropriate housing solutions, whether it be rapid rehousing, transitional housing, or long-term supportive housing.

To enhance communication and awareness, the jurisdiction leverages local social service agencies to distribute information about available housing and supportive services. Flyers, brochures, and digital resources are shared at shelters, libraries, health clinics, and food pantries to ensure accessibility. Agencies also collaborate with law enforcement, hospitals, and faith-based organizations to identify individuals in need and provide referrals to appropriate programs.

The strategic plan also incorporates collaborations with healthcare providers and mental health services to address the underlying causes of homelessness. Partnerships with organizations such as RiverValley Behavioral Health and Matthew 25 AIDS Services ensure that individuals experiencing homelessness receive medical care, addiction treatment, and mental health support.

By implementing these strategies, the jurisdiction aims to reduce homelessness, improve service coordination, and provide pathways to permanent housing for the most vulnerable individuals. The ongoing collaboration with social service agencies, community organizations, and local government helps create a comprehensive support network that prioritizes housing stability and self-sufficiency for homeless individuals in Owensboro.

Addressing the emergency and transitional housing needs of homeless persons

The jurisdiction's strategic plan focuses on addressing the emergency shelter and transitional housing needs of homeless individuals by expanding available resources, improving service coordination, and supporting long-term housing stability.

The plan prioritizes increasing the capacity and accessibility of emergency shelters to ensure immediate housing for individuals and families experiencing homelessness. Local shelters, including St. Benedict's Shelter, Daniel Pitino Shelter, and OASIS Shelter, play a critical role in providing emergency accommodations, case management, and supportive services. To enhance shelter effectiveness, the plan includes strategies to improve shelter facilities, ensure compliance with federal housing standards, and incorporate trauma-informed care practices to better serve vulnerable populations.

Transitional housing remains a key focus to help individuals and families move from emergency shelter into stable, long-term housing. Programs such as those provided by Boulware Mission and St. Benedict's Shelter offer structured environments where individuals receive life skills training, workforce development support, and financial literacy education to prepare them for independent living. Expanding transitional housing options is part of the strategic plan to bridge the gap between emergency shelter and permanent housing.

The plan also emphasizes the importance of wraparound services, including mental health care, substance abuse treatment, and employment assistance, to address the underlying causes of homelessness. By collaborating with organizations such as RiverValley Behavioral Health and the Kentucky Housing Corporation, the jurisdiction ensures that individuals in emergency and transitional housing receive the comprehensive support they need to achieve self-sufficiency.

A long-term goal of the plan is to integrate emergency shelter and transitional housing efforts with permanent supportive housing initiatives, ensuring that individuals do not cycle back into homelessness. Through funding from federal programs such as the HOME Investment Partnerships Program and the Emergency Solutions Grant, the jurisdiction is working to increase affordable housing stock, implement rapid rehousing programs, and provide rental assistance for those transitioning out of shelters.

By strengthening emergency shelter and transitional housing programs, the strategic plan aims to provide stable, supportive pathways for homeless individuals and families to regain independence and achieve long-term housing stability.

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 jurisdiction's strategic plan focuses on helping homeless individuals and families transition to permanent housing and independent living by implementing a coordinated approach that shortens the time spent in homelessness, increases access to affordable housing, and prevents recurrent homelessness.

A key goal of the plan is to reduce the length of time individuals and families experience homelessness by strengthening rapid rehousing programs. These programs prioritize moving individuals from emergency shelters into stable housing as quickly as possible while providing short-term rental assistance and case management services. Partnerships with organizations such as St. Benedict's Shelter, Daniel Pitino Shelter, and OASIS Shelter ensure that homeless individuals receive immediate support in securing stable housing.

To improve access to affordable housing, the jurisdiction works closely with landlords and property managers to increase the availability of rental units for individuals exiting homelessness. Financial incentives, such as security deposit assistance and risk mitigation funds, encourage landlords to participate in housing programs. The jurisdiction also collaborates with local housing authorities to connect homeless individuals with Housing Choice Vouchers and permanent supportive housing programs, ensuring that vulnerable populations, including chronically homeless individuals, veterans, and families with children, receive priority access to stable housing.

To prevent individuals and families from returning to homelessness, the strategic plan integrates long-term case management and supportive services into transitional and permanent housing programs. Services include job training, financial literacy education, mental health counseling, and substance abuse treatment to help individuals maintain their housing and achieve self-sufficiency. Partnerships with RiverValley Behavioral Health and employment agencies help address employment and mental health barriers that often contribute to housing instability.

For unaccompanied youth, St. Joseph's Peace Mission for Children provides shelter and resources, while programs such as Project LIFE support young adults aging out of foster care by offering rental assistance, education programs, and life skills training to help them successfully transition into independent living.

By combining rapid rehousing, landlord partnerships, long-term supportive services, and job training initiatives, the jurisdiction's strategic plan creates a comprehensive support system that helps individuals and families secure and maintain permanent housing. This multi-faceted approach ensures that homeless individuals transition more quickly into stable living situations, reducing their time spent in homelessness and decreasing the likelihood of returning to homelessness in the future.

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

The jurisdiction's strategic plan prioritizes preventing homelessness among low-income individuals and families, particularly those at risk due to economic instability or transitions from publicly funded institutions. The plan integrates housing assistance, supportive services, and employment programs to provide a safety net for vulnerable individuals and families.

A key strategy involves expanding rental assistance programs to help extremely low-income households remain in stable housing. Emergency rental and utility assistance programs, administered in partnership with local agencies, provide financial relief to prevent eviction. Additionally, financial literacy and tenant education programs help individuals manage their finances, understand lease agreements, and access mediation services to resolve disputes with landlords before they result in homelessness.

For individuals being discharged from publicly funded institutions such as health care facilities, mental health facilities, foster care, and corrections programs, the jurisdiction works closely with service providers to ensure that individuals are not released into homelessness. Discharge planning protocols are strengthened to provide a coordinated transition from institutions to stable housing. Programs such as transitional housing, permanent supportive housing, and rapid rehousing ensure that individuals leaving institutions have access to stable accommodations and necessary supportive services.

For youth aging out of foster care, programs like Project LIFE offer rental assistance, life skills training, and employment support to facilitate independent living. Partnerships with local education and employment agencies help connect young adults with career training, educational opportunities, and workforce readiness programs.

For individuals receiving assistance from public or private agencies addressing housing, health, social services, and employment, the jurisdiction promotes a wraparound service model. This includes coordinated case management to ensure that individuals receive access to mental health and substance abuse treatment, job training, transportation assistance, and childcare services. Collaboration with agencies such as RiverValley Behavioral Health, local housing authorities, and workforce development organizations strengthens the support system for individuals at risk of homelessness.

By implementing these strategies, the jurisdiction's strategic plan helps at-risk individuals and families maintain stable housing, reducing the likelihood of homelessness. The integration of housing support with employment, education, and social services ensures that those facing economic hardship or institutional discharge receive the necessary resources to achieve long-term stability and self-sufficiency.

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

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

The jurisdiction's strategic plan includes actions to address lead-based paint (LBP) hazards and increase access to housing that is free from lead contamination, particularly for low-income families and households with young children. These actions aim to reduce exposure risks, ensure compliance with federal regulations, and promote healthier living environments.

A key component of the strategy is conducting lead hazard assessments and remediation in older housing units. The plan prioritizes the inspection and abatement of lead-based paint in rental properties and owner-occupied homes built before 1978, when lead-based paint was banned for residential use. The jurisdiction works with property owners and landlords to ensure that housing meets lead safety standards by offering financial assistance for lead hazard reduction, including grants and low-interest loans for remediation efforts.

Education and outreach programs inform tenants, homeowners, and landlords about the dangers of lead exposure and their responsibilities under the Lead Safe Housing Rule. Public health agencies collaborate with housing and code enforcement departments to provide testing for lead in homes, particularly those housing young children or pregnant women. When lead hazards are identified, case managers work with affected families to provide relocation assistance or temporary housing while lead mitigation is completed.

The jurisdiction enforces compliance with federal and state lead safety regulations, including requiring lead-safe work practices during renovations and repairs in older homes. Contractors and landlords must follow lead-safe certification and containment measures when performing work on properties that may contain lead-based paint.

Increasing the availability of lead-free housing is another priority. New housing developments funded through HOME and CDBG programs must comply with lead safety requirements to ensure that affordable housing options do not pose a risk to residents. The jurisdiction also works to acquire and rehabilitate vacant properties, ensuring that they meet lead-free standards before being placed back on the market.

Through these actions, the jurisdiction reduces lead exposure risks and expands access to safe, healthy housing for families, particularly those in low-income communities where older housing stock is more prevalent. By combining lead hazard remediation, regulatory enforcement, public education, and investment in lead-free housing, the jurisdiction ensures long-term improvements in housing safety and public health.

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

The actions listed above directly address the extent of lead poisoning and hazards by reducing exposure risks, ensuring regulatory compliance, and expanding access to lead-free housing. Lead poisoning remains a serious health concern, particularly for young children and pregnant women, as exposure can lead to developmental delays, learning disabilities, and other serious health problems. The extent of lead hazards is highest in older housing units built before 1978, which often contain lead-based paint and deteriorating surfaces that create lead dust and contamination.

The jurisdiction's focus on lead hazard assessments and remediation helps identify and eliminate lead risks in high-risk homes, particularly in low-income neighborhoods where older housing stock is prevalent. By prioritizing inspections and abatement efforts in rental and owner-occupied homes, the jurisdiction ensures that households most at risk receive necessary interventions. Offering financial assistance for lead hazard reduction allows property owners to take corrective action without financial strain, increasing compliance with lead safety standards.

Education and outreach efforts further contribute to reducing lead exposure by raising awareness among tenants, homeowners, and landlords about the dangers of lead and safe mitigation practices. Ensuring that property owners understand and follow the Lead Safe Housing Rule helps prevent unintentional lead contamination during home renovations or repairs.

Regulatory enforcement and compliance monitoring are crucial in mitigating lead hazards, as they ensure that lead-safe work practices are followed and that landlords maintain lead-safe housing conditions. By enforcing lead safety standards, the jurisdiction prevents landlords and contractors from cutting corners and exposing residents to lead dust and paint chips.

Increasing the supply of lead-free housing directly reduces the number of households at risk of lead exposure. By requiring compliance with lead safety regulations in new housing developments and rehabilitated properties, the jurisdiction expands the availability of safe, affordable housing options for families.

These actions collectively work to reduce lead poisoning cases, protect vulnerable populations, and ensure long-term improvements in housing safety. By addressing both existing lead hazards and preventing future risks, the jurisdiction significantly reduces the public health burden associated with lead exposure in housing.

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

The actions to address lead hazards are integrated into housing policies and procedures through a combination of regulatory enforcement, funding priorities, housing program requirements, and public education efforts. These measures ensure that lead safety is a core component of housing development, rehabilitation, and tenant protection.

Lead hazard assessments and remediation are incorporated into housing policies by requiring inspections and abatement for properties receiving federal assistance, such as through the HOME and CDBG programs. Local housing policies mandate that landlords and property owners comply with lead safety standards, particularly for rental units occupied by low-income families with young children. When homes undergo rehabilitation or renovation using public funds, they must meet lead-safe work practices and certification requirements to prevent exposure risks.

Education and outreach efforts are integrated into housing programs by requiring tenant and landlord notification of lead hazards. First-time homebuyer programs and rental assistance initiatives include lead safety education to ensure that residents understand their rights and how to identify potential hazards. Public housing agencies also distribute information about lead safety and provide resources for families to access lead testing and mitigation services.

Regulatory enforcement and compliance monitoring are embedded within the housing inspection process. Housing code enforcement teams conduct lead hazard inspections as part of routine property assessments, particularly for older homes at higher risk. Violations result in required remediation, with penalties for noncompliance. Additionally, local health and housing agencies coordinate efforts to track lead poisoning cases and identify properties where exposure risks are highest.

The expansion of lead-free housing is aligned with housing development policies that prioritize new construction and substantial rehabilitation projects that meet lead safety requirements. When acquiring or rehabilitating properties, housing agencies ensure that units are made lead-safe before they are made available for low-income families. Programs that offer financial assistance for home repairs include funding for lead abatement, making it easier for property owners to comply with safety standards.

By embedding these actions into housing policies and procedures, the jurisdiction ensures that lead safety is a fundamental consideration in housing development, rental regulations, and tenant protections. This integrated approach helps prevent lead exposure, improve housing quality, and protect the health of vulnerable residents.

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

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

The jurisdiction's goals, programs, and policies for reducing the number of poverty-level families focus on increasing economic opportunities, improving access to affordable housing, and expanding supportive services that promote financial stability and self-sufficiency. These efforts are designed to address both immediate financial hardships and long-term economic mobility.

A key goal is to expand workforce development programs that provide job training, skill-building, and employment placement services. The jurisdiction partners with local employers, educational institutions, and workforce development agencies to create pathways to stable, well-paying jobs. Programs such as career readiness training, apprenticeships, and small business support initiatives help individuals and families increase their earning potential. Special attention is given to populations with barriers to employment, including individuals experiencing homelessness, veterans, and single parents.

Increasing access to affordable housing is another central strategy in reducing poverty. The jurisdiction works to expand rental assistance programs, homeownership opportunities, and affordable housing development. Programs such as the Housing Choice Voucher Program, down payment assistance, and rental subsidies help reduce the financial burden of housing costs, allowing families to allocate more resources toward other essential needs. Rehabilitation programs also ensure that low-income families have access to safe and stable housing.

Supportive services are integrated into housing and employment initiatives to address challenges that contribute to poverty. Access to affordable childcare, transportation assistance, and financial literacy programs help families overcome common barriers to economic stability. Case management and wraparound services connect individuals with mental health support, addiction treatment, and other critical resources that support long-term self-sufficiency.

Education and youth development programs play a critical role in breaking the cycle of poverty. Early childhood education, after-school programs, and college and career readiness initiatives provide children and young adults with the tools they need to succeed academically and professionally. Partnerships with local schools and nonprofit organizations help expand access to scholarships, mentoring, and tutoring programs.

The jurisdiction also supports economic development efforts that encourage job creation and business growth in low-income communities. Incentives for businesses that hire local residents, investments in infrastructure improvements, and initiatives to attract new industries contribute to a stronger local economy and increased employment opportunities.

By implementing these goals, programs, and policies, the jurisdiction aims to reduce the number of families living in poverty by addressing both the immediate and systemic challenges that contribute to financial hardship. Through a combination of workforce development, housing assistance, supportive

services, and economic investment, families are given the resources and opportunities needed to achieve financial independence and long-term stability.

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

The jurisdiction's poverty reduction goals, programs, and policies are closely coordinated with the affordable housing plan to ensure that low-income families have the resources and opportunities needed to achieve financial stability while maintaining access to safe, affordable housing. This integration ensures that housing initiatives not only provide shelter but also serve as a foundation for long-term economic mobility.

A key aspect of coordination is aligning affordable housing development with workforce development and job training programs. Affordable housing initiatives prioritize locations near employment centers, public transportation, and educational institutions to provide residents with better access to job opportunities. Workforce development programs, such as career training, apprenticeships, and small business support, are integrated with housing assistance efforts to help families increase their earning potential and transition out of poverty.

Rental assistance programs, including Housing Choice Vouchers and local subsidy programs, are linked to supportive services that help families stabilize their finances. Case management, financial literacy education, and credit counseling services are provided alongside housing assistance to ensure that families are prepared for homeownership or long-term rental stability. Homeownership assistance programs, such as down payment assistance and first-time homebuyer education, provide pathways for low-income families to build wealth through housing.

The jurisdiction also incorporates supportive services into affordable housing developments to address barriers that contribute to poverty. This includes access to childcare, healthcare, mental health services, and transportation assistance. Housing developments may include on-site service providers or be located near community resource centers where residents can access job training, legal aid, and other essential support.

Education and youth development programs are also connected to affordable housing initiatives. Housing policies support stable living environments for families with children, reducing the disruptions that frequent moves or evictions can cause to a child's education. Partnerships with local schools, after-school programs, and scholarship opportunities help ensure that children living in affordable housing have the support needed to succeed academically and break the cycle of poverty.

Economic development efforts are aligned with the affordable housing plan by ensuring that new housing developments contribute to neighborhood revitalization, attract businesses, and create job opportunities. Investments in infrastructure, mixed-use developments, and small business support

programs encourage economic growth in areas targeted for affordable housing, benefiting both residents and the broader community.

By coordinating poverty reduction strategies with affordable housing initiatives, the jurisdiction ensures that housing assistance is not just a short-term solution but a stepping stone to financial independence. This comprehensive approach integrates housing, employment, education, and supportive services to create long-term stability for low-income families.

SP-80 Monitoring – 91.230

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

The jurisdiction will use a comprehensive set of standards and procedures to monitor activities carried out in furtherance of the affordable housing plan and to ensure long-term compliance with program requirements. These measures will focus on program performance, financial oversight, regulatory adherence, and equitable access, including minority business outreach and compliance with comprehensive planning requirements.

A key component of the monitoring process is the implementation of updated policies and procedures that align with federal and state guidelines. These policies include regular risk assessments, program evaluations, and on-site inspections to ensure that projects funded through the HOME Investment Partnerships Program, Community Development Block Grant (CDBG), and other federal programs meet affordability, safety, and fair housing standards. All recipients of federal funding, including developers, landlords, and service providers, must submit compliance reports and financial audits to verify that funds are used appropriately and that housing remains affordable for the required periods.

The jurisdiction is in the process of exploring third-party software for federal grants management, which will enhance transparency, tracking, and reporting of federally funded projects. Once implemented, this software is expected to streamline data collection, automate compliance tracking, and improve communication between stakeholders. It will enable real-time monitoring of program expenditures, performance benchmarks, and regulatory compliance, reducing the risk of mismanagement and ensuring adherence to federal requirements.

To promote equitable access to funding opportunities, the jurisdiction actively engages in minority business outreach by conducting targeted outreach to minority- and women-owned businesses and disadvantaged business enterprises. This includes contractor workshops, technical assistance programs, and bid opportunities to increase participation in federally funded housing and infrastructure projects. The procurement process is regularly reviewed to ensure that these businesses have fair access to contracts and that diversity requirements are met.

Compliance with comprehensive planning requirements is maintained by aligning housing programs with the City's Consolidated Plan, Annual Action Plan, and HUD's Affirmatively Furthering Fair Housing mandate. Regular community engagement efforts, including public meetings, surveys, and advisory committees, ensure that projects address identified housing needs and remain responsive to community priorities.

In addition to internal oversight, the jurisdiction works with third-party auditors and HUD technical assistance providers to conduct periodic reviews of program implementation. These external reviews help ensure that all regulatory and financial requirements are met while identifying areas for improvement.

By integrating updated policies, minority business outreach, and rigorous compliance monitoring, the jurisdiction ensures that its housing programs remain effective, transparent, and equitable while meeting federal requirements for long-term affordability and community impact.

Expected Resources

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

Introduction

Owensboro will combine its CDBG and HOME allocations with Community Catalyst Grants, local matching funds, and private investment to amplify housing and redevelopment efforts. Federal dollars will clear blighted properties, rehabilitate owner-occupied and rental units, and subsidize new single-family construction through partners such as Habitat for Humanity and Owensboro Area Affordable Housing Solutions. Public-private partnerships will also fund infrastructure upgrades, ensuring that neighborhood revitalization, affordable-housing preservation, and economic growth reinforce one another for lasting impact.

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	542,893.00	0.00	409,407.52	952,300.52	2,200,000.00	The majority of this funding will be used in the Monarch NRSA for housing rehabilitation, public facilities and commercial facade improvements.

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	273,553.01	0.00	510,624.32	784,177.33	1,000,000.00	This funding will be used for down payment assistance and CHDO activities through new builds.
Other	public - federal	Multifamily rental new construction	1,007,867.00	0.00	0.00	1,007,867.00	0.00	HOME-ARP funding will be used to support the creations of affordable rental housing units in Owensboro.

Table 54 - Expected Resources – Priority Table

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

Federal funds will be leveraged with additional resources from private, state, and local sources to maximize the impact of housing and redevelopment initiatives. Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) funds will be used

strategically to attract private investment and match funding requirements for various housing and infrastructure projects.

One key component of leveraging resources is through **Community Catalyst Grants**, which will be used for demolition, single-family rehabilitation, new home construction, and rental rehabilitation. These grants provide essential funding to remove blighted structures, improve existing housing stock, and encourage new developments in targeted neighborhoods. Matching funds from the city and private sector contributions will complement these efforts, ensuring a greater overall impact.

For demolition projects, the city will use Community Catalyst Grant funds to clear unsafe or dilapidated structures, making way for new residential and commercial developments. Single-family rehabilitation efforts will focus on assisting low- to moderate-income homeowners with exterior and interior repairs, improving housing stability and property values. New single-family home construction will be incentivized through partnerships with non-profits such as Habitat for Humanity and Owensboro Area Affordable Housing Solutions, ensuring that affordable housing remains a priority. Rental rehabilitation programs will preserve existing affordable housing stock by providing funds for necessary improvements and energy-efficient upgrades.

Matching requirements will be met through a combination of public and private investments. The city's HOME Partnership Program has a history of incentivizing private developers to construct high-quality single-family homes within older neighborhoods by covering the difference between development costs and market value. Additionally, tax abatements, density bonuses, and financial incentives will encourage private investment in mixed-use and affordable housing projects. Public-private partnerships will be formed to support infrastructure improvements such as sewer system upgrades and public facility enhancements.

By combining federal funding with state, local, and private resources, Owensboro aims to create sustainable housing opportunities, improve neighborhood conditions, and stimulate economic development in targeted areas, ensuring long-term stability and growth.

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

N/A

Discussion

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	Increase and Maintain Affordable Housing Stock	2025	2026	Affordable Housing	City of Owensboro Opportunity Map	Affordable Housing	CDBG: \$226,510.00 HOME: \$245,890.00 HOME-ARP: \$856,686.00	Rental units constructed: 50 Household Housing Unit Homeowner Housing Added: 3 Household Housing Unit Homeowner Housing Rehabilitated: 11 Household Housing Unit Direct Financial Assistance to Homebuyers: 6 Households Assisted
2	Support Economic Growth and Stability	2025	2029	Non-Housing Community Development	City of Owensboro Opportunity Map	Property Maintenance and Rehabilitation	CDBG: \$108,757.00	Facade treatment/business building rehabilitation: 5 Business

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Public Facilities and Services	2025	2029	Non-Housing Community Development	City of Owensboro Opportunity Map	Public Facilities	CDBG: \$207,626.00 HOME: \$27,663.00	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 90 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 60140 Persons Assisted

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Increase and Maintain Affordable Housing Stock
	Goal Description	The City of Owensboro remains steadfast in its commitment to expand and preserve affordable housing. Leveraging its annual Community Development Block Grant (CDBG) and HOME allocations, the City will: (1) offer rehabilitation grants that help existing homeowners maintain and modernize their properties; (2) extend down-payment assistance to qualified first-time buyers; (3) partner with Habitat for Humanity of Owensboro-Daviess County—its designated Community Housing Development Organization—to build new, single-family homes; (4) partner with a private developer to create multi-family rental housing.
2	Goal Name	Support Economic Growth and Stability
	Goal Description	The City of Owensboro is committed to supporting economic growth through commercial facade rehabilitation.

3	Goal Name	Public Facilities and Services
	Goal Description	The City of Owensboro remains committed to providing public facilities upgrades where needed within the community to provide an enhanced quality of life. In addition to this, the city will administer the CDBG and HOME grants for the citizens of Owensboro and receive administrative payment that will help offset the cost of staff salaries in the community development department.

Projects

AP-35 Projects – 91.220(d)

Introduction

This year's revitalization efforts will be concentrated in the Monarch NRSA, with a strong emphasis on business façade improvements and homeowner exterior rehabilitation. These initiatives aim to enhance neighborhood aesthetics, support local businesses, and preserve the existing housing stock by assisting homeowners with critical exterior repairs.

In addition to property enhancements, the City is actively developing a targeted down payment assistance program within the Monarch NRSA to increase homeownership opportunities for low- to moderate-income residents. By reducing financial barriers to homeownership, this program will help stabilize the neighborhood and encourage long-term investment in the community.

To further expand affordable housing options, the City is strengthening partnerships with organizations committed to housing development and preservation. Collaborative efforts will include working with Habitat for Humanity to increase the supply of quality, affordable homes. These partnerships will support new home construction and rehabilitation efforts, ensuring that housing remains accessible to residents in need.

By strategically aligning resources and initiatives, the City's approach to the Monarch NRSA will promote economic revitalization, enhance neighborhood sustainability, and create pathways for homeownership, ultimately fostering a stronger and more resilient community.

Projects

#	Project Name
1	Existing Homeowner Rehabilitation Program
2	Downspout Removal
3	Public Facility Construction
4	Commercial Facade Improvements
5	CHDO - Habitat for Humanity of Owensboro-Daviess County
6	Down Payment Assistance Program
7	CDBG Administration
8	HOME ARP Affordable Housing
9	HOME Administration
10	HOME-ARP Administration

Table 56 – Project Information

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

needs

The City of Owensboro has prioritized funding allocations to address critical housing, infrastructure, and economic development needs within the Monarch NRSA and HUD Qualified Census Tracts. These priorities focus on improving housing conditions, reducing environmental concerns, and fostering neighborhood revitalization, though several obstacles remain.

The **homeowner rehabilitation program** is essential for preserving aging homes and preventing displacement, but limited funding and homeowner eligibility challenges restrict its reach. **Downspout removal** reduces sewer system strain and flooding, yet homeowner participation and additional modifications can increase costs. **Public facility construction** enhances community services but faces high costs and lengthy approval processes.

The **commercial façade improvement program** boosts business growth and neighborhood appeal but depends on business owners' ability to contribute matching funds. The **CHDO program** increases affordable housing but faces rising construction costs and limited available land. **Down payment assistance** helps families achieve homeownership, but rising home prices and mortgage barriers limit participation.

HOME-ARP funding supports multifamily affordable housing to address rental shortages, though development costs, zoning challenges, and funding gaps create obstacles. **CDBG and HOME administration** ensures compliance and efficient program management, but staffing and resource constraints impact implementation.

Despite these challenges, the City is committed to leveraging additional funding, collaborating with partners, and refining strategies to maximize the impact of these initiatives in the Monarch NRSA and HUD Qualified Census Tracts.

AP-38 Project Summary
Project Summary Information

1	Project Name	Existing Homeowner Rehabilitation Program
	Target Area	City of Owensboro Opportunity Map
	Goals Supported	Increase and Maintain Affordable Housing Stock
	Needs Addressed	Property Maintenance and Rehabilitation
	Funding	CDBG: \$209,604.00
	Description	<p>The existing homeowner rehabilitation program is designed to assist low- and moderate-income homeowners in maintaining safe, livable, and energy-efficient housing by providing financial assistance for essential home repairs. This program helps preserve the aging housing stock, improve property conditions, and enhance overall neighborhood stability. Eligible homeowners can receive funding for necessary repairs that address health and safety concerns, structural deficiencies, and energy efficiency improvements. Common eligible repairs include roof replacements, HVAC system upgrades, plumbing and electrical system repairs, window and door replacements, foundation stabilization, and exterior improvements such as siding and painting. The program prioritizes repairs that improve home safety, prevent further deterioration, and extend the lifespan of the property. Assistance is provided in the form of grants or forgivable loans, depending on income eligibility and funding availability. The City partners with licensed contractors to ensure that all repairs meet local building codes and safety standards. Additionally, applicants receive guidance on maintaining their homes and preventing costly future repairs. The program plays a key role in revitalizing neighborhoods by helping long-term homeowners remain in their homes, preventing displacement, and reducing blight caused by deteriorating properties. By investing in homeowner rehabilitation, the City strengthens its communities, promotes housing stability, and supports overall neighborhood improvement efforts.</p>
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	<p>The proposed homeowner-focused activities within the Monarch NRSA are expected to benefit approximately 10 families, primarily low- to moderate-income homeowners who require financial assistance to maintain and improve their homes. These efforts will help stabilize the neighborhood, prevent displacement, and ensure long-term affordability by preserving existing housing stock.</p> <p>By focusing on homeowner rehabilitation, the City is prioritizing efforts that not only improve individual properties but also contribute to the overall revitalization of the Monarch NRSA. Well-maintained homes help increase property values, reduce neighborhood blight, and encourage further investment in the area. Additionally, providing financial assistance for repairs ensures that families who may otherwise be unable to afford necessary maintenance can remain in their homes without facing financial hardship.</p> <p>These activities align with the broader goal of preserving homeownership opportunities and strengthening the Monarch NRSA by creating a healthier, more sustainable community for current and future residents.</p>
	Location Description	Monarch NRSA
	Planned Activities	The homeowner rehabilitation program will provide essential repairs and upgrades to aging homes, addressing critical needs such as roof replacements, HVAC system improvements, plumbing and electrical repairs, and exterior enhancements. These repairs will enhance the safety, energy efficiency, and structural integrity of homes, allowing residents—particularly seniors, disabled individuals, and long-term homeowners—to continue living in safe and stable conditions.
2	Project Name	Downspout Removal
	Target Area	City of Owensboro Opportunity Map
	Goals Supported	Increase and Maintain Affordable Housing Stock
	Needs Addressed	Property Maintenance and Rehabilitation
	Funding	CDBG: \$16,907.00

	Description	<p>The downspout removal from the combined sewer system is a critical infrastructure improvement aimed at reducing stormwater runoff entering the sanitary sewer system. Many older neighborhoods, including those within the Monarch NRSA, have a combined sewer system where rainwater from downspouts flows directly into the sanitary sewer. This outdated system can become overwhelmed during heavy rainfall, leading to sewer backups, basement flooding, and increased strain on wastewater treatment facilities. By disconnecting downspouts from the combined sewer system, stormwater is redirected to permeable surfaces such as yards, rain gardens, or storm drains specifically designed to handle rainwater. This modification helps reduce the volume of water entering the sewer system, minimizing the risk of overflows and improving overall system capacity. The benefits of downspout removal include reduced sewer overflows and basement flooding, as diverting rainwater away from the sewer system prevents it from exceeding capacity, decreasing the likelihood of backups in homes and businesses. It also improves water quality by keeping stormwater separate from wastewater, reducing the chances of untreated sewage being discharged into local waterways, protecting environmental and public health. Additionally, this process extends the lifespan of sewer infrastructure by reducing the amount of stormwater entering the system, which in turn decreases maintenance costs and the need for expensive upgrades. Lower utility costs for residents are another advantage, as reducing excess water in the sewer system helps stabilize sewer rates and decreases unnecessary treatment costs. Redirecting stormwater also enhances sustainability by allowing water to be absorbed into the ground, replenishing groundwater supplies and reducing erosion. This project aligns with the broader revitalization efforts in the Monarch NRSA by improving infrastructure resilience, reducing flooding risks, and promoting environmentally responsible stormwater management. It also supports long-term sustainability goals by ensuring that the sewer system functions efficiently while protecting both residents and the local environment.</p>
	Target Date	6/30/2026

	<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>The proposed downspout removal project within the Monarch NRSA is expected to benefit approximately 90 households by reducing the risk of basement flooding, sewer backups, and infrastructure strain. Many homes in the area are currently connected to the combined sewer system, which can become overwhelmed during heavy rainfall, leading to costly water damage and environmental hazards.</p> <p>By disconnecting downspouts from the combined sewer system, households will experience fewer instances of standing water, property damage, and sewer overflows. Redirecting stormwater to permeable surfaces such as yards, rain gardens, or designated storm drains will also help prevent erosion and improve groundwater recharge. Homeowners will benefit from reduced maintenance costs, lower utility bills, and increased property resilience against extreme weather events.</p> <p>Additionally, this project will contribute to overall neighborhood sustainability by easing the burden on the local sewer system, improving water quality, and ensuring compliance with modern stormwater management practices. By addressing drainage issues at the household level, the downspout removal initiative will enhance the long-term livability and infrastructure reliability of the Monarch NRSA.</p>
	<p>Location Description</p>	<p>Monarch NRSA</p>

	Planned Activities	<p>The City will partner with the Regional Water Resource Agency to identify homes within the Monarch NRSA that require downspout disconnection from the combined sewer system. Through this collaboration, properties will be assessed to determine which homes are contributing to excess stormwater entering the sewer system, leading to backups and increased infrastructure strain.</p> <p>Once homes are identified, the City will hire a qualified contractor to complete the disconnection work. The contractor will ensure that downspouts are properly redirected to permeable surfaces such as yards, rain gardens, or designated storm drains, reducing the risk of basement flooding and sewer overflows. In some cases, additional stormwater management features, such as rain barrels or drainage systems, may be installed to help control water flow and prevent pooling.</p> <p>This initiative will help improve the efficiency of the sewer system, enhance neighborhood sustainability, and provide long-term benefits for homeowners by preventing costly water damage. The project will be structured to ensure minimal disruption to residents, with financial assistance available for eligible low- and moderate-income homeowners to cover the cost of the work. The City will also provide education and guidance to homeowners on maintaining their redirected drainage systems to maximize effectiveness and longevity.</p>
3	Project Name	Public Facility Construction
	Target Area	City of Owensboro Opportunity Map
	Goals Supported	Public Facilities and Services
	Needs Addressed	Public Facilities
	Funding	CDBG: \$98,870.00

	Description	<p>The sewer service construction in the Monarch NRSA is a critical infrastructure improvement project aimed at modernizing wastewater management and reducing the reliance on outdated septic systems. Many homes in the Monarch NRSA currently use aging septic systems, which can pose environmental hazards, lead to groundwater contamination, and increase maintenance costs for homeowners. The installation of new sewer service connections will provide a more reliable and sustainable wastewater solution, improving both public health and property conditions in the neighborhood. The project will involve the extension of main sewer lines to unserved areas within the Monarch NRSA, allowing homes to transition from septic systems to a modern sewer infrastructure. This process will include the installation of new sewer pipes, service laterals to individual properties, and decommissioning of existing septic tanks. The City will work closely with the Regional Water Resource Agency to identify eligible properties and ensure proper coordination with homeowners throughout the transition process. By providing direct access to the public sewer system, this project will reduce the risk of septic failures, which can lead to costly repairs, health hazards, and environmental concerns. Connecting to the sewer system will also enhance property values, as homes with modern utility connections are generally more desirable for homeowners and potential buyers. Financial assistance may be available for low- and moderate-income homeowners to help cover the cost of sewer connections, ensuring that economic barriers do not prevent residents from benefiting from this infrastructure upgrade. The City will oversee the construction process, ensuring compliance with all local and environmental regulations while minimizing disruptions to residents. This sewer service construction initiative aligns with the broader goals of the Monarch NRSA revitalization efforts, enhancing neighborhood sustainability, improving public health, and supporting long-term community development.</p>
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	<p>The sewer service construction project in the Monarch NRSA is expected to assist approximately 18 households. These households currently rely on outdated septic systems, and the new sewer connections will provide them with access to a modern, reliable wastewater system. The project will eliminate the risks associated with septic failures, improve sanitation and public health, and increase property values for the affected homes. By connecting these 18 households to the public sewer system, the City aims to enhance the overall infrastructure of the neighborhood and contribute to its long-term revitalization and sustainability.</p>
	Location Description	<p>Monarch NRSA</p>

	Planned Activities	<p>The planned activities for the sewer service construction project in the Monarch NRSA, in conjunction with the Regional Water Resource Agency (RWRA), will focus on modernizing the neighborhood’s wastewater infrastructure, improving public health, and reducing environmental risks associated with outdated septic systems. The City and RWRA will collaborate on the following key activities:</p> <ol style="list-style-type: none"> 1. Assessment and Identification of Homes – The City and RWRA will conduct inspections to identify 18 households that require disconnection from septic systems and connection to the public sewer system. This process will include evaluating existing septic conditions and determining the feasibility of sewer line extensions. 2. Sewer Line Extension and Infrastructure Upgrades – RWRA will oversee the installation of new sewer mains in areas where connections are currently unavailable. This work will include laying underground sewer pipes, installing manholes, and ensuring proper drainage to support long-term system functionality. 3. Service Lateral Installations and Septic System Decommissioning – The City will hire a contractor to connect individual homes to the new sewer system, ensuring proper installation of service laterals. As part of this process, old septic tanks will be properly decommissioned and removed or filled to prevent contamination. 4. Financial Assistance for Homeowners – Low- and moderate-income homeowners will have access to financial assistance programs to help cover the costs associated with connecting their homes to the new sewer system. The City and RWRA will work together to ensure that economic barriers do not prevent residents from benefiting from this critical infrastructure upgrade. 5. Public Outreach and Education – Homeowners will be provided with information on the benefits of sewer connections, maintenance responsibilities, and any financial assistance options available. Workshops and informational materials will be distributed to ensure residents understand the transition process and its impact. 6. Compliance and Environmental Protection – The project will adhere to all local, state, and federal regulations to ensure
--	---------------------------	--

		<p>proper wastewater management and environmental protection. The City and RWRA will conduct inspections and monitoring to confirm that all installations meet health and safety standards.</p> <p>By working together, the City and RWRA will improve wastewater management in the Monarch NRSA, reducing risks of septic failures, improving sanitation, and supporting long-term neighborhood revitalization.</p>
4	Project Name	Commercial Facade Improvements
	Target Area	City of Owensboro Opportunity Map
	Goals Supported	Support Economic Growth and Stability
	Needs Addressed	Property Maintenance and Rehabilitation
	Funding	CDBG: \$108,757.00
	Description	<p>The exterior condition of several key commercial properties within the Monarch NRSA commercial district has contributed to a negative perception of the area, despite its underlying economic potential and strong community presence. The current state of these buildings does not reflect the true vitality, business activity, and investment opportunities available in the district. A targeted effort to enhance commercial facades along the Second Street corridor will significantly improve the visual appeal of the area, fostering a more inviting and dynamic business environment. These improvements will not only elevate the image of the commercial district but also have a positive ripple effect on the surrounding residential neighborhoods, boosting confidence in the area's revitalization efforts. The Monarch NRSA already serves as a natural business incubator due to its affordable commercial leasing options and central location. By investing in facade upgrades, the City aims to strengthen this role by attracting more businesses, increasing foot traffic, and fostering economic growth. The City will continue collaborating with the local Economic Development Corporation to support new businesses and assist existing businesses in expanding, ensuring that the district remains a vibrant economic hub. Through strategic investments in commercial facade improvements, the Monarch NRSA will enhance its economic appeal, attract new business opportunities, and reinforce the area's long-term sustainability and growth.</p>
	Target Date	6/30/2026

<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>Low- to moderate-income (LMI) families (2,040 persons) will benefit from commercial façade improvements in the Monarch NRSA through enhanced economic opportunities, increased access to essential goods and services, and overall neighborhood revitalization. Improving the appearance of commercial properties along the Second Street corridor will have a direct and lasting impact on the community by stimulating local business growth, creating jobs, and fostering a more vibrant and attractive commercial district.</p> <p>One of the primary benefits for LMI families is the potential for job creation and workforce development. As businesses in the area expand or new businesses are attracted to the improved commercial district, employment opportunities will increase. Many of these jobs will be accessible to local residents, providing stable incomes and career pathways that help families achieve financial stability. Additionally, façade improvements can encourage entrepreneurship by making the area more appealing to small business owners, particularly those from the community.</p> <p>LMI families will also experience improved access to goods and services. A revitalized commercial corridor will attract a diverse mix of businesses, including grocery stores, retail shops, healthcare providers, and other essential services that may currently be lacking in the area. This reduces the need for residents to travel outside the neighborhood for daily necessities, saving them time and transportation costs.</p> <p>Beyond economic benefits, façade improvements will contribute to a safer, more inviting environment. Well-maintained storefronts, improved lighting, and updated signage can deter crime and encourage more foot traffic, making the area feel safer for residents and their children. A visually appealing and pedestrian-friendly commercial district fosters a sense of community pride, encouraging greater neighborhood engagement and investment.</p> <p>Finally, these improvements will have a positive impact on surrounding property values. As commercial properties are upgraded, adjacent residential areas often see increased home values and greater demand, which can lead to long-term financial benefits for homeowners. Stronger commercial activity can also generate additional tax revenue, which can be reinvested into public infrastructure, schools, and community programs that benefit LMI families.</p> <p>By prioritizing commercial façade improvements, the City is not just enhancing storefronts but creating a ripple effect that leads to economic</p>
---	--

		empowerment, increased local services, safer streets, and a more vibrant and sustainable neighborhood for LMI families.
	Location Description	Monarch NRSA

	Planned Activities	<p>The City will utilize CDBG grant funds to incentivize existing businesses in the Monarch NRSA to enhance the exterior fronts of their buildings, improve signage, and upgrade parking lots. These improvements are intended to strengthen the commercial corridor’s visual appeal, support business growth, and contribute to the overall revitalization of the neighborhood.</p> <p>The façade improvement program will offer matching grants to business and property owners, covering up to 75% of the total project cost, with a maximum funding limit to be determined based on project scope and funding availability. Business owners will be required to invest in the remaining costs, ensuring a shared commitment to improving the area's economic vitality.</p> <p>For properties in key visual opportunity areas, where improvements would have a particularly strong impact on the commercial district's overall aesthetic and economic appeal, the program may offer reduced match requirements to encourage participation. These properties could include buildings located at high-traffic intersections, entry points to the district, or those that have a significant presence in the streetscape.</p> <p>Eligible improvements under this initiative may include, but are not limited to:</p> <ul style="list-style-type: none"> • Exterior façade renovations such as fresh paint, brick restoration, and storefront enhancements • New or upgraded signage to create a more cohesive and attractive commercial identity • Installation of decorative lighting to improve visibility and safety • Landscaping enhancements to create a more inviting pedestrian environment • Parking lot resurfacing, striping, and accessibility upgrades to improve functionality and appearance • Window and door replacements to modernize storefronts and improve energy efficiency <p>To ensure maximum impact, the City will actively engage with business owners, providing guidance and technical assistance throughout the application and implementation process. Outreach efforts will include workshops, one-on-one consultations, and marketing campaigns to encourage businesses to participate.</p>
--	---------------------------	---

		By leveraging CDBG funds in this way, the program will not only enhance the physical appearance of the commercial district but also attract new businesses, increase foot traffic, and stimulate private investment. These improvements will create a stronger economic foundation for local businesses while enhancing the quality of life for residents in and around the Monarch NRSA.
5	Project Name	CHDO - Habitat for Humanity of Owensboro-Daviess County
	Target Area	City of Owensboro Opportunity Map
	Goals Supported	Increase and Maintain Affordable Housing Stock
	Needs Addressed	Affordable Housing
	Funding	HOME: \$153,681.00
	Description	The Monarch NRSA Homebuyer Program will be established to expand affordable homeownership opportunities within the Monarch NRSA and HUD Qualified Census Tracts by constructing and selling new homes to low- to moderate-income buyers. This initiative will be carried out in partnership with non-profit housing organizations, such as Habitat for Humanity and Owensboro's approved CHDO, to develop quality, energy-efficient homes that support long-term neighborhood revitalization efforts. Under this program, a total of four new homes will be constructed on vacant or underutilized lots within the designated areas. These homes will be designed to meet modern housing standards while remaining affordable for qualifying homebuyers. The program will prioritize families and individuals who may face financial barriers to homeownership, ensuring they have access to stable and sustainable housing. Homebuyer education courses will be offered to prepare buyers for the responsibilities of homeownership, covering topics such as budgeting, home maintenance, and financial planning. The program aims to ensure long-term housing stability for new homeowners by equipping them with the necessary tools and knowledge to maintain their homes. By working with local non-profits and leveraging HOME funds, the Monarch NRSA Homebuyer Program will provide a pathway to homeownership, reduce the number of vacant properties, and contribute to the long-term stability of the neighborhood. These efforts will not only benefit the families who purchase homes but also enhance property values, attract further investment, and create a stronger sense of community within the Monarch NRSA and HUD Qualified Census Tracts.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	Under this program, a total of four new homes will be constructed on vacant or underutilized lots within the designated areas. These homes will be designed to meet modern housing standards while remaining affordable for qualifying homebuyers. The program will prioritize families and individuals who may face financial barriers to homeownership, ensuring they have access to stable and sustainable housing.
	Location Description	Monarch NRSA and HUD Qualified Census Tracts

	<p>Planned Activities</p>	<p>The planned activities for the Monarch NRSA Homebuyer Program will focus on the construction and sale of affordable homes to low- to moderate-income buyers within the Monarch NRSA and HUD Qualified Census Tracts. The City will collaborate with local non-profit housing organizations, such as Habitat for Humanity and Owensboro’s approved CHDO, to implement the following key activities:</p> <ol style="list-style-type: none"> 1. Identification of Vacant and Underutilized Lots – The City will work with its partners to identify and acquire suitable vacant or underutilized properties within the designated areas for new home construction. 2. Construction of New Affordable Homes – A total of four new homes will be built using quality, energy-efficient materials and modern design standards to ensure long-term affordability and sustainability for homeowners. 3. Partnerships with Non-Profit Developers – The City will coordinate with Habitat for Humanity and the approved CHDO to oversee the development process, ensuring compliance with federal housing standards and program requirements. 4. Homebuyer Selection Process – The program will work with local non-profits to identify eligible low- to moderate-income homebuyers through an application process that prioritizes individuals and families in need of stable, affordable housing. 5. Homebuyer Education and Counseling – Prospective homeowners will participate in homeownership education courses covering budgeting, financial planning, and home maintenance to ensure long-term housing stability. 6. Sale of Homes to Qualified Buyers – Once completed, the homes will be sold at affordable rates to eligible homebuyers, helping to increase homeownership opportunities in the Monarch NRSA and HUD Qualified Census Tracts. 7. Program Monitoring and Compliance – The City will ensure that all program activities meet HUD guidelines and that the homes remain affordable for qualified buyers in accordance with federal and local housing policies. <p>By implementing these planned activities, the Monarch NRSA Homebuyer Program will reduce vacant and blighted properties, increase homeownership rates, and contribute to neighborhood revitalization. This initiative will enhance housing stability, promote</p>
--	----------------------------------	---

		economic growth, and foster a sense of community within the targeted areas.
6	Project Name	Down Payment Assistance Program
	Target Area	City of Owensboro Opportunity Map
	Goals Supported	Increase and Maintain Affordable Housing Stock Support Economic Growth and Stability
	Needs Addressed	Affordable Housing
	Funding	HOME: \$92,209.00
	Description	The Down Payment Assistance Program will provide financial support to low- to moderate-income homebuyers within the Monarch NRSA and HUD Qualified Census Tracts by offering a deferred loan equal to 10% of the agreed-upon sales price of a home. This initiative aims to reduce financial barriers to homeownership by making the upfront costs more manageable for eligible buyers. The program will assist first-time homebuyers who meet income eligibility requirements, ensuring they have the opportunity to purchase safe, affordable homes while promoting long-term neighborhood stability. The deferred loan will not require monthly payments and will only be due upon sale, refinancing, or non-owner occupancy of the home. This structure allows buyers to achieve homeownership without the immediate financial burden of additional loan payments. Eligible applicants will be required to complete a homebuyer education course to ensure they are prepared for the responsibilities of homeownership, including budgeting, home maintenance, and financial planning. The City will work with local lenders, real estate professionals, and non-profit housing organizations to facilitate the program, ensuring it aligns with broader housing development efforts. By reducing the upfront costs of home purchases, the Down Payment Assistance Program will increase homeownership rates, support neighborhood revitalization, and provide long-term economic benefits for both homebuyers and the surrounding community. This initiative will help strengthen the housing market within the Monarch NRSA and HUD Qualified Census Tracts, creating more opportunities for stable and sustainable homeownership.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	<p data-bbox="553 212 1414 443"><p data-start="0" data-end="376">The Down Payment Assistance Program is expected to benefit approximately six families within the Monarch NRSA and HUD Qualified Census Tracts. These families will receive financial support in the form of a deferred loan equal to 10% of the agreed-upon sales price, reducing the upfront costs of homeownership and making it more accessible for low- to moderate-income buyers.</p><p data-start="378" data-end="733">By assisting six families, the program will help stabilize the neighborhood by increasing homeownership rates, ensuring long-term investment in the community, and preventing displacement. These families will also receive homebuyer education to prepare them for the financial responsibilities of owning a home, further supporting their long-term success.</p></p>
	Location Description	Down payment assistance will be offered within the municipal boundaries of Owensboro.

	Planned Activities	<p>The planned activities for the Down Payment Assistance (DPA) Program will focus on increasing homeownership opportunities for low- to moderate-income families within the Monarch NRSA and HUD Qualified Census Tracts. The program will provide financial assistance in the form of a deferred loan equal to 10% of the agreed-upon sales price, helping eligible families overcome the financial barriers associated with purchasing a home.</p> <ol style="list-style-type: none"> <p>Program Outreach and Application Process – The City will promote the program through local housing agencies, real estate professionals, lenders, and community organizations to ensure that eligible buyers are aware of the available assistance. Interested applicants will complete an application process to determine eligibility based on income and home purchase criteria.</p> <p>Homebuyer Eligibility Verification – Applicants will be screened to ensure they meet the program’s income guidelines, are purchasing a home within the designated areas, and will use the home as their primary residence.</p> <p>Homebuyer Education and Counseling – Approved applicants will be required to complete a homebuyer education course to ensure they understand the financial responsibilities of homeownership, including budgeting, mortgage management, and home maintenance.</p> <p>Loan Approval and Agreement – Once an applicant has been approved and identified an eligible home, the City will finalize the deferred loan agreement. The loan will cover 10% of the home’s sales price and will not require monthly payments. Repayment will only be required if the home is sold, refinanced, or ceases to be the buyer’s primary residence.</p> <p>Home Purchase and Closing Process – The City will work with lenders and real estate professionals to ensure that the home purchase and closing process is smooth and compliant with all program guidelines. Funds will be disbursed at closing to assist with the down payment.</p>
--	---------------------------	---

		<p>start="1955" data-end="2293"><strong data-start="1955" data-end="1992">Program Compliance and Monitoring – The City will monitor compliance with program requirements to ensure that homes purchased through the program remain occupied by the original buyers as their primary residence. Periodic reviews will help ensure the program continues to serve eligible families and maintain neighborhood stability.</p></p>
7	Project Name	CDBG Administration
	Target Area	City of Owensboro Opportunity Map
	Goals Supported	Public Facilities and Services
	Needs Addressed	Grant Administration
	Funding	CDBG: \$108,757.00
	Description	The CDBG Administration project ensures the effective management, oversight, and compliance of Community Development Block Grant (CDBG) funds allocated to the Monarch NRSA and other eligible activities within the jurisdiction. This project supports the administration of federally funded programs by providing necessary staffing, technical assistance, financial tracking, reporting, and monitoring to ensure that all activities comply with HUD regulations and meet community development goals.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A

	Planned Activities	<ul style="list-style-type: none"> Program Management and Oversight – The City will administer CDBG funds, ensuring that projects are implemented efficiently, on time, and in compliance with federal guidelines. This includes coordinating with subrecipients, contractors, and community partners to achieve program objectives. Financial Management and Compliance – Funds will be tracked to ensure proper allocation, timely expenditures, and adherence to HUD financial management regulations. The City will conduct audits and financial reporting to maintain accountability and prevent mismanagement. Monitoring and Reporting – The City will conduct ongoing monitoring of all CDBG-funded activities, ensuring compliance with HUD requirements, fair housing laws, and environmental review standards. Regular reports will be submitted to HUD to document program performance and outcomes. Public Outreach and Citizen Participation – Administrative efforts will include community engagement activities, public meetings, and outreach initiatives to ensure transparency and inclusion in the planning and implementation of CDBG-funded projects.
8	Project Name	HOME ARP Affordable Housing
	Target Area	City of Owensboro Opportunity Map
	Goals Supported	Increase and Maintain Affordable Housing Stock
	Needs Addressed	Affordable Housing
	Funding	HOME-ARP: \$856,686.00
	Description	This activity will be used to create around 50 affordable housing rental units within Owensboro.
	Target Date	6/30/2026

<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>The HOME-ARP Multifamily Affordable Housing Project in Owensboro is expected to create approximately 45 to 60 new affordable rental units for low- to moderate-income households, with a focus on serving individuals and families experiencing homelessness or housing instability.</p> <p>These units will be developed through a combination of new construction and rehabilitation of existing multifamily properties, ensuring that safe, high-quality housing remains accessible to those most in need. The project will prioritize deeply affordable rental units and integrate supportive services to promote long-term housing stability.</p> <p>By increasing the supply of affordable housing, Owensboro aims to address the community’s growing demand for rental units while enhancing neighborhood revitalization efforts and supporting vulnerable populations in securing stable housing.</p>
<p>Location Description</p>	<p>Owensboro municipal limits</p>

	Planned Activities	<p>Development of New Affordable Rental Units – HOME-ARP funds will be used to construct new multifamily housing developments, increasing the availability of rental units for eligible households. The project will focus on providing units at deeply affordable rent levels to serve the most vulnerable populations.</p> <p>Rehabilitation of Existing Multifamily Properties – Funding may also be used to rehabilitate and modernize older rental properties, ensuring that units meet health, safety, and accessibility standards while remaining affordable to low-income households.</p> <p>Targeting Special Populations – The project will prioritize housing for individuals and families experiencing homelessness, at risk of homelessness, or facing significant housing barriers due to disability, domestic violence, or other challenges.</p> <p>Partnerships with Service Providers – The City will collaborate with local non-profit organizations, housing agencies, and supportive service providers to integrate wraparound services such as case management, mental health care, employment assistance, and financial literacy programs to promote long-term housing stability.</p> <p>Leveraging Additional Funding Sources – To maximize the impact of HOME-ARP funds, the City will seek additional funding sources, including Low-Income Housing Tax Credits (LIHTC), private investments, and state and federal grants to support development costs and ensure long-term affordability.</p> <p>Compliance and Long-Term Affordability – All units developed through the program will adhere to HUD affordability guidelines, ensuring they remain accessible to income-eligible households for an extended period. Monitoring and compliance measures will be implemented to ensure ongoing program success.</p> <p>This multifamily</p>
--	---------------------------	---

		affordable housing initiative aligns with Owensboro’s broader housing strategy by increasing access to safe, stable, and affordable rental housing for residents in need. By addressing the shortage of affordable units, the HOME-ARP project will contribute to neighborhood revitalization, reduce homelessness, and improve the overall quality of life for low-income households in the community.</p>
9	Project Name	HOME Administration
	Target Area	City of Owensboro Opportunity Map
	Goals Supported	Public Facilities and Services
	Needs Addressed	Grant Administration
	Funding	HOME: \$27,663.00
	Description	The HOME Administration Project ensures the effective management, oversight, and compliance of HOME Investment Partnerships Program (HOME) funds allocated for affordable housing development in Owensboro. This project provides essential administrative support to ensure that HOME-funded activities, including new construction, rehabilitation, and down payment assistance, are carried out in accordance with HUD regulations and local housing priorities.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A

	Planned Activities	<ul style="list-style-type: none"> <p>Program Management and Compliance</p> <p>– The City will oversee the administration of HOME funds, ensuring all projects meet federal guidelines, affordability requirements, and fair housing laws. This includes coordinating with developers, non-profit organizations, and housing agencies to achieve program objectives.</p> <p>Financial Oversight and Monitoring</p> <p>– The City will manage the allocation of HOME funds, track expenditures, and conduct financial audits to ensure compliance with HUD regulations. Regular monitoring will be conducted to prevent financial mismanagement and maintain accountability.</p> <p>Project Evaluation and Reporting</p> <p>– The City will collect data and submit required reports to HUD, documenting the impact of HOME-funded projects on affordable housing availability and community development.</p> <p>Technical Assistance and Capacity Building</p> <p>– The City will provide guidance and training to developers, non-profits, and other housing partners on compliance requirements, funding applications, and best practices in affordable housing development.</p> <p>Community Engagement and Fair Housing Compliance</p> <p>– Outreach efforts will ensure that eligible residents are aware of HOME-funded housing opportunities and that projects align with fair housing and equity principles.</p>
10	Project Name	HOME-ARP Administration
	Target Area	City of Owensboro Opportunity Map
	Goals Supported	Public Facilities and Services
	Needs Addressed	Grant Administration
	Funding	HOME-ARP: \$151,180.05
	Description	Staff costs for administration of the HOME-ARP grant (15%).
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	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 City of Owensboro’s entitlement funding will be directed toward the Monarch NRSA and HUD Qualified Census Tracts, which include areas with high concentrations of low-income and minority populations. These neighborhoods have been identified as priority areas for investment due to aging housing stock, economic challenges, and infrastructure needs.

The Monarch NRSA consists of a mix of residential and commercial properties, where many households experience housing instability and financial barriers to homeownership. This area has a significant proportion of low- to moderate-income families, with a need for affordable housing, home rehabilitation, and small business support to stabilize and revitalize the community.

Additionally, HUD Qualified Census Tracts within Owensboro will receive assistance, targeting neighborhoods with high poverty rates and racial/ethnic minority concentrations. These areas have higher-than-average rental cost burdens, lower homeownership rates, and aging infrastructure that contribute to economic challenges. Programs such as multifamily affordable housing development, homeowner rehabilitation, down payment assistance, and commercial façade improvements will be concentrated in these areas to encourage investment, increase homeownership, and support local businesses.

By focusing funding in these geographic areas, the City aims to address long-standing disparities, reduce blight, increase access to safe and affordable housing, and promote economic revitalization while ensuring equitable distribution of resources to those most in need.

Geographic Distribution

Target Area	Percentage of Funds

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The rationale for prioritizing the allocation of investments geographically is based on the identified needs within the Monarch NRSA and HUD Qualified Census Tracts, where low- to moderate-income households, aging housing stock, and economic challenges are most concentrated. These areas have been selected to maximize the impact of funding by addressing the most pressing housing, infrastructure, and community development needs.

The Monarch NRSA has been designated for targeted investment due to its high percentage of low-income households, aging homes in need of rehabilitation, and commercial areas requiring

revitalization. Concentrating resources in this area will help stabilize the neighborhood, prevent displacement, and attract further investment by improving housing conditions and economic opportunities.

HUD Qualified Census Tracts also present significant housing affordability challenges, higher-than-average rental cost burdens, and lower homeownership rates. Investments in these areas, such as multifamily affordable housing, homeowner rehabilitation, and down payment assistance, will help increase the availability of safe, affordable housing and promote long-term neighborhood sustainability.

Geographic prioritization also supports equitable resource distribution, ensuring that historically underserved areas receive the necessary funding to reduce blight, enhance public infrastructure, and support local businesses. By focusing on high-need areas, the City can create a stronger foundation for economic growth, improve housing stability, and enhance the overall quality of life for residents.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

HOME and HOME CHDO funds will be strategically allocated to support low- to moderate-income homebuyers through the Owensboro Homebuyer Program and the Owensboro - Monarch NRSA Down Payment Assistance Program. These initiatives aim to increase homeownership opportunities by assisting eligible buyers with the purchase of safe and affordable housing while strengthening long-term neighborhood stability. Through partnerships with CHDOs and local housing organizations, these funds will support new home construction and homebuyer assistance, ensuring that qualified families can achieve and sustain homeownership.

CDBG funds will be directed toward the Owensboro Homeowner Rehabilitation Program and volunteer-driven rehabilitation initiatives such as World Changers and Kentucky Changers, which assist low- to moderate-income homeowners with critical home repairs. These programs help preserve the city's aging housing stock, improve safety and accessibility, and prevent displacement by ensuring that homeowners can afford necessary repairs and maintenance.

By leveraging HOME, CHDO, and CDBG funds, Owensboro will enhance both homeownership and housing preservation efforts, creating stronger, more sustainable neighborhoods while addressing the city's most pressing housing needs.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	70
Special-Needs	0
Total	70

Table 58 - 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	70
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	70

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

Discussion

Affordable housing programs will play a key role in the revitalization of the Monarch NRSA, with a focus on increasing homeownership, preserving existing housing, and enhancing neighborhood stability. Resources will be prioritized to maximize impact, ensuring that investments support long-term

improvements in the community.

The highest priority will be given to properties located within the Monarch NRSA, where targeted housing initiatives will address aging housing stock, reduce blight, and create sustainable homeownership opportunities. By concentrating efforts in this area, the City aims to drive economic investment, improve housing conditions, and strengthen the overall livability of the neighborhood.

A secondary priority will be given to properties within the BaptistTown, Old Germantown District, Mechanicsville, and Triplett Twist District neighborhoods. These areas also face housing challenges and will benefit from rehabilitation programs, new construction, and other housing initiatives aimed at preserving affordability and supporting neighborhood stability.

By strategically allocating affordable housing resources, Owensboro will ensure that the Monarch NRSA receives the focused attention needed to spur revitalization while also extending support to other historically underserved neighborhoods, fostering long-term community growth and sustainability.

AP-60 Public Housing – 91.220(h)

Introduction

In the upcoming year, CDBG and HOME funds will not be allocated to directly address the needs of public housing tenants. Instead, resources will be focused on initiatives that expand affordable housing opportunities, support homeownership, and improve housing conditions within targeted neighborhoods. While public housing remains an essential component of the city's housing strategy, this year's funding priorities will be directed toward revitalization efforts in the Monarch NRSA and other designated areas to maximize community impact. The City will continue to collaborate with local housing agencies and explore alternative funding sources to support public housing residents through complementary programs and services.

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

The City will maintain a strong collaborative relationship with the Housing Authority of Owensboro (HAO), fostering partnerships and exchanging ideas to enhance affordable housing opportunities. Recognizing the growing demand for quality rental housing, the City is committed to exploring innovative strategies with the HAO to expand the availability of affordable rental units. By leveraging resources, identifying potential development opportunities, and aligning housing initiatives, the City aims to support sustainable growth and ensure that residents have access to safe and affordable housing options. Through ongoing coordination, the partnership will work to address housing challenges and strengthen the overall housing market in Owensboro.

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

The City will proactively provide housing residents with timely and accessible information about available homeownership opportunities, ensuring they are aware of pathways to transition from rental housing to homeownership. Through coordinated outreach efforts, including informational sessions, printed materials, and digital communications, the City will connect residents with resources such as down payment assistance programs, financial literacy education, and affordable homeownership options. By equipping residents with the knowledge and support needed to pursue homeownership, the City aims to foster long-term housing stability and promote wealth-building opportunities for low- to moderate-income families.

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

provided or other assistance

N/A

Discussion

The City will continue its strategic efforts to acquire property and collaborate with the Housing Authority of Owensboro (HOA) to develop new housing opportunities for low- to moderate-income families. By securing land for the construction of quality, affordable homes, the City aims to expand rental housing options while creating a clear pathway to homeownership. Through this initiative, newly built homes will be made available for rent, with the long-term goal of enabling tenants to transition into homeownership. This approach not only increases the supply of affordable housing but also empowers residents by providing them with the opportunity to build equity and achieve financial stability.

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

Introduction

Due to limited HOME and CDBG funding, the City will not allocate resources specifically for homeless services in the upcoming year. However, the Community Development Department remains committed to supporting local homeless service providers and collaborating on solutions to address homelessness in Owensboro. The City will continue its active participation in the Green River Continuum of Care, aligning with Region 2's goal to end homelessness through targeted outreach, permanent housing, and rapid re-housing strategies.

While the City does not directly receive HUD ESG or HOPWA funds, it plays a critical role in assisting homeless service providers through technical support, advocacy, and resource coordination. For example, the City has provided professional assistance to the Pitino Shelter in the planning and design of four newly constructed transitional housing units on their campus. Additionally, ongoing communication with homeless service organizations ensures that providers receive necessary guidance and support to enhance their programs.

Beyond direct homelessness interventions, the City's broader efforts to revitalize inner-city neighborhoods contribute to a more stable living environment for low-income residents, including those transitioning from homelessness. By improving housing conditions and expanding affordable housing opportunities, these initiatives create a stronger foundation for individuals and families in need of long-term stability.

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 of Owensboro will continue its partnership with the Homeless Coalition of Ohio Valley to address the needs of individuals and families experiencing homelessness. Through ongoing collaboration, the City will support efforts to improve access to shelter, transitional housing, and essential services. By working alongside the coalition, Owensboro aims to strengthen local strategies that promote long-term housing stability, connect individuals to supportive resources, and enhance coordination among service providers to more effectively address homelessness in the community.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Owensboro will continue its partnership with the Homeless Coalition of Ohio Valley to address the needs of individuals and families experiencing homelessness. Through ongoing collaboration, the City will support efforts to improve access to shelter, transitional housing, and essential services. By working alongside the coalition, Owensboro aims to strengthen local strategies

that promote long-term housing stability, connect individuals to supportive resources, and enhance coordination among service providers to more effectively address homelessness in the community.

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

The City of Owensboro will continue its partnership with the Homeless Coalition of Ohio Valley to address the needs of individuals and families experiencing homelessness. Through ongoing collaboration, the City will support efforts to improve access to shelter, transitional housing, and essential services. By working alongside the coalition, Owensboro aims to strengthen local strategies that promote long-term housing stability, connect individuals to supportive resources, and enhance coordination among service providers to more effectively address homelessness in the community.

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 of Owensboro will continue its partnership with the Homeless Coalition of Ohio Valley to address the needs of individuals and families experiencing homelessness. Through ongoing collaboration, the City will support efforts to improve access to shelter, transitional housing, and essential services. By working alongside the coalition, Owensboro aims to strengthen local strategies that promote long-term housing stability, connect individuals to supportive resources, and enhance coordination among service providers to more effectively address homelessness in the community.

Discussion

The homeless situation in Owensboro reflects both local and national challenges in providing stable housing and supportive services for individuals and families experiencing homelessness. While the city has a network of shelters and service providers, the demand for emergency and transitional housing continues to exceed available resources. Many individuals face barriers such as mental health issues, substance use disorders, lack of affordable housing, and limited access to employment opportunities, all of which contribute to housing instability.

A significant portion of the homeless population includes individuals who are chronically homeless,

meaning they have experienced long-term or repeated episodes of homelessness and often have disabling conditions. Additionally, families with children and unaccompanied youth represent vulnerable subpopulations that require targeted interventions, such as rapid re-housing programs and supportive housing services.

The City of Owensboro works closely with the Green River Continuum of Care and the Homeless Coalition of Ohio Valley to coordinate efforts in addressing homelessness. These partnerships focus on increasing access to permanent housing, expanding outreach services, and improving connections to mental health and employment resources. Local shelters and transitional housing providers, such as the Daniel Pitino Shelter and the St. Benedict's Shelter, play a critical role in offering temporary housing and case management services to those in need.

One of the primary challenges in addressing homelessness in Owensboro is the shortage of affordable rental units. Rising housing costs and limited availability of subsidized housing options make it difficult for low-income individuals and families to secure permanent housing. Additionally, while emergency shelters provide immediate relief, long-term solutions require increased investment in affordable housing development and supportive services that address the root causes of homelessness.

The City continues to explore opportunities to support homelessness prevention efforts through partnerships, advocacy, and technical assistance to local providers. By improving access to housing resources, strengthening service coordination, and promoting community-based solutions, Owensboro aims to reduce homelessness and ensure that individuals and families have the support needed to achieve long-term housing stability.

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

Introduction:

The City of Owensboro recognizes that public policies can create barriers to affordable housing, limiting development and increasing costs for low- to moderate-income households. To address these challenges, the city is taking steps to reduce regulatory obstacles and support initiatives that promote the availability of affordable housing. Efforts to amend zoning ordinances and land use controls are underway to allow for more diverse housing options, including higher-density developments and accessory dwelling units. By modernizing zoning policies, the City aims to create more opportunities for affordable rental and homeownership options, particularly in high-need areas. The City is also working to reduce excessive fees and charges associated with housing development. Streamlining the permitting and approval process, as well as evaluating the impact of development fees, will help lower costs for builders and encourage more affordable housing projects. Additionally, incentives such as reduced permitting fees for affordable housing developments may be explored to attract private investment. Building codes will continue to be reviewed to ensure they balance safety and affordability. While maintaining high construction standards, the city will seek ways to minimize excessive requirements that may increase the cost of new housing or rehabilitation projects. To promote residential investment, the City is exploring partnerships with developers and financial institutions to encourage new affordable housing developments. This includes leveraging federal and state funding programs, such as HOME and Low-Income Housing Tax Credits, to support the construction and rehabilitation of affordable units. By addressing these public policy barriers, Owensboro aims to create a more supportive environment for affordable housing development, ensuring that all residents have access to safe, stable, and reasonably priced housing.

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

The City of Owensboro recognizes that public policies can create barriers to affordable housing, limiting development and increasing costs for low- to moderate-income households. To address these challenges, the City is taking steps to reduce regulatory obstacles and support initiatives that promote the availability of affordable housing. Efforts to amend zoning ordinances and land use controls are underway to allow for more diverse housing options, including higher-density developments and accessory dwelling units. By modernizing zoning policies, the City aims to create more opportunities for affordable rental and homeownership options, particularly in high-need areas. The City is also working to reduce excessive fees and charges associated with housing development. Streamlining the permitting and approval process, as well as evaluating the impact of development fees, will help lower costs for builders and encourage more affordable housing projects. Additionally, incentives such as reduced permitting fees for affordable housing developments may be explored to

attract private investment.

Building codes will continue to be reviewed to ensure they balance safety and affordability. While maintaining high construction standards, the City will seek ways to minimize excessive requirements that may increase the cost of new housing or rehabilitation projects.

To promote residential investment, the City is exploring partnerships with developers and financial institutions to encourage new affordable housing developments. This includes leveraging federal and state funding programs, such as HOME and Low-Income Housing Tax Credits, to support the construction and rehabilitation of affordable units.

By addressing these public policy barriers, Owensboro aims to create a more supportive environment for affordable housing development, ensuring that all residents have access to safe, stable, and reasonably priced housing.

Discussion:

The City of Owensboro remains committed to collaborating with the Housing Authority of Owensboro to update and implement a comprehensive plan that aligns with the Affirmatively Furthering Fair Housing Final Rule. Should the need arise, the City will actively engage in reviewing and refining policies to promote inclusive housing opportunities, eliminate discriminatory barriers, and ensure equitable access to housing for all residents. Through this partnership, the City aims to support fair housing initiatives that foster diverse, thriving communities while complying with federal regulations and best practices.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Owensboro recognizes that certain public policies, such as land use controls, zoning ordinances, building codes, and development fees, can create barriers to affordable housing. Addressing these challenges is essential to increasing the availability of housing options for low- to moderate-income residents. In response, the City is committed to identifying and implementing strategies that reduce regulatory obstacles, streamline development processes, and encourage residential investment.

Efforts will focus on revising zoning ordinances to allow for greater housing diversity, including higher-density developments and accessory dwelling units. Additionally, the City will evaluate existing building codes and development fees to ensure they do not disproportionately impact affordable housing projects. Collaborations with developers, housing organizations, and community stakeholders will help identify solutions that balance responsible growth with the need for affordability.

By proactively addressing these barriers, Owensboro aims to create a more inclusive housing market that supports long-term neighborhood stability and economic development while ensuring that all residents have access to safe and affordable housing options.

Actions planned to address obstacles to meeting underserved needs

The City of Owensboro is committed to addressing obstacles that hinder efforts to meet the needs of underserved populations, particularly in housing, economic development, and essential services. While funding limitations and regulatory challenges can present barriers, the City is actively working on strategies to expand access to resources and improve service delivery.

One of the primary obstacles is the shortage of affordable housing, which disproportionately affects low- to moderate-income families, individuals experiencing homelessness, and those with disabilities. To address this, the City is leveraging HOME and CDBG funds for housing rehabilitation, down payment assistance, and new affordable housing development. Partnerships with nonprofit housing organizations, CHDOs, and private developers are being strengthened to increase housing production and preservation efforts.

Limited financial resources and funding gaps present another major challenge in meeting underserved needs. To maximize impact, the City is exploring additional funding sources, including state and federal grants, philanthropic contributions, and private investments. Collaborative efforts with local organizations are also being enhanced to pool resources and expand program reach.

Access to supportive services such as mental health care, employment assistance, and transportation remains a critical issue, particularly for individuals experiencing homelessness and low-income households. The City is working with the Green River Continuum of Care and other service providers to improve coordination, expand case management services, and ensure that individuals receive the comprehensive support needed to achieve stability.

Barriers related to land use, zoning, and development costs also affect the ability to create new affordable housing. The City is reviewing zoning

ordinances and land use policies to identify opportunities for increasing housing density, streamlining permitting processes, and reducing regulatory burdens that delay development. Additionally, efforts to encourage mixed-use and infill development in underserved neighborhoods are being pursued to create more diverse housing options.

Finally, community outreach and engagement are essential for ensuring that residents are aware of available programs and services. The City is expanding efforts to provide information through workshops, online resources, and direct engagement with community organizations. By improving communication and accessibility, more households will be able to take advantage of homeownership assistance, rental support, and social services.

Through these combined efforts, Owensboro aims to remove systemic barriers, improve service delivery, and create sustainable solutions that address the needs of underserved populations while fostering long-term community development.

Actions planned to foster and maintain affordable housing

The City of Owensboro has developed a multi-faceted approach to fostering and maintaining affordable housing by addressing housing supply, affordability, and long-term sustainability. These efforts focus on expanding homeownership opportunities, preserving existing housing stock, and promoting policies that encourage affordable housing development.

One key initiative is increasing the availability of down payment and closing cost assistance for low- to moderate-income homebuyers. This program aims to reduce financial barriers to homeownership while requiring homebuyer education to ensure long-term housing stability. By helping households overcome upfront cost challenges, the City is expanding access to homeownership and strengthening neighborhood investment.

To preserve existing affordable housing, the City will continue to support homeowner rehabilitation programs. These initiatives assist low- to moderate-income homeowners in making necessary repairs and improvements, ensuring their homes remain safe and habitable. Volunteer-based rehabilitation programs, such as those coordinated with World Changers and Kentucky Changers, further enhance these efforts by providing additional resources for home repairs at reduced costs.

The City is also working with nonprofit housing organizations and CHDOs to increase the production of affordable housing through new construction and rehabilitation. By leveraging HOME and CDBG funds, the City supports the development of quality, affordable rental and homeownership opportunities in targeted areas, particularly within the Monarch NRSA and other HUD Qualified Census Tracts.

Additionally, Owensboro is committed to evaluating and addressing regulatory barriers to affordable housing. Efforts include working with the Owensboro Metropolitan Planning Commission to review zoning ordinances and land use regulations that may restrict the development of affordable housing. The City will also explore ways to reduce development fees and streamline permitting processes to

make affordable housing projects more feasible for developers.

By combining financial assistance, housing preservation, new construction efforts, and regulatory improvements, Owensboro seeks to create a sustainable and diverse housing market that meets the needs of low- to moderate-income residents while fostering long-term community growth and stability.

Actions planned to reduce lead-based paint hazards

The City of Owensboro has planned several actions to reduce lead-based paint hazards in housing, particularly in older homes occupied by low- to moderate-income households. These efforts aim to protect residents, especially young children and pregnant women, from the harmful effects of lead exposure while ensuring compliance with federal and state regulations.

- Lead Hazard Identification and Assessment – The City will continue requiring lead-based paint inspections and risk assessments for all federally funded housing rehabilitation projects in homes built before 1978. These evaluations will determine the presence of lead hazards and guide necessary remediation efforts.
- Lead Hazard Remediation in Rehabilitation Projects – Housing rehabilitation programs will incorporate lead-safe work practices, including paint stabilization, interim controls, and, when necessary, full abatement of lead hazards. Contractors working on projects funded by CDBG and HOME programs must be certified in lead-safe practices to ensure compliance with HUD and EPA regulations.
- Public Education and Outreach – The City will distribute educational materials to homeowners, landlords, and tenants about the risks of lead exposure, safe maintenance practices, and available assistance programs. Information will be shared through community workshops, local service providers, and digital resources.
- Coordination with Health and Housing Agencies – The City will collaborate with public health officials and housing agencies to identify and assist households at risk of lead exposure, particularly families with young children. Referrals will be made to lead testing and intervention programs when elevated blood lead levels are detected in children.
- Enforcement of Lead-Safe Housing Standards – Owensboro will ensure that landlords receiving federal assistance comply with lead disclosure requirements and maintain properties in accordance with lead safety regulations. The City will also promote compliance with HUD’s Lead Safe Housing Rule for rental properties benefiting from housing assistance programs.

Actions planned to reduce the number of poverty-level families

The City of Owensboro is committed to reducing the number of poverty-level families by implementing programs and initiatives that promote economic stability, job access, and housing affordability. A key strategy is expanding homeownership opportunities for low- to moderate-income households by increasing financial assistance limits for down payment and closing

costs. This will help address financial barriers that prevent families from transitioning from rental housing to homeownership, ultimately building long-term wealth and stability.

Job creation and workforce development initiatives will continue to be a priority, ensuring that residents have access to employment opportunities that provide a living wage. The City will work with local businesses, workforce training programs, and economic development partners to expand job readiness programs, vocational training, and small business support. By strengthening workforce skills and employment pathways, the City aims to increase earning potential for low-income families.

Affordable housing initiatives, including the rehabilitation of existing homes and the construction of new affordable rental and for-sale units, will help stabilize families by reducing housing cost burdens. The City will work with housing partners to increase the availability of safe, affordable housing and ensure that families have access to stable living environments that support economic mobility.

Supportive services such as financial literacy education, childcare assistance, and access to healthcare resources will also play a role in helping families move out of poverty. By connecting residents to programs that address financial management, credit building, and homeownership preparation, the City aims to equip families with the tools necessary to achieve long-term financial independence.

Through these coordinated efforts, Owensboro seeks to reduce poverty by expanding economic opportunities, increasing access to stable and affordable housing, and supporting pathways to homeownership and financial security.

Actions planned to develop institutional structure

The City of Owensboro is committed to strengthening the institutional structure necessary to effectively implement housing and community development initiatives. Planned actions focus on enhancing coordination among public agencies, non-profit organizations, private developers, and other stakeholders to improve the delivery of services and maximize the impact of available resources.

Efforts will include fostering stronger partnerships with local and regional organizations, such as the Housing Authority of Owensboro, the Homeless Coalition of Ohio Valley, and the Green River Continuum of Care, to ensure a comprehensive approach to addressing housing and homelessness. These collaborations will help streamline service delivery, reduce duplication of efforts, and improve access to affordable housing opportunities.

The City will also work to build capacity among non-profit housing providers, including Community Housing Development Organizations (CHDOs), by providing technical assistance, guidance on federal funding compliance, and support for affordable housing projects. This will ensure that local organizations have the necessary resources and expertise to develop and manage housing programs effectively.

To improve program administration and oversight, the City will continue refining its policies and procedures for managing federal grant funds, ensuring compliance with HUD regulations and maximizing efficiency in program implementation. Additionally, efforts will be made to enhance data

collection and reporting systems to better track housing needs, assess program effectiveness, and identify areas for improvement.

By strengthening the institutional structure through collaboration, capacity building, and improved program administration, Owensboro aims to create a more effective and sustainable housing system that meets the needs of low- to moderate-income households and promotes long-term community development.

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

The City of Owensboro plans to enhance coordination between public and private housing providers and social service agencies to create a more efficient and effective housing support system. Strengthening partnerships will ensure that residents, especially low- to moderate-income households, have access to stable housing, supportive services, and economic opportunities.

One key initiative involves expanding collaboration with local housing organizations, such as the Housing Authority of Owensboro, non-profit housing developers, and private landlords, to increase the availability of affordable housing options. This includes joint efforts to secure funding for new developments, streamline rental assistance programs, and improve access to housing for vulnerable populations, including individuals experiencing homelessness.

The City will also work closely with social service agencies to integrate housing programs with supportive services such as job training, mental health resources, and financial counseling. By fostering stronger relationships between housing providers and service organizations, the City aims to create a more comprehensive support system that addresses not just housing needs but also the underlying factors contributing to housing instability.

Additionally, the City will support data-sharing efforts and coordination through the Green River Continuum of Care to improve tracking and service delivery for individuals in need of housing assistance. This will enhance communication between agencies, reduce service duplication, and ensure that resources are allocated effectively.

Through these efforts, Owensboro seeks to improve the coordination of public and private housing initiatives, expand housing access, and ensure that residents receive the necessary support to achieve long-term housing stability and economic self-sufficiency.

Discussion:

Program Specific Requirements

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

Introduction:

These are the program specific requirements for the 2025 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 |
| <TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF]
DELETE_TABLE_IF_EMPTY=[YES]> | |
| 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(l)(2)

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

The City of Owensboro Community Development Department will allocate a portion of its HOME

Partnership Program funding to provide homebuyer assistance loans and support other homebuyer activities. As part of this program, liens will be placed on properties as secondary to the primary mortgage, ensuring compliance with affordability requirements and program guidelines. Additionally, the City provides a locally funded revolving loan as a match to the homebuyer program through general budget funding, reinforcing its commitment to expanding homeownership opportunities for low-income families.

The City offers a down payment assistance program and facilitates new home construction for first-time homebuyers who meet low-income qualifications. These efforts help address financial barriers to homeownership, ensuring that eligible households have access to safe and affordable housing. There are no other forms of investment, such as interest-bearing or non-interest-bearing loans, equity investments, interest subsidies, or deferred payment loans.

All program income generated from these activities is reinvested into ongoing projects, further supporting affordable housing initiatives. If the City receives funds through recapture provisions on a homebuyer unit, these funds will be recorded under the HP receipt fund type. While recaptured funds function similarly to program income, they cannot be used for administrative costs. Any loan payments received during or after the affordability period will be classified as program income and reinvested into future homebuyer programs, ensuring a sustainable approach to housing affordability in Owensboro.

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 to support homebuyer programs in Owensboro, utilizing the recapture provision as required by HUD regulations. The program ensures long-term affordability by determining the affordability period based on the difference between the appraised value and the sale price of the home. Any funds expended above the appraised value are considered development costs and do not constitute a direct benefit to the homebuyer. All units will be sold in accordance with fair housing guidelines, with intentional marketing efforts to ensure equitable access for minority homebuyers within the community.

Under the recapture provisions of the Owensboro Homebuyer Program, the following guidelines will apply:

- Sale after the affordability period (typically after five years): Once the affordability period expires, the owner may sell the property without any obligation or repayment requirement to the City of Owensboro.
- Sale before the affordability period ends (typically within five years): If the owner sells or transfers the property, either voluntarily or involuntarily, before the affordability period expires, they are subject to the recapture of the direct homebuyer assistance provided by the City. The amount to be

recaptured is limited to the net proceeds available from the sale.

- Recapture formula of net proceeds: The City will recover 90% of every dollar the property sells for above the original purchase price, including closing costs and documented property improvements, until the full amount of direct homeowner assistance is repaid. Any remaining net proceeds after full recapture belong to the homeowner.
- Termination of affordability restrictions: The recapture provisions will be in effect for the designated affordability period unless terminated due to foreclosure, transfer in lieu of foreclosure, or the assignment of an FHA-insured mortgage to HUD.
- Enforcement: These covenants and restrictions will be legally binding and run with the land, applying to the owner, heirs, successors, and assigns. The City retains the right to enforce compliance through legal action, including injunctions and other remedies permitted by law.

This structure ensures that HOME funds are reinvested into future affordable housing initiatives while allowing homeowners to build equity over time. By enforcing affordability requirements and maintaining fair housing standards, the City of Owensboro is committed to expanding homeownership opportunities and preserving affordability within the community.

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:

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

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:

N/A

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

N/A

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

N/A

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A

Appendix - Alternate/Local Data Sources

1	<p>Data Source Name</p> <p>Owensboro, KY 23-381 Housing Needs Assessment</p> <hr/> <p>List the name of the organization or individual who originated the data set.</p> <p>Bowen National Research</p> <hr/> <p>Provide a brief summary of the data set.</p> <p>The Housing Needs Assessment for Owensboro, Kentucky, conducted in 2023, provides a comprehensive evaluation of the city's housing market, demographic trends, and economic conditions. The data set includes information on the following key areas:</p> <ol style="list-style-type: none"> 1. Geographic CoveragePrimary Study Area (PSA): City of OwensboroSecondary Study Area (SSA): Balance of Daviess CountyNeighborhood Revitalization Strategy Area (NRSA): A 0.50 square mile area east of downtown Owensboro 2. Demographic AnalysisPopulation trends from 2010-2028, including growth projectionsHousehold composition, age distribution, and income levelsPoverty rates and educational attainment 3. Economic AnalysisEmployment trends, major industries, and wage levelsCommuting patterns (notably, 22,000+ people commute into Owensboro daily)Housing affordability in relation to local wages 4. Housing Supply & DemandRental market conditions, including vacancy rates and price trendsFor-sale housing inventory, median prices, and availabilityHousing affordability challenges, particularly in the NRSAEstimates of housing gaps, indicating the number of units needed across income segments 5. Community InputSurvey responses from 23 local stakeholders on housing challenges and prioritiesHigh demand for affordable rental units, first-time homebuyer assistance, and senior housing 6. Policy & Strategy RecommendationsHousing development incentivesExpansion of rental and homeownership programsInfrastructure and community revitalization strategies <p>The data set provides a well-rounded view of housing needs and market conditions in Owensboro, with a focus on affordability challenges and potential growth opportunities.</p>
---	--

<p>What was the purpose for developing this data set?</p> <p>The purpose of this report is to evaluate the housing needs of Owensboro, Kentucky and to recommend priorities and strategies to address such housing needs. To that end, we have conducted a comprehensive Housing Needs Assessment that considered the following:</p> <ul style="list-style-type: none"> • Demographic Characteristics and Trends • Economic Conditions and Initiatives • Existing Housing Stock Costs, Performance, Conditions and Features • Community Input (Survey of Stakeholders)
<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The coverage of the administrative data in the Housing Needs Assessment for Owensboro, Kentucky, is comprehensive in terms of geographic scope and population representation. The data collection is concentrated in:</p> <ol style="list-style-type: none"> 1. Primary Study Area (PSA) – The entire City of Owensboro, Kentucky. 2. Secondary Study Area (SSA) – The balance of Daviess County, outside of Owensboro. 3. Neighborhood Revitalization Strategy Area (NRSA) – A 0.50 square mile area in the eastern part of Owensboro, which has a distinct demographic and economic profile compared to the broader city and county. <p>The study incorporates various data sources, including the U.S. Census, ESRI, American Community Survey, U.S. Department of Commerce, and local stakeholder surveys. The demographic analysis covers characteristics such as population changes, household compositions, homeownership versus rental patterns, income distribution, and migration trends.</p> <p>The NRSA submarket has a higher proportion of minority populations, a lower level of educational attainment, and significantly higher poverty rates compared to the rest of Owensboro and Daviess County. This indicates that certain populations—particularly lower-income households—are more heavily concentrated in this area.</p> <p>Overall, the data is extensive but is mainly focused on Owensboro and Daviess County, with a special emphasis on the NRSA. While it provides a detailed view of housing needs within these regions, the findings may not be generalizable to other areas beyond the county.</p>
<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>Bowen National Research was engaged in August of 2023 to gather information on the housing market needs for Owensboro leading up to the creation of the 2025-2029 Consolidated Plan for the City of Owensboro. The data was gathered between August of 2023 and December of 2023.</p>
<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>The report has been completed.</p>