

**MUNICIPAL ORDER 16-2026**

**A MUNICIPAL ORDER APPROVING THE 2026-2027 ANNUAL ACTION PLAN FOR COMMUNITY DEVELOPMENT BLOCK GRANT AND HOME INVESTMENT PARTNERSHIP FUNDS.**

**WHEREAS**, the Citizens Advisory Committee on Community Development conducted public hearings on February 25, 2026 and April 29, 2026 for the purposes of soliciting public views and comments on the 2026-2027 Annual Action Plan for Community Development Block Grant and HOME Funds through the U.S. Department of Housing and Urban Development; and

**WHEREAS**, the Citizens Advisory Committee has recommended that the Owensboro Board of Commissioners accept the 2026-2027 Annual Action Plan for Community Development Block Grant and HOME Funds in order to continue to address the need for housing and community development in the community.

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

**Section 1.** That the 2026-2027 Annual Action Plan for Community Development Block Grant and HOME Funds approved by majority of the Citizens Advisory Committee on Community Development present at their meeting on April 29, 2026, be and the same is hereby approved in its entirety and the Mayor, City Manager and appropriate staff members are hereby authorized and directed to execute the application, and any and all other documents necessary in the administration of said programs. A copy of the 2026-2027 Annual Action Plan is attached and incorporated by reference herein.

**INTRODUCED, PUBLICLY READ AND FINALLY APPROVED ON ONE  
READING**, this the 5th day of May, 2026.

\_\_\_\_\_  
Thomas H. Watson, Mayor

ATTEST:

\_\_\_\_\_  
Beth Davis, City Clerk

# Executive Summary

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

### 1. Introduction

The 2026-2027 HUD Annual Action Plan for the City of Owensboro is the result of a collaborative process designed to identify housing and community development needs and to establish goals, priorities and strategies to address those needs, especially for low and moderate-income households. This process serves as the framework for a community-wide dialogue to better focus funding from the U.S. Department of Housing and Urban Development (HUD) formula block grant programs to meet local needs.

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

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

### 2. Summarize the objectives and outcomes identified in the Plan

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

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

development; neighborhood infrastructure and public facilities, especially in the low-income target areas, remain a high need and priority.

### **3. Evaluation of past performance**

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

The focus on redeveloping existing low- to moderate-income neighborhoods has 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**

Summary from citizen participation section of plan.

Summary will be available upon process completion.

### **5. Summary of public comments**

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

All comments that have been made by the public relate to the 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 acute problem of affordability gripping the city and building out long-term solutions and resources for the community.

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

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

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

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

**Table 1 – Responsible Agencies**

**Narrative (optional)**

The Owensboro Community Development Department 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

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

### **1. Introduction**

The City of Owensboro Community Development Department administers all federal funds the City receives from the US Department of Housing and Urban Development (DHUD). For forty (40) years, the expenditure of these funds has been used to implement the broad strategies that have been contained in the community's comprehensive and consolidated plans. In an effort to consolidate the planning and application requirements for the various programs, DHUD requires communities to prepare and submit this Annual Action Plan document. The planning and application requirements for the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs are met with this document. CDBG and HOME are the only two (2) formula programs that are received directly by the City of Owensboro from DHUD. Funding from these other programs are sought through the Commonwealth of Kentucky's allocation (ESG) or through a competitive process (HOPWA). This document will primarily address the two (2) formula allocations the City receives (CDBG and HOME). This plan was created using the HUD Econ Planning Software.

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

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

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

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

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

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

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

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

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	AUDUBON AREA COMMUNITY SERV., INC
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education Child Welfare Agency Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings sent.
2	<b>Agency/Group/Organization</b>	Adrienne's House
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings sent.
3	<b>Agency/Group/Organization</b>	BOULWARE CENTER
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homelessness Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings sent.
4	<b>Agency/Group/Organization</b>	Catholic Diocese of Owensboro
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-homeless Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homelessness Strategy Anti-poverty Strategy

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings sent.
5	<b>Agency/Group/Organization</b>	DANIEL PITINO SHELTER
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings sent.
6	<b>Agency/Group/Organization</b>	Daviess County Fiscal Court
	<b>Agency/Group/Organization Type</b>	Agency - Emergency Management Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings sent.
7	<b>Agency/Group/Organization</b>	Girls Incorporated
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings sent.
8	<b>Agency/Group/Organization</b>	Owensboro Area Affordable Housing Solutions, Inc.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Economic Development Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings sent.
9	<b>Agency/Group/Organization</b>	Greater Owensboro Economic Development Corporation
	<b>Agency/Group/Organization Type</b>	Other government - County Regional organization Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings sent.

10	<b>Agency/Group/Organization</b>	Habitat for Humanity - Owensboro
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings sent.
11	<b>Agency/Group/Organization</b>	Help Office of Owensboro
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings sent.
12	<b>Agency/Group/Organization</b>	Housing Authority of Owensboro
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Service-Fair Housing Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Market Analysis Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings sent.

13	<b>Agency/Group/Organization</b>	OWENSBORO
	<b>Agency/Group/Organization Type</b>	Other government - Local Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings sent.
14	<b>Agency/Group/Organization</b>	Mary Kendall Home
	<b>Agency/Group/Organization Type</b>	Housing Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings sent.
15	<b>Agency/Group/Organization</b>	OASIS
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Victims of Domestic Violence Services-homeless Services-Employment

	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings sent.
16	<b>Agency/Group/Organization</b>	Owensboro Family YMCA
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings sent.
17	<b>Agency/Group/Organization</b>	Owensboro Human Relations Commission
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings sent.
18	<b>Agency/Group/Organization</b>	Owensboro Metro Planning Commission
	<b>Agency/Group/Organization Type</b>	Regional organization Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings sent.
19	<b>Agency/Group/Organization</b>	Owensboro Public Schools
	<b>Agency/Group/Organization Type</b>	Services-Children Child Welfare Agency Publicly Funded Institution/System of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings sent.
20	<b>Agency/Group/Organization</b>	Public Life Foundation
	<b>Agency/Group/Organization Type</b>	Civic Leaders Foundation

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children Economic Development Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings sent.
21	<b>Agency/Group/Organization</b>	RIVER VALLEY BEHAVIORAL HEALTH, INC.
	<b>Agency/Group/Organization Type</b>	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
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings sent.
22	<b>Agency/Group/Organization</b>	Saint Benedicts Shelter
	<b>Agency/Group/Organization Type</b>	Services-homeless

	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings sent.
23	<b>Agency/Group/Organization</b>	Salvation Army
	<b>Agency/Group/Organization Type</b>	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
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings sent.

24	<b>Agency/Group/Organization</b>	The Arc of Owensboro INC. / Opportunity Center Workshop, INC.
	<b>Agency/Group/Organization Type</b>	Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings sent.
26	<b>Agency/Group/Organization</b>	Owensboro Municipal Utilities
	<b>Agency/Group/Organization Type</b>	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings sent.
27	<b>Agency/Group/Organization</b>	Regional Water Resource Agency
	<b>Agency/Group/Organization Type</b>	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings sent.

28	<b>Agency/Group/Organization</b>	Audubon Area Community Care Clinic, Inc.
	<b>Agency/Group/Organization Type</b>	Services-Health Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings sent.
29	<b>Agency/Group/Organization</b>	CASA of Ohio Valley
	<b>Agency/Group/Organization Type</b>	Services-Children Child Welfare Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings sent.
30	<b>Agency/Group/Organization</b>	Wendell Foster
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings sent.
31	<b>Agency/Group/Organization</b>	Senior Community Center of Owensboro-Daviess County
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings sent.

32	<b>Agency/Group/Organization</b>	H.L. Neblett Community Center
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings sent.
33	<b>Agency/Group/Organization</b>	Green River District Health Department
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Health Agency Child Welfare Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informational mailings sent.

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

**Table 3 – Other local / regional / federal planning efforts**

**Narrative (optional)**

**AP-12 Participation – 91.105, 91.200(c)**

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

The citizen participation process for the 2026–2027 Annual Action Plan is structured to ensure transparency and provide multiple opportunities for public engagement throughout the development of the plan. The process began with a first public hearing held on February 25, 2026 at 3:30 p.m., where the Citizen’s Advisory Committee reviewed prior year activities, introduced the upcoming plan, and opened the floor for public comment. Following this, the City issued a public notice on March 11, 2026, making the draft Annual Action Plan available for public review and initiating a minimum 30-day public comment period, during which residents could submit feedback via email, mail, or in person. A second public hearing was held on April 29, 2026 at 3:30 p.m., providing an additional opportunity for citizens to review proposed activities and offer verbal or written comments before finalization of the plan. The City plans to submit the final Annual Action Plan to HUD on or about May 8, 2026, incorporating all public input received during the participation process. Overall, the process emphasizes early engagement, accessible public hearings, a defined comment period, and multiple avenues for community input to ensure that local housing and community development priorities reflect citizen needs.

**Citizen Participation Outreach**

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

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

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	566,249.00	0.00	796,681.00	1,362,930.00	2,000,000.00	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	281,750.67	0.00	653,449.08	935,199.75	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	1,009,034.00	0.00	0.00	1,009,034.00	0.00	HOME-ARP funding will be used to support the creations of affordable rental housing units in Owensboro.

Table 5 - Expected Resources – Priority Table

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

Federal funding through the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) programs will serve as the cornerstone of Owensboro’s housing and redevelopment strategy over the remaining four years of the Consolidated Plan. The City

anticipates receiving approximately \$2 million in CDBG funds and \$1 million in HOME funds during this period, in addition to an estimated \$400,000 in prior year CDBG funds and \$500,000 in prior year HOME funds. These critical resources will be used to address housing needs, support neighborhood revitalization, and attract private investment to strengthen long-term community outcomes.

CDBG and HOME funds will be strategically deployed to support rehabilitation of owner-occupied and rental housing, new affordable home construction, first-time homebuyer assistance, and public infrastructure improvements. These activities are designed to stabilize aging neighborhoods, expand the availability of quality affordable housing, and lay the groundwork for sustained economic development. The City's HOME Partnership Program will continue to close financing gaps for infill development by covering the difference between construction costs and market value, particularly in older residential areas.

To further enhance the impact of federal investments, the City will supplement CDBG and HOME resources with locally funded Community Catalyst Grants. These grants provide flexible support for activities such as demolition, rehabilitation, and new construction, helping to meet local needs and match requirements when applicable. Demolition of unsafe structures will be carried out exclusively with local funds through this program. Non-profit partners such as Habitat for Humanity will continue to play a key role in delivering cost-effective, high-quality affordable housing.

Additional tools such as targeted financial incentives will be used to encourage private-sector participation, particularly in mixed-use and affordable housing developments. Public partnerships will also support infrastructure improvements, including sewer upgrades and enhancements to public facilities in revitalization areas.

By centering its efforts on CDBG and HOME funding—bolstered by prior year resources and reinforced through local initiatives like the Community Catalyst Grant program—Owensboro is well-positioned to expand housing opportunity, improve neighborhood conditions, and foster long-term community resilience.

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

No publicly owned land or property located within the jurisdiction will be used to address the needs identified in the plan.

**Discussion**

Building on this strong foundation, Owensboro’s strategy demonstrates a deliberate and integrated approach to community development that aligns federal priorities with local needs. By leveraging both current and prior year CDBG and HOME funds—totaling an estimated \$3.9 million over four years—the City is not only addressing immediate housing challenges but also investing in long-term neighborhood revitalization.

The decision to prioritize infill development and rehabilitation in aging neighborhoods is particularly strategic. These efforts help maintain existing community fabric, reduce vacancy and blight, and make use of existing infrastructure—lowering overall development costs. The City’s HOME Partnership Program plays a crucial role in this approach, filling the gap where construction costs outpace market values, especially in under-invested areas.

The inclusion of Community Catalyst Grants as a complementary local tool enhances program flexibility and allows Owensboro to respond to gaps not eligible under federal guidelines—such as the demolition of unsafe structures. This delineation of funding sources ensures compliance while maximizing impact. Habitat for Humanity’s involvement as a trusted nonprofit partner underscores the City’s emphasis on cost-effective, community-driven solutions and ensures continued production of affordable units at a scale appropriate for neighborhood stabilization.

Moreover, the strategy to incentivize private-sector participation through financial tools and infrastructure improvements adds another layer of sustainability. These targeted investments in sewer upgrades and public facilities not only support housing goals but also improve overall livability and economic potential in revitalization areas. Mixed-use development and affordable housing production spurred by these incentives can draw in new residents and businesses, creating a ripple effect of economic growth.

In summary, Owensboro’s combined use of federal entitlement funding, prior year resources, local grants, and strategic partnerships illustrates a comprehensive and realistic model for community revitalization. The multifaceted plan is well-positioned to enhance housing stability, attract private investment, and create a more resilient, inclusive community for years to come.

## 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: \$728,250.22 HOME: \$900,143.22 HOME-ARP: \$857,679.00	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: \$273,032.79	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 Infrastructure	2025	2029	Non-Housing Community Development	City of Owensboro Opportunity Map	Public Facilities	CDBG: \$361,647.05 HOME: \$35,056.53 HOME-ARP: \$151,355.10	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 6 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Increase and Maintain Affordable Housing Stock
	<b>Goal Description</b>	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. Owensboro will be using CDBG funds from 2024, 2025 and 2026 and HOME funds from grant years 2023, 2024, 2025 and 2026.

2	<b>Goal Name</b>	Support Economic Growth and Stability
	<b>Goal Description</b>	The City of Owensboro is committed to supporting economic growth and revitalization through targeted commercial façade rehabilitation efforts designed to enhance the visual appeal, functionality, and marketability of local business corridors. By investing in exterior improvements such as building finishes, signage, lighting, and structural enhancements, the City aims to attract new customers, encourage private investment, and strengthen the overall economic vitality of commercial areas. These efforts also help preserve existing structures, support small businesses, and contribute to a more cohesive and inviting streetscape. During the program year, the City anticipates the completion of five façade rehabilitation projects, which will serve as catalysts for continued reinvestment and long-term economic sustainability within the community. Owensboro will use CDBG grant funds from 2024, 2025 and 2026.
3	<b>Goal Name</b>	Public Infrastructure
	<b>Goal Description</b>	The City of Owensboro is working in partnership with the Regional Water Resource Agency to extend necessary sewer services to support current and future development, remove infrastructure barriers, and promote sustainable growth within the community. The City remains committed to providing public facility upgrades where needed throughout the community in order to enhance quality of life and improve accessibility. In addition to these efforts, the City will continue to administer Community Development Block Grant (CDBG) and HOME Investment Partnerships Program funds on behalf of its citizens, ensuring that all activities are carried out in compliance with U.S. Department of Housing and Urban Development regulations and aligned with locally identified priorities. Through this administration, the City will receive allowable administrative funds, which will help offset a portion of staff salaries and related operational costs within the Community Development Department. This administrative capacity is critical to effectively managing federal resources, overseeing program implementation, ensuring regulatory compliance, conducting monitoring and reporting, and coordinating with subrecipients and community partners to deliver impactful housing and community development outcomes. Owensboro will use grant funds from 2024, 2025 and 2026 to carry out these projects.

## 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	Commercial Facade Improvements
4	Public Facility Construction
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

Table 7 - 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**

<b>1</b>	<b>Project Name</b>	Existing Homeowner Rehabilitation Program
	<b>Target Area</b>	City of Owensboro Opportunity Map
	<b>Goals Supported</b>	Increase and Maintain Affordable Housing Stock
	<b>Needs Addressed</b>	Affordable Housing Property Maintenance and Rehabilitation
	<b>Funding</b>	CDBG: \$526,208.66
	<b>Description</b>	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. Owensboro will use CDBG funding from 2024, 2025 and 2026 for this project.
	<b>Target Date</b>	6/30/2027

<p><b>Estimate the number and type of families that will benefit from the proposed activities</b></p>	<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>										
<p><b>Location Description</b></p>	<p>Monarch NRSA</p>										
<p><b>Planned Activities</b></p>	<p>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.</p>										
<p><b>2</b></p>	<table border="1"> <tr> <td data-bbox="228 1325 532 1381"> <p><b>Project Name</b></p> </td> <td data-bbox="532 1325 1430 1381"> <p>Downspout Removal</p> </td> </tr> <tr> <td data-bbox="228 1381 532 1438"> <p><b>Target Area</b></p> </td> <td data-bbox="532 1381 1430 1438"> <p>City of Owensboro Opportunity Map</p> </td> </tr> <tr> <td data-bbox="228 1438 532 1495"> <p><b>Goals Supported</b></p> </td> <td data-bbox="532 1438 1430 1495"> <p>Increase and Maintain Affordable Housing Stock</p> </td> </tr> <tr> <td data-bbox="228 1495 532 1551"> <p><b>Needs Addressed</b></p> </td> <td data-bbox="532 1495 1430 1551"> <p>Property Maintenance and Rehabilitation</p> </td> </tr> <tr> <td data-bbox="228 1551 532 1604"> <p><b>Funding</b></p> </td> <td data-bbox="532 1551 1430 1604"> <p>CDBG: \$202,041.56</p> </td> </tr> </table>	<p><b>Project Name</b></p>	<p>Downspout Removal</p>	<p><b>Target Area</b></p>	<p>City of Owensboro Opportunity Map</p>	<p><b>Goals Supported</b></p>	<p>Increase and Maintain Affordable Housing Stock</p>	<p><b>Needs Addressed</b></p>	<p>Property Maintenance and Rehabilitation</p>	<p><b>Funding</b></p>	<p>CDBG: \$202,041.56</p>
<p><b>Project Name</b></p>	<p>Downspout Removal</p>										
<p><b>Target Area</b></p>	<p>City of Owensboro Opportunity Map</p>										
<p><b>Goals Supported</b></p>	<p>Increase and Maintain Affordable Housing Stock</p>										
<p><b>Needs Addressed</b></p>	<p>Property Maintenance and Rehabilitation</p>										
<p><b>Funding</b></p>	<p>CDBG: \$202,041.56</p>										

<p><b>Description</b></p>	<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. Owensboro will use CDBG funding from 2024, 2025 and 2026 for this project.</p>
<p><b>Target Date</b></p>	<p>6/30/2027</p>

<p><b>Estimate the number and type of families that will benefit from the proposed activities</b></p>	<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>
<p><b>Location Description</b></p>	<p>Monarch NRSA</p>

<p><b>Planned Activities</b></p>	<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"> <li>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.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>6. Compliance and Environmental Protection – The project will adhere to all local, state, and federal regulations to ensure 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.</li> </ol> <p>By working together, the City and RWRA will improve wastewater management in the Monarch NRSA, reducing risks of septic failures,</p>
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		improving sanitation, and supporting long-term neighborhood revitalization.
<b>3</b>	<b>Project Name</b>	Commercial Facade Improvements
	<b>Target Area</b>	City of Owensboro Opportunity Map
	<b>Goals Supported</b>	Support Economic Growth and Stability
	<b>Needs Addressed</b>	Property Maintenance and Rehabilitation
	<b>Funding</b>	CDBG: \$273,032.79
	<b>Description</b>	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. Owensboro will use CDBG funding from 2024, 2025 and 2026 for this project.
	<b>Target Date</b>	6/30/2027

<p><b>Estimate the number and type of families that will benefit from the proposed activities</b></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 empowerment, increased local services, safer streets, and a more vibrant and sustainable neighborhood for LMI families.</p>
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<b>Location Description</b>	Monarch NRSA
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<p><b>Planned Activities</b></p>	<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. Eligible improvements under this initiative may include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Exterior façade renovations such as fresh paint, brick restoration, and storefront enhancements</li> <li>• New or upgraded signage to create a more cohesive and attractive commercial identity</li> <li>• Installation of decorative lighting to improve visibility and safety</li> <li>• Landscaping enhancements to create a more inviting pedestrian environment</li> <li>• Parking lot resurfacing, striping, and accessibility upgrades to improve functionality and appearance</li> <li>• Window and door replacements to modernize storefronts and improve energy efficiency</li> </ul> <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. 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.</p>
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<b>4</b>	<b>Project Name</b>	Public Facility Construction
	<b>Target Area</b>	City of Owensboro Opportunity Map
	<b>Goals Supported</b>	Public Infrastructure
	<b>Needs Addressed</b>	Public Facilities
	<b>Funding</b>	CDBG: \$248,211.63
	<b>Description</b>	<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>
<b>Target Date</b>	6/30/2026	

<p><b>Estimate the number and type of families that will benefit from the proposed activities</b></p>	<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>
<p><b>Location Description</b></p>	

<p><b>Planned Activities</b></p>	<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"> <li>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.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>6. Compliance and Environmental Protection – The project will adhere to all local, state, and federal regulations to ensure 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.</li> </ol> <p>By working together, the City and RWRA will improve wastewater management in the Monarch NRSA, reducing risks of septic failures,</p>
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		improving sanitation, and supporting long-term neighborhood revitalization.
5	<b>Project Name</b>	CHDO - Habitat for Humanity of Owensboro-Daviess County
	<b>Target Area</b>	City of Owensboro Opportunity Map
	<b>Goals Supported</b>	Increase and Maintain Affordable Housing Stock
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$434,999.74
	<b>Description</b>	<p>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. Owensboro will use HOME funds from 2023, 2024, 2025 and 2026 for this project.</p>
	<b>Target Date</b>	6/30/2027

<p><b>Estimate the number and type of families that will benefit from the proposed activities</b></p>	<p>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.</p>
<p><b>Location Description</b></p>	<p>City of Owensboro</p>

<p><b>Planned Activities</b></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"> <li>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.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>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.</li> </ol> <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 economic growth, and foster a sense of community within the targeted areas.</p>
<p><b>Project Name</b></p>	<p>Down Payment Assistance Program</p>

<b>6</b>	<b>Target Area</b>	City of Owensboro Opportunity Map
	<b>Goals Supported</b>	Increase and Maintain Affordable Housing Stock Support Economic Growth and Stability
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$465,143.48
	<b>Description</b>	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. Owensboro will use HOME funds from 2023, 2024, 2025 and 2026 for this project.
	<b>Target Date</b>	6/30/2027

<p><b>Estimate the number and type of families that will benefit from the proposed activities</b></p>	<p>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. 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><b>Location Description</b></p>	<p>City of Owensboro</p>

<p><b>Planned Activities</b></p>	<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> <p><b>1. Program Outreach and Application Process</b>  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 to determine eligibility based on income requirements and home purchase criteria.</p> <p><b>2. Homebuyer Eligibility Verification</b>  Applicants will be screened to ensure they meet the program’s income guidelines, are purchasing a home within the Monarch NRSA or HUD Qualified Census Tracts, and will occupy the home as their primary residence.</p> <p><b>3. Homebuyer Education and Counseling</b>  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 long-term home maintenance.</p> <p><b>4. Loan Approval and Agreement</b>  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><b>5. Home Purchase and Closing Process</b>  The City will coordinate with lenders and real estate professionals to ensure the home purchase and closing process proceeds smoothly and in compliance with program requirements. Funds will be disbursed at closing to assist with the down payment.</p> <p><b>6. Program Monitoring and Compliance</b>  Following closing, the City will maintain program records and monitor compliance with occupancy and program requirements to ensure the</p>
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		property continues to serve as the homeowner’s primary residence and remains consistent with program guidelines.
<b>7</b>	<b>Project Name</b>	CDBG Administration
	<b>Target Area</b>	City of Owensboro Opportunity Map
	<b>Goals Supported</b>	Support Economic Growth and Stability
	<b>Needs Addressed</b>	Grant Administration
	<b>Funding</b>	CDBG: \$113,435.42
	<b>Description</b>	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. Owensboro will use CDBG funds from 2026 for this project.
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	N/A

	<b>Planned Activities</b>	<p data-end="396" data-start="101">• <strong data-end="139" data-start="103">Program Management and Oversight</strong> – 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.</p> <p data-end="675" data-start="398">• <strong data-end="439" data-start="400">Financial Management and Compliance</strong> – 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.</p> <p data-end="966" data-start="677">• <strong data-end="707" data-start="679">Monitoring and Reporting</strong> – 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.</p> <p data-end="1225" data-start="968">• <strong data-end="1015" data-start="970">Public Outreach and Citizen Participation</strong> – 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.</p>
8	<b>Project Name</b>	HOME ARP Affordable Housing
	<b>Target Area</b>	City of Owensboro Opportunity Map
	<b>Goals Supported</b>	Increase and Maintain Affordable Housing Stock
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME-ARP: \$856,686.00

<b>Description</b>	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. 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. 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. Owensboro will use HOME-ARP funds from 2021 for this project.
<b>Target Date</b>	6/30/2027
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	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. 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. 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.
<b>Location Description</b>	City of Owensboro

<p><b>Planned Activities</b></p>	<p>&lt;ol data-start="119" data-end="1895"&gt;&lt;li data-section-id="1hg71k" data-start="119" data-end="435"&gt;&lt;p data-start="122" data-end="435"&gt;&lt;strong data-start="122" data-end="168"&gt;Development of New Affordable Rental Units&lt;/strong&gt; – 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.&lt;/p&gt;&lt;/li&gt;&lt;li data-section-id="eg088b" data-start="437" data-end="697"&gt;&lt;p data-start="440" data-end="697"&gt;&lt;strong data-start="440" data-end="493"&gt;Rehabilitation of Existing Multifamily Properties&lt;/strong&gt; – 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.&lt;/p&gt;&lt;/li&gt;&lt;li data-section-id="1n9qrqb" data-start="699" data-end="952"&gt;&lt;p data-start="702" data-end="952"&gt;&lt;strong data-start="702" data-end="735"&gt;Targeting Special Populations&lt;/strong&gt; – 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.&lt;/p&gt;&lt;/li&gt;&lt;li data-section-id="1x5h5lk" data-start="954" data-end="1284"&gt;&lt;p data-start="957" data-end="1284"&gt;&lt;strong data-start="957" data-end="996"&gt;Partnerships with Service Providers&lt;/strong&gt; – The City will collaborate with local nonprofit 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.&lt;/p&gt;&lt;/li&gt;&lt;li data-section-id="1at5bv" data-start="1286" data-end="1585"&gt;&lt;p data-start="1289" data-end="1585"&gt;&lt;strong data-start="1289" data-end="1330"&gt;Leveraging Additional Funding Sources&lt;/strong&gt; – To maximize the impact of HOME-ARP funds, the City will seek additional funding sources, including Low-Income Housing Tax Credits (LIHTC), private investment, and state and federal grants to support development costs and ensure long-term affordability.&lt;/p&gt;&lt;/li&gt;&lt;li data-section-id="1148lh5" data-start="1587" data-end="1895"&gt;&lt;p data-start="1590" data-end="1895"&gt;&lt;strong data-start="1590" data-end="1632"&gt;Compliance and Long-Term Affordability&lt;/strong&gt; – 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</p>
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		success.
9	<b>Project Name</b>	HOME Administration
	<b>Target Area</b>	City of Owensboro Opportunity Map
	<b>Goals Supported</b>	Increase and Maintain Affordable Housing Stock
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$35,056.53 HOME-ARP: \$152,348.00
	<b>Description</b>	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. Owensboro will use HOME funds from 2026 for this project.
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	N/A

<p><b>Planned Activities</b></p>	<p>• <b>Program Management and Compliance</b> – 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, nonprofit organizations, and housing agencies to achieve program objectives.</p> <p>• <b>Financial Oversight and Monitoring</b> – 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>• <b>Project Evaluation and Reporting</b> – 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>• <b>Technical Assistance and Capacity Building</b> – The City will provide guidance and training to developers, nonprofits, and other housing partners on compliance requirements, funding applications, and best practices in affordable housing development.</p> <p>• <b>Community Engagement and Fair Housing Compliance</b> – 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>
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## **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**

<b>Target Area</b>	<b>Percentage of Funds</b>
City of Owensboro Opportunity Map	

**Table 8 - 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.

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

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

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	70
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	70

**Table 10 - 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.

## 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(I)(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(I)(1)

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

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

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	95.00%

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220(I)(2)

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

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.

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, 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)).

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

