## HOME-ARP ALLOCATION PLAN OWENSBORO, KENTUCKY

## 2020-2024 CONSOLIDATED PLAN

## 2021 ANNUAL ACTION PLAN AMENDMENT 1



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### INTRODUCTION

In September 2021, the U.S. Department of Housing and Urban Development announced the allocation of \$1,007,867.00 to Owensboro, Kentucky for a new grant called the Home Investment Partnerships Grant American Relief Plan (HOME-ARP). The purpose of HOME-ARP funds is to provide homelessness assistance and supportive services through several eligible activities. Eligible activities include acquisition and development of non-congregate shelter, tenant based rental assistance, supportive services, HOME-ARP rental housing, administration and planning, and nonprofit operating and capacity building assistance. A certain portion of HOME-ARP funds must assist people in HOME-ARP "qualifying populations", which include:

- Sheltered and unsheltered homeless populations
- Those currently housed populations at risk of homelessness
- Those fleeing or attempting to flee domestic violence or human trafficking
- Other families requiring services, housing assistance or to prevent homelessness
- Those at greatest risk of housing instability or in unstable housing situations

To receive funding, the City of Owensboro must develop and submit to HUD a HOME-ARP Allocation Plan, which describes the distribution of HOME-ARP funds and identifies any preferences for eligible activities. The development of the HOME-ARP Allocation Plan must also be informed through stakeholder consultation and community engagement. The following is the HOME-ARP Allocation Plan.

### CONSULTATION

The City of Owensboro partners with public and private entities, which several were consulted with during the development of the HOME-ARP Allocation Plan. These consulted stakeholders have relevant knowledge that can speak to the needs, service gaps, and potential activities that would best benefit qualified populations. Stakeholders consulted included those who work with families or individuals experiencing or at-risk of homelessness, fleeing domestic violence, and other vulnerable qualifying populations.

The City of Owensboro consulted with stakeholders and asked for their input concerning the HOME-ARP grant, eligible activities, and the proposed budget. Stakeholders articulated their gap in services and housing needs by providing written and verbal input. The City of Owensboro has synthesized feedback from participants and the following table will provide summaries of the feedback received. The City of Owensboro will continue to meet with stakeholders throughout the implementation of the HOME-ARP activities in an effort to assess the ongoing needs of stakeholders' clients. The City of Owensboro will also strive to collaborate with stakeholders to develop and effectuate strategies that will help end chronic homelessness.

### Agencies/Organizations Consulted

Agencies/Organizations Consulted	Type of Agency/Organizations	Method of Consultation	Feedback
Audubon Area Community Services	Supportive Services	Survey Direct E-mail	No response
Boulware Mission	Homeless Needs	Survey Direct E-mail	Non-Profits/Capacity Building and Acquisition and Development of Non-Congregate Shelters
CrossRoads, Inc.	Homeless Needs	Survey Direct E-mail	No response
OPS	Public Education	Survey Direct E-mail	No response
Foundation for DCPS/Empowerment Academy	Homeless Youth	Survey Direct E-mail	Based upon calls, board members have received from high school Youth Service Center Coordinators, website, email inquiries and local youth service providers, teen and young adult housing is a critical need in Owensboro.
Fresh Start for Women	Homeless Needs	Survey Direct E-mail	A Medical detox unit is something that has been talked about for years. Staff has a relative that is an RN and said they aren't equipped to deal with the patients that come in needing detox. Owensboro Regional Recovery can take men but not women and it is not medically supervised and assisted as I understand it. We've heard several say they are afraid to try to quit using as the withdrawals are miserable but if medical assistance which can include medications to help would make it easier. Sober living supervision is an issue in the city. People need accountability and case management. Youth transitioning from foster care Youth homelessness Rapid rehousing monies are available but landlords are not

			<ul> <li>willing to take the risk as the tenants are not supervised and often leave the dwellings in disrepair.</li> <li>Transportation to DMV is an issue. Bus transportation on the weekend and evenings for those who work later shifts.</li> <li>Transitional housing with supervision and accountability is an important piece of getting people moving in the direction of independent living and reintegration into society.</li> </ul>
GRADD	Supportive Services	Survey Direct E-mail	No Response
Help Office	Supportive Services	Survey Direct E-mail	From the feedback that I receive from the "unsheltered homeless" so many tell us that because of their anxiety or other mental issues they are unable to stay at the existing shelters. I do think that we need make sure new shelters in the future are low barrier shelters. We need a low barrier shelters. We need a low barrier shelter that allows pets, allows unmarried couples to be in the same shelter, no drug testing or breathalyzing on entry to shelter, and no warrant checks (to my knowledge this is not a requirement). The Tenant Based Rental Assistance is such a need for the clients that we serve. Most simply cannot afford to pay the deposit and the first month's rent. That is the main reason that we have so many families living at the Cadillac and Colonel House motels.
Housing Authority of Owensboro	Housing / Supportive Services	Meeting	Staff met with Shauna Boom, Director to discuss use of funds. Both parties present were in agreement that funds would be best served to support affordable housing as well as supportive services. The HAO was in full support of a possible partnership.
Lighthouse Recovery Services	Homeless Needs	Survey Direct E-mail Consultation	No response

Mary Kendall Home	Homeless Needs	Survey Direct E-mail	No response
Matthew's Table	Homeless Needs	Survey Direct E-mail	No response
My Sisters Keeper	Homeless Needs	Survey Direct E-mail Meeting	No response
New Beginnings	Supportive Services	Survey Direct E-mail	In FY 2019 we saw 13 homeless individuals. FY 2020 we saw 11 and the most recent FY 2021 we jumped to 83. Overall, our clients in FY 2019 were 516, FY 2020 648 and this year we jumped to 716. 14 of those were victims of human trafficking. Due to COVID, the number of people we continue to see is staggering and not expected to slow down. And while we do cover 7 counties, 419 of those served in the most recent FY were in Daviess County. Every time we think we get the waitlist down; it starts to creep up again. What would be most beneficial to us would be a therapist. I would suggest even having one dedicated to providing our free therapy services (as it relates to child sexual abuse and adult sexual assault) to marginalized and underserved communities. There are many individuals who are displaced due to sexual and domestic violence. Usually when there is domestic violence in the home you can almost bet sexual violence occurred as well. Their homelessness is often a result of trying to escape the abuser. There are shelters that we could partner with and have someone dedicated to their clients one day a week. I currently do not have capacity to fill that role but would love the opportunity.

ODC Drug Steering Com	Consulting committee for Drug Abuse	Survey Direct E-mail	There is a tremendous need for low income, affordable, QUALITY housing. Deteriorating properties hurt the occupant/family's health and safety, as well as our community's image and livability. The zero-energy house that Habitat is constructing in partnership with Jagoe Homes and others is an ideal model for an energy efficient, safe, and esthetically pleasing housing potential for our community.
OPS FRYSC	Homeless Needs	Survey Direct E-mail	No response
Owensboro Health	Health Institution	Survey Direct E-mail	No response
Owensboro Regional Recovery	Supportive Services	Survey Direct E-mail	No response
Pitino Shelter	Homeless Needs	Survey Direct E-mail	No response
RiverValley Beh. Health	Supportive Services	Survey Direct E-mail	No response
Salvation Army	Supportive Services	Survey Direct E-mail	No response
St. Benedict's	Homeless Needs	Survey Direct E-mail	Homeless housing and removing silos
The Center	Supportive Services	Survey Direct E-mail Consultation	Supportive services
United Way of the Ohio Valley	Supportive Services	Survey Direct E-mail	No response

Table 1: Agencies/Organizations Consulted

### PUBLIC PARTICIPATION

Describe the public participation process, including information about and the dates of the public comment period and public hearing(s) held during the development of the plan:

- *Public comment period:* February 1, 2023 through February 15, 2023
- Public hearing: February 8, 2023 in Owensboro Commission Chambers

The City of Owensboro held one public hearing for consultation with citizens, municipal officials, non-profit agencies, public housing agencies, private developers, governmental agencies, and the Continuum of Care in preparation for the HOME-ARP Allocation Plan. During the public hearing, City of Owensboro staff discussed the development of the HOME-ARP Allocation Plan, which incorporated information and discussion of community needs and eligible activities related to HOME-ARP, along with an opportunity for the public to provide comments on the proposed budget and activities. A list of eligible HOME-ARP activities and the City of Owensboro's proposed HOME-ARP budget was also presented. The public hearing was held on February 8, 2023 in Owensboro Commission Chambers.

The public notice for the HOME-ARP Allocation Plan was published in the Owensboro Messenger-Inquirer on February 1, 2023 and ending February 15, 2023.

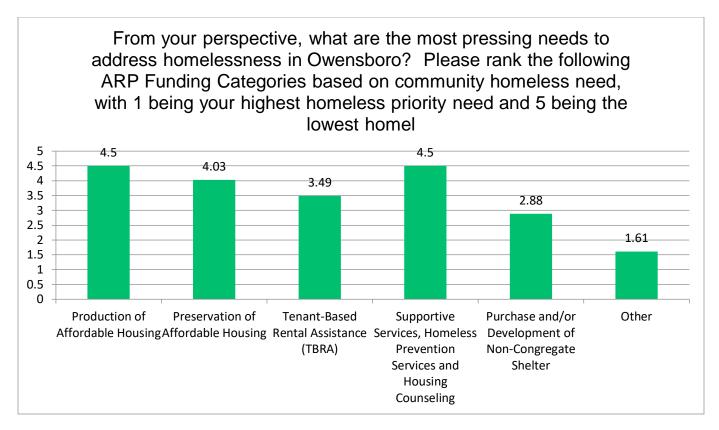
### Describe any efforts to broaden public participation:

In an attempt to increase public participation, the City of Owensboro actively maintains communication with local nonprofits and housing developers and will adhere to the following actions to improve citizen participation:

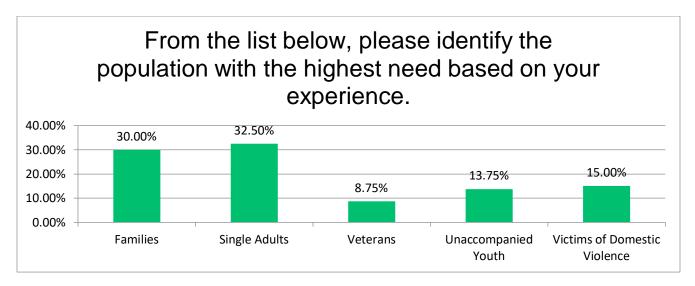
### Actions to improve participation

- Use electronic and print media to solicit public participation through various media outlets including, but not limited to, The Owensboro Messenger-Inquirer and City of Owensboro social media. This includes sending mass emails to nonprofit organizations, and posting information on the Owensboro Community Development Department website;
- Review and respond to all citizen comments and incorporate such comments in the Action Plan, as applicable;
- Analyze the impact of Action Plan program activities on neighborhood residents, particularly low and moderate-income persons;
- Accept any comments or views of residents received in writing, or orally at a public hearing, and/or during the preparation of the HOME-ARP allocation plan.

In addition to the consultation of stakeholders, the City of Owensboro conducted an online survey in relation to the HOME-ARP allocation with the following questions and results:



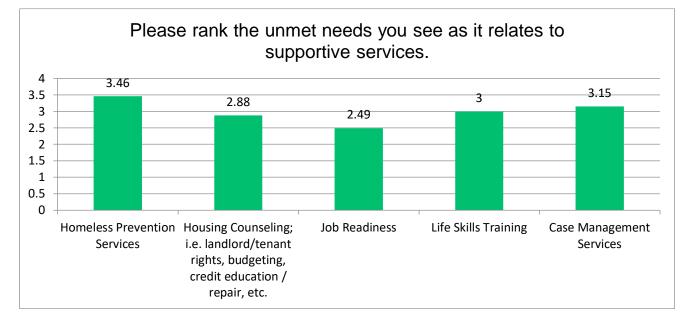
HOME-ARP Survey Question #1



HOME-ARP Survey Question #2

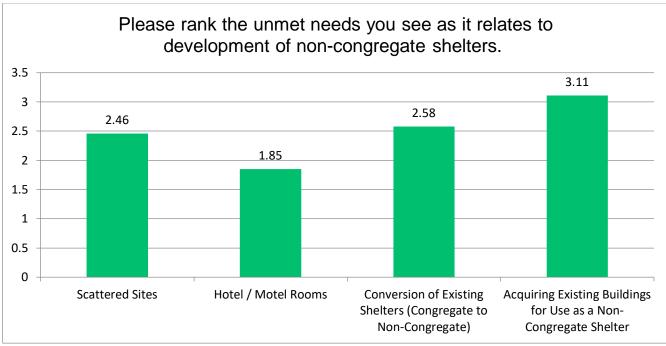
Please rank the unmet needs you see or experience among people experiencing homelessness or housing insecurity, fleeing domestic violence or otherwise at risk of homelessness and housing, as it relates to affordable housing production. 3.5 2.86 2.88 3 2.46 2.5 1.8 2 1.5 1 0.5 0 Assistance for Landlords **Permanent Supportive Creating New Affordable Rehab of Existing Units Housing Units** Housing

HOME-ARP Survey Question #5



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HOME-ARP Survey Question #6



HOME-ARP Survey Question #7

## Summarize the comments and recommendations received through the public participation process:

The collection of these efforts has revealed that the public sees a need for affordable housing and supportive services for Owensboro. The largest populations that need services include single people and families. In addition, the population of Owensboro is projected to increase by 1,270 (2.1%) people over the next five years, and the number of households is projected to increase by 580 (2.3%). In Owensboro, over 12,000 people live in poverty, and persons experiencing poverty are often the most vulnerable to experience housing challenges, including homelessness. Additionally, most renter households earn less than \$40,000 annually with the largest share earning incomes between \$10,000 and \$19,000. Of the housing stock occupied by these renter households, over 70% face at least one of these four housing problems:

- Lacking complete indoor kitchens
- Lacking complete plumbing
- Households living in overcrowded housing
- Households that live in cost burdened housing (they pay a disproportionately high share of their income toward housing)

Owensboro is clearly also experiencing a demand for affordable rental housing. Typically, wellbalanced markets have occupancy rates generally between 94.0% and 96.0% to allow for innermarket mobility and to enable the market to accommodate new residents. Owensboro's rate is 98.3%. At the time of the study, there were approximately 675 households on the wait lists for affordable housing. In addition to the housing needs of Owensboro, there are more than 200 homeless persons in the Owensboro on any given day, most of which stay in emergency housing (shelters) and as many as 15 people remain unsheltered. Finally, based on data from the county's Point-In-Time counts between 2013 and 2020, the most prevalent subcategories of homeless are, on average, those with serious mental illness, persons with substance abuse issues, and victims of domestic violence. It is estimated that there is an overall homeless population housing gap of 20 beds of short-term (shelter or transitional) housing alternatives in Owensboro.

Summarize any comments or recommendations not accepted and state the reasons why:

All comments were accepted.

### **NEEDS ASSESSMENT AND GAPS ANALYSIS**

### HOMELESS POPULATION

There are More Than 200 Homeless Persons in the Area on Any Given Day, Most of Which Stay in Emergency Housing (Shelters) and as Many as 15 People Remain Unsheltered – The City reported a total homeless population of more than 200 individuals over each of the past several years. On average, over three quarters of the homeless population stay in a shelter and less than 20% stay in transitional housing. The Point-in-Time (PIT) counts report a recent three-year average of around five unsheltered homeless people annually. Harry Pedigo, Executive Director of St. Benedict's Shelter in Owensboro, estimated that there are approximately 10 to 15 unsheltered homeless people in the City as of January 2022. Therefore, whether relying upon recent PIT counts or local stakeholder input, the number of unsheltered persons is likely somewhere between five and 15 people. The homeless population by shelter status, based on annual PIT counts, is illustrated in the following table.

Davies	Daviess City: Homeless Population by Sheltered Status (Share of Total)												
Subcategory	2013	2014	2015	2016	2017	2018	2019	2020					
Emorgonov Housing	110	154	158	168	181	174	158	202					
Emergency Housing	(72.4%)	(74.4%)	(72.8%)	(73.0%)	(77.0%)	(77.7%)	(77.5%)	(89.8%)					
Transitional Housing	41	40	51	57	39	44	40	20					
Transitional Housing	(27.0%)	(19.3%)	(23.5%)	(24.8%)	(16.6%)	(19.6%)	(19.6%)	(8.9%)					
Lipsholtorod	1	13	8	5	15	6	6	3					
Unsheltered Population	(0.9%)	(6.3%)	(3.7%)	(2.2%)	(6.4%)	(2.7%)	(2.9%)	(1.3%)					
Total Population	152	207	217	230	235	224	204	225					

### Homeless Needs Inventory and Gap Analysis Table

**Sources:** 2013-2020 Point-In-Time count (KY BoS CoC) Table 2: Homeless Needs Inventory and Gap Analysis Table

The following table illustrates the number of homeless persons as identified within each subpopulation and the corresponding share they represent of the overall special needs population for Daviess City over the past eight years (2013 to 2020).

Daviess	Daviess City: Homeless Population by Subpopulation (Share of Total)									
Subcategory	2013	2014	2015	2016	2017	2018	2019	2020		
	7	38	13	11	23	12	15	39		
Chronically Homeless	(4.9%)	(14.4%)	(5.7%)	(4.8%)	(9.0%)	(5.6%)	(9.0%)	(24.1%)		
	31	69	43	30	49	45	55	29		
Severely Mentally III	(21.7%)	(26.1%)	(18.8%)	(13.2%)	(19.2%)	(21.0%)	(32.9%)	(17.9%)		
	57	103	77	71	88	91	39	33		
Substance Abuse	(39.9%)	(39.0%)	(33.6%)	(31.3%)	(34.5%)	(42.5%)	(23.4%)	(20.4%)		
	9	10	18	17	14	10	9	16		
Veterans	(6.3%)	(3.8%)	(7.9%)	(7.5%)	(5.5%)	(4.7%)	(5.4%)	(9.9%)		
	0	0	1	3	0	0	0	0		
HIV/AIDS	(0.0%)	(0.0%)	(0.4%)	(1.3%)	(0.0%)	(0.0%)	(0.0%)	(0.0%)		
	39	44	51	81	62	35	35	35		
Victims of Domestic Violence	(27.3%)	(16.7%)	(22.3%)	(35.7%)	(24.3%)	(16.4%)	(21.0%)	(21.6%)		
			26	14	19	21	14	10		
Unaccompanied Youth	N/A	N/A	(11.4%)	(6.2%)	(7.5%)	(9.8%)	(8.4%)	(6.2%)		
Subpopulation Total	143	264	229	227	255	214	167	162		
Total Homeless Population	152	207	217	230	235	224	204	225		

Source: 2013 - 2020 PIT count by City (KY BoS CoC) N/A - Not Available

Note: Unaccompanied youth figures not available before 2015

Note: Homeless persons may be part of more than one subcategory (i.e., person identifies as being a veteran and chronically homeless).

### HOMELESS HOUSING

**Existing Homeless Housing Projects are Operating at a High Overall Utilization Rate** - There are several housing alternatives specifically designated to meet the needs of the homeless or formerly homeless within the market. In 2020, the housing inventory count for the homeless population in Daviess City totaled 245 beds. While occupancy information was not available, accounting for the 2020 PIT count of sheltered and unsheltered homeless persons, it appears that 225 people were housed in one of the homeless housing alternatives shown in the table below. This results in a relatively high utilization rate of 91.8% (healthy, well-balanced markets should have utilization rates of around 90%). As such, it is believed that there is relatively limited availability among the homeless housing supply.

Number of Beds Provider Name		Family	Family	Adult-	Child-		Overflow	Total
		Units	Beds	Only Beds	Only Beds	Seasonal	/ Voucher	Beds
Boulware Mission	Emergency	0	0	34	0	0	0	34
Daniel Pitino	Emergency	11	22	43	0	0	0	65
	Emergency	1	23	38	0	0	0	61
OASIS, Inc.	Rapid Re- Housing	2	9	2	0	N/A	N/A	11
St. Benedict's Emergency	Emergency Shelter	0	0	60	0	0	0	60
Homeless Shelter	Transitional Housing	0	0	14	0	N/A	N/A	14
Total	· · · · ·	14	54	191	0	0	0	245

Source: Housing Inventory Count Report – HUD 2020 CoC (KY-500: KY BoS CoC) N/A – Not Applicable

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### Housing Needs Inventory and Gap Analysis Table

Household Income Distribution based on Percentage of Area Median Household Income (AMHI) City of Owensboro											
Percer	nt of AMHI	Owner Occupied	Renter Occupied	Total Households							
≤ 30%	Number	925	2,555	3,480							
S 30 %	Percent	6.6%	22.7%	13.8%							
30% - 50%	Number	1,205	2,030	3,235							
30 /8 - 30 /8	Percent	8.7%	18.1%	12.9%							
50% - 80%	Number	2,285	2,275	4,560							
50 /8 - 80 /8	Percent	16.4%	20.2%	18.1%							
80% - 100%	Number	1,645	1,280	2,925							
00% - 100%	Percent	11.8%	11.4%	11.6%							
> 100%	Number	7,855	3,095	10,950							
> 100%	Percent	56.4%	27.5%	43.5%							
Total	Number	13,915	11,240	25,155							
TOLAI	Percent	100.0%	100.0%	100.0%							

U.S. Census Bureau, 2014-2018 ACS, HUD-Office of Policy Development and Research

Describe the size and demographic composition of qualifying populations within the PJ's boundaries:

HUD requires HOME-ARP funds be used to primarily benefit individuals and families in specified HOME-ARP "qualifying populations." Qualifying populations include, but are not limited to, the following:

- Sheltered and unsheltered homeless populations
- Those currently housed populations at risk of homelessness
- Those fleeing or attempting to flee domestic violence or human trafficking
- Other families requiring services or housing assistance or to prevent homelessness
- Those at greatest risk of housing instability or in unstable housing situations

### Homeless Populations

In accordance with HUD's definition of homeless under the HOME-ARP grant, the City of Owensboro will consider a homeless family or individual to generally include:

- An individual or family who lacks a permanent and adequate permanent home
- A person or family who will imminently lose their permanent home due to a lack of resources or support
- A youth under the age of 25, even if accompanied by an adult, that does not have a permanent home

The City of Owensboro coordinates integrated grant funded programs with mainstream services for which persons that are homeless or at-risk of homelessness may be eligible. Mainstream services include; housing programs, health programs, social services, employment programs, education programs and youth programs. Employment programs are a pivotal part in self-sufficiency and long-term housing sustainability. Shelters and human service providers are limited in their capacity to resolve the problem of homelessness unless due to the multiple issues of causation and the amount of funding available.

### Individuals and Families at Risk of Homelessness

HUD defines those at risk of homelessness as individuals and families who have an income below 30% of the area median income (AMI), do not have sufficient resources or support networks to prevent them from becoming homeless, or live with instability, like moving two or more times during the last 60 days due to economic reasons.

### Fleeing or attempting to flee domestic violence or human trafficking

For HOME-ARP, this population includes any individual or family who is fleeing, or is attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking. It includes cases where an individual or family reasonably believes that there is a threat of imminent harm from further violence due to dangerous or life- threatening conditions that relate to violence against the individual or a family member, including a child, that has either taken place within the individual's or family's primary nighttime residence or has made the individual or family afraid to return or remain within the same dwelling unit. The City of Owensboro is rich with organizations, professionals and law enforcement whose goals are ending domestic violence and supporting the victims of these heinous crimes locally and at the state level. Persons experiencing domestic violence continues to be a high priority issue for the City of Owensboro.

Victims of domestic violence are vulnerable to becoming homeless due to the fact that such persons often flee home for personal safety reasons and, in many cases, they flee home spontaneously without planning for housing accommodations. The National Network to End Domestic Violence (NNEDV) defines domestic violence as a pattern of coercive, controlling behavior that can include physical abuse, emotional or psychological abuse, sexual abuse or financial abuse. The total number of persons impacted by domestic violence is difficult to quantify. The Kentucky Coalition Against Domestic Violence (KCADV) is a statewide advocacy organization for survivors of domestic violence and their children. This organization administers funding for domestic violence programs for several programs statewide. In the City of Owensboro, OASIS accepts women that are recent victims of domestic violence and/or homelessness. OASIS operates emergency shelter space and a rapid re-housing program that admits approximately 450 people per year. OASIS is designated as a member program by KCADV, acting as the regional domestic violence shelter for the Green River Area Development District (GRADD), a seven-county district that includes Daviess County. In addition to providing shelter space, OASIS also assists with substance abuse treatment referrals, counseling, crisis intervention, life skills, and financial literacy.

Domestic violence is cited as one of the most widely reported reasons for homelessness in annual PIT counts. The following table summarizes the homeless population that were victims of domestic violence within Daviess Country between 2013 and 2020.

### Daviess County: Number of Homeless Victims of Domestic

	Year	Homeless VOV Population	Overall Share of Homeless Population	
	2013	39	27.3%	
	2014	44	16.7%	
	2015	51	22.3%	
	2016	81	35.7%	VOV-
Victims	2017	62	24.3%	of Domestic
Violence	2018	35	16.4%	
	2019	35	21.0%	Source:
Kentucky	2020	35	21.6%	Housing Corporation

A notable share of the homeless population in Daviess County is homeless due to being victims of domestic violence. In the past eight years, the number of homeless victims of domestic violence ranged from a low of 35 to a high of 81, with an average figure of 48 per year. The overall share of the homeless population that were victims of domestic violence ranged from 16.4% to 35.7% during the eight- year period.

NNDEV conducts an annual census of domestic violence victims that obtain services from shelters throughout the United States. Similar to the PIT count for the homeless, this count takes place during a single 24-hour period. In September 2020, 729 adults and children were counted in shelter space or housing units managed or operated by domestic violence programs statewide. In addition, 313 adults and children received supportive services from domestic violence programs based in Kentucky, including legal advocacy and counseling. On the date the count was taken, domestic violence hotlines in the state received an average of eight contacts per hour from those potentially in need of supportive services and resources. In addition, there were 60 requests for services by victims of domestic violence that could not be met. Most of these services requests were for housing or shelter space. However, it is important to point out it is likely that some victims of domestic violence do not pursue shelter due to the lack of available units, the stigma associated with being a victim of domestic violence, or safety concerns. As a result, the need for shelter is likely greater than reported. Based on this unmet need, emergency shelter space and transitional housing remain a critical resource for victims of domestic violence to victims of domestic violence to victims of domestic violence to victims of domestic violence with the need for shelter is likely greater than reported.

Note that the COVID-19 pandemic has made it more difficult for victims of domestic violence to seek help due to social distancing guidelines and cap city limits at facilities that assist these individuals. In addition, increasing rents in many areas and long waiting lists for income-based and subsidized housing make it difficult for victims that need to move out of their present living situation. Some organizations may have programs in place to provide hotel stays to victims of domestic violence, but funding for these programs is difficult to secure. The OASIS shelter in Owensboro had a program in place to provide hotel stays to those in need. However, emergency COVID-19 funding for this program ran out and the program is no longer in operation. A representative of New Beginnings, an Owensboro organization which aids sexual assault victims in Owensboro, assisted 648 clients between July 2020 and June 2021. This organization also administered over 3,300 sessions, provided advocacy services to 654 clients, and handled over 2,000 crisis calls during this period.

It is important to note that OASIS Shelter has to move from its current location by September

30, 2022, as its lease with the Housing Authority of Owensboro is ending. Daviess County Fiscal Court is asking for \$1 million in Community Development Block Grant (CDBG) funds so that OASIS Shelter can acquire another property for its shelter operations. Per the Executive Director of OASIS, the organization is seeking to develop non-congregate shelter, which would allow for more space for shelter residents. (Sources: Daviess County Government, Owensboro Messenger-Inquirer).

### Residents living in housing instability or in unstable housing situations

HOME-ARP qualifying populations also include other populations who have previously qualified as homeless, are currently housed with temporary or emergency assistance, and who need additional housing assistance or supportive services to avoid a return to homelessness. In addition, HUD defines those at greatest risk of housing instability as households that have an annual income less than 30% AMI and are experiencing severe cost burden or have an income less than 50% AMI and meet a certain condition, like living in someone else's home or living in a hotel due to an economic hardship.

Many renters in the City of Owensboro experience varied housing challenges. A total of 46.6% of all Owensboro renters have housing problems or severe housing problems. In CHAS data, HUD defines housing problems as a household that has one or more of the following: lacking a kitchen or plumbing, having more than one person per room, or being housing cost burdened at 30% of more. Of these problems, housing costs negatively impact most renters whose household income is at or below 50% AMI.

## Describe the unmet housing and service needs of qualifying populations, including but not limited to:

- Sheltered and unsheltered homeless populations;
- Those currently housed populations at risk of homelessness;
- Other families requiring services or housing assistance or to prevent homelessness; and,
- Those at greatest risk of housing instability or in unstable housing situations:

Many of the needs of the qualifying populations are similar and include the need for a flexible response system, available housing that is affordable, wrap around services, and supportive services or assistance that could prevent homelessness or greater housing instability. The following reviews the needs of each qualifying population.

### Homeless Populations

People experiencing unsheltered homelessness are at great risk of continued harm due to higher rates of morbidity and mortality resulting from pre-existing health conditions, exposure to the elements, lack of access to healthcare, and elevated rates of hospitalizations with longer, more complex hospital stays. Long periods of living without shelter also put individuals at a greater risk of social isolation and the chance of victimization. The process of resolving unsheltered homelessness is much more complicated and takes longer compared to that for people receiving crisis shelter.

It is important to connect people to permanent housing with the right level of services to ensure their success. Housing options must be flexible, client-centered, easily accessible and paired with support services necessary to help clients remain in housing.

The following table illustrates the number of homeless persons as identified within each subpopulation and the corresponding share they represent of the overall special needs population for Daviess City over the past eight years (2013 to 2020).

Daviess	Daviess City: Homeless Population by Subpopulation (Share of Total)											
Subcategory	2013	2014	2015	2016	2017	2018	2019	2020				
	7	38	13	11	23	12	15	39				
Chronically Homeless	(4.9%)	(14.4%)	(5.7%)	(4.8%)	(9.0%)	(5.6%)	(9.0%)	(24.1%)				
	31	69	43	30	49	45	55	29				
Severely Mentally III	(21.7%)	(26.1%)	(18.8%)	(13.2%)	(19.2%)	(21.0%)	(32.9%)	(17.9%)				
	57	103	77	71	88	91	39	33				
Substance Abuse	(39.9%)	(39.0%)	(33.6%)	(31.3%)	(34.5%)	(42.5%)	(23.4%)	(20.4%)				
	9	10	18	17	14	10	9	16				
Veterans	(6.3%)	(3.8%)	(7.9%)	(7.5%)	(5.5%)	(4.7%)	(5.4%)	(9.9%)				
	0	0	1	3	0	0	0	0				
HIV/AIDS	(0.0%)	(0.0%)	(0.4%)	(1.3%)	(0.0%)	(0.0%)	(0.0%)	(0.0%)				
	39	44	51	81	62	35	35	35				
Victims of Domestic Violence	(27.3%)	(16.7%)	(22.3%)	(35.7%)	(24.3%)	(16.4%)	(21.0%)	(21.6%)				
			26	14	19	21	14	10				
Unaccompanied Youth	N/A	N/A	(11.4%)	(6.2%)	(7.5%)	(9.8%)	(8.4%)	(6.2%)				
Subpopulation Total	143	264	229	227	255	214	167	162				
Total Homeless Population	152	207	217	230	235	224	204	225				

Source: 2013 - 2020 PIT count by City (KY BoS CoC) N/A - Not Available

Note: Unaccompanied youth figures not available before 2015

Note: Homeless persons may be part of more than one subcategory (i.e., person identifies as being a veteran and chronically homeless).

### HOMELESS HOUSING

**Existing Homeless Housing Projects are Operating at a High Overall Utilization Rate** – There are several housing alternatives specifically designated to meet the needs of the homeless or formerly homeless within the market. In 2020, the housing inventory count for the homeless population in Daviess City totaled 245 beds. While occupancy information was not available, accounting for the 2020 PIT count of sheltered and unsheltered homeless persons, it appears that 225 people were housed in one of the homeless housing alternatives shown in the table below. This results in a relatively high utilization rate of 91.8% (healthy, well-balanced markets should have utilization rates of around 90%). As such, it is believed that there is relatively limited availability among the homeless housing supply.

Number of Beds & Units Targeting Homeless Population (Daviess City)									
Provider Name	Housing Type	Family Units	Family Beds	Adult- Only Beds	Child- Only Beds	Season al	Overflo w/ Vouche r	Total Beds	
Boulware Mission	Emergency Shelter	0	0	34	0	0	0	34	
Daniel Pitino Shelter	Emergency Shelter	11	22	43	0	0	0	65	
OASIS, Inc.	Emergency Shelter	1	23	38	0	0	0	61	
,	Rapid Re- Housing	2	9	2	0	N/A	N/A	11	
St. Benedict's Emergency Homeless	Emergency Shelter	0	0	60	0	0	0	60	
Shelter	Transitional Housing	0	0	14	0	N/A	N/A	14	
I	Total	14	54	191	0	0	0	245	

Source: Housing Inventory Count Report - HUD 2020 CoC (KY-500: KY BoS CoC) N/A - Not Applicable

### HOMELESS HOUSING GAP ESTIMATES

**Owensboro has a Housing Gap (Shortage) of Approximately 20 Beds for the Homeless Population** – It is estimated that there is an overall homeless population housing gap of 20 beds of short-term (shelter or transitional) housing alternatives in Owensboro.

Homeless Population Housing Demand Estimates (2021-2026)				
	Persons/Beds			
Projected Growth*	5			
Population Vulnerable to	9			
Surplus or Deficit of Hor	6			
<b>Total Homeless Housi</b>	20			

\*Sheltered and unsheltered (based on PIT 2020 count)

\*\*Based on Owensboro projected population growth 2021 to 2026 (assumes a 0.2% homeless rate)

^Assumes at least 10% of units/beds designated for the homeless should be vacant at all times and takes into account sheltered and unsheltered persons.

### Individuals and Families at Risk of Homelessness

Individuals and families at risk of homelessness may need housing assistance that could vary from eviction assistance, diversion assistance, or rent and utility assistance, in addition to other types of supportive services. Households who need assistance with maintaining or regaining housing to prevent homelessness will benefit from targeted services, like diversion services. However, diversion services, for instance require specialized outreach and engagement services targeted to high-risk populations and geographies to ensure people and communities at highest risk for homelessness are engaged with housing supports before experiencing literal homelessness. Services that may be needed to assist individual and families at risk of homelessness include:

- Short-term subsidies to defray rent and utility arrearages for families that have received eviction or utility termination notices or are experiencing a hardship that may lead to homelessness
- Security deposits and first month's rent to permit homeless families to move into their own apartment
- Light case management services geared towards problem solving and rapid resolution for people receiving diversion services
- Mortgage payments
- Rapid resolution case management and/or mediation services

### Fleeing or attempting to flee domestic violence or human trafficking

There are only two independently organized shelters throughout the City of Owensboro that assist domestic violence victims, their family members and pets. In addition to housing accommodations, there are various additional services provided such as counseling and advocacy assistance. Domestic violence or human trafficking survivors often lack easy access to short-term shelter and quick access to medical and psychological services. In addition, there are only informal networks to connect survivors to job opportunities. Without economic independence, many survivors are caught in abusive relationships and the gains they make with traditional social services are not fully realized. Creating better access to short-term shelter and housing, as well as increasing the supportive services available could help stabilize this qualifying population.

### Residents living in housing instability or in unstable housing situations

Residents who have been previously homeless or are currently using some type of rental assistance may need the assistance to continue for a short or long period of time. Funding existing services and housing assistance programs is important to the housing stability of these individuals and families. In addition, Owensboro-Daviess County has a lack of quality affordable housing available for residents in need causing cost burdens leading to housing instability. There is also a need to assist residents living in unstable housing situations to increase their income, build savings, and acquire assets through additional supportive services in the community.

Besides populations that are experiencing homelessness, per ARP program guidelines, this study considers populations or households that are vulnerable to becoming homeless. Many of the special needs populations (disabled, victims of domestic violence, persons with substance abuse issues, persons with mental illness, etc.) considered earlier in this report often become homeless. Such households that are already homeless were considered in the estimates shown in the previous section. There are many households and persons currently housed that do not necessarily fall within one of the previously discussed special needs populations. However, due to socioeconomic circumstances and/or the current housing conditions or circumstances they reside within, many households are vulnerable to becoming homeless.

While there are many approaches to attempt to quantify households suffering from financial issues and/or experiencing housing affordability or quality issues, we have considered those that

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are experiencing at least one "housing issue." A housing issue can involve a variety of matters including households living in substandard housing (e.g., overcrowded units or units lacking complete kitchens or plumbing) or households that are housing cost burdened (paying an excess amount of household income toward housing costs). To that end, we have included HUD published CHAS data (Comprehensive Housing Affordability Strategy) to demonstrate the extent of housing problems and housing needs, particularly for low-income households earning at or below 80% of AMHI.

The following table summarizes CHAS data for 2018 illustrating number and share of renter households by AMHI level in the PSA (Owensboro) that have one or more housing problems.

Household Income by Housing Problems						
Percent of A	rea Median	Renter Occupied Only				
Household Inc	ome (AMHI)	One or More Problems	No Problems	Total		
1.000/	Number	2,040	515	2,555		
≤ 30%	Percent	39.0%	8.6%	22.7%		
30% - 50%	Number	1,705	325	2,030		
	Percent	32.6%	5.4%	18.1%		
	Number	985	1,290	2,275		
50% - 80%	Percent	18.8%	21.5%	20.2%		
000/ 4000/	Number	170	1,115	1,280		
80% - 100%	Percent	3.2%	18.6%	11.4%		
4000/	Number	335	2,760	3,095		
> 100%	Percent	6.4%	45.9%	27.5%		
Tatal	Number	5,235	6,010	11,240		
Total	Percent	100.0%	100.0%	100.0%		

U.S. Census Bureau, 2014-2018 ACS, HUD-Office of Policy Development and Research

Lower income households facing one or more of the housing issues related to affordability and conditions are often the most vulnerable to experience homelessness. As shown in the preceding table, 4,730 renter households earning at or below 80% of AMHI have one or more housing problems. The largest number of these households (2,040, representing 43.1% of all of the lower income households) earn up to 30% of AMHI. As such, housing issues are most commonly linked to the lowest household income levels. While it is likely that very few of the preceding 4,730 lower income renter households suffering from a housing issue will experience homelessness, these households are still vulnerable to becoming homeless.

Using the lower income renter household data from the preceding table, of those households that suffer from at least one housing issue and applying the City's homelessness rate of 0.2%, we are able to estimate how many households are likely to become homeless. It should be noted that while it is reasonable to conclude that the lowest income households are the most likely to become homeless, we have applied the 0.2% homelessness rate to all households by AMHI (Note: We only considered households earning up to 80% of AMHI, per ARP guidelines).

Household Incor	ne by Housi	ng Problen	ns					
		Renter Oc	Renter Occupied Households Only					
Percent of Area Household Incor		useholds with One or More Problems		ielessness Rate		ely to Become Homeless		
≤ 30%	Number	2,040		X 0.2	0/	4		
≤ 30%	Percent	39.0%		A 0.2	70	4		
30% - 50%	Number	1,705		X 0.2%		3		
30% - 30%	Percent	32.6%		A 0.2	/0	3		
E00/ 000/	Number		985		X 0.2%	2		
50% - 80%	Percent		18.8%		∧ 0.∠%	2		
Total	Number	4,730				0		
	Percent	100.0%			-	9		

U.S. Census Bureau, 2014-2018 ACS, HUD-Office of Policy Development and Research

Based on the preceding analysis, there are approximately 4,730 lower-income renter households earning no more than 80% of AMHI that are vulnerable to becoming homeless. It is estimated that of these 4,730 households, **approximately nine will likely become homeless at some point in the future** (4,730 x 0.2% = 9). While this data is on a household level, as such data is not available on a per-person basis, we have conservatively assumed for the purposes of this housing gap analysis that each household equates to a single person. The City of Owensboro will want to develop and support programs and initiatives to mitigate the factors that contribute to the broader population that is vulnerable to becoming homeless, but also have assistance, services and housing in place to address the projected nine households (mostly individuals) that are likely to become homeless at some point in the future.

## Identify and consider the current resources available to assist qualifying populations, including congregate and non-congregate shelter units, supportive services, TBRA, and affordable and permanent supportive rental housing:

The City of Owensboro receives an annual allocation of almost \$850,000 in federal formula grant funding such as the Community Development Block Grant (CDBG) and the HOME Investment Partnerships (HOME) Grant. The City utilizes this grant funding to assist families with obtaining affordable homes, homeowner rehabilitation, and economic development. These services can and often benefit qualifying populations.

## Identify any gaps within the current shelter and housing inventory as well as the service delivery system:

The Continuum of Care (COC) collaborates with non-profit organizations to analyze existing needs to assist in identifying funding gaps and other gaps in services. The Homeless Point in Time Count, organized by the Continuum of Care, annually assesses the characteristics of the homeless population in Owensboro. The City has noted the following gaps in the community services delivery system:

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- Need for expanded coordination amongst human service organizations
- Lack of transportation and job services
- Lack of rental assistance
- Lack of substance treatment facilities

- Not enough resources or financial assistance for mortgage assistance or utility, counseling and financial services
- No tracking of data for chronically homeless encampments
- Limited number of shelters and little to no resources for elderly

### Identify the characteristics of housing associated with instability and an increased risk of homelessness if the PJ will include such conditions in its definition of "other populations" as established in the HOME-ARP Notice:

The number one indicator of households falling into homelessness from a place of housing instability is a previous history of homelessness. Homeless assistance is generally the last resort for households in extreme poverty with few resources of their own and limited connections to others who could offer temporary, emergency support. Additionally, when other systems of care, like hospitals, behavioral health settings, child welfare, and criminal justice systems, are unable to address the reasons why people cannot stay housed, people have no alternative than turning to the homeless response system.

To prevent people from falling into homelessness, public systems for justice, anti-poverty, prevention, health (including behavioral health), child welfare and affordable housing must use data to identify how people are falling into homelessness and target prevention strategies and policies to address these areas.

Additionally, families with children, or unaccompanied youth who are unstably housed and likely to continue in that state, including those people who are doubled up in other people's homes because they lack a home of their own, are not considered to be experiencing homelessness by the U.S. Department of Housing and Urban Development (HUD) and are not eligible for its homeless assistance. These same families are, however, considered to be experiencing homelessness by the U.S. Department of Education and are eligible for additional educational services and supports. People are considered to be "at risk of homelessness" if they are losing their primary nighttime residence, which may include a motel or hotel or a doubled-up situation, within the next 14 days and lack resources or support networks to remain in housing.

### Identify priority needs for qualifying populations:

HOME-ARP qualifying populations often have many competing needs. The needs overlap but also vary amongst these populations, and the following information covers the priority needs for each of the qualified populations.

### Homeless or At-Risk of Homelessness Populations

There are More Than 200 Homeless Persons in the Area on Any Given Day, Most of Which Stay in Emergency Housing (Shelters) and as Many as 15 People Remain Unsheltered – The City reported a total homeless population of more than 200 individuals over each of the past several years. On average, over three quarters of the homeless population stays in a shelter and less than 20% stay in transitional housing. The Point-in-Time (PIT) counts report a recent three-year average of around five unsheltered homeless people annually. Harry Pedigo, Executive Director

of St. Benedict's Shelter in Owensboro, estimated that there are approximately 10 to 15 unsheltered homeless people in the City as of January 2022. Therefore, whether relying upon recent PIT counts or local stakeholder input, the number of unsheltered persons is likely somewhere between five and 15 people. The homeless population by shelter status, based on annual PIT counts, is illustrated in the following table. Although the needs of each group generally overlap, each of these subpopulations may have greater needs than others. Those who are experiencing or are at-risk of homelessness need more affordable housing and shelter options that provide short-term, mid-term, and long-term interventions. Those who are at-risk of homelessness prevention and stabilizing services, while those who are currently homeless or experiencing chronic homelessness need more street outreach and case management services.

### **Domestic Violence Populations**

Persons with Serious Mental Illness, Substance Abuse Challenges, or Victims of Domestic Violence Make Up the Largest Portions of the Homeless Population – Based on the data from the City's PIT counts between 2013 and 2020, the most prevalent subcategories of homeless are, on average, those with serious mental illness, persons with substance abuse issues, and victims of domestic violence. Typically, these three groups combined represent more than 150 homeless persons in the market. While the physical, mental or other challenges these people face often are major contributors to being homeless, these results also illustrate the importance of social services needed for these individuals. This qualified population has a critical need for temporary shelter for safe harboring and supportive services to help them transition to permanent supportive housing. These families and individuals also need supportive services to assist them like the legal advocacy, childcare, employment services, and case management.

### Residents living in housing instability or in unstable housing situations

Many residents who are living in unaffordable or unsafe homes have many needs and face compounded challenges. These households need support with staying housed. While many families may gain stability through rental assistance, other families need more housing options that are safe and affordable. However, most of these households will also need a livable wage and supportive services to create long-term self- sufficiency.

## Explain how the level of need and gaps in its shelter and housing inventory and service delivery systems based on the data presented in the plan were determined:

The gaps in services and programs needed to provide shelter, housing, and services were determined using data from multiple sources. The level of need for unsheltered and shelter households experiencing homelessness was determined by evaluating the number of unsheltered households and the level of resources available to adequately house the families or individuals with permanent supportive housing and critical long-term supportive services to achieve housing stability.

### **HOME-ARP ACTIVITIES**

## Describe the method for soliciting applications for funding and/or selecting developers, service providers, subrecipients and/or contractors and whether the PJ will administer eligible activities directly:

The City will continue to support and promote public/private partnerships as a vehicle for preserving and expanding the stock of affordable housing stock, activities for supportive services, tenant-based rental assistance, and the development of non-congregate shelters.

Owensboro HOME-ARP funds will be awarded to rental housing projects involving the acquisition, rehabilitation, or construction of affordable rental housing primarily for occupancy by households of individuals and families that meet the definition of one or more of the "qualifying populations" as described below. Funds awarded through the HOME-ARP program can only be used to acquire an existing building or the hard development costs associated with the project. HOME-ARP loan funds <u>CANNOT</u> be used for pre-development, soft, or operating costs associated with a project.

HOME-ARP requires that funds be used to primarily benefit individuals and families that meet the definition of one or more of the "qualifying populations." Any individual or family who meets the criteria for these populations is eligible to receive assistance funded through HOME-ARP without meeting additional criteria. Development projects receiving funds through this solicitation will be required to serve one or more of the qualifying populations as described in <u>HUD Notice CPD-21-10 Section IV A.</u> The qualifying populations identified in this section of the notice include:

- Homeless
- At-Risk of Homelessness
- Fleeing or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking
- **Other Populations** where providing supportive services or assistance would prevent the family's Homelessness or serve those with the greatest risk of housing instability.

• Veterans and Families that include a Veteran Family Member that meet the criteria for one of the qualifying populations listed above.

All income calculations to meet income criteria of a qualifying population or required for income determinations in HOME-ARP eligible activities must use the annual income definition in 24 CFR 5.609 per the requirements of 24 CFR 92.203(a)(1).

### PROJECT OVERVIEW AND REQUIREMENTS

Owensboro HOME-ARP funds may be used to acquire, rehabilitate, or construct affordable rental housing primarily for occupancy by households of individuals and families that meet the definition of one or more of the qualifying populations. Unlike the regular HOME Program, which targets HOME assisted rental units based on tenant income, 70 percent of all Owensboro HOME-ARP units must be occupied by households in the qualifying populations. Units that are not restricted to occupancy by qualifying populations are subject to income targeting and rent requirements established under the Owensboro HOME-ARP Rental Program rules and are only permitted in projects with rental units restricted for occupancy by qualifying populations.

Eligible HOME-ARP rental housing includes "housing" as defined in <u>24 CFR 92.2</u>, including but not limited to manufactured housing, single room occupancy (SRO) units, and permanent supportive housing. Emergency shelters, hotels, and motels (including those currently operating as non-congregate shelters), facilities such as nursing homes, residential treatment facilities, correctional facilities, halfway houses, and housing for students or dormitories do **NOT** constitute housing in the HOME-ARP program. However, HOME-ARP funds may be used to acquire and rehabilitate such structures into HOME-ARP rental housing.

Rental housing projects applying for HOME-ARP funding through the HOME-ARP should meet the Targeting and Occupancy Requirements and property standards. In addition, projects of this type should be able to be financially feasible during the term of affordability with the HOME-ARP established rent limits. Furthermore, projects should have enough eligible costs to meet the city underwriting standards and HOME-ARP's Minimum amount of assistance requirement.

The HOME-ARP program's requirements and limitations to rental housing are more thoroughly defined in <u>HUD Notice CPD-21-10 Section IV. B</u>.

### PROJECT EVALUATION CRITERIA

The project evaluation entails a multi-level review of essential aspects of the decision-making process to determine the eligibility and viability of the proposed project to ensure that:

- 1. The development proposal meets all of the submission requirements of the HOME-ARP.
- 2. The submitted project is consistent with the City's Consolidated Plan Strategic Plan Goals, and the HOME-ARP Allocation Plan.
- 3. The funding request is feasible.
- 4. There is a market demand for the proposed development.
- 5. The proposal meets HUD Site and Neighborhood Standards requirements under <u>24 cfr</u> <u>983.57</u>.
- 6. The Developer has the experience and capacity to complete the proposed development
- 7. The proposal conforms to the HOME program requirements, HOME-ARP program requirements, City requirements, and all applicable Federal, State, and Local laws and regulations.
- 8. The costs associated with the development portion of the proposal are eligible, necessary, reasonable, and financially feasible.

- 9. The projected operational cost is necessary and reasonable, and that the proposed development is sustainable for the duration of the affordability period or restricted use period.
- 10. The sources and uses of funds statements listed in the HOME-ARP RFP reflect sufficient resources to complete the proposed development
- 11. The total amount of government assistance is not more than is necessary to produce the project.

### If any portion of the PJ's HOME-ARP administrative funds were provided to a subrecipient or contractor prior to HUD's acceptance of the HOME-ARP allocation plan because the subrecipient or contractor is responsible for the administration of the PJ's entire HOME-ARP grant, identify the subrecipient or contractor and describe its role and responsibilities in administering all of the PJ's HOME-ARP program:

The City of Owensboro will not allocate funds to a subrecipient or contractor to administer the entire HOME-ARP grant.

Funding Category	Funding Amount	Percent of the Grant	Statutory Limit
Supportive Services	\$0.00	0%	-
Acquisition and Development of Non- Congregate Shelters	\$0.00	0%	-
Tenant Based Rental Assistance (TBRA)	\$0.00	0%	-
Development of Affordable Rental Housing	\$ 856,686.95	85%	-
Non-Profit Operating	\$ 0.00	0%	5%
Non-Profit Capacity Building	\$ 0.00	0%	5%
Administration and Planning	\$ 151,180.05	15%	15%
Total HOME ARP Allocation	\$1,007,867.00	-	-

### Use of HOME-ARP Funding

### Additional narrative, if applicable:

The previous table shows the HOME-ARP budget, which indicates the amount of HOME-ARP funding that is allocated for each eligible HOME-ARP activity type including administrative and planning costs within HOME-ARP statutory limits.

## Describe how the characteristics of the shelter and housing inventory, service delivery system, and the needs identified in the gap analysis provided a rationale for the plan to fund eligible activities:

Among the most vulnerable qualified populations in jeopardy of housing instability are families and individuals who have challenges with housing affordability. In 2021, the largest share

(19.3%) of renter households in the PSA (Owensboro) has incomes between \$10,000 and \$19,999, with the next largest share (17.0%) earning between \$20,000 and \$29,999. Note that nearly 65% of renter households in the PSA earn less than \$40,000. This represents a large base of financially vulnerable renter households in the market. Renter households earning less than \$60,000 are projected to decline by 627 (-7.1%) between 2021 and 2026. Despite this projected decline among lower income renter households, this household segment will still represent over 75% of renter households in the PSA. As shown in the housing supply section of this report, there are very few vacant rental housing units affordable to lower income households and many of the affordable rental properties maintain long wait lists. Given the lack of available low-income rental housing in Owensboro, many low-income households are forced into living in housing that creates a cost-burdened or overcrowded housing situation, living in substandard housing conditions, or possibly being displaced from their home and neighborhood. As such, affordable housing will remain an important segment of the local housing market. Inasmuch, to help keep families housed and address affordability challenges within the housing inventory, the City will fund activities that support the creation of more affordable rental housing.

### **HOME-ARP Production Housing Goals**

## Estimate the number of affordable rental housing units for qualifying populations that the PJ will produce or support with its HOME-ARP allocation:

Because projects have yet to be selected through an RFP process, it is difficult to estimate the precise number of units that will be created. Using the HOME maximum per unit subsidy, as well as the typical city source funding percent of a housing project involving multiple funding sources as a guide, we estimate that approximately 32 new units of housing could be created through \$856,686.95 in HOME-ARP development subsidy.

## Describe the specific affordable rental housing production goal that the PJ hopes to achieve and describe how it will address the PJ's priority needs:

Owensboro needs more affordable housing stock built to meet the needs of the local homeless population. The projects that we anticipate will receive HOME-ARP funds will produce affordable housing units from a combination of different funding sources.

### Preferences

### Identify whether the PJ intends to give preference to one or more qualifying populations or a subpopulation within one or more qualifying populations for any eligible activity or project:

The City of Owensboro does not plan to give preferences as all of the qualifying populations need affordable housing.

# If a preference was identified, explain how the use of a preference or method of prioritization will address the unmet need or gap in benefits and services received by individuals and families in the qualifying population or category of qualifying population, consistent with the PJ's needs assessment and gap analysis:

### N/A

If a preference was identified, describe how the PJ will use HOME-ARP funds to address the unmet needs or gaps in benefits and services of the other qualifying populations that are not included in the preference:

N/A

### HOME-ARP Refinancing Guidelines N/A

The City of Owensboro does not intend to use HOME-ARP funds to refinance existing debt secured by multifamily rental housing that is being rehabilitated with HOME-ARP funds.

\* Establish a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing to demonstrate that rehabilitation of HOME-ARP rental housing is the primary eligible activity

N/A

\* Require a review of management practices to demonstrate that disinvestment in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving qualified populations for the minimum compliance period can be demonstrated.

N/A

\* State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.

N/A

\* Specify the required compliance period, whether it is the minimum 15 years or longer.

N/A

\* State that HOME-ARP funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.

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N/A

\* Other requirements in the PJ's guidelines, if applicable:

N/A

**Date:** November 15, 2022

### NOTICE of 15-Day Public Review & Public Meeting Draft HOME American Rescue Plan (ARP) Allocation Plan and Substantial Amendment to the FY 2021 Annual Action Plan

### Background:

On March 21, 2021, the American Rescue Plan (ARP) was signed into law by the federal government, which provided over \$1.9 trillion in relief to address the continued impact of the COVID-19 pandemic on the economy, public health, state and local governments, individuals, and businesses.

The City of Owensboro was awarded \$1,007,867 in Home Investment Partnerships Grant – American Rescue Plan (HOME-ARP) funds to help create affordable housing and services for the homeless, people at risk of homelessness, persons fleeing domestic violence, and other vulnerable populations. Owensboro will request this funding from the U.S. Department of Housing and Urban Development (HUD) through a Substantial

Participating Jurisdiction: Owensboro, KY 30

Date: November 15, 2022

Amendment to the 2021 Annual Action Plan.

Owensboro, Kentucky's federal Consolidated Plan details the funding strategy for the Community Development Block Grant (CDBG) and HOME Investment Partnership Program for the period from 2020 through 2024. The Annual Action Plan details each year within the 5-year Consolidated Plan and outlines the implementation of annual funding, which is developed through significant public input, analyses, and planning.

The City's Citizen Participation Plan (CPP) describes the efforts that the City will take to encourage its residents to participate in developing these plans. It also provides requirements for public process when a "substantial amendment" to the Annual Action Plan is proposed. The following changes constitute a substantial amendment and require public notice as described in the CPP:

- addition or deletion of an activity
- a change in location, scope, or beneficiary of an activity
- an increase or decrease in program funds of at least 20% for any activity whose total allocation is \$100,000 or more

Additionally, HUD has awarded supplemental funding through the HOME Investment Partnerships American Rescue Plan Program (HOME-ARP) that requires programming in the 2021 Annual Action Plan. <u>Proposed Substantial Amendments</u>:

The City is proposing the following amendment to the 2021 Annual Action Plan in order to allocate and program supplemental funding established by the HOME-ARP: (See HOME ARP Budget.)

### <u>Analysis</u>:

This proposal qualifies as a substantial amendment because it meets the criteria:

• addition or deletion of an activity

Changes to the 2021 Annual Action Plan are a result of:

Programming HOME-ARP funds in the amount of \$1,007,867 to the applicants of the funds, adding new activities

### Public Process:

The City is providing notice of a fifteen-day public comment period as part of the HUD public participation exemption process. The comment period will start on February 1, 2023 and end on February 15, 2023 at 5:00 p.m. All comments received by February 15, 2023 at 5:00 p.m. will be considered by the City of Owensboro prior to submission of its Substantial Amendment. Opportunities for public comment:

• You may view the documents on our website (www.owensboro.org). Comments may be provided to Abby Shelton by email at abby.shelton@owensboro.org by phone at 270-687-8658, or in writing addressed to: Owensboro Community Development Department, 101 East 4<sup>th</sup> Street; P.O. Box 10003, Owensboro, Kentucky 42302-9003.

### HOME-ARP Budget:

Funding Category	Funding Amount	Percent of the Grant	Statutory Limit
Supportive Services	\$0.00	0%	-
Acquisition and Development of Non- Congregate Shelters	\$0.00	0%	-
Tenant Based Rental Assistance (TBRA)	\$0.00	0%	-
Development of Affordable Rental Housing	\$ 856,686.95	85%	-
Non-Profit Operating	\$ 0.00	0%	5%
Non-Profit Capacity Building	\$ 0.00	0%	5%
Administration and Planning	\$ 151,180.05	15%	15%
Total HOME ARP Allocation	\$1,007,867.00	-	-

Application for F	ederal Assista	nce SF-424				
Preapplication	ubmission: * 2. Type of Application: * If Revision, select appropriate letter(s):   cation Continuation * Other (Spacify):   d/Corrected Application Revision   weed:   a. Applicant Identifier:   bb. Federal Award Identifier:   sived: a. Applicant Identifier:   bb. Federal Award Identifier:   sived: a. Application Identifier:   bb. Federal Award Identifier:   sived: T. State Application Identifier:   bb. Federal Award Identifier:   sived: T. State Application Identifier:   bc. Federal Award Identifier:   sived: T. State Application Identifier:   bc. Federal Award Identifier:   sived: T. State Application Identifier:   bc. Federal Award Identifier:   sived: T. State Application Identifier:   bc. Federal Award Identifier:   sived: T. State Application Identifier:   bc. Federal Award Identifier:   sived: T. State Application Identifier:   bc. Federal Award Identifier:   sived: T. State Application Identifier:   bc. Federal Award Identifier:   sived: T. State Application Identifier:   bc. Federal Award Identifier:   sived: T. State Application Identifier:   bc. Federal Award Identifier: bc. Federal Award Identifier: bc. Federal Award Identifier: bc. Federal Award Identifier: bc. Federal Award Identifier: bc. Federal Award Identifier: bc. Federal Award Identifier: bc. Federal Award Identifier: bc. Federal Award					
* 3. Date Received: 03/02/2023		4. Applicant Identifier:				
Preapplication New   Changed/Corrected Application Provision   * 3. Date Rocolved: # Applicant Identifier:   saccara Saccara   5a. Federal Entity Identifier:   5a. Federal Entity Identifier: Saccara   5a. Federal Entity Identifier:   5a. Federal Entity Identifier: Saccara   5a. Federal Entity Identifier:   5a. Federal Entity Identifier: Saccara   5b. Federal Award Identifier:   5a. Federal Entity Identifier: Saccara   5b. Federal Award Identifier:   5a. Federal Entity Identifier: Saccara   5b. Federal Award Identifier:   5a. Federal Award Identifier: Saccara   5b. Federal Award Identifier:   5a. Federal Award Identifier: Saccara   5b. Federal Award Identifier:   5a. Federal Entity Identifier: Saccara   5b. Federal Award Identifier:   5a. Federal Award Identifier: Saccara   5b. Federal Award Identifier:   5a. Federal Entity Identifier: Saccara   5b. Federal Award Identifier:   5a. Federal Award Identifier: Saccara   5b. Federal Award Identifier:   5a. Federal Entity Identifier: Saccara   5b. Federal Award Identifier:   5a. Federal Entity Identifier: Saccara   5b. Federal Award Identifier:   5a. Federal Award Identifier: Saccara   5b. Federal Award Identifier: 5c. Federal Award Identifier: 5c. Federal Award Identifier: 5c. Federal Award Identifier: 5c. Federal Award Identifie						
State Use Only:						
6. Date Received by S	State:	7. State Application Id	lentifier:			
8. APPLICANT INFO	RMATION:					
* a. Legal Name: C	ity of Owensbo	ro, Kentucky				
r	er Identification Nun	nber (EIN/TIN):				
			074008941000			
* Street1:       101 East 4th Street         Street2:						
· · · · · · · · · · · · · · · · · · ·						
Department Name:						
f. Name and contac	t information of p	erson to be contacted on mai	tters involving this application:			
Middle Name:	lton	* First Name:	Abby			
Title: Community Development Director						
Organizational Affilia						
* Telephone Number	* Telephone Number: 270-687-8658 Fax Number:					
* Email: abby.she	elton@owensbord	o.org				

Application for Federal Assistance SF-424
* 9. Type of Applicant 1: Select Applicant Type:
C: City or Township Government
Type of Applicant 2: Select Applicant Type:
Type of Applicant 3: Select Applicant Type:
* Other (specify):
* 10. Name of Federal Agency:
U.S. Department of Housing and Urban Development
11. Catalog of Federal Domestic Assistance Number:
14.239
CFDA Title:
HOME
* 12. Funding Opportunity Number:
* Title:
13. Competition Identification Number:
Title:
14. Areas Affected by Project (Cities, Counties, States, etc.):
Add Attachment Delete Attachment View Attachment
* 15. Descriptive Title of Applicant's Project:
Owensboro HOME-ARP funds will fund rental housing projects involving the acquisition, rehabilitation, or construction of affordable rental housing primarily for occupancy by
households of individuals
Attach supporting documents as specified in agency instructions.
Add Attachments Delete Attachments View Atlachments

Application for Federal Assistance SF-424					
16. Congressional Districts Of:					
* a. Applicant 2 * b. Program/Project 2					
Attach an additional list of Program/Project Congressional Districts if needed.					
Add Attachment         Delete Attachment         View Attachment					
17. Proposed Project:					
* a. Start Date: 09/01/2021 * b. End Date: 06/30/2030					
18. Estimated Funding (\$):					
* a. Federal 1,007,867.00					
* b. Applicant					
* c. State					
* d. Local					
* e. Other					
* f. Program Income					
* g. TOTAL 1,007,867.00					
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?					
a. This application was made available to the State under the Executive Order 12372 Process for review on 3/23/23.					
b. Program is subject to E.O. 12372 but has not been selected by the State for review.					
c. Program is not covered by E.O. 12372.					
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)					
If "Yes", provide explanation and attach					
Add Attachment         Delete Attachment         View Attachment					
<ul> <li>21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)</li> <li></li></ul>					
Authorized Representative:					
Prefix: * First Name: Thomas					
Middle Name: H.					
* Last Name: Watson					
Suffix:					
* Title: Mayor					
* Telephone Number: 270-687-8658 Fax Number:					
* Email: mayor@owensboro.org					
* Signature of Authorized Representative: * Date Signed: 3/3/2.3					
"Signature of Authonized Representative: Thomas & Warks with and the signed: 313723					

### **HOME-ARP CERTIFICATIONS**

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the participating jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing pursuant to 24 CFR 5.151 and 5.152.

**Uniform Relocation Act and Anti-displacement and Relocation Plan --**It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It will comply with the acquisition and relocation requirements contained in the HOME-ARP Notice, including the revised one-for-one replacement requirements. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42, which incorporates the requirements of the HOME-ARP Notice. It will follow its residential anti-displacement and relocation assistance plan in connection with any activity assisted with funding under the HOME-ARP program.

### Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and program requirements.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.

**HOME-ARP Certification** --It will use HOME-ARP funds consistent with Section 3205 of the American Rescue Plan Act of 2021 (P.L. 117-2) and the CPD Notice: *Requirements for the Use of Funds in the HOME-American Rescue Plan Program*, as may be amended by HUD, for eligible activities and costs, including the HOME-ARP Notice requirements that activities are consistent with its accepted HOME-ARP allocation plan and that HOME-ARP funds will not be used for prohibited activities or costs, as described in the HOME-ARP Notice.

Signature of Authorized Official

3/3/2 3 Date

Mayor

Title

### ASSURANCES - NON-CONSTRUCTION PROGRAMS

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0040), Washington, DC 20503.

### PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

**NOTE:** Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the awarding agency. Further, certain Federal awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

- Has the legal authority to apply for Federal assistance and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project cost) to ensure proper planning, management and completion of the project described in this application.
- 2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, through any authorized representative, access to and the right to examine all records, books, papers, or documents related to the award; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
- Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
- Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
- Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards for merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
- Will comply with all Federal statutes relating to nondiscrimination. These include but are not limited to:

   (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C.§§1681-1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation

Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps: (d) the Age Discrimination Act of 1975, as amended (42 U. S.C. §§6101-6107), which prohibits discrimination on the basis of age: (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended, relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee- 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made: and, (i) the requirements of any other nondiscrimination statute(s) which may apply to the application.

- 7. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal or federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
- Will comply, as applicable, with provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

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Standard Form 424B (Rev. 7-97) Prescribed by OMB Circular A-102

- Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333), regarding labor standards for federally-assisted construction subagreements.
- 10. Will comply, if applicable, with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
- 11. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) Implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
- 12. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.

- Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
- 14. Will comply with P.L. 93-348 regarding the protection of human subjects involved in research, development, and related activities supported by this award of assistance.
- 15. Will comply with the Laboratory Animal Welfare Act of 1966 (P.L. 89-544, as amended, 7 U.S.C. §§2131 et seq.) pertaining to the care, handling, and treatment of warm blooded animals held for research, teaching, or other activities supported by this award of assistance.
- 16. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
- 17. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
- Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
- 19. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE Mayor
APPLICANT ORGANIZATION	DATE SUBMITTED
City of Owensboro	3323

Standard Form 424B (Rev. 7-97) Back

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

### PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant:, I certify that the applicant:

- Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
- Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
- 3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
- 4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
- 5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
- Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
- Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.

- Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
- 9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
- 10. Will comply with all Federal statutes relating to nondiscrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29) U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statue(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statue(s) which may apply to the application.

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Standard Form 424D (Rev. 7-97) Prescribed by OMB Circular A-102

- 11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
- 12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
- Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
- 14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
- 15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of

Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

- Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
- Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).
- Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
- 19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
- 20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
Thomas & Watson	Mayor
APPLICANT ORGANIZATION	DATE SUBMITTED
City of Owensboro	3 3 23

SF-424D (Rev. 7-97) Back

time \$500,000 assignment

bonus if traded, payable by

A two-time All-Star,

McNeil led the majors

with a .326 average last

season. The second base-

man asked for a raise from

\$3 million to \$7.75 million

this year, while New York

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decks, ramps and roof repair.

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270-315-9661

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**DRYWALL** -

SERVICES

the receiving team.

## Fowler retires at 36 following 14 major league seasons

### BY THE ASSOCIATED PRESS

Dexter Fowler says he is retiring at age 36 after 14 major league seasons.

An All-Star outfielder in 2016 when he won a World Series title with the Chicago Cubs, Fowler hit .259 with 127 homers and 517 RBIs. A 14th-round pick by Colorado in the 2004 amateur draft, Fowler played for the Rockies (2008-13), Houston (2014), the Cubs (2015-16), St. Louis (2017-20) and the Los Angeles Angels (2021).

Fowler signed a minor league contract with Toron- on the field with tears in to last March 31. He went my eyes after winning the 5 for 12 (.417) with three World Series in Chicago. RBIs in three games for ... I'm mostly proud to look

Background:

28-30, then was released on May 3.

"From an 18-year-old draft pick in Colorado to a 'vet' in Anaheim — there are a few things I will never forget," Fowler wrote on Twitter. "Getting THAT call to the big leagues in September 2008. Wow. My world was spinning. My first 'you've been traded to Houston' heart pounding call. The feeling of bliss while hearing the words 'All-Star.' ... Soaking wet and freezing

LEGAL NOTICE

NOTICE of 15-Day Public Review & Public Meeting Draft HOME American Rescue Plan (ARP) Allocation Plan and Substantial Amendment to the FY 2021 Annual Action Plan

On March 21, 2021, the American Rescue Plan (ARP) was signed into law by the federal govern-ment, which provided over \$1.9 trillion in relief to address the continued impact of the COVID-19

pandemic on the economy, public health, state and local governments, individuals, and businesses

Triple-A Buffalo from April back at my career knowing Narváez and outfielder The Mets have a \$15.75 mil- McNeil would receive a onethat I played the game the right way and did my best reached a \$162 million, to make a positive impact beyond the win."

### **METS LOCK UP BATTING CHAMPION** MCNEIL ON \$50M, **4-YEAR DEAL**

NEW YORK — Batting champion Jeff McNeil and the New York Mets finalized a \$50 million, four-year contract Tuesday that avoided an arbitration hearing.

The move was the latest by the high-spending Mets. who added pitcher Justin Verlander and David Robertson, catcher Omar

Tommy Pham, and also eight-year deal to keep outfielder Brandon Nimmo.

"It starts with ownership," McNeil said at a news conference. "They want to put a winner on the field. It's been pretty amazing to see what that's looked like the last few years."

He gets \$6.25 million this year, \$10.25 million in 2024 and \$15.75 million in each of the following two years.

### BOOKKEEPER

Send Resume to: Tony@TonyClark.com

Tony Clark Realtors, LLC. (270) 926-5404.

### Help Wanted

Care for one person in Owensboro, KY

### 270-926-2939

Meade County, Kentucky, Farm For Sale 196+/- Acres Ohio River Frontage Mineral Rights Included (Limestone)(Oolite) Call 502-540-2315

#### LEGAL NOTICE PUBLIC NOTICE INVITATION TO BID

Bid No. 2223-46- Flooring Project (Judicial Center)

Daviess County Fiscal Court is seeking a qualified contract or to provide and install new flooring for the Daviess County Judicial Center per the bid specifications. Bid specific ations are on file at the Davess County Courthouse, 212 St. Ann Street: Room 202. Owensboro, KY 42303 in the Purchasing Department or on line at www.daviessky.org. Bids must be mailed or deivered to Daviess County iscal Court on or before 2:00 PM, local time on Thursday, ebruary 9, 2023. The bids shall be opened and publicly read at this time. Daviess County Fiscal Court reserves the right to reject any and all bids and to waive any irregularities in said bids.

### LEGAL NOTICE PUBLIC NOTICE INVITATION TO BID

Bid No. 2223-45 - One (1) New 6X6 Utility Vehicle (Fire Department) Daviess County Fiscal Court

is seeking a qualified vendor to supply one (1) New 6X6 Jtility Vehicle for the Daviess County Fire Department. per the bid specifications. Bid spe cifications are on file at the

lion option for 2027 with a \$2 million buyout, a season that if exercised would make the agreement worth \$63.75 million over five years.

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The City of Owensboro was awarded \$1,007,867 in Home Investment Partnerships Grant – Americ-an Rescue Plan (HOME-ARP) funds to help create affordable housing and services for the homeess, people at risk of homelessness, persons fleeing domestic violence, and other vulnerable popu lations. Owensboro will request this funding from the U.S. Department of Housing and Urban Devel-opment (HUD) through a Substantial Amendment to the 2021 Annual Action Plan. wensboro, Kentucky's federal Consolidated Plan details the funding strategy for the Community Development Block Grant (CDBG) and HOME Investment Partnership Program for the period from 2020 through 2024. The Annual Action Plan details each year within the 5-year Consolidated Plan and outlines the implementation of annual funding, which is developed through significant public input, analyses, and planning. The City's Citizen Participation Plan (CPP) describes the efforts that the City will take to encourage its residents to participate in developing these plans. It also provides requirements for public pro-cess when a "substantial amendment" to the Annual Action Plan is proposed. The following changes constitute a substantial amendment and require public notice as described in the CPP: addition or deletion of an activity a change in location, scope, or beneficiary of an activity an increase or decrease in program funds of at least 20% for any activity whose total allocation is \$100,000 or more Additionally, HUD has awarded supplemental funding through the HOME Investment Partnerships American Rescue Plan Program (HOME-ARP) that requires programming in the 2021 Annual Action Plan.

Proposed Substantial Amendments: The City is proposing the following amendment to the 2021 Annual Action Plan in order to allocate and program supplemental funding established by the HOME-ARP: (See HOME ARP Budget.) Analysis:

This proposal qualifies as a substantial amendment because it meets the criteria:

addition or deletion of an activity Changes to the 2021 Annual Action Plan are a result of:

Programming HOME-ARP funds in the amount of \$1,007,867 to the applicants of the funds, adding new activities

### Public Process:

The City is providing notice of a fifteen-day public comment period as part of the HUD public participation exemption process. The comment period will start on February 1, 2023 and end on February 15, 2023 at 5:00 p.m. In addition, the City of Owensboro will hold a public hearing to discuss the HOME-ARP funding and substantial amendment on February 8, 2023 at Owensboro City Hall (101 East 4th Street, Owensboro, Kentucky 42303) in commission chambers at 3:30 p.m. The public is invited to attend. All comments received by February 15, 2023 at 5:00 p.m. will be considered by the City of Owensboro prior to submission of its Substantial Amendment. Opportunities for public comment:

You may view the documents on our website (www.owensboro.org). Comments may be provided to Abby Shelton by email at abby shelton@owensboro.org by phone at 270-687-8658, or in writing addressed to: Owensboro Community Development Department, 101 East 4th Street; P.O. Box 10003, Owensboro, Kentucky 42302-9003. HOME-ARP Budget:

Funding Category: Funding Amount: Percent of the Grant: Statutory Limit Supportive Services \$0.00 0%

Acquisition and Development of Non-Congregate Shelters \$0.00 0% -Tenant Based Rental Assistance (TBRA) \$0.00 0% -

Development of Affordable Rental Housing \$ 856,686.95 85% -

Non-Profit Operating \$ 0.00 0% 5% Non-Profit Capacity Building \$ 0.00 0% 5%

Administration and Planning \$ 151,180.05 15% 15% Total HOME ARP Allocation \$1,007,867.00 - -

### NOTICE

Notice is hereby given that East Daviess County Water Association, Inc. expects to file an application with the Public Service Commission on or about January 31, 2023,

Fencing

Drywall Junk Removal

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### Window

Siding Doors

Flooring

- Decks

seeking approval of a proposed adjustment to its rates for water service. The proposed rates shall not become effective until the Public Service Commission has issued an order approving these rates or six (6) months from the date of the filing of the application, whichever occurs first.

#### CURRENT AND PROPOSED RATES

#### **East Daviess County Water Association**

= (o )					5:0	
	h Meter		Current	Proposed	Differen	
First	'	gallons	\$19.68 per month	\$21.50 per month	\$1.82	9.25%
Next	'	gallons	\$0.00717 per gallon	\$0.00783 per gallon	\$0.00066	9.21%
Next		gallons	\$0.00608 per gallon	\$0.00664 per gallon	\$0.00056	9.21%
Over	50,000	gallons	\$0.00528 per gallon	\$0.00577 per gallon	\$0.00049	9.28%
3/4 Incl	h Meter		Current	Proposed	Differen	ice
First		gallons	\$26.85 per month	\$29.34 per month	\$2.49	9.27%
Next	'	gallons	\$0.00717 per gallon	\$0.00783 per gallon	\$0.00066	9.21%
Next	,	gallons	\$0.00608 per gallon	\$0.00664 per gallon	\$0.00056	9.21%
Over	'	gallons	\$0.00528 per gallon	\$0.00577 per gallon	\$0.00049	9.28%
1 Inch M	Motor		Current	Proposed	Differen	100
First		gallons	\$48.36 per month	\$52.84 per month	\$4.48	9.26%
Next	'	gallons	\$0.00608 per gallon	\$0.00664 per gallon	\$0.00056	9.21%
Over	,	gallons	\$0.00528 per gallon	\$0.00577 per gallon	\$0.00049	9.28%
1 1/2 Ir	nch Meter		Current	Proposed	Differen	ice
First		gallons	\$72.68 per month	\$79.42 per month	\$6.74	9.27%
Next	'	gallons	\$0.00608 per gallon	\$0.00664 per gallon	\$0.00056	9.21%
Over	,	gallons	\$0.00528 per gallon	\$0.00577 per gallon	\$0.00049	9.28%
2 Inch I	Meter		Current	Proposed	Differen	ice
First		gallons	\$133.48 per month	\$145.86 per month	\$12.38	9.27%
Next	'	gallons	\$0.00608 per gallon	\$0.00664 per gallon	\$0.00056	9.21%
Over		gallons	\$0.00528 per gallon	\$0.00577 per gallon	\$0.00049	9.28%
leak ∆r	ljustment	Rate	Current	Proposed	Differen	ice
LCuit AU	.jestinem		\$0.00418 per gallon	\$0.00457 per gallon	\$0.00039	9.33%
Wholes	ale		<u>Current</u>	Proposed	<u>Differen</u>	
			\$0.00348 per gallon	\$0.003800 per gallon	\$0.00032	9.20%

The monthly water bill for an average customer with a 5/8" meter, using 4,000 gallons per month will increase \$3.14 from \$34.02 to \$37.16 or 9.25%.

The Application may be examined at the utility's office located at 9210 State Route 144 Knottsville, Ky 42366; telephone (270) 281-5187.

The rates contained in this notice are the rates proposed by the utility. However, the PSC may order rates to be charged that differ from the proposed rates contained in this notice.

A person may examine this application at the Public Service Commission offices located at 211 Sower Boulevard, Frankfort, Kentucky, 40601, Monday through Friday, 8:00 am to 4:30 pm or through the PSC website at http://psc.ky.gov. Comments regarding the application may be submitted to the PSC through its website or by mail to the Public Service Commission, Post Office Box 615, Frankfort, KY 40602. You may contact the Public Service Commission at (502) 564-3940.

A person may submit a timely written request for intervention to the Public Service Commission, Post Office Box 615, Frankfort, KY 40602, establishing the grounds for the request including the status and interest of the party. If the Public Service Commission does not receive a written request for intervention within thirty (30) days of the initial publication of this notice, the Public Service Commission may take final action on the application.

Daviess County Courthouse, 212 St Ann Street Boom 202, Owensboro, KY 42303 in the Purchasing Department or online at www.daviessky.org. Bids must be mailed or deivered to Daviess County iscal Court on or before 2:00 PM, local time on Thursday, ebruary 9, 2023. The bids shall be opened and publicly read at this time. Daviess County Fiscal Court reserves the right to reject any and all bids and to waive any irregularities in said bids. LEGAL NOTICE DEPARTMENT OF HOMELAND SECURITY

FEDERAL EMERGENCY MANAGEMENT AGENCY Proposed Flood Hazard Determinations for Daviess County, Kentucky and Incorporated Areas The Department of Homeland Security's Federal Emergency Management Agency has issued a preliminary Flood Insurance Rate Map (FIRM) and where applicable, Flood nsurance Study (FIS) report, reflecting proposed flood hazard determinations within Dav iess County, Kentucky and In-corporated Areas. These flood nazard determinations may in clude the addition or modification of Base Flood Elevations. base flood depths, Special lood Hazard Area boundaries or zone designations, or the regulatory floodway. Tech nical information or con ments are solicited on the proposed flood hazard determina ions shown on the preliminarv FIRM and/or FIS report for Daviess County, Kentucky and Incorporated Areas. These flood hazard determinations are the basis for the loodplain management meas ures that your community is required to either adopt or show evidence of being already in effect in order to qualify or remain qualified for articipation in the National lood Insurance Program. However, before these deerminations are effective for floodplain management purposes, you will be provided an opportunity to appeal the proposed information. For inform ation on the statutory 90-day period provided for appeals, as well as a complete listing of the communities affected and he locations where copies of the FIRM are available for review, please visit FEMA's vebsite at https://www.floodmaps.fema.c ov/fhm/BFE\_Status/bfe\_main. asp or call the FEMA Map-

1-877-FEMA MAP (1-877-336-2627).



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### 02.16.2023 **2021 HOME ARP – Summary of Public Comments**

City of Owensboro Community Development Department

### **Comments:**

There were no public comments received during the public comment period for the City of Owensboro's Draft HOME-ARP allocation plan. In addition, there was no attendance for the public hearing held on February 8, 2023.

Abby Miarecki Shelton Community Development Director City of Owensboro 101 East 4<sup>th</sup> Street P.O. Box 10003 Owensboro, Kentucky 42302-9003