5 Year Strategic Plan:

Grantee:

Louisville/Jefferson County Metro Government

Programs Covered by the Plan

Community Development Block Grant
HOME Investment Partnerships
Emergency Shelter Grants, and
Housing Opportunities for Persons with AIDS

Period Covered by 5-Year Consolidated Plan:

July 1, 2010 through June 30, 2015

This document incorporates Technical Corrections requested by the U.S. Department of Housing and Urban Development (submitted September 2012). No substantial changes to project scope or funding have resulted.

This document includes an amendment to the original Consolidated Plan.

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TECHNICAL CORRECTIONS WERE ALSO MADE TO THE HOUSING NEEDS TABLE AND PROJECT TABLES PROVIDED IN THE APPENDIX.

Executive Summary 91.200 (c)

Introduction:

Louisville/Jefferson County Metro Government (Louisville Metro) is a consolidated city/county government. Its jurisdiction is Jefferson County, Kentucky, with an estimated population of 708,402 persons (U.S. Census, American Community Survey (ACS) 2006-2008 Estimate). Louisville Metro's Department of Housing and Family Services (LMHFS) is the lead agency responsible for preparing, administering, monitoring and reporting on the jurisdiction's 5 year Consolidated Plan. Louisville Metro's Consolidated Plan covers four entitlement programs: Community Development Block Grant, HOME Investment Partnerships, Emergency Shelter Grant and Housing Opportunities for Persons with AIDS. If these programs continue and remain at their current funding levels, the jurisdiction's entitlement funding will total close to $90 million over five years.

Summary of Priorities and Use of Funds

LMHFS has provided project estimates throughout this document. These projections are subject to budget approval by the Louisville Metro Council. A proposed budget – to include these figures - will be submitted by the Mayor to the Council in May 2010. The Council must approve the jurisdiction's budget by July 1, 2010.

LMHFS began its consolidated planning process in January 2009. The first step was a needs assessment phase. Working in partnership with the Louisville Metro Council, a series of six Community Forums were organized in May and June of 2009 to serve residents in each of Louisville's twenty-six Council Districts. At the forums, the consolidated planning process was explained, citizens had an opportunity to pose questions, and they were asked to complete a community needs and priorities survey. In addition to the forums, the survey was available to the public online and in hard copy from May 16, 2009 through November 16, 2009. During that six month period, survey copies were widely distributed and the process was extensively promoted. A total of 1,116 surveys (both hard copies and online versions) were completed. Also as a part of the needs assessment phase, a Louisville Community Planning Workshop was held on Saturday, October 24th, 2009, and a Public Hearing was held on October 29th, 2009. Each event provided additional public input.

Based on this community needs assessment process, **Affordable Housing** was established as the highest priority category for Louisville Metro's Strategic Plan. Key activities in this category include efforts to repair or rehabilitate homes; energy efficiency improvements and energy conservation; creating more homes in affordable price ranges; more affordable rental housing; assistance with rent; assistance to purchase a home as well as removing lead-based paint hazards. The Louisville Metro Department of Housing and Family Services, Housing and Community Development Division, is the lead agency responsible for these activities.

Economic Development emerged as the second highest priority through the community assessment process. Primary activities in this category include job creation; job training and

placement; loans to establish or expand businesses; outreach and technical assistance to develop micro-enterprises, and micro-enterprise loans. The Louisville Metro Economic Development Department is the lead agency for business loans and technical assistance to businesses. The Department of Housing and Family Services, Community Action Partnership Division (CAP) is the lead agency for micro-enterprise development activities. CAP will conduct outreach to identify potential micro-enterprise participants; provide them with technical assistance to create business plans, assist in the selection of an appropriate business site, expose participants to financing options and requirements, walk them through the permitting and approval process and assist them in finding micro-enterprise loans. Loans will be made when a relatively small investment of CDBG funds will: 1) leverage other resources; 2) provide gap financing that keeps a project moving forward; 3) support local business ownership; 4) revitalize neighborhoods; or 5) create, retain or expand micro-enterprise or small businesses to increase tax revenues and sustain local services.

In response to the public's emphasis on Economic Development, funding in this category has nearly doubled compared with previous plans.

Public Facilities and Services was the third priority category cited by the public on the needs assessment survey. For planning purposes, Public Facilities and Services, Public Improvements and Infrastructure were combined into one **Community Development** category for the Strategic Plan. Key activities include redevelopment of the severely distressed Sheppard Square Public Housing Development and the surrounding Smoketown/Shelby Park neighborhood; improving health and safety in low-to-moderate income census tracts by cleaning, cutting and boarding vacant and abandoned properties; eliminating slum and blight through property code enforcement and clearance activities; homeownership counseling to preserve homeownership or to purchase a home; Landbank acquisitions and dispositions; and improving coordination of Consolidated Plan activities between the Metro agencies conducting CDBG activities.

In the community needs survey, job training was listed as the highest priority activity in the public facilities and services category. Job training will be addressed via the Economic Development category of the Strategic Plan. Child care; youth services; crime prevention, neighborhood and community centers as well as health services and facilities were also identified as priorities in the Public Facilities and Services section of the survey. They will be addressed through the CAP Community Action Coordinators and the department's Neighborhood Place infrastructure. While storm sewers and drainage, sidewalks, curbs, street lighting and transportation services were also rated priorities in the assessment process, it was determined that given the relatively small amount of HUD funding to address critical housing and economic development programs, these priorities should be addressed through other Louisville Metro funding streams. For example, the Transit Authority of River City has received $18,000,000 in ARRA funding to purchase new hybrid buses, new paratransit buses, improve a maintenance and training facility, repair the roof of a bus storage facility, pay salaries to maintain service levels, and support other repairs and preventive maintenance. Louisville Metro Public Works and Assets received $7,500,000 in ARRA funding for sidewalk projects, curb repairs and creation of new bike lanes, and Louisville Metro Economic Development Department received $1,100,000 for energy efficient street lights. The Louisville Water Company received $4,000,000 for a new pipeline project and the Metropolitan Sewerage District received $5,000,000 for a Western Flood

Pump Station and a University Sewer Extension. The Floyd's Fork Corridor Park received $1,500,000 and the Beechmont Fire House project received $700,000 in ARRA funding.

Homeless Services was the fourth highest priority category. Activities include increasing self-sufficiency and essential supportive/social services (case management, physical and mental health services, substance abuse counseling and childcare), homeless prevention efforts, operating support for emergency shelters and transitional housing, and the renovation, rehabilitation or conversion of buildings to use as permanent, emergency or transitional housing.

Public and Special Need Facilities and Services was the fifth priority category in the public needs assessment. Activities in this category will be supported through the Community Action Coordinators and the department's Human Services and Neighborhood Place infrastructure. Community Action Coordinators will conduct extensive outreach in their assigned neighborhoods and make referrals to in-house housing and human service providers and to external, non-profit service providers. Objectives include increasing access to services that protect vulnerable populations: child care, services for abused/neglected children and youth services; services for senior citizens; domestic violence victims; persons with mental illness; persons with physical or developmental disabilities; immigrants and refugees; and persons with substance abuse issues.

Housing Opportunities for Persons with AIDS is the final service category in the Strategic Plan. Activities include tenant-based rental assistance, supportive services to persons with AIDS and their families and providing short-term rent, mortgage and utility assistance. These activities will receive 100% of HOPWA funding.

Summary of Goals, Objectives, and Outcomes for the Next 5 Years

A Strategic Plan table has been developed that establishes goals and objectives for Louisville Metro's Consolidated Plan funding. Each LMHFS objective lists a measurable outcome or performance indicator and includes the HUD program objective to which it corresponds. HUD's program objectives are Decent Housing (DH), a Suitable Living Environment (SL), and enhanced Economic Opportunities (EO). Next to each HUD program objective, there is a number denoting a HUD outcome indicator: Availability/Accessibility = 1, Affordability = 2, and Sustainability = 3. For each LMHFS objective, the activity line indicates which programs will conduct the work necessary to achieve the objectives and produce the outcomes. Anticipated funding sources for these activities/programs are also provided.

HOUSING

GOAL 1: Louisville Metro residents have a range of choices for safe, decent, secure and affordable housing.

Community Indicators: # of Affordable Homes; # of Affordable Rental Units; Homeownership Rate; Rental Vacancy Rate; Owner-Occupied Vacancy Rate; Housing Cost Burden; # of Homeless; Elevated Blood Lead Levels.

Objective 1.1: Increase the number of affordable, owner-occupied homes **[HUD DH-1]**

Outcome 1.1: Develop 62 new units of affordable single family housing over five years

Activities 1.1: Non-profit housing development [CHDOS], Neighborhood Stabilization Program

Funding sources: HOME, NSP, CDBG, and Private Investments

Objective 1.2: Increase the number of affordable rental units **[HUD DH-1]**

Outcome 1.2: Develop 133 new units of affordable rental housing over five years

Activities 1.2: Rental Development Program

Funding sources: HOME and Private Investments

Objective 1.3: Improve energy efficiency and conservation **[HUD SL-3]**

Outcome 1.3: Provide weatherization improvements to 1,350 properties over five years

Activities 1.3: Weatherization Program

Funding sources: CDBG, Weatherization Assistance for Low Income Persons [US Department of Energy (DOE)]

HOUSING OBJECTIVES continued

Objective 1.4: Assist low- and extremely low-income households with rent **[HUD DH-2]**

Outcome 1.4: Serve 950 persons over five years

Activities 1.4: Tenant-Based Rental Assistance

Funding sources: HOME

Objective 1.5: Promote and preserve homeownership for low-to-moderate income persons **[HUD DH-2]**

Outcome 1.5: Provide down payment assistance to 295 households over five years

Activities 1.5: Down Payment Assistance Program and Neighborhood Stabilization Program

Funding sources: HOME, NSP, and CDBG

Objective 1.6: Preserve and improve existing, affordable owner-occupied housing **[HUD DH-3]**

Outcome 1.6: A total of 3,082 single family units will be rehabilitated or repaired over five years, including the rehab of 69 units of single family housing via CHDOs as sub-recipients. And, 1,875 single family units will be served via Residential Repair and Emergency Repair. Of the 1,350 households proposed for the Weatherization Program, 1,080 will be single family units, of the 175 units to be served through lead hazard control, 40 will be single family units, and NSP will rehab, 18 vacant, single family units.

Activities 1.6: CHDOs, Residential Repair, Emergency Repair, Weatherization, NSP, and Lead-Safe Louisville

Funding sources: CDBG, HOME, DOE, NSP, Lead-Based Paint Hazard Control Grant and Private Investments

HOUSING OBJECTIVES continued

Objective 1.7: Preserve and improve existing, affordable rental housing stock **[HUD DH-3]**

Outcome 1.7: Repair or rehab 544 units of rental housing over 5 years. Of the 1,350 units to be served via weatherization, 270 will be rental units. Of the 175 units served by lead hazard control activities, 135 will be rental units. NSP will rehab 14 units of rental housing, and the Rental Development Program will rehabilitate 125 units.

Activities 1.7: Weatherization, Lead-Safe Louisville, NSP and Rental Development Program

Funding sources: DOE, CDBG, HOME, Lead-Based Paint Hazard Control Grant, NSP and Private Investments

Objective 1.8: Address lead-based paint hazards **[HUD SL-1]**

Outcome 1.8: Remove or abate lead hazards in 175 units over the life of the 3-year grant. This outcome includes owner-occupied (40) and rental housing (135)

Activities 1.8: Lead-Safe Louisville

Funding sources: Lead-Based Paint Hazard Control Grant, CDBG, Private Investments

Objective 1.9: Support non-profit housing developers as a core strategy in reaching affordable housing goals **[HUD SL-1]**

Outcome: 1.9: Maintain an ongoing group of 5 CHDOs

Activities 1.9: Technical assistance and direct financial support to CHDOs

Funding sources: HOME, CDBG and Private Investments

ECONOMIC DEVELOPMENT

GOAL 2: Louisville Metro energizes the regional economy and stabilizes neighborhoods by providing residents with access to livable wage jobs, education and training to qualify for those jobs, and business ownership opportunities that create jobs and increase the tax base.

COMMUNITY INDICATORS: Unemployment rate, commercial vacancy rate, the number of new jobs, the number of new businesses and micro-enterprises.

Objective 2.1: Increase the number of jobs in the community **[HUD EO-1]**

Outcome 2.1: Invest in projects that create or retain 340 jobs over 5 years

Activities 2.1: Metro Economic Development loans and technical assistance to businesses, CAP Micro-Enterprise Development and CDBG-R

Funding: CDBG, CDBG-R, Metro Economic Development, and Private Investments

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Objective 2.2: Increase access to job training and placement services **[HUD EO-1]**

Outcome 2.2: Provide employment training and placement services and/or referrals to 2,000 people over five years.

Activities 2.2: Community Action Partnership Coordinators and CAP Education and Training Team as well as Youth-Build and Section 3 Lead Worker Training.

Funding: CDBG, CSBG and Lead-Based Paint Hazard Control Grant

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Objective 2.3: Provide loans to create new businesses or assist current businesses in expanding **[HUD EO-2]**

Outcome 2.3: Make strategic investments to assist in 40 businesses over five years.

Activities 2.3: Metro Economic Development

Funding: CDBG, Metro Economic Development, and Private Investments

ECONOMIC DEVELOPMENT OBJECTIVES continued

Objective 2.4: Provide technical assistance to encourage the development of micro-enterprises **[HUD EO-1]**

Outcome 2.4: Provide technical assistance to 100 potential micro-enterprises over five years

Activities 2.4: Community Action Partnership Coordinators

Funding: CDBG

Objective 2.5: Increase the number of micro-enterprises **[HUD EO-2]**

Outcome 2.5: Provide loans to 50 new micro-enterprises and help establish 75 micro-enterprises over five years

Activities 2.5: Community Action Partnership Coordinators

Funding: CDBG

COMMUNITY DEVELOPMENT [Public Facilities, Services, Infrastructure and Improvements]

GOAL 3: Louisville Metro fosters a suitable living environment by improving physical conditions and the quality of life in distressed neighborhoods and throughout the community.

COMMUNITY INDICATORS: Housing Values, Vacancy Rates, Housing Cost Burdens, and Code Violations

Objective 3.1: Redevelop the severely distressed Sheppard Square Public Housing Development and the surrounding Smoketown/Shelby Park neighborhood **[HUD SL-1]**

Outcome 3.1: Demolish 326 units of public housing and replace with 465 on-site and off-site rental and homeownership units. Metro's financial share represents 100 units over five years: Y1=4 and Y2-Y5 = 24 annually.

Activities 3.1: Sheppard Square Revitalization

Funding: CDBG [site and capital improvements], HOME, HOPE VI, LIHTC, NSP, and Private Investments

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Objective 3.2: Improve the health and safety of low-to-moderate census tracts by cleaning, cutting and boarding vacant lots in CDBG eligible areas **[HUD SL-3]**

Outcome 3.2: In coordination with other Consolidated Plan activities, board 2,000 properties and clean 10,000 properties over five years

Activities 3.2: Vacant Lot Program

Funding: CDBG and Metro Public Works

COMMUNITY DEVELOPMENT OBJECTIVES continued

Objective 3.3: Eliminate slum and blight in the community through clearance of vacant or abandoned properties **[HUD SL-3]**

Outcome 3.3: Clear 850 properties over 5 years

Activities 3.3: Demolition

Funding: CDBG and Metro Public Works

Objective 3.4: Eliminate slum and blight in the community through property code enforcement **[HUD SL-3]**

Outcome 3.4: In coordination with other Consolidated Plan activities, inspect 150,000 properties over 5 years to improve conditions in low-to-moderate census tracts

Activities 3.4: Code Enforcement Program

Funding: CDBG and Metro Codes and Regulations

COMMUNITY DEVELOPMENT OBJECTIVES continued

Objective 3.5: Provide homeownership/housing counseling services to preserve housing or to purchase a home **[HUD DH-3]**

Outcome 3.5: Serve 6,000 households over five years

Activities 3.5: Housing Partnership, Inc., Louisville Urban League, and Legal Aid Society

Funding: CDBG and Private resources

Objective 3.6: Improve coordination of Consolidated Plan activities between Louisville Metro agencies conducting CDBG activities **[HUD SL-3]**

Outcome 3.6: More effective service delivery and improved community benefits through the strategic use of resources

Activities 3.6: Quarterly consultations between Housing and Community Development, Codes and Regulations, Public Works, Economic Development/Urban Design and other Metro CDBG partners

Funding: CDBG

Objective 3.7: Provide improvements to public facilities **[HUD SL-1]**

Outcome 3.7: Improve 2 facilities.

Activities 3.7: Neighborhood Stabilization Program Youth Build (Smoketown) & Habitat for Humanity (Portland)

Funding: NSP, CDBG and Private Investments

HOMELESSNESS

GOAL 4: Reduce the incidence of homelessness in the Louisville Metro community

COMMUNITY INDICATORS: # of homeless, # of homeless who are sheltered, # unsheltered, number of permanent supportive housing units; # of persons receiving homeless prevention assistance.

Objective 4.1: Increase self-sufficiency services for persons who are homeless **[HUD DH-3]**

Outcome 4.1: Serve 10,000 people with self-sufficiency services over five years. This will include case management that provides: 1) appropriate housing placements, 2) client assessments, 3) client plans and 4) linkages to mainstream income supports as well as financial, educational and employment services for persons who are homeless.

Activities 4.1: Non-profit service providers, Human Services and Neighborhood Place staff

Funding: CDBG Request for Proposals, ESG, Non-profits and other Private or Public Sources

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Objective 4.2: Increase supportive services for persons who are homeless, including health, mental health, substance abuse, domestic violence, child care and transportation services **[HUD DH-3]**

Outcome 4.2: Serve 7,500 people over five years

Activities 4.2: Non-profit service providers

Funding: CDBG Request for Proposals, ESG, Non-profits and other Private or Public Sources

HOMELESS OBJECTIVES continued

Objective 4.3: Provide prevention services, including emergency assistance with rent, mortgage and utilities, landlord intervention services, and assistance to obtain copies of birth certificates, photo IDs and other necessary documents **[HUD DH-3]**

Outcome 4.3: Assist 5,000 persons over five years

Activities 4.3: Non-profit service providers, Human Services and Neighborhood Place staff

Funding: ESG, Non-profits and other Private or Public Sources

Objective 4.4: Support essential services and operations for Emergency Shelters and Transitional Housing **[HUD DH-3]**

Outcome 4.4: Serve 15,000 people over five years – 10,000 by means of operations and 5,000 via essential services

Activities 4.4: Non-profit service providers

Funding: ESG, Non-profits and other Private or Public Sources

Objective 4.5: Deliver Permanent Supportive Housing services **[HUD DH-3]**

Outcome 4.5: Serve 1,670 households through Shelter Plus Care and another 410 households through Supportive Housing Programs over five years

Activities 4.5: Human Services

Funding: Shelter Plus Care and Supportive Housing Program Grants

HOMELESS OBJECTIVES continued

Objective 4.6: Support the renovation, rehabilitation or conversion of buildings or shelters to use as emergency or transitional housing. **[HUD DH-1]**

Outcome 4.6: Assist 5 facilities over five years

Activities 4.6: Non-profit service providers

Funding: ESG

Objective 4.7: Increase the number of permanent supportive housing units. **[HUD DH-1]**

Outcome 4.7: Support the construction, conversion, or rehabilitation of 25 units over five years.

Activities 4.7: Non-profit service providers

Funding: CDBG and HOME

SPECIAL NEEDS SERVICES

GOAL 5: Address the special needs of Louisville Metro residents.

COMMUNITY INDICATORS: # persons with mental health issues, # persons with substance abuse issues, # domestic violence victims, # abused/neglected children, # elderly receiving services, # receiving child care assistance, # receiving youth services

Objective 5.1: Connect vulnerable populations to services and income supports. This includes persons at-risk of homelessness, youth, abused neglected children, families needing child care assistance, persons who are elderly, domestic violence victims, persons with mental health and/or substance abuse issues, ex-offenders and other special needs populations. **[HUD SL-2]**

Outcome 5.1: Provide 7,600 referrals over five years to in-house programs (CAP, Human Services, Housing or Neighborhood Place) or external service providers

Activities 5.1: Community Action Partnership Coordinators, Human Services and Neighborhood Place staff

Funding: CDBG, CSBG and General Funds

SPECIAL NEEDS OBJECTIVES continued

Objective 5.2: Increase services to vulnerable populations **[HUD SL-1]**

Outcome 5.2: If funding is approved, provide partial support to 50 service providers in Year 1

Activities 5.2: Non-profits

Funding: External Agency Fund (General Funds)

Objective 5.3: Increase facilities and services for persons with disabilities **[HUD SL-1]**

Outcome 5.3: Serve a minimum of 225 households over five years

Activities 5.3: Ramp/Accessibility Program

Funding: CDBG

HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS [HOPWA]

Goal: Provide housing and supportive services to persons with AIDS and their families

COMMUNITY INDICATORS: # new AIDS cases, # persons living with AIDS, # unsheltered homeless with AIDS, # persons with AIDS receiving homeless prevention or supportive services

Objective 6.1: Provide tenant-based rental assistance to persons with AIDS **[HUD DH-2]**

Outcome 6.1: Serve 225 people over five years

Activities 6.1: HOPWA

Funding: HOPWA

Objective 6.2: Provide supportive services to persons with AIDS **[HUD DH-3]**

Outcome 6.2: Serve 1,500 persons over five years

Activities 6.2: HOPWA

Funding: HOPWA

Objective 6.3: Provide short-term rent, mortgage and utility payments **[HUD DH-2]**

Outcome 6.3: Serve 555 people over five years

Activities 6.3: HOPWA

Funding: HOPWA

PAST PERFORMANCE: 2005-2009 Strategic Plan

GOAL 1: EXPAND THE SUPPLY OF SAFE, DECENT, SANITARY AND AFFORDABLE HOUSING

Objective 1: Increase the supply of affordable housing by providing core operating support for non-profit housing developers

	Projected	Actual
5-Year Performance Benchmark - 10 Viable CHDOs by 2009	10	4

Objective 2: Increase the supply of affordable housing by creating a privately administered Affordable Housing Trust Fund (AHTF).

5-Year Performance Benchmarks:	Projected	Actual
Establish Affordable Housing Trust Fund (AHTF)		Established 2007
Fund with private sources & build to $100,000,000 endowment.	$100,000,000	Metro provided $1,000,000 seed money

Objective 3: Increase the number of affordable housing units.

5-Year Performance Benchmarks:	Projected 2008	Actual 2008
1,706 Rental Units	150	213
1,133 Owner-Occupied Units	423	415

Objective 4: Stabilize existing affordable housing stock.

Performance Benchmarks: [In subsequent Action Plans, these benchmarks were revised.]	Projected 2008	Actual 2008
Investor Loan Program provide financing that supports creation of 1,000 units	1,000 units	684 units
Housing Rehabilitation 250 units	45 units	89 units
Homeowner Rehabilitation Loans 110	110 loans	25 loans
Emergency Repairs 410	80	164
Weatherization Cases 1,250	160	102
Roof Replacements 430	2008 projection not established	60
Interim Lead Hazard controls 400 units [3-year benchmark]	400 units	407 units over 4 years

Objective 5: Support affordable housing imperatives by creating Neighborhood Revitalization Strategy Areas, each with a functioning Community Based Development Organization.

	Projected	Actual
5-Year Performance Benchmark: Establish Portland/Shipping Port; Shagsbark/Crums Lane; Smoketown/Shelby Park/Phoenix Hill and Clarksdale as NRSAs	3	0

GOAL 2: Prevent homelessness by providing support services and transitional housing, and provide services to the chronically homeless at shelters.

Objective 1: Develop more supportive services.

Performance Benchmarks:	Projected 2008	Actual 2008
Create 2 new Case Managers using ESG funds	2	2
Create 2 new Homeless Counselors using ESG funds	2	2

Objective 2: Create new Affordable Housing Trust Fund

Performance Benchmark: No performance indicators were selected for this objective to illustrate how creation of AHTF would address homelessness.

Objective 3: Increase awareness of the complexities of homelessness.

5-Year Performance Benchmarks:	Actual
Conduct local study illustrating the costs of homelessness;	Completed 2008
Support and publicize Homeward Bound program;	Discontinued
Continue inter-agency meetings between Metro and homeless service providers.	Ongoing

GOAL 3: Increase community awareness of Special Needs Populations' circumstances and increase services in the community to serve these populations.

Objective 1: Increase community awareness and involvement.

5-Year Performance Benchmarks:	Projected	Actual
Work with Seven Counties Services and the AIDS Center to create a regional workgroup to make recommendations to the KIPDA Administrating Board. Focus on the needs of Senior Citizens, persons with disabilities, persons with HIV/AIDS, persons with mental illness, and persons with alcohol or drug addiction and ensure services are coordinated.		Objective not met.

Objective 2: Establish an Affordable Housing Trust Fund [AHTF]	Projected	Actual
5-Year Performance Benchmarks: Arrange representation by Special Needs Populations on the AHTF.		The Mayor has made AHTF Board appointments and administration has been turned over to the community.

Objective 3: Increase supportive services and outreach. Key areas should include: adult day care, ex-offender housing and supportive services, and case management services.

	Actual
Performance Benchmarks: Supportive services were provided, but no specific performance indicators were selected for this objective.	27 agencies received funding to provide services.

GOAL 4: Increase economic opportunity, neighborhood stabilization and job creation throughout Louisville Metro.

Objective 1: Stimulate small business development.

	PROJECTED	ACTUAL 2008
Performance Benchmarks: Originate 15-20 business loans annually to create 30-40 lower income job opportunities.	30-40	40 jobs

Objective 2: Provide financing that supports economic development.	Projected	Actual
Performance Benchmarks: Originate 10 business loans annually to stimulate business location to lower-income neighborhoods.	10	13

GOAL 5: IMPROVE THE QUALITY OF LIFE IN LOUISVILLE METRO BY PROVIDING SERVICES AND IMPROVEMENTS THAT INCREASE THE HEALTH AND SAFETY OF THE COMMUNITY.

Objective 1: Conduct a comprehensive assessment of public service needs and the facilities required to provide them. Include youth development, health care, services for the developmentally challenged, job training, after-school programs, daycare as well as other service needs.	Projected	Actual
Performance Benchmarks: With Louisville Metro Cabinet for Health and Family Services, facilitate and partially fund an assessment of service resources and needs. Designate eligible Neighborhood Revitalization Strategy Areas and create or establish Community Based Development Organizations to provide public services in those areas.		Objective not met.

Objective 2: Support capital projects that improve neighborhoods and the quality of life in our community. Include neighborhood facilities that house collaborative public service delivery; landscaping, playgrounds, handicap improvements to restrooms, repair of basketball courts, security lights and wading pool conversions at parks in low/mod areas; handicap accessibility, audible pedestrian signals and curb cuts Metro-wide as well as renovation or construction support for cultural or historic properties.	Projected	Actual
Performance Benchmarks: Multiple activities were conducted under this objective, but specific performance indicators were not selected.		Aquatics Improvements at Algonquin Park and LaPorte pool; renovation of historic trolley barn for African-American Heritage Center.

Objective 3: Continue code enforcement in low/mod areas and the demolition of vacant structures.

Performance Benchmarks:	Projected 2008	Actual 2008
Inspections	41,000	33,123
Vacant Structure Demolitions	100	170

Objective 4: Prevent the deterioration of infrastructure in low- and moderate-income areas by providing public improvements such as streets, sidewalks, aesthetics, utility lines, sewer and sewer laterals, grading and site preparation for neighborhood revitalization projects such as Park DuValle and Clarksdale.

	Projected	Actual 2008
Performance Benchmarks: Numerous activities were conducted, but no specific performance indicators were selected for this objective.		Street Improvements totaling 136,900 sq yrds; 16 Sidewalk Improvement projects completed; Urban Alley Improvements 1.7M sq ft repaved.

Objective 5: Maintain neighborhoods through boarding of vacant properties, vacant lot clean up and maintenance, debris removal, alley maintenance and Big Sweep efforts in low- and moderate-income census tracts.

Performance Benchmarks:	Projected	Actual 2008
Debris removed from alleys	1,000 tons	
Vacant structures boarded	500	1,370
Vacant lots cleaned and maintained	3,000	8,635
Debris removed from vacant lots	4,000 tons	

Objective 6: Provide public services to the community.

		Actual
Performance Benchmarks: Numerous activities were conducted, but no performance indicators were selected for this objective.		27 agencies received funding to provide services.

5 Year Strategic Plan 91.215

The Mission of the Louisville Metro Department of Housing and Family Services (LMHFS) is to assist residents in establishing long-term economic, physical, and social well-being. The Department is currently focusing on four major areas: emergency assistance for residents during times of crisis, safe and energy-efficient housing at various price points, household income supports, and policy and advocacy for populations with special needs.

Geographic Areas of the Jurisdiction Including EMSA for HOPWA 91.215 (a) (1)

Areas of Low-Income Families and Racial/Minority Concentration 91.205 (b) (2) and 91.210 (a)

General Basis for Allocating Investments within the Jurisdiction for NRSAs 91.215 (g)

Louisville Metro is a merged city/county government. The jurisdiction's geographic area is Jefferson County, Kentucky, with an estimated population of 708,402 persons (American Community Survey, 2006-2008) living within 386 square miles. Consolidated Plan programs will occur Metro-wide based on applicable, eligibility guidelines, in low-to-moderate income areas, and in Neighborhood Revitalization Strategy Areas.

For Housing Opportunities for Persons with AIDS or HOPWA programming, the Eligible MSA is the Louisville Metropolitan Statistical Area, which includes, Bullitt, Henry, Jefferson, Meade, Nelson, Oldham, Shelby, Spencer and Trimble counties in Kentucky, and Clark, Floyd, Harrison, and Washington Counties in Indiana. In 2009, the Census Bureau estimated the Louisville MSA population at 1,258,577 people.

During the community needs assessment phase, LMHFS asked for citizen input to identify neighborhoods within the jurisdiction most in need of revitalization. The following table illustrates the responses.

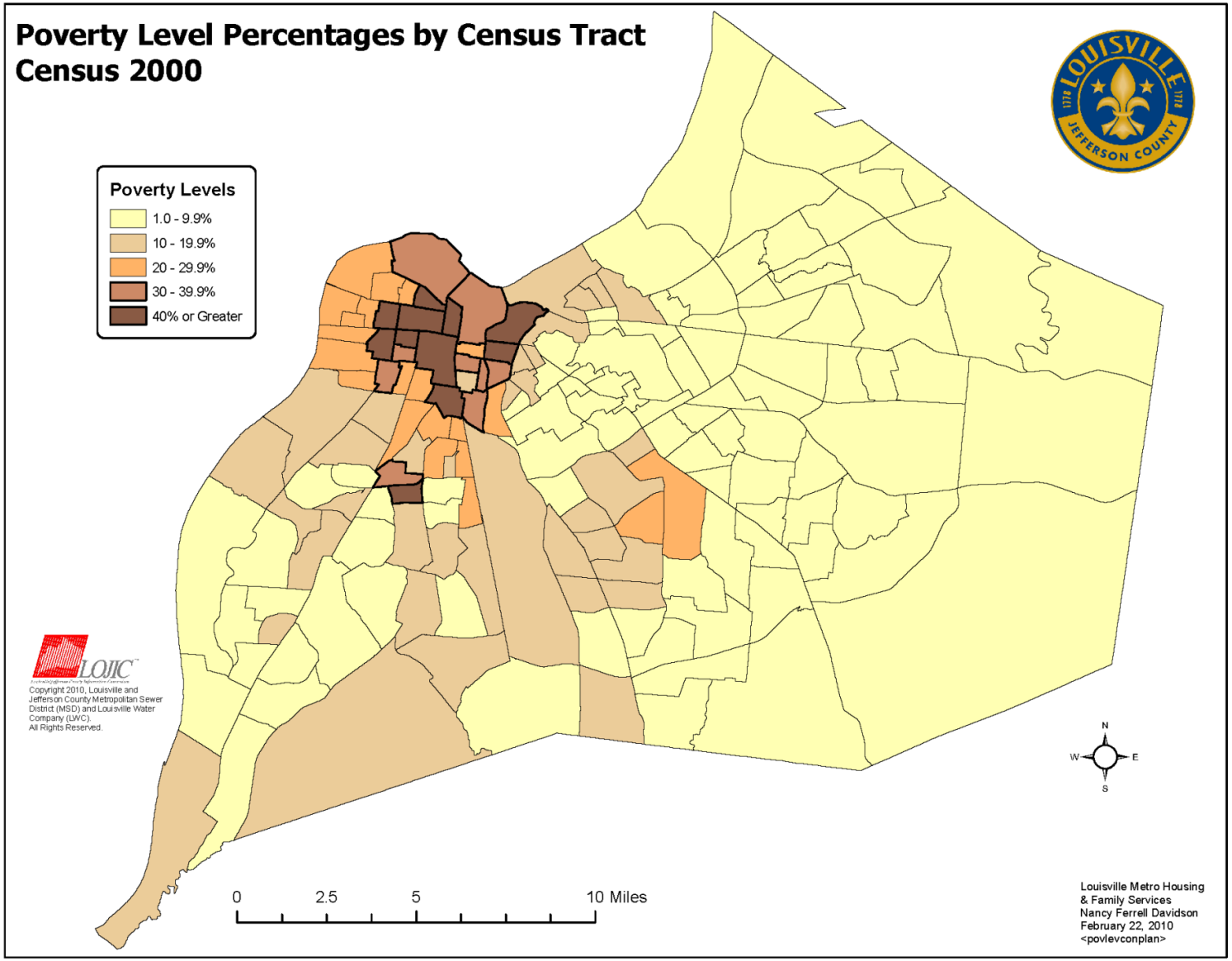
Neighborhood Priorities								
	Louisville Community Planning Workshop Sessions							
Neighborhood	Comm. Fac.	Econ. Dev.	Homeles	Housing	Public Fac.	Spec. Needs Fac.	Public Hearing	Total
Portland	3	2	7	10	4	3	4	33
California	1	4	4	14	3		3	29
Russell	1	3	5	6		1	4	20
Shawnee	2	2	4	6	2	2	1	19
Phoenix Hill	2	2	3	3		1	3	14
Smoketown	1	3	2	6			2	14
Shelby Park	2	3		5			3	13
Newburg	1		2	1	1	2	3	10
Park Hill		2	4	1		1	1	9
West End	1	2	1	1	3		1	9
Old Louisville			2	4			1	7
Shively	2	1		1		1	1	6
Chickasaw			1	2	1		1	5
Iroquois		1			1		3	5
Park DuValle		1	2	1			1	5
South End				1	4			5
Americana	1				3			4
Parkland		1		1	2			4
Metrowide			1			2		3
Anchorage			1			1		2
Beechmont	1				1			2
Fairdale	1				1			2
Shepherd Square			1				1	2
Southside	1				1			2
Southwest Jefferson Co			1		1			2
Wyandotte			1	1				2
Algonquin				1				1
Buechel		1						1
Cane Run Road							1	1
Cherokee			1					1
Downtown			1					1
Downtown (non-CBD)		1						1
East Broadway							1	1
East Downtown			1					1
Highlands			1					1
Limerick				1				1
Medical Center							1	1
Meriwether	1							1
Okolona	1							1
Poplar Level			1					1
Rangeland				1				1
Taylor-Berry				1				1
West Buechel						1		1
Census Tract 121.03 (South Dixie Highway)								1

Most of these neighborhoods are located in Louisville's west-end, in the areas ringing the central business district, or they are situated in the south central portion of the county.

Maps provided on the following pages depict demographic and socio-economic characteristics of the community, including the distribution of: persons living in poverty, persons who are Black or African-American, and persons who are Hispanic or Latino in Jefferson County. The maps illustrate that areas of African-American concentration are also frequently areas with high poverty rates. Moreover, these areas correspond with many of the neighborhoods identified by the public as meriting revitalization efforts.

Jefferson County's Hispanic or Latino population, at 1.8%, is smaller than its African-American population, estimated at 18.9% (Census 2000). However, census tracts with higher percentages of Hispanic residents show a similar correspondence with low-income areas.

On these maps, a rate may be said to be a disproportionate concentration when it is 10% greater than the county rate. For the purposes of evaluating the following maps, the overall rate for Jefferson County residents living in poverty is 12.4% (Census 2000).


Poverty Level Percentages by Census Tract
Census 2000
Poverty Levels
1.0 - 9.9%
10 - 19.9%
20 - 29.9%
30 - 39.9%
40% or Greater
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Nancy Ferrell Davidson
February 22, 2010
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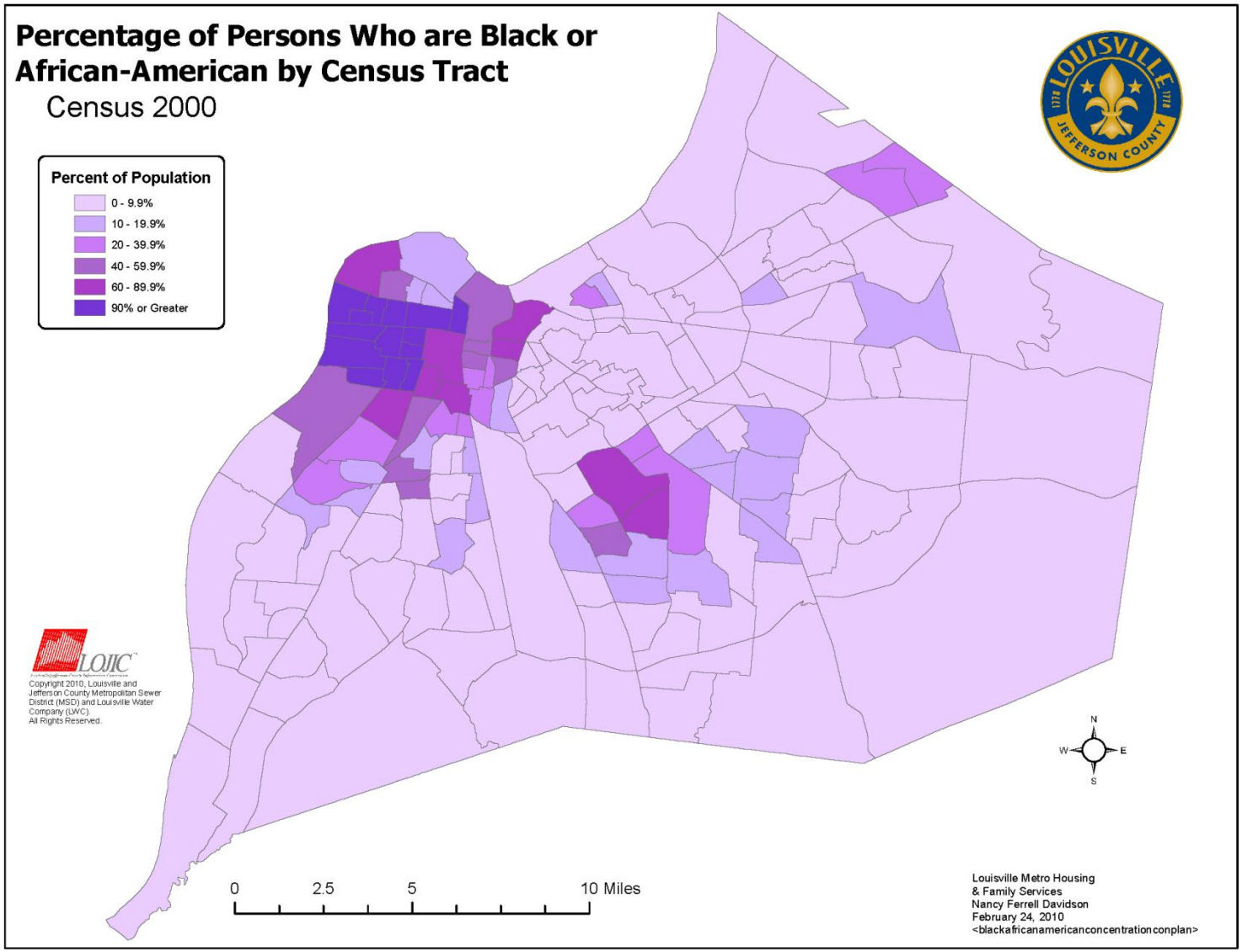
Percentage of Persons Who are Black or African-American by Census Tract
Census 2000
Percent of Population
0 - 9.9%
10 - 19.9%
20 - 39.9%
40 - 59.9%
60 - 89.9%
90% or Greater
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February 24, 2010
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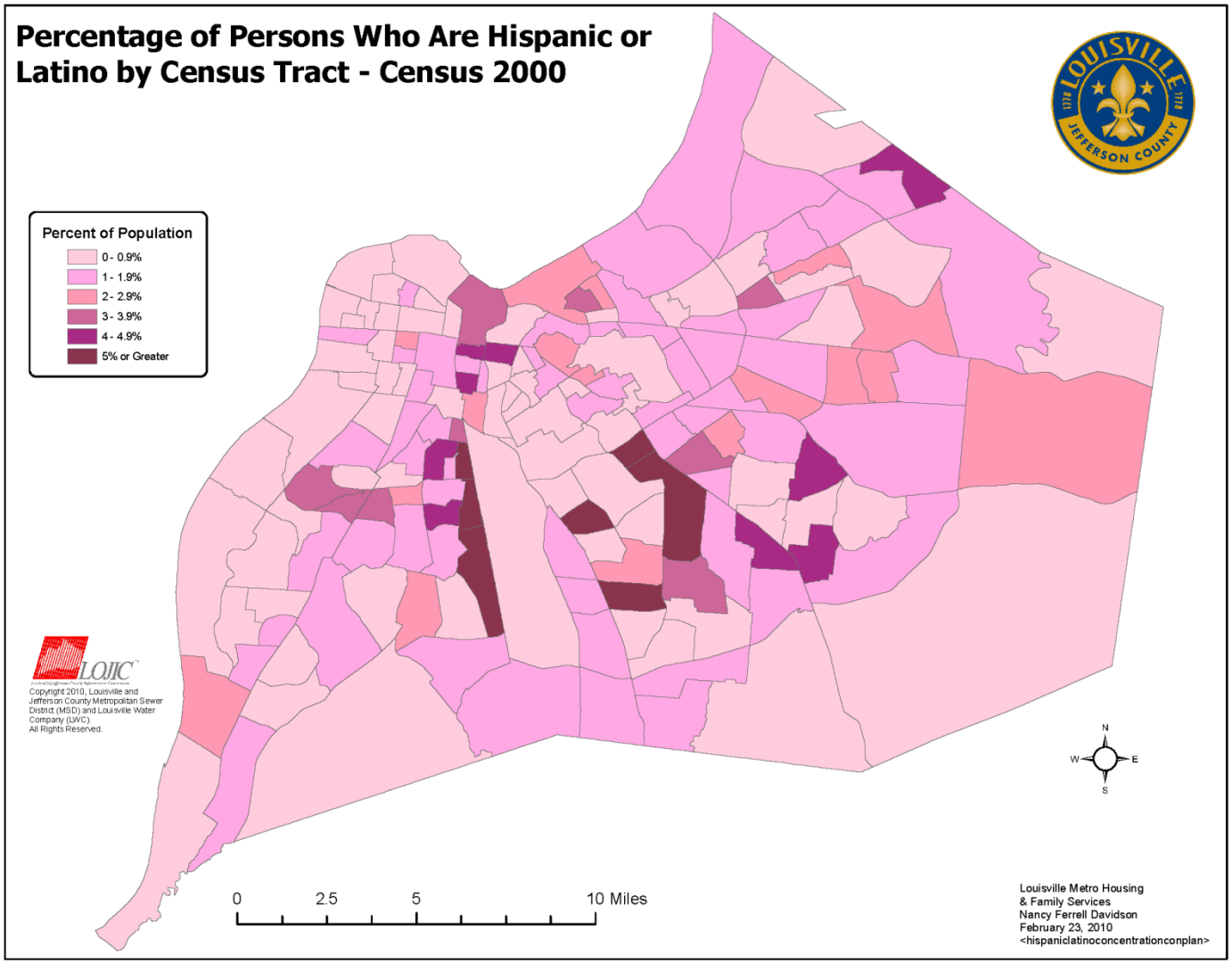
Percentage of Persons Who Are Hispanic or Latino by Census Tract - Census 2000
Percent of Population
0- 0.9%
1- 1.9%
2- 2.9%
3- 3.9%
4- 4.9%
5% or Greater
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February 23, 2010
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Neighborhood Revitalization Strategy Areas 91.215 (g)

Based on a detailed review of multiple community indicators combined with citizen input and involvement (see Table on page 32) as well as Louisville Metro priorities, LMHFS proposes that five neighborhoods be designated as Neighborhood Revitalization Strategy Areas or NRSAs, one in each of the Consolidated Plan's five years. Louisville Metro submitted an NRSA application with this Consolidated Plan for the Portland neighborhood. It was selected as the NRSA for Program Year One, the pilot for the use of an NRSA as a revitalization tool in Louisville Metro. Benefits of the designation include greater flexibility in the use of CDBG funds and a more coordinated approach to development. It is expected subsequent Action Plans will include a proposal for one new NRSA per program year. The other planned neighborhoods include: Smoketown/Shelby Park, Newburg, Shawnee, and California. LMHFS estimates that 8 -15% of its annual CDBG allotment will be allocated to work in NRSAs **[91.220 (f)].** Neighborhoods will retain their NRSA designation for up to five years.

Louisville Metro also prepared an NRSA plan for the Smoketown/Shelby Park neighborhood to support the Louisville Metro Housing Authority's redevelopment of the Sheppard Square Public Housing complex and the surrounding area, if the Housing Authority receives a HOPE VI grant. This NRSA designation will enable Louisville Metro to provide $12,500,000 in financial support over five years from CDBG, HOME or NSP funds, and it allows the Housing Authority flexibility in how those funds support the development.

If a HOPE VI grant is awarded, LMHFS proposes that Smoketown/Shelby Park be designated as an NRSA in Program Year 1. If LMHA does not receive HOPE VI funding, then Smoketown/Shelby Park would become an NRSA in Program Year 2.

The data points used to assess which neighborhoods would serve as NRSAs appear in the following spreadsheet. Every community indicator, such as foreclosures or the number of vacant properties, has a number and percentage for each of the neighborhoods. For comparison, the same information is provided for Jefferson County as a whole. All of the intended neighborhoods are primarily residential, an NRSA requirement, and they are home to disproportionate rates of poverty and/or low-to-moderate income households; elevated rates of foreclosures, significant housing cost burdens, an aging and deteriorating housing stock; and, with the exception of Portland, the neighborhoods are areas of disproportionate racial concentration.

Data	Jefferson County #	Jefferson County %	Portland #	Portland %	Smoketown/ Shelby Park #	Smoketown/ Shelby Park %	Newburg #	Newburg %	Shawnee #	Shawnee %	California #	California %
Total Population (2000)	693,604		13,521		6,081		17,218		12,794		7,088	
2009 Low/Moderate Income Population	284,553	41.8%	9,618	73.7%	3,791	79.6%	10,382	62.3%	8,330	65.3%	5,416	80.9%
Racial/Ethnic Demographics (2000)												
African-American	130,928	18.9%	3,356	24.8%	3,843	63.2%	10,225	59.4%	11,886	92.9%	6,301	88.9%
Caucasian	536,721	77.4%	9,779	72.3%	2,022	33.3%	6,002	34.9%	697	5.4%	336	4.7%
Hispanic (any race)	12,370	1.8%	155	1.1%	102	1.7%	302	1.8%	42	0.3%	67	0.9%
Total Persons Below Poverty (2000)	84,143	12.4%	4,484	34.1%	2,584	44.9%	3,454	20.3%	3,189	25.1%	2,872	43.1%
Children (under age 18) in poverty	30,604	18.5%	2,018	47.9%	1,044	55.2%	1,164	23.1%	1,347	34.8%	1,384	64.3%
Elderly persons (over age 65) in poverty	7,811	8.8%	302	24.6%	125	24.7%	184	10.8%	371	21.7%	297	29.5%
Median Household Income (2000)	$ 39,457		$ 20,191		$ 16,816		$ 31,068		$ 25,771		$ 16,904	
Housing Cost Burden: Calculated Units (2000)	269,650		4,239		2,047		6,548		4,059		2,856	
>30%	63,646	23.6%	1,566	36.9%	807	39.4%	2,164	33.0%	1,827	45.0%	1,237	43.3%
>50%	27,228	10.1%	802	18.9%	426	20.8%	1,002	15.3%	1,004	24.7%	663	23.2%
Foreclosures (January 2007 to June 2008)	8,012	4.2%	236	9.3%	29	6.6%	344	7.9%	256	9.8%	80	10.3%
Occupied Housing Units (2000)	287,012	93.8%	4,839	86.9%	2,142	85.1%	6,656	94.7%	4,699	91.1%	2,555	84.0%
Owner Occupied	186,387	64.9%	2,506	51.8%	689	32.2%	3,479	52.3%	3,047	64.8%	1,269	49.7%
Renter Occupied	100,625	35.1%	2,333	48.2%	1,453	67.8%	2,138	32.1%	1,640	34.9%	1,286	50.3%
Vacant/Abandoned Properties (2000)	18,823	6.2%	729	13.1%	374	14.9%	376	5.3%	458	8.9%	486	16.0%
2009 Inspected Properties with Violations	17,017	100.0%	864	5.1%	266	1.6%	518	3.0%	896	5.3%	658	3.9%
Exterior Code Violations	96,013	100.0%	7,284	7.6%	1,850	1.9%	2,283	2.4%	6,201	6.5%	7,781	8.1%
Interior Code Violations	10,335	100.0%	900	8.7%	251	2.4%	306	2.9%	698	6.8%	790	7.6%
Age of Housing Stock (2000)												
Total Housing Stock	305,835		5,529		2,499		7,032		5,164		3,041	
1990 to March 2000	39,337	12.9%	256	4.6%	157	6.3%	137	1.9%	108	2.1%	255	8.4%
1980 to 1989	26,369	8.6%	158	2.9%	68	2.7%	389	5.5%	96	1.9%	179	5.9%
1970 to 1979	53,928	17.6%	161	2.9%	92	3.7%	1,678	23.9%	290	5.6%	304	10.0%
1960 to 1969	56,326	18.4%	281	5.1%	140	5.6%	2,525	35.9%	441	8.5%	314	10.3%
1940 to 1959	83,205	27.2%	1,342	24.3%	646	25.9%	2,069	29.4%	2,356	45.6%	922	30.3%
1939 or earlier	46,670	15.3%	3,331	60.2%	1,396	55.9%	234	3.3%	1,873	36.3%	1,167	38.4%

On the following pages, two maps appear. Urban neighborhoods appear in yellow on these maps while proposed NRSA neighborhoods are highlighted in tan. The first map shows abandoned properties (as of 1/15/2010) and properties which have been demolished since 1/1/2005. The second map shows property code violations for 2009. These maps illustrate an extreme concentration of blighting influences in the proposed NRSA neighborhoods.

The abandoned and demolished properties map uses three key symbols:

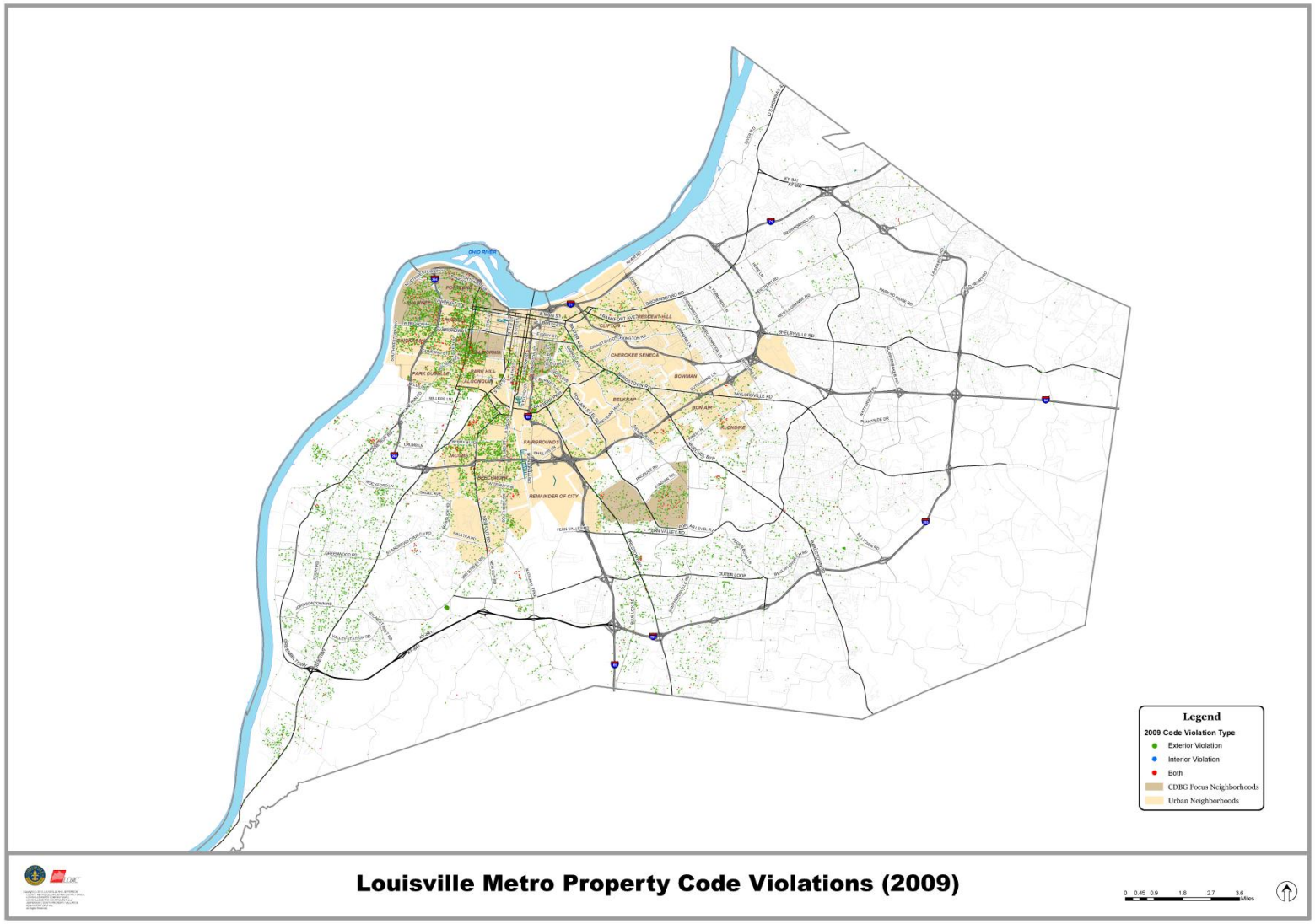
1) purple triangles indicates structures cleared with CDBG funds,
2) pink triangles denote properties demolished using other funds, and
3) red dots represent abandoned properties.

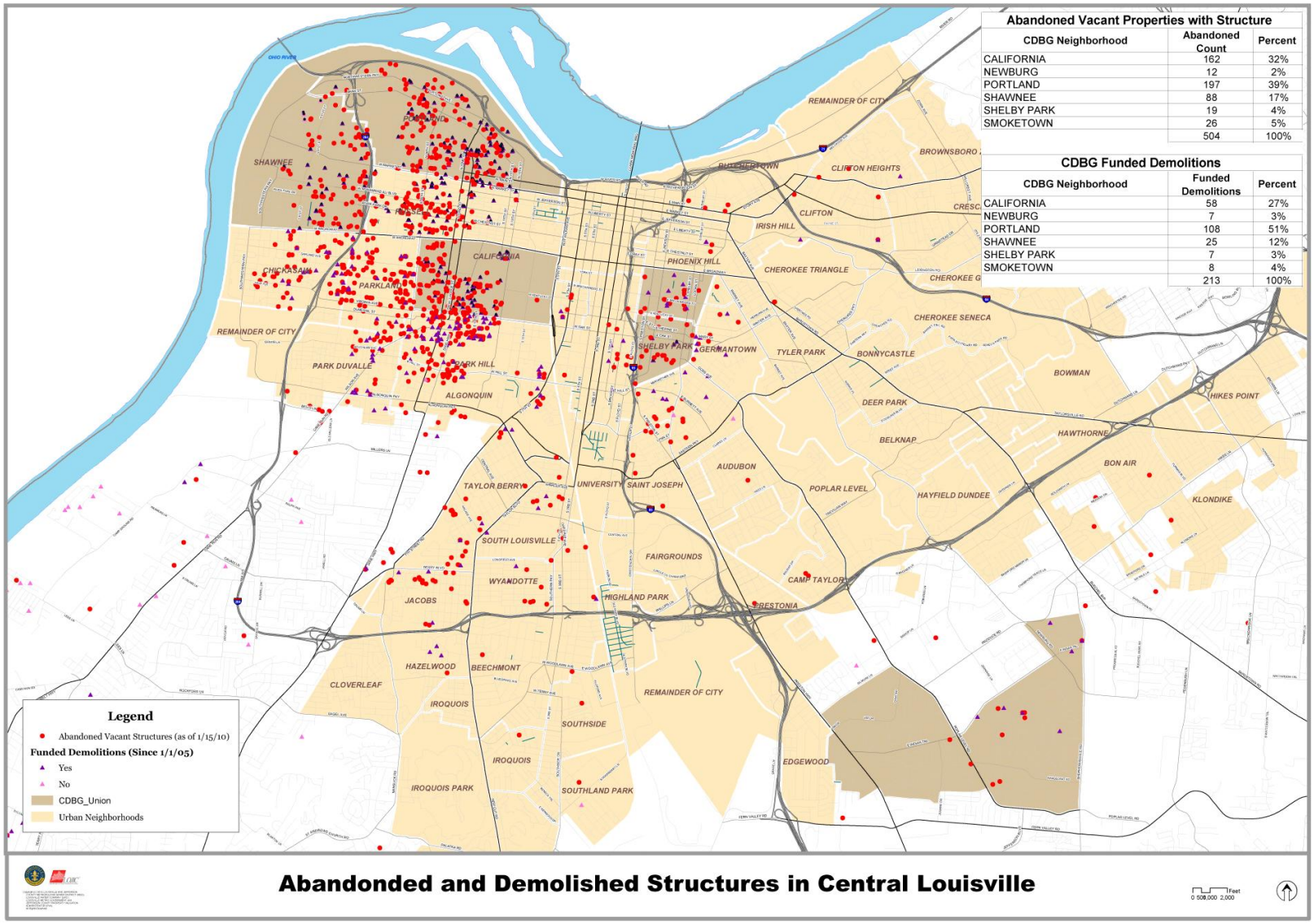
Symbols used for the property code violations map include:

1) green dots show exterior violations,
2) blue dots represent interior violations, and
3) red dots indicate both interior and exterior violations.

It should be noted that the five proposed NRSA neighborhoods represented 28% of all interior violations and 26% of all exterior violations in Jefferson County for 2009 as demonstrated in the chart below.

Louisville Metro Property Code Violations (2009)		
Jefferson County	Interior Violations	Exterior Violations
Violations	10,335	96,013
Average per property	0.61	5.64
Total County Properties Cited	17,017	
Proposed NRSA Neighborhoods	Interior Violations	Exterior Violations
Violations	2,945	25,399
Percent of County Total	28%	26%
Average per property	0.92	7.93
Total NRSA Properties Cited	3,202	


Legend
2009 Code Violation Type
Exterior Violation
Interior Violation
Both
CDBG Focus Neighborhoods
Urban Neighborhoods
Louisville Metro Property Code Violations (2009)
0 0.45 0.9 1.8 2.7 3.6
Miles



Abandonded and Demolished Structures in Central Louisville

Feet
0 500,000 2,000

Abandoned Vacant Properties with Structure

CDBG Neighborhood	Abandoned Count	Percent
CALIFORNIA	162	32%
NEWBURG	12	2%
PORTLAND	197	39%
SHAWNEE	88	17%
SHELBY PARK	19	4%
SMOKETOWN	26	5%
	504	100%

CDBG Funded Demolitions

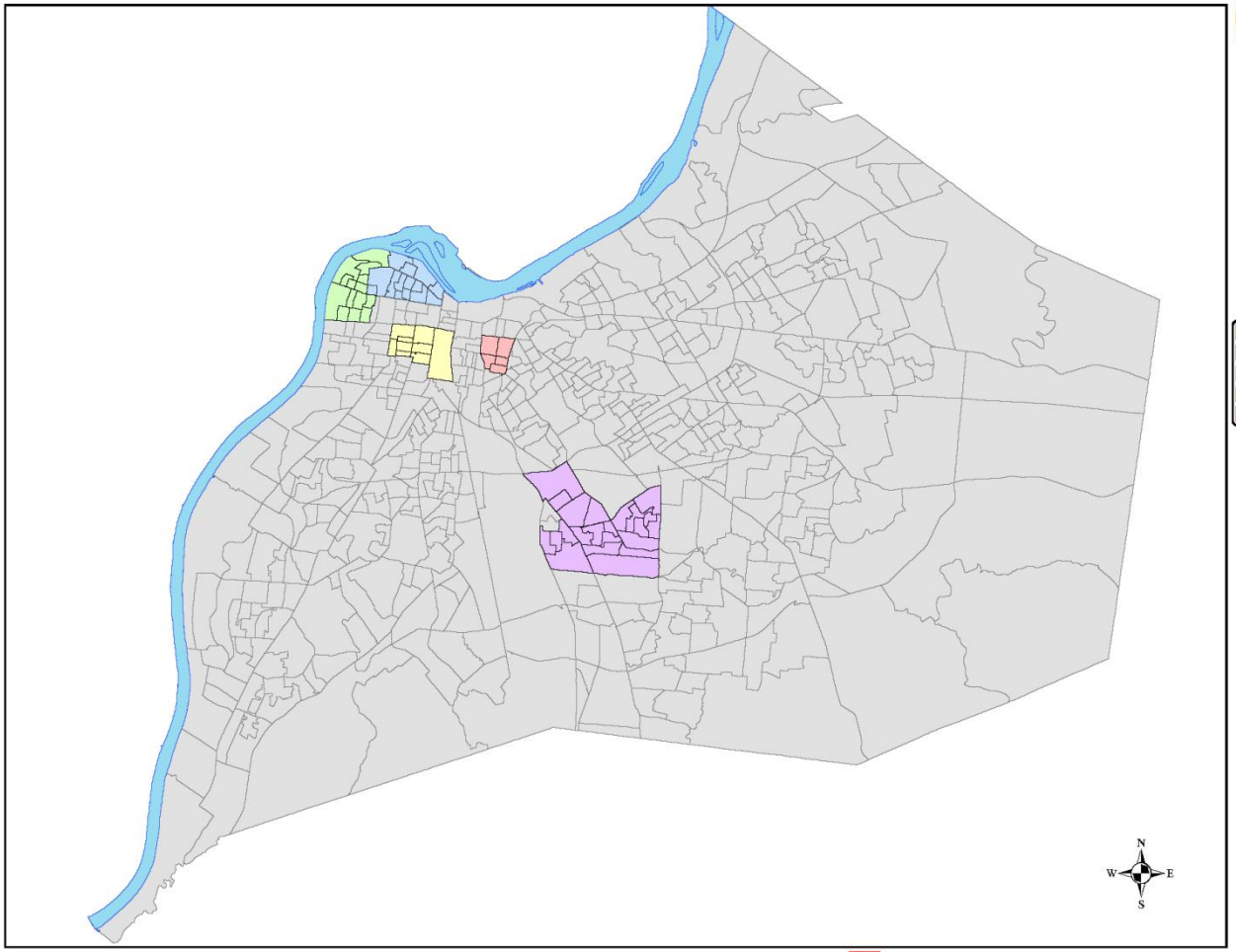
CDBG Neighborhood	Funded Demolitions	Percent
CALIFORNIA	58	27%
NEWBURG	7	3%
PORTLAND	108	51%
SHAWNEE	25	12%
SHELBY PARK	7	3%
SMOKETOWN	8	4%
	213	100%

Housing cost burdens are another key indicator of stress on households, neighborhoods, and communities. HUD recommends that households pay no more than 30% of their income for housing, including utilities.

Three maps appear on the following pages. The first shows the locations of the five proposed Neighborhood Revitalization Strategy Areas. The second illustrates the distribution of households in Jefferson County with moderate housing cost burdens, meaning they pay over 30% and less than 50% of their income for housing. The second map demonstrates households struggling with severe cost burdens, indicating they pay more than 50% of their income for housing.

It is useful to note the highest concentrations of cost burdens, on both maps, correspond with places proposed as Neighborhood Revitalization Strategy Areas.

Proposed Neighborhood Revitalization Strategy Areas



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Housing & Family Services
Nancy Ferrell Davidson
May 11, 2010
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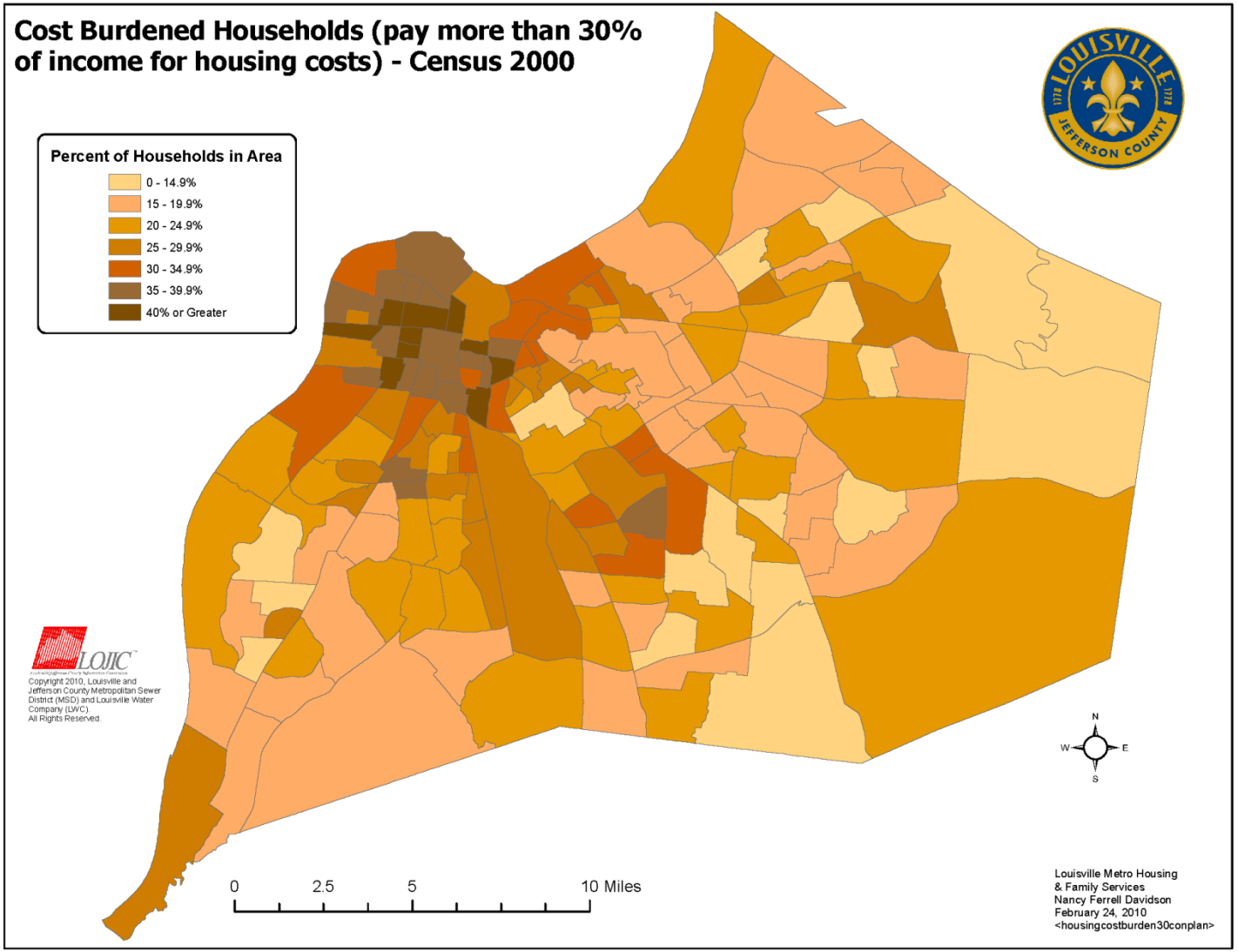
Cost Burdened Households (pay more than 30% of income for housing costs) - Census 2000
Percent of Households in Area
0 - 14.9%
15 - 19.9%
20 - 24.9%
25 - 29.9%
30 - 34.9%
35 - 39.9%
40% or Greater
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Nancy Ferrell Davidson
February 24, 2010
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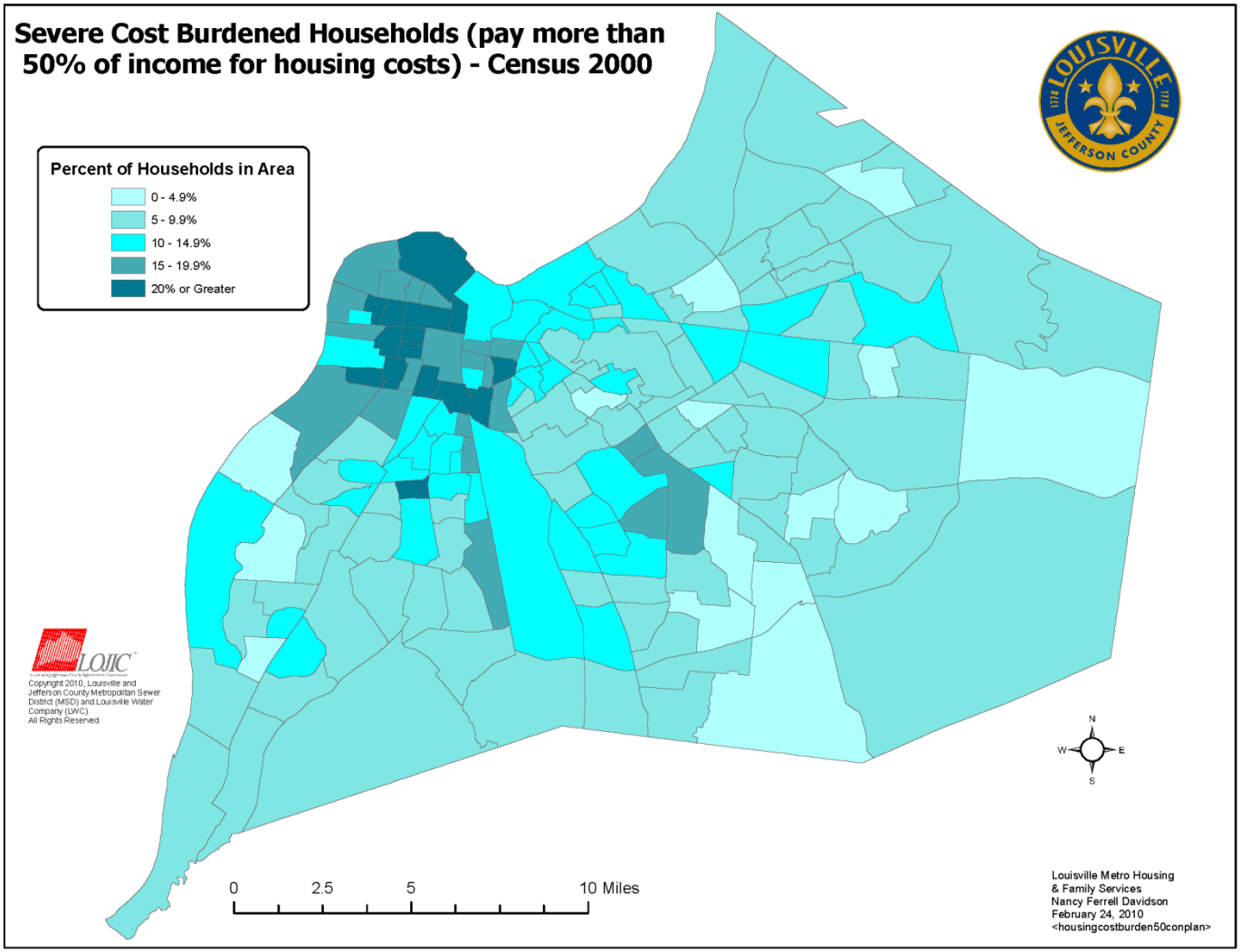
Severe Cost Burdened Households (pay more than 50% of income for housing costs) - Census 2000
Percent of Households in Area
0 - 4.9%
5 - 9.9%
10 - 14.9%
15 - 19.9%
20% or Greater
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Nancy Ferrell Davidson
February 24, 2010
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Managing the Process 91.200 (b)

Lead Agency, Major Public and Private Partner Agencies

Because it offers a unique blend of housing, human services and community action partnership programs and community linkages, the Louisville Metro Department of Housing and Family Services is the lead agency for preparing, administering, reporting and monitoring Louisville Metro Government's Consolidated Plan. LMHFS works with other Louisville Metro agencies (an organizational chart appears on page 52) to carry-out multiple activities. These agencies include Public Works and Assets (Vacant Lot Program); Codes and Regulations (Code Enforcement and Demolition of vacant and blighted properties); the Economic Development Department (METCO Business Loan Program) Public Health and Wellness Department (Childhood Lead Poisoning Prevention Program or CLPPP), and the Human Relations Commission (Fair Housing).

In addition, LMHFS works directly with over 85 non-profit agencies, historically providing them with support through an External Agency Fund, to provide housing and human services to the community. Many of these agencies are involved in Consolidated Plan and/or Continuum of Care activities as well as serving special needs constituencies. LMHFS also maintains a partnership with the Association of Community Ministries. With sixteen member agencies, each ministry serves a geographic section of the county.

LMHFS, through its Neighborhood Place partnerships, maintains a service network with the Kentucky Department of Community Based Services (TANF, Food Stamps, Medicare, Medicaid, KCHIP and Child Protective Services), Jefferson County Public Schools, Seven Counties Services (mental health and substance abuse service provider), Louisville Metro Public Health and Wellness, and KentuckianaWorks (the area's Workforce Investment Board). Another benefit of LMHFS's distinctive departmental structure is that it houses the Office on Homelessness, the Office for Aging and Disabled Citizens, the Office for Women, the Office of Youth Development and Senior Nutrition Services (Meals on Wheels and Congregate Senior Meal Sites).

Plan Development and Consultation Process 91.100 (a) (1-5), (b), and (c)

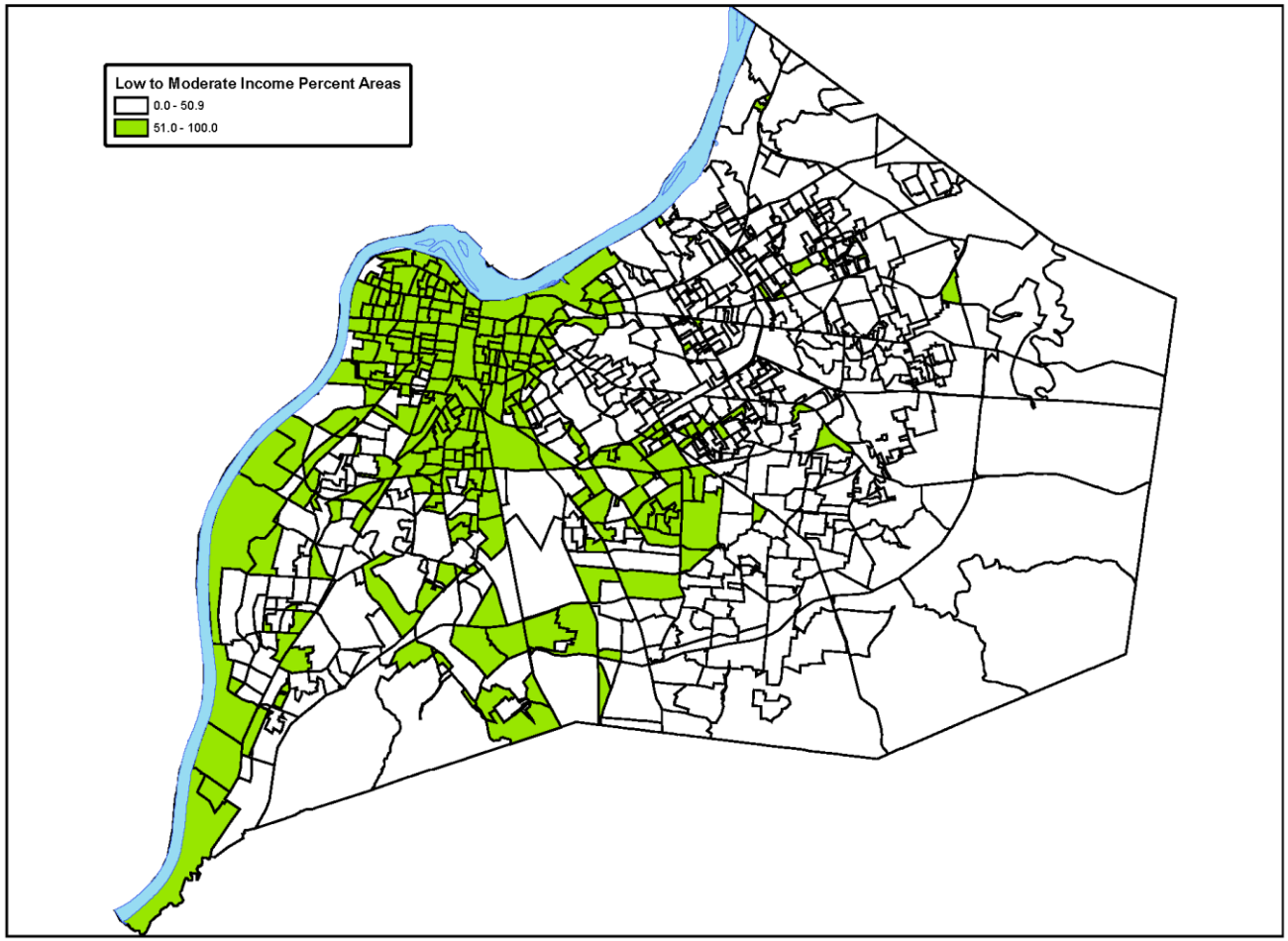
LMHFS initiated in-house meetings to begin Consolidated Planning in January of 2009 and staff has met on a routine basis since. Staff met with the Louisville Metro Council President in February 2009 to discuss involving Council Members in the Consolidated Planning process. Another meeting was held with Council staff in April 2009. As a result, LMHFS initiated its community needs assessment in May 2009. A series of six Community Forums were organized in May and June 2009 to serve residents in each of Louisville's twenty-six Council Districts. A legal notice published in the Courier-Journal listed the dates, times and locations of each

Community Forum. The Department of Neighborhoods also helped distribute the information to its listserv of Neighborhood Associations and Community Groups. At the forums, the consolidated planning process was explained, citizens asked questions, and attendees were given a community needs and priorities survey to complete. A total of 51 people attended the Community Forums.

In addition to the forums, the community needs and priorities survey was available to the public online and in hard copy from May 16 through November 16, 2009. During that six month period, surveys were widely distributed to low-to-moderate income clients served through LMHFS's Housing and Community Development Division, Community Action Partnership Division, and Human Services Division – via Neighborhood Place. The survey process was extensively promoted. Notices were sent to all LMHFS staff to share the survey with their clients. This included the Office for Women, the Office for Aging and Disabled Citizens and the Office for Homelessness. Information was also distributed via multiple listservs. The 85 external, non-profit agencies funded by LMHFS received information about the survey to share with their constituencies. Notice was also distributed via the Metro United Way listserv, the Metropolitan Housing Coalition, the Coalition for the Homeless, the Center for NonProfit Excellence and the Department of Neighborhoods listserv. As a result, a total of 1,116 surveys (both hard copies and online versions) were completed.

A map of low-to-moderate income census tract block groups appears below. Areas highlighted in green have a majority of residents (51 - 100%) who fall into the low-to-moderate income range. This map is based on 2000 Census data as subsequent American Community Survey updates do not provide information down to the block group level. A map illustrating respondents to the community needs and priorities survey follows the low/mod map. It illustrates a substantial share of survey responses were received from people in low-to-moderate income areas **[91.105 (a) (2) (ii)].**

Low to Moderate Income Areas by Census Tract Blockgroups



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Louisville Metro Housing & Family Services
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February 18, 2010
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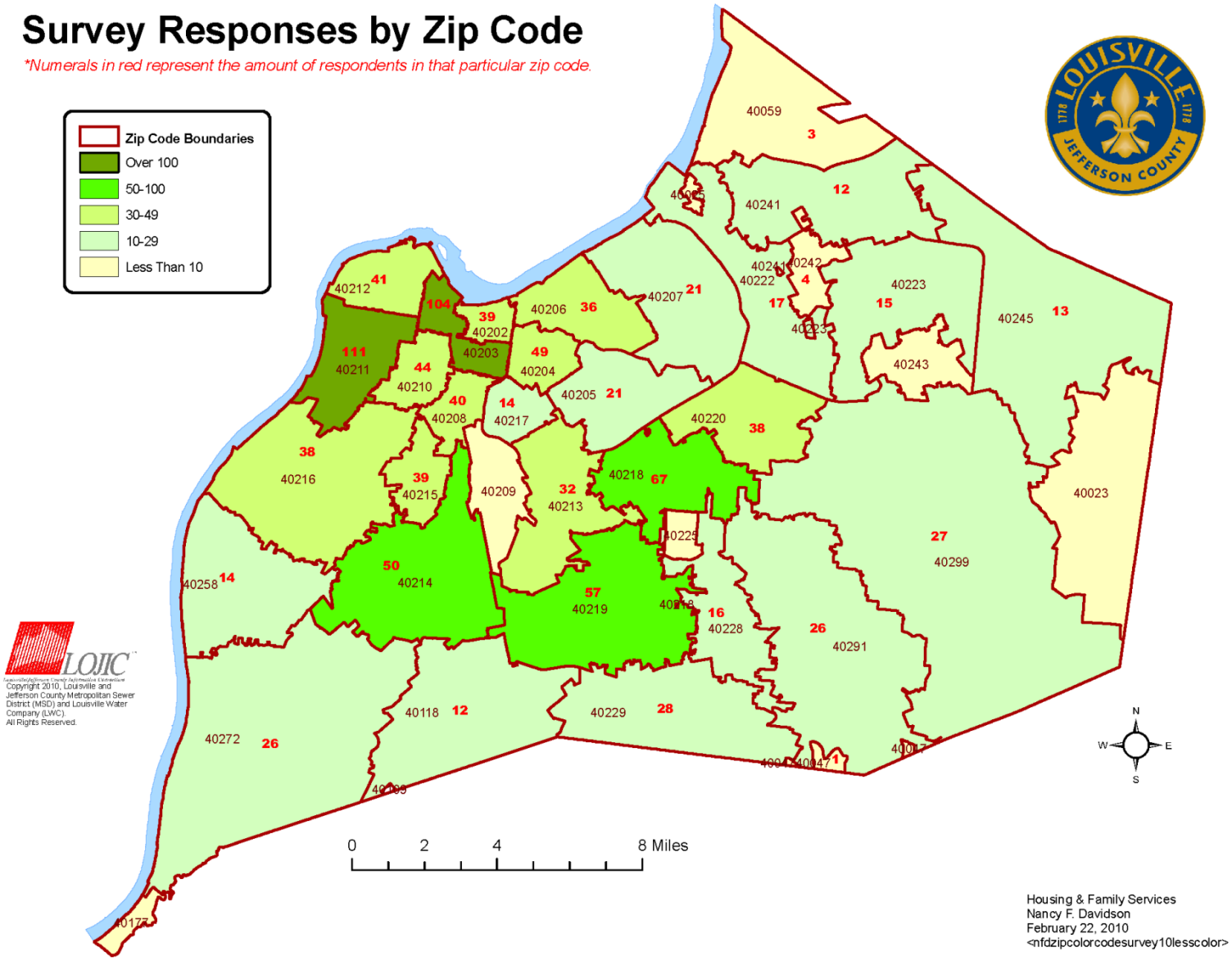

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Citizen Participation
Broadening Public Involvement

Also part of the needs assessment phase, a Louisville Community Planning Workshop was held on Saturday, October 24th, 2009, and a Public Hearing was held on Thursday, October 29th, 2009. Each collected additional public input. A total of 54 people attended the workshop and 28 people attended the Public Hearing. A legal notice was published in the Courier-Journal announcing the Public Hearing and advertisements were places in the Courier-Journal and the Louisville Defender announcing the Louisville Community Planning Workshop consultation in addition to repeated promotion via the Louisville Metro website, LMHFS Staff, and the various electronic distribution lists discussed above. Promotion of the workshop began on September 16, 2009.

Attendees of the Community Planning Workshop and Public Hearing included representatives from faith-based, housing, child welfare, and social service agencies; nonprofit developers; businesses; fair housing groups; health clinics; organizations assisting Limited English Proficient persons, people with HIV/AIDS, the elderly, and persons with disabilities as well as agencies serving homeless and chronically homeless people **[91.100 (a) (1); 91.100 (a) (2); and 91.105 (a) (2) (ii)].**

The following agencies attended the Community Planning Workshop.

Americana Community Center
Bates Community Development Corporation
California Collaborative
Center for Women and Families (Domestic Violence Prevention and Services)
Citizen Arts Council
Clients Council
Clifton Community Council
Community Coordinated Childcare
East Louisville Community Ministries
Family & Children's Place
Family Scholar House
Girl Scouts
Habitat for Humanity
Home of the Innocents
Jewish Family and Vocational Services
Kentucky Refugee Ministries
Lamp Life Centered Ministries
Legal Aid Society
Life Institute
Louisville Metro Housing Authority

Louisville Central Community Center
Metropolitan Housing Coalition
New Directions Housing Corporation
Park DuValle, Community Health Clinic
Phoenix Hill Association
Plymouth Center
Portland Now
QK4 – private architectural, engineering & planning firm
Richmont Terrace Neighborhood Association
St. John Center
St. Peters UCC
Society of St. Vincent DePaul
Vision Homes – real estate firm
Volunteers of America
Wayside Christian Mission
Wellspring
Women in Transition
YMCA

Attendees of the Public Hearing included representatives from the agencies listed below:

Bates Community Development Corporation	Metropolitan Housing Coalition
Bellewood Presbyterian Homes	Phoenix Place Apartments
BRYCC House	Project Warm
Center for NonProfit Excellence	Russell Neighborhood
Coalition for the Homeless	Shelly's, LLC – private investment business
Habitat for Humanity	Society of St. Vincent DePaul
Kentucky Refugee Ministries	The Cathedral Church
Legal Aid Society	Wayside Christian Mission

In addition to these consultations with external partners, LMHFS collaborated with its internal partners. The LMHFS Director and Staff met with the Louisville Metro Housing Authority Director and Staff numerous times in November and December of 2009 to discuss the Consolidated Plan and Louisville's HOPE VI application for Sheppard Square. During the winter and spring of 2010, staff shared detailed information for the Public Housing Section of the plan via email **[91.100 (c)]**.

Another series of meetings were held in January 2010. The Director of LMHFS and Grants Planning Staff met with the Directors and Staff from Codes and Regulations, Economic Development, Public Works, and Metro Parks to discuss Consolidated Planning priorities. These meetings have been followed by an ongoing exchange of service statistics and needs data, which have been incorporated into this document. Likewise, a meeting was held between LMHFS, the Downtown Development Corporation, Codes and Regulations, TARC, Planning and Design and the Kentuckiana Regional Planning and Development Agency to discuss Sustainable Communities opportunities in April 2010 **[91.100 (a) (5)]**.

LMHFS also sought input from adjacent small city governments, including Jeffersontown, Shively, St. Matthews and Plantation **[91.100 (a) (4)]** and consulted with the AIDS Services Center Coalition **[91.100 (b)]**. AIDS Coalition member agencies provide services throughout the HOPWA EMSA. The Public Health and Wellness Department was consulted during the needs assessment phase and in preparing the Lead-Based Paint and HOPWA sections of the plan **[91.100 (a) (3) and 91.100 (b)].** A copy of the plan was submitted to the State Single Point of Contact via the Department for Local Government's e- clearinghouse **[91.100 (a) (4)].**

Once the community needs assessment was completed, a draft of the Consolidated Plan was prepared, incorporating comments and suggestions made by the public. The draft plan was posted on the website from March 26 until April 25, 2010 and a summary was published in the Courier-Journal. The summary indicated complete copies of the proposed plan could be reviewed at any library branch or at the Louisville Metro Housing and Community Development and Community Action Partnership offices as well as at Neighborhood Place locations. The proposed plan was also posted on the LMHFS website: http://www.louisvilleky.gov/Housing.

Written comments were accepted online and at the Office of the Housing and Community Development Division (ATTN: Consolidated Planning Team, 745 West Main Street, Louisville, KY 40202). The public comment period remained open for 30 days. During the comment period, a Public Hearing was held on Tuesday, April 13, 2010 (Mayor's Gallery, 4th Floor, Metro Hall, 527 West Jefferson Street). A Public Hearing was held at the Presbyterian Community Center on April 12th to collect input on Smoketown/Shelby Park's proposed designation as an NRSA, and another Public Hearing was held at Neighborhood House on April 19th to gather views on the plans for Portland to become an NRSA.

Notice of the Louisville Metro Community Planning Workshop, the Public Hearing offered during the needs assessment phase in October 2009, and the Public Hearings held on the draft plan and the NRSAs during April 2010 was sent to the Louisville Metro Housing Authority to share with residents. Flyers were distributed for posting in LMHFS waiting rooms and for staff to share with its primarily low-to-moderate income clients. Several community forums were held in locations to facilitate access by minority and/or low-to-moderate income attendees, including the Berrytown YMCA and the NIA Center. Information concerning the plan, workshop and public hearings was shared with organizations serving the elderly, persons with disabilities, and LEP individuals. The Community Planning Workshop and Public Hearings were held in accessible facilities, and contact information was provided in the promotional materials to arrange for interpretation services.

Summary of Citizen Input

The following tables illustrate public input into the Consolidated and Action Plan process. The community needs and priorities survey asked citizens to rank categories of eligible activities. Respondents were asked to select their top three most important categories. The ranking results were:

1) Housing
2) Economic Development
3) Public Facilities and Services
4) Homeless Services
5) Special Needs Facilities and Services
6) Community Facilities and Infrastructure

The table for each of these categories lists the weighted average assigned to each activity by the 1,116 people who completed the survey. The results are based on a four point scale, 4 being the highest priority and 1 being the lowest. The eligible activities are sorted by their survey score, highest to lowest.

Each category table includes a list of eligible activities reviewed and evaluated by attendees of the Louisville Community Planning Workshops. These lists were more extensive than the activities included in the survey. Two exercises were used to gauge the public's views for each activity during the workshop. In the first workshop column, attendees were given $100 to distribute among category activities. The numbers in this column are the average dollar amount

each individual participant budgeted for the activity based on their perception of its importance. The second workshop column was a group evaluation. As a group, each breakout session asked participants to indicate if they believed the activity was a high priority, a moderate priority or a low priority. If two letters appear in this column, there were two breakout sessions on the topic.

Housing – Public Input			
Activity	Survey (R = 1,116)	Workshop (R=54)	
	Weighted Average Scale = 4	Average Individual $'s out of $100	Group Priority Activities
More homes in affordable price ranges	2.98	7.82	L, L
Improve energy efficiency/conservation	2.97	13.82	H, H
More affordable rental housing	2.97		
Assistance with rent	2.93	17.91	H, H
Assistance to buy a home	2.79	10.41	L, M
Assistance to repair or to rehabilitate homes	2.70	28.72	H, H
Removing lead-based paint hazards	2.58	6.66	H, H
Historical Preservation	2.16	5.89	L, M/L
Homeownership Counseling		3.96	M,L
Alternative (green) energy		0.48	H
Mortgage Assistance		0.48	M
Vacant Properties		1.48	
Affordable rental preservation		1.19	
More active government participation in purchasing foreclosed properties for immediate resale to specified users		0.71	
Resident Association		0.14	

Economic Development – Public Input			
Activity	Survey (R = 1,116)	Workshop (R=54)	
	Weighted Average Scale = 4	Average Individual $'s out of $100	Group Priority Activities
Job Creation	3.28	19.0	High
Job Training	3.18	12.3	Medium
Job Placement	3.18	7.8	Medium
Business Expansion/Loans	2.69	11.5	Medium
Commercial Property Rehabilitation	2.45	13.0	High
Microenterprise Development		19.5	High
Establishment, stabilization and expansion of small businesses		8.0	Medium
Technical Assistance to Businesses		8.4	Low
Match Economic Development funds to national average		0.0	High
Transportation			Medium
Green Initiatives		0.5	

Public Facilities and Services – Public Input			
Activity	Survey (R = 1,116)	Workshop (R=54)	
	Weighted Average Scale = 4	Average Individual $'s out of $100	Group Priority Activities
Provide employment services (e.g., job training)	3.18	11.25	High
Child care services	3.17	10.63	High
Youth services	3.11	14.38	High
Increase crime prevention and public safety	3.07	8.13	High
Improve health services and facilities	3.05	7.50	Medium
Improve transportation services	2.90	3.75	Medium
Provide fair housing education	2.72	3.13	Low
Education programs		10.63	High
Support for nonprofits providing public/human services		12.50	
School Systems		9.38	
Improve handicapped accessibility		4.38	High
Improve energy efficiency/conservation		3.13	Low
Mental Health (2)		0.00	High
Senior Citizens (2)		0.63	Medium
First generation of immigrants		0.63	

Homeless Services – Public Input			
Activity	Survey (R = 1,116)	Workshop (R=54)	
	Weighted Average Scale = 4	Average Individual $'s out of $100	Group Priority Activities
Self-Sufficiency and Supportive Services	3.04	13.86	H, H
Homelessness Prevention	3.04	8.41	L, H
Emergency Shelters	3.02	10.16	M, H
Permanent and Permanent Supportive Housing	2.91	11.23	H, H
Transitional Housing	2.85	14.20	H, H
Essential social services, including case management, physical and mental health treatment, substance abuse counseling, and childcare		19.77	H, H
Operating support		8.86	M, M
Renovation, rehabilitation, or conversion of a building to use as a shelter		6.36	M, H
Renovation, rehabilitation, or conversion of a building to use as transitional housing		5.73	M, H
Metro-wide Crisis Mgt		0.00	Acute
All Neighborhoods		0.45	
Administrative Support		0.23	
Access to post-secondary education		0.14	
Training for youth to budget, pay bills, and saving to keep shelter		0.05	

Special Need Facilities and Services – Public Input			
Activity	Survey (R = 1,116)	Workshop (R=54)	
	Weighted Average Scale = 4	Average Individual $'s out of $100	Group Priority Activities
Increase facilities and services for abused/neglected children	3.07	10.88	Medium/Low
Increase facilities and services for senior citizens	3.00	5.88	Medium
Increase facilities and services for domestic violence victims	2.99	10.50	High
Increase facilities and services for persons with mental illnesses	2.97	18.13	High
Increase facilities and services for persons with physical or developmental disabilities	2.97	4.00	Low
Increase facilities and services for injured soldiers or veterans	2.97	3.38	Low
Increase facilities and services for persons with alcohol/drug abuse problems	2.76	5.88	Medium
Increase facilities and services for persons with HIV/AIDS and their families	2.71	2.75	Low
Increase facilities and services for public housing residents	2.70	13.50	High
Increase facilities and services for racial and ethnic populations	2.50	9.00	Low
Increase facilities and services for ex-offenders	2.46	7.75	Low
Operating Support/Capacity Building for nonprofits		6.88	High
Emergency shelter for families		1.25	High
Family reunification services for abused/neglected children and their parents		0.25	High
Services for immigrant/refugee or international populations, in particular, translations services		0.00	Medium

Community Facilities and Infrastructure – Public Input			
Activity	Survey (R = 1,116)	Workshop (R=54)	
	Weighted Average Scale = 4	Average Individual $'s out of $100	Group Priority Activities
Improve storm sewer systems	2.95	5.50	Low
Improve neighborhood and community centers	2.93	12.88	High
Improve parks and recreational facilities	2.75	10.50	High
Improve local streets and roads	2.73	6.38	High
Improve sidewalks, curbs, and street lighting	2.55	10.38	High
Remove architectural barriers and make accessibility improvements	2.48	1.75	
Landscaping and beautification	2.36	6.50	
Vacant lot maintenance		11.25	High
Code enforcement		5.63	High
Improve education facilities (libraries, learning centers, etc.)		8.00	
Improve access to service/shopping (groceries, retailers, etc.)		6.63	
Improve water and waste water systems		5.38	Low
Improve local parking/street circulation		4.38	
Improve solid waste collection		2.25	
Remove environmental hazards		1.25	
Gardening		1.25	

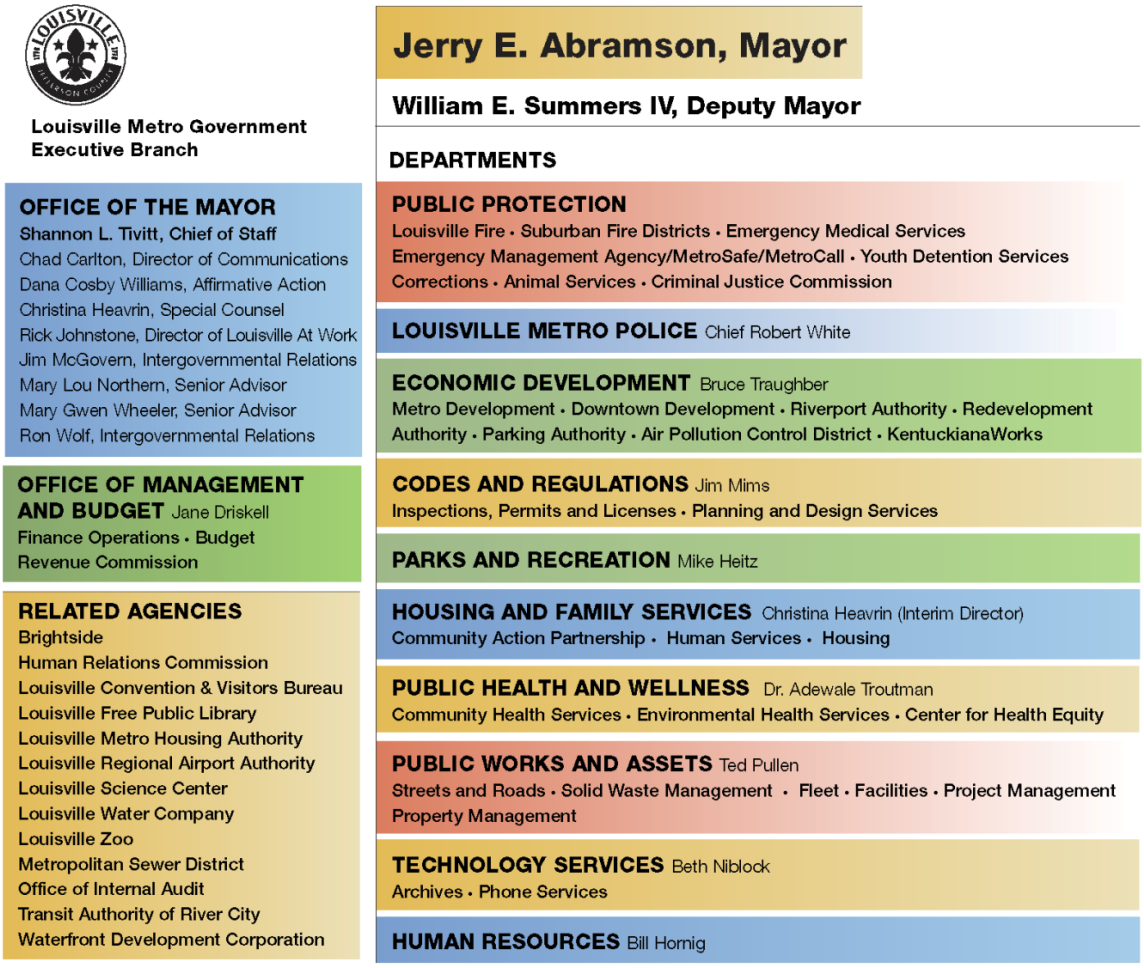
The strategic plan outline provided in the Executive Summary lists specific objectives, activities and outcomes for these categories. That strategic plan was developed based on the opinions of survey respondents and workshop participants and other citizen comments, the input of program staff regarding their expectations for program performance, an assessment of community data, along with current Metro planning documents, surveys, priorities and opportunities. This included alignment with the Mayor's Strategic Plan and other imperatives such as local Sustainable Communities efforts to integrate housing with economic development, transportation and environmental considerations.

Institutional Structure 91.215 (k)

Louisville/Jefferson County Metro Government's jurisdiction is Jefferson County, Kentucky. Louisville Metro is the largest urban area in Kentucky.

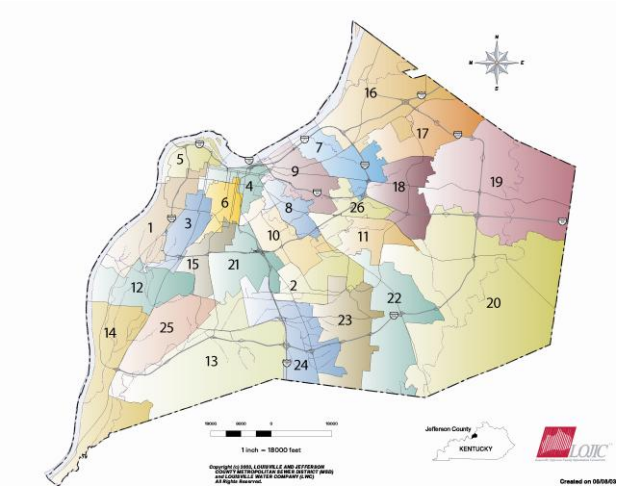
Louisville Metro Government's Executive Branch is headed by a Mayor who oversees ten (10) departments, including the Department of Housing and Family Services, and thirteen (13) related agencies, including the Louisville Metro Housing Authority.

An organizational chart of the Executive Branch appears below.



Louisville Metro Government's Legislative Branch includes a 26 member Metro Council. The Council meets twice each month to consider legislation, budgetary and community issues.

District	Council Member	District	Council Member
1	Judith Green	14	Robert Henderson
2	Barbara Shanklin	15	Marianne Butler
3	Mary C. Woolridge	16	Kelly Downard
4	David Tandy	17	Glen Stuckel
5	Cheri Bryant Hamilton	18	Jon Ackerson
6	George Unseld	19	Hal Heiner
7	Kenneth C. Fleming	20	Stuart Benson
8	Tom Owen	21	Dan Johnson
9	Tina Ward Pugh	22	Robin Engel
10	Jim King	23	James Peden
11	Kevin Kramer	24	Madonna Flood
12	Rick Blackwell	25	Doug Hawkins
13	Vicki Aubrey Welch	26	Brent Ackerson



Each year the Metro Council passes a budget by July 1st, as Louisville Metro operates on a fiscal year basis. LMHFS's program year had been on a calendar year basis. This created some administrative and delivery challenges. In 2009, LMHFS requested a change to its program year. The change was approved by HUD. Beginning July 1, 2010, LMHFS's Consolidated Plan program year will correspond with Louisville Metro's fiscal year. This adjustment will facilitate the management of the four entitlement programs.

As part of its responsibilities, LMHFS coordinates efforts with the Louisville Metro Housing Authority (LMHA) and the other Metro departments involved in Consolidated Plan activities. LMHA has an Executive Director and a Board of Commissioners. The Board of Commissioners is a nine-member policy making body for the agency. LMHA Commissioners are appointed by the Mayor, with the approval of the Metro Council. The Mayor sits on the board, by proxy, and has a vote in matters coming before the board. Officers are elected by the Board of Commissioners each year at the July meeting.

State law requires that board members be at least 25 years of age, and live within the county limits. The Louisville Metro Housing Authority has a diverse Board of Directors including public housing residents, minorities, women, community representatives and business interests.

The LMHA Board meets on the third Tuesday of each month. LMHA Executive Director, Tim Barry, serves as Secretary of the Board of Commissioners but has no vote on policy matters. Board meetings are publicized and are open to the public.

Louisville Metro maintains a close relationship with local businesses and employers by means of its Economic Development Department, and its relationship with and support of Greater

Louisville, Inc. The Mayor sits on the Executive Committee, and Metro maintains a business expansion and attraction contract with the GLI Chamber of Commerce.

To carry out various housing and community development imperatives, LMHFS uses a request for proposal or bid process, as appropriate, to select private contractors and non-profit service providers for Consolidated Plan activities.

Monitoring 91.230

The Louisville Metro Department of Housing and Family Services (LMHFS) is responsible for the implementation of CDBG, HOME, ESG and HOPWA entitlement programs for Louisville/Jefferson County Metro Government. Within the department, a Grants Planning, Compliance and Monitoring (GPCM) Unit oversees grants and contracts (from pre-application to close-out) for each of the organization's three divisions. The Grants Unit reports to the Department Director.

The GPCM Units is responsible for:

- Coordinating Consolidated Plan activities with other Metro agencies, including the Louisville Metro Housing Authority;
- Ensuring programmatic and financial reporting requirements are met;
- Producing the Consolidated Plan and Annual Action Plans, including the facilitation of citizen participation;
- Preparing the Consolidated Annual Performance and Evaluation Report (CAPER);
- Managing the IDIS reporting system;
- Ensuring compliance with labor standards, environmental review, conflict of interest, Section 3, Fair Housing, and additional compliance requirements;
- Assuring adherence to affordability periods;
- Handling citizen complaints regarding LMHFS's federal grant programs;
- Monitoring outside recipients for compliance with federal regulations.

As part of its responsibilities for the monitoring of all sub-recipients, the GPCM Unit performs risk assessments for each sub-recipient to identify the potential risk level for non-compliance prior to the start of the program year. Sub-recipients found to be at low risk receive desk reviews. Those found to be at high risk receive a more comprehensive on-site review.

The GPCM Unit uses checklists which have been developed to ensure monitoring staff review programs in accordance to regulatory requirements specific to each funding source - CDBG, HOME, ESG or HOPWA. The checklists are also specialized to accommodate for the type of review being provided, Desk or On-site reviews.

The steps for each type of review are as follows:

Desk Review:

- ✓ Examine both routine and special reports from program staff, housing owners/developers/sponsors, sub-recipients, and sub-grantees. This type of monitoring identifies potential problems by analyzing in-house documentation. Monitoring staff review the following to assess performance and look for indicators of performance or compliance deficiencies:

  - Work Program and Budgets and/or written agreements (including loan agreements, if applicable)
  - Monthly reports
  - Draw-down requests and supporting documentation
  - Applicable IDIS reports
  - Correspondence between in-house staff and the funding recipient
  - Reports from previous monitoring reviews
  - Copies of audit reports
  - Telephone Interviews

- ✓ Prepare and submit to the sub-grantee a finalized report detailing any findings and concerns discovered.

This information enables the monitoring staff to evaluate performance and identify any compliance issues.

On-Site Review:

- ✓ Visit the program or project to gather specific information and observe programmatic and administrative elements. This is the most comprehensive monitoring as it gives the clearest picture of funding recipients and their projects. Steps in conducting an on-site monitoring are as follows:

  - Perform a desk review
  - Conduct the monitoring visit (including entrance and exit conferences)

- ✓ Prepare and submit to the sub-grantee or sub-recipient a finalized report detailing any findings and concerns discovered (and any necessary follow-up).

Inspections:

In addition to performing Desk and On-site reviews of our sub-recipients, projects funded with federal dollars are also inspected for compliance with local codes and rehabilitation standards.

HOME-funded projects are inspected for compliance throughout their affordability period. The intervals by which we schedule inspections depend on the number of units within each project. As required by HOME, projects containing 1-4 units are inspected every 3 years, projects containing 5 to 25 units are inspected every 2 years and projects containing more than 25 units are inspected yearly.

For CDBG-funded projects, inspections are conducted as needed throughout the term of the loan to ensure they meet local code requirements.

For TBRA-funded projects, inspections occur both prior to lease and annually, throughout the term of the rental assistance. The unit inspections also serve to verify compliance with required occupancy standards in relation to the size of each household.

For HOPWA-funded projects, units are inspected to ensure that they meet habitability standards in addition to local code requirements, as required by HOPWA regulations.

For ESG-funded renovation projects, inspections are performed to ensure the facility is in compliance with local habitability standards.

As with the desk review, this information enables the monitoring staff to assess performance and identify any compliance issues.

All federally-funded sub-recipients are required to submit periodic reports detailing accomplishments, expenditures, beneficiary demographics and delays or problems encountered in meeting their benchmarks. LMHFS program staff reviews monthly reports to assess the progress of each activity, evaluate expenditure rates and determine if the sub-recipient is carrying out the activity as planned or whether technical assistance might be necessary to assist the sub-recipient and ensure compliance with regulations.

Housing and Community Development Division staff, along with the other Metro agencies receiving Consolidated Plan funding, are also required to prepare and submit regular performance reports to the Grants Unit. With the responsibility for maintaining the IDIS system, the Grants Unit regularly reviews the programmatic and financial information within the database to monitor the department's performance, including the timeliness of expenditures.

All monitoring activities are conducted as prescribed by the regulations appropriate to the respective funding source. As part of its commitment to continual improvement, LMHFS will regularly review and enhance its monitoring processes and procedures in accordance with grant and audit guidelines.

Priority Needs Analysis and Strategies 91.215 (a)

Geographic Investments 91.215 (a) (1)

Louisville Metro will provide programs, conduct projects and offer services throughout the jurisdiction based on applicable eligibility guidelines. In addition, focused efforts will also occur in areas of intensive need and particular opportunity. It is estimated that these Neighborhood Revitalization Strategy Area investments will comprise 8-15% of each year's CDBG allocation. In addition, the Lead Safe Louisville Program identified ten neighborhoods at high-risk for lead-based paint hazards in its 2009 application, which was approved for funding. Those low-to-moderate income target neighborhoods will be served by the project as well as providing services Metro-wide. The same is true for the Neighborhood Stabilization Program. Based on the federal guidelines governing the program, along with an extensive public input process that included multiple public hearings and a community consulting committee, NSP identified five distressed neighborhoods in its 2008 application approved for funding. No other "target areas" are proposed in this Consolidated Plan.

Basis for Assigning Priority Needs 91.215 (a) (2)

To assign priority to eligible activities, LMHFS evaluated four sets of factors to make a final determination: current Metro planning documents, studies, priorities and opportunities; public input; community data such as Census, labor and employment as well as housing information; and the availability of Consolidated Plan dollars compared with other funding sources. It is expected, given the volatility of housing, employment and the economy, over the past year, that Louisville Metro's situation, and consequently its priorities, may change over the course of the five-year period covered by the Consolidated Plan. Each future Action Plan will provide an opportunity to annually evaluate, and as necessary, update our community's needs and priorities.

Assigning a **high priority** means Louisville Metro will fund strategies designed to address that need with Consolidated Plan funds. Other public or private investments may also be leveraged to assist in these efforts (for example, a Lead Hazard Control Grant or Investor contributions). A **medium priority** means activities to address the need may be funded, provided entitlement resources are available, or smaller investments of Consolidated Plan funding will be made if they are likely to spur other resources. LMHFS will further address these needs through enhanced coordination - referring clients to existing services – and by helping the community secure additional sources of funds (for example, through letters of support or by facilitating group applications) as appropriate. A **low priority** means it is unlikely entitlement funds will be used to address the need, but LMHFS will consider certificates of consistency with the Consolidated Plan for other agencies interested in applying for federal assistance.

Also, it should be noted, particularly in relation to high and medium priorities, that LMHFS, through its Human Services Division, has historically administered Louisville Metro's External Agency Funds. These are local tax dollars used to make grants to service providers. This resource has furnished support to over 85 agencies, many serving special needs populations such

youth, child care services, immigrants and refugees, victims of domestic violence, persons with mental health issues, people struggling with substance abuse, and other pressing community concerns. Needs that cannot be fully or partially met through Consolidated Plan funding may be eligible for External Agency Funding when local tax dollars are made available for such purposes.

Special needs services are also a fundamental part of the department's ongoing programming. A small sample includes: the Human Services Division administers the Safe Havens project, working with multiple community partners to provide supervised visitation and exchange services between non-custodial parents and children in situations where there is domestic violence. Human Services case managers are stationed at Neighborhood Place sites where they assist with housing placements for persons with disabilities, make referrals to mental health or substance abuse services, and provide counseling to families with children experiencing behavioral problems. The Community Action Partnership Division administers a re-entry program and provides services to senior citizens such as Meals on Wheels and telephone reassurance to check the status of and provide support to persons who are elderly.
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Priority Needs Categories

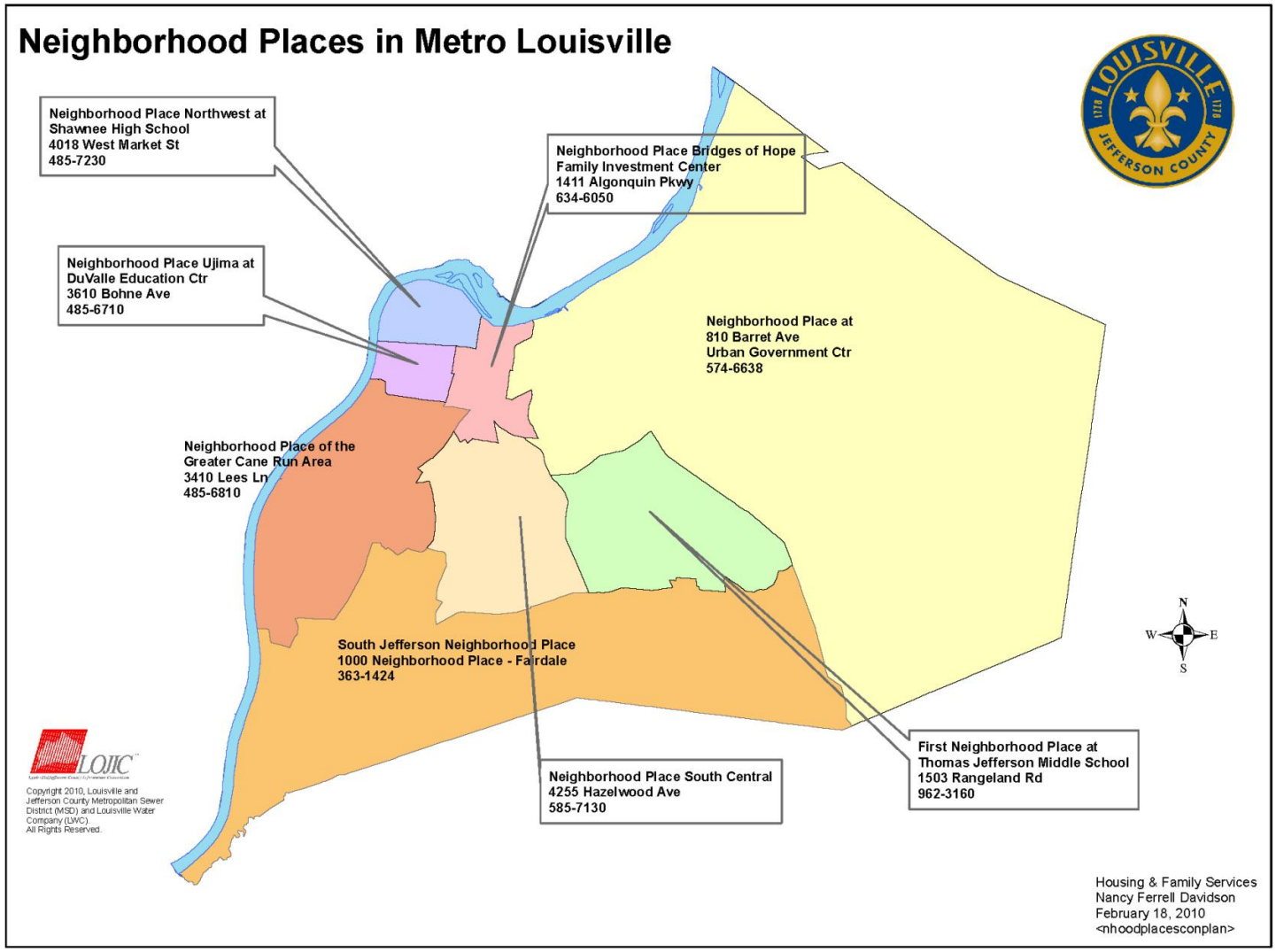
Louisville Metro will also allocate Consolidated Plan funding based on the relative needs of Jefferson County residents within the following area median income categories:

Beneficiaries of Consolidated Plan: Extremely low, Very low and Moderate income categories	0-30% AMI Extremely Low	31-50% AMI Low	51-80% AMI Moderate
CDBG Housing Expenditures	50%	40%	10%
CDBG Community Development Expenditures	40%	50%	10%
HOME Investment Partnership	50%	25%	25%
Emergency Shelter Grants	100%		
Housing Opportunities for Person with AIDS	100%		

Obstacles to Addressing Unmet Needs and Improved Coordination

The greatest obstacle to meeting the needs of underserved populations is restricted resources. Thousands of Jefferson County households face challenges, yet local and state tax revenues have declined and other funding streams are extremely limited. Additional barriers include mobility, access to transportation, language, economic or racial concentration/isolation, and negative attitudes regarding public programs due to experience or perception.

As one of its Economic Development strategies, Louisville Metro will use Community Action Coordinators (CACs) to address many of these barriers by taking services directly into neighborhoods rather than expecting residents to travel to downtown service locations. The CACs will develop relationships in their assigned neighborhoods at churches, libraries and community centers and by means of home visits. The purpose is for the CACs to provide information about micro-enterprises, employment, and job training opportunities as well as housing and human services programs. The goal is raising household incomes through micro-enterprise development and job creation/placement, increasing asset building activities such as homeownership or home rehabilitation and connecting people with public and special needs services. It is expected this enhanced coordination of existing resources with Consolidated Plan activities will yield broader community impacts. The service areas assigned to Louisville's eight Neighborhood Places will be used as the "territories" within which the Community Action Coordinators will conduct their work. A map illustrating these boundaries is included below.


Neighborhood Places in Metro Louisville
Neighborhood Place Northwest at
Shawnee High School
4018 West Market St
485-7230
Neighborhood Place Bridges of Hope
Family Investment Center
1411 Algonquin Pkwy
634-6050
Neighborhood Place Ujima at
DuValle Education Ctr
3610 Bohne Ave
485-6710
Neighborhood Place at
810 Barret Ave
Urban Government Ctr
574-6638
Neighborhood Place of the
Greater Cane Run Area
3410 Lees Ln
485-6810
South Jefferson Neighborhood Place
1000 Neighborhood Place - Fairdale
363-1424
Neighborhood Place South Central
4255 Hazelwood Ave
585-7130
First Neighborhood Place at
Thomas Jefferson Middle School
1503 Rangeland Rd
962-3160
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JEFFERSON COUNTY
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Housing & Family Services
Nancy Ferrell Davidson
February 18, 2010
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Lead-based Paint 91.215 (i)

Overview

According to the Center for Disease Control (CDC), childhood lead poisoning is "the number one environmental health hazard facing American children." Current evidence shows that 250,000 American children age 5 and under have blood levels greater than 10 ug/dl, which is the CDC's current threshold of concern.

Lead was banned for use in residential paint in 1979. However, it is estimated that approximately 24 million units in the nation's housing stock have deteriorated lead paint and elevated levels of lead-contaminated house dust. More than 4 million of these units are homes to one or more young children. Lead-based paint is defined by HUD as paint or other surface coatings that contain lead equal to or greater than 1.0 mg/cm^2 or 0.5 percent by weight (equivalent units are: 5,000 ug/g, 5,000 mg/kg, or 5,000 ppm by weight). Surface coatings include paint, shellac, varnish, or any other coating, including wallpaper, which covers painted surfaces.

Pursuant to Title X of the Housing and Community Development Act of 1992, HUD issued Guidelines for the Evaluation and Control of Lead-Based Paint in Housing. Lead-based paint hazards are defined as:

> "Any condition that causes exposure to lead from lead-contaminated dust; bare, lead-contaminated soil; or lead-based paint that is deteriorated, or intact lead-based paint present on accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects."

Market and Inventory Conditions Related to Lead

Based on HUD's CHAS data (2000 release, Tables A14A and A14B), the following grid illustrates the potential presence of lead-based paint hazards in Jefferson County. The data indicates the number of households residing in housing built in 1979 or prior where a young child is present, and it is organized by income level.

Income Level	Number of Households
Extremely low income	5,980
Low income	4,510
Moderate income	5,478*
TOTAL	**15,968**

*CHAS does not break-down the above data for households over 50% AMI. A total of 23,920 households with incomes greater than 50% AMI lived in housing built in 1979 or prior and had a young child present. In the overall CHAS data, moderate income households comprised 22.9% of households over 50% of AMI, so this figure was applied to 23,920 to arrive at the moderate income estimate.

Extremely low-income households are those with incomes less than or equal to 30 percent of the area median income. Low-income households are those with incomes between 30.1 to 50 percent of the median. Moderate income households range from 50.1% to 80% AMI. In Louisville, a family of four cannot make more than $18,450 to meet the limits of an extremely low-income household. The family of four limit for low-income is $30,750.

Factors that contribute to lead risks, according to the National Center for Lead-Safe Housing, are:

- Age of housing
- Condition of housing
- Poverty and property tenure
- Families with young children
- Presence of lead poisoning cases

As of July 1, 1997, enabling legislation in Kentucky under KRS 211.909965 requires state certification for persons performing lead hazard detection or abatement services in target housing or child occupied facilities. It also requires accreditation for training providers of educational programs for individuals who perform lead-hazard detection and abatement.

In Jefferson County, approximately 95 percent of children identified with lead poisoning have resided within the urban core district. Consequently, Louisville Metro Public Health and Wellness prevention programs have traditionally concentrated within these limits. This population is deemed most at risk due to the high concentration of older housing (90 percent, pre-1970 housing) and large numbers of children living in poverty.

For over 30 years, the Louisville Metro Childhood Lead Poisoning Prevention Program (CLPPP), a division of the Louisville Metro Public Health and Wellness Department, has provided lead screening, lead public health surveillance, case management and environmental inspection services to the community.

The Louisville Metro Housing and Community Development Division received a $2.7 million Lead–Based Paint Hazard Control Program grant from the U.S. Department of Housing and Urban Development effective January 1, 2010. The grant will be funded over a period of three years. The lead grant may serve households metro-wide in addition to targeting efforts in ten at-risk neighborhoods or 49 census tracts for lead hazard control activity – California, Chickasaw, Oakdale, Phoenix Hill, Portland, Russell, Shagbark/Shanks Lane, Shawnee, Shelby Park, and Smoketown.

The population of these areas is 161,481 people. According to the 2000 Census, the majority of owner-occupied units in the target areas were built prior to 1970 (90%). The same is true for renter-occupied units, of which 74% were constructed prior to 1970. These neighborhoods are home to 14,079 children less than six years of age. In terms of socio-economic status, 28% of

target areas residents live in poverty. This represents a total of 45,356 people below the poverty line while 61% of families in the lead target area are low-to-moderate income.

The total number of children screened for lead from January – September 2009 was 8,891. Of these, 162 had elevated Blood Lead Levels (>=10μg/dL). A total of 59 or 36% of the children testing with elevated lead levels came from six of the target areas.

Louisville Metro Housing and Community Development lead hazard control activities will make improvements to at least 175 housing units and will incorporate Energy Star components into at least 130 of those units. A minimum of 300 children 0-72 months are expected to benefit from these improvements.

The grant will also provide free training to 102 people in Lead Safe Work Practices and Lead Worker standards, of which 24 people will be Section 3 residents. Of those 24, it is anticipated 8 will find job placements as a result of the training. By increasing the number of certified individuals in lead hazard control, the goals of increasing lead-safe housing and furthering fair housing opportunities will be enhanced.

Through this grant, the Louisville Metro Housing and Community Development Division (by providing lead assessments, remediation, and final clearance) and the Louisville Metro Health Department (by providing testing and case management) will work together to elevate the importance of decent, safe and affordable housing as a public priority. As part of the new grant, cross-referrals will be made between the two departments to address Healthy Homes imperatives. These include identifying asthma triggers, removing those triggers, and offering follow-up care. Attention to fire concerns and potential in-home fall hazards are additional Healthy Homes priorities. These imperatives will be addressed by installing smoke detectors and grab-bars as needed in homes receiving lead remediation.

Finally, the Housing and Community Development Division is integrating Lead Safe Louisville with its other housing activities. A central intake process has been established, so when a client makes an inquiry regarding one housing program, they are simultaneously assessed for eligibility for lead control activities. Clients are provided with program information if they appear to qualify. If they are interested in the program, a referral is made to lead program staff who follow-up with the client. Lead Safe Louisville activities are being incorporated into the Rental Development Program, the Residential and Emergency Repair Programs, and the Weatherization Program.

HOUSING

Housing Needs 91.205

Needs of Extremely Low-, Low-, Moderate- and Middle-Income Households

For FY 2009, HUD established $61,500 as the Area Median Income or AMI for Jefferson County, Kentucky. Income categories used for CDBG funded activities are calculated based on this figure.

HUD defines extremely low-income households as those whose income is equal to or less than 30% of the area median income. Very low-income households are at 30 to 50% of the AMI. Household between 50 and 80% of this median are considered moderate-income while those between 80 and 95% of the AMI are deemed middle-income households. The thresholds for each low-to-moderate income category, based on household size, appear in the following table:

Household Size	**1 Person**	**2 Person**	**3 Person**	**4 Person**	**5 Person**	**6 Person**	**7 Person**	**8 Person**
Income Category								
Extremely Low (30%) Income Limits	$12,900	$14,750	$16,600	***$18,450***	$19,950	$21,400	$22,900	$24,350
Low (50%) Income Limits	**$21,550**	**$24,600**	**$27,700**	***$30,750***	**$33,200**	**$35,650**	**$38,150**	**$40,600**
Moderate (80%) Income Limits	$34,450	$39,350	$44,300	***$49,200***	$53,150	$57,050	$61,000	$64,950

Based on Comprehensive Housing Affordability Strategy or CHAS data provided by the 2000 Census to HUD, there are 37,217 extremely low-income households whose income is less than or equal to 30% of the area median income in Jefferson County (<=30%). An additional 31,973 households are low-income (>30% to <=50%) and 49,819 households fall into the moderate income category (>50% to <=80%). This represents 119,009 low-to-moderate income households in Louisville Metro. As the county is home to 286,952 total households, this means that 41.4% are low-to-moderate income.

CHAS data indicates there are 167,943 households at 80% or more of the area median income. This represents 58.5% of all households.

In terms of household types, the 2000 Census indicates there are 182,971 family households (63.7%) and 104,041 non-family households (36.2%). Single persons, or households living alone, total 87,522 or 30.5%.

Cost Burdens, Overcrowding and Substandard Housing for Low-to-Moderate and Middle-Income Households

For low-to-moderate income families, CHAS data estimates 57,524 households have at least one housing problem. There are four potential housing problems captured by this number: 1) a lack of complete kitchen facilities; 2) a lack of complete plumbing: 3) overcrowding, which is defined as more than one person per room; or 4) a high housing cost burden. A fundamental challenge for many families is the cost of their housing. As previously mentioned, HUD recommends people pay no more than 30% of their gross, household income (including utilities) on housing. Significant numbers of households (54,568) carry cost burdens over 30% in Jefferson County while 26,940 households struggle with severe cost burdens, defined as over 50% of household income spent on housing.

These problems are most concentrated for renters and owners in the extremely low-income category. Seventy percent of extremely low-income renter households have at least one housing problem, 68% experience a moderate cost burden while 52% carry a severe cost burden. For home owners, sixty-seven percent of extremely low-income owner households have at least one housing problem, 66.5% bear a moderate cost burden and 49% carry a severe cost burden.

Both renters and homeowners in the low-income category experience high numbers of housing problems (65.6% for renters and 44% for owners) and cost burdens (61.4% for renters and 43.3% for owners). The low-income category sees a lesser frequency of severe cost burdens.

Owners in the moderate income category experience higher rates of housing problems and cost burdens than renter households within the same income level. These figures are illustrated by the following table:

Category	Any Housing Problem		Cost Burden > 30%		Cost Burden > 50%	
	Number	Percent	Number	Percent	Number	Percent
Extremely Low Income <=30% AMI						
Renter Households	17,674	69.6%	17,149	67.5%	13,120	51.6%
Owner Households	7,943	67.0%	7,879	66.5%	5,811	49%
Low Income > 30% to <= 50% AMI						
Renter Households	11,068	65.6%	10,353	61.4%	2,270	13.4%
Owner Households	6,660	44.0%	6,557	43.3%	3,144	20.7%
Moderate Income >50% to <= 80% AMI						
Renter Households	5,315	24.4%	4,131	19.0%	409	1.88%
Owner Households	8,864	31.5%	8,499	30.2%	2,186	7.77%
LOW-MOD TOTALS	57,524		54,568		26,940	

(CHAS 2000 Data)

For middle income households, homeowners face greater numbers and percentages of cost burdens and other housing problems than renters.

Category	Any Housing Problem		Cost Burden > 30%		Cost Burden > 50%	
	Number	Percent	Number	Percent	Number	Percent
Middle Income > 80% to 95% AMI						
Renter Households	915	13%	570	8.2%	110	1.6%
Owner Households	4,915	32%	3,705	24.1%	1,025	6.7%
Middle Income Total	5,830		4,275		1,135	

(CHAS 2009 Data)

For the purposes of this plan, units are considered to be in "standard condition" when the unit is in compliance with the local building code, which is based on the International Building Code. Units are considered to be in "substandard condition but suitable for rehabilitation" when the rehab cost represents 50% or less of the estimated or projected value of the unit after the rehabilitation. (Technical Correction, added September, 2012)

Based on HUD's CHAS data (2009 dataset), the incidence of substandard units appears to be a slightly lesser issue than housing cost burdens but are still of concern in Jefferson County.

Type of Unit	Number of Substandard Units
Occupied Units: Renter	**1,125**
Occupied Units: Owner	**800**
Vacant Units: For Rent	**880**
Vacant Units: For Sale	**820**
TOTAL	**3,625**

(CHAS 2009 Data)

Like substandard units, overcrowding is a less prominent problem than cost burdens. However, moderate overcrowding is seen in renter households of all sizes in the extremely low, low and moderate income categories. The highest level of severe overcrowding is experienced by households in the moderate income, renter group, as evidenced below.

Income Category	Number of Households	Household Type	Extent of Crowding Problem	Household Size
Extremely Low				
30% AMI or less	85	Owner	Moderate	All
30% AMI or less	0	Owner	Severe	All
30% AMI or less	**510**	Renter	Moderate	All
30% AMI or less	195	Renter	Severe	All
Low				
30.1-50% AMI	95	Owner	Moderate	All
30.1-50% AMI	0	Owner	Severe	All
30.1-50% AMI	**405**	Renter	Moderate	All
30.1-50% AMI	145	Renter	Severe	All
Moderate				
50.1-80% AMI	105	Owner	Moderate	All
50.1-80% AMI	50	Owner	Severe	All
50.1-80% AMI	**605**	Renter	Moderate	All
50.1-80% AMI	**335**	Renter	Severe	All
Middle				
80.1-95% AMI	130	Owner	Moderate	All
80.1-95% AMI	0	Owner	Severe	All
80.1-95% AMI	180	Renter	Moderate	All
80.1-95% AMI	60	Renter	Severe	All

(CHAS 2009 Data)

Small and Large Households

Small families (comprised of 2 to 4 members) outnumber large families (5 or more members) in Jefferson County. However, both types of families experience high rates of housing problems as illustrated by the following tables. While the numbers of large families facing housing

challenges is lower than the numbers for small families, the share or percentages for both are elevated, particularly for extremely low and low income household types.

RENTER Household Type	Household Income % of AMI	# of Households with Any Housing Problem	Percentage
Small Families (2 to 4 members)	0 - 30% Extremely low	6,735	76%
	31 – 50% Low	4,143	63%
	51 - 80% Moderate	1,695	21%
Large Families (5 or more members)	0 - 30% Extremely low	1,510	85%
	31 – 50% Low	938	76%
	51 - 80% Moderate	674	43%

(CHAS 2000 Data)

OWNER Household Type	Household Income % of AMI	# of Households with Any Housing Problem	Percentage
Small Families (2 to 4 members)	0 - 30% Extremely low	2,040	74%
	31 – 50% Low	2,274	64%
	51 - 80% Moderate	3,668	38%
Large Families (5 or more members)	0 - 30% Extremely low	433	88%
	31 – 50% Low	500	70%
	51 - 80% Moderate	999	51%

(CHAS 2000 Data)

Renters and Homeowners

The vast majority (68%) of extremely low-income households rent their housing while the greatest share of moderate-income households (56%) are homeowners. However, the number of moderate income households that rent is surprisingly high at 44%. Low-income households are nearly equally divided between renting and homeownership. A breakdown of renters and owners by income is demonstrated below:

Income Level	Renters	Homeowners	Total
<=30% AMI	25,379	11,838	37,217
> 30% to <= 50% AMI	16,848	15,125	31,973
>50% to <= 80% AMI	21,715	28,104	49,819
(CHAS 2000 Data)			119,009

Elderly

Of the 287,012 households in Jefferson County, 67,550 households or 23.5% include at least one person who is elderly, defined as age 65 and over (Census 2000). A total of 23% of households in the low-to-moderate income range include a member who is elderly, so Senior Citizens do not appear to be over-represented in the low-to-moderate income brackets. The overall home-ownership rate for extremely low-income elderly households (30% or less of AMI) is 54%. The highest rate of homeownership by households including a Senior Citizen, 82%, is seen by those in the 50 to 80% or moderate income range.

Income Level	Elderly Renters	Elderly Homeowners	Total
<=30%	5,250	6,146	11,396
> 30% to <= 50%	3,232	8,698	11,930
>50% to <= 80%	2,677	11,924	14,601
(CHAS 2000 Data)			27,947

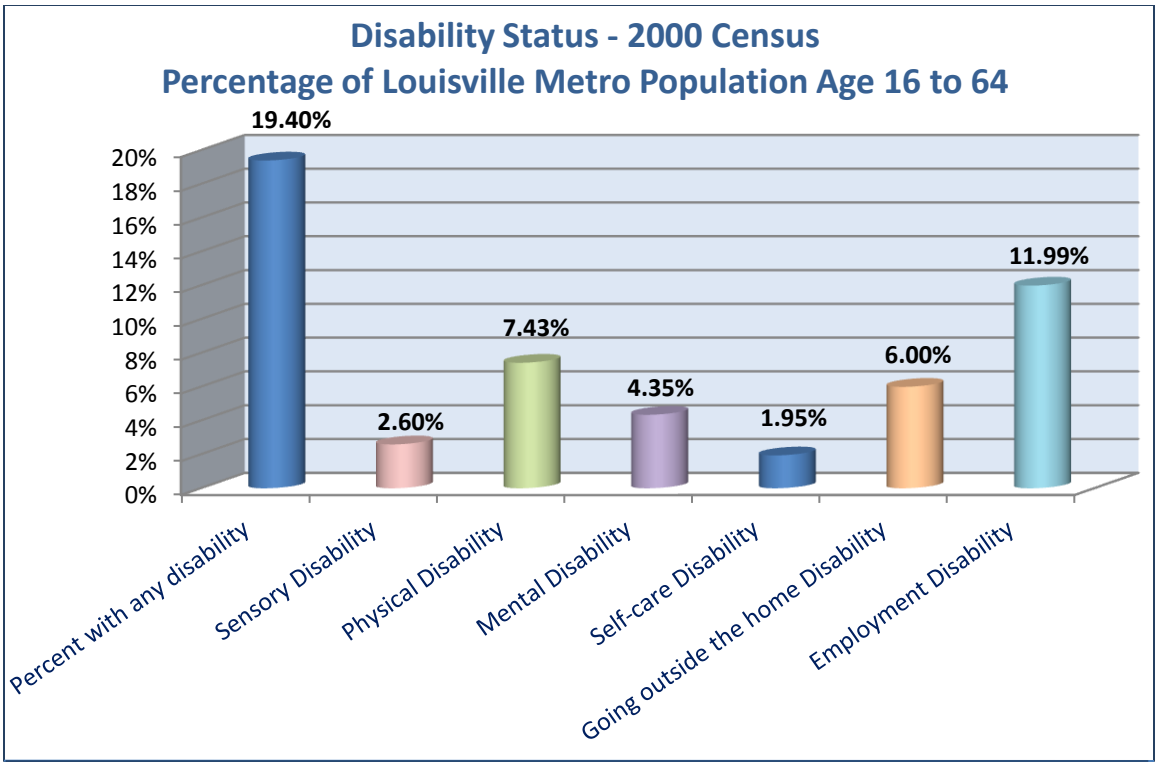
While elderly renter households experience higher rates or percentages of housing problems, more elderly owner households face at least one housing issue. The data in the following tables suggests it may be possible that less affluent Senior Citizens, particularly owner households, experience a greater pressure to age-in-place and would benefit from supportive services which enable them to do so.

Income Level	Number of Elderly Renter Households Experiencing a Housing Problem	Percentage of Elderly Renter Households Experiencing a Housing Problem	Number of Elderly Owner Households Experiencing a Housing Problem	Percentage of Elderly Owner Households Experiencing a Housing Problem
<= 30%	3,000	57%	3,787	62%
> 30% to <= 50%	1,937	60%	2,428	28%
>50% to <= 80%	757	28%	2,044	17%

(CHAS 2000 Data)

Persons with Disabilities

Census 2000 data indicates nearly one in every five Jefferson County adults live with a disability. The following chart illustrates multiple disability types and the percentage of all residents age 16 to 64 with each disability.



Employment disabilities top the list, with just under 12% of adults age 16 to 64 having some condition that impacts their employment status. This is followed by physical disabilities (7.43%) going outside the home disabilities (6%), and mental disabilities (4.35%). For persons age 21 to 64 with a disability, 55% are employed. This compares with an employment rate of 79.4% for those without a disability in the same age range.

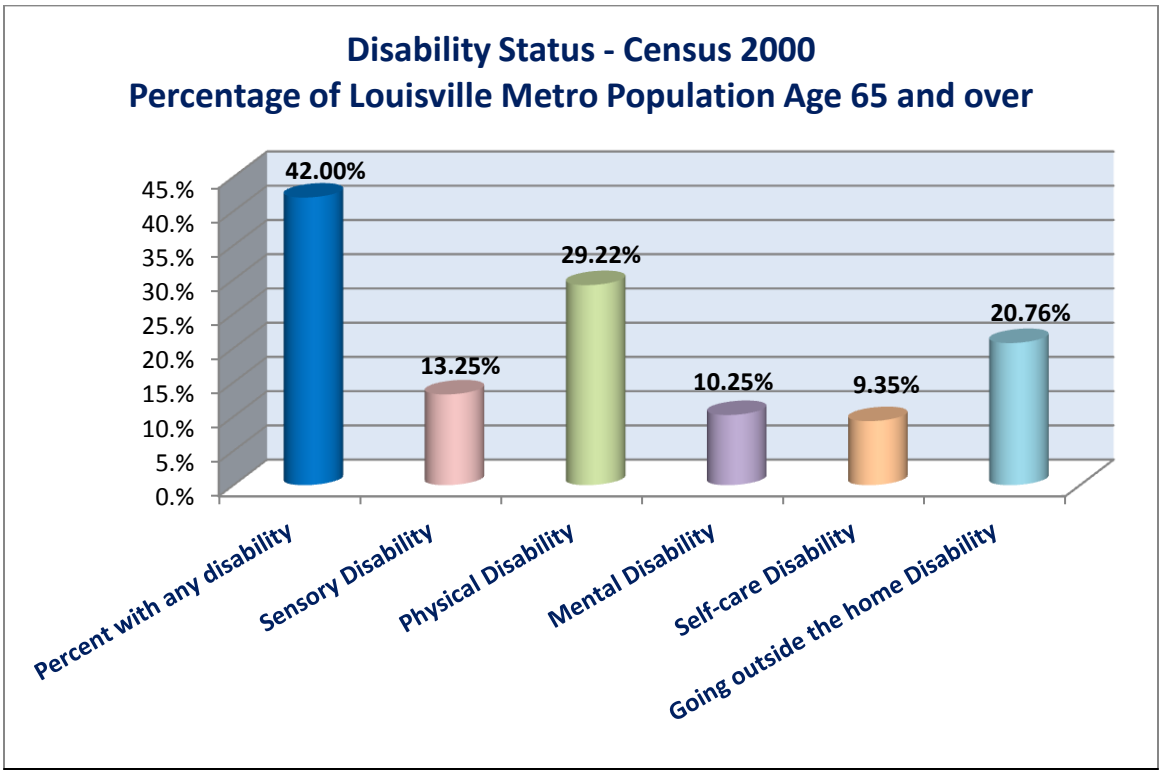
Each disability category represents significant numbers of county residents, as evidenced by the following table. It should be noted persons may experience more than one disability.

Louisville Metro Total Population 16 to 64 years	**447,043**
Number of Persons with any disability	86,749
Sensory Disability	11,605
Physical Disability	33,206
Mental Disability	19,441
Self-care Disability	8,698
Going outside the home Disability	26,834
Employment Disability	53,619

(Census 2000 Data)

For persons age 65 and over, the disability rate more than doubles, jumping from 19.4% to 42%. Senior Citizens experience physical disabilities, going outside the home disabilities, sensory

disabilities, mental disabilities, and self-care disabilities that impact their day-to-day lives.



The following table illustrates the disability status for persons in low-to-moderate income categories. There is a much larger share of persons in the extremely low- and low-income levels than in the moderate income bracket.

Income Level	Number of Persons with a Disability	Percentage of Total for Income Category
<=30% AMI	**11,680**	**31.4%**
> 30% to <= 50% AMI	**9,060**	**28.3%**
>50% to <= 80% AMI	**11,004**	**22.1%**

(CHAS 2000 Data)

Tenant-Based Rental Assistance Waiting Lists

As of June 2010, LMHFS's HOME Tenant-Based Rental Assistance program had a waiting list of 137 households. Program staff report the majority of these people are (sheltered) homeless and extremely low-income.

LMHFS currently has five Shelter Plus Care grants whose component is Tenant-Based Rental Assistance (TBRA). This represents 223 TBRA housing units. As of February 1, 2010, there were 213 people on the Shelter Plus Care TBRA waiting list. Of these, 56% reported a mental illness, 19% indicated they had a chemical dependency, 2% were dually diagnosed (mental illness co-occurring with substance abuse), 15.5% had a physical disability, and 7.5% had been diagnosed with HIV/AIDs.

Persons with HIV/AIDS

As of February 8, 2010, there were 48 people with HIV/AIDS on the HOPWA Tenant-Based Rental Assistance Waiting list. In addition, the 2009 Homeless Point in Time Count (PIT) found 44 persons with HIV/AIDS, 37 sheltered and 7 unsheltered.

Domestic Violence

The Continuum of Care Homeless Shelter Inventory (included in its November 2009 application) indicates the Center for Women and Families, the area's primary domestic violence service provider, maintains an Emergency Shelter capacity of 67 beds and a Transitional Housing capacity of 97 beds. The Kentucky Domestic Violence Association FY 2009 report indicates new, unduplicated admissions for the Center for Women and Families Residential Program included 263 women, 4 men and 206 children for total of 473 persons. The average number of days that women remained in residence was 113. The KDVA report notes the Center was unable to shelter 1,558 women and 978 children during FY 2009, and Housing Advocacy Services were provided to 416 non-residential women clients. The 2009 Homeless PIT counted 399 victims of domestic violence, 326 sheltered and 29 unsheltered.

Disproportionate Needs for Racial/Ethnic Populations
This section includes Technical Corrections requested by HUD.

Sufficient data was not available to evaluate the disproportionate needs of racial/ethnic groups other than African-American and Hispanic populations. No disproportionate needs were identified for Hispanic persons of any race. For African-Americans, disproportionate need was determined as follows: total Jefferson County Households = 286,952; African-American Households = 50,885; ratio for African-American households = 17.7% + 10% = 27.7% baseline. Any category where African-American household representation was greater than 27.7% was identified as disproportionate.

Data indicates there are disproportionate needs, particularly for renting African-American family households, at the following income levels:

Income Level	Elderly Households	Small Related Households	Large Related Households	All Other Households
Extremely Low <=30% AMI				
Renter	**Yes**	**Yes**	**Yes**	**Yes**
Owner	**No**	**Yes**	**Yes**	**No**
Low > 30% to <= 50% AMI				
Renter	**No**	**Yes**	**Yes**	**No**
Owner	**No**	**No**	**No**	**No**
Moderate >50% to <= 80% AMI				
Renter	**No**	**Yes**	**Yes**	**No**
Owner	**No**	**No**	**No**	**No**

(CHAS 2000 Data) The CHAS data does not breakdown the family category by small and large related households, so when there was disproportionate representation in the family category, a "Yes" was entered for both small related and large related households.

These responses are supported by the data presented in the following chart. Numbers in red indicate a category with disproportionate representation.

			Total Jefferson County		Caucasian		African-American		Hispanic - Any Race	
			Households	Percentage	Households	Percentage	Households	Percentage	Households	Percentage
Income Level	Type of Household	Category of Household	286,952	**100%**	225,635	**78.6%**	50,855	**17.7%**	3,442	**1.2%**
<=30%	Renter	Elderly	5,250	100%	3,325	63.3%	1,770	**33.7%**	40	0.8%
		Family	10,665	100%	3,645	34.2%	6,245	**58.6%**	295	2.8%
		Other	9,464	100%	5,260	55.6%	3,505	**37.0%**	335	3.5%
	Owner	Elderly	6,146	100%	4,835	78.7%	1,170	19.0%	10	0.2%
		Family	3,248	100%	2,055	63.3%	1,030	**31.7%**	25	0.8%
		Other	2,444	100%	1,910	78.2%	470	19.2%	8	0.3%
>30%<50%	Renter	Elderly	3,232	100%	2,495	77.2%	615	19.0%	40	1.2%
		Family	7,776	100%	3,715	47.8%	3,490	**44.9%**	275	3.5%
		Other	5,840	100%	3,905	66.9%	1,560	26.7%	170	2.9%
	Owner	Elderly	8,698	100%	7,670	88.2%	950	10.9%	25	0.3%
		Family	4,284	100%	3,105	72.5%	1,015	23.7%	45	1.1%
		Other	2,143	100%	1,700	79.3%	385	18.0%	-	0.0%
>50%<80%	Renter	Elderly	2,677	100%	2,210	82.6%	430	16.1%	25	0.9%
		Family	9,654	100%	5,730	59.4%	3,145	**32.6%**	335	3.5%
		Other	9,384	100%	6,920	73.7%	1,980	21.1%	175	1.9%
	Owner	Elderly	11,924	100%	10,750	90.2%	1,090	9.1%	14	0.1%
		Family	11,692	100%	9,130	78.1%	2,135	18.3%	110	0.9%
		Other	4,488	100%	3,780	84.2%	605	13.5%	40	0.9%

(CHAS 2000 DATA)

The disproportionate needs of African-American renter households will be addressed through the plan's proposed rental development and tenant-based rental assistance activities. The needs of African-American owner households will be addressed by means of housing rehabilitation, emergency repair, and weatherization services. LMHFS also plans four Neighborhood Revitalization Strategy Areas serving the Smoketown/Shelby Park, Newburg, Shawnee and California neighborhoods, areas of disproportionate African-American concentration. NRSA activities will also address disproportionate needs.

Priority Housing Needs 91.215 (b)

Based on the preceding analysis of housing conditions and the severity of the problems experienced by households of varying sizes, characteristics, and income, the following charts display the priority housing needs using the categories specified in HUD's Table 2A.

HUD Table 2A

Priority Housing Needs by Income

Household Type	Household Income % of AMI	# of Households with Any Housing Problem [Unmet Need]	Priority Need Level
RENTERS			
Elderly	0 - 30% Extremely low	3,000	H
	31 – 50% Low	1,937	M
	51 - 80% Moderate	757	L
Small Families (2 to 4 members)	0 - 30% Extremely low	6,735	H
	31 – 50% Low	4,143	H
	51 - 80% Moderate	1,695	M
Large Families (5 or more members)	0 - 30% Extremely low	1,510	M
	31 – 50% Low	938	M
	51 - 80% Moderate	674	L
All Other	0 - 30% Extremely low	6,429	H
	31 – 50% Low	4,050	H
	51 - 80% Moderate	2,189	M

(CHAS 2000 Data)

Household Type	Household Income % of AMI	# of Households with Any Housing Problem [Unmet Need]	Priority Need Level
OWNERS			
Elderly	0 - 30% Extremely low	3,786	H
	31 – 50% Low	2,428	M
	51 - 80% Moderate	2,044	M
Small Families (2 to 4 members)	0 - 30% Extremely low	2,040	H
	31 – 50% Low	2,274	H
	51 - 80% Moderate	3,668	M
Large Families (5 or more members)	0 - 30% Extremely low	433	M
	31 – 50% Low	500	L
	51 - 80% Moderate	999	L
All Other	0 - 30% Extremely low	1,684	M
	31 – 50% Low	1,458	M
	51 - 80% Moderate	2,153	M

(CHAS 2000 Data)

Basis for Determining Relative Priorities

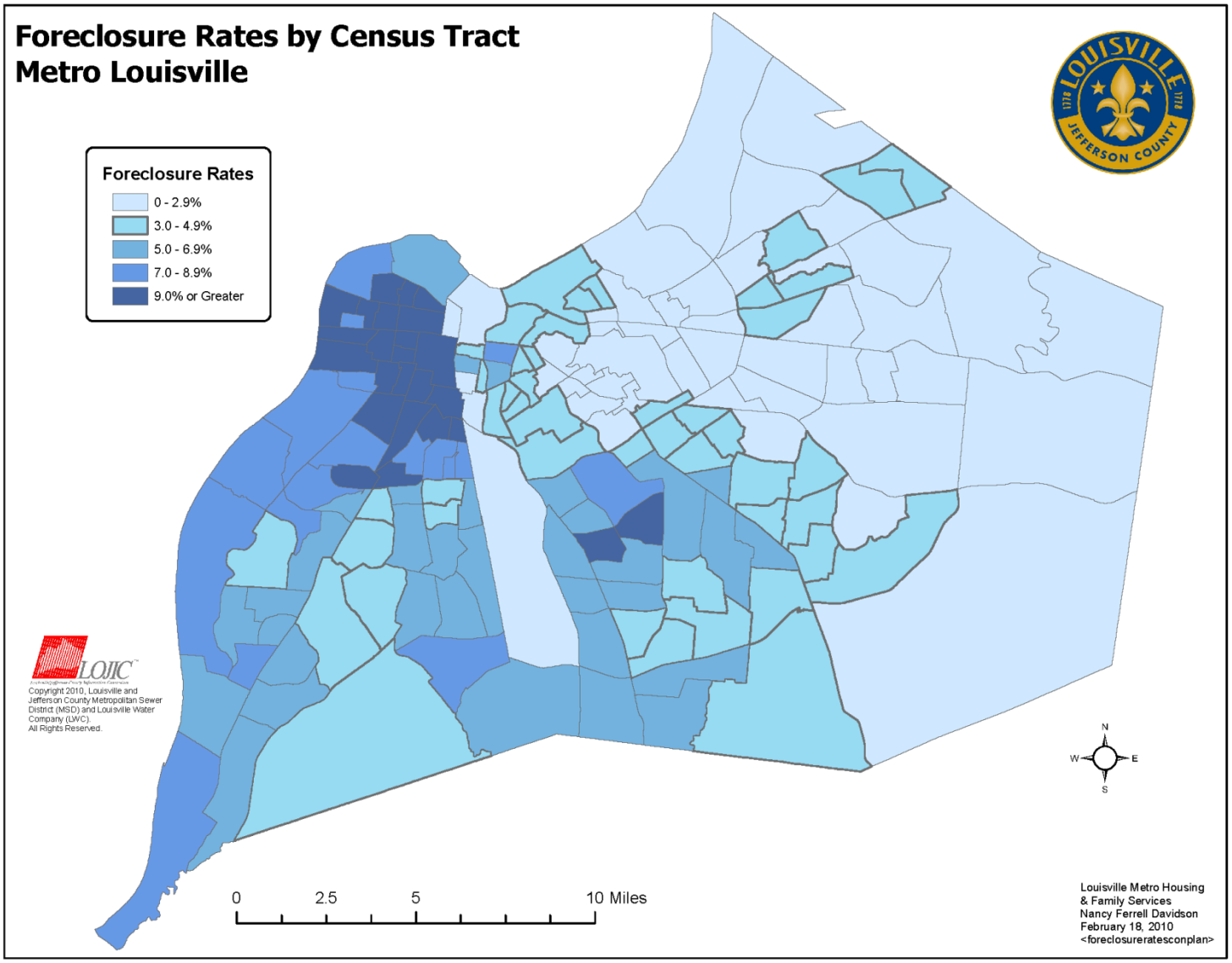
The priority housing needs were established by analyzing the percentage of households with each housing problem along with examining the number of households in that category. A weighted score was used to establish the priority needs level. The weighted score assigned priority to the actual number of Jefferson County households in each category of concern.

A score of 1 to 3 was assigned based on the percentage of households identified with each housing problem. Categories with 50% and above received a score of 3 (High); those at 20-49% scored a 2 (Medium) and categories at less than 20% received a score of 1 (Low). The current number of households with each housing problem were scored by assigning a 6 to those categories totaling 2,000 or more households (High); a score of 4 (Medium) was given to categories totaling between 1,000 and 1,999 households; and a score of 2 (Low) was attached to categories with under 1,000 households. The two scores were combined. A total score of 9 represented the Highest priority need level, a score of 6, 7 or 8 represented a Medium priority need level and a score of 5 or below established a low priority need level.

Two adjustments were made: one to the large families in the extremely low-income owner category, and the other was to large families in the low-income renter category. Using the formula, both scored as a low priorities. Housing market considerations, such as data on foreclosure, vacancy rates, homeownership, the risk of homelessness and the condition of housing properties, can be influenced by income and housing cost burdens. Because both categories of large families were vulnerable to these and other housing market factors, both were adjusted to medium priorities.

Housing Market Analysis 91.210

Due to present economic conditions it is difficult to obtain an accurate and fully current picture of the Louisville housing market. The volatility of the housing market means data that was current even a year ago may not represent the conditions on the ground. While Louisville did not experience a housing boom on the scale of many cities or the subsequent bust, its market has certainly been affected. Neighborhood Stabilization Program data indicated Jefferson County's foreclosure rate for an 18 month period between 2007 and 2008 was at 4.2%; however, during this same period, ten census tracts in some of Louisville's most disadvantaged neighborhoods experienced foreclosure rates of 10% or higher. An estimated 8,012 Louisville residents entered foreclosure during this time. The following map illustrates the incidence of foreclosures in Jefferson County during this timeframe.


Foreclosure Rates by Census Tract
Metro Louisville
Foreclosure Rates
0 - 2.9%
3.0 - 4.9%
5.0 - 6.9%
7.0 - 8.9%
9.0% or Greater
LOUISVILLE
JEFFERSON COUNTY
1778
LOJIC
Copyright 2010, Louisville and Jefferson County Metropolitan Sewer District (MSD) and Louisville Water Company (LWC). All Rights Reserved.
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Louisville Metro Housing & Family Services
Nancy Ferrell Davidson
February 18, 2010
<foreclosureratesconplan>

Overall the Louisville MSA homeownership rate has remained relatively stable over the past five years beginning with a low of 62.9% in 2005 rising steadily to a high of 70.7% in the first quarter of 2009. As of the third quarter of 2009, the homeownership rate fell back to 65.7%. Whether this is a leveling of the market or the beginning of a trend downward is yet to be seen. The homeowner vacancy rate increased from 2.9% in 2005 to 3.2% in the third quarter of 2009. While this is a small rise, the ten year trend shows an increase from .3% in 1999 to 3.2% in the third quarter of 2009. In conjunction with the relatively stable homeownership rate, this would lead to the conclusion that the vacant housing stock has increased significantly in the Louisville MSA in the past ten years (Data Source: US Census, Housing Vacancy and Homeownership, Annual Statistics - http://www.census.gov/hhes/www/housing/hvs/annual09/ann09ind.html).

Louisville MSA: Homeownership Rates										
1999	**2000**	**2001**	**2002**	**2003**	**2004**	**2005**	**2006**	**2007**	**2008**	**2009**
68.2%	70.2%	75.7%	73.4%	70.3%	67.5%	62.9%	66.4%	67.2%	67.9%	67.7%

In Jefferson County, 66.2% of homes are owner occupied while 33.8% are renter occupied. This is consistent with the national average for homeownership but slightly lower than the Kentucky rate.

2006-2008 American Community Survey 3-Year Estimates			
	United States	**Kentucky**	**Jefferson Co.**
Owner-Occupied	67.1%	70.4%	66.2%
Renter Occupied	32.9%	29.6%	33.8%

In terms of the supply and demand for housing, the rental vacancy rate for the Louisville MSA averaged 11.3% over the last three years. This compares with a national rental vacancy average of 10.1% over the same time period. Louisville's rental vacancy rate is 1.2% higher than the national rate. For homeownership, the Louisville MSA vacancy rate averaged 2.9% during the last three years. This compares with a national homeowner vacancy average of 2.7%. Louisville's homeowner vacancy rate is .2% higher than the national rate.

Louisville MSA: Homeowner Vacancy Rates										
1999	**2000**	**2001**	**2002**	**2003**	**2004**	**2005**	**2006**	**2007**	**2008**	**2009**
0.3%	1.5%	1.1%	1.8%	0.7%	2.1%	2.9%	3.0%	3.8%	2.5%	2.4%

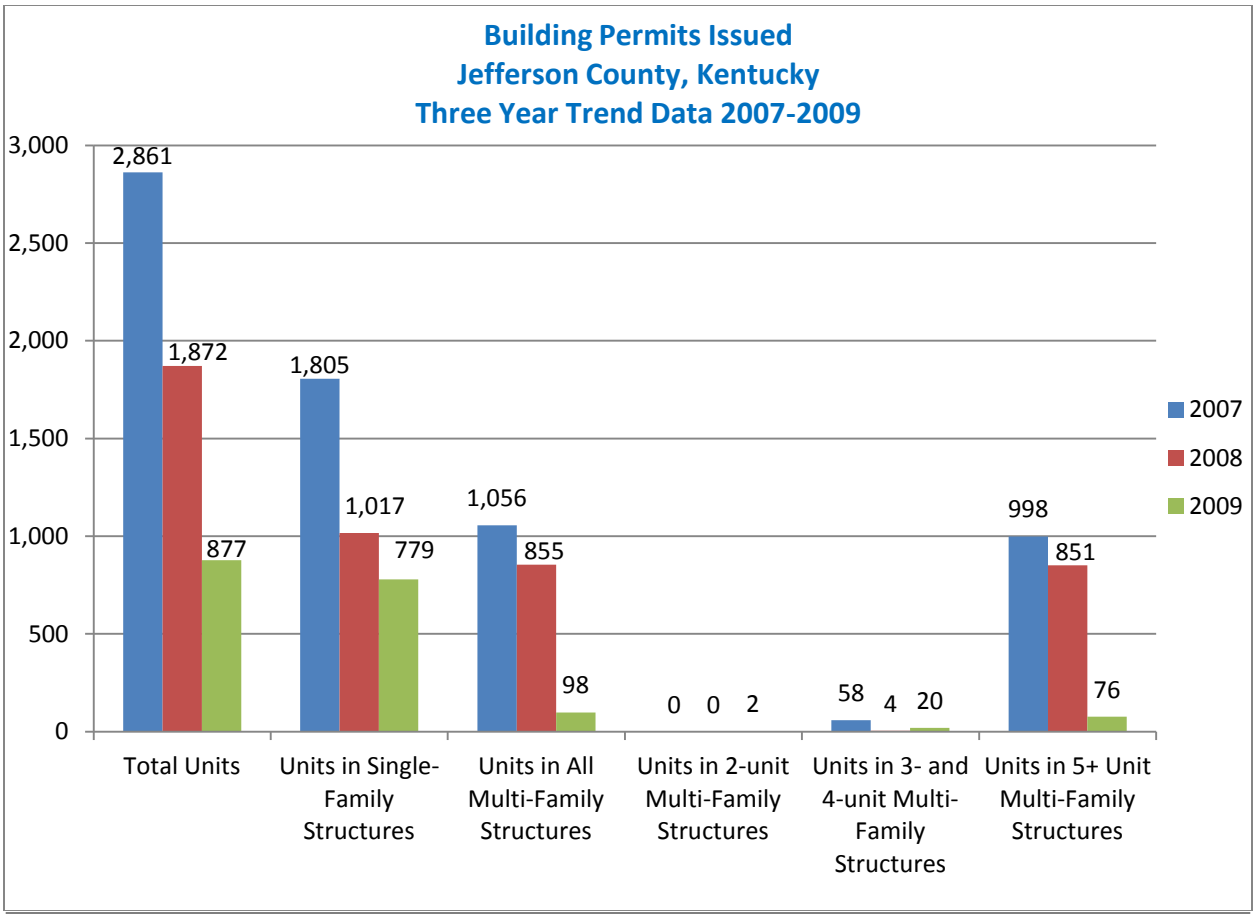
Louisville MSA: Rental Vacancy Rates										
1999	**2000**	**2001**	**2002**	**2003**	**2004**	**2005**	**2006**	**2007**	**2008**	**2009**
9.2%	7.2%	10.8%	7.2%	8.5%	9.5%	9.3%	9.9%	11.7%	10.2%	12.1%

The 2006-2008 American Community Survey (ACS) three year estimates indicate that the Jefferson County housing stock is composed of 328,467 housing units and of these units 62.5% were built in 1979 or earlier, with 15.9% being built 1939 or earlier. Around 1,113 homes lack complete plumbing facilities and 1,455 lack complete kitchen facilities. The Census Bureau defines overcrowding as more than 1.01 people per room and severe overcrowding as more than 1.51 people. Around 1%, or 2,797 households meet the definition for overcrowding and 749 meet the definition for severe overcrowding. The 2006-2008 ACS estimated median value for a home in Louisville is $145,000.

According to information from HUD's SOCDS Building Permits Database, the number of local housing building permits has declined significantly. In 2000, 3,809 building permits were issued. In 2008 this number had dropped to 1,872. Permits for single family structures declined from 2,797 in 2000 to 1,017 in 2008. Preliminary numbers for 2009 indicate a further drop with only 877 total permits issued through December of 2009. Of these, only 98 were for the construction of multi-family structures. The table below presents trend data for the previous ten year period.

BUILDING PERMITS	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Total Units	**3,809**	3,577	3,510	3,995	3,886	2,400	2,075	2,861	1,872	877
Single-Family Structures	2,797	2,978	2,749	3,164	3,237	2,041	1,453	1,805	1,017	779
Multi-Family Structures	1,012	599	761	831	649	359	622	1,056	855	98

The following chart uses this same data to illustrate the substantial drop in permits over the past three years.



The 2010 Fair Market Rent (FMR) in Louisville/Jefferson County is $499 for a zero bedroom, $577 for a one bedroom, $684 for a two bedroom, $956 for a three bedroom, and $1,015 for a four bedroom apartment. According to the National Low Income Housing Coalition, base rent has increased 35% in Louisville since 2000. In 2009, a worker would need to earn $13.08 an hour for a two bedroom apartment - at the fair market rent - to be affordable. A worker making the 2009 minimum wage of $6.55 an hour would have to work 80 hours a week to afford this two bedroom Fair Market Rent.

Hourly Wage Needed to afford Fair Market Rent	
Zero-Bedroom	$9.54
One-Bedroom	$11.02
Two-Bedroom	$13.08
Three-Bedroom	$18.27
Four-Bedroom	$19.40

Work Hours per Week at Minimum Wage Needed to Afford FMR	
Zero-Bedroom	58
One-Bedroom	67
Two-Bedroom	80
Three-Bedroom	112
Four-Bedroom	118

Public Housing

The Louisville Metro Housing Authority (LMHA), the agency responsible for administering Louisville's public housing, estimates that during FY2010 there will be a total of 4,372 annual contribution contract units in its public housing stock. Of these units, 3,660 are owned and managed by LMHA and 712 will be privately owned or managed. There will be a decrease of 487 units from the previous fiscal year. This will result from the razing of 192 units at Iroquois Homes, the fourth phase of demolition at the site, and the demolition of 326 units at Sheppard Square to prepare for HOPE VI revitalization activities. A total of 31 new scattered site units will be acquired during FY2010.

Of the 4,372 units estimated for FY 2010, 1,686 are located in family developments, 1,295 are elderly or disabled developments, 680 are scattered sites, and 712 are HOPE VI/Mixed income units that are non-LMHA managed. The occupancy rate for managed public housing developments is currently at 90% and should rise to 92% by the end of the fiscal year. For privately managed sites, the occupancy rate is expected to be at 93% by the close of FY2010.

Currently 3,782 families reside in LMHA housing. Out of 7,969 total residents, 3,582 are under the age of 18. The average yearly income for a family is $11,042 and 37% receive federal assistance (TANF and/or SSI). Female heads of households make up 72% of all families and 94% of all heads of households are single.

Households served by LMHA include 63% families, 8% persons who are elderly, and 29% persons with disabilities. Total households with incomes below 30% of the Area Median Income are 72% while households with incomes above 50% AMI are 5%.

LMHA currently manages a total of 9,448 housing choice vouchers and expects to increase this to 9,620 by the end of FY2010. This increase will occur through 67 Iroquois Relocation vouchers and 105 vouchers for use in the Veterans Administration Supportive Housing (VASH) program. Of the 9,620 vouchers expected at the end of FY2010, 9,445 will be Moving to Work Housing Choice Vouchers and 175 will be in the VASH program. Currently, LMHA maintains a Housing Choice Voucher waiting list of over 12,000 families.

Persons With HIV/AIDS

The local Continuum of Care includes 38 units which target persons with HIV/AIDs. LMHFS administers 11 of those units. During the 2009 CoC program year, LMHFS served 27 persons with HIV/AIDS through those units and its tenant-based rental assistance units. In 2008, HOPWA funds provided tenant-based rental assistance to 31 households and short-term rent, mortgage or utility assistance to another 51 households.

Specific Housing Objectives 91.215 (b)

In addition to its entitlement allocations, Louisville Metro received two awards of CDBG funds under the Neighborhood Stabilization Program. A direct award from HUD totals $6,973,721 and a pass-through award from the Commonwealth of Kentucky totals $3,500,000. Louisville Metro also received a direct HUD award of $2,724, 823 under the Lead-Based Paint Hazard Control in Privately Owned Housing Grant Program.

During the next five year period, LMHFS expects to use CDBG, NSP, Lead Hazard Control funds and private investments and contributions to accomplish the following:

- ✓ Remove architectural barriers from 225 properties
- ✓ Rehabilitate or repair 1,875 single-family, residential units
- ✓ Provide energy efficiency improvements to 1,350 properties
- ✓ Remediate lead hazards in 175 owner-occupied and rental properties
- ✓ Acquire 13 properties for demolition and construction of new housing (NSP)
- ✓ Demolish 13 multi-family properties to pave the way for 52 new, single-family homes (NSP)
- ✓ Construct 52 units of affordable, single-family housing (NSP)
- ✓ Rehabilitate 18 vacant, single-family housing units (NSP)
- ✓ Provide down payment assistance to 70 households participating in NSP single-family projects
- ✓ Rehab 14 units of affordable, rental housing (NSP)
- ✓ Dispose of 70 single-family units and 14 rental units rehabilitated or newly constructed (NSP)

During the next five year period, LMHFS plans to use HOME funds and private investments to accomplish the following:

- ✓ Construct 10 units of affordable single-family housing
- ✓ Provide homeownership/down payment assistance to 225 households
- ✓ Produce 133 new affordable rental units
- ✓ Rehabilitate 125 units of existing rental units
- ✓ Rehabilitate 69 units of single-family housing

The following grid illustrates priority housing objectives by activity. The grid relates each proposed activity to HUD's statutory program goals and HUD outcomes. It also indicates the year one cost estimates for and the priority needs level assigned to each activity. Every activity also includes its corresponding matrix code or identification number (in parenthesis) from HUD Table 2.

HUD Table 2C

Specific Housing Objectives

CDBG Housing Activities	Priority Level	HUD Statutory Program Goal	Estimated Cost Year One	LM Outcome/ Performance Measure	HUD Outcome
Removal of Architectural Barriers [14A] - RAMPS Construction Program	M	Suitable Living Environment	$250,000 CDBG	45 units per year	Improve Availability/Accessibility [SL-1]
Construction of Housing [12] – Build more affordable single-family housing	H	Decent Housing	NSP	Y2= 26; Y3=26	Improve Availability/Accessibility [DH-1]
Direct Homeowner Assistance [13]	M	Decent Housing	NSP	Y1=9; Y2=35; Y3=26	Improve Affordability [DH-2]
Rehabilitate Single-Unit Residential [14A] – Residential/Emergency Repair Program and NSP	H	Decent Housing	$1,250,000 CDBG and NSP	Y1-Y2 = 384 per year; Y3-Y5= 375 per year	Improve Sustainability [DH-3]
Rehabilitate Multi-Unit Residential [14B] – NSP	H	Decent Housing	NSP	Y1=7; Y2=7	Improve Sustainability [DH-3]
Energy Efficiency Improvements [14F] - Weatherization	H	Suitable Living Environment	$325,000 CDBG + DOE	270 units per year	Improve Sustainability [SL-3]
Rehabilitation Administration [14H]	H	Decent Housing	$580,500 CDBG	CAPER	Improve Sustainability [DH-3]
Lead Remediation [14I] – Lead-Safe Louisville Project	H	Suitable Living Environment	$70,000 CDBG + Lead Grant	Y1= 26; Y2= 88; Y3= 61	Improve Availability/Accessibility [SL-1]

HOME Housing Activities		HUD Statutory Program Goal	Estimated Program Cost Year One	LM Outcome/ Performance Measure	HUD Outcome
Rental Assistance	H	Decent Housing	$900,000 HOME	190 persons per year	Improve Affordability [DH-2]
Production of New, Affordable, Single Family Owner Units - CHDOs	H	Decent Housing	$605,000 HOME	2 units per year	Improve Accessibility/Availability [DH-1]
Production of New, Affordable Rental Units - Rental Development Program	H	Decent Housing	$1,175,000 HOME	Y1= 29 Y2=29 Y3-Y5=25 units per year	Improve Accessibility/Availability [DH-1]
Rehabilitation of Existing Single Family Owner Units - CHDOs	H	Decent Housing	$605,000 HOME	Y1=12; Y2=12; Y3=15; Y4=15; Y5=15	Improve Sustainability [DH-3]
Rehabilitation of Existing Rental Units- Rental Development Program	H	Decent Housing	$1,175,000 HOME	25 units per year	Improve Sustainability [DH-3]
Homeownership Assistance [does not include NSP households listed above]	M	Decent Housing	$700,000 HOME	45 Households per year	Improve Affordability [DH-2]

Housing activities are implemented by the Housing and Community Development Division of LMHFS. The Division administers the Lead-Based Paint Hazard Control and Neighborhood Stabilization Program grants. It also is responsible for the Residential Repair, Emergency Repair, CHDO, Weatherization, Ramp Construction, Down Payment Assistance and Rental Development programs.

The Lead-Safe Louisville (LSL) project was discussed in the Lead section of this plan. LSL targets ten high-risk neighborhoods as well as serving households Metro-wide, provided a child under six or a pregnant woman is present and income guidelines are met.

The Neighborhood Stabilization Program is targeting federal and state funds in the Newburg, Park DuValle, Portland, Shawnee and Smoketown/Shelby Park neighborhoods. NSP will acquire 13 multi-family structures on Boxelder Road and construct 52 single-family homes in their place. Two commercial properties, one in Portland for Habitat for Humanity, and one in Smoketown/Shelby Park for YouthBuild, will be rehabilitated to enhance and sustain the housing services these non-profit organizations provide to the community. NSP is also acquiring 14 vacant rental units for rehabilitation and 18 vacant single-family units for rehabilitation.

The Ramp Construction program provides homes with access ramps and railings Metro-wide to qualifying persons with disabilities.

The Residential Rehab Program (available Metro-wide based on income eligibility) improves existing housing by making homes safe, warm, dry and energy efficient and by eliminating exterior code violations. The program is for owner-occupied housing. Eligible repairs include heating, electrical, plumbing, gas lines, roofing, gutters and downspouts, structural, and (in limited areas) windows, exterior doors and siding. Each home is inspected and evaluated by a Housing Rehabilitation Specialist to determine deficiencies requiring repair.

The Emergency Repair Program provides financial assistance to low-income residents Metro-wide to make emergency repairs to their homes. Persons assisted must own and have lived in the home needing the repair for at least one year. Rental units are not eligible. Eligible work includes electrical, plumbing, heating and cooling systems and limited roof repairs.

The Weatherization Program (available Metro-wide based on income eligibility) provides financial assistance to low-income residents for energy conservation improvements to their homes. Households can either own or rent the dwelling, although renters must have the approval and cooperation of the property owner. Participants must have lived in the home needing the weatherization assistance for at least one year. Eligible activities include:

- Insulating attics, walls and floors
- Caulking windows and other areas that allow air infiltration
- Repairing or replacing broken windows and doors
- Repairing or replacing nonworking or inefficient heating systems and water heating systems
- Installing compact florescent light bulbs, low flow shower heads and replacing inefficient refrigerators
- Installing smoke alarms and carbon dioxide and carbon monoxide detectors
- Repairing or replacing interior gas line shutoffs and electrical disconnects
- Installing sediment traps on gas lines

The Down Payment Assistance Program provides loans to qualified homebuyers to assist in purchasing a home which will be used as a primary residence. Households must meet income guidelines. The program offers assistance Metro-wide. Homebuyers may qualify for a forgivable mortgage, and assistance may also be provided for closing costs. Homebuyers are responsible for obtaining primary financing through a fixed rate mortgage from a reputable lender.

The Rental Development Program provides GAP financing for new construction, substantial rehabilitation, or adaptive reuse, which results in rental units which are affordable to lower-income households. The program is available Metro-wide, provided qualifying criteria are met.

The Community Housing Development Organization Program (CHDO) works with non-profit housing organizations to establish their CHDO certification and select and complete new

projects. The program provides up to 100% of financing for construction of new homes on vacant lots or rehabilitation of exiting vacant homes. When construction is complete, the CHDOs hold title to the homes, which are transferred to eligible homebuyers at or below 80% of area median income at closing.

Responsibility for tenant-based rental assistance rests with the Human Services Division, which because of its case management capabilities, also administers the department's eleven Continuum of Care grants.

Needs of Public Housing 91.210 (b)

As of June 30, 2009, the Louisville Metro Housing Authority (LMHA) had a total of 4,864 Annual Contributions Contract (ACC) units in its public housing stock. Of the 4,864 total units, 4,154 ACC units are LMHA owned and managed and 710 are privately managed. The preservation and continued viability of its current rental housing inventory is core to the Louisville Metro Housing Authority's capital investment strategies. The Construction Administration Department continues to aggressively carry out the improvements outlined in the Agency's five-year capital plan (estimated cost = $64,404,861), so sites are in the best possible physical condition, despite their age. In early April of FY 2009, LMHA received an award of $14,151,218 million in Public Housing Capital Formula stimulus funds, and as of June 30, 2009, it had obligated almost 10 million ($9,787,661), leaving just under $5 million ($4,363,557) in funds yet to be allocated.

LMHA conducted a needs assessment for compliance with Section 504 guidelines in the early 1990's. Improvements were made throughout the Agency's developments including sidewalks, approaches to management offices, community centers, and other public buildings, and additional necessary modifications including unit conversions. The Authority currently has 73 fully accessible units or approximately 2% of its housing stock. In addition, in 2004, the Kentucky Housing Corporation (KHC) began requiring that Tier One Universal Design Standards be incorporated into KHC funded projects. As a result, all of the new units created with Low Income Housing Tax Credits will include Universal Design features.

Clarksdale (Liberty Green) HOPE VI Revitalization

In redeveloping the Clarksdale Public Housing Development, LMHA has to date received a total of $40 million in Federal HUD HOPE VI Revitalization grant funds, obtained over $200 million in physical development leverage, and partnered with several for-profit and non-profit developers to create more than 1,900 public housing, low-income tax credit, market rate rental and homeownership units. To date, all the rental units are complete and while development of homeownership units has been hampered by the economic downturn, LMHA is confident these units will be fully developed over the next ten years.

Grant Application for Sheppard Square HOPE VI Revitalization

In November 2009, the Authority submitted an application to HUD requesting $22,000,000 of FY2009 HOPE VI funding for the Sheppard Square public housing site. LMHA plans to demolish all existing buildings on the site, and rebuild a mixed-income community on the footprint. The revitalized site will include a combination of public housing, low-income housing tax credit (LIHTC) and market-rate rental and homeownership units. Additional replacement housing units will be built and/or acquired off-site to achieve LMHA's commitment of one-for-one replacement of the 326 units at Sheppard Square. In conjunction with the planning process for its Sheppard Square HOPE VI Revitalization submission, LMHA will explore developing housing designated for disabled veterans. Louisville Metro has committed $10 million in CDBG and $2.5 million in HOME funds for infrastructure and capital improvements necessary to this revitalization.

Waiting Lists for Public Housing & Housing Choice Voucher Program

LMHA streamlined its waiting list and referral list structure when it modified its ACOP and Administration Plan in 2005. LMHA maintains waitlists for owned and managed public housing sites; a referral list of residents recommended for its scattered site units; and a separate waitlist for the Housing Choice Voucher program. Individual, site-based waiting lists are used for most of the 710 privately managed and/or owned public housing units in mixed-income developments.

LMHA maintains a single, centralized waitlist for its owned and managed public housing sites. As of July 1, 2009, there were 3,008 applicants on LMHA's central-based waitlist. A total of 1,685 or 56.01% of applicants on LMHA's central-based waitlist sought one-bedroom units, 823 or 27.36% needed two-bedroom units, 404 or 13.43% qualified for three-bedroom units and 96 or 3.19% sought four-bedroom units.

LMHA also maintains a referral list of residents recommended for its scattered site units. As of June 30, 2009, the scattered site referral list contained 229 families: 65 are waiting for 1 bedroom units, 67 await 2 bedroom units, 63 require 3 bedroom units, and 34 need 4 bedrooms units.

LMHA also maintains a separate waitlist for the HCV program. As of July 1, 2009, there were a total of 12,112 applicants on the Authority's Housing Choice Voucher program waitlist, up from 8,842 or 36.98% from the beginning of the period. A total of 6,070 or 50.12% of applicants on the HCV waitlist needed one-bedroom units (down from 54.16% the previous year), 4,039 or 33.35% sought two-bedroom units (up from 31.17%), 1,714 or 14.15% qualified for three-bedroom units (up from 12.49%), and 289 or 2.39% needed four-bedroom or larger units (compared to 2.18% the previous year).

The individual, site-based waitlist (which includes applicants for all types of units including public housing/tax credit and market-rate) for Park DuValle Phase I contains 1,070 applicants, 309 or 28.88% qualify for one-bedroom units, 329 or 30.75% need two-bedroom units, 388 or 36.26% are eligible for three-bedroom units, and 44 or 4.11% require four-bedroom units. At one time, a combined waitlist was maintained for Park DuValle Phases II, III and IV; however, this list has been closed since 2002.

Similarly, the site-based waitlist for Liberty Green On-site Rental Phases I, II, III and IV combines applicants for public housing, market rate and tax credit units. Of the total 1,070 applicants, 50 or 4.95% were eligible for 0 bedroom units, 500 or 49.50% qualified for one-bedroom units, 200 or 19.80% needed two-bedroom units, 260 or 25.74% required three-bedroom units, and 10 or 0.009% sought four-bedroom units.

The following chart illustrates the current and projected inventory of Louisville Metro's public Housing stock.

LOUISVILLE METRO HOUSING AUTHORITY
HOUSING STOCK INFORMATION 12/31/1998 TO 6/30/2015

	Actual Housing Units											Projected Housing Units					
Public Housing	12/31 1998	12/31 1999	12/31 2000	12/31 2001	12/31 2002	6/30 2004	6/30 2005	6/30 2006	6/30 2007	6/.30 2008	6/30 2009	6/30 2010	6/30 2011	6/30 2012	6/30 2013	6/30 2014	6/30 2015
Family Developments																	
KY 1-001 Clarksdale	724	724	721	714	714	713	308	-	-	-	-	-	-	-	-	-	-
KY 1-002 Beecher Terrace	766	763	763	760	760	760	760	760	760	760	760	760	760	760	760	760	760
KY 1-003 Parkway Place	636	635	635	634	634	634	634	634	634	634	634	634	634	634	634	634	634
KY 1-004 Sheppard Square	327	326	326	325	325	325	325	326	325	325	326	326	326	245	142	-	-
KY 1-005 Iroquois Homes	853	835	853	850	704	704	632	632	632	484	484	292	168	81	-	-	-
Subtotal Family Developments	**3306**	**3283**	**3298**	**3283**	**3137**	**3136**	**2659**	**2352**	**2351**	**2203**	**2204**	**2012**	**1888**	**1720**	**1536**	**1394**	**1394**
Elderly/Disabled Developments																	
KY 1-012 Dosker Manor A,B & C Buildings	675	681	681	679	679	679	679	688	688	688	688	688	688	688	688	688	688
KY 1-013 St. Catherine Court	172	169	169	169	159	159	159	159	159	159	159	159	159	159	159	159	159
KY 1-014 Avenue Plaza, 550 Apartments	224	224	224	224	225	225	225	225	297	297	297	297	297	297	297	297	297
KY 1-018 Lourdes Hall, Bishop Lane Plaza	62	62	62	62	61	151	151	151	151	151	151	151	151	151	151	151	151
Subtotal Elderly/Disabled Developments	**1133**	**1136**	**1136**	**1134**	**1124**	**1214**	**1214**	**1223**	**1295**	**1295**	**1295**	**1295**	**1295**	**1295**	**1295**	**1295**	**1295**
Scattered Sites																	
KY 1-017 Scattered Sites I-V, Newburg	185	178	178	179	183	272	272	273	273	273	273	270	270	270	270	270	270
KY 1-034 New Scattered Sites	-	-	-	9	116	130	145	164	186	258	312	360	410	460	500	510	520
KY 1-047 HPI/NDHC Scattered Sites	-	-	-	-	-	-	-	-	69	71	72	69	69	69	69	69	69
Scattered Sites (Sheppard Square Off-Site Replacement)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	60	90
Subtotal Scattered Sites	**185**	**178**	**178**	**188**	**299**	**402**	**417**	**437**	**528**	**602**	**657**	**699**	**749**	**799**	**869**	**909**	**949**
HOPE VI/Mixed Income (Non-LMHA managed)																	
KY 1-027 Park DuValle I	-	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59
KY 1-030 Park DuValle II	-	-	-	92	92	92	92	92	92	92	92	92	92	92	92	92	92
KY 1-031 Park DuValle III	-	-	-	-	78	78	78	78	78	78	78	78	78	78	78	78	78
KY 1-032 Park DuValle IV	-	-	-	-	43	134	134	134	134	134	134	134	134	134	134	134	134
KY 1-036 St. Francis	-	-	-	-	-	10	10	10	10	10	10	10	10	10	10	10	10
KY 1-043 Steven Foster	-	-	-	-	-	-	-	16	16	18	18	18	18	18	18	18	18
KY 1-046 Village Manor	-	-	-	-	-	-	-	10	10	10	10	10	10	10	10	10	10
KY 1-049 Liberty Green Rental I	-	-	-	-	-	-	-	11	94	94	94	94	94	94	94	94	94
KY 1-050 Liberty Green Rental II	-	-	-	-	-	-	-	-	-	40	42	42	42	42	42	42	42
KY 1-051 Liberty Green Rental III	-	-	-	-	-	-	-	-	-	19	127	127	127	127	127	127	127
KY 1-052 Liberty Green Rental IV	-	-	-	-	-	-	-	-	-	-	48	48	48	48	48	48	48
Sheppard Square On-Site Rental I	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90	90	90
Sheppard Square On-Site Rental II	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	83	83
Sheppard Square On-Site Rental III	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	52
Downtown Scholar House	-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	11	11
Total HOPE VI/Mixed Income Units	**0**	**59**	**59**	**151**	**272**	**373**	**373**	**410**	**493**	**554**	**712**	**712**	**723**	**723**	**813**	**896**	**948**
Total Public Housing Dwelling Units	**4624**	**4656**	**4671**	**4756**	**4832**	**5125**	**4663**	**4422**	**4667**	**4654**	**4868**	**4718**	**4655**	**4537**	**4513**	**4494**	**4586**

Leased Housing Program	Actual Housing Units											Projected Housing Units					
	12/31 1998	12/31 1999	12/31 2000	12/31 2001	12/31 2002	6/30 2004	6/30 2005	6/30 2006	6/30 2007	6/.30 2008	6/30 2009	6/30 2010	6/30 2011	6/30 2012	6/30 2013	6/30 2014	6/30 2015
MTW Housing Choice Vouchers	684	684	760	982	1087	8684	8838	8472	8400	9341	9384	9768	10051	10051	10051	10051	10051
Non-MTW Housing Choice Vouchers	-	-	-	-	-	-	-	-	-	-	70	175	175	175	175	175	175
Subtotal Vouchers Authorized	684	684	760	982	1087	8684	8838	8472	8400	9341	9454	9943	10226	10226	10226	10226	10226
HUD S8 Certificates	130	130	130	130	130	130	130	130	130	130	130	130	130	130	130	130	130
Total Leased Housing	814	814	890	1112	1217	8814	8968	8602	8530	9471	9584	10073	10356	10356	10356	10356	10356
Grand Total Housing Stock	5438	5470	5561	5868	6049	13939	13631	13024	13197	14125	14452	14791	15011	14893	14869	14850	14942

Public Housing Strategy 91.210

The LMHA strategy to serve the needs of public housing families (including those on the wait list) and for addressing the revitalization and restoration needs as well as improving the management and operations of public housing includes several locally defined goals designed to meet HUD's statutory objectives. In implementing these goals, LMHA will focus on the following activities:

Reposition and redevelop the conventional Public Housing stock

The physical stock of family developments formerly owned and managed by the Housing Authority of Louisville needs to be completely redeveloped. These sites—large, dense, urban and often isolated—have exceeded their useful life span.

LMHA's goal is to transform these communities in the coming years, replacing the current public housing developments with mixed-income communities, while at the same time providing replacement units, so Louisville Metro can continue to house the same overall number of families. In the elderly developments, modernization efforts will proceed with an eye towards appropriate and expanded service provision.

Increase housing choice through stronger rental communities and options, and expanded homeownership opportunities

Homeownership is an important housing choice option for many residents and program participants, and it is an appropriate program given the local market. For the many other families for whom homeownership is not a viable option, LMHA will continue to look at its public housing communities to see what policy and program changes might strengthen those communities and make them better places to live.

Develop programs and housing stock targeted to populations with special needs not adequately served elsewhere in the community

LMHA uses a combination of available resources to develop targeted programs for people with specific needs. Some of these needs will be transitional; others are for programs that provide long-term support, particularly for the elderly and younger persons with disabilities. The objective of providing this type of housing is to meet needs not already served by other agencies, and/or to partner with local organizations that have social services strengths and programs that need a housing support element. Developing comprehensive programs in these areas will continue to require Moving to Work (MTW) regulatory relief.

Encourage program participant self-sufficiency

An MTW agreement allows LMHA to reinvent the Family Self-Sufficiency program to make it appropriate to local program participant needs. The Demonstration also allows LMHA to rethink other policies – like the rent policy – to encourage families to work.

The LMHA strategy for improving the living environment of public housing families includes efforts to "be green" in regards to energy costs. Rising energy costs have made utility expenses a growing concern in overall housing affordability as well as a significant portion of LMHA's operating budget. The hundreds of thousands of dollars spent each month on utilities for LMHA's public housing inventory rose even higher this past winter due to the 24% increase in gas rates. The Authority also incurs utility costs for units that are privately managed such as Park DuValle and Liberty Green and for those under lease in our Section 8 program. Beyond the monetary impacts to LMHA's budget, there are environmental and health benefits to be reaped from our greening efforts, including cleaner air and water.

LMHA's effort to "be green" is across the board and LMHA has been recognized as a leader. For example, LMHA was the winner of 2008 Energy Star National Award and the 2009 Energy Star Regional Award for Excellence in Affordable Housing for our efforts at Liberty Green, a HOPE VI Revitalization project encompassing approximately 30 acres on six city blocks in Downtown Louisville. The buildings at Liberty Green were designed with higher levels of insulation, high efficiency heating and cooling, energy efficient windows and enhanced ductwork. Each unit and all of its appliances will carry the Energy Star label. The EPA has indicated that Liberty Green units have been verified as 40% more efficient than homes built to the 1993 National Model Energy Code, resulting in dramatic cost savings for those who lease or will purchase homes. The site's community center, scheduled to begin construction in 2009, will be the Authority's first LEED certified building.

Promoting Resident Involvement and Homeownership

Each LMHA family and elderly public housing site has a resident council to address needs and concerns, and to keep residents informed about activities and programs within the developments. The resident council boards consist of residents who reside at public housing sites and who have been elected to represent the resident body. LMHA resident councils are not-for-profit organizations specifically charged with the responsibility to:

1) Maintain a viable resident organization representative of the residents who elect the resident council;

2) Maintain open communication with residents to keep them informed of all resident council meetings, activities, functions etc.;

3) Promote programs that will provide improved educational, recreational, employment training and social service opportunities;

4) Receive official recognition from LMHA and HUD as a resident council pursuant to HUD regulations;

5) Work with the LMHA to implement economic development programs for residents;

6) Cooperate with other resident councils under the LMHA's jurisdiction in representing the interest of all residents; and

7) Act as a liaison between the LMHA and residents to assure adequate maintenance of all units and common areas.

LMHA has one of the strongest Housing Choice Voucher (HCV) to Homeownership programs in the country, and it can boast that 153 families have purchased homes using the program (132 HCV households and 21 public housing residents). LMHA had the first Section 8 closing in the nation in November of 1997 and has experienced exponential growth over the years. The award-winning program offers a comprehensive route to self-sufficency for low-income families through mortgage assistance, counseling and maintenance support. Participants challenge their over-represenation in poverty statistics and under-representation in indicators of success. LMHA requires intensive pre and post purchase counseling as well as requires homebuyer participation in Individual Development Accounts with a two to one match for repairs and maintenance. LMHA will continue to recruit participants for this program.

Public Housing Performance

LMHA is designated as a HUD “high performer” and since 1999 LMHA is one of thirty housing authorities (out of over 4,200) designated as a Moving to Work (MTW) agency. The MTW program was created by Congress and signed into Law as part of the Omnibus Consolidated Rescissions and Appropriations Act of 1996. The program offers public housing authorities the opportunity to design and test innovative, locally-designed housing and self-sufficiency strategies for low-income families by allowing exemptions from existing public housing and tenant-based Housing Choice Voucher rules and permitting public housing authorities to combine operating, capital, and tenant-based assistance funds into a single agency-wide funding source.

Barriers to Affordable Housing 91.210 (e) and 91.215 (h)

In 2004, as part of America’s Affordable Communities Initiative, HUD published a collection of regulatory reform questions. The intent was to encourage applicants for HUD funding to pursue and promote efforts to remove regulatory barriers to affordable housing. Those questions (HUD 27300), and the local answers, appear below.

Questionnaire for HUD's Initiative on Removal of Regulatory Barriers

	1	2
1. Does your jurisdiction's comprehensive plan (or in the case of a tribe or TDHE, a local Indian Housing Plan) include a "housing element? A local comprehensive plan means the adopted official statement of a legislative body of a local government that sets forth (in words, maps, illustrations, and/or tables) goals, policies, and guidelines intended to direct the present and future physical, social, and economic development that occurs within its planning jurisdiction and that includes a unified physical plan for the public development of land and water. If your jurisdiction does not have a local comprehensive plan with a "housing element," please enter no. If no, skip to question # 4.	☐ No	☒ Yes
2. If your jurisdiction has a comprehensive plan with a housing element, does the plan provide estimates of current and anticipated housing needs, taking into account the anticipated growth of the region, for existing and future residents, including low, moderate and middle income families, for at least the next five years?	☐ No	☒ Yes
3. Does your zoning ordinance and map, development and subdivision regulations or other land use controls conform to the jurisdiction's comprehensive plan regarding housing needs by providing: a) sufficient land use and density categories (multifamily housing, duplexes, small lot homes and other similar elements); and, b) sufficient land zoned or mapped "as of right" in these categories, that can permit the building of affordable housing addressing the needs identified in the plan? (For purposes of this notice, "as-of-right," as applied to zoning, means uses and development standards that are determined in advance and specifically authorized by the zoning ordinance. The ordinance is largely self-enforcing because little or no discretion occurs in its administration.). If the jurisdiction has chosen not to have either zoning, or other development controls that have varying standards based upon districts or zones, the applicant may also enter yes.	☐ No	☒ Yes

	1	2
4. Does your jurisdiction's zoning ordinance set minimum building size requirements that exceed the local housing or health code or is otherwise not based upon explicit health standards?	☐ Yes	☒ No
5. If your jurisdiction has development impact fees, are the fees specified and calculated under local or state statutory criteria? If no, skip to question #7. Alternatively, if your jurisdiction does not have impact fees, you may enter yes.	☐ No	☒ Yes
6. If yes to question #5, does the statute provide criteria that sets standards for the allowable type of capital investments that have a direct relationship between the fee and the development (nexus), and a method for fee calculation?	☐ No	☒ Yes
7. If your jurisdiction has impact or other significant fees, does the jurisdiction provide waivers of these fees for affordable housing?	☒ No	☐ Yes
8. Has your jurisdiction adopted specific building code language regarding housing rehabilitation that encourages such rehabilitation through gradated regulatory requirements applicable as different levels of work are performed in existing buildings? Such code language increases regulatory requirements (the additional improvements required as a matter of regulatory policy) in proportion to the extent of rehabilitation that an owner/developer chooses to do on a voluntary basis. For further information see HUD publication: "Smart Codes in Your Community: A Guide to Building Rehabilitation Codes" (www.huduser.org/publications/destech/smartcodes.html)	☐ No	☒ Yes
9. Does your jurisdiction use a recent version (i.e. published within the last 5 years or, if no recent version has been published, the last version published) of one of the nationally recognized model building codes (i.e. the International Code Council (ICC), the Building Officials and Code Administrators International (BOCA), the Southern Building Code Congress International (SBCI), the International Conference of Building Officials (ICBO), the National Fire Protection Association (NFPA)) without significant technical amendment or modification. In the case of a tribe or TDHE, has a recent version of one of the model building codes as described above been adopted or, alternatively, has the tribe or TDHE adopted a building code that is substantially equivalent to one or more of the recognized model building codes? Alternatively, if a significant technical amendment has been made to the above model codes, can the jurisdiction supply supporting data that the amendments do not negatively impact affordability.	☐ No	☒ Yes

	1	2
10. Does your jurisdiction's zoning ordinance or land use regulations permit manufactured (HUD-Code) housing "as of right" in all residential districts and zoning classifications in which similar site-built housing is permitted, subject to design, density, building size, foundation requirements, and other similar requirements applicable to other housing that will be deemed realty, irrespective of the method of production?	☒ No	☐ Yes
11. Within the past five years, has a jurisdiction official (i.e., chief executive, mayor, county chairman, city manager, administrator, or a tribally recognized official, etc.), the local legislative body, or planning commission, directly, or in partnership with major private or public stakeholders, convened or funded comprehensive studies, commissions, or hearings, or has the jurisdiction established a formal ongoing process, to review the rules, regulations, development standards, and processes of the jurisdiction to assess their impact on the supply of affordable housing?	☐ No	☒ Yes
12. Within the past five years, has the jurisdiction initiated major regulatory reforms either as a result of the above study or as a result of information identified in the barrier component of the jurisdiction's "HUD Consolidated Plan?" If yes, attach a brief list of these major regulatory reforms. ***[The Yes box was mistakenly checked on the version of this worksheet used in the draft Consolidated Plan. That error has been corrected.]***	☒ No	☐ Yes
13. Within the past five years has your jurisdiction modified infrastructure standards and/or authorized the use of new infrastructure technologies (e.g. water, sewer, street width) to significantly reduce the cost of housing?	☒ No	☐ Yes
14. Does your jurisdiction give "as-of-right" density bonuses sufficient to offset the cost of building below market units as an incentive for any market rate residential development that includes a portion of affordable housing? (As applied to density bonuses, "as of right" means a density bonus granted for a fixed percentage or number of additional market rate dwelling units in exchange for the provision of a fixed number or percentage of affordable dwelling units and without the use of discretion in determining the number of additional market rate units.)	☐ No	☒ Yes

	1	2
15. Has your jurisdiction established a single, consolidated permit application process for housing development that includes building, zoning, engineering, environmental, and related permits? Alternatively, does your jurisdiction conduct concurrent, not sequential, reviews for all required permits and approvals?	☐ No	☒ Yes
16. Does your jurisdiction provide for expedited or "fast track" permitting and approvals for all affordable housing projects in your community?	☒ No	☐ Yes
17. Has your jurisdiction established time limits for government review and approval or disapproval of development permits in which failure to act, after the application is deemed complete, by the government within the designated time period, results in automatic approval?	☒ No	☐ Yes
18. Does your jurisdiction allow "accessory apartments" either as: a) a special exception or conditional use in all single-family residential zones or, b) "as of right" in a majority of residential districts otherwise zoned for single-family housing?	☒ No	☐ Yes
19. Does your jurisdiction have an explicit policy that adjusts or waives existing parking requirements for all affordable housing developments?	☒ No	☐ Yes
20. Does your jurisdiction require affordable housing projects to undergo public review or special hearings when the project is otherwise in full compliance with the zoning ordinance and other development regulations?	☐ Yes	☒ No
Total Points		

HOMELESS

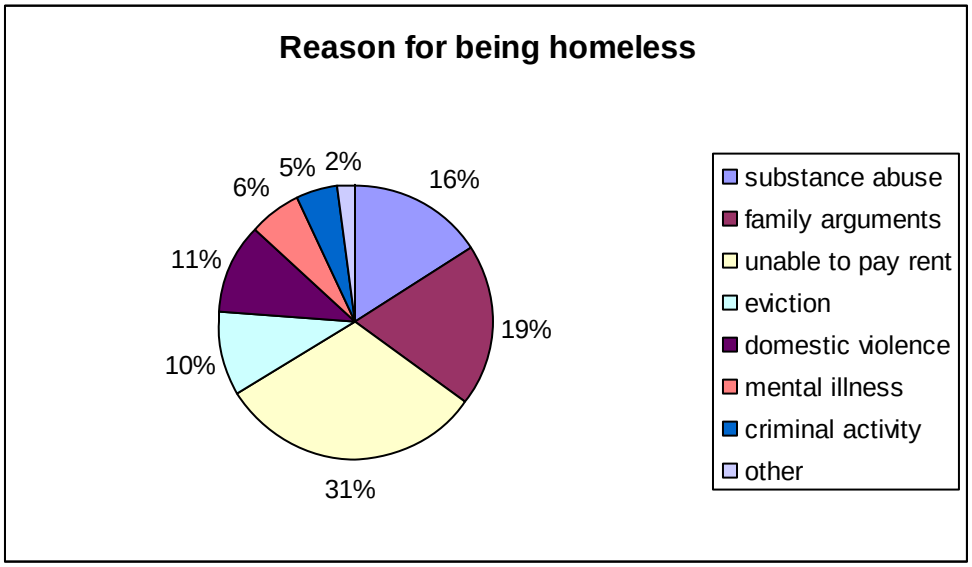
Homeless Needs 91.205 (c)

The Louisville Metro Continuum of Care (CoC) is a multi-sector collaboration between non-profit shelters and homeless service providers, formerly homeless persons, Louisville Metro Government, the Coalition for the Homeless, the Kentucky Housing Corporation, Seven Counties Services, Jefferson County Public Schools, local businesses, faith-based organizations and community advocates. Each year, the Coalition for the Homeless organizes the CoC's Point in Time count, and this data is reported to HUD. The count includes persons in emergency shelters, transitional shelters and at known locations on the streets. The Point in Time data illustrates the nature and extent of homelessness in Jefferson County (See Homeless Population and Subpopulations Table 1A on page 100.).

On the same date as the Point in Time count, the Coalition for the Homeless distributes surveys to gather detailed information on the factors involved in homelessness. A total of 1,015 of the 1,515 persons included in the 2009 count completed a survey.

* 31% indicated they became homeless due to an inability to pay their rent or mortgage;
* 26% of adults reported they were employed;
* 21% of respondents were veterans;
* 26% reported they were victims of domestic violence; and
* 32% noted a history of substance abuse.

Survey respondents provided the following reasons for becoming homeless:



The Coalition for the Homeless also conducts an annual census. The homeless census for the period January 1, 2008 through December 31, 2008 reported 8,936 unduplicated men, women and children who met the U.S. Department of Housing and Urban Development definition of homeless. Of the homeless individuals included in the census, 25% were chronically homeless.

2009 Point in Time
HUD TABLE 1A, Parts 1 and 2
Louisville Metro Continuum of Care
Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Un-sheltered	Total	Jurisdiction Data Quality
	Emergency	Transitional			
1. Homeless Individuals	740	259	148	1,147	
2. Homeless Families with Children	37	95	2	134	(N) enumerations
2a. Homeless Persons in Families with Children	109	253	6	368	
Total (lines 1 + 2a)	849	512	154	1,515	

Part 2: Homeless Subpopulations	Sheltered	Un-sheltered	Total	Data Quality
1. Chronically Homeless	174	73	247	
2. Severely Mentally Ill	526	36	562	(N) enumerations
3. Chronic Substance Abuse	445	36	481	
4. Veterans	275	43	318	
5. Persons with HIV/AIDS	37	7	44	
6. Victims of Domestic Violence	326	29	355	
7. Youth (Under 18 years of age)	17	0	17	

Due to an ice storm in January, the 2009 Point in Time Count was completed on February 19th, with HUD approval.

The Point in Time surveys point to employment and wages/income as key factors contributing to homelessness. The majority of the people surveyed on the night of the homeless count were unemployed while those who were employed worked primarily minimum wage jobs. It is crucial to remember the local wage needed to pay the Fair Market Rent for a one bedroom apartment in Jefferson County is $11.02 per hour. The wage to afford a 2 bedroom apartment is $13.08 per hour. More than 91% percent of respondents who were earning wages did so below the $11.02 per hour level.

TYPE OF EMPLOYMENT (100% = 1,003 Respondents)	February 2009
Not working	74%
Full time work	10%
Part time work	11%
Temp agency work	3%
Day labor	2%

MONTHLY INCOME (100% = 1,022 Respondents)	February 2009
No income	49%
$1 – 250 per month	7%
$ 251 – 500 per month	11%
$501 – 1,000 per month	26%
$ 1,001 – 1,500 per month	5%
above $1,501 per month	2%

HOURLY WAGE IF WORKING (100% = 547 Respondents)	February 2009
0 - $6.54 per hour (minimum wage)	47%
$6.55 – 10.99 per hour	44%
$11.00 - $14.99 per hour	7%
$15.00 or more per hour	2%

The survey also documented the situations and locations of people prior to becoming homeless:

SITUATION PRIOR TO BECOMING HOMELESS? (100% = 1,015 respondents)	February 2009
Stayed with friends or family	34%
Rented an apartment	38%
Owned their house	7%
In jail	6%
In a hospital or treatment	3%
Other	12%

TOP SIX ZIP CODES PRIOR TO BECOMING HOMELESS (100%= 70 ZIP codes)	February 2009
40203	9%
40211	7%
40202	5%
40212	3%
40210	4%
40218	5%

As part of the local strategy to reduce chronic homelessness, the Veterans Administration, Louisville Metro Housing and Family Services and the Coalition for the Homeless organize Homeless Connect each year in October. For the event, service agencies gather under one roof to enroll homeless persons in mainstream income support programs, provide transportation to receive replacement IDs, and connect participants with other needed resources. A total of 556 persons participated in the October 21, 2009 Homeless Connect event: 21% were women (N=114) and 79% were men (N=442); 53% were African-American (N=293); 35% were in the 40-49 age group (N=193); 27% were veterans (N=149), and 33% were chronically homeless (N=183), slightly higher than the 2008 homeless census figure of 25%.

Racial/Ethnic Populations and Disproportionate Homeless Needs
This section is a Technical Correction requested by HUD.

Racial/ethnic information for the Point in Time Count and the Homeless Census was not available. Statistics compiled for the Annual Homeless Assessment Report capture racial/ethnic data. For the period 10/1/2007 through 9/30/2008, homelessness for Hispanic persons (3% of the Jefferson County population according to the American Community Survey (ACS) 2006-2008) was elevated at 6% for Persons in Families in Emergency Shelters, but it was not disproportionate. However, homelessness among African-Americans (20% of the Jefferson County population per ACS 2006-2008 + 10% = 30% baseline) was disproportionate as illustrated below.

Race or Ethnicity	Persons in Families in Emergency Shelters	Persons in Families in Transitional Housing	Individuals in Emergency Shelters	Individuals in Transitional Housing
Total Number of Sheltered Homeless Persons	432	619	2,700	619
Black or African-American	**52%**	**61%**	**44%**	**38%**
White or Caucasian	40%	29%	41%	52%
Hispanic – any race	6%	3%	2%	1%
Asian	0%	0%	0%	0%
American Indian or Alaska Native	0%	0%	1%	0%
Native Hawaiian or other Pacific Islander	0%	0%	0%	0%
Multiple races	6%	8%	3%	3%
Unknown	2%	1%	10%	6%

Steps toward addressing these disproportionate racial/ethnic homelessness needs can be found in the tenant-based rental assistance section on pages 119-120.

At-Risk Populations

In terms of the extent, characteristics and needs of at-risk populations, CHAS data (Census 2000) indicates there are 17,149 renter households with housing cost burdens of 30% or greater who fall in the extremely low-income category. Thirty-eight percent of the homeless Point in Time survey respondents reported their prior living situation was renting an apartment while 47% reported receiving minimum wage salaries. Based on these factors, a significant portion of this extremely low-income renting population appears to be at high risk of homelessness. An illness

could jeopardize employment or add to a household's monthly costs. Health insurance is unlikely. A lay-off would terminate employment and the presence of reserve or emergency funds is not likely. A single, unexpected event could upset the tenuous hold these households have on housing.

Using Jefferson County Public School data, the Metropolitan Housing Coalition (MHC) noted 8,582 unduplicated students had been reported as homeless at some point during the 2008-2009 school year. Homeless students were documented for every Metro Council District in Jefferson County. Characteristics of these households as reported by MHC include:

- 68% lived in families with incomes less than $27,560 for a family of four
- 48% of homeless students reported living "doubled up" with relatives
- 6.7% reported a previous address in a home that had been foreclosed during the prior 15 months
- 5% were living in shelters

There is a clear need for prevention efforts targeting extremely low and low income households to provide supports, so individuals and families remain housed. This includes employment training and placement to resituate persons who have lost their jobs, case management to identify affordable housing placements as well as income supports for which individuals and families are eligible, and assistance with rent and utilities to ease housing cost burdens for at-risk populations.

Priority Homeless Needs 91.215 (d)

Parts 1 and 2 of the Homeless and Special Needs Population Charts (Table 1A) were included in the preceding Homeless Needs section.

The Continuum of Care's most current Exhibit 1, Shelter Inventory, Point in Time Count and Homeless Census along with public and provider input through the community needs survey, planning workshop and public hearings along with Metro priorities were used to identify homeless needs and priority activities.

The following needs data was calculated using 2009 Point in Time counts. The number of beds currently available was taken from the Housing Inventory submitted with the CoC's most recent application to HUD in November 2009.

HUD Table 1A Part 3: Homeless Needs: Individuals 2009 Point in Time		Needs	Currently Available	Gap
Beds	**Emergency Shelters** [Current ES to TH ratio is 70/30. # in shelters + 70% of those unsheltered]	844	767	**77**
	Transitional Housing [# in Transitional Housing + 30% of those unsheltered]	304	294	**10**
	Permanent Supportive Housing	1,761	614	**1,147**
	Total	**2,909**	**1,675**	**1,234**

The 2009 Point in Time count found 109 persons in families were staying in emergency shelters, 253 were in transitional housing and 6 persons in households with children were unsheltered. Community data (such as the MHC report on the extent of homelessness in Jefferson County schools) suggests a one-day count may not fully illustrate the extent of homelessness for families. Annual Homeless Assessment Report (AHAR) data for the local Continuum from 10/1/2008 to 9/30/2009 estimates the following needs for families:

HUD Table 1A Part 4: Homeless Needs: Persons in Families with Children AHAR 2008-2009		Needs	Currently Available	Gap
Beds	Emergency Shelters	525	137	**388**
	Transitional Housing actual	392	259	**133**
	Permanent Supportive Housing	1,467	550	**917**
	Total	**2,384**	**946**	**1,438**

The gap for emergency shelter beds is 465 for individuals and families. For both groups, there is a gap of 143 transitional housing and 2,064 permanent supportive housing beds. Permanent supportive housing provides extensive case management services to identify barriers to self-

sufficiency and housing stability. Case managers connect clients with public benefits and income supports and ensure referrals are made to needed services such as health, mental health, employment, child care, substance abuse or other necessary programs.

Strategies to address the needs of homeless and at-risk individuals and families include:

Priority Homeless Activities	Priority Level
Prevention	H
Self-sufficiency services or case management to: 1) make appropriate/affordable housing placements; 2) conduct client assessments; 3) develop client plans; and 4) link clients to income supports and supportive services	H
Operations	M
Supportive Services – (health, mental health, substance abuse, domestic violence, child care, transportation, employment, educational opportunities, etc)	H
Prevention (including emergency assistance with rent, mortgage and utilities)	H
Renovation/Rehabilitation of shelters	M
Permanent Supportive Housing	M
Renovation/rehab of buildings to use as shelters or to increase shelter beds	H

Chronically Homeless

On the night of the 2009 Point in Time count, there were 174 sheltered and 73 unsheltered persons for a total of 247 chroncially homeless persons. As one element in the local strategy to reduce chronic homelessness, the Veterans Administration, Coalition for the Homeless, and Louisville Metro Housing and Family Services organize an annual Homeless Connect event. Partner agencies enroll homeless persons in mainstream benefits programs, provide health services, offer transportation to receive replacement IDs, and connect participants with other needed resources. A total of 556 persons participated in the October 21, 2009 Homeless Connect event, of which 33% or 183 were chronically homeless.

Persons who are identified as homeless based on HUD's criteria are first referred to basic shelter. Shelter staff work to engage the person in case management, and if successful, a case manager consults with him or her to determine what barriers keep them from stability and to assess his or her ability to address these issues. Case managers identify appropriate supportive services and assist with enrollment, tracking appointments and following up with partner agencies.

Other strategies to address homelessness and chronic homelessness include: Seven Counties Services (local mental health provider) maintains a Mental Health Outreach Team consisting of 3 case managers, the Veterans Center offers Outreach, and LMHFS maintains a homeless families response team. Family Health Centers, Inc. maintains a Health Outreach Team and Homeless Outreach Team.

Homeless Inventory 91.210 (c)

The chart below provides keys to the abbreviations included in the Homeless Inventory, which appears on the following pages. The inventory was prepared by the local Continuum of Care as part of its November 2009 Exhibit 1 submission.

KEY: Target Population A

CO: couples only, no children

HC: households with children

SF: single females

SFHC: single females and households with children

SM: single males

SMHC: single males and households with children

SMF: single males and females

SMF + HC: Single male and female plus households with children

YF: youth females (under 18 years old)

YM: youth males (under 18 years old)

YMF: youth males and females (under 18 years old)

KEY: Target Population B

DV - Domestic Violence victims only

VET - Veterans only

HIV - HIV/AIDS populations only

KEY: Inventory Type

C: Current Inventory

N: New Inventory

U: Under development

EMERGENCY SHELTERS								
Organization Name	Program Name	Inventory Type	Target Population A	Target Population B	Beds for Households with Children	Units for Households with Children	Beds for Households without Children	Total Year-Round Beds
Center for Women and Families	Domestic Violence Emergency Shelter Program	C	SMF+HC	DV	42	14	25	67
Home of the Innocents	Project Keep Safe	C	YMF		2	2	0	2
Louisville Metro Housing Authority	Emergency Apartments	C	HC		15	5	0	15
Schizophrenia Foundation KY Inc. dba Wellspring	Crisis Stabilization Unit	C	SMF		0	0	8	8
Schizophrenia Foundation KY Inc. dba Wellspring	Crisis Stabilization Unit	N	SMF		0	0	8	8
Society of St. Vincent de Paul	Ozanam Inn	C	SM		0	0	42	42
The Healing Place	The Healing Place for Men	C	SM		0	0	32	32
The Healing Place	The Healing Place for Women	C	SF		0	0	80	80
The Salvation Army	Center of Hope/Women and Families	C	SF		0	0	27	27
The Salvation Army	Center of Hope/Men	C	SM		0	0	98	98
Volunteers of America	Family Emergency Shelter	C	HC		18	7	0	18
Wayside Christian Mission	Men's Emergency Shelter	C	SM		0	0	321	321
Wayside Christian Mission	Single Women's Emergency and Day shelter	C	SF		0	0	102	102
Wayside Christian Mission	Family Emergency Shelter	C	HC		60	20	0	60
YMCA Safe Place Services	YMCA Safe Place Services	C	YMF		0	0	24	24

TRANSITIONAL HOUSING								
Organization Name	Program Name	Inventory Type	Target Population A	Target Population B	Beds for Households with Children	Units for Households with Children	Beds for Households without Children	Total Year-Round Beds
Bellewood Presbyterian Home for Children	Transitional Housing Program	C	SMF+HC		11	4	5	16
The Healing Place	Transitional Housing	U	SMF+HC		18	8	12	30
Center for Women and Families	West Louisville Campus (formerly West End Branch)	C	SFHC	DV	7	3	6	13
Center for Women and Families	S. 2nd St. Transitional Housing Program (formerly Breckinridge Campus)	C	HC	DV	20	7	2	22
Center for Women and Families	CWF Rental Housing Program	C	SMF+HC	DV	25	10	7	32
Choices	Norma's House	C	SF		0	0	5	5
Choices	Family Transitional Housing: The Marijane Toney House/ Martie's House	C	HC		8	4	0	8
Choices	Transitional Housing-Singles	N	SF		0	0	6	6
Center for Women and Families	Downtown Transitional Housing	U	SMF+HC	DV	28	8	2	30
House of Hope KY	House of Hope	C	SF		0	0	8	8
Interlink Counseling Services	Genesis House I	C	SM	VET	0	0	15	15
Interlink Counseling Services	Genesis House II	C	SM	VET	0	0	35	35
Interlink Counseling Services	Genesis House III	C	SM	VET	0	0	20	20
Interlink Counseling Services	Harmony House	C	SM	VET	0	0	10	10
Jefferson Street Baptist Center	Fresh Start	C	SM		0	0	16	16

TRANSITIONAL HOUSING continued								
Organization Name	Program Name	Inventory Type	Target Population A	Target Population B	Beds for Households with Children	Units for Households with Children	Beds for Households without Children	Total Year-Round Beds
Kentucky Housing Corporation	Transitional Housing for Young Adults - HOTI/BH	N	SMF+HC		14	7	14	28
Louisville Metro Dept. of Housing and Family Services	Transitional Housing	C	HC		28	9	0	28
New Beginnings for Women	New Beginnings for Women	C	SF		0	0	8	8
New Directions Housing Corporation	New Directions Transitional Services	C	HC		34	12	0	34
Family Scholar House	Transitional Apartments	C	HC		7	3	0	7
Rhonda's Another Chance	Rhonda's Another Chance	C	SF		0	0	4	4
Schizophrenia Foundation KY Inc. dba Wellspring	Audery House	C	SMF		0	0	13	13
Schizophrenia Foundation KY Inc. dba Wellspring	Journey House	C	SF		0	0	8	8
Seven Counties - JADAC	Renaissance House	C	SF		0	0	12	12
Society of St. Vincent de Paul	de Paul Apartments	C	HC		5	2	0	5
Society of St. Vincent de Paul	Ozanam Inn	C	SM		0	0	47	47
Society of St. Vincent de Paul	St. Jude's Recover Center	C	SF		0	0	30	30
The Salvation Army	Center of Hope - Transitional Family Housing	C	HC		45	16	0	45
Volunteers of America	Grace House	C	SFHC		4	2	2	6

TRANSITIONAL HOUSING continued								
Organization Name	Program Name	Inventory Type	Target Population A	Target Population B	Beds for Households with Children	Units for Households with Children	Beds for Households without Children	Total Year-Round Beds
Volunteers of America	Freedom House	C	SFHC		16	6	2	18
Volunteers of America	Shelby Men's Center	C	SM		0	0	8	8
Volunteers of America	Transitional Housing/Maud Booth Program	C	SFHC		30	12	0	30
Wayside Christian Mission	Single Women's Transitional Shelter	C	SF		0	0	11	11
Wayside Christian Mission	Family Transitional/ 129 William St.	C	HC		5	1	0	5

SAFE HAVEN								
Organization Name	Program Name	Inventory Type	Target Population A	Target Population B	Beds for Households with Children	Units for Households with Children	Beds for Households without Children	Total Year-Round Beds
Wayside Christian Mission	Safe Haven for Women	C	SF		0	0	10	10

PERMANENT SUPPORTIVE HOUSING									
Organization Name	Program Name	Inventory type	Target Population A	Target Population B	Beds for Households with Children	Units for Households with Children	Beds for Households without Children	CH Beds	Total Year-Round Beds
Bellewood Presbyterian Home for Children	Permanent Supported Housing Program	C	HC		23	10	0	0	23
Father Maloney's Boy's Haven	Permanent Supportive Housing Program (formerly Buckhorn Children and Family Services)	C	SMF		0	0	13	0	13
Home of the Innocents	PHAD	C	SMF+HC		25	9	1	0	26
House of Ruth	Homes with Heart	C	SMF+HC	HIV	21	7	6	0	27
Bellewood Presbyterian Home for Children	CHAFEE Independent Living	C	SMF+HC		5	2	4	0	9
Jefferson Street Baptist Center	Permanent Supportive Housing	C	SM		0	0	11	0	11
Kentucky Housing Corporation	CH2 (Collaborative Housing for Chronically Homeless)	C	SMF		4	2	30	30	34
Kentucky Housing Corporation	CH2Jr (Collaborative Housing for Chronically Homeless #2)	C	SMF		5	1	21	21	26
Louisville Metro Dept. of Housing and Family Services	Shelter + Care III	C	SMF+HC		73	24	135	18	208
Louisville Metro Dept. of Housing and Family Services	Glade House S+C	C	SM	HIV	0	0	7	3	7

PERMANENT SUPPORTIVE HOUSING continued									
Organization Name	Program Name	Inventory type	Target Population A	Target Population B	Beds for Households with Children	Units for Households with Children	Beds for Households without Children	CH Beds	Total Year-Round Beds
Louisville Metro Dept. of Housing and Family Services	Interlink Counseling S+C	C	SM	VET	0	0	7	1	7
Louisville Metro Dept. of Housing and Family Services	Jefferson St. Baptist S+C	C	SM		0	0	8	2	8
Louisville Metro Dept. of Housing and Family Services	Kersey Condo S+C	C	SMF	HIV	0	0	4	1	4
Louisville Metro Dept. of Housing and Family Services	St. Vincent de Paul S+C	C	HC		26	10	0	0	26
Louisville Metro Dept. of Housing and Family Services	Seven Counties S+C	C	SMF+HC		9	3	32	6	41
Louisville Metro Dept. of Housing and Family Services	Shelter + Care IV	C	SMF+HC		10	3	34	6	44
Louisville Metro Housing Authority	YMCA SRO	C	SM		0	0	41	20	41
Schizophrenia Foundation KY inc. dba Wellspring	Murray-McKinney Housing	C	SMF+HC		4	2	4	0	8
Schizophrenia Foundation KY inc. dba Wellspring	Crescent Hill	C	SM		0	0	3	0	3
Schizophrenia Foundation KY inc. dba Wellspring	Sober Living II/Baxter Ave.	C	SMF		0	0	7	0	7
Schizophrenia Foundation KY inc. dba Wellspring	Bridge Apts. 811	N	SMF		0	0	8	2	8
Society of St. Vincent de Paul	Robert's Hall SRO (Sec 8)	C	SF		0	0	24	3	24
Society of St. Vincent de Paul	Tranquil House 811	C	SMF		0	0	13	1	13

PERMANENT SUPPORTIVE HOUSING continued									
Organization Name	Program Name	Inventory type	Target Population A	Target Population B	Beds for Households with Children	Units for Households with Children	Beds for Households without Children	CH Beds	Total Year-Round Beds
Louisville Metro Housing and Family Services	Simon Hall S+C	C	SM		0	0	9	7	9
Society of St. Vincent de Paul	Simon Hall	C	SM		0	0	1	0	1
Society of St. Vincent de Paul	dePaul Apts.	C	HC		6	2	0	0	6
Society of St. Vincent de Paul	PSH for Chronic Homeless - SJ/PHC	N	SMF		0	0	42	42	42
Society of St. Vincent de Paul	Collaborative Housing Initiative (CHI)	N	SMF+HC		54	26	51	0	105
Wayside Christian Mission	Permanent Supported Housing Program - Men	C	SM		0	0	31	15	31
Wayside Christian Mission	PSH for Women with Disabling Conditions	C	SF		0	0	6	2	6
Kentucky Housing Corporation	Safe Haven Vouchers	C	SMF+HC		158	23	11	0	169
Louisville Metro Housing and Family Services	HOME TBRA	C	SMF+HC		127	70	34	0	161
Kentucky Housing Corporation	Supportive Housing for Chronically Homeless	U	SMF		0	0	25	25	25
Kentucky Housing Corporation	Collaborative Housing for Chronically Homeless	N	SMF		0	0	4	4	4
Kentucky Housing Corporation	Collaborative Housing for Chronically Homeless #2	N	SMF		0	0	3	3	3
Society of St. Vincent de Paul	PSH for Chronic Homeless - SJ/PHC	N	SMF		0	0	1	1	1
Society of St. Vincent de Paul	Collaborative Housing Initiative (CHI)	N	SMF+HC		0	0	8	8	8

Homeless Strategic Plan 91.215 (d)

LMHFS's Office on Homelessness provides a direct and ongoing connection with the local Continuum of Care. LMHFS staff attends the regular meeting of the CoC and serves on its Advisory or Executive Committee. LMHFS also cooperates with the Continuum by means of a grants committee that reviews projects being considered for ESG, HOPWA, Homeless Prevention and Rapid Rehousing (HPRP) and other funding. The Office on Homelessness collaborated with the Coalition for the Homeless to update Louisville's Blueprint to Reduce Homelessness - the jurisdiction's plan to end chronic homelessness. The University of Louisville, Kent School of Social Work worked with the two organizations to conduct a study on "The Cost of Homelessness."

The update to Louisville's Blueprint to Reduce Homelessness took effect in January 2009: The Blueprint establishes 11 key strategies, including HUD's ten essential elements.

1) **Plan** - Build a community where resources are maximized, prevention is emphasized, homelessness is reduced and chronic homelessness is eliminated. One of the outcomes for this goal is engaging the commitment of a wide range of participants (from multiple sectors - business leaders, educators, formerly homeless persons, etc) to implement the community plan. With 87 members, the Coalition represents a broad range of partners including Louisville Metro Government, the Kentucky Housing Corporation, Metro United Way, several local banks, faith-based organizations, shelters and non-profit service providers.

2) **Data** - Ensure Homeless Management Information System data is complete, accurate, and up-to-date, including the causes of homelessness and tracking people outside the shelter system.

3) Emphasize **Emergency Prevention** efforts that include rent/mortgage/utility assistance, case management, landlord intervention and similar strategies to prevent eviction. Outcomes include the development of 70 units of supported, scattered site housing; developing a homeless hotline; and expanding re-entry programs.

4) **System Prevention** – Ensure client linkages to programs for mental health, substance abuse and public income supports. Ensure placements in stable housing for those being released from public institutions.

5) Establish **outreach** teams to share information, educate, and target services where they are most needed. Implement "case review" of high/chronic shelter users.

6 and 7) **Shorten Homelessness and Rapidly Re-House** people in permanent supportive housing rather than shelters. Outcomes include a) having 90% of shelters ensure clients see a case manager within one week to identify barriers; b) increasing housing vouchers, c) reallocating shelter resources to build towards a housing first approach; and d) increasing the number of case managers.

8) **Services -** Create a structure for community coordinated case management that follows clients from outreach through the first six month in permanent housing to ensure their connection to mainstream services.

9) **Permanent Housing** – Preserve current permanent housing units and identify agencies interested in creating new Section 811 and Section 202 projects. Increase the number of PSH beds/units by 50% and have current units occupied. Increase the number of people moving from transitional housing to permanent housing.

10) **Income** – Clients are quickly linked to income supports, employment opportunities, job training or education to increase the likelihood of self-sufficiency.

11) The **public is educated** on issues of homelessness and the negative effects it has on our society and community as a whole. People experiencing homelessness continue to make their voices heard. Outcome: the Louisville Metro Office on Homelessness and the Coalition for the Homeless intend to sponsor a metro-wide educational forum to discuss issues of homelessness.

Prevention

In regards to prevention, LMHFS dedicated a large share of its Homelessness Prevention and Rapid Rehousing award to these activities, including assistance with rent, utilities, security deposits, moving and storage fees. LMHFS also supports prevention activities through awards to sub-recipients via the Emergency Shelter Grant program and through direct supportive services such as the Low-Income Energy Assistance Program and CAP's Safety Net Emergency Assistance that help individuals and families avoid crisis situations and evictions by means of short-term assistance.

Along with ESG sub-awards, LMHFS will use Community Action Coordinators to assist with prevention by connecting at-risk residents in their neighborhood to the housing, income supports, and employment training and placement services available within the department's three divisions.

Discharge Coordination

As indicated in the CoC's Exhibit 1, Louisville Metro has identified Foster Care, Health Care, Mental Health and Corrections as key sectors to be involved in discharge planning. The Kentucky Cabinet for Health and Family Services refers youth in state care to the Homeless Prevention Pilot Project (HPPP) six months prior to their 18th birthday. HPPP staff helps youth develop plans to remain stable and self-sufficient by considering their housing, work, education, and mainstream service needs. Staff follows the youth for six months after their release from foster care.

In addition, LMHFS has signed a Memorandum of Understanding with Bellewood to provide Shelter Plus Care Housing for disabled youth aging out of foster care.

Area hospitals contact the Family Health Centers' Phoenix Health Center when they need to discharge a homeless patient who would benefit from a "healing bed." There are six "healing beds" in the community. A member of the Health Center Outreach Team meets with persons who receive a healing bed, assessing their needs, and helping them access services, including housing. Hospitals refer homeless persons from outside the area to Travelers Aid to received assistance if they are stranded in Louisville, so they may return to their home community.

Homeless mental health patients discharged from state facilities are referred to Homeless Prevention Pilot staff 72 hours prior to release. Staff helps the patients formulate housing, work, education, income and supportive services needs. Pilot Project staff follows/assists the client for six months after their release from the state institution.

State corrections make referrals to the Homeless Prevention Pilot staff 120 days prior to release. Other re-entry programs also exist. The Louisville Metro Criminal Justice Commission administers re-entry projects in the Newburg and Shawnee neighborhoods. LMHFS's Community Action Partnership Division also operates a re-entry program in partnership with Louisville Metro Corrections using ARRA funding. These programs focus on smoothing the transition by assisting with housing, employment, and other needs.

Specific Homeless Objectives 91.215

HUD Table 2C
Summary of Specific Homeless Objectives

CDBG Homeless Activities	Priority Level	HUD Statutory Program Goal	Estimated Cost Year One	LM Outcome/ Performance Measure	HUD Outcome
Permanent Supportive Housing [14B]	M	Decent Housing	$250,000 CDBG	5 units per year	Improve Availability/ Accessibility [DH-1]
Public Services [05] – Homeless Self-Sufficiency and Supportive Services	H	Decent Housing	$1,250,000 CDBG	2,000 self-sufficiency and 1,500 supportive services persons per year	Improve Sustainability [DH-3]
HOME Homeless Activities	**Priority Level**	**HUD Statutory Program Goal**	**Estimated Cost Year One**	**LM Outcome/ Performance Measure**	**HUD Outcome**
Permanent Supportive Housing [14B] –	M	Decent Housing	$250,000 HOME	Same 5 units per year	Improve Availability/ Accessibility [DH-1]
Rental Assistance	H	Decent Housing	$900,000 HOME	190 persons per year	Improve Affordability [DH-2]

Housing Market Analysis HOME Tenant-Based Rental Assistance
This section is a Technical Correction requested by HUD.

According to CHAS data (2000 data set), there are 286,952 households in Jefferson County. Of these, 27,502 renter households (17,149 in the extremely low-income category and another 10,353 in the low-income category) bear housing cost burdens over 30%. This represents 9.6% of all Jefferson County households. In the Public Housing inventory chart, the Louisville Metro Housing Authority indicated there are 4,718 public housing units and 10,073 Housing Choice Vouchers and Section 8 Certificates (14,791 total) in Jefferson County. As of July 1, 2009, the central waiting list for public housing was 3,008 applicants, and there were 12,112 applicants waiting to participate in the Housing Choice Voucher program.

In 2009, the hourly wage needed to afford the Fair Market Rent for a one bedroom apartment was $11.02 and $13.08 per hour was required to afford a two bedroom unit. As noted in the Homeless Needs section, 91% of respondents to the Point in Time client survey who were employed earned less than $11.00 per hour and 93% of homeless respondents indicated their monthly incomes were less than $1,000.

These market statistics demonstrate there is a substantial gap between the availability of affordable housing for extremely low and low income persons and the demand.

As reported in the 2009 Point in Time Count, there were 1,147 homeless individuals: 740 in emergency shelters, 259 in transitional housing and 148 who were unsheltered. For homeless persons in families, 368 people were counted in this category by the PIT: of whom 109 were in emergency shelters, 253 were in transitional housing and 6 were unsheltered. Many other homeless families are doubled up with relatives and have no housing of their own. The Metropolitan Housing Coalition review of homelessness in the school system indicated there were 8,592 unduplicated students who had been reported as homeless at some point during the 2008-2009 school year. The fact that homelessness among African-Americans is disproportionate is another issue of concern.

As noted on HUD's webpage, "Model Guides - Tenant-Based Rental Assistance: a HOME Program Model," TBRA is a "cost effective tool to assist low-income renters" and address a community's affordable housing needs.

Given the significant numbers of extremely low-income renter households facing housing cost (17,149 households) who are at potential risk for homelessness, along with the substantial number of homeless persons in the county, and the disproportionate rates of homelessness among African-Americans, LMHFS plans to use a larger portion of its HOME funding to provide tenant-based rental assistance as a prevention tool and a step in its rehousing strategy. LMHFS uses HOME funds to provide tenant-based rental assistance targeted towards persons who are homeless. Homelessness is defined as:

1) Having been evicted or facing eviction;
2) Living with family and the family is evicting the person(s);
3) Living on the street;
4) Living in an emergency shelter;

5) Having been discharged from an institution (a correctional, drug/alcohol treatment or mental health facility or hospital), were homeless prior to entering the facility, and have no network of support.

As of June 2010, ninety-six percent of those assisted with HOME TBRA are in the 0-30% AMI category. There are 137 households on the TBRA waiting list, and the waiting list has been closed, a further indication of the need. Current TBRA heads of households are 67.5% African-American; 31.6% Caucasian, 2.6% Hispanic (of any race), and .9% Asian.

Case management is encouraged and clients opting for case management sign a service agreement. Case managers provide intensive services to connect participants with mainstream benefits and income supports and develop individualized client plans to achieve self-sufficiency. These plans include assisting clients in their transition to sustainable, permanent housing placements and providing them with the skills (GED completion, job training, interviewing/resume preparation, managing personal finances, workshops on how to be a good renter) to enable them to achieve and maintain stable housing.

In addition to CDBG and HOME funds, Louisville Metro receives Emergency Shelter Grant funding. A key component of LMHFS's plan for this Emergency Shelter Grant allocation is prevention. Operations and essential services are also important activities. As CDBG and HOME funds are targeted for Homeless capital projects, it is anticipated a lesser amount of ESG funds may be needed for this activity.

ESG resources have historically been used to assist Louisville's largest emergency shelters. A competitive request for proposals process - including work plans and budgets that address Consolidated Plan priorities - will be used to select sub-recipients. LMHFS, as it has in the past, will use a Grants Committee which includes representation by the local Continuum of Care to make recommendations on which agencies receive ESG sub-awards for prevention, rehabilitation and operating support. Services will be available Metro-wide.

ESG Homeless Activities	Priority Level	HUD Statutory Program Goal	Estimated Percentage of Allocation	LM Outcome/ Performance Measure	HUD Outcome
Essential Services	H	Decent Housing	28%	1,000 persons per year	Improve Sustainability [DH-3]
Operations	M	Decent Housing	24%	2,000 persons per year	Improve Sustainability [DH-3]
Prevention	H	Decent Housing	34%	1,000 persons per year	Improve Sustainability [DH-3]
Renovation/ Rehabilitation	M	Decent Housing	9%	1 facility per year	Improve Availability/ Accessibility [DH-1]
Administration	H	Decent Housing	5%	CAPER	Improve Sustainability [DH-3]

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

Louisville Metro is not a state entity.

COMMUNITY DEVELOPMENT

Community Development 91.215 (f)

Over the next five years, Louisville Metro expects to accomplish the following Economic Development benchmarks:

- ✓ Provide 40 loans to new or expanding businesses.
- ✓ Furnish site and infrastructure improvements to construct one new commercial facility comprised of 27,000 square feet of retail space. A detailed market analysis indicated the low-to-moderate income Park DuValle area was extremely underserved in access to grocery retailers. The project will include a grocery store (17,000 square feet) and other retail space (10,000).
- ✓ Create 95 construction jobs – CDBG-R
- ✓ Create 245 permanent jobs – CDBG and CDBG-R
- ✓ Provide technical assistance to 100 potential micro-enterprise business owners.
- ✓ Help establish 75 new micro-enterprises.
- ✓ Offer 50 micro-enterprise loans.
- ✓ Serve 2,000 people with employment training and placement services.

HUD Table 2C

Specific Economic Development Objectives

CDBG Economic Development Activities	Priority Level	HUD Statutory Program Goal	Estimated Cost Year One	LM Outcome/ Performance Measure	HUD Outcome
ED Direct Financial Assistance to For-Profits [18A] – METCO Business Loan Program	H	Economic Opportunity	$500,000 CDBG	8 loans annually; 20 jobs created annually	Loans= EO-2 Improve Affordability Jobs= EO-1 Improve Availability/Accessibility
ED Direct Financial Assistance to For-Profits [18A] – Park DuValle Grocery Store Project	H	Economic Opportunity	CDBG-R and private investments	27,000 sq ft of retail space; 95 construction jobs; 70 permanent jobs over 2 years	Improve Availability/Accessibility [EO-1]
Micro-Enterprise Assistance [18C]	H	Economic Opportunity	$100,000 CDBG	10 loans annually	Improve Affordability [EO-2]
Micro-Enterprise Assistance [18C], Community Action Coordinators	H	Economic Opportunity	$300,000 CDBG	TA to 20 potential micro-enterprise owners; 15 new micro-enterprises – created; and 15 new jobs generated annually	TA and Jobs = Improve Availability/Accessibility [EO-1] Loans = Improve Affordability [EO-2]
Employment Training and Placement [05H] – Community Action Coordinator referrals and CAP Employment Training and Placement Services	H	Economic Opportunity	$100,000 CDBG	400 persons served annually	Improve Availability/Accessibility [EO-1]

The Community Action Partnership will be the lead in micro-enterprise recruitment and technical assistance by means of eight Community Action Coordinators. The CACs will conduct outreach and make referrals to CAP's employment training and placement team and to services provided by outside agencies. Moreover, CAP will assume an advocacy role for Minority and Women Owned Business seeking an opportunity as non-profit developers, for-profit developers, or contractors for the HUD dollars spent by the Department of Housing and Family Services. CAP will also recruit and assist Section 3 workers.

During the next five year period, Louisville Metro expects to use CDBG, CDBG-R, NSP and private investments to accomplish the following Community Development - Infrastructure, Public Facilities, Services and Improvements - objectives:

- ✓ Acquire 60 properties via local donations to the Louisville Landbank Authority. The Landbank acquires, manages and sells distressed properties and vacant unimproved parcels to responsible developers who can increase property values and stimulate the tax base.
- ✓ Dispose of 350 landbank properties (A total of 380 properties are currently in the Landbank.)
- ✓ Provide for the disposition of vacant properties by boarding 2,000 properties and cleaning 10,000 properties in low-to-moderate income areas.
- ✓ Dispose of 70 single-family housing units and 14 rental units developed via NSP.
- ✓ Provide site and capital improvements to revitalize the Sheppard Square Public Housing Development. The redevelopment of Sheppard Square (a combination of $22,000,000 of proposed HOPE VI funds, $10,000,000 in CDBG, $2,500,000 in HOME, along with LIHTC/ACC funds, and private investments) will result in a transit-oriented community of energy-efficient housing choices available to households with a range of incomes. If the application is approved, the current 326 public housing units at Sheppard Square will be replaced with 465 rental and homeownership opportunities. Of the 310 replacement housing units on-site, 228 will be project-based public housing units, including 32 units for elderly and disabled households; 59 will be market rate rental units as well as 23 market rate homeownership units. Building types will consist of a mix of single-family homes, semi-detached and row townhouses, and multi-family apartment buildings designed to complement the architecture in the surrounding neighborhood. Of the 155 off-site units, 101 will be project-based public housing replacement units. Another 54 off-site units will be developed at Family Scholar House, a nonprofit whose mission is to end the cycle of poverty by giving single-parent students an opportunity to earn a four-year college degree.
- ✓ Demolish 850 vacant and blighted properties in low-to-moderate income areas.
- ✓ Provide homeownership/housing counseling to 6,000 households. This will involve pre-purchase and first-time homebuyer counseling, budgeting and credit, rental counseling as well as post-purchase counseling involving being a good neighbor, remaining fiscally fit, home maintenance and energy conservation, and mortgage default/foreclosure prevention. Housing counseling focused on avoiding predatory lending will also be provided.
- ✓ Inspect 150,000 properties for Code Violations in low-to-moderate income areas.
- ✓ Establish five Neighborhood Revitalization Strategy Areas.

HUD Table 2C

Specific Community Development Objectives

CDBG Community Development Activities	Priority Level	HUD Statutory Program Goal	Estimated Cost Year One	LM Outcome/ Performance Measure	HUD Outcome
Acquisition of Real Property [01] – NSP and Landbank	M	Suitable Living Environment	NSP and private donations	Acquire 13 properties for new construction; receive 60 landbank donations over 5 years.	Improve Availability/Accessibility [SL-1]
Disposition of Real Property [02] – Vacant Lot Program and NSP	M	Suitable Living Environment	$1,500,000 CDBG and NSP	400 units boarded per year; 2,000 units cleared per year. 70 units and 2 commercial properties disposed over 5 years.	Improve Sustainability [SL-3]
Public Facilities and Improvements [03] – Sheppard Square Revitalization	H	Suitable Living Environment	$2,000,000 CDBG and $625,000 HOME	Replace 326 PH units with 465 on- and off-site units over five years. LMHFS's share of funding = 100 units: Y1=4, Y2-Y5 = 24 units annually	Improve Availability/Accessibility [SL-1]
Public Facilities and Improvements [03] – YouthBuild and Habitat for Humanity Projects	M	Suitable Living Environment	NSP	Rehab 2 commercial properties to be used as Public Facilities over 5 Years	Improve Availability/Accessibility [SL-1]

CDBG Community Development Activities	Priority Level	HUD Statutory Program Goal	Estimated Cost Year One	LM Outcome/ Performance Measure	HUD Outcome
Clearance and Demolition [04] – Vacant Properties Demolition Program	M	Suitable Living Environment	$525,000 CDBG	170 blighted properties demolished annually	Improve Sustainability [SL-3]
Public Services [05] – Homeless Self-Sufficiency (2,000) and Supportive Services (1,500)	H	Decent Housing	$1,250,000 CDBG	3,500 persons served annually	Improve Sustainability [DH-3]
Public Services [05] – Community Action Coordinators, direct services and referrals to income supports and other public services	H	Suitable Living Environment	$150,000	1,520 persons per year	Improve Affordability [SL-2]
Homeownership Assistance (not direct) [05] – Housing Counseling	M	Decent Housing	$110,000 CDBG	1,200 households served annually	Improve Sustainability [DH-3]
Relocation [08]	M	Decent Housing	$7,500 CDBG	2 Households annually	Improve Availability/Accessibility [DH-1]
Code Enforcement [15]	M	Suitable Living Environment	$850,000 CDBG	30,000 properties inspected annually	Improve Sustainability [SL-3]
NRSAs	H	Suitable Living Environment	$1,000,000 each	See NRSA proposal.	Improve Sustainability [SL-3]

As with each of the other categories, citizen and agency input, community data and Metro plans and opportunities were used to assign priorities to the large list of community development activities.

Antipoverty Strategy 91.215 (j)

The American Community Survey (2006-2008) indicates 101,819 or 14.6% of Jefferson County residents live in poverty. For children under age 18, the number balloons to 22.5%. Poverty in Louisville Metro is disproportionate in regards to gender, race and ethnicity with 16.1% of women (compared with 13% of men), 31.6% of African Americans (compared with 9.6% of

whites) and 30.1% of Latinos living in poverty. Moreover, substantial numbers of people live at less than 200% of poverty.

All Individuals below:	
50 percent of poverty level	46,650
125 percent of poverty level	128,244
150 percent of poverty level	155,302
185 percent of poverty level	197,866
200 percent of poverty level	216,209

Three years ago, the Louisville Metro Department of Housing and Family Services was created as a comprehensive means to address the effects of poverty and reduce the number of families living in poverty. Three separate departments, each of which serves primarily low-income households, were combined to create a unified service delivery structure. Each former department is now a division within LMHFS: Housing and Community Development, Human Services and the Community Action Partnership. As resources become increasingly scarce, improved coordination is key to broadening community impacts. This is true at the federal level, as demonstrated by the Healthy Homes initiative which is extending outcomes by aligning the programmatic priorities of the U.S. Departments of Housing and Urban Development and Health and Human Services. The Sustainable Communities effort spearheaded by HUD, the U.S. Department of Transportation and the EPA is another important example.

The enhanced organizational structure of the Department of Housing and Family Services has greatly improved the delivery of housing programs, and it has carried the further benefit of connecting clients to the extensive range of services available within the department. This structure was a key element in designing the performance measures detailed in this proposal, and it will also be a critical factor in their implementation.

One of the community's key tools for remediating poverty is Neighborhood Place, administered by LMHFS's Human Services Division. Neighborhood Place is a nationally-recognized collaborative of public partners – Louisville Metro Government (including Human Services, CAP, Public Health and Wellness, and KentuckianaWorks [the Workforce Investment Board], the Kentucky Cabinet for Health and Family Services (Food Stamps, TANF, KCHIP, Medicare, Protection and Permanency), Jefferson County Public Schools, and Seven Counties Services (regional mental health agency). Some 500 staff provide blended health, education, workforce, public benefits and human services in 8 Neighborhood Places and 2 satellites across Jefferson County. Each Neighborhood Place is strategically located to be accessible to low-to-moderate income persons.

In July of 2008, administration of LMHFS's Continuum of Care Grants was transferred from the Housing and Community Development Division to the Human Services Division to facilitate the connection of CoC clients with the case management and mainstream income supports Neighborhood Place provides.

Equally crucial, the mission of the Community Action Partnership Division (CAP) is to combat poverty related issues. CAP maintains a comprehensive slate of anti-poverty programs, including LIHEAP, Senior Nutrition (Meals on Wheels and Congregate Meals) and the Summer Lunch for Children Program.

CAP was the recipient of additional stimulus money from the **American Recovery and Reinvestment Act (ARRA)**. This funding allowed CAP to expand and extend its existing anti-poverty strategies and create new initiatives in the following areas **through September 30, 2010**:

- **Pathways in Action, Expansion** meets the needs of male inmates transitioning out of community corrections or jail facilities who otherwise would be released with little or no job readiness, housing, education or life skills. Pathways in Action prepares inmates for release and serves as a point of contact to navigate life outside the correctional system. Pathways in Action provides training and case management services to inmates to identify employment and training opportunities for ex-offenders. The program assists in decreasing the recidivism rate for the targeted population.

- **Safety Net Emergency Assistance** furnishes emergency financial assistance to low-income residents of Louisville Metro whose income does not exceed 200% of the Federal Poverty Guidelines. Safety Net Emergency Assistance assists with utility bills or housing expenses for families facing economic difficulties to prevent eviction or utility disconnection.

- **Moving Forward: Specialized Trainings** meets the needs of dislocated, unskilled and difficult to employ populations impacted by the downturn of the economy. Moving Forward offers training courses to participants in the following areas: Certified Nurse's Assistant (C.N.A.), Emergency Medical Technicians (E.M.T.), Commercial Driver License (CDL), and Dental Assistant. Moving Forward assists clients in gaining entry level employment and increasing their economic self-sufficiency.

- "**Share and Share Alike"** is a partnership between Louisville Metro Community Action Partnership and Community Coordinated Childcare or 4-Cs. The partnership assists families with the weekly cost of child care as an investment in family stability. Share and Share Alike supports child care costs for persons whose income does not exceed 200% of the Federal Poverty Guidelines, including: individuals seeking employment; attending post-secondary education; grandparents with custody of grandchildren; persons who are

starting a job but have yet to receive a paycheck; individuals in drug/alcohol abuse treatment; families with special needs or medically fragile children; low income working families; or employed parents who have experienced a significant change in circumstances, which impacts child care eligibility.

The following programs are regularly funded by Community Services Block Grant (CSBG) dollars administered by the Community Action Partnership:

- **Finance 4 U** is a financial literacy course for low-income persons interested in learning basic money management skills. Classes are offered once a week for six weeks. Topics include budgeting, banking, developing a savings plan, and spending wisely. Participants learn to examine their habits, and are given assignments, such as maintaining a budget and saving all receipts during a specified period to identify spending tendencies needing improvement. The goals are to encourage sound money management, pay off debt, and save money. Participants are also educated on predatory businesses such as payday loans and pawn shops.

- **The Education in Action Scholarship** enables low-income residents to realize their educational goals by providing financial assistance for post secondary expenses such as tuition, fees, supplies and books. Scholarship recipients must be enrolled in a vocational, 2-year, or 4-year program at an approved post-secondary institution. The scholarship gives residents a chance to attend college without the burden of excessive student loans. The goal is to support low-income residents in completing a post-secondary education and obtaining a living wage job or career.

- **CAPital Investment Scholarship Program** assists low-income seniors in high school with the costs associated with post-secondary education. Applicants must have a minimum grade point average of 3.0 to be eligible for a $5,000 scholarship and a 3.8 to be eligible for a $10,000 scholarship. Two (2) ten thousand dollar scholarships and four (4) five thousand dollar scholarships are awarded in the spring for the upcoming fall and/or spring semesters. In addition, a “freshman survival kit” is provided to recipients. The kits contains: toiletries, school supplies, small appliances, bedding and other items necessary for new students enrolling in college for the first time. The goal is to provide access to post-secondary education to low-income youth.
- **Support Services Program** is a case management program that encourages low-income families to set and achieve goals in the areas of education, employment, housing, and ultimately, in achieving self-sufficiency. Case managers assist participants in identifying barriers and linking them with resources to reach personal and professional goals. The program provides limited financial support on an as needed basis.

Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))

(States only)

Louisville Metro is not a state entity.

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives 91.215 (e)

During the public needs assessment process, most special needs populations were identified as high priorities. LMHFS agrees with this assessment. Yet, a factor in establishing funding priorities was the availability of other funding resources. General Fund dollars are being budgeting for the department's External Agency Fund (EAF). This fund supports non-profits serving the community, most of whom address special needs. As a result, many special needs activities have been ranked as medium priorities for Consolidated Planning funding.

ESG and HOPWA funds will be used to address the needs of persons with HIV/AIDS. In addition, the Human Services Division administers a U.S. Department of Justice grant that provides Supervised Visitation and Safe Exchange Services in situations where there is domestic violence. The Community Action Partnership administers an ex-offender, re-entry program using its CSBG allocation and a Senior Nutrition Program (Meals on Wheels, Congregate Meals, and Telephone Reassurance) with U.S. Department of Health and Human Services funding (passed-through KIPDA). LMHFS plans to address the increasing facilities and services for public housing residents through its partnership with the Louisville Metro Housing Authority on the Sheppard Square Revitalization project, and through a subcontract with LMHA by which Human Services provides case management to former Clarksdale residents.

Activities in this category will also be supported through the Community Action Coordinators and the department's Community Action Partnership, Human Services and Neighborhood Place infrastructure. Community Action Coordinators will conduct extensive outreach in their assigned neighborhoods and make referrals to in-house housing and human service providers and to external, non-profit service providers. Objectives include increasing access to services that protect vulnerable populations: child care, services for abused/neglected children and youth services; services for senior citizens; domestic violence victims; persons with mental illness; persons with physical or developmental disabilities; immigrants and refugees; and persons with substance abuse issues.

HUD Table 2C

Summary of Specific Special Needs Objectives

CDBG Special Needs Activities	Priority Level	HUD Statutory Program Goal	Funding Source	LM Outcome/ Performance Measure	HUD Outcome
Connect vulnerable populations to services and income supports - [05]	H	Suitable Living Environment	CDBG $150,000	1,520 persons per year	Improve Affordability [SL-2]
Increase facilities and services for persons with disabilities [14A] – RAMP Program	H	Suitable Living Environment	CDBG $250,000	45 households per year	Improve Availability/Accessibility [SL-1]

Summary of Special Needs Priorities

CDBG Special Needs Activities	Priority Level	HUD Statutory Program Goal	Funding Source	LM Outcome/ Performance Measure	HUD Outcome
Increase facilities and services for abused/neglected children	M	Suitable Living Environment	Eligible for EAF	N/A	Increase Availability/Accessibility [SL-1]
Increase facilities and services for senior citizens – Senior Nutrition (Meals on Wheels and Congregate Meals) and Telephone Reassurance-Community Action Partnership	M	Suitable Living Environment	US Health and Human Services (Senior Nutrition) Outside programs eligible for EAF	N/A	Increase Availability/Accessibility [SL-1]
Increase facilities and services for domestic violence victims – Safe Havens Supervised Visitation and Safe Exchange Program.	M	Suitable Living Environment	US Dept of Justice Grant Outside programs eligible for EAF	N/A	Increase Availability/Accessibility [SL-1]
Increase facilities and services for persons with mental illnesses – SPC Grants	M	Suitable Living Environment	SPC Grant Outside programs eligible for EAF	133 households served annually	Increase Availability/Accessibility [SL-1]
Increase facilities and services for persons with physical or developmental disabilities	M	Suitable Living Environment	Eligible for EAF	N/A	Increase Availability/Accessibility [SL-1]

CDBG Special Needs Activities	Priority Level	HUD Statutory Program Goal	Funding Source	LM Outcome/ Performance Measure	HUD Outcome
Increase facilities and services for injured soldiers or veterans	M	Suitable Living Environment	Eligible for VA funding	N/A	Increase Availability/Accessibility [SL-1]
Increase facilities and services for persons with alcohol/drug abuse problems	M	Suitable Living Environment	Eligible for EAF	N/A	Increase Availability/Accessibility [SL-1]
Increase facilities and services for persons with HIV/AIDS and their families	M	Decent Housing	HOPWA	See ESG and HOPWA	Increase Availability/Accessibility [DH-1]
Increase facilities and services for public housing residents	H	Suitable Living Environment	CDBG – Sheppard Square	See Community Develop-ment Measures	Increase Availability/Accessibility [SL-1]
Increase facilities and services for racial and ethnic populations	H	Suitable Living Environment	CDBG various activities	See NRSA measures.	Increase Availability/Accessibility [SL-1]
Increase facilities and services for ex-offenders	M	Suitable Living Environment	CAP - CSBG	N/A	Increase Availability/Accessibility [SL-1]

Non-homeless Special Needs 91.205 (d) and 91.210 (d) Analysis (including HOPWA)

HUD TABLE 1B

Non-Homeless Special Needs Analysis including HOPWA

Population	Estimated Number of People	Estimated Supportive Services	Estimated Housing
Elderly	10,220 low-to-moderate income elderly with a housing problem (Source: CHAS 2009)	Individual programs maintain service numbers. Comprehensive community service data not available. In terms of LMHFS programs, CAP's Senior Nutrition serves 648 persons with Meals on Wheels, 1,860 by Congregate Meals and 30 by telephone reassurance.	Kentucky Housing Corporation (KHC) 2003 report lists 1,490 Section 202 units for persons who are elderly in Jefferson County. LMHA has 1,295 units for persons who are Elderly or Disabled. Another 32 will be added via Sheppard Square.
Frail Elderly (An estimated 43.4% of elderly population have a disability based on Census 2000 data.)	4,435 low-to-moderate income elderly with housing problems are likely to be Frail Elderly (CHAS 2009 data X 43.4%)	See above.	See above.
Persons Ages 16 – 64 with Disabilities	11,640 low-to-moderate income persons with a disability and a housing problem (Source: CHAS 2009)	Data not available.	KHC's 2003 report indicates 174 Section 811 units for persons with disabilities in Jefferson County. LMHA has 73 fully accessible units.

Population	Estimated Number of People	Estimated Supportive Services	Estimated Housing
Mental Disability	26,425 persons age 16-64 (Source: 2005-2007 ACS, Table S1801)	18,402 persons served in Jefferson County through Seven Counties Mental Health Services FY 2009*	LMHFS, during 2009 grant cycle, provided housing to 133 households with mental health needs via its SPC grants. The 2009 Point in Time count indicated 526 persons with severe mental issues were housed on the night of the PIT. The Kentucky Dept. for Community Based Services list of Community Residential Units for Persons with Serious Mental Illness records 138 units in Jefferson County.
Physical Disability	41,982 persons age 16-64 (Source: 2005-7 ACS, Table S1801)	Data not available.	LMHA has 73 fully accessible units. Cain Center 87 units
Developmental Disability	Estimate = 11,476 people (Source: CDC**)	2,931 persons served in Jefferson County through Seven Counties Services programs for persons with Developmental Disabilities FY 2009.	Day Spring 44 units, Cedar Lake 187 units.

Population	Estimated Number	Estimated Supportive Services	Estimated Housing
HIV/AIDS	1,279 people living with HIV/AIDS in the Kentucky counties of the EMSA. There are 346 cumulative HIV/AIDS cases for Indiana counties of EMSA. No figures available on those living with HIV/AIDS for IN counties.	AIDS Services Coalition provides a wide range of services. During 2008, 450 persons received services by means of HOPWA funding.	Homeless Inventory indicates 38 CoC units. LMHFS administers 11 of those CoC units and combined with its SPC TBRA units, LMHFS served 27 people with HIV/AIDs during 2009 grant cycle. LMHFS will serve 45 households via HOPWA TBRA.
Alcohol/Drug Dependency	52,749 (Rough estimate using percentage cited in SAMHSA 2004-2006 NSDUH for Seven Counties Region***.	4,635 persons served in Jefferson County through Seven Counties Services for drugs/alcohol in FY 2009.	LMHFS housed 158 households with alcohol or drug dependency issues via its SPC grants during 2009 grant cycle. The Point in Time indicated 445 persons with chronic substance abuse were housed on the night of the PIT.
Domestic Violence	5,488 domestic violence cases in Jefferson County Family Court (FY 2009)	473 persons served via CWF**** Residential Program and 2,536 via non-Residential Services FY 2009.	67 Emergency and 97 transitional units

*Please note the numbers of persons receiving Seven Counties mental health services and drug/alcohol services is a duplicated number because of persons who are dually diagnosed. Also, these numbers represent persons with treatment plans/diagnoses, so clients who received psycho-education or other, non-therapy services are not included in these figures.

**Center for Disease Control: "State-Specific Rates of Mental Retardation – United States, 1993 cites a rate of 16.2% per 1,000 persons for Kentucky. This was applied to the 2006-2008 ACS estimated population of Jefferson County (708,402 divided by 1,000 = 708.4 X 16.2% = 11,476.

***SAMHSA report, "Substate Estimates for 2004-2006, National Surveys on Drug Use and Health, State Specific Files" were used. The Seven Counties Region includes: Bullitt, Henry, Jefferson, Oldham, Shelby, Spencer and Trimble counties. Table 18.8 estimates that for the Seven Counties Region 8.93 percent of persons age 12 or older were dependent on or abused drugs or alcohol in the prior year. This percentage was applied to the Jefferson County population age 12 and over (2005-2007 ACS) to calculate the estimate.

****CWF = Center for Women and Families

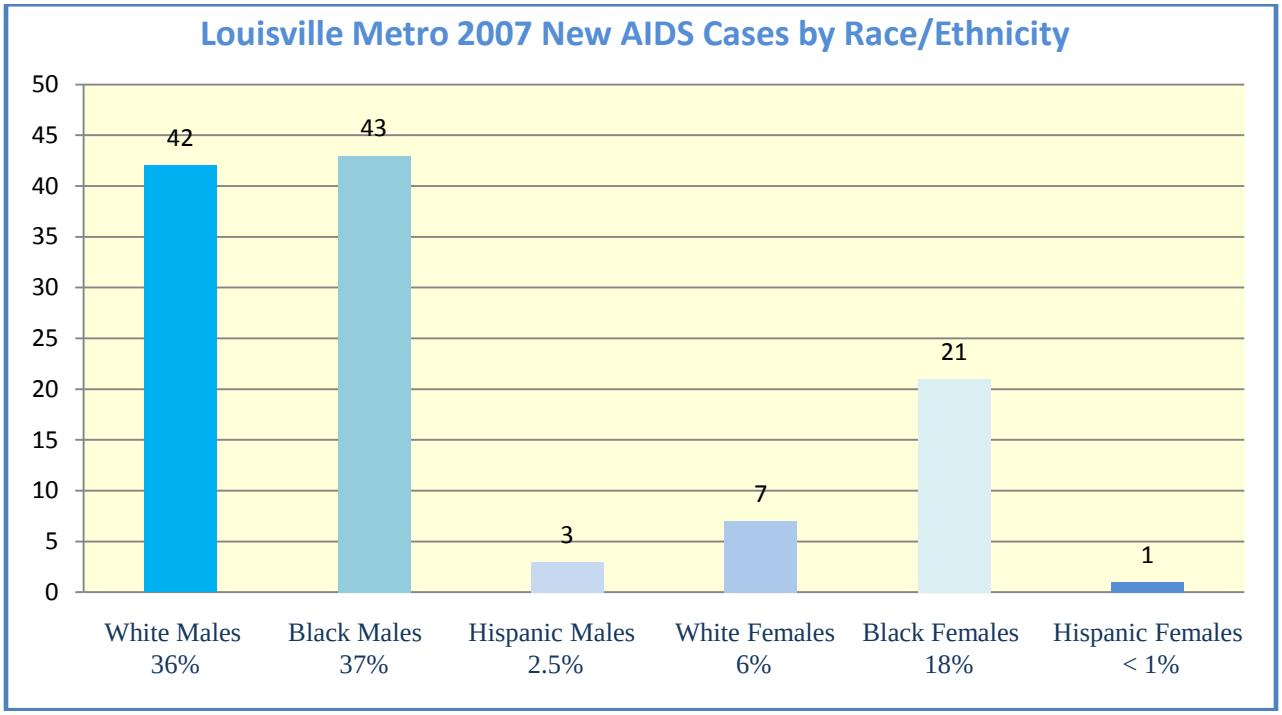
Special Needs Populations
Served through LMHFS Shelter Plus Care Grants 2009

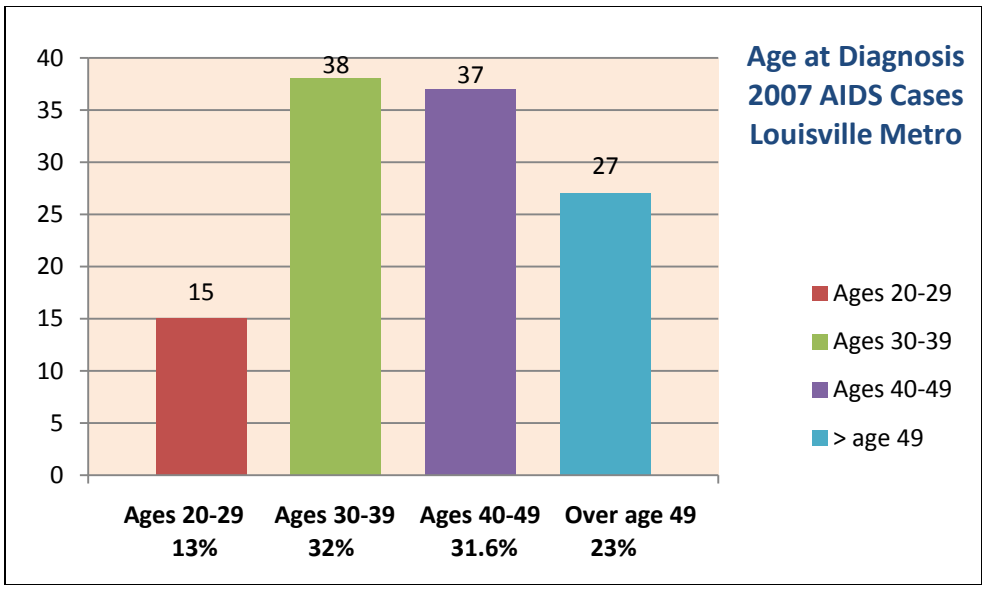
Population	2009 Number of Persons Served
Mental Illness	133
Alcohol abuse and/or drug dependency	158
HIV/AIDS and related diseases	27
Developmental Disability	3
Physical Disability	14
Number of disabled participants	231
Number of chronically homeless	146

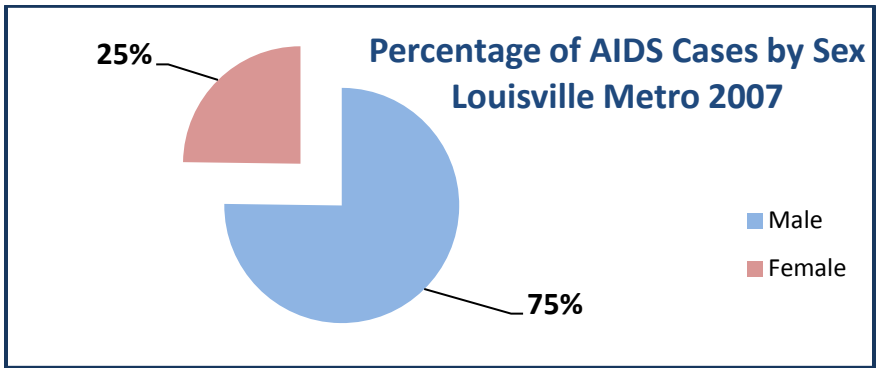
Housing Opportunities for People with AIDS (HOPWA)

As of June 30, 2009, there were 2,171 reported HIV/AIDS cases (cumulative since reporting began in 1982) for Jefferson County, Kentucky. These cases represent 42% of the total, reported cases for Kentucky. Of the 2,171 people diagnosed with AIDS in Jefferson County since 1982, 1,147 are thought to be living with AIDS. Estimates for unreported or undiagnosed AIDS cases are unknown.

In Jefferson County, newly diagnosed AIDS cases had a rate of 16.5 per 100,000 for 2007. This is significantly higher than the national rate of 12.4 and the Kentucky rate of 6.9. The largest numbers of people newly diagnosed with AIDS in 2007 were black males, ages 30-49. In addition, black females were diagnosed at rates significantly higher than white females. The following charts illustrate the demographic characteristics (race/ethnicity, age and sex) of people newly diagnosed with AIDS in 2007.


Louisville Metro 2007 New AIDS Cases by Race/Ethnicity
50
45
40
35
30
25
20
15
10
5
0
42
43
3
7
21
1
White Males 36%
Black Males 37%
Hispanic Males 2.5%
White Females 6%
Black Females 18%
Hispanic Females < 1%


Age at Diagnosis 2007 AIDS Cases Louisville Metro
40
35
30
25
20
15
10
5
0
15
38
37
27
Ages 20-29 13%
Ages 30-39 32%
Ages 40-49 31.6%
Over age 49 23%
Ages 20-29
Ages 30-39
Ages 40-49
> age 49



In 2008, there were a total of 143 people diagnosed with HIV/AIDS within the four Indiana counties and nine Kentucky counties that comprise the Louisville EMSA. In the Kentucky portion of the EMSA, 1,279 people are believed to be living with HIV/AIDS. Indiana data does not specify persons estimated to be living with HIV/AIDS by county.

However, Indiana conducted a survey in 2005 regarding needs and service gaps for persons with HIV/AIDS. Of the 520 respondents, 210 (40.4%) indicated that being able to take their medication was a concern with barriers including a lack of transportation, insurance and funds to cover co-payments. Another need was housing, with 155 or 29.8% of respondents indicating it was an issue. Other concerns were access to basic HIV medical care (R=151, 29%), mental health treatment (R=80, 15.4%), dental care (R=73, 14%), vision care (R=66, 12.7%), supportive services (R=44, 8.5%), case management (R=34, 6.5%), and substance abuse treatment (R=33, 6.3%).

Another barrier for persons with HIV/AIDS was income. Most of the respondents to the Indiana survey, 31%, had incomes between $6,000 and 12,000 annually. More than 1 in every 4, or 26.9% of survey respondents, received less than $6,000 annually. Incomes of $12,001 to $18,000 were reported for 16% of respondents while 12.9% earned $18,001 to $24,000. A meager 13.2% of respondents had incomes of more than $24,001 per year.

The following table provides prevalence information for the entire Louisville HOPWA EMSA.

County	Cumulative HIV/AIDS Cases Since reporting began.	New HIV/AIDS Cases 2008	Total Living with HIV/AIDS
Indiana			
Clark	189	9	
Floyd	104	6	
Harrison	30	N/A	
Washington	23	N/A	
Indiana Share of EMSA Total	***346***	***15***	
	Cumulative Cases Since reporting began.	**Estimated New Cases 2008***	**Total Living with HIV/AIDS**
Kentucky			
Bullitt	21	1	12
Henry	14	1	7
Jefferson	2171	112	1147
Meade	15	0	11
Nelson	14	0	6
Oldham	140	10	72
Shelby	30	3	17
Spencer	5	1	3
Trimble	6	0	4
Kentucky Share of EMSA Total	***2416***	***128***	***1279***
EMSA TOTAL	**2762**	**143**	

These statistics were collected from the "2008 HIV/AIDS Epidemiologic Data, Indiana" report and from "Kentucky HIV/AIDS Semi-Annual Reports." Kentucky 2008 numbers are based on a comparison of the KY 12-31-2007 report with the KY 12-31-2008 report.

Given the limited incomes and the importance of housing and supportive services for persons with HIV/AIDS, priority needs for HOPWA funding include tenant-based rental assistance, short-term assistance with rent mortgage and utilities, and supportive services.

LMHFS does not anticipate any housing facilities being undertaken with HOPWA funding that involve acquisition, new construction or substantial rehabilitation.

Specific HOPWA Objectives

HOPWA goals are presented in the following table:

HOPWA Activities, Performance Measures, and Outcomes

HOPWA Activities	HUD Statutory Program Goal	Estimated Percentage of Allocation	LM Outcome/ Performance Measure	HUD Outcome
Tenant-Based Rental Assistance	Decent Housing	20%	Serve 45 persons annually	Improve Affordability [DH-2]
Supportive Services	Decent Housing	57%	Serve 300 persons annually	Improve Sustainability [DH-3]
Short-term Rent, Mortgage, or Utilities Assistance	Decent Housing	20%	Serve 111 persons annually	Improve Affordability [DH-2]
Administration	Decent Housing	3%	HOPWA CAPER	Improve Sustainability [DH-3]

LMHFS works closely with the AIDS Service Center Coalition, Inc. in planning and administering HOPWA funds. The AIDS Service Center includes service providers representing Bullitt, Henry, Jefferson, Meade, Nelson, Oldham, Shelby, Spencer and Trimble counties in Kentucky and Harrison, Clark, Floyd, Scott, and Washington counties in Indiana. Members include:

AIDS Interfaith Ministries of Kentuckiana
CenterStone Healthcare
Clark County Public Health Department
Hoosier Hills AIDS Coalition
House of Ruth
Legal Aid Society – HIV/AIDS Legal Project
Louisville AIDS Resource Center
Louisville Metro Public Health and Wellness
Louisville Metro Housing and Family Services
Volunteers of America
University of Louisville – Health Sciences Center – School of Dentistry
University of Louisville – Health Sciences Center - Wings Medical Clinic

HOPWA services will be targeted to low-income persons with HIV/AIDS and their families. To ensure full access to HOPWA funds by grassroots, faith-based and other community organizations, a competitive request for proposals and a Grants Committee including representation by the local Continuum of Care is used to identify agencies to receive sub-awards. In terms of the geographic distribution of funds, agencies serving any of the counties included in the Louisville HOPWA EMSA are eligible to apply.

The Grants Committee reviews applications for HOPWA projects and make recommendations to LMHFS. Based on this process, LMHFS prepares its departmental budget for the Mayor who submits a budget to the Metro Council in May. Those recommendations are part of a public, 30-day budget process every June. LMHFS will post the list of proposed HOPWA sub-recipients on its website (including agency name, proposed amount, and program description) beginning June 1. Once the Council approves Metro's fiscal year budget, LMHFS will send the Council-approved list of sub-recipients to HUD and post the final list on its website by July 15th annually. The HOPWA sub-recipient list will include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.

The Grants Planning Compliance and Monitoring Unit has processes in place to appropriately monitor HOPWA sub-recipients.

OTHER NARRATIVES

Fair Housing

An "Analysis of Impediments to Fair Housing Choice in Louisville Metro, KY" or (AI) was conducted for LMHFS by the Metropolitan Housing Coalition, a private, non-profit organization that provides research, community education and collaboration-building as advocates for fair housing policies. The Grants Planning, Monitoring and Compliance Unit of the Louisville Metro Department of Housing and Family Services is charged with overseeing the implementation of appropriate actions to overcome the effects of impediments identified through that analysis. The following organizations have been identified as having a current role in promoting fair housing choice in Louisville: Louisville Metro Inspection, Permits and Licenses Division as "plan stampers;" Louisville Metro Planning and Design Division as staff for Cornerstone 2020 compliance; the Louisville Urban League funded to provide fair housing education; and the Louisville Metro Human Relations Commission, funded to enforce Fair Housing Laws. An internal working group of representatives from these organizations along with the Metropolitan Housing Coalition will be formed to address AI recommendations that lie within Metro Government's executive authority to implement. The 2010 Action Plan provides added funding for the Human Relations Commission to hire additional staff, and LMHFS will fund the Metropolitan Housing Coalition's participation in this working group as well. The working

group will also recommend to the Mayor the membership and charge of a "community collaboration committee" to address recommendations that involve changes outside the scope of Metro Government's executive authority.

Analysis of Impediments (AI)

The "Analysis of Impediments to Fair Housing Choice in Louisville Metro, KY," completed in March 2010, will aid in creating and executing fair housing plans, building public awareness and support for fair housing efforts, and influencing policy making. Highlights of the AI include demonstrating the correlation between poverty and the nine protected classes (i.e. higher concentrations of protected classes), which include two locally protected classes, and common outcomes of these concentrations (i.e. poor health, vacant properties, higher foreclosure rates, etc.). The report also highlights the impact of the current Land Development Code on developing affordable housing. The final section of the AI is dedicated to defining Action Steps to overcome the impediments identified, including – but not limited to – actions such as amending or updating the Land Development Code and developing affordable housing in all sections of the community to reduce concentrations of protected classes.

Coordination

To enhance the coordination of available public and private sector housing, social services, health, mental health, economic development, employment and other resources, LMHFS has adopted the following strategies:

- Quarterly meetings between Metro agencies providing Consolidated Plan services to the community;
- A Sustainable Communities collaborative that includes representation by Metro agencies, TARC and KIPDA;
- Working with Metro United Way and the Continuum of Care to organize Grants Committees to review and make recommendations for sub-recipients of Consolidated Plan funding in a manner that puts all community resources to the highest impact use;
- Coordinating with the local Continuum of Care and the AIDS Services Center Coalition to enhance direct service delivery and refine strategies for addressing chronic homelessness, discharge planning/coordination and prevention activities;
- Funding Community Action Coordinators in the Consolidated Plan to build and sustain relationships with residents, nonprofits, faith-based groups, schools and businesses at the neighborhood level and incorporate their views and priorities into NRSA efforts by means of Community Consulting Committees, and
- Finally, using Community Action Coordinators to better coordinate existing resources by linking citizens to available housing, employment and human services – both LMHFS programs and services in the community.

5 Year Strategic Plan - Amendment

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

NAME OF JURISDICTION: Louisville/Jefferson County Metro Government

Consolidated Plan Time Period: July 1, 2010 – June 30, 2015

GENERAL

Executive Summary

The Louisville/Jefferson County Metro Government 2010 – 2014 Consolidated Plan submitted to the U.S. Department of Housing and Urban Development (HUD) in May 2010 outlined projects and programs including affordable housing, homeless prevention, supportive services, economic development, community development activities and the creation and funding of Neighborhood Revitalization Strategy Areas. Louisville Metro's Department of Community Services and Revitalization (LMCSR) is the lead agency responsible for preparing, administering, monitoring and reporting on the jurisdiction's 5 year Consolidated Plan. Louisville Metro's Consolidated Plan covers four entitlement programs: Community Development Block Grant, HOME Investment Partnership, Emergency Solutions Grant and Housing Opportunities for Persons with AIDS.

Louisville/Jefferson County Metro Government's Citizen Participation Plan was designed to encourage citizen participation in both the identification of needs within the community and the development of the goals and strategies to address those needs. This plan, which provides guidelines for all phases of consolidated planning, including amendments, deems that an amendment to the Consolidated Plan is warranted given substantial changes which include the addition or deletion of an activity not previously including in the Consolidated Plan, changes to the location of an activity which affect the scope of the project, changes to the scope of an activity due to modifications in funding level (a funding adjustment totaling 25% or more in a program year Action Plan budget for the project) and a series of changes representing a cumulative total of 10% or more in a program year Action Plan budget.

This Substantial Amendment to the 2010 – 2014 Consolidated Plan details proposed changes to the five proposed Neighborhood Revitalization Strategy Areas (NRSAs). Additionally, Section 108 Loan Guarantees will be added as a tool available for use by Louisville Metro Government.

Substantial Amendment

1. **Neighborhood Revitalization Strategy Areas 24 CFR 91.215(g)**

In the 2010-2014 Consolidated Plan, Louisville Metro Government proposed that five neighborhoods be designated as Neighborhood Revitalization Strategy Areas (NRSAs), one in each of the Consolidated Plan's five years. Those neighborhoods were to be Portland, Shawnee, Smoketown/Shelby Park, Newburg, and California.

As of October 10, 2013, Louisville Metro has designated two neighborhoods as NRSAs- Portland (NRSA plan approved by HUD on April 11, 2011) and Shawnee (NRSA plan approved by HUD on September 25, 2013). The approved NRSA plans are included as attachments to this Substantial Amendment.

Due to substantial reductions in CDBG allocations from Program Year 2010, Louisville Metro has been unable to commit to the creation and funding of five NRSAs during the period governed by the 2010-2014 Consolidated Plan.

Program Year	CDBG Allocation Received by Louisville Metro	Difference from 2010	Percent Reduction from 2010
2010	$12,915,988		
2011	$10,777,157	$2,138,831	16.6%
2012	$ 9,745,052	$3,170,936	24.6%
2013	$10,449, 251	$2,466,737	19.1%

Therefore, Louisville Metro Government amends the 2010-2014 Consolidated Plan to include only Portland and Shawnee as designated NRSAs.

Should Louisville Metro decide to designate additional neighborhood(s) as NRSAs, a Substantial Amendment will be made to the 2010-2014 Consolidated Plan and NRSA plans will be submitted to the HUD Louisville Field Office for approval.

2. **Section 108 Loan Guarantee Program 24 CFR 570- Subpart M**

The Community Development Block Grant (CDBG) Section 108 Loan Guarantee Program, authorized under 24 CFR 570- Subpart M, allows entitlement public entities to apply for up to five times the public entity's latest approved CDBG entitlement amount, minus any outstanding Section 108 commitments and/or principal balances of Section 108 loans. Section 108 provides communities with a source of financing for economic development, housing rehabilitation, public facilities, and large-scale physical development projects. For purposes of determining eligibility, the CDBG rules and requirements apply. As with the CDBG program, all projects and activities must either principally benefit low- and moderate-income persons, aid in the elimination or prevention of slums and blight, or meet urgent needs of the community.

Activities eligible for Section 108 financing include:

- economic development activities eligible under CDBG;
- acquisition of real property;

- rehabilitation of publicly owned real property;
- housing rehabilitation eligible under CDBG;
- construction, reconstruction, or installation of public facilities (including street, sidewalk, and other site improvements);
- related relocation, clearance, and site improvements;
- payment of interest on the guaranteed loan and issuance costs of public offerings;
- debt service reserves;
- public works and site improvements in colonias; and
- in limited circumstances, housing construction as part of community economic development, Housing Development Grant, or Nehemiah Housing Opportunity Grant programs.

During Program Year 2013 (July 1, 2013 through June 30, 2014) or Program Year 2014 (July 1, 2014 through June 30, 2015), Louisville Metro may choose to apply for Section 108 loan(s). Louisville Metro will develop stringent underwriting criteria for the evaluation of proposed uses of Section 108 funds.

Citizen Participation

Citizen Participation Process

In accordance with the provisions established in LMCSR's Citizen Participation Plan a 30-day public comment period for draft 2010 – 2014 Consolidated Plan Amendment began on October 18, 2013 and ended on November 18, 2013. Legal Notice of this hearing was placed in the *Louisville Courier-Journal* on October 18, 2013. A copy of this notice is included on the following page. In addition to the legal notice, an announcement was posted on the LMCSR's website.

LMCSR received no comments during the public comment period.

Affadavit of Publication

THE COURIER-JOURNAL – A GANNETT COMPANY

STATE OF KENTUCKY

County of Jefferson

Affidavit of Publication

I, *Christine Manning*, of **COURIER-JOURNAL,** Inbound Specia
Representative, general circulation printed and published at
Broadway, Louisville, Kentucky, do solemnly swear that fron
personal knowledge, and reference to the files of said publi
advertisement of:

Title: Public Notice Lines: 5

Date(s): 10/18/2013 Inches:

Christine Manning, Inbound Special Services Representative

Signature of person making proof

Subscribed and sworn to before me this 18th day of October, 2013

Janice C. Richardson, Notary Public

Notary Public, State at Large, KY
My commission expires June 14, 2014

PUBLIC NOTICE
LOUISVILLE/JEFFERSON COUNTY METRO GOVERNMENT
SUBSTANTIAL AMENDMENTS TO THE 2013 ANNUAL ACTION PLAN AND 2010-2014 CONSOLIDATED PLAN

Louisville Metro Government (LMG) is making available for citizen review and public comment proposed amendments to the 2013 Annual Action Plan and 2010-2014 Consolidated Plan. The Department of Housing and Urban Development Consolidated Plan regulations require that LMG receive and consider comments on substantial amendments to the Action Plan and Consolidated Plan for 30 days before implementing those amendments. LMG is proposing the following substantial amendment to the Program Year 2013 Annual Action Plan:

- Additions, deletions, and revisions to the plan based on the approved FY14 LMG budget
- Details on Program Year 2013 Affordable Housing Development projects.
- Emergency Solutions Grant revised written standards

LMG is proposing the following substantial amendment to the 2010-2014 Consolidated Plan:

- Inclusion of Section 108 as optional financing tool
- Revisions to proposed Neighborhood Revitalization Strategy Areas

The full amendments are available for viewing online at www.louisvilleky.gov/csr and at the Department of Community Services and Revitalization, 810 Barret Avenue, Suite 240, Louisville, Kentucky, 40204 during regular business hours. Any interested agencies, groups, or persons may submit comments regarding the proposed amendment via e-mail to curtis.stauffer@louisvilleky.gov, fax to (502) 574-1246, or mailed to Curtis Stauffer at the address above during the 30-day comment period beginning October 18th, 2013 and ending November 18th, 2013. For further information, please call (502) 574-8298.