



Louisville/Jefferson County Metro Government Program Year 2016 Action Plan



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Louisville/Jefferson County Metro Government

Greg Fischer
Mayor

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Program Year 2016 Action Plan

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AP-05 Executive Summary

Introduction

Louisville-Jefferson County Metro Government (Louisville Metro) is a consolidated city/county government with an estimated population of 751,485 (2014 American Community Survey 5-year estimate). Louisville Metro participates in four U.S. Department of Housing and Urban Development (HUD) entitlement grant programs: Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA).

- CDBG funds are used to develop viable urban communities by providing decent housing, suitable living environments, and expanded economic opportunities, principally for low- and moderate-income persons.
- HOME funds are used for a wide range of activities including acquiring, developing, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people.
- ESG funds are used to engage homeless individuals and families living on the street, improve the number and quality of emergency shelters for homeless individuals and families, operate shelters, provide essential services to shelter residents, rapidly re-house homeless individuals and families, and prevent homelessness.
- HOPWA funds provide housing assistance and related supportive services for low-income persons living with HIV/AIDS and their families.

HUD requires that local jurisdictions receiving entitlement funds complete a Consolidated Plan every three to five years that describes the jurisdiction's affordable housing and community development priorities and multiyear goals, based on a needs assessment and market condition analysis. The purpose of the Consolidated Plan is to provide guidance for decisions regarding the use of these federal resources. Louisville Metro's current Consolidated Plan was approved by HUD on July 22, 2015 and covers the period from July 1, 2015 to June 30, 2020.

The Consolidated Plan is carried out through annual Action Plans, which provide a summary of the actions, activities, and the specific federal and non-federal resources that will be used each year to address the priority needs and specific goals identified in the Consolidated Plan. The Program Year 2016 Action Plan covers the period from July 1, 2016 to June 30, 2017.

Summarize the objectives and outcomes identified in the Plan.

Through community and stakeholder input and completion of a needs assessment and a market analysis, Louisville Metro identified five priority needs and eighteen goals for the five-year Consolidated Plan period. Goals and associated needs are listed below. Priority needs are described in detail in

section SP-25 of the Consolidated Plan and goals, including expected 5-year outcomes, are described in detail in section SP-45 of the Consolidated Plan. Expected annual outcomes for Program Year 2016 are described in section AP-20 of this Action Plan.

Goal	Associated Need
Expand Homeownership Opportunities	Affordable Housing
Increase and Retain Affordable Units	
Improve Existing Owner-Occupied Units	
Provide Rental Assistance	
Provide Homeownership Counseling Services	
Clearance of Vacant or Abandoned Structures	Non-Housing Community Development
Provide Improvements to Public Facilities	
Provide Rapid Re-Housing for Diversion	Homeless Services
Provide Rental Assistance	
Provide Homeless Prevention Services	
Provide Street Outreach for Homeless Citizens	
Shelter Operations & Case Management for Homeless Citizens	
Micro-Enterprise Technical Assistance	Small Business Development
Micro-Enterprise Development	
Small Business Development	
Remove Barriers for Persons with Disabilities	Non-Homeless Special Needs
Provide TBRA to Persons with HIV/AIDS	
Provide Supportive Services to Persons with HIV/AIDS	
Provide STRMU to Persons with HIV/AIDS	

Evaluation of past performance:

Louisville Metro’s most recently submitted Consolidated Annual Performance and Evaluation Report (CAPER) covered Program Year 2014 (the period from July 1, 2014 to June 30, 2015), the final year of the 2010-2014 Consolidated Plan period. Metro reported the following accomplishments:

Housing:

- 26 households received down payment assistance
- 3,459 persons received education and counseling services
- 347 households were provided with home repairs and rehabilitation
- Five Affordable Housing Development Program projects, including 59 HOME-funded units, were in progress

Economic Development:

- 28 businesses received loans through the Microenterprise Assistance Program

- A \$225,000 loan was made to Kentucky Peerless Distilling Co., LLC, which will bring 15 full-time jobs to the Portland neighborhood
- The COOL Program supported preliminary engineering and design work to support intersection and corridor improvements between Industry Road and Central Avenue along Fourth Street, and design work for streetscape improvements to the Oak Street corridor in Old Louisville

Community Development:

- 69 blighted structures were demolished
- 26,194 housing inspections were conducted
- Improvements were completed at two Metro Parks community centers and additional funds were allocated to improve six others
- Progress was made on renovations at the Portland Museum and Louisville Central Community Center’s Family Strengthening Center
- The Family Economic Success program provided 2,519 individuals with skills necessary to move toward self-sufficiency through referrals and case management

Homelessness:

- 76 households received HOME TBRA
- 8,012 homeless persons used CDBG supportive services
- 12 programs at 10 non-profits received ESG assistance for street outreach, prevention, shelter operations, and/or essential services

Special Needs/HOPWA:

- 31 households received HOPWA TBRA
- 144 households received HOPWA STRMU assistance
- 1,911 persons received HOPWA supportive services
- 115 households received ramp construction or barrier removal services

Summarize the citizen participation and consultation process.

HUD requires entitlement jurisdictions to provide opportunities for citizen participation in developing the annual Action Plan. Citizen participation efforts that guided the development of the Program Year 2016 Action Plan included the annual Community Needs Assessment conducted by the Louisville Metro Department of Community Services, stakeholder consultations, two public hearings, and a 30-day public comment period for the draft Action Plan. The consultation and citizen participation process is described in detail in sections AP-10 and AP-12 of this plan.

Summary of public comments:

A summary of public comments received is included in Appendix C of the Action Plan.

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

All comments received during plan development and during the draft plan public comment period were accepted and taken into consideration in developing the final Action Plan.

Summary

Louisville Metro’s Program Year 2016 Action Plan identifies goals, activities, and expected outcomes for the Program Year as well as financial resources that will be utilized. Louisville Metro’s HUD entitlement funding allocations for Program Year 2016 are listed below.

HUD Funding Source	Program Year 2016 Allocation
Community Development Block Grant (CDBG)	\$10,311,003
HOME Investment Partnerships	\$2,411,277
Emergency Solutions Grant (ESG)	\$927,562
Housing Opportunities for Persons With AIDS (HOPWA)	\$587,081

PR-05 Lead & Responsible Agencies

Describe the agency and department(s) responsible for preparing and administering the Consolidated Plan.

Develop Louisville is the lead agency for preparing, administering, monitoring, and reporting on Louisville Metro Government's Consolidated Plan and annual Action Plan. Develop Louisville was created in 2014 to focus on the full range of land development activities, including planning and design, vacant property initiatives, advanced planning, housing and community development programs, permits and licensing, land acquisition, public art, and clean and green sustainable development partnerships. Its mission is to lead an integrated approach to development that optimizes the vitality and the sustainability of the entire community.

Agency Role	Name	Department
Lead Agency	LOUISVILLE - JEFFERSON COUNTY METRO GOVERNMENT	Develop Louisville
CDBG Administrator	LOUISVILLE - JEFFERSON COUNTY METRO GOVERNMENT	Develop Louisville
HOPWA Administrator	LOUISVILLE - JEFFERSON COUNTY METRO GOVERNMENT	Department of Community Services
HOME Administrator	LOUISVILLE - JEFFERSON COUNTY METRO GOVERNMENT	Develop Louisville
ESG Administrator	LOUISVILLE - JEFFERSON COUNTY METRO GOVERNMENT	Department of Community Services

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information

Questions or comments regarding the Program Year 2016 Action Plan may be directed to:

Sandy Bottoms
Grants Coordinator
Develop Louisville, Office of Housing and Community Development
444 South 5th Street, 5th Floor
Louisville, KY 40202
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AP-10 Consultation

Introduction

Louisville Metro considered input from various organizations, groups, and agencies in developing its Program Year 2016 Action Plan, including nonprofit service providers, Metro agencies, the Louisville Continuum of Care, neighborhood organizations, and others. In addition to these stakeholder consultations, Metro reviewed a variety of relevant plans when preparing the Action Plan in order to ensure alignment of proposed goals with existing plans where applicable.

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

Many of Louisville's services agencies work in collaboration to address core issues surrounding poverty including financial security, education, job training, employment opportunities, safe and affordable housing, and access to medical and mental health services. As many service providers are struggling with diminishing funding, collaboration and collective impact models have and will likely continue to become increasingly important to meeting the needs of Louisville's low to moderate income residents. Louisville Metro's Department of Community Services (LMCS) serves as the lead coordination agency for non-profit organization collaboration as it relates to local funding resources for homeless prevention, poverty reduction, and related services.

LMCS awards nearly \$3 million annually to local non-profits for homeless prevention, emergency shelter, street outreach, and case management services through ESG, HOPWA, CDBG, and CoC funds. LMCS awards additional non-federal funds to nonprofit service providers through Metro's External Agency Fund.

LMCS is heavily involved in the Louisville Continuum of Care, which is coordinated through the Coalition for the Homeless. LMCS is represented on the CoC Board and Advisory Board, at monthly CoC meetings, and holds monthly coordination meetings with the Coalition. Additionally, Louisville Metro Housing Authority (LMHA) is represented on the CoC Board and Advisory Board.

LMCS also houses the Louisville Metro Community Action Partnership (LMCAP). The Executive Director of LMHA serves on the LMCAP board of directors as a permanent member due to the significant role LMHA plays in the lives of many LMCAP clients, which allows better coordination of efforts between LMCAP and LMHA.

LMHA's position on the LMCAP board of directors also proves beneficial in relation to self-sufficiency programs. LMCS' goal is to be a "one-stop shop" for addressing multiple barriers to self-sufficiency by assessing a family or individual's situation as a whole and linking them to departmental and community services and resources. LMHA has a self-sufficiency program which provides intensive case management services to residents living in public or subsidized housing to help them accomplish long-term goals and develop job skills, parenting skills, and knowledge about income management and

homeownership. LMCS leverages LMHA's position on the LMCAP board of directors as a resource for knowledge, experience, and best practices for self-sufficiency services. LMCS provides housing supports to agency clients engaged in case-managed programs as necessary to minimize this burden on households working towards self-sufficiency.

LMCS supports the work of Family Health Center's Phoenix Health Care for the Homeless and Seven Counties Services to provide outreach, medical services, and mental health services to homeless individuals and families, and of Family Health Centers to provide medical care to patients regardless of their ability to pay for services.

LMCS' extensive coordination and linkages with government and other social programs ensure the effective delivery and reduced risk of duplication of services. LMCS collaborates with more than 100 agencies and/or forums, including Metro departments, state agencies, service providers, faith-based organizations, and others. Going forward, LMCS plans to evaluate these linkages, focusing on creating quality, engaged relationships and identifying and eliminating gaps in order to better serve the low-income community.

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

Louisville Metro's Department of Community Services is very involved with the coordination of the Louisville Continuum of Care (CoC). Metro Community Services is one of seventeen stakeholders represented on the Louisville CoC Board of Directors. In addition, Metro Community Services has several representatives that participate in the Louisville CoC Advisory Council, which operates as a steering committee for CoC, and is very involved in the Chronic Homelessness Subcommittee, CoC Forms Development Committee, and the previously active Discharge Coordination Committee.

In 2014, Louisville Mayor Greg Fischer signed the Mayor's Challenge to End Veteran Homelessness pledge. Mayor Fischer appointed the Director of Metro Community Services to oversee the ending veteran homelessness work group. Since fall 2014, Louisville has made steady progress in ending veteran homelessness by utilizing Veterans Affairs Supportive Housing (VASH), Housing Choice Voucher, Supportive Services for Veteran Families (SSVF), and CoC resources. The Louisville CoC was designated as a Zero: 2016 community and set a goal of ending veteran homelessness by the end of 2015. This collaborative effort housed almost 800 homeless veterans in 2015. In November 2015, Mayor Fischer announced that the number of homeless veterans had been reduced to "functional zero," meaning that the remaining number of homeless veterans is less than the average number of homeless veterans served each month. The Louisville CoC is working through Rx: Housing to end chronic homelessness by December 31, 2016.

Louisville's coordinated assessment and referral team, called the Common Assessment Team, assesses each homeless household in Louisville and then prioritizes them for housing referral based on vulnerability. The Common Assessment Team began operating in May 2014. Veterans, the chronically

homeless, and the most vulnerable homeless persons are prioritized for any open and appropriate housing slot.

In 2012, Mayor Fischer initiated a cross-functional team to address the needs of Louisville's "super utilizers" of health care services, who are predominately chronically homeless persons. Approximately thirty stakeholders from across the community, including the Louisville Metro Department of Corrections, University of Louisville Hospital, and various service providers, have produced several key initiatives aimed at better serving this high needs population.

Since early 2014, the Director of Louisville Metro's Department of Corrections (LMDOC) has served on the Louisville CoC Board of Directors. This partnership has brought an institutional discharge perspective to the Louisville CoC's decision-making process. LMDOC created FACES, a program that ensures that no homeless persons are released to the streets, that all discharged persons leave with a backpack of resources, and that all discharged persons receive prescriptions for all medications they receive. LMDOC is also working with medical care organizations including Passport and WellCare to identify homeless super utilizers to target for supportive housing.

Louisville Metro Housing Authority also serves as a valuable partner for the Louisville CoC as it provides vouchers for initiatives such as Rx: Housing Veterans and other homeless programs, and has initiated a model move-up strategy aimed at making the best use of CoC housing vouchers.

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

Louisville Metro Department of Community Services staff meets with the Coalition for the Homeless, the lead agency for the Louisville CoC, on a monthly basis throughout the year to prioritize and coordinate areas of funding to address homelessness. Additionally, Metro Community Services' ESG Coordinator sits on the Louisville CoC Advisory Council, which operates as a steering committee for the Louisville CoC.

All ESG subrecipients are required to submit quarterly reports to Metro Community Services, which require performance data that is similar to the data collected for CoC projects via the Annual Performance Report. Metro Community Services' ESG-funded Rapid Re-Housing program follows the CoC housing referral model, which requires all new referrals to go through the Common Assessment Team.

Louisville Metro Government will continue to receive HUD Technical Assistance in 2016 which will provide direction on better connecting and coordinating ESG, HOPWA, and CDBG funding with CoC funding and priorities.

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

Agency/Group/Organization	Type	What section of the plan was addressed by consultation?
Center for Accessible Living	Services – Persons with Disabilities	Homelessness and Other Special Needs Activities; Russell NRSA Plan
Center for Neighborhoods	Nonprofit – Community Development	General
Coalition for the Homeless	Services – Homeless	Homelessness and Other Special Needs Activities
LDG Development	Housing	General
Legal Aid Society	Services - Legal	General
Louisville Metro Council	Civic Leaders	General
Louisville Metro Department of Community Services	Grantee Department	Homelessness and Other Special Needs Activities; Anti-Poverty Strategy; Goals and Objectives
Louisville Metro Department of Economic Development	Grantee Department	General; Russell NRSA Plan
Louisville Metro Department of Parks and Recreation	Grantee Department	General
Louisville Metro Department of Public Works and Assets	Grantee Department	General
Louisville Metro Housing Authority	Public Housing Authority	Public Housing; Russell NRSA Plan
Metropolitan Housing Coalition	Services – Fair Housing Services – Housing Advocacy Organization	General; Russell NRSA Plan
New Directions Housing Corporation	Housing	General
Portland Now	Neighborhood Organization	General
REBOUND, Inc.	Housing Community Housing Development Organization	General
Seed Capital KY	Nonprofit Services – Job Creation	General
Smoketown Neighborhood Association	Neighborhood Organization	General
Vision Russell Task Forces	Neighborhood Organization Business and Civic Leaders	Russell NRSA Plan
Wayside Christian Mission	Services - Homeless	General

Table 2 – Agencies, groups, organizations who participated

Identify any agency types not consulted and provide rationale for not consulting.

No agency types were intentionally omitted from consultation.

Describe other local/regional/state/federal planning efforts considered when preparing the Plan.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Louisville Metro Strategic Plan	Louisville Metro Mayor’s Office	The strategic plan includes affordable housing, community development, and economic development goals.
Vision Louisville	Develop Louisville, Office of Advanced Planning	Vision Louisville is a community-driven plan to guide the look, feel, and flow of Louisville in 25 years, including its built environment.
Vacant and Abandoned Property Neighborhood Revitalization Study	Develop Louisville, Office of Vacant and Public Property Administration	The VAP Study recommends strategies for eliminating blight and revitalizing neighborhoods by addressing the problem of vacant and abandoned properties in Louisville Metro.
Making Louisville Home for Us All: A 20-Year Action Plan for Fair Housing	Louisville Metro Human Relations Commission	The 20-Year Action Plan for Fair Housing outlines common problems affecting Louisville’s protected classes and prescribes action steps to further fair housing in the jurisdiction.
Analysis of Impediments to Fair Housing Choice	Develop Louisville, Office of Housing and Community Development / Metropolitan Housing Coalition	The AI discusses barriers to fair housing choice and recommends strategies to overcome these barriers.
Blueprint to End Homelessness	Coalition for the Homeless	The Blueprint plan outlines goals for addressing homelessness in Louisville Metro.
Moving to Work Plan	Louisville Metro Housing Authority	LMHA participates in the MTW Demonstration Program. LMHA’s MTW activities and policies are outlined in the annual MTW plan.
Choice Neighborhoods Initiative Transformation Plan for Russell (in progress)	Louisville Metro Housing Authority	LMHA is developing a Transformation Plan for the Russell neighborhood. The final Plan will be completed in mid-2016.
Sustain Louisville	Develop Louisville, Office of Sustainability	Sustain Louisville outlines sustainability goals and initiatives related to energy, environment, transportation, economy, community, and engagement.
Louisville Urban Heat Management Study (April 2016 draft)	Develop Louisville, Office of Sustainability	Assesses the extent of the urban heat island effect in Louisville and provides recommendations for mitigation and adaptation.

Table 3 – Other local / regional / federal planning efforts

AP-12 Participation

Summarize the citizen participation process and how it impacted goal-setting.

Community Needs Assessment

The Louisville Metro Department of Community Services conducts an annual Community Needs Assessment survey. The 2016 survey was available online and distributed in paper format to various sites and agencies from mid-December 2015 until late February 2016. A summary of survey results is included in Appendix C. The primary purpose of the needs assessment is to identify priorities and needs for Community Services Block Grant (CSBG) funding, however the results are also used to guide prioritization of Louisville Metro general funds and HUD entitlement funds (CDBG, HOME, ESG, and HOPWA). A total of 673 assessments were completed. Results from low-income survey respondents indicate that:

- The top three needs identified for Louisville/Jefferson County were housing and homeless services, services for youth, and services for senior and disabled citizens.
- The top three household needs identified were housing and homeless services, personal finances, and services for seniors and citizens with disabilities. Employment services were a very close fourth.
- When asked what services would help respondents and their neighbors have a better quality of life, the top three responses were increased access to affordable housing, increased employment opportunities, and after school activities for children and youth.
- When asked what services would help respondents reach their personal and professional goals during the next year, the top three responses were long-term rent or utility assistance, short-term rent or utility assistance, and improved credit scores.

Vision Russell Engagement

The consultation efforts influencing the development of the Russell NRSA plan were largely conducted as part of the Choice Neighborhoods planning process directed by Louisville Metro Housing Authority (LMHA). LMHA was awarded a Choice Neighborhoods Planning Grant for the Russell neighborhood in January 2015, and since that time LMHA and its partners have undertaken an intensive community consultation and planning effort branded as “Vision Russell” to guide the development of a Transformation Plan for the neighborhood. The final Transformation Plan will be submitted in the summer of 2016. LMHA also plans to submit an application for additional Choice Neighborhoods Implementation Grant funding at that time.

LMHA and Louisville Metro Government, along with neighborhood residents and stakeholders, have collaborated heavily since March 2015 when the Vision Russell planning process began with a community-wide kickoff event. The Vision Russell engagement process has included a coordinating committee and four task forces (Neighborhood, Housing, People, and Education) which meet monthly in an open setting available to all interested parties. All groups include residents of the Russell community along with neighborhood stakeholders such as nonprofits, businesses, Louisville Metro, LMHA, and JCPS.

Several large community meetings and workshops have been held, and additional resident engagement has occurred using inclusive methods such as “kitchen conversations” around specific topics, a bus tour of the neighborhood that allowed residents to take and share photos of what they considered to be positive and negative aspects of the neighborhood, and surveys of Beecher Terrace and Russell residents about current and desired conditions in the neighborhood. The data collected and analyzed through this process guided the creation of priorities and goals for the proposed NRSA plan.

Please see Appendix C for an excerpt from Louisville Metro Housing Authority’s February 2016 Choice Neighborhoods Action Grant application, which includes more information on the Vision Russell engagement process. The forthcoming Choice Neighborhoods Transformation Plan will include a detailed timeline of outreach efforts, meetings, and events.

Public Hearings

A public hearing was held during the development of the Program Year 2016 Action Plan, and an additional hearing is scheduled during the draft comment period.

The first hearing was held on March 7, 2016 at 6:15 p.m. at the Metro Development Center, 444 S. 5th Street. Its purpose was to explain the planning process and seek citizen and stakeholder input in developing Louisville Metro Government’s goals and priorities for the 2016 Action Plan. Five members of the public and eight Louisville Metro Government employees attended the hearing. The following organizations were represented at the March 7th public hearing:

- Legal Aid Society
- LDG Development
- REBOUND, Inc.
- Seed Capital KY
- Develop Louisville
- Louisville Metro Department of Community Services

Legal notice announcing the first public hearing was published in the Courier-Journal on February 24, 2016. A copy of this legal notice is included in Appendix C. A flyer advertising the hearing was sent to Louisville Metro Housing Authority, Metropolitan Housing Coalition, Louisville Metro Department of Community Services, Develop Louisville’s Office of Advanced Planning, the Coalition for the Homeless, Louisville Metro Council, and the offices of U.S. Congressman Yarmuth and U.S Senators McConnell and Paul for further distribution. Additionally, notice was posted on the Office of Housing and Community Development website.

A second public hearing was held during the draft comment period on May 3, 2016 at 6:00 p.m. at Western Library, 604 S. 10th Street (in the Russell neighborhood). The purpose of this hearing was to accept comments on the draft Action Plan and draft Russell NRSA Plan. A flyer advertising this hearing was distributed widely and notice was posted on the Office of Housing and Community Development website.

Five members of the public and seven Louisville Metro Government employees attended the hearing. The following organizations were represented at the May 3rd public hearing:

- Center for Neighborhoods
- Metropolitan Housing Coalition
- Portland Now
- Smoketown Neighborhood Association
- Wayside Christian Mission
- Develop Louisville
- Louisville Metro Council
- Louisville Metro Department of Community Services

Legal notice announcing the hearing was published in the Courier Journal on April 8, 2016. A copy of this legal notice is included in Appendix C.

Public Comment Period

A 30-day public comment period for the draft Action Plan and draft Russell NRSA plan was held from April 11, 2016 to May 11, 2016. Notice of the public comment period was included in the April 8th legal notice announcing the second public hearing and was included in all additional announcements for the second public hearing. The draft documents were available for review electronically on the Office of Housing and Community Development website, as well as in hard copy at all Louisville Free Public Library locations (18), all Neighborhood Place sites (8), the Edison Center, and the Metro Development Center.

Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
Department of Community Services 2016 Needs Assessment	Non-targeted/ broad community	LMCS received 673 responses from December 2015 to February 2016.	A summary of survey results is included in Appendix C.	N/A
Vision Russell Engagement	Russell neighborhood	More than 45 community meetings from January 2015 to date. Neighborhood input has guided the Choice Neighborhoods efforts.	N/A	N/A
Newspaper Ad	Non-targeted/ broad community	A legal notice advertising the March 7 public hearing was placed in the Courier Journal, which circulates metrowide, on February 24, 2016.	N/A	N/A
Public Hearing	Non-targeted/ broad community	This hearing was held on March 7, 2016. Five members of the public and eight Louisville Metro employees attended the hearing.	No comments were presented at the hearing. A summary of written comments received during plan development is included in Appendix C.	N/A
Newspaper Ad	Non-targeted/ broad community	A legal notice advertising the May 3 public hearing and draft plan availability was placed in the Courier Journal on April 8, 2016.	N/A	N/A
Vision Russell meeting outreach	Russell neighborhood	Copies of the draft Russell NRSA Plan were made available at a Vision Russell/Choice Neighborhoods community event on April 16, 2016.	N/A	N/A
Public Hearing	Non-targeted/ broad community and Russell neighborhood	This hearing was held on May 3, 2016. Five members of the public and seven Louisville Metro employees attended the hearing.	A summary of comments presented at the hearing is included in Appendix C.	N/A
Public Comment Period	Non-targeted/ broad community	The draft plans were published on April 11, 2016 and comments were accepted until May 11, 2016.	A summary of written comments received is included in Appendix C.	N/A

Table 4 – Citizen Participation Outreach

AP-15 Expected Resources

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available: Year 2 of Consolidated Plan				Expected Amount Available Remainder of Consolidated Plan Period:
			Annual Allocation:	Program Income:	Prior Year Resources:	Total:	
CDBG	Public - Federal	Acquisition, Admin and Planning, Economic Development, Housing, Public Improvements, Public Services	\$10,311,003	\$200,000	\$482,978	\$10,993,981	\$30,933,009
HOME	Public - Federal	Acquisition, Homebuyer Assistance, Homeowner Rehab, Multifamily Rental New Construction, Multifamily Rental Rehab, New Construction for Ownership, TBRA	\$2,411,277	\$300,000	\$192,018	\$2,903,295	\$7,194,864
ESG	Public - Federal	Conversion and Rehab for Transitional Housing, Financial Assistance, Overnight Shelter, Rapid Re-Housing (rental assistance), Rental Assistance, Services, Transitional Housing	\$927,562	\$0	\$0	\$927,562	\$2,782,686

HOPWA	Public - Federal	Permanent Housing in Facilities, Permanent Housing Placement, STRMU, Short Term or Transitional Housing Facilities, Supportive Services, TBRA	\$587,081	\$0	\$0	\$587,081	\$1,761,243
CoC	Public - Federal	Overnight Shelter, Rapid Re-Housing (rental assistance), Services, Transitional Housing	\$9,060,310	\$0	\$0	\$9,060,310	\$27,180,930
Lead-Based Paint Hazard Control Grant	Public - Federal	Homeowner Rehab, Multifamily Rental Rehab	\$800,000	\$0	\$0	\$800,000	\$2,400,000
Department of Energy – Weatherization /LIHEAP	Public - Federal	Homeowner Rehab, Multifamily Rental Rehab	\$700,000	\$0	\$0	\$700,000	\$2,100,000
Choice Neighborhoods Planning Grant	Public - Federal	Admin and Planning	\$0	\$0	\$0	\$0	\$0
Section 8	Public - Federal	Rental Assistance	\$77,306,671	\$0	\$0	\$77,306,671	\$231,920,013
HOME match	Public - Local	Acquisition, Homebuyer Assistance, Homeowner Rehab, Multifamily Rental New Construction, Multifamily Rental Rehab, New Construction for Ownership, TBRA	\$575,000	\$0	\$0	\$575,000	\$1,725,000

ESG match	Private, Public - Local	Financial Assistance, Overnight Shelter, Rapid Re-Housing (rental assistance), Rental Assistance, Services, Transitional Housing	\$927,562	\$0	\$0	\$927,562	\$2,782,686
Section 108 Loan	Public - Federal	Housing, Economic Development	TBD	TBD	\$0	TBD	TBD
Community Services Block Grant (CSBG)	Public - Federal	Public Services	\$1,553,782	\$0	\$0	\$1,553,782	\$4,661,346

Table 5 - Expected Resources

Narrative Descriptions of Funding Sources:

CoC: Continuum of Care (CoC) is a HUD program designed to promote communitywide commitment to the goal of ending homelessness. The coordinating agency for the Louisville CoC is the Coalition for the Homeless.

Lead-Based Paint Hazard Control Grant: The Lead-Based Paint Hazard Control (LPBHC) grant program is a competitive HUD grant used for the identification and control of lead-based paint hazards in eligible privately owned housing.

Department of Energy Weatherization/LIHEAP: Funding program which provides weatherization improvements, such as insulation and other energy-related home repair, for low income households.

Choice Neighborhoods Planning Grant: LMHA was awarded a \$425,000 Choice Neighborhoods Planning Grant in January 2015 to create a Transformation Plan for the Russell neighborhood in West Louisville. The completed Transformation Plan will be submitted to HUD in mid-2016. LMHA applied for an additional \$1.5 million in Choice Neighborhoods Action Grant funds in February 2016, and expects to apply for up to \$30 million in Choice Neighborhoods Implementation Grant funding in 2016.

Section 8: The Section 8/Housing Choice Voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market.

HOME Match: Louisville Metro Government provides cash match as required for HOME funds.

ESG Match: ESG subrecipients must provide 100% match, which is often in the form of in-kind rather than cash match. Louisville Metro provides match for administration and rapid re-housing funds where necessary.

Section 108 Loan: Section 108 is the loan guarantee component of the Community Development Block Grant (CDBG) Program. The Section 108 loan guarantee program allows local governments to transform a small portion of their CDBG funds into federally guaranteed loans large enough to pursue physical and economic revitalization projects capable of renewing entire neighborhoods. Metro is exploring options for use of the Section 108 loan program in West Louisville.

CSBG: Federal funds dispersed by the U.S. Department of Health and Human Services intended to alleviate the causes and conditions of poverty in communities. Metro's CSBG funds are administered by the Department of Community Services.

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

Louisville Metro Government is committed to leveraging federal funds with the intent of maximizing the impact of its programs addressing the Priority Needs listed in section SP-25 of the Consolidated Plan, which include Affordable Housing, Non-Housing Community Development, Homeless Services, Small Business Development, and Non-Homeless Special Needs.

Local public funds will be used to meet match requirements for ESG and HOME funds where applicable. Each ESG subrecipient is required to provide matching funds equal to its individual ESG allocation. The one-to-one ESG match requirement can be fulfilled using cash contributions, other agency grants, donated supplies to the agency, and so forth. The source of ESG match is required on all fully executed contracts between Louisville Metro Government and the awarded homeless service agency. Matching funds are documented by the Louisville Metro Department of Community Services.

Federal funds such as those awarded to Louisville Metro through the Lead-Based Paint Hazard Control Grant program and Department of Energy Weatherization/LIHEAP provide supplemental resources for home rehabilitation programs, which allows more entitlement funds to be directed toward other housing activities such as the development of new affordable units.

In May 2015, Mayor Fischer announced the Louisville CARES initiative, a locally-funded \$11 million revolving loan fund to provide gap financing for developers building affordable housing or incorporating affordable housing into market-rate developments. An additional \$1 million will be set aside for Louisville Metro Government to purchase land near existing job centers for future construction of affordable housing. These local funds are expected to result in the construction of 750 new affordable units, and open up an additional 750 units through housing filtering.

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

Louisville Metro Government is partnering with Seed Capital KY to develop a 24-acre brownfield in the Russell neighborhood into FoodPort, a project identified in the Vision Louisville plan. FoodPort will be located at 3029 West Muhammad Ali Blvd, formerly the National Tobacco site. The completed FoodPort will co-locate food and agriculture related commercial tenants, including farmers, distributors, food processors, and retailers, as well as include a demonstration farm, classroom space, and public space.

The FoodPort project represents a \$56 million investment in West Louisville and is expected to create 200 new permanent jobs and 150 temporary construction jobs, as well as relocate 60 existing permanent jobs to the site. Seed Capital is working with Louisville Urban League to develop a strategy to maximize the hiring of residents from the surrounding neighborhoods, including Russell, Shawnee, and Portland, for jobs created by the FoodPort project.

Since January 2015, a Community Council consisting of more than 100 neighborhood residents and community members has met regularly to ensure that the project has developed in a way that benefits the surrounding neighborhoods and residents. For example, initial plans to include a methane biodigester on the site were scrapped due to resident opposition and concern over related emissions.

In February 2016, Louisville Metro Council approved Metro Government's transfer of the long-vacant parcel to Seed Capital for \$1. The property is valued at \$1.57 million, according to the Jefferson County Property Valuation Administrator. Seed Capital and Louisville Metro Government signed a development agreement for the project in March 2016. Construction is expected to begin in fall 2016, with completion expected by May 2018.

AP-20 Annual Goals and Objectives

Goals Summary Information

	Goal Name	Start Year	End Year	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Expand Homeownership Opportunities	2015	2019	Portland NRSA Shawnee NRSA Russell NRSA Metrowide	Affordable Housing	CDBG: \$100,000 HOME: \$712,989	Direct Financial Assistance to Homebuyers: 46 Households Assisted
2	Clearance of Vacant or Abandoned Structures	2015	2019	Russell NRSA Metrowide	Non-Housing Community Development	CDBG: \$904,900	Buildings Demolished: 72 Buildings
3	Provide Rapid Re-Housing for Diversion	2015	2019	Metrowide	Homeless Services	ESG: \$257,025	Tenant-Based Rental Assistance / Rapid Rehousing: 39 Households Assisted
4	Increase and Retain Affordable Units	2015	2019	Metrowide	Affordable Housing	CDBG: \$1,270,000 HOME: \$1,739,600	Rental Units Rehabilitated: 70 Household Housing Unit Rental Units Constructed: 412 Household Housing Unit Homeowner Housing Added: 4 Household Housing Unit

5	Improve Existing Owner-Occupied Units	2015	2019	Portland NRSA Shawnee NRSA Russell NRSA Metrowide	Affordable Housing	CDBG: \$2,000,000	Homeowner Housing Rehabilitated: 212 Household Housing Unit
6	Micro-Enterprise Technical Assistance	2015	2019	Russell NRSA Metrowide	Small Business Development	CDBG: \$231,000	Businesses Assisted: 100 Businesses Assisted
7	Micro-Enterprise Development	2015	2019	Russell NRSA Metrowide	Small Business Development	CDBG: \$350,000	Businesses Assisted: 42 Businesses Assisted
8	Small Business Development	2015	2019	Russell NRSA	Small Business Development	CDBG: \$200,000	Businesses Assisted: 2 Businesses Assisted
9	Provide Rental Assistance	2015	2019	Metrowide	Affordable Housing Homeless Services	HOME: \$200,000	Tenant-Based Rental Assistance / Rapid Rehousing: 25 Households Assisted
10	Provide Homeownership Counseling Services	2015	2019	Portland NRSA Shawnee NRSA Russell NRSA Metrowide	Affordable Housing	CDBG: \$80,100	Public Service Activities for Low/Moderate Income Housing Benefit: 950 Households Assisted

11	Provide Improvements to Public Facilities	2015	2019	Shawnee NRSA Metrowide	Non-Housing Community Development	CDBG: \$1,200,000	Public Facility or Infrastructure Activities Other than Low/Moderate Income Housing Benefit: 10,000 Persons Assisted
12	Remove Barriers for Persons with Disabilities	2015	2019	Portland NRSA Shawnee NRSA Russell NRSA Metrowide	Non-Homeless Special Needs	CDBG: \$200,000	Other: 78 Other
13	Provide TBRA to Persons with HIV/AIDS	2015	2019	Metrowide	Non-Homeless Special Needs	HOPWA: \$195,811	Tenant-Based Rental Assistance / Rapid Rehousing: 32 Households Assisted
14	Provide Supportive Services to Persons with HIV/AIDS	2015	2019	Metrowide	Non-Homeless Special Needs	HOPWA: \$257,000	Other: 1,300 Other
15	Provide STRMU to Persons with HIV/AIDS	2015	2019	Metrowide	Non-Homeless Special Needs	HOPWA: \$74,500	Other: 175 Other
16	Provide Homeless Prevention Services	2015	2019	Metrowide	Homeless Services	ESG: \$45,000 CDBG: \$10,000	Homelessness Prevention: 160 Persons Assisted

17	Provide Street Outreach for Homeless Citizens	2015	2019	Metrowide	Homeless Services	ESG: \$94,100	Other: 350 Other
18	Shelter Operations & Case Management for Homeless Citizens	2015	2019	Metrowide	Homeless Services	CDBG: \$1,481,200 ESG: \$462,437	Public service activities other than Low/Moderate Income Housing Benefit: 15,000 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Expand Homeownership Opportunities	
	Description	Louisville Metro plans to expand opportunities for homeownership and deconcentrate poverty through its NRSA Homeownership Incentive and Down Payment Assistance Programs.
2	Clearance of Vacant or Abandoned Structures	
	Description	Metro eliminates blight and encourages neighborhood stabilization through selective demolition of vacant or abandoned structures. Lots previously occupied by dilapidated structures can be returned to productive uses.
3	Provide Rapid Re-Housing for Diversion	
	Description	Metro provides rapid re-housing assistance to citizens who are at risk of homelessness or recently homeless to divert them from the shelter system and help them achieve housing stability.
4	Increase and Retain Affordable Units	
	Description	Metro plans to increase the number of affordable rental and owner-occupied units and rehabilitate existing units through its Affordable Housing Development Program, support to CHDOs, and rental rehabilitation.
5	Improve Existing Owner-Occupied Units	
	Description	Louisville Metro assists income-eligible owner-occupants of single family homes through its Emergency Repair, Weatherization Assistance, Lead-Based Paint Abatement programs. Additionally, Metro funds homeowner rehabilitation activities in designated NRSA.
6	Micro-Enterprise Technical Assistance	
	Description	Louisville Metro helps local micro-enterprises start, sustain, or grow through training, workshops, and technical assistance to income-eligible business owners.
7	Micro-Enterprise Development	
	Description	Metro recognizes that for many low to moderate income entrepreneurs, starting a new business and securing traditional business financing is difficult. Metro provides loans to help create or expand micro-enterprise businesses.
8	Small Business Development	
	Description	Metro provides loans to businesses to support economic development efforts in targeted areas.
9	Provide Rental Assistance	
	Description	Metro provides Tenant-Based Rental Assistance to extremely low- and low-income households to prevent homelessness.

10	Provide Homeownership Counseling Services	
	Description	Metro supports homeownership and foreclosure prevention counseling services to assist income-eligible persons in purchasing or retaining owner-occupied units.
11	Provide Improvements to Public Facilities	
	Description	Louisville Metro supports renovations and/or improvements for Metro-owned parks and community centers, nonprofits, and other eligible public facilities and infrastructure.
12	Remove Barriers for Persons with Disabilities	
	Description	Louisville Metro funds a ramp/accessibility program to remove physical barriers that impede independent living for persons with disabilities.
13	Provide TBRA to Persons with HIV/AIDS	
	Description	Metro provides Tenant-Based Rental Assistance and permanent housing placement to income-eligible persons with HIV/AIDS.
14	Provide Supportive Services to Persons with HIV/AIDS	
	Description	Metro utilizes HOPWA funds to provide supportive services for persons with HIV/AIDS and their families.
15	Provide STRMU to Persons with HIV/AIDS	
	Description	Metro provides Short-Term Rent, Mortgage, and Utility assistance and hotel vouchers to income-eligible persons with HIV/AIDS and their families.
16	Provide Homeless Prevention Services	
	Description	Metro provides homeless prevention services, including eviction prevention assistance and relocation services, to citizens who are at risk of homelessness.
17	Provide Street Outreach for Homeless Citizens	
	Description	Louisville Metro funds street outreach services targeted to youth and medically fragile homeless persons.
18	Shelter Operations & Case Management for Homeless Citizens	
	Description	Metro provides operational support for emergency shelters and case management services for homeless citizens.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):

Extremely Low-Income	25
Low-Income	412
Moderate-Income	46

AP-35 Projects

Louisville Metro has identified the following projects for Program Year 2016, which are intended to address the goals described in the previous section. Detailed information about specific projects can be found in the Budget Narrative in Appendix A.

Project Name
HOME Tenant Based Rental Assistance (TBRA 2016)
Residential Programs Delivery
Homeownership Incentive Program
Ramp and Barrier Removal
Residential Repair
Relocation
Clearance
Microenterprise and Small Business Development
Public Facilities and Improvements
Affordable Housing Development
ESG16 Louisville
CDBG Admin & Planning
HOPWA Housing Assistance and Supportive Services
HOPWA Administration
HOME Administration
Public Services

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

Louisville Metro’s Program Year 2016 allocations align with its Consolidated Plan goals and priorities. Affordable housing was the top need identified in Metro’s most recent Consolidated Plan submission and this need was demonstrated repeatedly through the Needs Assessment, Market Analysis, and Strategic Plan portions of the Consolidated Plan. New data from the 2010-2014 American Community Survey (ACS) shows that 44.8% of renters and 22.2% of homeowners in Jefferson County spend more than 30% of their income on housing costs. Louisville Metro Housing Authority’s wait lists of over 20,000 households for Section 8 and public housing assistance also demonstrate this demand. For these reasons Louisville Metro has dedicated \$6.8 million, or 44% of Program Year 2016 funding, to housing activities, such as home repair, homeownership counseling, rental rehabilitation, Affordable Housing Development, and assistance to Community Housing Development Organizations (CHDOs).

Homeless services activities received 16% (\$2.6 million) of Program Year 2016 funds. Due to the great demand for these services, Louisville Metro utilizes approximately 15% of CDBG funds for eligible public services activities in addition to ESG funds. The majority of these funds are distributed to nonprofit

subrecipients as described in Appendix A; however some programs are operated directly by Metro through the Department of Community Services. Additionally, direct support to homeless individuals and families in securing housing will be provided through HOME-funded TBRA.

Non-housing community development activities received 14% (\$2.1 million) of Program Year 2016 funds. Metro utilizes these funds for eligible public facilities improvements and vacant and abandoned property response. Many of Louisville Metro's vacant structures and lots are concentrated in Louisville's western neighborhoods, creating a disproportionate impact on low- and moderate-income citizens. Vacant properties and structures pose a threat to neighborhood stability, homeowner equity, health, and public safety and there is a clear need to address the issue.

Metro has allocated 5% (\$781,000) of Program Year 2016 funds for small business development through microbusiness assistance and loans as well as loans to businesses opening in or relocating to the Russell neighborhood. Louisville Metro residents demonstrate a strong need for better job opportunities: the 2010-2014 ACS reports that 26.2% of Jefferson County households have incomes under \$25,000 per year. This need is heightened in some neighborhoods. 55.2% of households in the Louisville West Census County Division (CCD) and 57.1% of households in the Louisville Central CCD earned less than \$25,000 per year. Median household income is \$21,652 in the Louisville West CCD and \$20,393 in the Louisville Central CCD, while Jefferson County's median income is more than twice those amounts at \$47,692. By supporting economic development activities and targeting them to particularly distressed neighborhoods where possible, Metro hopes to provide expanded economic opportunities.

Finally, Metro has allocated 5% (\$770,000) of Program Year 2016 funds for non-homeless special needs activities. The majority of these activities will be funded through HOPWA. HOPWA funding is distributed to subrecipients to provide supportive services, tenant-based rental assistance (TBRA), and short-term rent, mortgage, and utility (STRMU) assistance to individuals suffering from HIV/AIDS and their families. Additionally, Metro funds a ramp construction and barrier removal program through CDBG. This program serves to increase the mobility and self-sufficiency of individuals with physical disabilities, including elderly individuals.

AP-50 Geographic Distribution

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed:

With the exception of funds set aside for NRSA activities, activities that provide direct client services will be available to qualifying individuals and families on a metro-wide basis. Activities that qualify on a low- and moderate-income area basis will be available in the qualifying census tracts.

Louisville Metro intends to provide continued support to the Shawnee NRSA (approved by HUD in September 2013) and the Portland NRSA (approved by HUD in April 2011) through continued use of prior year funds and targeting of existing programs and services to these neighborhoods. The Shawnee and Portland NRSA were selected based on public input received during the 2010-2014 Consolidated Plan process.

While the initial five-year NRSA designation for Portland expired at the end of Program Year 2015, Metro intends to extend this designation for one year in response to community feedback and in order to provide continued support to the neighborhood. Metro understands that revitalization is an ongoing process and recent private investment in the neighborhood has shown success and momentum that Metro wishes to continue to cultivate. Metro will continue to operate the NRSA Homeownership Incentive program in Portland, and will continue targeted marketing of existing programs to the neighborhood and prioritization of neighborhood applicants for home rehabilitation programs. The NRSA designation for the Portland neighborhood will be re-evaluated at the end of Program Year 2016.

Metro's 2015-2019 Consolidated Plan indicated an intent to propose a Russell NRSA during the Consolidated Plan period. Metro proposes to designate the Russell NRSA in Program Year 2016 pending HUD approval of an NRSA plan for the area. The designation of Russell as an NRSA coincides with the Choice Neighborhoods/Vision Russell planning effort, which began in January 2015 with the award of a Choice Neighborhoods Planning Grant to Louisville Metro Housing Authority. LMHA will submit a Transformation Plan for the Russell neighborhood, including the Beecher Terrace public housing development, in mid-2016 and anticipates applying for additional Choice Neighborhoods Implementation Grant funding at that time.

All HOPWA funding, with the exception of funds set aside for administration, is distributed to subrecipients. Potential HOPWA subrecipients submit proposals directly to the Louisville Metro Department of Community Services, where the proposals are reviewed and recommended for funding. Eligible areas of service for HOPWA within the Louisville KY-IN Metropolitan Statistical Area (MSA) include Bullitt, Henry, Jefferson, Meade, Nelson, Oldham, Shelby, Spencer, and Trimble Counties in Kentucky and Clark, Floyd, Harrison, Scott, and Washington Counties in Indiana.

Geographic Distribution

Target Area	Percentage of CDBG Funds
Metrowide	88%
Portland NRSA	0.3%
Shawnee NRSA	2.3%
Russell (Proposed NRSA)	9.4%

Table 7 - Geographic Distribution

Rationale for the priorities for allocating investments geographically:

The majority of funds will be used to support programs metrowide for qualifying LMI census tracts and persons. Louisville Metro uses NRSAs to target CDBG funds to particularly distressed neighborhoods and plans to allocate funds to the newly designated Russell NRSA in Program Year 2016. First year Russell NRSA funds will be used for rental and owner-occupied housing rehabilitation, vacant and abandoned property response, and economic development activities as described in the NRSA plan submitted with the Program Year 2016 Action Plan. Shawnee NRSA owner-occupied home rehabilitation will continue using prior year funds. Funds budgeted for the NRSA Homeownership Incentive Program will be targeted to Shawnee, Portland, and Russell.

It should be noted that funds identified as available on a metrowide basis are not excluded from use in the targeted areas and are in fact often utilized in these areas (e.g., homes located in target areas often receive priority consideration for metrowide rehabilitation programs).

Metro seeks to deconcentrate poverty in Jefferson County through programs such as metrowide down payment assistance and the NRSA homeownership incentive program. Additionally, this is a consideration when selecting projects for the use of HOME funds and CDBG rental rehabilitation funds.

AP-55 Affordable Housing

Introduction

Expanding the supply of safe, decent, sanitary, and affordable housing was the primary goal identified in Louisville Metro’s 2015 - 2019 Consolidated Plan. Develop Louisville, Louisville Metro’s lead agency for utilizing HUD entitlement funds as well as its CDBG and HOME Administrator, undertakes a number of activities aimed at increasing the number of affordable housing units metrowide as well as stabilizing the existing housing stock. In 2012, Louisville Metro created a Six-Year Strategic Plan which highlights affordable housing as one of its 21 goals as follows:

Increase and Preserve Affordable Housing Choices throughout Metro Louisville: Participate in the development and preservation of 5,000 new and/or rehabilitated quality and affordable housing units by FY18 and encourage public-private partnerships to dramatically increase the number of available quality and affordable housing units across the community.

The tables below list the anticipated number of households that will be provided with housing assistance through programs outlined in this plan for Program Year 2016.

One Year Goals for the Number of Households to be Supported	
Homeless	64
Non-Homeless	743
Special-Needs	285
Total	1,092

Table 8 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	271
The Production of New Units	473
Rehab of Existing Units	303
Acquisition of Existing Units	45
Total	1,092

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

Anticipated outcomes for households supported through rental assistance include rapid re-housing (39), HOME TBRA (25), HOPWA TBRA (32), and HOPWA STRMU (175). Anticipated outcomes for production of new units include rental units constructed (412), homeowner units added (4), and rental units added through CDBG-funded rehabilitation (57). Anticipated outcomes for rehabilitation of existing units

include improvements to existing owner-occupied units (212), Russell NRSA rental rehabilitation (13), and ramps and barrier removal (78). Anticipated outcomes for acquisition of existing units include down payment assistance and the NRSA homeowner incentive program (45).

AP-60 Public Housing

Introduction

As a participant in HUD's Moving to Work (MTW) Demonstration Program, the Louisville Metro Housing Authority prepares and submits an MTW Annual Plan to HUD each year, which outlines the agency's mission and strategic goals that will guide LMHA's work. LMHA's plan during the next year to address the needs of public housing is to implement the Agency's MTW Annual Plan, including the activities described within the plan. The plan is for the period July 1, 2016 through June 30, 2017 (LMHA's Fiscal Year 2017).

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

LMHA will continue with its commitment to provide affordable units throughout its public housing stock. Also, LMHA's Housing Choice Voucher (HCV) Program enables low-income families to choose a residence in the private market, further increasing housing opportunities for program participants by covering a portion of the monthly rental obligation through a Housing Assistance Payment (HAP) made directly to the landlord. By Fiscal Year End 2017, LMHA plans to serve approximately 13,000 families through its MTW public housing and MTW HCV programs. This includes about 4,200 Public Housing and 8,800 HCV households. In addition, LMHA serves homeless veterans and their families using 419 non-MTW HUD-VASH vouchers in partnership with the U.S. Department of Veterans Affairs.

At the core of LMHA's mission lies its responsibility to maintain and manage its public housing developments. The day-to-day operation of the properties is among LMHA's highest priorities. The preservation and continued viability of its current rental housing inventory is central to LMHA's capital investment strategies. The Capital Improvements Department continues to aggressively carry out the improvements outlined in the Agency's five-year capital plan, so that sites are in the best possible physical condition, despite their age.

LMHA's commitment to provide affordable housing units throughout its public housing stock during the next year is also demonstrated in a number of other ways. In FY 2017, LMHA will continue the following initiatives:

HUD HCV Rent Reform Demonstration: HUD is conducting an HCV Program rent reform demonstration program designed to test and evaluate an alternate rent policy, in conjunction with several MTW public housing agencies, including LMHA. The Housing Authority has modified its policies and rent calculation methodology for a group of program participants (the Alternate Rent Group) and will compare the results to a group of program participants who are assisted under the rent policies used for all other LMHA-assisted households (the Control Group).

The study will test an alternative rent policy that includes:

- A revised formula to calculate tenant share of rent and utilities at 28% of gross annual income
- A minimum rent payment from tenants to owners of \$50

- A revised method for determining gross annual income
- Elimination of deductions and allowances
- A disregard of income from assets valued below \$25,000
- A triennial recertification procedure
- A limited number of interim re-certifications per household per year
- A revised methodology for determining tenant rent to owner
- A simplified utility allowance schedule
- A hardship policy to protect tenants from excessive rent burden

Russell Choice Neighborhoods Initiative (Vision Russell): Begun in 2010, the Choice Neighborhoods Initiative (CNI) is a HUD-funded grant program that replaces the HOPE VI Program. There are three types of CNI funding available: Planning, Action, and Implementation.

LMHA was awarded a \$425,000 **Planning** grant in January 2015. By January 2017, Louisville will finalize a Transformation Plan for the Russell neighborhood (including the Beecher Terrace public housing development), which will concentrate on the following goals: transform Russell into a neighborhood of opportunity and choice; revitalize Beecher Terrace as part of an overall plan for improving the Russell neighborhood; and attract investments to Russell to improve quality of life for residents. CNI Planning grant funds CANNOT be used for Beecher Terrace demolition, relocation, or replacement housing; rather, the planning process is examining options for the redevelopment of the Beecher Terrace site. Any future redevelopment would require one-for-one replacement of any units demolished. Displaced residents would be allowed to return either on-site or to off-site replacement housing as long as they were lease-compliant at the time of departure from the original site and remained lease-compliant during the relocation period (no work/income requirements are permitted). In addition, LMHA would be required to offer admissions preference for returning residents for both on- and off-site replacement units.

In February 2016, LMHA submitted an application for \$1.5 million in CNI **Action** funds, which would be used to complete physical, community, and/or economic development projects to enhance and accelerate the transformation of the Russell neighborhood. Russell residents would be given the opportunity to select Action projects through a voting process. HUD has indicated grant recipients will be announced during summer 2016.

During FY 2017, LMHA plans to apply for a CNI **Implementation** Grant for the transformation of Beecher Terrace (the target public housing project) and the surrounding Russell neighborhood.

Sheppard Square HOPE VI Revitalization: LMHA received a \$22 million HOPE VI grant to revitalize the Sheppard Square public housing development in FY 2010. The decades old development, which was built in 1942, suffered from inherent design deficiencies, as well as numerous operations failures. On-site, the new Sheppard Square will consist of public housing, low-income housing tax credit, and market rate units in a variety of housing types including single-family homes, semi-detached and row townhouses, and multi-family apartment buildings. Off-site, the public housing replacement units will include service-enriched units and single-family homes and apartments in mixed-income communities.

All new construction will meet Energy Star standards and the Enterprise Communities Green Community criteria. As with Liberty Green and all subsequent revitalization plans that require demolition of existing public housing units, LMHA has committed to one-for-one replacement of the 326 public housing units formerly on the Sheppard Square site.

Demolition work has been completed at the site, and 255 new rental units have been constructed. During FY 2017, on-site construction will continue with the adaptive rehabilitation of the historic Presbyterian Community Center, which will contain 32 units when complete. Also this year, LMHA plans to issue a Request for Proposals (RFP) for the development of 23 on-site homeownership units. Finally, off-site acquisition of replacement public housing units will continue, with priority placed on purchasing units in areas of low poverty.

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. All rental units included in the original Revitalization Plan are complete. Following the economic downturn, the site plan was revamped to respond to evolving market conditions, and the unit mix was shifted toward market rate rental. A local developer has since constructed 173 market rate rental units in three buildings, with a portion of the units designated for students, and has plans to build a HOME 2 Suites by Hilton hotel containing approximately 100 rooms during FY 2017.

Redevelopment of the Friary: During FY 2015, LMHA continued holding 24 units off-line at the Friary, a historic structure that LMHA purchased several years ago and had used as public housing. More recently, the site was emptied because the structure is in need of comprehensive rehabilitation. As of May 30, 2015, LMHA had procured a private developer to redevelop the site. The agency submitted a disposition application to HUD for the Friary in FY 2016, and plans to dispose of the property in FY 2016. Once renovation work has been completed, LMHA will utilize 18 of the renovated units for public housing. An additional six replacement public housing units will be acquired in non-impacted areas.

Green Initiatives: LMHA's 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, and a significant portion of LMHA's operating budget. 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 HCV 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.

During FY 2017 and beyond, LMHA will continue to explore ways to further enhance energy efficiency and site recycling initiatives. The recycling programs at Lourdes Hall and Avenue Plaza are fully operational; other sites are being considered. Also, Sheppard Square has its own set of extensive green initiatives, including mandatory recycling and composting; rain water retention, bio swales, and pervious

pavers in the parking lots; photovoltaics; electric vehicle charging stations; a green roof; and four energy efficient / storm resistant houses. In addition to the Enterprise Green Community certification, the LMHA is pursuing LEED Neighborhood certification for Sheppard Square, funded in part by a U.S. Green Building Council grant.

Another way LMHA is addressing the needs of low-income families is through its smoke-free initiative. While LMHA, the Louisville Metro Department of Health and Public Wellness, and their partners officially closed out the CDC-funded Community Transformation Grant (CTG) in September 2014, LMHA continues to work towards making its housing stock smoke-free. In January 2016, LMHA amended its public housing Admissions and Continued Occupancy Policy to require that all newly admitted public housing families, as well as families transferring between public housing units, sign a no-smoking lease addendum indicating neither they nor their guests will smoke in their dwelling unit or in the common areas of their building. An exception will be made for those families transferred involuntarily by LMHA for reasons beyond the family's control or cause.

Over the course of the CTG grant period, LMHA also distributed grant funds to HCV Program landlords and management companies as financial incentives to create smoke-free units in the private market. LMHA has finalized another agreement with the Health Department that will provide up to \$10,000 in additional incentives to other property owners and managers who are interested in making their properties smoke-free. The Health Department is also making some incentives available to LMHA residents who complete the Cooper Clayton smoking cessation classes.

Also, through a 2014 Carol Mount Peterson Grant, the LMHA will expand the St. Peter Claver Community Garden (located behind the Sheppard Square Management Office), and also create a "fitness garden" on the property for the use and enjoyment of Sheppard Square residents and the surrounding Smoketown community. These improvements will allow residents and neighbors alike to cultivate two of the components of healthy living: physical activity and access to fresh fruits and vegetables. The project will include the addition of 10 raised beds for a total of 33 garden plots; and it will contain 10 fitness stations positioned along a walking path that connects to a newly designated "Mayor's Mile" within the footprint of Sheppard Square. The fitness garden will also have a large, multi-purpose lawn area for activities such as yoga, tai-chi, and other group fitness classes, and upcycled playground equipment for children.

Safety and Security: A renewed commitment to safety and security is a fellow component of the strategy for addressing the needs of current LMHA residents and applicants. LMHA's Safety and Investigations Supervisor continues to evaluate security at the high-rises, with the intent to keep crime and incidents in those areas at a minimum. LMHA will continue to make enhancements and improvements based on these recommendations.

Other Activities: During FY 2017, LMHA will continue to promote activities including the HCV Homeownership Program, the Family Self-Sufficiency program, and MTW Special Referral Voucher programs, which tie supportive services to a housing voucher, to encourage resident self-sufficiency, education, and job training. LMHA will also continue to its MTW rent reform initiatives and work requirements, such as the work requirement at the Agency's HOPE VI Revitalization sites, to promote

employment and community service among residents.

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

The Louisville Metro Housing Authority has formed Resident Councils at many of its housing developments to assist and serve as a resource for LMHA and the residents of the community. Resident Councils are charged with the responsibility of promoting programs and activities that improve the educational, recreational, cultural, and social opportunities for the residents of their respective community. The Resident Council Board members are also responsible for managing the affairs and conducting the business of the organization, as well as consulting with and keeping the residents informed.

Homeownership is an important housing option for many low-income families, and it is an affordable and secure way for qualified LMHA families to achieve self-sufficiency. LMHA has one of the strongest HCV Homeownership programs in the country and can boast that 232 families have purchased homes using the program (85 of which were in the Family Self-Sufficiency Program). LMHA had the first Section 8 closing in the nation in November 1997 and has experienced exponential growth over the years. Since the program began, 33 homebuyers have successfully “graduated” from the program, while only one has defaulted. Participants challenge their over-representation in poverty statistics and under-representation in indicators of success.

The award winning program offers a comprehensive route to self-sufficiency for low-income families through mortgage assistance, counseling, and maintenance support. The HCV Homeownership option has helped LMHA families make the transition from renting to owning by allowing them to utilize the voucher to pay a portion of their mortgage for up to 15 years. From July 2014 through June 2015, 16 clients purchased homes – 12 homebuyers from the Section 8 program and four homebuyers who were Public Housing residents. Average income of these buyers at closing was \$22,281, which is below 50% of the area median family income. Average home sale price was just over \$113,668, with an average interest rate of 3.531%. Six of the 16 buyers are elderly, disabled, or handicapped. Six of the 16 buyers utilized a total of \$82,570 in HOME down payment assistance through Develop Louisville and one buyer utilized \$15,239 in down payment assistance through the Louisville Affordable Housing Trust Fund. Participants continue to buy homes in nearly all areas of Louisville Metro.

In addition to financial assistance, the program provides intensive pre- and post-purchase counseling and requires homebuyer participation in Individual Development Accounts with a two to one match for repairs and maintenance to help families navigate the home-buying/home-owning process and increase their chances of success. LMHA will continue to recruit participants for this program.

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

This section is not applicable to LMHA.

AP-65 Homeless and Other Special Needs Activities

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

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

Louisville has a homeless street outreach team funded by Continuum of Care (CoC) and Emergency Solutions Grant (ESG) and historically operated by Seven Counties Services, in addition to multiple privately-funded and volunteer outreach teams. The Seven Counties team engages homeless persons sleeping outdoors or in places not meant for human habitation. The engagement primarily involves attempting to collect personal information for HMIS, making health referrals to the healthcare clinic for homeless persons (Phoenix Health Center), making referrals to shelters and other homeless services, and encouraging connection to the Common Assessment Team for coordinated assessment and potential housing program referral.

The Coalition for the Homeless began implementation of a single point of entry for homeless shelter in June of 2013, which removes the need for homeless people to wait in line in inclement weather, wait for a lottery to determine if they have a safe place to stay, or wander from place to place to find a bed for the night. Anyone can contact 637-BEDS to make a shelter reservation any day of the year. This process also ensures that shelter is reserved for those in greatest need, creates a way for institutions like hospitals and jails to prevent the release of homeless persons to the streets, and prevents people from becoming homeless in the first place by making referrals to homeless prevention services in the community. Because the system utilizes a scan card system, the length of time for check in has been greatly reduced at shelters and the data on homeless persons served is better than ever in the past.

Additionally, Louisville has a coordinated assessment and referral team called the Common Assessment Team, which assesses each homeless household in Louisville and then determines the most appropriate housing referral based on vulnerability. Since May 2014, the Common Assessment Team has assessed more than 2,000 people and has referred more than 750 people to permanent housing.

The Coalition for the Homeless identifies improving crisis response as a goal in its 2016-2020 Blueprint to End Homelessness plan and intends to achieve this goal through short-term objectives such as continuing work with Neighborhood Place and Metro United Way's 2-1-1 social service line to refer individuals and families to homeless prevention services, maintain the Bed One-Stop centralized intake system, maintaining a strong and coordinated outreach team, and working with technical assistance providers to identify gaps and funding priorities in order to move persons more quickly and successfully through the system.

Addressing the emergency shelter and transitional housing needs of homeless persons:

The emergency and transitional housing needs of homeless persons are assessed through the single point of entry and Common Assessment Team systems described above.

The Louisville Metro CoC's 2015 homeless census indicates that 6,129 unduplicated persons stayed in emergency shelter or transitional housing during 2015. This represents a 13.5% decrease from 2014. In recent years, several transitional housing projects have flipped to permanent supportive housing projects via the annual CoC NOFA process. While this has led to an increase in permanent supportive housing resources, transitional housing is still a practical option for young adults, those in recovery programs, and other subpopulations who agree up front to the additional requirements of transitional housing.

The Coalition for the Homeless identifies increasing access to stable and affordable housing as a goal in its 2016-2020 Blueprint to End Homelessness plan and intends to achieve this goal through short-term objectives such as creating 200 new permanent supportive housing units by 2020, supporting efforts by partners to acquire additional VASH vouchers for homeless veterans, and working with LMHA to create a "move-up" strategy to allow those stabilized in permanent supportive housing for over two years to move to Section 8, freeing up permanent supportive housing for those with the greatest need.

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

Louisville's Common Assessment Team prioritizes all housing program referrals based on HUD's Notice CPD-14-012: "Prioritizing Persons Experiencing Chronic Homelessness and Other Vulnerable Homeless Persons in Permanent Supportive Housing and Recordkeeping Requirements for Documenting Chronic Homeless Status," which establishes an order of priority for permanent supportive housing beds to ensure that persons with the most severe service needs are given first priority, rather than utilizing a first-come-first-served approach. Prioritization also takes into account local initiatives on ending homelessness.

Louisville's Common Assessment Team intends to follow the goals laid out in the Federal Strategic Plan to Prevent and End Homelessness ("Opening Doors") to end homelessness for veterans, the chronically homeless, youth, and families in a staged process. The Louisville CoC worked successfully to end veteran homelessness by the end of calendar year 2015 and will shift efforts to focus on ending chronic and family homelessness in calendar years 2016 and 2017, respectively.

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

Louisville Metro's Department of Community Services (LMCS) operates eight Neighborhood Place sites. Neighborhood Place serves as a community-based "one stop shop," providing access to LMCS homeless prevention programming such as short term rental assistance and eviction prevention services, as well as to other LMCS services and services from partner agencies such as the Kentucky Department for Community Based Services, Jefferson County Public Schools, and the local Community Mental Health Center. LMCS is currently working to identify potential locations for a new Neighborhood Place site in eastern Jefferson County in order to better serve newly-forming pockets of poverty in the area.

The Association of Community Ministries (ACM) also offers eviction prevention and homeless prevention services, including emergency rent and utility assistance, at 15 sites metrowide serving residents from every zip code. In the past, ACM has received funding for its emergency financial assistance programs through Metro's External Agency Fund (EAF), as well as other grants and private donations. EAF funding is awarded on an annual basis. Emergency rent, mortgage, and utility assistance is also available through St. Vincent de Paul Society, which provides person-to-person assistance through more than 30 volunteer groups based at faith-based institutions in Jefferson County.

Volunteers of America – Mid-States offers an Eviction Prevention Program that provides immediate financial assistance and crisis intervention to families and individuals living in Louisville Metro Housing Authority properties who are facing eviction. Additionally, anyone facing potential eviction or homelessness in Louisville Metro can call Metro United Way's 2-1-1 social service line to be directed to appropriate homeless prevention resources, as well as to a variety of other social service resources. In addition to Jefferson County, the 2-1-1 line is available to eight additional Kentucky counties and three Indiana counties. In 2014, Metro United Way expanded the service to include a mobile app, Kentuckiana 2-1-1.

Discussion

Louisville Metro's Department of Community Services (LMCS) carries out its goals related to homelessness and non-homeless special needs largely through grants of CDBG, ESG, and HOPWA funds to subrecipients through a competitive annual process. LMCS has finalized its recommendations for Program Year 2016 subrecipients. A list of recommended subrecipients, projects, and funding amounts is included in Appendix A.

AP-70 HOPWA Goals

Annual goals for households to be provided with assistance through HOPWA STRMU and TBRA are determined by HOPWA subrecipient awards. A list of recommended Program Year 2016 subrecipients and funding amounts is included in Appendix A.

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance payments	175
Tenant-based rental assistance	32
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	207

Table 6 – HOPWA Goals

AP-75 Barriers to Affordable Housing

Introduction:

Louisville Metro's Consolidated Plan outlines regulatory barriers to affordable housing, including the following:

- Louisville Metro's comprehensive plan, *Cornerstone 2020*, does not include an element that specifically addresses housing. While there are five goals (K1 through K5) related to housing in the Community Form element, with seven underlying objectives, the goals and objectives are broad in nature and do not provide detailed direction on how to modify to the existing policies and regulations that affect affordable housing. Further, the plan does not provide any estimates of current and anticipated affordable housing needs.
- Few incentives have been adopted into Louisville Metro's Land Development Code to address and encourage affordable housing. The most noteworthy existing incentive is the Alternative Development Incentives (ADI) program, which is voluntary and rarely used since its adoption in 2003. Another incentive is the Conservation Subdivision program, which encourages smaller single-family lots; however developers are not required to provide dedicated affordable housing as part of this program.
- A majority of the county is zoned residential and thus provides sufficient land zoned for housing by right, however most of that residential zoning is single-family residential. While single-family residential lots are sometimes developed with affordable housing, affordable housing is often associated with attached housing and multi-family residential housing.

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

Louisville Metro is in the process of carrying out several ad hoc amendments to the Land Development Code that would incentivize fair and affordable housing. In 2012 and 2013, a Louisville Metro Fair & Affordable Housing Sub-Committee met 18 times, resulting in several recommendations to a Land Development Code Main Committee and the Planning Commission. The Planning Commission voted unanimously to approve 11 of the recommendations to Metro Council.

The following amendments have been approved by Metro Council:

- Mixed Residential Development Incentive (MRDI) – A new optional incentive would be established, designed to encourage developments with a mixture of housing types, styles and pricing. This incentive would allow multi-family residential development to occur in certain

single-family zoning districts without requiring a zoning change. A density bonus would also be offered in exchange for a commitment to provide multi-family units and affordable units.

- Multi-family residential development to be allowed in the OR Office Residential District at a density of 12 units per acre.
- Attached housing to be allowed in the R-5A Multi-Family Residential District.

The following amendments remain under consideration by Metro Council and may be readdressed during Program Year 2016:

- Alternative Development Incentives (ADI) – The existing regulations would remain optional; however they would be improved to encourage better utilization (i.e. removing site restrictions, simplifying the Diversity Housing Levels, etc.).
- Affordable Housing Density Bonus (AHDB) – A new optional incentive would be established, in the form of a density bonus offered for commitment to provide affordable units within a development. This option could be applied to developments in zoning districts that allow residential development, single-family or multi-family, as a permitted use.

Additionally, Louisville Metro initiated the process of creating a new comprehensive plan in 2015 that will replace the existing comprehensive plan, *Cornerstone 2020*, and will guide development in Louisville Metro from 2020 through 2040. Data collection for the plan is expected to be finalized in mid-2016, and the public engagement process will begin at that time. It is anticipated that the new comprehensive plan will be adopted in 2018. In the new plan, policies regarding housing will be strengthened. It is also possible that the new plan will include a new housing element, dedicated to providing specific and detailed goals and objectives related to housing, including those related to fair and affordable housing. As part of that process, Louisville Metro staff intends to reach out the public and educate them on the need for a comprehensive plan and its policies. This effort could improve public perception of fair and affordable housing. Following the adoption of the comprehensive plan, Land Development Code amendments will be carried out to further those new goals and objectives.

AP-85 Other Actions

Actions planned to address obstacles to meeting underserved needs:

The biggest challenge to meeting the needs of underserved populations in Louisville Metro continues to be limited resources. The need for affordable housing in Louisville Metro is great. The 2010-2014 American Community Survey (ACS) shows that in Jefferson County 44.8% of renters and 22.2% of homeowners spend more than 30% of their income on housing costs. The community's unmet demand for permanently affordable housing is also seen in the Louisville Metro Housing Authority's wait lists of over 20,000 households. The lack of safe, clean, and affordable housing continues to impact families with children across Louisville Metro. The Kentucky Department of Education reported that 6,483 Jefferson County Public School students, or 6.5% of enrolled students, were homeless at some point during the 2014-2015 academic year using the definitions set forth in the McKinney-Vento Homeless Education Assistance Act.

Housing activities such as emergency repair, weatherization, homeownership counseling, rental rehabilitation, Affordable Housing Development, and assistance to Community Housing Development Organizations (CHDOs) assist low- and moderate-income populations in maintaining or securing safe and affordable housing.

Louisville Metro residents also demonstrate a strong need for expanded economic opportunities. The 2010-2014 ACS reports that 26.2% of Jefferson County households have incomes less than \$25,000 per year, well below the \$29,480 annual income needed to afford a two-bedroom apartment at HUD FY2015 Fair Market Rent (FMR) for Jefferson County, as determined by the National Low Income Housing Coalition in its 2015 *Out of Reach* report. The need for better employment is heightened in some neighborhoods. According to the 2010-2014 ACS, 55.2% of households in the Louisville West Census County Division (CCD) earned less than \$25,000 per year, as did 57.1% of households in the Louisville Central CCD. The median household income is \$21,652 in the Louisville West CCD and \$20,393 in the Louisville Central CCD, both less than half of Jefferson County's median income of \$47,692.

Economic Development activities such as the micro-enterprise development and loan program will assist businesses seeking to expand, create and retain jobs for low- and moderate-income individuals, and provide assistance, training, and technical support to income-eligible individuals planning to start a business. Funding for activities such as the Family Economic Success program will provide financial literacy and skills training to low-income individuals that will put them on the path to self-sufficiency.

The strategic demolition program will increase the safety and livability of the community, particularly in low- and moderate-income areas. Many of Louisville Metro's vacant structures and lots are concentrated in Louisville's western neighborhoods. A block-level analysis of blight in Louisville's western neighborhoods, completed as part of the 2013 Vacant and Abandoned Property Neighborhood Revitalization Study, found that 30% of blocks in these neighborhoods require active intervention to become stable, while an additional 35% of blocks in these neighborhoods are on the verge of decline and are showing signs of disinvestment. Vacant properties and structures pose a threat to

neighborhood stability, homeowner equity, health, and public safety and there is a clear need to address the issue.

Particularly vulnerable homeless and special needs populations will be assisted through programs within the department and through financial assistance to nonprofit subrecipients. A ramp construction and barrier removal program will increase the mobility and self-sufficiency of individuals with physical disabilities. Homeless individuals and families will be supported through CDBG and ESG funding distributed to nonprofit subrecipients. HOPWA funding will be distributed to subrecipients to provide supportive services, tenant-based rental assistance (TBRA), and short-term rent, mortgage, and utility assistance to individuals suffering from HIV/AIDS and their families. Direct support to homeless individuals and families in securing housing will be provided through a HOME-funded TBRA program. Louisville's Common Assessment Team (funded through the Continuum of Care) will continue to perform coordinated assessments for all homeless persons and households in Louisville.

Actions planned to foster and maintain affordable housing:

Affordable Housing Development Program

The Affordable Housing Development Program (AHDP) provides the minimum financial assistance (gap financing) to projects from qualified developers which result in owner-occupied or rental units affordable to households with incomes at or below 80% of AMI. Assistance may be provided for acquisition, new construction, substantial rehabilitation, or adaptive reuse. The purpose of the AHDP is to offer housing choices to a range of homebuyers and renters by creating neighborhoods with a diverse blend of affordable housing types, supported by public facilities and other amenities.

The following project has been selected to receive Program Year 2016 funding based on proposals received in response to the 2015 Notice of Funding Availability (NOFA). If additional funds are available, project proposals will be sought via a new NOFA.

Riverport Landing is an intergenerational mixed use project to be constructed along the Cane Run Road corridor in southwestern Jefferson County. HOME funds will support the residential component of the development, consisting of 412 affordable residential units, to include 108 senior units, 240 multifamily units, and 64 units for Family Scholar House residents. Family Scholar House is a nonprofit which provides housing and supportive services to single-parent college students and their children. All units will be affordable to households at 60% of Area Median Income or below.

Community Housing Development Corporation (CHDO) Program

A Community Housing Development Organization (CHDO) is a private nonprofit, community-based service organization that has achieved a special designation as a developer of affordable housing. Louisville Metro Government must reserve no less than 15 percent of HOME funds for investment in housing to be developed, sponsored, or owned by CHDOs. Develop Louisville will solicit CHDOs to submit project proposals as necessary to meet the set-aside requirements.

Eligible CHDO activities include:

- Acquisition and/or rehabilitation of rental housing or homebuyer properties
- New construction of rental housing or homebuyer properties
- Direct financial assistance to purchasers of HOME-assisted housing that has been developed with HOME funds by the CHDO

Louisville Metro currently provides support to two CHDOs, River City Housing, Inc. and REBOUND, Inc.

Affordable Rental Unit Rehabilitation

Develop Louisville supports eligible rental rehabilitation projects which will result in additional or improved rental units for income-eligible households. The following project has been selected to receive CDBG funding in Program Year 2016.

The renovation of the former **Jacob School** will result in the addition of 57 rental units for residents age 55 and over. The renovation will include enhanced energy-efficiency and accessibility features. All completed units will be available to those making no more than 60% of Area Median Income.

Program Year 2016 Funding: \$1,070,000

Owner-Occupied Home Rehabilitation

Louisville Metro offers several programs intended to preserve homeownership among income-eligible households. Eligibility for specific home rehabilitation programs is dependent on household needs and home conditions. Programs include:

- Emergency Repair Program – assists with eligible electrical, heating and air conditioning, and plumbing replacements or repairs
- Weatherization – assists with insulation, weather-stripping, and repair or replacement of energy systems
- Ramp Installation and Barrier Removal – removes accessibility barriers for disabled residents (this program is also available for renter-occupied units)
- Lead-Based Paint Abatement – removal of lead-based paint hazards, particularly in units occupied by young children and/or pregnant women (this program is also available for renter-occupied units)

Certain geographic areas are sometimes targeted for more extensive exterior rehabilitation in order to support neighborhood revitalization. Improvements may include repair or replacement of windows, entry doors, roofs, paint, vinyl siding, stairs, shutters, security windows and doors, and gutters.

Down Payment Assistance

Louisville Metro offers down payment assistance to income eligible homebuyers in the form of forgivable loans. This program is intended to increase homeownership among low- and moderate-income households and to facilitate the de-concentration of poverty by assisting homebuyers with purchases throughout Jefferson County.

Actions planned to reduce lead-based paint hazards:

The Lead Safe Louisville program is currently operating under a \$2.4 million Lead-Based Paint Hazard Control Program grant, effective July 1, 2013 and pending extension until April 2017. Lead Safe Louisville intends to reach the following goals under the current grant:

- 140 units inspected
- 135 units completed
- 30 outreach events/activities (2,500 people reached)
- 90 workers trained

As of March 2016, the Lead Safe Louisville program had made substantial progress toward the grant goals, with 140 units inspected, 81 units completed, and 106 people trained, and had surpassed its outreach goals with 43 outreach events completed and over 5,000 people reached.

Actions planned to reduce the number of poverty-level families:

Louisville Metro Department of Community Services (LMCS) maintains a comprehensive slate of anti-poverty programs meant to address a continuum of needs from crisis to self-sufficiency. LMCS will continue to operate the following in Program Year 2016:

- **College Scholarship** — provides scholarships to low-income college students to remove educational barriers to self-sufficiency.
- **Financial Empowerment Services** — provides financial education classes, trains frontline staff, and coordinates financial empowerment initiatives and events for Louisville Metro.
- **Financial Assistance** — provides financial assistance for housing and utility payments coupled with case management services to households with an employment history.
- **Foster Grandparent Program** — offers seniors with limited income the opportunity to serve as mentors to children with “exceptional or special needs.” Foster Grandparents lend their time, skill, and life experiences to assist children in reaching their potential academically, behaviorally, and developmentally. In return for volunteering, Foster Grandparents receive a small tax-free stipend.
- **Homelessness and Housing Services** — using multiple federal HUD grants, provides the homeless and disabled with on-going Permanent Supportive Housing. Program participants receive on-going supportive service assistance as a stipulation of LMCS’s continued rental assistance provision. Case managers work with participants to set annual service and financial goals, which can lead to self-sufficiency.
- **Job Development and Workforce Training** — provides scholarships to low-income job seekers to obtain specialized skills (such as CDL, welding, barbering, etc.) needed for living-wage employment.
- **Low Income Home Energy Assistance Program (LIHEAP)** — provides financial assistance to prevent utility disconnection during winter months for low-income residents.

- **Microbusiness Program** — provides low and moderate income business owners support with starting and growing a small business, including training, technical assistance, and low-interest loans.
- **Preschool Scholarship** — provides low-income families scholarships to send preschool-aged children to an accredited preschool to increase kindergarten readiness.
- **Senior Nutrition** — Operates congregate meal sites providing lunch, educational, and recreational activities throughout the city. Senior Nutrition also administers the Meals on Wheels program, providing nutritious meals to homebound seniors throughout Louisville Metro.
- **Supportive Services** — provides clients enrolled in all case-managed department programs assistance with removing common barriers to self-sufficiency goals, including childcare, transportation, housing, and expungement financial assistance.

LMCS also operates eight Neighborhood Place sites. Neighborhood Place serves as a community-based “one stop shop,” providing access to LMCS programming as well as to services from partner agencies such as the Kentucky Department for Community Based Services, Jefferson County Public Schools, and the local Community Mental Health Center under one roof for citizens. LMCS is identifying potential locations for a new Neighborhood Place site in eastern Jefferson County to better serve newly-forming pockets of poverty in the area. Additionally, LMCS maintains partnerships with a large number of nonprofit service providers in the areas of employment; education; financial literacy, advocacy, and empowerment; housing and homelessness prevention; emergency services; nutrition; community and civic participation; long-term self-sufficiency programs; and emergency health services. These partnerships make it possible to provide the best service possible for low-income individuals seeking assistance.

Actions planned to develop institutional structure:

Louisville Metro will continue to work with nonprofit partners in implementing the goals of its Consolidated Plan and annual Action Plans.

Louisville Metro will continue to collaborate with Louisville Metro Housing Authority in targeted redevelopment areas. Metro has supported LMHA’s HOPE VI redevelopment efforts and will continue to support LMHA’s work in the Russell neighborhood through the Choice Neighborhoods process. A number of Louisville Metro Government departments, including Develop Louisville, the Office for Safe and Healthy Neighborhoods, the Department of Economic Development, and the Department of Public Health and Wellness, are represented on the coordinating committee and task forces for the Choice Neighborhoods project. The Choice project will result in a Transformation Plan for the Russell neighborhood, including the Beecher Terrace public housing development, and is expected to lead to an application for a Choice Neighborhoods Implementation Grant in mid- 2016.

Develop Louisville intends to continue expanding and fostering partnerships, both within Metro Government and with external partners, to enhance coordination in targeting resources within the community.

Staff from Develop Louisville and the Department of Community Services will attend professional development events and complete trainings as available to ensure continued compliance with federal regulations and knowledge of innovative housing, community development, homelessness, and anti-poverty programs.

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

Many of Louisville’s service agencies work collaboratively to address core issues surrounding poverty including financial security, education, job training, employment opportunities, safe and affordable housing, and access to medical and mental health services. As many service providers are struggling with decreasing funding, collaboration and collective impact models have and will continue to become increasingly important to meeting the needs of Louisville’s low and moderate income residents. Louisville Metro’s Department of Community Services (LMCS) serves as the lead coordination agency for non-profit collaboration as it relates to local funding resources for homeless prevention, poverty reduction, and related services.

LMCS’ extensive coordination and linkages with government and other social programs ensure effective delivery of services and reduce the risk of duplicating services. LMCS collaborates with more than 100 agencies and/or forums, including Metro departments, state agencies, service providers, faith-based organizations, and others. Going forward, LMCS plans to evaluate these linkages, focusing on creating quality, engaged relationships as well as identifying and eliminating gaps in order to better serve the low-income community.

LMCS awards nearly \$3 million annually to local non-profits for homeless prevention, emergency shelter, street outreach, and case management services through ESG, HOPWA, CDBG, and CoC funds. LMCS awards additional non-federal funds to nonprofit social service providers through Metro’s External Agency Fund.

LMCS will continue to be heavily involved in the Louisville Continuum of Care, which is coordinated through the Coalition for the Homeless. LMCS is represented on the CoC Board and Advisory Board, at monthly CoC meetings, and holds monthly coordination meetings with the Coalition.

LMCS also houses the Louisville Metro Community Action Partnership (LMCAP). The Executive Director of Louisville Metro Housing Authority serves on the LMCAP board of directors as a permanent member due to the significant role LMHA plays in the lives of many LMCAP clients, which allows better coordination of efforts between LMCAP and LMHA.

LMHA’s position on the LMCAP board of directors also proves beneficial in relation to self-sufficiency programs. LMCS’ goal is to be a “one-stop shop” for addressing multiple barriers to self-sufficiency by assessing a family or individual’s situation as a whole and linking them to departmental and community services and resources. LMHA has a self-sufficiency program which provides intensive case management services to residents living in public or subsidized housing to help them accomplish long-term goals and develop job skills, parenting skills, and knowledge about income management and

homeownership. LMCS leverages LMHA's position on the LMCAP board of directors as a resource for knowledge, experience, and best practices for self-sufficiency services. LMCS provides housing supports to agency clients engaged in case-managed programs as necessary to minimize this burden on households working towards self-sufficiency.

Additionally, LMCS and The Coalition for the Homeless coordinate quarterly "Good News" events to reach out to the hundreds of community volunteers that serve the homeless in the community to provide networking, support, and resources with the goal of helping to coordinate efforts among homeless service providers.

AP-90 Program Specific Requirements

Louisville Metro has prepared program specific requirements for the use of CDBG program income, HOME recapture, and ESG performance standards.

Community Development Block Grant Program (CDBG)

Projects planned with CDBG funds expected to be available during the year are identified in section AP-35. Louisville Metro does not anticipate any program income carryforward from Program Year 2015.

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

Louisville Metro policy is to use all program income without any carryforward. If the amount of program income received in the last month of the program year exceeds the entitlement expenditures for that month, then funds will carry forward, however there is a limited possibility of this happening.

Other CDBG Requirements	
The amount of urgent need activities	0
The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income	73%

HOME Investment Partnership Program (HOME)

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

Louisville Metro uses no other forms of investment beyond those identified in Section 92.205. Under 92.205, a participating jurisdiction may invest HOME funds as equity investments, interest-bearing loans or advances, non-interest-bearing loans or advances, interest subsidies consistent with the purposes of the HOME program, deferred payment loans, grants, or other forms of assistance that HUD determines to be consistent with the purposes of the program. Each participating jurisdiction has the right to establish the terms of assistance, subject to the requirements of this part.

A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

For homebuyers and rental projects assisted with HOME funds the length of the affordability period depends on the amount of the HOME investment in the property and the nature of the activity funded. The table below provides the affordability periods:

HOME Investment per Unit	Length of the Affordability Period
Less than \$15,000	5 years
\$15,000 - \$39,999	10 years
\$40,000 or more	15 years
New Construction of Rental Projects	20 years

The Final Rule (September 1996) eliminated the requirement that when HOME funds are used in conjunction with Federal Housing Administration (FHA) insurance, the affordability period is the term of the FHA-insured mortgage.

Sale Prior to Completion of the Period of Affordability

If the homeowner sells their property, whether voluntarily or involuntarily, during the Period of Affordability, then the property is subject to recapture provisions (as described in the following section) in compliance with HOME Regulations. If the current homebuyer is subjected to substantial unforeseen hardships which necessitate that the homebuyer sell his or her home, prior to the period of affordability term, and would like a designee to assume the mortgage, Metro, on a case by case basis, and in its sole but reasonable judgment, may exercise this right of assumption to an income-qualified designee.

Resale/Recapture Provisions 92.254 (a)(5)

Definitions

Resale: Under the resale provision, the period of affordability is based on the total HOME subsidy in the project. Under this provision, an assisted homebuyer is obligated to sell his/her property only to another HOME eligible buyer at a price that is deemed by the by Louisville Metro Government to be fair to both parties.

Recapture: Under the recapture provision, the period of affordability is based on the direct HOME subsidy to the homebuyer only. Under this provision, the homeowner repays all or some of the HOME subsidy and is able to sell his/her home to any buyer at any price.

Louisville Metro Government does not use the resale provision for any HOME-assisted properties. Louisville Metro Government places restrictions on all HOME-assisted homebuyer properties by electing to use the recapture provision for all of its Homebuyer Assistance Programs in an effort to help preserve affordable housing.

The recapture provision used by Louisville Metro Government is *reduction during affordability period*. Louisville Metro Government will require the direct HOME subsidy to be repaid if the client sells the home, voluntarily or involuntarily, before the period of affordability expires. This recapture provision will include a forgiveness schedule for homebuyer assistance loans with variable terms for five, ten, or fifteen year periods of affordability as outlined below.

Homebuyers receiving less than \$15,000 are subject to a five (5) year period of affordability. If the homebuyer does not violate any terms of the mortgage agreement, 100% of the homebuyer assistance amount shall be forgiven on the fifth (5th) year from the date of the mortgage.

Homebuyers receiving \$15,000 to \$39,999 are subject to a ten (10) year period of affordability. If the homebuyer does not violate any terms of the mortgage agreement, then twenty percent (20%) of the homebuyer assistance amount shall be forgiven for each full year beginning with the sixth (6th) year from the date of the mortgage, with the entire amount forgiven on the tenth (10th) year from the date of the mortgage.

Homebuyers receiving \$40,000 or more are subject to a fifteen (15) year period of affordability. If the homebuyer does not violate any terms of the mortgage agreement, then ten percent (10%) of the homebuyer assistance amount shall be forgiven for each full year beginning with the sixth (6th) year from the date of the mortgage, with the entire amount forgiven on the fifteenth (15th) year from the date of the mortgage.

Example: Mr. John Doe purchases a home for \$100,000 and receives \$8,000 in HOME funded homebuyer assistance funds from Louisville Metro. This \$8,000 loan is subject to recapture should Mr. Doe sell the property during the **five year period of affordability**. After three years, Mr. Doe sells the property. At this point, 0% of the homebuyer assistance amount has been forgiven and the entire loan balance of \$8,000 must be repaid from the net proceeds of the sale.

Example: Ms. Jane Smith purchases a home for \$120,000 and receives \$20,000 in HOME funded homebuyer assistance funds from Louisville Metro. This \$20,000 loan is subject to recapture should Ms. Smith sell the property during the **ten year period of affordability**. After seven years, Ms. Smith sells the property. At this point, 40% percent of the homebuyer assistance amount, or \$8,000, is forgiven resulting in a loan balance of \$12,000 to be repaid from the net proceeds of the sale.

If the net proceeds of the sale are not enough to repay the direct HOME subsidy, the amount recaptured will be equal to the net proceeds available.

“Net Proceeds” are defined as the sale price (whether from a voluntary or involuntary sale) minus the repayment of any superior loans (other than HOME Funds) and any closing costs.

Sample net proceeds calculation:	<u>Net Proceeds</u>	
	Home sale price	\$130,000
	Superior non-HOME debt	-\$110,000
	Closing costs	<u>-\$5,000</u>
		\$15,000

Homebuyer investment outside of closing costs shall not be subtracted from net proceeds.

Louisville Metro Government shall impose recapture provisions through a HOME written agreement, as a separate legal document from any loan instrument. The HOME written agreement with the homebuyer shall make the period of affordability, principal residency requirements, and terms and conditions of the recapture requirements clear and detailed. The HOME note will also be used to impose the recapture requirements.

Louisville Metro Government shall perform ongoing monitoring of the principal residency requirement during the period of affordability.

A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds. See 24 CFR 92.254(a)(4):

See above.

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

Home funds will not be used to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds.

Emergency Solutions Grant (ESG)

Include written standards for providing ESG assistance:

Standard Policies and Procedures for HMIS participation

The Coalition for the Homeless is Louisville Metro's HMIS lead and is therefore responsible for reviewing, revising and approving all policies and plans for HMIS. All ESG subrecipients are required to participate in HMIS and adhere to the policies and procedures established by the HMIS lead. Legal Services and programs for victims of domestic violence are exempted from HMIS participation, but must be able to submit comparable reports.

HMIS is the primary reporting mechanism for ESG and reports will be submitted to metrocompliance@louisvilleky.gov on a regular basis, as required by the ESG program manager, to ensure data quality.

When implementing HMIS procedures, ESG subrecipients must not violate the Health Insurance Portability and Accountability Act (HIPAA). Victim service providers and those providing legal services are exempted from HMIS if they are legally prohibited from participating in the system, but they must use a comparable database and provide reports/data as requested by Louisville Metro Government or the Coalition for the Homeless.

Standard Policies and Procedures for evaluating persons or families eligible for assistance

In conjunction with Emergency Solutions Grant regulations at 24 CFR 576.400(d) homeless individuals and families must enter the homeless service provider system through the Single Point of Entry (SPE) established by the Coalition for the Homeless. The SPE is called the "Bed One-Stop." Individuals and families who are not homeless but are seeking assistance are diverted to more appropriate community resources, such as Neighborhood Place and Metro United Way.

All persons seeking homeless shelter services should contact the Bed One-Stop at the Coalition for the Homeless for assessment and referral. This assessment begins with intake by phone or at the Coalition Bed One-Stop office. Intake staff will collect the HMIS universal data elements necessary to enter the client into the HMIS system and to make a referral to emergency shelter. After 14 days in shelter, each person will be assessed by the Common Assessment Team staffed by Family Health Centers to help make appropriate referrals to the best options including permanent housing, transitional housing, and rapid re-housing

The types of ESG assistance available will fall into 4 categories: prevention, rapid re-housing, emergency shelter and homeless services. The intake staff will also evaluate ESG eligibility and a participant's eligibility will be confirmed during the common assessment. The common assessment is an in-depth assessment of the client's needs. An individual plan for that client will then be developed that includes a housing goal and an income goal. The plan will also include referrals to mainstream resources, such as Social Security Disability, food stamps, Section 8, or services for veterans. Program participants will then be referred to the most appropriate available program. Their individual plan will go with them. At the

end of each common assessment, a checklist will be completed that will determine which programs may be appropriate for that participant. The agency staff will then go over the program options with the client to address questions, concerns and preferences. The staff will check the capacity of the best program for that client. If the first program choice is full and will be at capacity for more than 30 days, the agency staff will direct the client to the next best program.

The new Louisville Common Assessment Team (funded through the Louisville Continuum of Care) began performing coordinated assessments for all homeless persons and households in Louisville, KY in the spring of 2014. The actual Common Assessment survey tool is incorporated from the national 100,000 Homes survey tool [the Vulnerability Index/Service Prioritization Decision Assistance Tool (VI-SPDAT)]and will be used to prioritize those using Louisville's homeless system by various vulnerabilities. The Common Assessment Team also maintains and refers from one community referral list for all HUD COC funded transitional and permanent supportive housing options in Louisville, KY. ESG Rapid Re-housing referrals are also coordinated through the Common Assessment Team. All referrals are made based on vulnerability ranking as determined by the VI-SPDAT. In Program Year 2016, referrals will also be made to transitional housing.

Policies and procedures for coordination among providers

Coordination among providers will be attained through the Continuum of Care, the common assessment process, the White Flag program, HMIS, and monthly, board, advisory, and committee meetings. The common assessment process allows providers to refer clients to other providers as appropriate. All ESG providers are required to be active participants in our community's Continuum of Care, which will serve as a vehicle to discuss system-wide issues and concerns. The White Flag program is the-coordinated response to inclement weather that makes it unsafe for people to be on the streets. ESG subrecipients are also able to participate in the ESG Interagency meetings which will be held as needed.

Policies and procedures for determining and prioritizing who will receive homeless prevention or rapid re-housing

Program placement will be based on need, eligibility, capacity of the programs, and the appropriateness of programs for participants. Program participants who are eligible for Shelter Plus Care or other subsidized permanent housing programs will be referred to those programs first. Program participants who are at-risk of homelessness but who will lose their housing before a prevention program can be of assistance will typically be referred to a rapid re-housing program. The placement of other participants in a rapid re-housing or prevention program will be determined during the in-depth assessment process and the development of an individualized plan. Participants who seem to be able to achieve housing stability with a short period of assistance will be prioritized for rapid re-housing programs.

ESG prevention assistance is currently limited to one program: Legal Aid Society's eviction prevention program. The Legal Aid Eviction Prevention program provides legal counseling to help participants avoid eviction. Any individual or family who is eligible for prevention assistance and facing eviction can receive legal counseling through this program. The amount and type of services received is determined on a case-by-case basis.

Louisville's Common Assessment Team (funded through the Louisville Continuum of Care) began performing coordinated assessments for all homeless persons and households in the jurisdiction in May 2014. The Common Assessment Team will also maintain and refer from one community referral list for all permanent supportive housing options in Louisville, KY. The Common Assessment Team makes all referrals to the ESG Rapid Re-Housing Program. All emergency shelter referrals are made by Bed One-Stop. In Program Year 2016, referrals will also be made to transitional housing.

Standards for determining the participant share of rent and utilities

The participant share of rent and utilities can be determined in one of two ways, either through a "shallow subsidy" model or a "lump sum" model. Louisville Metro's Community Services and Revitalization department intends to do a "lump sum" payment standard for ESG direct client assistance. The payment standard will be based on household size (i.e. single-person household will receive up to \$500 in monthly ESG assistance, two-person household will receive up to \$550, etc.). Louisville HPRP had considerable success administering a lump sum payment standard for HPRP. The monthly payment will be for rent, but utility payments could be made on a case-by-case basis (provided that the lump sum assistance amount is not exceeded for the household size).

Standards for determining the length and level of assistance

Prevention assistance will be provided to eligible program participants in the amount necessary to stabilize their housing, as determined by the assessment process. The standards used to determine the amount to be provided will include: the level of available social supports (i.e. whether or not the person being assessed has exhausted supports from family, friends, churches or other potential supports) and the documentation of eligibility and need (i.e. the documentation of income and the threat to housing stability.)

Emergency Shelter will be provided to program participants who are homeless, as defined by HUD in 24 CFR 576.2.1. Emergency Shelter will be provided for no more than 180 days, with the expectation that program participants will have moved on to a housing solution. The exception to the 180 day length of stay will be made for those program participants who refuse other services in writing before they exceed 180 days in an emergency shelter in a program year. An exception can also be made if an individual plan calls for permanent housing or transitional housing, and those programs are at capacity and unable to be utilized for immediate housing placement. Essential Services will be available to any program participant utilizing Emergency Shelter. A case manager will provide an in-depth assessment and individualized plan for all program participants within the first 14 days of a participant's stay in the shelter. Additional case management will be provided on an as needed basis and no-less than monthly for program participants in emergency shelter until they are moved to a program providing them a housing solution.

Rapid re-housing rental assistance will be provided to program participants who are prioritized through Louisville's coordinated assessment team ("Common Assessment Team"). Based on current national perspective, rapid re-housing seems to work best for homeless families and others who need shorter-term interventions. The goal is for rapid re-housing program participants to achieve housing stability in

a relatively short amount of time. The current ESG rapid re-housing program is set-up as a flat 12 months of assistance, with the payment standard being the size of the program participants' household. There is a declining payment standard starting with the tenth month of assistance. The ESG rental assistance drops \$50 in the tenth month, another \$50 in the eleventh month, and then another \$50 in the twelfth month of assistance. Twelve months has been set for the program due to local landlord preferences. Many local landlords are hesitant to agree to program requirements if less than a standard 12-month lease is provided. Case management services are provided at least monthly for all ESG and CoC rapid re-housing program participants. In addition, housing placement services are provided on the front end of the program to ensure that qualifying program participants secure housing as soon as possible.

All ESG subrecipients will have a written termination procedure with the following minimum standards: written notice to the program participant containing a clear statement of the reasons for termination; a review of the decision, in which the program participant is given the opportunity to present written or oral objections to a person who is not the person who initiated the termination or a subordinate of that person; and prompt written notice of the final decision to the program participant. The termination of a client will not bar the program participant from receiving further assistance at a later date.

Standards for determining the type, amount and duration of housing stabilization services, including limits.

Housing stabilization services will be provided as needed to program participants receiving prevention and rapid re-housing assistance. Each ESG participant receiving housing stabilization services will have a unique and individualized case plan. Housing stability case management will be provided once a month to program participants. Except for housing case management, no participant may receive more than 24 months of assistance over 3 years.

Standards for Street Outreach

ESG subrecipients providing street outreach will work with service providers and other community networks to identify, support, and stabilize the unique needs of those who are living on the street. Street Outreach Teams will collect basic information in the attempt to add information into HMIS. Those who want to engage further will be screened through the coordinated assessment process. Appropriate referrals and resources will be identified based on this assessment.

Those living on the streets may be served by one of several street outreach teams currently active within the Louisville Continuum of Care (CoC). The Seven Counties Mental Health Outreach team is funded through the Louisville CoC and federal PATH funds and is the primary street outreach team for homeless adults with mental health concerns in Louisville. YMCA Safe Place Services is funded partially with Street Outreach Runaway and Homeless Youth funding through the Department of Health and Human Services (DHHS) and focuses on at-risk populations of 12 to 22 year olds, with primary education efforts to 12 to 17 year olds and street outreach and case management services to 18 to 22 year olds. They perform street outreach 5 days/nights a week in areas around Louisville, KY. Medical street

outreach is provided by Family Health Centers – Phoenix. As Louisville’s only Healthcare for the Homeless program, FHC serves over 80% of those who are homeless. The street outreach team includes a physician or practitioner, medical assistant, and social worker and provides essential medical services. The team conducts medical outreach two days per week to area day shelters, community kitchens, homeless campsites, and other areas where homeless individuals congregate.

Seven Counties Mental Health Outreach leads the annual homeless Street Count each January and coordinates three Assertive Community Treatment (ACT) teams that assist chronically homeless on the streets. Homeless street outreach is also performed in Louisville by the Wayside Christian Mission Samaritan Patrol, the River City Love Squad, and the Healing Place CAP Van outreach effort. These additional outreach teams do not receive Continuum of Care funding and operate on a more limited basis, but do perform consistent homeless street outreach efforts throughout the year.

Standards for Emergency Shelters

ESG Program Participants will be admitted to the shelter system through Bed One-Stop (Louisville’s Single-Point of Entry team maintained by the Coalition for the Homeless), where the capacity of each shelter, client preference and client eligibility will be assessed on a limited basis prior to shelter bed referral. Bed One-Stop will refer clients to a shelter with available beds and divert persons who are not eligible. If all participating shelters are at capacity the SPE will work with eligible participants to access alternate resources until they can access a bed. Bed One-Stop also coordinates referrals for the White Flag program, which allows three shelters to open additional space during inclement weather to ensure the safety of homeless persons.

ESG regulations at 24 CFR 576.102(b) prohibits involuntary family separation. As such the age, of a child under age 18, must not be used as a basis for denying any families’ admission to a shelter that serves families with children under 18. For example, a shelter that serves families may not deny services to a family due to the presence of a teenage child of either gender.

Emergency shelters will discharge participants once participants have been referred and accepted into another program or have accessed permanent housing. Emergency shelters will follow the same termination policy outlined in the Standards for Determining the Length and Level of Assistance, if warranted.

All emergency shelters in Louisville are licensed through Louisville Metro Government’s Land Development Code. Each shelter is subject to annual inspections for health and safety. Emergency Day Shelters are not subject to the licensing requirement and will be subject to an annual habitability inspection as part of their monitoring by Louisville Metro Government. In addition, all of Louisville’s emergency shelters undergo the Quality Assurance Standard (QAS) process administered by the Coalition for the Homeless. The QAS process reviews programmatic, policy and professional standards. Failure to comply with the QAS process and standards is reported by the Coalition for the Homeless to Louisville Metro Government. A lack of compliance will elevate a subrecipient’s risk assessment status (for program monitoring) and is a factor in future ESG funding decisions.

The needs of special populations will be addressed by identifying program participants (through the new common assessment process) who are affected by HIV/AIDS, mental health issues, domestic violence, sexual assault or other issues that require additional services besides those offered to the general population and referring those participants to appropriate services. The new VI-SPDAT coordinated assessment tool identifies participants with special needs during the assessment process. The new CAT will be trained on proper referral for those that identify with special needs. Additional HUD housing program options (i.e. non-CoC funded housing) are included as housing referral options for the new coordinated assessment system in Louisville (i.e. HOPWA, HOME TBRA, etc.). Emergency shelter staff will assist the Common Assessment Team in conducting VI-SPDATs over the course of the program year.

In addition to the tools provided through the common assessment and referral process, training will be provided to help deal with the sensitive issues of these vulnerable populations. The Center for Women and Families, House of Ruth, Wellspring, etc. may be involved in annual training efforts with Louisville's Continuum of Care. The ESG program manager will work to coordinate other trainings related to serving vulnerable populations.

Homeless Participation Policy

The Homeless Consumer Participation Task Force formed in June 2012 to address and encourage the participation of homeless and formerly homeless persons in the homeless services system. The Task Force was guided by the ESG written standards submitted as part of the second amendment to the 2011 Action Plan. This group organizes Consumer Participation research activities that serve to engage those who are homeless or who are formerly homeless. The Task Force is made up of mostly emergency shelter staff members who do outreach to potential group members and run the meetings. Formerly homeless individuals participate in the Task Force as well. The purpose of the Client Participation group is to engage those served by the homeless system, inform them of policy issues, and seek their input on these issues. A primary activity of the Task Force is engaging consumers through the annual Project Stand Down/Homeless Connect event to get feedback on needs, concerns, and experiences with homeless services in Louisville. At the 2014 Stand Down University of Louisville social work students interviewed over 74 consumers on behalf of the Task Force. The Task Force also engages in research and outreach to targeted subpopulations. For example, the winter and spring 2015 project was to conduct interviews with transgender persons who are, or have, used the homeless services system. The goal was to learn about consumer experiences and to gauge both consumers' and shelter staffs' knowledge of the rights and responsibilities under the Equal Access to Housing final rule and HUD Notice 15-02, Appropriate Placement for Transgender Persons in Single-Sex Emergency Shelters and Other Facilities.

Insight and information gained from Task Force activities are sent to each participating agency's board and to the board of the Coalition for the Homeless, and shared with the Continuum of Care. When appropriate, the Coalition for the Homeless and Louisville Metro will engage agencies in a wider conversation about how to address information that arises from the client participation group, including whether or not to change policies and procedures that all participating agencies are held to. ESG agencies who are actively engaged in this group will be able to meet the ESG rules and regulations

requirement for participation from the homeless and/or formerly homeless persons. Agencies who don't participate in this are expected to have a homeless or formerly homeless person on their respective board of directors, to perform regular client surveys that affect policies and procedures, to hold regular client participation meetings, or some combination of these activities. All ESG agencies should have a written Homeless Participation Policy and Louisville Metro monitors for this.

Participation in HMIS and Performance Standards to Evaluate ESG activities

In FY13, a common set of outcomes for ESG were developed in collaboration with the HMIS lead agency and CoC coordinator that will be measured through HMIS:

ESG Outcomes and Benchmarks	
1.	25% of those leaving emergency shelter will move into permanent housing.
2.	The average length of stay in emergency shelter will be 30 days or less.
3.	25% of those leaving emergency shelter will leave with cash income.
4.	10% of those leaving emergency shelter will have employment.
5.	50% of those leaving emergency shelter will leave with non-cash benefits.
6.	85% of those leaving emergency shelter will have a known destination in HMIS.
7.	75% of those who receive prevention assistance will remain housed after 6 months.
8.	75% of those who receive street outreach assistance will move into shelter of some kind (emergency or permanent.)

Louisville Metro Government requires that all ESG subrecipients participate in HMIS (except for those providing legal services, services to the victims of domestic violence or sexual assault and those serving HIV/AIDS affected participants); as applicable under ESG rules and regulations. Subrecipients serving these populations are required to use an equivocal system to provide the necessary summary reports to Louisville Metro Government. This requirement will be included in each subrecipient's grant agreement and will be enforced through program monitoring.

Also, ESG Performance standards will be measured through HMIS. The standards that will be measured to evaluate ESG activities include: service provider's ability to move persons from emergency/transitional/unstable housing to permanent housing; service provider's ability to assist clients in increasing income from entry into the homeless provider system to exit; service provider's ability to reduce the recidivism rate within the homeless provider system; and a service provider's ability to reduce the length of people's stay within the homeless provider system; as well as occupancy rates (average of four Point In Time counts) for overnight shelters and service delivery rates (how often/how much case management is being provided) for service providers.

Process for Making Subawards

Louisville Metro Government's process for making subawards is a competitive application process. Each year, Louisville Metro Government announces to past ESG subrecipients and the larger CoC body that applications are being accepted. A panel scores and ranks applications in order to make a funding recommendation to the Mayor. The panel's recommendation goes to Louisville Metro Council for review

and approval, as part of the city’s larger budget process. Once the budget is passed in full, ESG subawards are made.

Consultation with Continuum of Care

The policies described above were developed in conjunction with the CoC in 2012 in response to HEARTH Act changes to CoC activities and governance. The Louisville Metro Government ESG program manager consults and collaborates with the CoC through meetings, presentations and conversations as needed. The Louisville Metro Government ESG program manager is a CoC representative and also serves on the CoC advisory board. Through these roles, the ESG program manager is able to consult with the CoC about program goals, operations, and standards. ESG changes, updates and issues are regularly discussed at CoC meetings. All ESG subrecipients are members of the CoC.

Additionally, in March 2014, the CoC appointed a Board of Directors. Louisville Metro Department of Community Services is represented on the CoC Board of Directors by Joseph Hamilton, Jr. Social Service Program Supervisor II.

Louisville Continuum of Care Board of Directors	
Name	Organization or Affiliation
Kathy Beach	Main Source Bank
Mark Bolton	Louisville Metro Department of Corrections
Giselle Danger-Mercaderes	Jefferson County Public Schools
Kim Frierson	YMCA Safe Place
Joseph Hamilton, Jr.	Louisville Metro Department of Community Services
Ramona Johnson	Bridgehaven
Wade Jordahl	Humana
Pat McKiernan	University of Louisville Kent School of Social Work
Jennifer Clark	Family and Children’s Place
Rosemary Lockett	Kentucky Housing Corporation
Michelle Neuhauser	Wellspring
Lisa Osanka	Louisville Metro Housing Authority
Stewart Pope	Legal Aid Society
Maria Price	St. John Center for Homeless Men
Rona Roberts	University of Louisville Hospital
Donna Trabue	Volunteers of America – Mid-States

To address the needs of special populations in the written standards, Louisville Metro Government consults and collaborates with agencies who serve those with mental illness, the chronically homeless, victims of domestic violence and sexual assault, transgender persons, and those who are affected by

HIV/AIDS to provide input under the ESG Written Standards on how to best serve these vulnerable groups.

Louisville Metro Government maintains regular consultation with the CoC about program goals, operations, and standards, including common assessment implementation, single point of entry, and homeless participation.

If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Louisville Metro's Common Assessment Team is described in the written standards under "Policies and Procedures for Determining and Prioritizing Who Will Receive Homeless Prevention or Rapid Re-Housing."

Identify the process for making sub-awards and describe how the ESG allocation is available to private nonprofit organizations (including community and faith-based organizations).

The process for making ESG subawards is described in the written standards under "Process for Making Subawards."

If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

Homeless participation is addressed in the written standards under "Homeless Participation Policy."

Describe performance standards for evaluating ESG.

Performance standards for evaluating ESG are described in the written standards under "Participation in HMIS and Performance Standards to Evaluate ESG Activities."

Appendix A: Program Year 2016 Budget and Budget Narrative

COMMUNITY DEVELOPMENT BLOCK GRANT - 2016 ACTION PLAN BUDGET

ACTIVITY	BUDGETED AMOUNT	CATEGORY TOTALS
HOUSING		
Affordable Housing Homeowner Unit Preservation	1,700,000	
Russell NRSA Homeowner Unit Preservation	300,000	
Affordable Housing Rental Rehabilitation	1,070,000	
Russell NRSA Rental Rehabilitation	200,000	
Housing Accessibility Improvements	200,000	
NRSA Homeownership Incentive Program	100,000	
Residential Programs Delivery	880,700	
Total Housing		4,450,700
RELOCATION		
Relocation	10,000	
Total Relocation		10,000
CLEARANCE		
Vacant Properties Demolition	704,900	
Russell NRSA Vacant Properties Demolition	200,000	
Total Clearance		904,900
PUBLIC SERVICE		
Homeless Services Delivery	138,400	
Homeless Services External Agencies	985,200	
Homeownership Counseling	80,100	
Family Economic Success Program	357,600	
Total Public Service		1,561,300
PUBLIC FACILITIES AND IMPROVEMENTS		
Oak Street Corridor Streetscape Improvements	50,000	
Russell Lee Park Improvements	100,000	
West Louisville Outdoor Learning Initiative	225,000	
William Harrison Park Improvements	175,000	
Wyandotte Park Improvements	250,000	
Youthbuild Campus Expansion	400,000	
		1,200,000
ECONOMIC DEVELOPMENT		
Microenterprise Activities	481,000	
Russell NRSA Microenterprise Activities	100,000	
Russell NRSA Economic Development Activities	200,000	
Total Economic Development		781,000
ADMINISTRATION AND PLANNING		
DL/CS Department Services	1,530,000	
Urban Design/Landmarks	219,100	
Urban League - Fair Housing	23,000	
Coalition for the Homeless	80,000	
Indirect Cost	250,000	
Total Administration and Planning		2,102,100
TOTAL CDBG 2016 ACTION PLAN BUDGET		11,010,000

<u>2016 ACTION PLAN CDBG FUNDS</u>	ROUNDED	
2016 Entitlement Funds	10,311,003	10,311,000
Prior Year Resources	498,978	499,000
FY17 Estimated Program Income	200,000	200,000
TOTAL 2016 ACTION PLAN CDBG FUNDS	11,009,981	11,010,000

HOME INVESTMENT PARTNERSHIPS PROGRAM - 2016 ACTION PLAN BUDGET	
ACTIVITY	BUDGETED AMOUNT
Community Housing Development Organization (CHDO)	\$ 359,745
Affordable Housing Development	\$ 1,379,855
Homebuyer Assistance	\$ 713,000
Tenant Based Rental Assistance	\$ 200,000
HOME Administration	\$ 250,700
Total HOME 2015 ACTION PLAN BUDGET	\$ 2,903,300

<u>2016 ACTION PLAN HOME FUNDS</u>			ROUNDED
2016 Entitlement Funds	\$	2,411,277	\$ 2,411,300
Prior Year Resources	\$	192,018	\$ 192,000
FY17 Estimated Program Income	\$	300,000	\$ 300,000
TOTAL 2016 ACTION PLAN HOME FUNDS	\$	2,903,295	\$ 2,903,300

EMERGENCY SOLUTIONS GRANT - 2016 ACTION PLAN BUDGET	
ACTIVITY	BUDGETED AMOUNT
Emergency Shelter	\$ 462,400
Prevention	\$ 45,000
Street Outreach	\$ 94,100
Rapid Re-Housing	\$ 257,100
ESG Administration (7.5%)	\$ 69,000
Total ESG 2016 ACTION PLAN BUDGET	\$ 927,600

PY16 Award: \$927,562

**HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS - 2016 ACTION PLAN
BUDGET**

ACTIVITY	BUDGETED AMOUNT	
Housing Assistance and Supportive Services	\$	569,500
HOPWA Administration (3%)	\$	17,600
Total HOPWA 2016 ACTION PLAN BUDGET	\$	587,100

PY16 Award: \$587,081

CDBG Budget Narrative

HOUSING

Affordable Housing Homeowner Unit Preservation

Funds allocated for homeowner unit preservation support the rehabilitation of owner-occupied homes through programs such as Emergency Repair, Exterior Code Alleviation, weatherization, and lead-based paint abatement.

Program Year 2016 Funding: \$1,700,000

Russell NRSA Homeowner Unit Preservation

Funds will support rehabilitation of owner-occupied homes as described in the Russell NRSA plan.

Program Year 2016 Funding: \$300,000

Affordable Housing Rental Rehabilitation

Louisville Metro supports eligible rental rehabilitation projects which will result in additional or improved rental units for income-eligible households. In Program Year 2016, funds will support the renovation of the former **Jacob School**, resulting in the addition of 57 rental units for residents age 55 and over. The renovation will include enhanced energy-efficiency and accessibility features. All completed units will be available to those making no more than 60% of Area Median Income.

Program Year 2016 Funding: \$1,070,000

Russell NRSA Rental Rehabilitation

Funds will support rehabilitation of renter-occupied units as described in the Russell NRSA plan.

Program Year 2016 Funding: \$200,000

Housing Accessibility Improvements

Louisville Metro Government provides funds for a ramp construction program operated by Center for Accessible Living. The program constructs access ramps and removes accessibility barriers for disabled residents in order to increase both mobility and self-sufficiency. This program is available for renter-occupied homes in addition to owner-occupied homes.

Program Year 2016 Funding: \$200,000

NRSA Homebuyer Incentive Program

The NRSA Homebuyer Incentive Program is targeted to all active NRSA areas and offers up to \$24,999 in home repair funding for households purchasing homes in eligible NRSA areas. Recipients must commit to using the home as their primary residence for a minimum of five years and be willing to complete homeownership counseling if they are a first-time homebuyer. Funds can be used for home improvement projects, including kitchen updates, bathroom renovations, and roof replacement. This program is not income-restricted as it is intended to facilitate the development of mixed-income neighborhoods and support the overall improvement of housing stock in the NRSA areas.

Program Year 2016 Funding: \$100,000

Residential Programs Delivery

Funds cover program delivery costs for housing rehabilitation programs.

Program Year 2016 Funding: \$880,700

RELOCATION

Relocation

Louisville Metro seeks to minimize displacement of persons resulting from acquisition, rehabilitation, and demolition activities and provides relocation assistance for involuntarily displaced persons.

Program Year 2016 Funding: \$10,000

CLEARANCE

Vacant Properties Demolition

Develop Louisville eliminates blight and encourages neighborhood revitalization through selective demolition of vacant or abandoned structures which have been determined to be cost-prohibitive to rehabilitate, so that lots previously occupied by dilapidated structures may be returned to productive uses.

Program Year 2016 Funding: \$704,900

Russell NRSA Vacant Properties Demolition

Funds will support strategic demolition as described in the Russell NRSA plan.

Program Year 2016 Funding: \$200,000

PUBLIC SERVICE

Homeless Services Delivery

Funds cover program delivery costs for homeless services programs.

Program Year 2016 Funding: \$138,400

Homeless Services (External Agencies)

Louisville Metro proposes to fund 21 homeless services projects at 17 agencies with CDBG public service funds. Proposed subrecipients, projects, and amounts are listed in the table below.

Program Year 2016 Funding: \$985,200

Agency	Program	PY2016 Proposed Budget
Bridgehaven, Inc.	Steps to Recovery	\$8,700
Center for Women and Families, The	Crisis Response Program	\$42,500
Center for Women and Families, The	Economic Success Program (ESP)	\$35,800
Family & Children's Place	SPC Case Management	\$247,000
Family Health Centers, Inc.	Phoenix Health Center Case Management	\$74,900
Family Health Centers, Inc.	SPC Case Management	\$34,300
Family Scholar House, Inc.	At-Risk Family Services	\$53,800
Father Maloney's Boys' Haven, Inc. DBA Boys & Girls Haven	Independence Readiness Program	\$28,400
GuardiaCare Services, Inc.	Payee Program	\$40,200
Jeff Street Baptist Community at Liberty, Inc.	Hospitality Program	\$18,600
Kentucky Refugee Ministries, Inc.	Refugee Housing Coordination	\$38,400
Legal Aid Society	Tenants Assistance Program (TAP)	\$19,000
Salvation Army	Emergency Shelter for Homeless Families	\$42,500
Seven Counties Services	SPC Case Management	\$49,000
Society of St. Vincent de Paul, Council of Louisville, Inc.	Mental Health and Self-Sufficiency	\$25,300
St. John Center, Inc.	Emergency Shelter Social Services	\$115,600
Volunteers of America of Kentucky, Inc.	Family Emergency Shelter	\$35,100
Wellspring, Inc.	Journey House PSH	\$20,600
Wellspring, Inc.	Block & Gaines Crisis Stabilization Units	\$8,400
Wellspring, Inc.	Murray-Baxter Permanent Supportive Housing	\$7,100
YMCA of Greater Louisville - Safe Place Services, The	YMCA Shelter House and Family Mediation Services	\$40,000
	TOTAL	\$985,200

Homeownership Counseling

Louisville Metro proposes to fund homeownership counseling programs as described in the table below.

Program Year 2016 Funding: \$80,100

Agency	Program	PY2016 Proposed Budget
Legal Aid Society	Housing counseling	\$26,700
Louisville Urban League	Housing counseling	\$53,400
	TOTAL	\$80,100

Family Economic Success Program

Through case management, this program serves to help families build financial assets by: connecting families to job-readiness opportunities and skills to help them succeed at work; promoting financial education; expanding access to homeownership counseling and foreclosure intervention services; connecting families to mainstream financial services through the Bank On Louisville initiative; linking families to free tax preparation assistance and the Federal Earned Income Tax Credit through a partnership with the Louisville Asset Building Coalition; identification and utilization of community based resources that provide additional financial supports; and linking “bottom tiered AMI” families to education and support groups that promote household stability.

Program Year 2016 Funding: \$357,600

PUBLIC FACILITIES AND IMPROVEMENTS

Oak Street Corridor Streetscape Improvements

Streetscape improvements will take place on Oak Street between Garvin Place and 3rd Street.

Program Year 2016 Funding: \$50,000

Russell Lee Park Improvements

A walking path will be installed in Russell Lee Park in the Park DuValle neighborhood.

Program Year 2016 Funding: \$100,000

West Louisville Outdoor Learning Initiative

The West Louisville Outdoor Learning Initiative consists of the creation of the Shawnee Outdoor Learning Center as a base for environmental education and outdoor recreational programming as well as new outdoor amenities at Chickasaw Park.

Program Year 2016 Funding: \$225,000

William Harrison Park Improvements

Improvements to park amenities will be made in William Harrison Park in the Taylor Berry neighborhood.

Program Year 2016 Funding: \$175,000

Wyandotte Park Improvements

Improvements to park amenities will be made in Wyandotte Park in the Oakdale neighborhood.

Program Year 2016 Funding: \$250,000

YouthBuild Campus Expansion

YouthBuild Louisville is a non-profit organization providing education, counseling, and job skills training to unemployed youth ages 16 to 24. Students spend alternate weeks on a job site and in the classroom, with the goals of gaining marketable job skills and completing a high school diploma or GED. YouthBuild Louisville will receive funds to expand its education building and further develop its campus in the Smoketown neighborhood through the addition of classroom, training, and office space, a job center, and community meeting rooms.

Program Year 2016 Funding: \$400,000

ECONOMIC DEVELOPMENT

Microenterprise Activities

The Department of Community Services administers microenterprise development and microenterprise loan programs. The microenterprise program provides outreach, training, and technical assistance, as well as loans for business start-up and growth, to income-eligible individuals and small business owners.

Program Year 2016 Funding: \$481,000

*** Includes \$231,000 for microenterprise technical assistance and \$250,000 for loans**

Russell NRSA Microenterprise Activities

Funds will support targeted microenterprise loans as outlined in the Russell NRSA plan.

Program Year 2016 Funding: \$100,000

Russell NRSA Economic Development Activities

Funds will support business loans or incentives as outlined in the Russell NRSA plan.

Program Year 2016 Funding: \$200,000

ADMINISTRATION AND PLANNING

DL/CS Department Services

Funds support several functions within Develop Louisville and Community Services to facilitate grants administration and management.

Program Year 2016 Funding: \$1,530,000

Urban Design/Landmarks

The Louisville Metro Office of Planning & Design Services provides planning services that enhance and protect the economic, environmental, cultural, and historical resources of the community.

Program Year 2016 Funding: \$219,100

Urban League – Fair Housing

Funding is provided to Louisville Urban League to implement fair housing education activities. Urban League provides fair housing education to renters, prospective renters, and first-time homebuyers through one-on-one sessions and group forums.

Program Year 2016 Funding: \$23,000

Coalition for the Homeless

Funds support coordination and management of the Louisville Continuum of Care.

Program Year 2016 Funding: \$80,000

Indirect Costs

Louisville Metro Government's Central Service Agencies provide assistance for CDBG, HOME, ESG, and HOPWA funded activities. Central Service Agencies are: Finance, Information Technology, Purchasing, Risk Management, Human Resources, Office of the County Attorney, and Office of the

Internal Auditor. These agencies assist with budgeting, financial management, accounting, data processing, payroll, employment, benefits, legal, and purchasing activities.

Program Year 2016 Funding: \$250,000

Russell NRSA Year 1 Budget*

* Please note that all NRSA activities listed below are included in the total CDBG budget.

NRSA Activity	Program Year 2016 Budget
Russell NRSA Homeowner Unit Preservation	\$300,000
Russell NRSA Rental Rehabilitation	\$200,000
Russell NRSA Vacant Properties Demolition	\$200,000
Russell NRSA Microenterprise Activities	\$100,000
Russell NRSA Economic Development Activities	\$200,000
TOTAL RUSSELL NRSA YEAR 1 BUDGET	\$1,000,000

HOME Budget Narrative

Community Housing Development Organization (CHDO)

A CHDO is a private nonprofit, community-based service organization that has achieved a special designation as a developer of affordable housing. At least 15 percent of HOME funds must be reserved for investment in CHDO activities, including acquisition and/or rehabilitation of rental housing or homebuyer properties, new construction of rental housing or homebuyer properties, and direct financial assistance to purchasers of HOME-assisted housing that has been developed by the CHDO. Develop Louisville will solicit CHDOs to submit project proposals as necessary to meet the set-aside requirements.

Program Year 2016 Funding: \$359,745

Affordable Housing Development

The Affordable Housing Development Program provides the minimum financial assistance (gap financing) to acquisition, new construction, substantial rehabilitation, or adaptive reuse projects from qualified developers which result in owner-occupied or rental units affordable to households with incomes at or below 80% of AMI.

Program Year 2016 Funding: \$1,379,855

The following project has been selected to receive \$860,000 in HOME funding based on proposals received in response to the 2015 Notice of Funding Availability (NOFA). If additional funds are available, project proposals will be sought via a new NOFA. In Program Year 2016, funds will support **Riverport Landing**, a mixed use project in southwestern Jefferson County. HOME funds will support the residential component of the development, which consists of 412 affordable residential units, to include 108 senior units, 240 multifamily units, and 64 units for Family Scholar House residents. All units will be affordable to households at 60% of Area Median Income or below.

Homebuyer Assistance

Louisville Metro offers down payment assistance to income eligible homebuyers in the form of forgivable loans. This program is intended to increase homeownership among low- and moderate-income households and to facilitate the de-concentration of poverty by assisting homebuyers with purchases throughout Jefferson County.

Program Year 2016 Funding: \$713,000

Tenant-Based Rental Assistance

This program provides rental assistance to homeless individuals and families who have barriers to obtaining low/moderate income housing through public housing, Section 8 or private, non-profit housing programs.

Program Year 2016 Funding: \$200,000

HOME Administration

HOME funds support personnel and operating costs related to overall HOME project administration.

Program Year 2016 Funding: \$250,700

ESG Budget Narrative

Emergency Shelter, Prevention, Street Outreach, and Rapid Re-Housing

The majority of ESG funds are utilized by subrecipients and Louisville Metro Department of Community Services for emergency shelter, prevention, street outreach, and rapid re-housing activities. Proposed allocations for Program Year 2016 are listed in the table below.

Program Year 2016 Funding: \$858,600 (rounded)

Agency	Program	PY2016 Proposed Budget
Emergency Shelter		
Coalition for the Homeless	Operation White Flag	\$32,100
House of Ruth, Inc.	Emergency Services at Glade House	\$22,737
Jeff St Baptist	Emergency Day Shelter	\$15,000
Society of St. Vincent de Paul	Ozanam Inn Emergency Shelter	\$70,600
St. John Center, Inc.	Emergency Day Shelter	\$104,900
Volunteers of America of Kentucky, Inc.	Family Emergency Shelter	\$100,000
Wayside Christian Mission	Family Emergency Shelter	\$16,900
Wayside Christian Mission	Men's Emergency Shelter	\$19,200
Salvation Army	Center of Hope	\$81,000
	EMERGENCY SHELTER TOTAL	\$462,437
Prevention		
Legal Aid Society	Eviction Defense Program	\$45,000
	PREVENTION TOTAL	\$45,000
Street Outreach		
Family Health Centers, Inc.	Medical Street Outreach	\$57,100
YMCA Safe Place Services	Street Outreach	\$37,000
	STREET OUTREACH TOTAL	\$94,100
Rapid Re-Housing		
LMCS ESG Rapid Re-Housing	Personnel	\$51,408
LMCS ESG Rapid Re-Housing	Direct Services	\$157,617
Family & Children First, Inc.	RRH Case Management	\$48,000
	RAPID RE-HOUSING TOTAL	\$257,025

ESG Administration

ESG funds support personnel and operating costs related to overall ESG project administration.

Program Year 2016 Funding: \$69,000 (rounded)

HOPWA Budget Narrative

Housing Assistance and Supportive Services

Louisville Metro proposes to support housing assistance (Tenant-Based Rental Assistance and Short Term Rent, Mortgage, and Utility assistance) and supportive services carried out through 5 agencies with HOPWA funds. Proposed subrecipients and amounts are listed in the table below.

Program Year 2016 Funding: \$569,500 (rounded)

Agency	PY2016 Proposed Budget
AIDS Interfaith Ministries	\$35,000
House of Ruth	\$355,556
Hoosier Hills AIDS Coalition	\$48,000
Legal Aid Society	\$38,500
Volunteers of America	\$92,412
TOTAL	\$569,468

HOPWA Administration

HOPWA funds support personnel and operating costs related to overall HOPWA project administration.

Program Year 2016 Funding: \$17,600 (rounded)

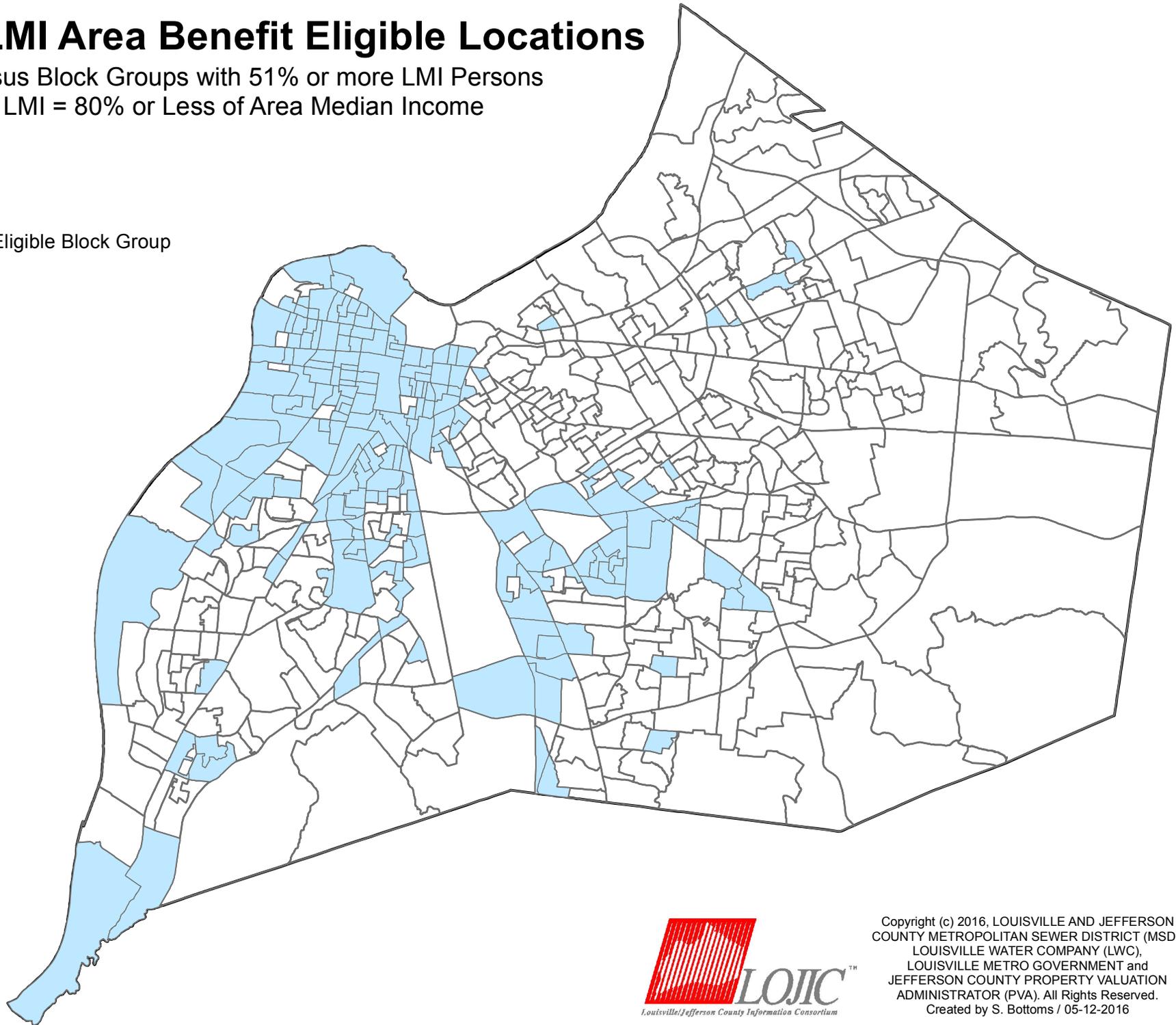
Appendix B: Maps

2015 LMI Area Benefit Eligible Locations

Census Block Groups with 51% or more LMI Persons
LMI = 80% or Less of Area Median Income

Legend

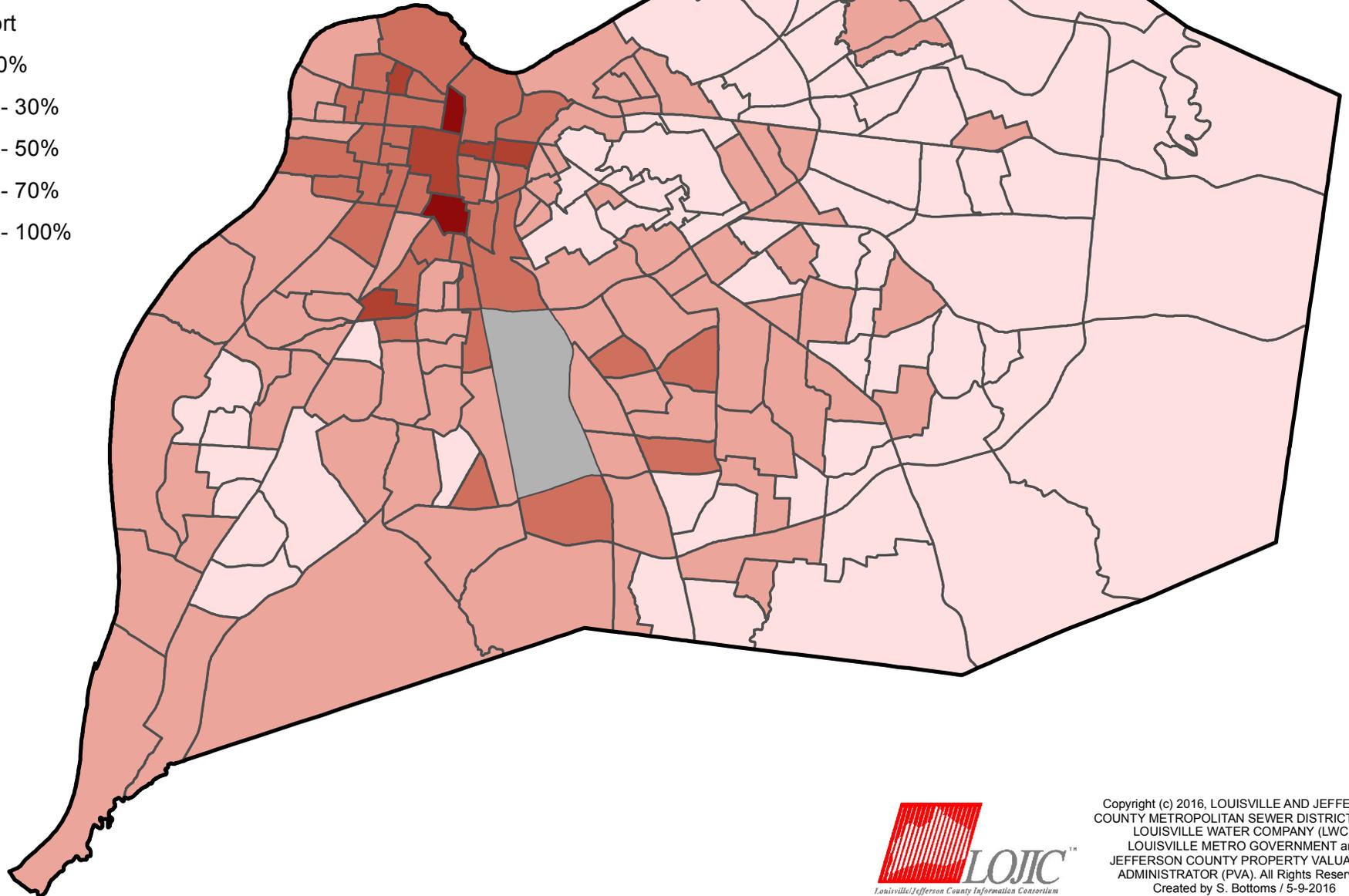
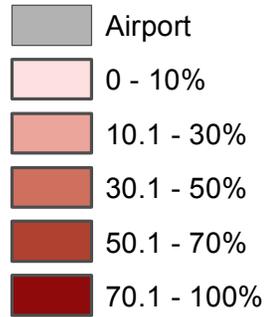
 CDBG Eligible Block Group



Percentage of Population Below Poverty Level

2014 American Community Survey (5-year estimates)
Jefferson County, KY

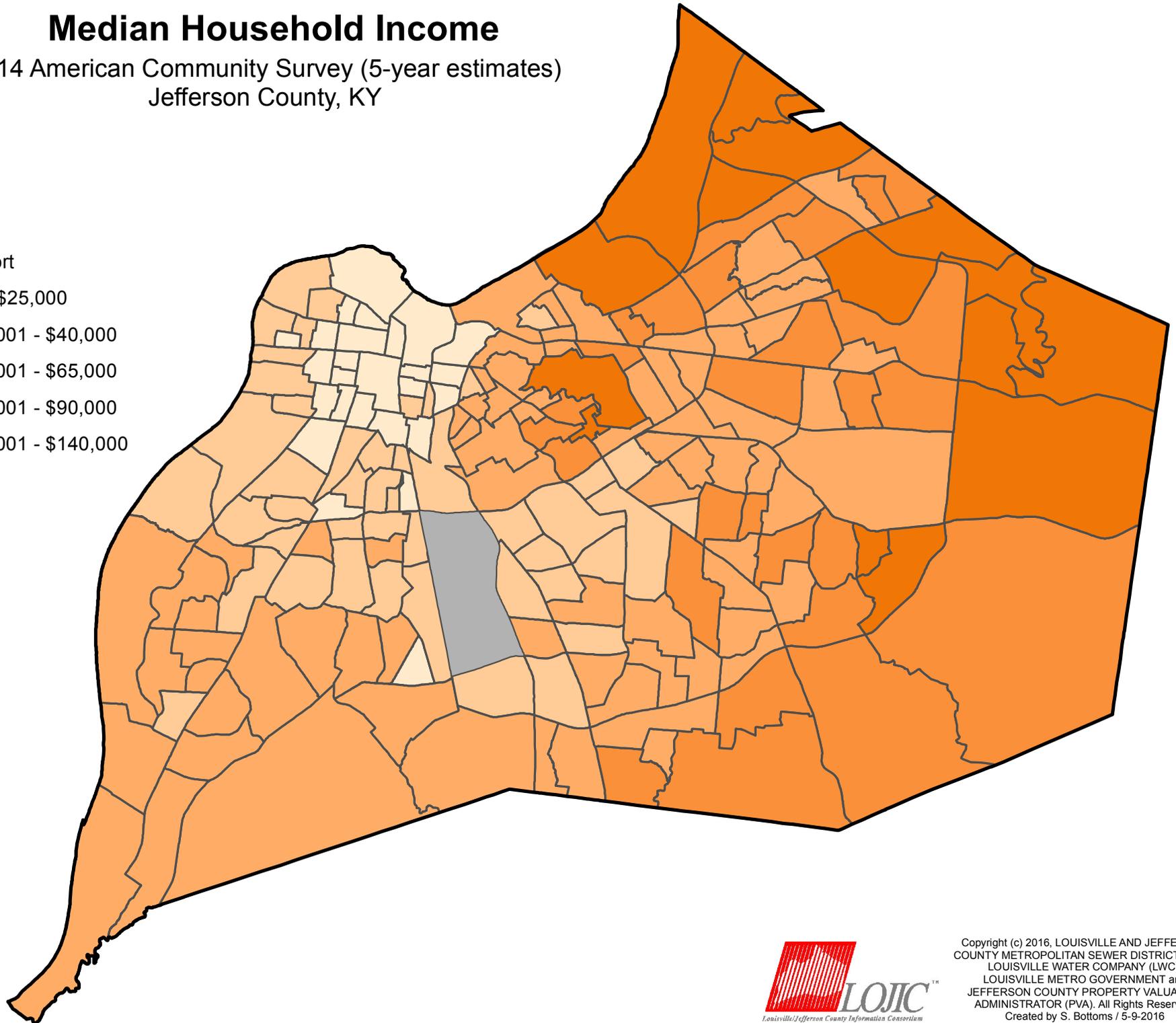
Legend



Median Household Income

2014 American Community Survey (5-year estimates)
Jefferson County, KY

Legend

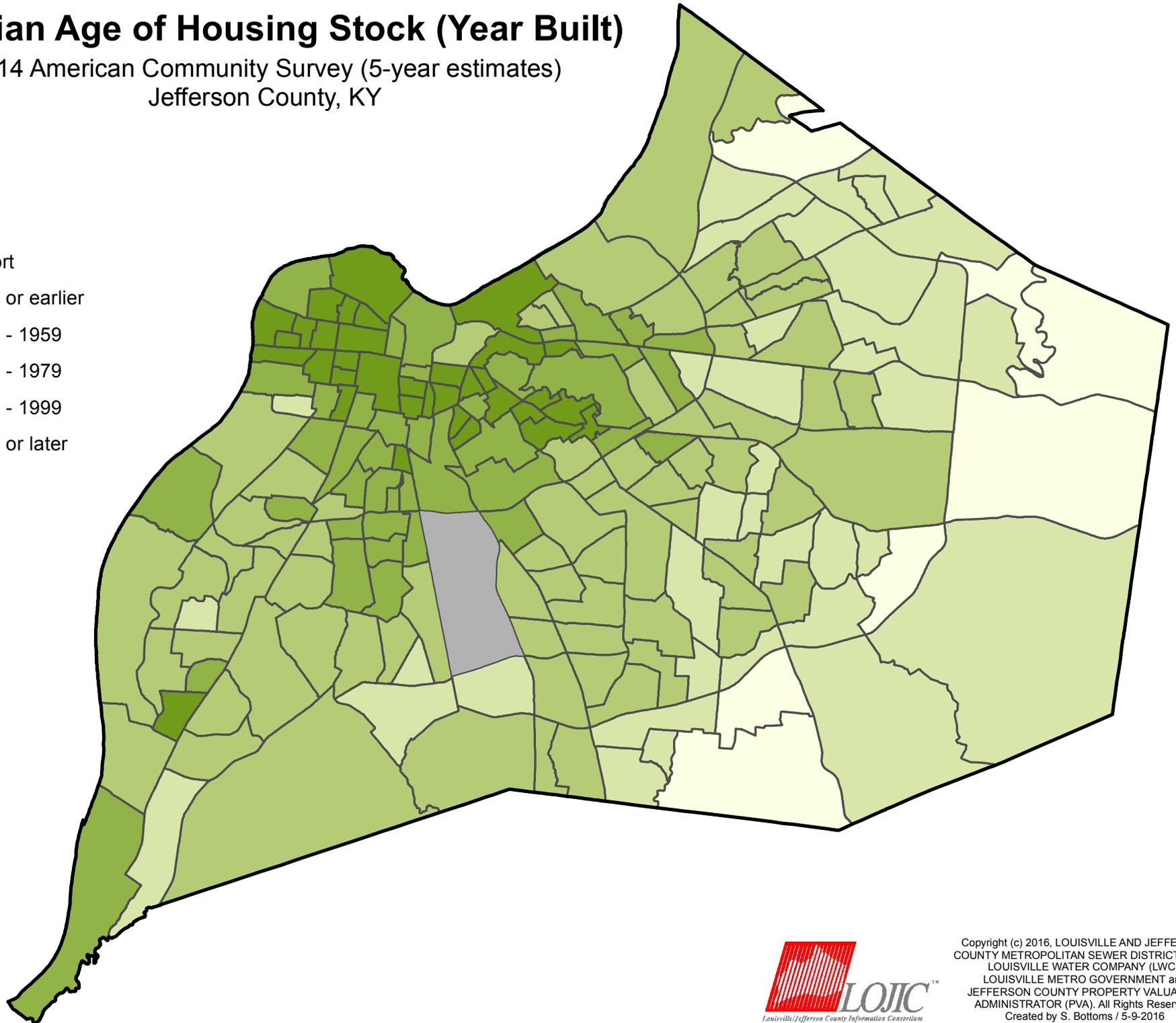


Median Age of Housing Stock (Year Built)

2014 American Community Survey (5-year estimates)
Jefferson County, KY

Legend

- Airport
- 1939 or earlier
- 1940 - 1959
- 1960 - 1979
- 1980 - 1999
- 2000 or later

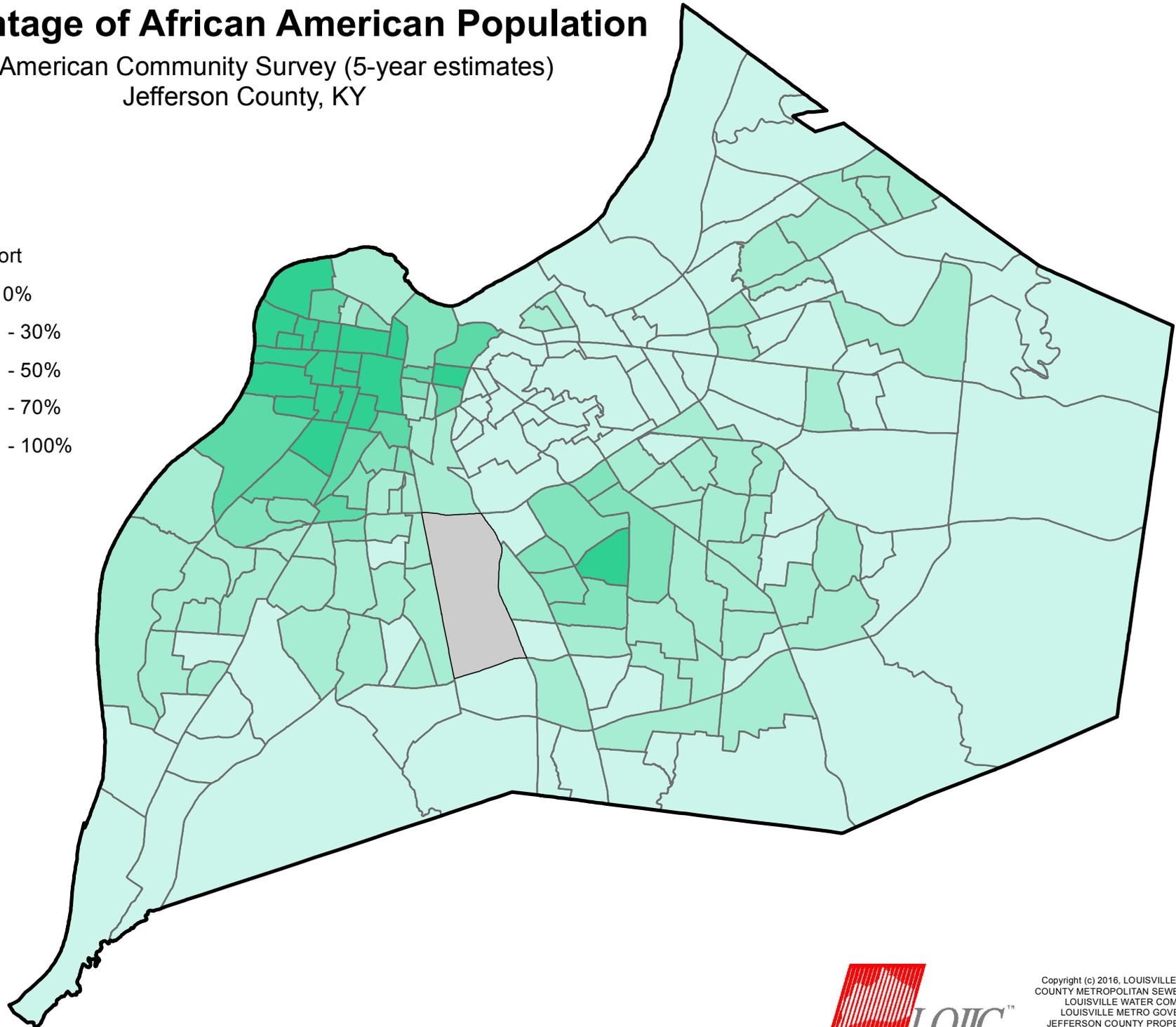


Percentage of African American Population

2014 American Community Survey (5-year estimates)
Jefferson County, KY

Legend

- Airport
- 0 - 10%
- 10.1 - 30%
- 30.1 - 50%
- 50.1 - 70%
- 70.1 - 100%

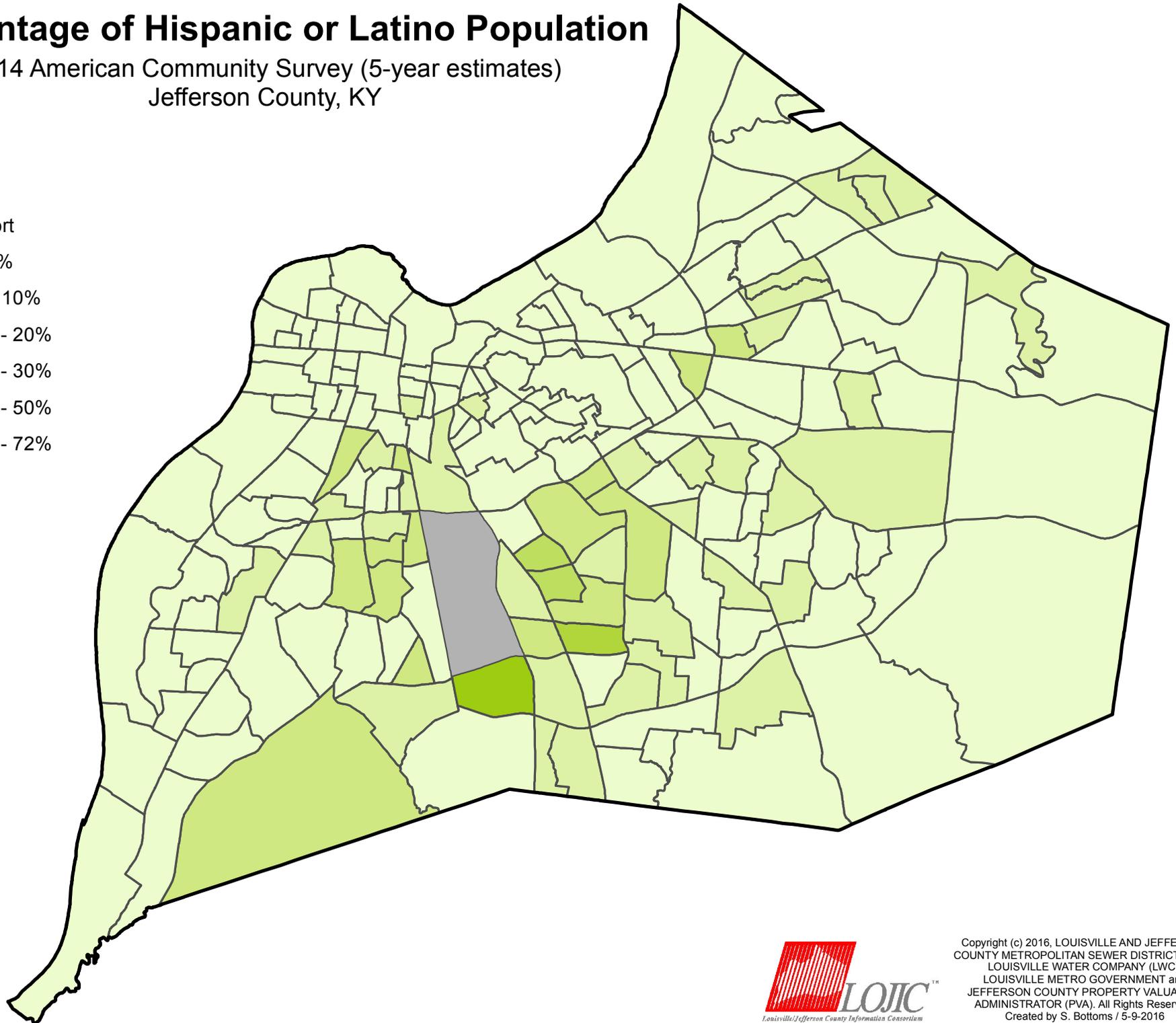
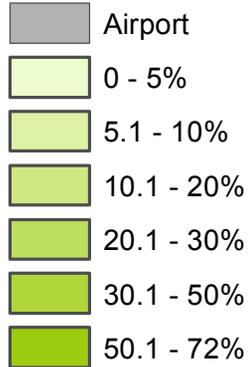


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Created by S. Bottoms / 4-3-2016

Percentage of Hispanic or Latino Population

2014 American Community Survey (5-year estimates)
Jefferson County, KY

Legend



Appendix C: Citizen Participation and Comments

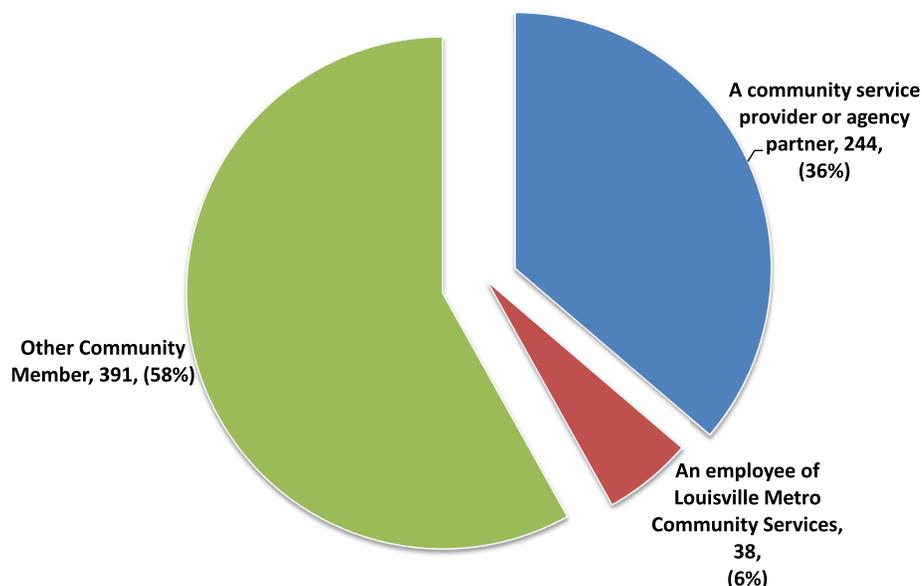
Needs Assessment Survey

- The tool consisted of 18 questions focused on area needs, needed services, personal goals, and respondent demographics
- **673 assessments** were collected via SurveyMonkey and through paper surveys distributed throughout LMCS sites and events from mid-December 2015 through the end of February 2016

14

Survey Respondent Type

Are you responding to this survey as:



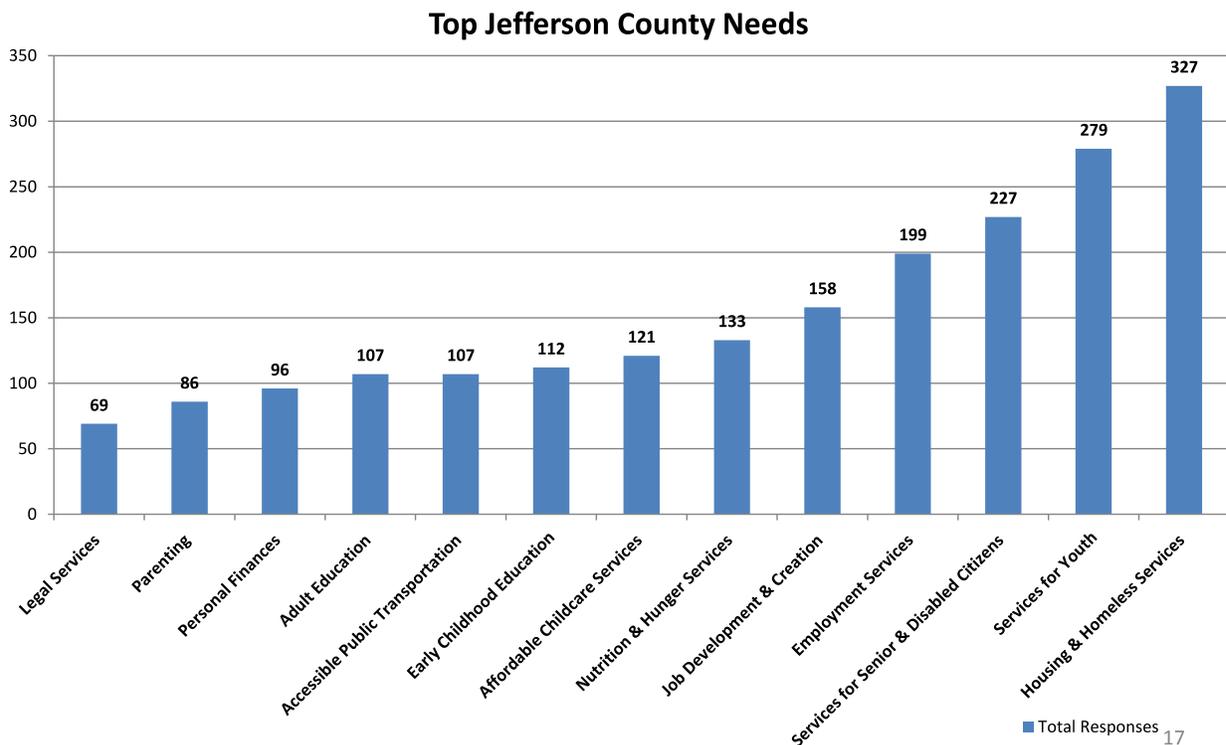
15

Jefferson County Top Needs

- The top three identified needs of Jefferson County were:
 - **housing and homelessness**
 - **services for youth**
 - **services for senior and disabled citizens**
- When filtering the responses to the question to include only those with low-incomes, the top three categories remained the same.

16

Jefferson County Top Needs

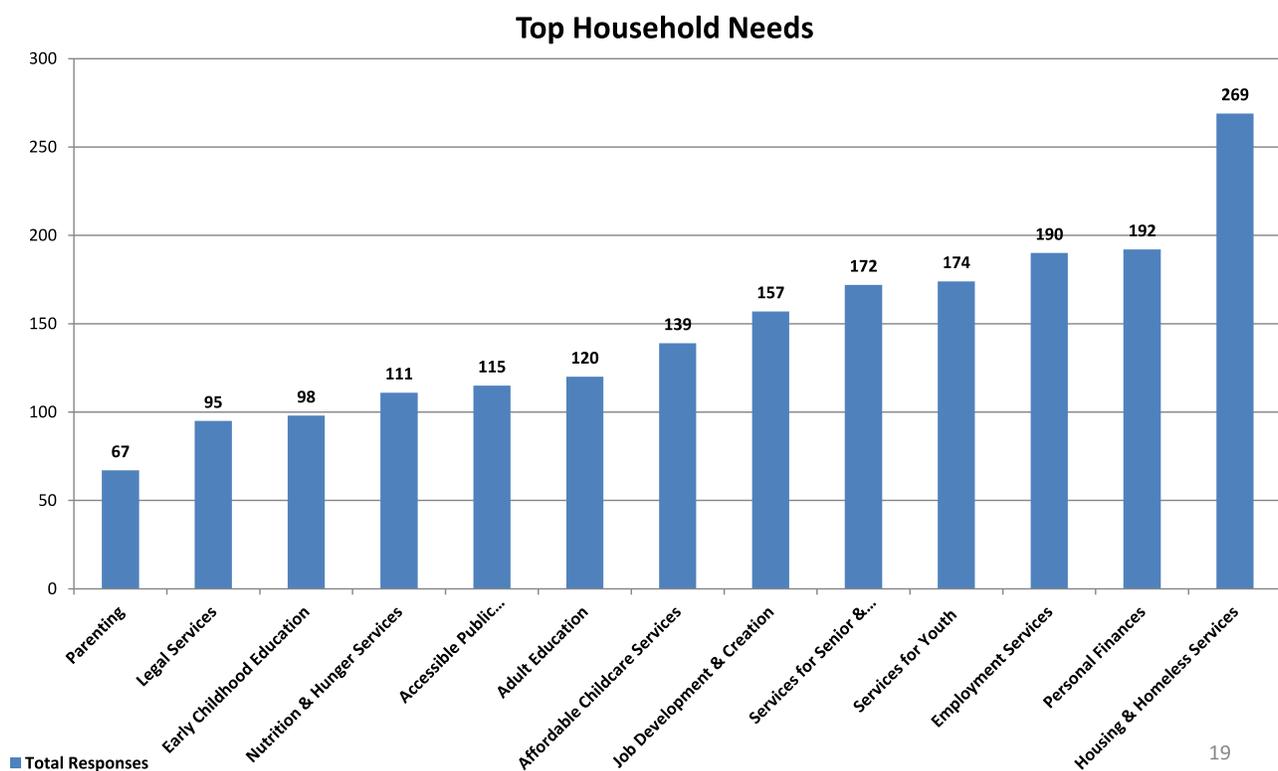


Household Top Needs

- The top three identified needs of households in Jefferson County:
 - **housing and homeless services**
 - **personal finances**
 - **employment services**
- When filtering the responses to the question to include only those with low-incomes, the top three categories were:
 - **housing and homelessness services**
 - **personal finances**
 - **services for seniors and citizens with disabilities**
 - **Employment services** came in a close fourth

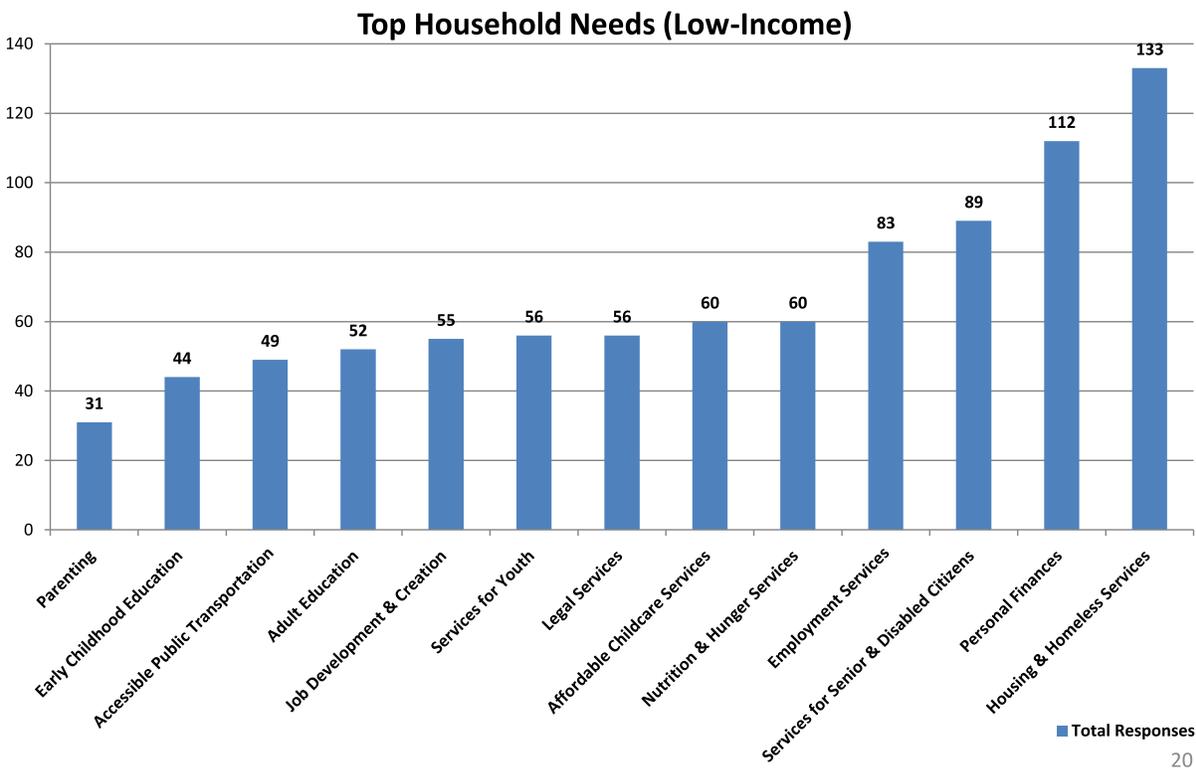
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Household Top Needs



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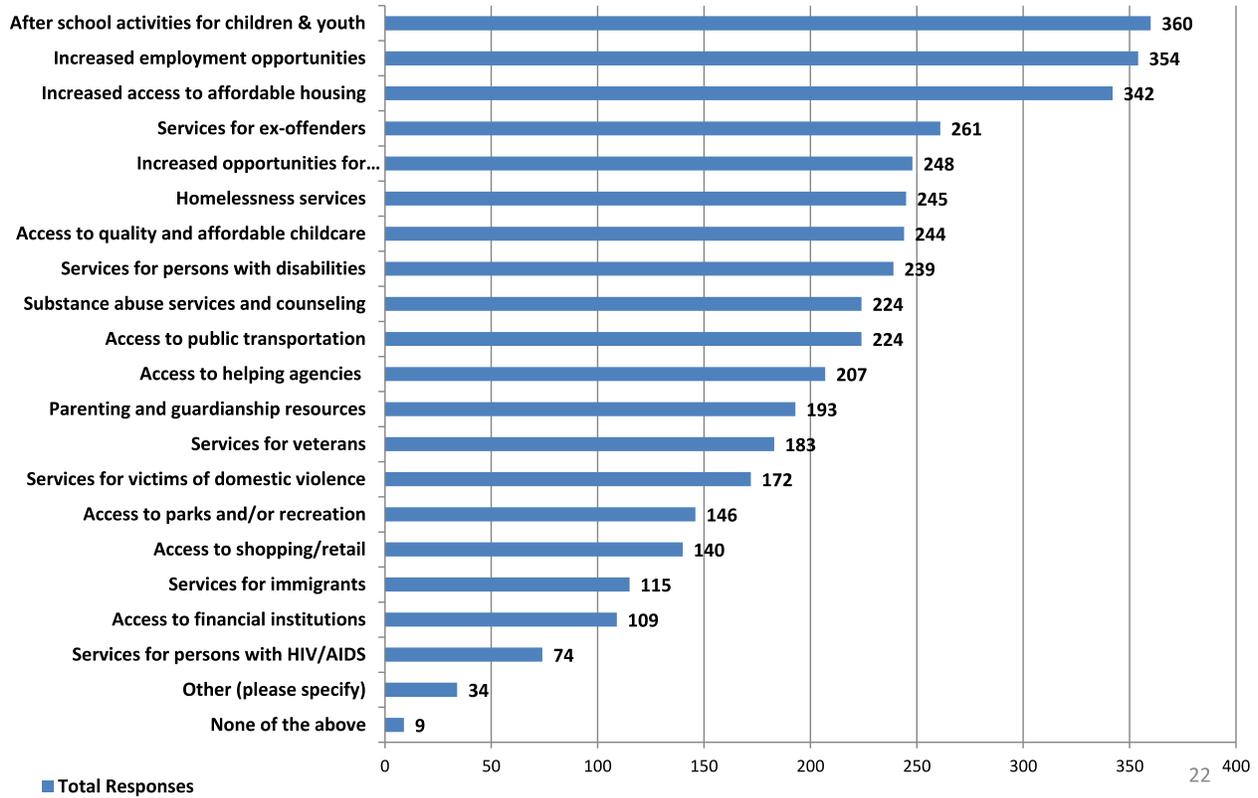
Household Top Needs (Low-income)



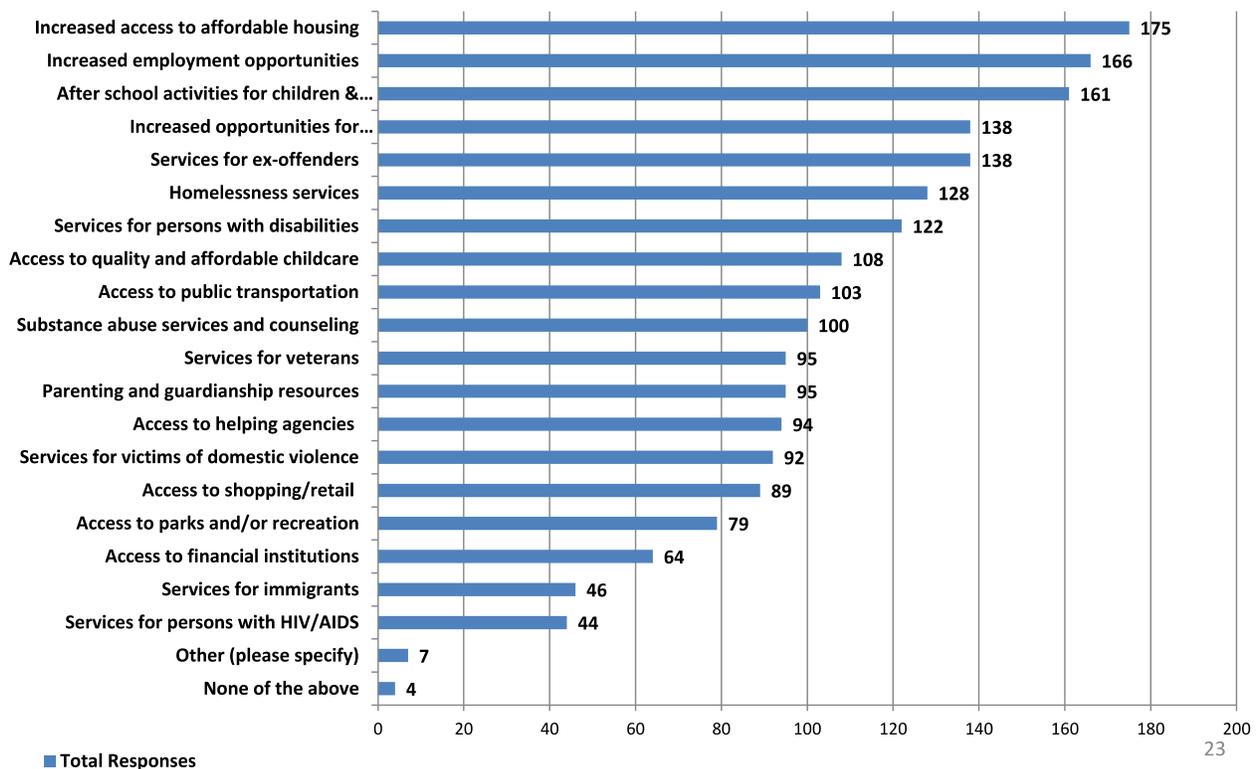
What would help you and the people living in your neighborhood have a better quality of life?

- The top three conditions/services identified to improve the quality of life in neighborhoods were:
 - **After school activities for children & youth**
 - **Increased employment opportunities**
 - **Increased access to affordable housing**
- When filtering the responses to the question to include only those with low-incomes, the top three categories were:
 - **Increased access to affordable housing**
 - **Increased employment opportunities**
 - **After school activities for children & youth**

What would help you and the people living in your neighborhood have a better quality of life?



What would help you and the people living in your neighborhood have a better quality of life? (Low-Income)

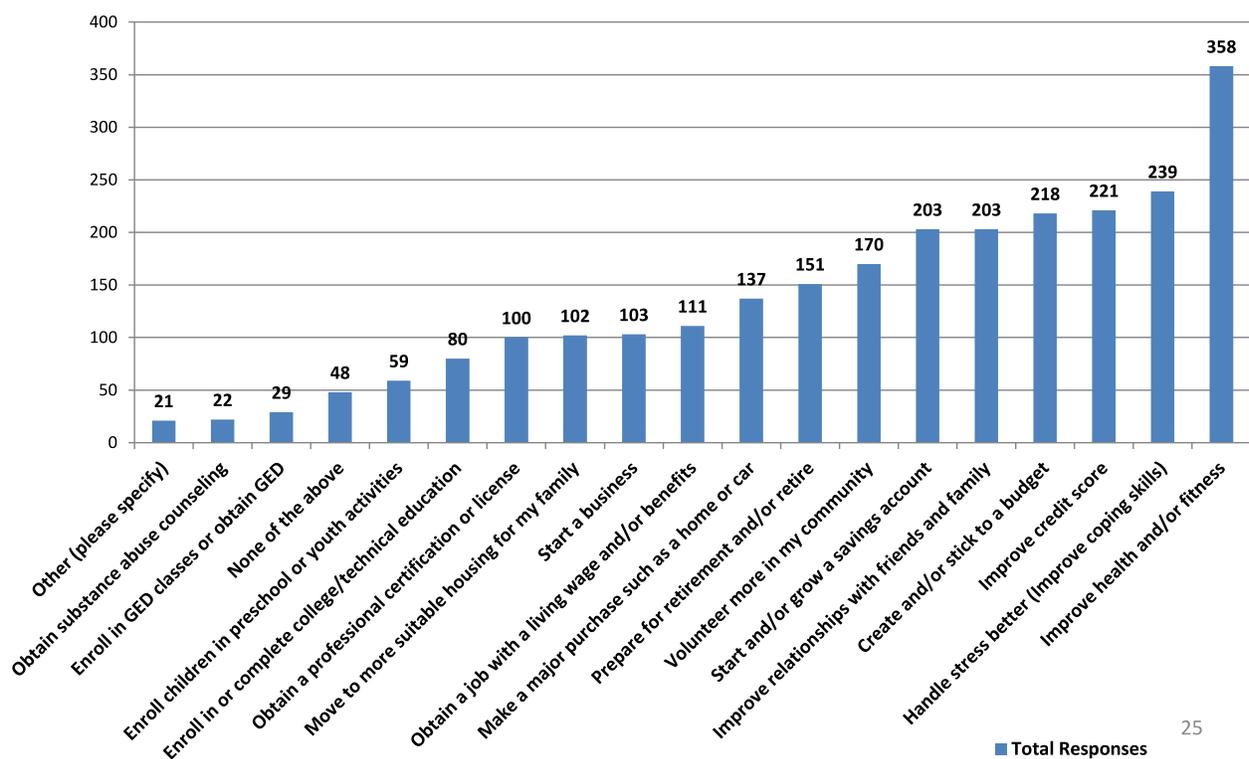


Personal and Professional Goals

- When asked what personal and professional goals respondents hope to achieve in the next year, the top three responses were:
 - **Improve health and/or fitness**
 - **Handle stress better (improve coping skills)**
 - **Improve credit score**
 - Complete and/or stick to a budget was a close fourth
- When filtering the responses to the question to include only those with low-incomes, the top three responses were:
 - **Improve health and fitness**
 - **Improve credit score**
 - **Handle stress better (improve coping skills)**
 - Complete and/or stick to a budget was a close fourth

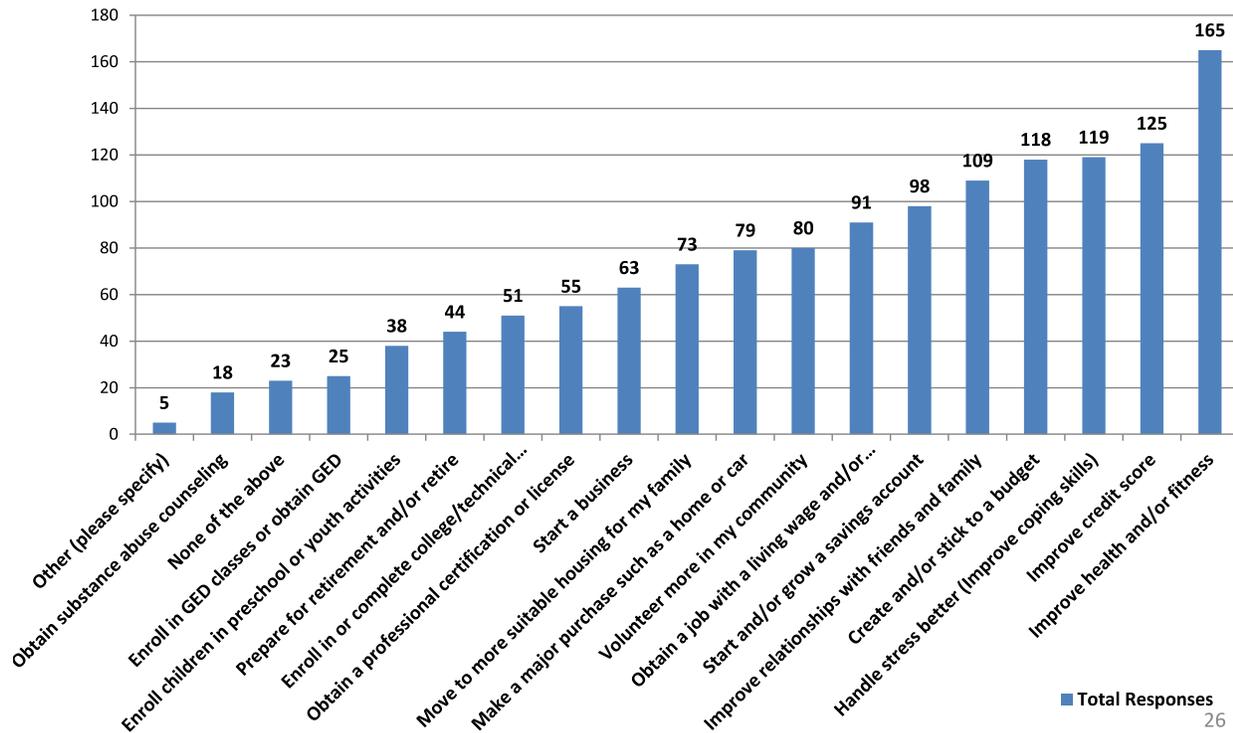
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What personal or professional goals do you hope to accomplish in the next year?



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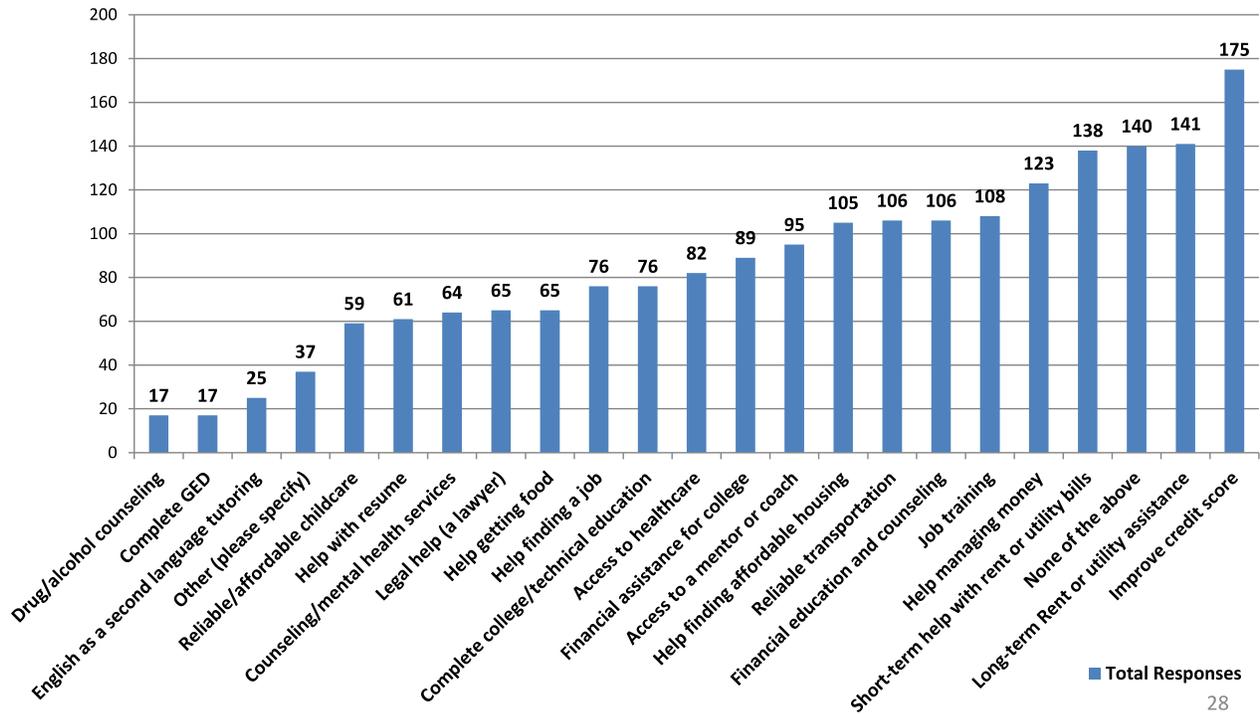
What personal or professional goals do you hope to accomplish in the next year? (Low-income)



Personal/Professional Goal Supports

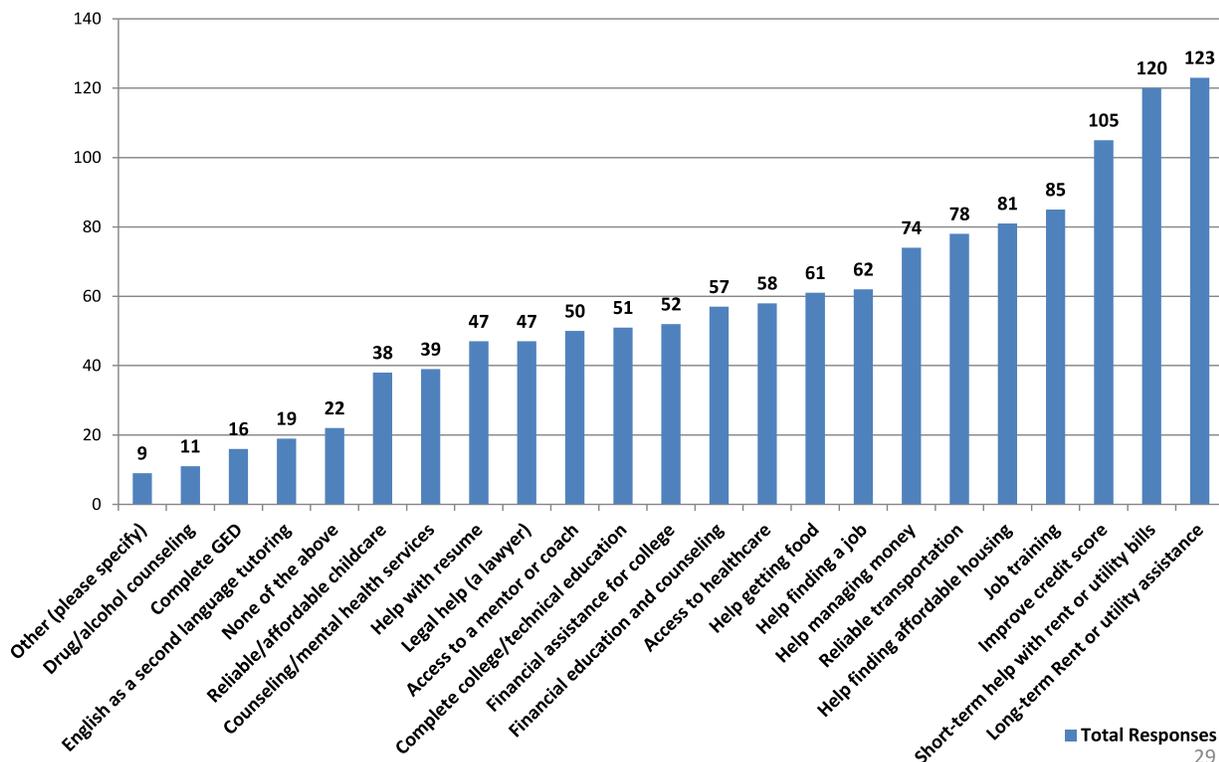
- When asked what would help the respondent to reach his or her personal and professional goals, the top three responses were:
 - **Improve credit score**
 - **Long-term rent or utility assistance**
 - **None of the above**
 - Short-term rental or utility assistance was a close fourth
- When filtering the responses to the question to include only those with low-incomes, the top three responses were:
 - **Long-term rent or utility assistance**
 - **Short-term rent or utility assistance**
 - **Improve credit score**

What do you feel may help you to reach your personal and/or professional goals?



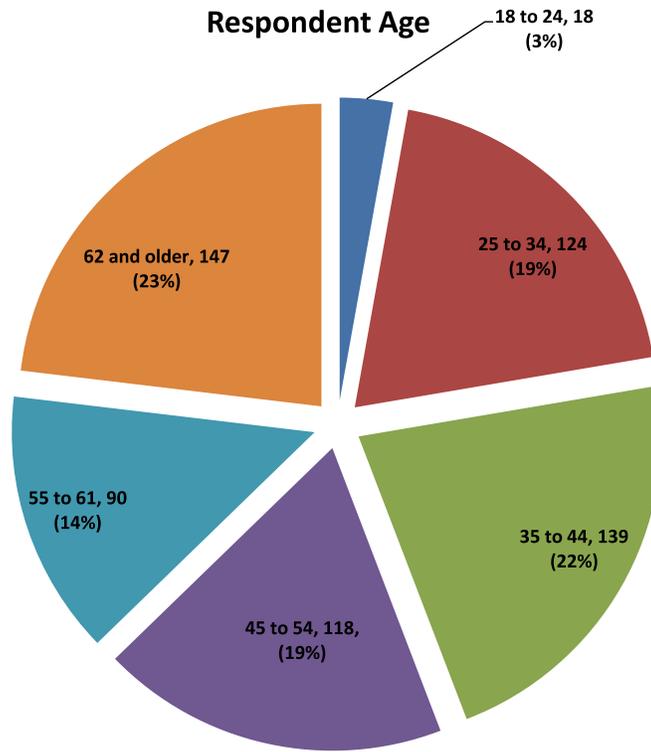
28

What do you feel may help you to reach your personal and/or professional goals? (Low-income)



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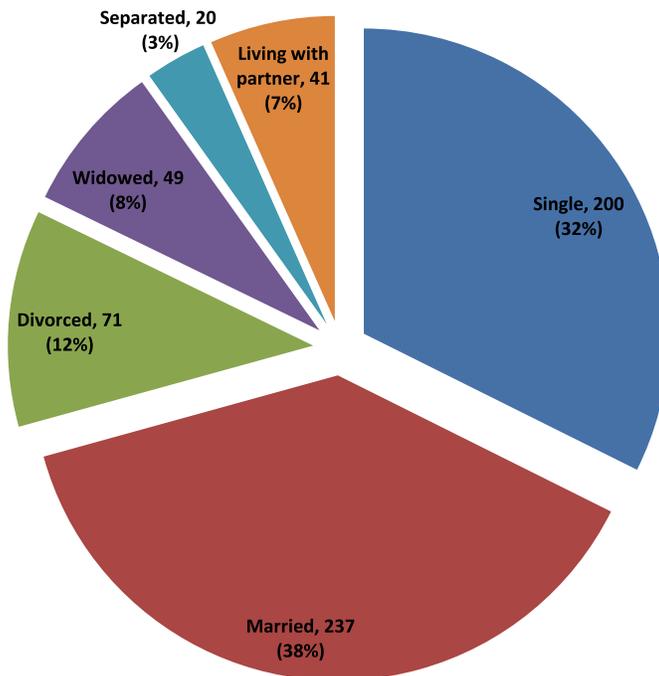
Respondent Demographics



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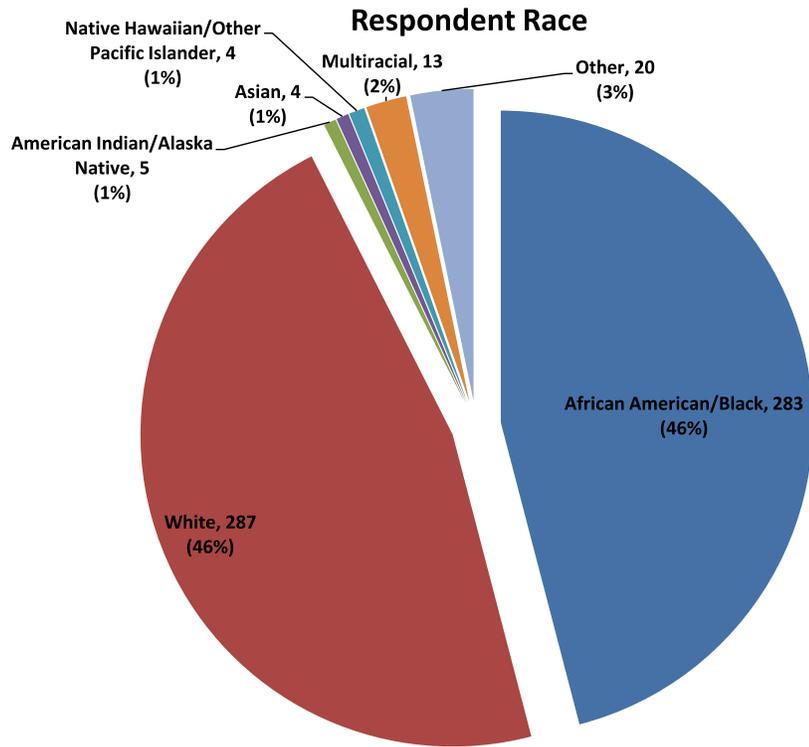
Respondent Demographics

Respondent Marital Status

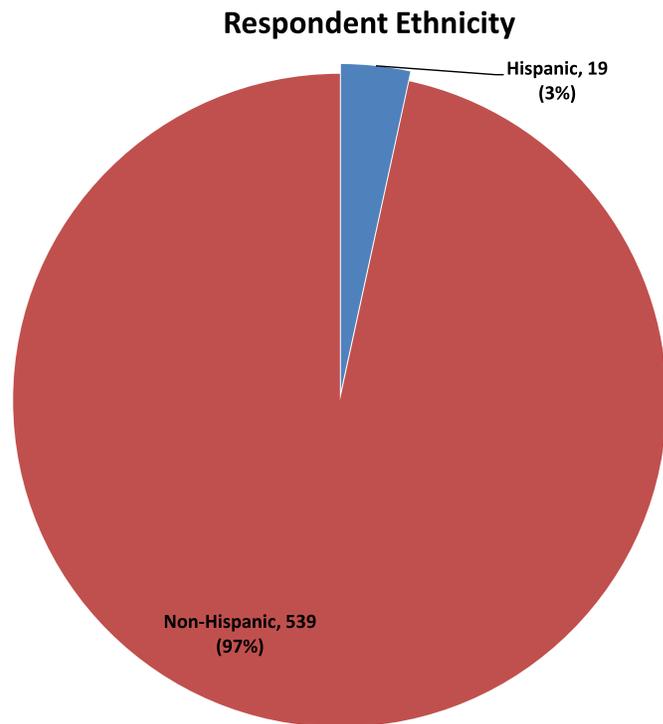


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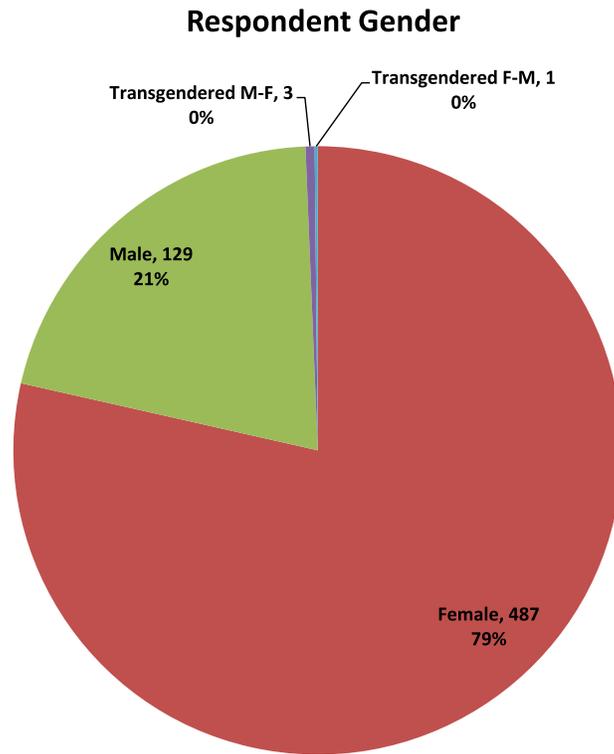
Respondent Demographics



Respondent Demographics

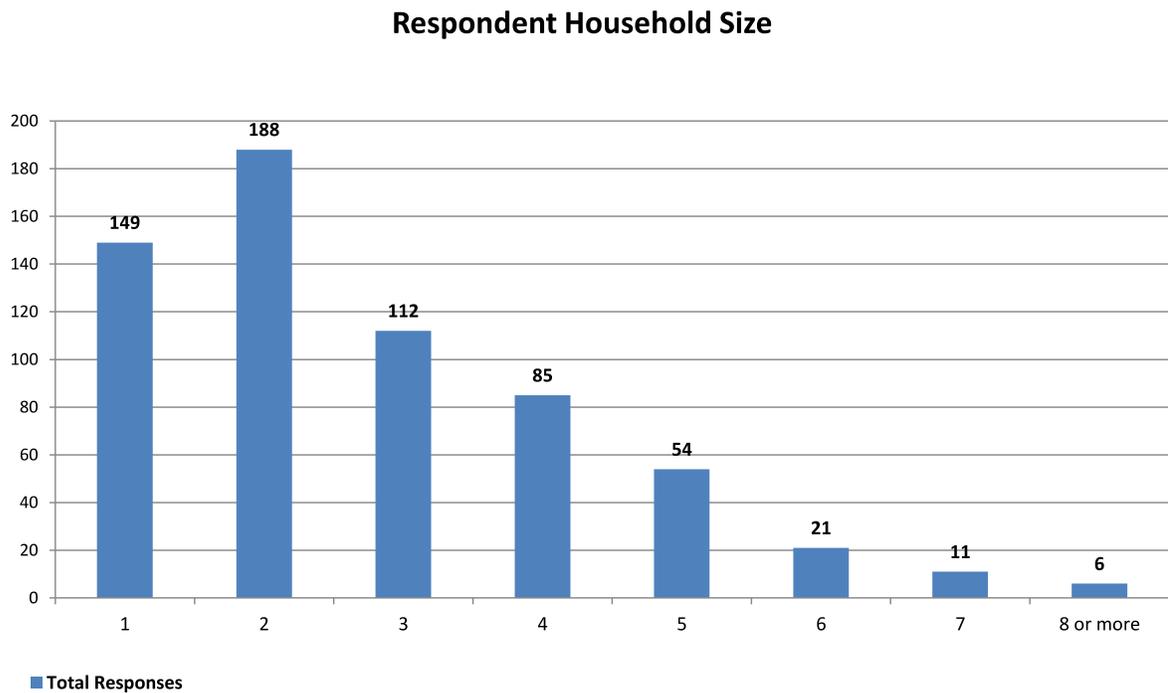


Respondent Demographics



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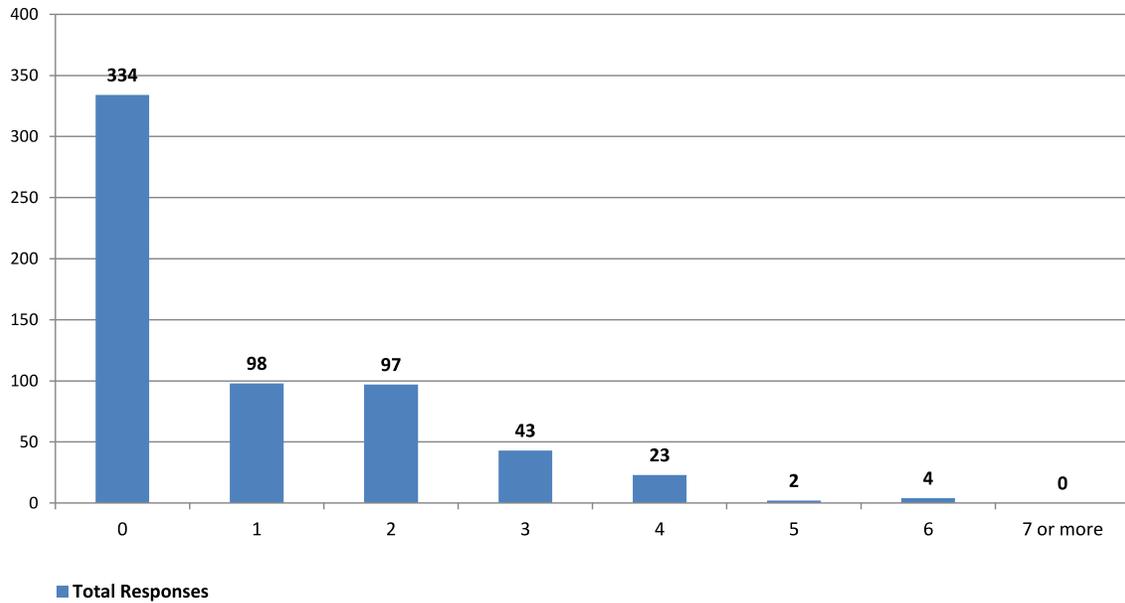
Respondent Demographics



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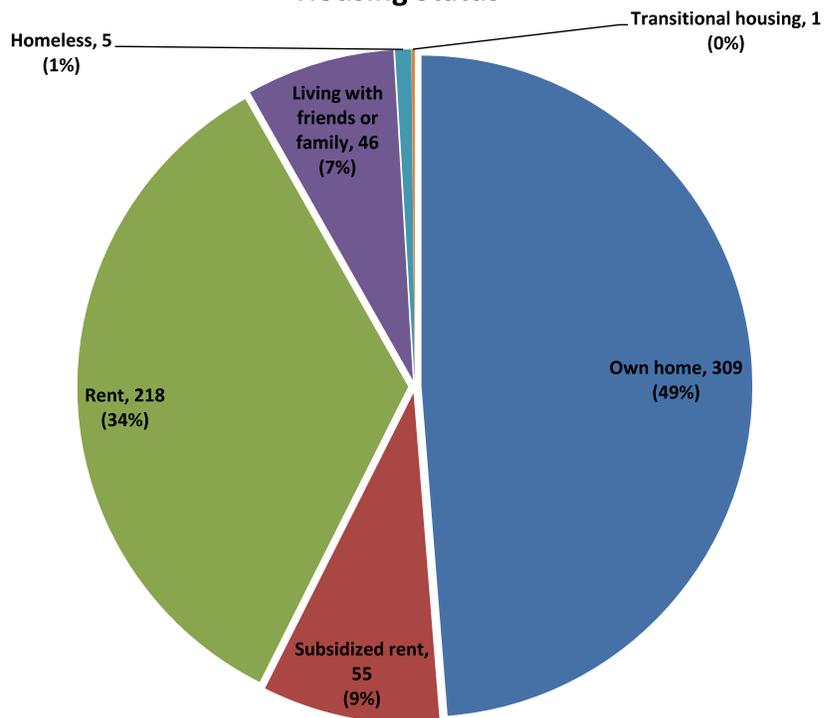
Respondent Demographics

Number of children in household

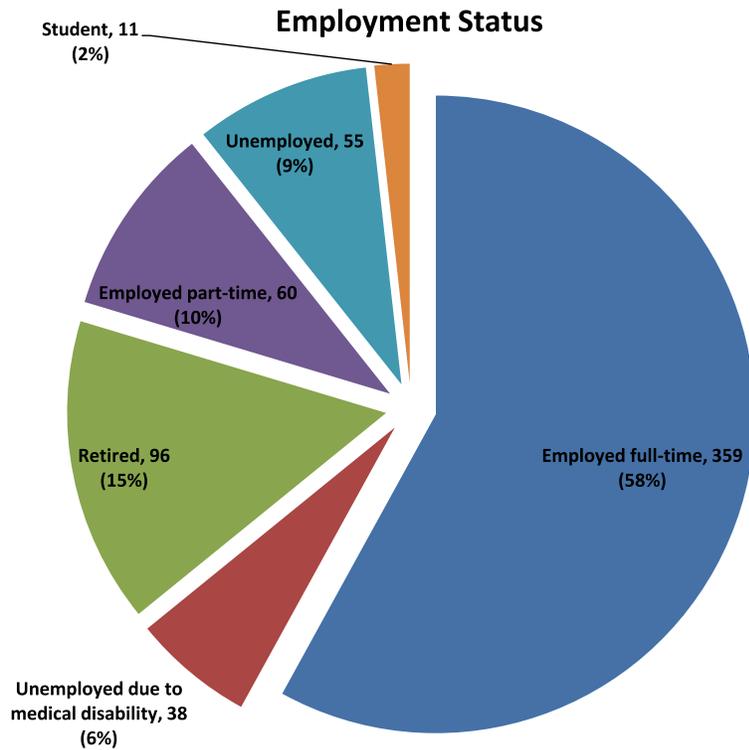


Respondent Demographics

Housing Status

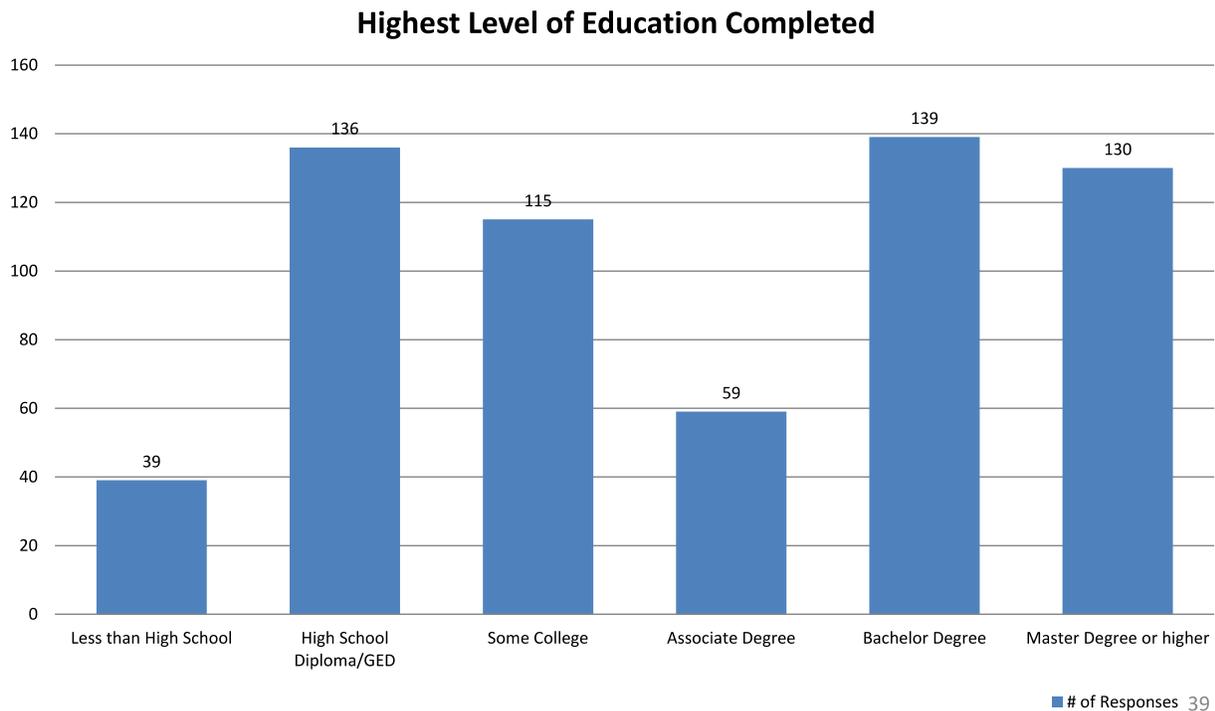


Respondent Demographics



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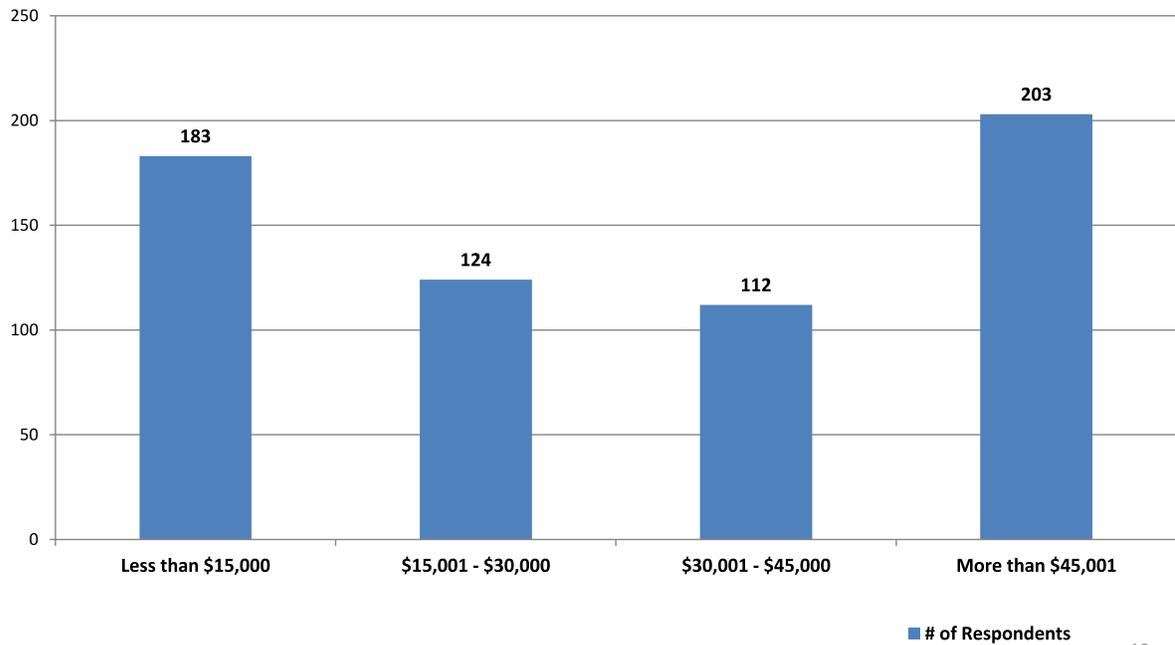
Respondent Demographics



of Responses 39

Respondent Demographics

Household income of respondents



40

Text Analysis Summary

- Outreach and communication, financial assistance, and youth/childcare services are working well.
- Program design and management, youth services, outreach and engagement, and resource allocation are not working.
- LMCS should strengthen the department by improving outreach, communication and engagement efforts, strengthen youth and child services, and re-examine program policies and delivery.
- LMCS should focus on the community, provide client services, make improvements to the department, and partner and collaborate as it moves forward.

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Exhibit (Ex.) E: Soundness of Approach

Grows has begun converting 3 vacant lots into Produce Park – an orchard featuring educational and community gathering spaces. The park will create a green buffer between the FoodPort and residential properties, as well as increasing fresh food access.

Russell’s desirable physical location and large inventory of historically significant structures, coupled with this impressive volume of physical, economic and human capital development, has begun to change Russell’s story from one of flight, decline and disinvestment to one of renewal and growth, making it an ideal candidate for our CNI planning process.

i. Resident Engagement: Residents of our public housing communities have always been at the forefront of LMHA’s neighborhood transformation efforts, and the Russell CNI planning and Action Activity processes are no different. We have woven in multiple ways to ensure meaningful resident engagement, which will result in Transformation and Action plans that reflect Beecher Terrace resident concerns and priorities. An early and important step in our engagement efforts was to invite Beecher residents to serve on the CNI Coordinating Committee (CC) during its formation in 7/2014, where they continue to provide invaluable input at monthly CC meetings. Any new resident council officers elected during the CNI planning process will also be invited to join the CC (next election is 2/10/16). Even before grant award, Beecher households participated in a meeting on 7/8/14 where they discussed the community’s strengths, challenges, and priorities as part of an exercise that kicked off our CNI visioning process (Ex. E.1). At a second meeting on 9/16/14, residents met our planning coordinator, and were able to ask additional questions about what the planning process would look like should we receive the grant. Starting with our grant announcement on 1/16/15, Beecher residents have been invited to participate in all CNI activities, including 45 events, workshops, and Task Force (TF) and community meetings. LMHA staff initially recruited over 50 Beecher residents to participate on TFs during needs assessment interviews (Ex. E.k), and Neighborhood Outreach Workers

Exhibit (Ex.) E: Soundness of Approach

(NOWs) continually promote the TFs as a way for residents to be closely involved in the planning of their new community. Meeting reminders are mailed, emailed or relayed by phone, as requested by the individual, and our CNI master contact list is checked against sign-in sheets after every meeting and event to ensure contact information remains up-to-date. Information on CNI events is also posted on-site in the management and Resident Council offices, and in the Baxter Community Center, and promoted by staff and council members. Our CNI team has received encouraging feedback and seen an increase in resident and community member attendance since starting the *Vision Russell* newsletter last September, which is delivered to every household in the neighborhood. Each issue highlights upcoming events, as well past CNI activities and other news related to the goals of the CNI program, including new development activity and resources coming to Russell, such as the first phase of the West Louisville Wi-Fi project, which created 3 free Internet hotspots in the neighborhood.

Thanks to constructive criticism received by residents early on in our planning process and their ongoing involvement in meeting and event preparations, the *Vision Russell* team has been successful in making meetings more hands-on and ensuring that our agendas are accessible, deepening attendees knowledge of the Russell community and increasing their capacity to participate in the planning and implementation processes. The excitement has been palpable at many CNI activities since this revamp, especially at the Russell bus tour and design workshop described in Ex. E.j. Beecher residents have also taken advantage of other capacity building opportunities during our first year of planning, including the HUD Choice Convening for new planning grantees, 3 NeighborWorks conferences and the Russell Neighborhood Institute (Att. 13.a). A Beecher resident is also registered to attend the March 2016 HUD Choice Convening.

Recognizing that residents may be particularly interested in certain “hot button” topics, our CNI team developed “Community Conversations” which focus on specific issues that have

Exhibit (Ex.) E: Soundness of Approach

surfaced as residents' highest priority concerns. Thus far, topics have included Russell's Existing Conditions and Education; conversations on Crime and Safety and Workforce Development are planned for this spring. The NOWs also launched "Kitchen Conversations" in 1/16 as a way to bring the planning process to targeted groups of people (Ex. G.a), including Beecher residents. The Housing TF is preparing now for a Relocation Plan Workshop with residents in 4/16, which will include displays on the evolving conceptual housing designs for Beecher. For additional details on resident engagement in the Action Activity process, see Ex. E.o.

j. Community Engagement: Our community engagement efforts echo the same tenets and processes used to involve Beecher households. Recognizing that the very makeup of the CC would help legitimize the planning process, our CC is almost entirely comprised of Russell residents and community-based partners, save for LMHA and Louisville Metro Government (LMG) staff, which ensures meaningful community engagement in decision-making and the overall planning process. Like Beecher residents, community members are continually invited to participate in TF meetings, workshops and other CNI events through a variety of outreach methods, including sign up cards that are made available at meetings and various community locations; press releases; flyers; calendars of events; notices on the *Vision Russell*, LMHA and LMG's websites; newsletters; emails; mail; and phone calls. The 3 Metro Council members whose districts overlay Russell have been participating in CNI activities, and encouraging their constituents to make their voices heard by providing information on CNI events and updates on planning progress via their e-newsletters.

As described above, the CNI team revamped its meeting format after feedback early in the planning process to be less "sit and get" and more interactive, replete with hands-on activities, break out discussion groups, as well as ample time for community members to provide input and ask questions. We have also found that holding a "meet and greet" before meetings, and having

Exhibit (Ex.) E: Soundness of Approach

staff and CNI team members stay afterward, affords community members the opportunity to share deeper insight and input on emerging goals and strategies. This time is often when valuable resources and connections are discovered, and difficult questions are broached, especially when there are differences of opinions or discomfort in sharing within the group setting. These issues are always brought forward in our TF and CC meetings, where many a lively debate has occurred (and will likely continue) as these groups prioritize and work towards consensus on our TP goals and strategies (Ex. E.1). When there are differences of opinion, CNI staff and consultants have drawn upon Russell’s existing conditions report, best practices research and/or the work of other localities that have had measurable success in planning and sustaining neighborhood-wide transformation to help further inform the discussion and reach accord.

We have purposely reached out to community members who represent a broad cross section of interests to gain deeper insight into neighborhood needs and priorities. Both residents and management of multi-family apartment communities participate on TFs and the CC, as well as neighborhood business owners, who are currently being surveyed (Ex. E.k), to better understand their workforce and economic needs, and connect them with city resources. Russell’s extensive network of churches (who own a significant portion of the neighborhood’s properties) are represented on the CC and TFs. Quarterly meetings are held with a coalition of faith-based leaders to provide a discussion forum for their unique concerns and challenges. Russell churches regularly distribute information on CNI events to their congregants, and have invited the NOWs to conduct surveys and talk about our planning efforts at festivals and other church events. Our TFs and CC also include members of “Choose Russell,” the newly formed neighborhood organization which is working to build capacity to help implement the Transformation and Action Activity Plans (Att.13.f).

Russell’s children have also had an ongoing voice in the planning and decision-making

Exhibit (Ex.) E: Soundness of Approach

processes for their neighborhood, and youth age 13+ will have a vote in the selection process for Action Activities. Our Community Conversations and Design Workshops include “Kids Corners” with age appropriate visioning and planning activities, and several young residents joined in on the Bus Tour and PhotoVoice activity. LCCC’s Youth Council will be assisting with the windshield survey of Muhammad Ali blocks (Ex. E.k), and 2 young entrepreneurs from Beech Technologies are helping develop *Vision Russell’s* website (Att. 13.o). Developing youth leaders helps ensure a strong civic infrastructure to guide Russell’s revitalization long term.

Lastly, our Planning, Action, and implementation processes have been designed to engage Beecher and Russell residents through Section 3 employment opportunities, including paid positions for NOWs and RNI graduates, who will help facilitate the selection of Action Activities. See Ex. C.o for additional details on our overall engagement plans for the Action Activity process, including efforts to solicit proposals from residents.

k. Needs Assessment: To develop an effective TP, it is essential that stakeholders and community members share a common understanding of Russell’s baseline conditions. This also helps ensure that the goals and strategies developed through the planning process align with the most critical neighborhood needs, and that progress towards these goals and the efficacy of related strategies can be accurately measured. While the collection of data is a key component of this process, this phase of planning can also serve as an invaluable opportunity to begin building resident and stakeholder capacity; to elicit community buy-in to the planning process; and to generate excitement about what’s possible for the neighborhood and those who live there. The CNI team also felt it was imperative to better understand community members’ needs before diving into the planning phase of the process. To best accomplish this and to reap the additional benefits described earlier, the team began the data collection phase by scheduling individual meetings with Beecher Terrace heads of households after the CNI kickoff event on 3/24/15.

Exhibit (Ex.) E: Soundness of Approach

LMHA worked with planning coordinator EJP to develop the survey, and tested it with LMHA's Family Self-Sufficiency (FSS) case managers, who would be meeting with Beecher families. In addition to assessing each household's current needs and views about Beecher and their neighborhood, these meetings gave staff the opportunity to have in-depth discussions about the planning process with residents, and to encourage their involvement on a TF and/or the newly formed Choose Russell neighborhood organization. A total of 544 Beecher households (78%) took part in the survey, and each received a \$20 gift card in appreciation for their time.

LMHA then worked with EJP and our CNI outreach specialist NDHC to develop a survey for the larger neighborhood, including those who live, work or worship in Russell. To check ease of use, the instrument was first tested with residents living at NDHC's Russell Apartments, and then launched by the NOWs using a multi-modal and locational approach (on-line, computer tablets, hard copies, door-to-door, "going where people are" such as churches, community events, etc.) to maximize the survey's reach. NOWs concluded the neighborhood survey process in 10/15. A total of 481 surveys were completed, including 309 from Russell residents, achieving our participation goal of 10% of the neighborhoods' 3,075 non-Beecher households.

Our initial analysis of existing conditions data led to the decision to conduct 2 additional assessments which are now nearing completion – a survey of neighborhood businesses and a "windshield" survey of high priority street blocks in Russell that have been identified as potential early development locations. LCCC's Youth Council will be assisting with the survey of blocks along Muhammad Ali Blvd. in conjunction with their work on the Arts and Culture District envisioned for that corridor (Ex. F.u.).

In addition to survey instruments, EJP and LMHA staff have gathered numerous types of data from existing local and national sources and during key stakeholder interviews, including demographic and socioeconomic information, health characteristics, employment status and

Exhibit (Ex.) E: Soundness of Approach

projections, current land use and zoning, vacant lots, foreclosed properties, housing conditions, school enrollment and performance, transit information, inventories of retail, parks and other neighborhood amenities, services and utilization rates, and crime statistics. Environmental assessments for Beecher (Phase I) and the neighborhood were completed in 7/15, and a Market Analysis finalized on 1/14/16 showed pent up demand for new affordable rental options, and probable increased market rate demand as redevelopment moves forward. A commercial market analysis of Russell is planned after the business survey is completed and analyzed this spring. In preparation for a Section 106 historical review, LMHA is currently procuring an archeologist to survey Beecher Terrace, as well as Old Walnut and Baxter Square parks. EJP has also compiled a master matrix of existing assets and services, which is regularly shared with partners, and reflects ongoing input from TF and CC members, and other sources, such as LMG's recently completed "West Louisville Strategies" and SDAT's "West of 9th" reports.

EJP mined the sources above to produce a draft Existing Conditions report (ECR), which was submitted to HUD with our TP outline on 1/15/16. This crucial background data has been shared with the CNI team and community members through a variety of means to help inform our planning processes, including joint TF/CC meetings on 7/21/15 and 11/18/15 and a community workshop on 7/21/15. (Input from the 7/21 meetings was pivotal in the revamping of our engagement processes, as described above in Ex. E.i and E.j). The presentations from these and other meetings have also been posted online to ensure their ongoing availability.

I. Visioning and Decision-Making: Fundamental to the success of any true transformational process is a shared vision and agreed upon plan of action through which an end goal will be achieved. For our team, the development of this "roadmap" began even before the CNI Planning Grant application was submitted. On 7/8/14, LMHA and its planning partners invited Beecher residents, community members, and other stakeholders to attend an initial workshop where

Exhibit (Ex.) E: Soundness of Approach

participants met in breakout groups to work through a series of structured questions designed to help participants begin to visualize their ideal future for Russell; to stimulate discussion about the neighborhood's strengths and challenges; and to begin to identify priority goals. Results from the breakout sessions were shared with the larger group, and posted to the LMHA website. The CNI planning team then summarized common themes, and asked community members at a second meeting held on 9/16/14 to confirm that we had accurately captured the essence of the initial discussion; to provide an additional opportunity to provide input; and consequently, to refine the common theme statements. The CC used this input to complete a visioning and guiding principles exercise on 12/17/14, as did the 4 TF's during their initial meetings in 6/15. By the time the TF's met, existing conditions data for the neighborhood was also available, further ensuring that the more granular visions and goals developed by these working groups in the areas of Education, Housing, Neighborhood and People were specific to the strengths and challenges of the neighborhood.

This early work coalesced around 4 pillars that en*Vision Russell* as: 1) A neighborhood full of quality places to live; 2) A connected place with connected people; 3) A center for arts and culture – past, present and future; and 4) A great place to grow and thrive. Our work is continually evaluated in light of this overarching vision, especially at critical milestones during the planning process, when the CC, TF's, and wider community reconvene to share progress to that point, solicit feedback, and discuss ways to align the work of TFs in cases where similar strategies have emerged. Touchstone meetings were held to ensure all involved shared a common understanding of the existing conditions in Russell (7/21/15); to solicit feedback on potential design concepts related to housing, transportation, open spaces, and neighborhood amenities (10/21/15); and to share each TF's emerging strategies before the TP outline was drafted (11/18/15). Future meetings will re-visit neighborhood and housing design concepts (3/16);

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affirm strategy prioritization before the draft TP is submitted to HUD (6/16); garner input on designs for Beecher and replacement housing (Fall 2016); and solicit feedback before the TP is finalized (12/16). Meanwhile, complementary Community Conversations continue to explore specific, high priority issues, such as health, crime, and workforce development (Ex. E.i).

During the first half of the CNI grant period, the TF's focused primarily on the development of goals and strategies for their focus areas, including high-level prioritization, and the results are reflected in the TP outline submitted to HUD in 1/16. Over the next several months, the TF's will shift their work to more detailed prioritization of goals and strategies, and the 4 TF's will hold more joint meetings, so the impact of various strategies on identified goals can be evaluated holistically. The CNI team has identified a series of prioritization exercises we will be adapting from promising practices and neighborhood planning guidebooks.

m. Partnerships: The CNI planning process currently underway in Russell demonstrates LMHA's most ambitious effort yet in bringing together a broad group of partners to develop a focused vision and implementable plan for neighborhood transformation. Many of these same partners have been part of previous collaborative efforts to turn around other struggling areas of our City (Ex. C.a). As demonstrated in the letters in Att. 13 and throughout this application, we have a strong cadre of 20 Metro departments (13.ab), including but not limited to Public Health and Wellness (13.i), Advanced Planning (13.b), Housing and Community Development (13.q), Economic Development (13.y), Office of Safe and Healthy Neighborhoods, Louisville Metro Police Department, Louisville Metro Parks (13.s) and 4 Metro Council members, who are providing invaluable expertise and facilitation through the City's processes, as well as several key staff who co-lead our CC and TFs. Other organizations that are dynamically engaged in our planning process include Jefferson County Public Schools (13.l), University of Louisville (13.t) and Bellarmine University; non-profit funder Metro United Way; key anchor institutions LCCC,

LMHA Choice Neighborhoods Planning Grant
Russell Neighborhood Survey

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Notes:

481 surveys completed as of 10/5/15, of which 309 are neighborhood residents, for a response rate of 10% among 3,075 non-Beecher Terrace households living in the Russell Neighborhood as of the 2010 Census

No response, blank, and not applicable answers are excluded from calculated percentages.

If total line is not shown, respondents were allowed to select more than one response and percentages will not sum to 100%.

CONNECTION TO NEIGHBORHOOD

1. How would you describe your connection with the Russell Neighborhood?

	N= 532		Please confirm that you live in the Russell Neighborhood			
I live in the Russell Neighborhood right now	339	64%	Yes	312	65%	
I attend a church or other place of worship that is located in the Russell Neighborhood	153	29%	No	166	35%	
I work in or my job takes me to the Russell Neighborhood	102	19%	Total	478		
I operate a program/service in the Russell Neighborhood	22	4%				
I participate/attend a service or program in the Russell Neighborhood	21	4%				
My child goes to school in the Russell Neighborhood	16	3%				
I am a student in the Russell Neighborhood	8	2%				
I own a business in the Russell Neighborhood	7	1%				
Other	10	2%				
None of the Above	30					

2. How long had you lived, worked, studied, worshipped or been otherwise engaged in Russell?

	All households		Residents		Non-Residents	
	N= 522		N= 308		N= 162	
Less than one year	62	12%	32	10%	20	12%
1-5 years	151	29%	89	29%	43	27%
6-10 years	116	22%	74	24%	37	23%
11-20 years	90	17%	55	18%	27	17%
More than 20 years	103	20%	58	19%	35	22%
Prefer not to answer	8		4		4	
Total	530		312		166	

3. Right now, how likely would you be to recommend Russell to someone as a good place to live?

	N= 474		N= 300		N= 150	
Definitely would recommend	82	17%	66	22%	11	7%
Probably would recommend	206	43%	144	48%	55	37%
Probably would not recommend	141	30%	59	20%	71	47%
Definitely would not recommend	45	9%	31	10%	13	9%
Prefer not to answer	29		12		16	
Total	503		312		166	

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FEELINGS ABOUT THE NEIGHBORHOOD						
4. What do you consider to be the strengths of the Russell Neighborhood?	<i>All households</i>		<i>Residents</i>		<i>Non-Residents</i>	
	<i>N= 485</i>		<i>N= 304</i>		<i>N= 157</i>	
None	19	4%	11	4%	6	4%
Access to public transportation	248	51%	162	53%	80	51%
Housing affordability	234	48%	144	47%	80	51%
Close to family/friends	182	38%	115	38%	59	38%
Location	177	36%	103	34%	65	41%
Places of worship	169	35%	96	32%	65	41%
Historic buildings and houses	156	32%	65	21%	82	52%
Access to health care	104	21%	79	26%	21	13%
Schools	96	20%	55	18%	40	25%
Access to neighborhood amenities/conveniences	81	17%	56	18%	20	13%
Employment opportunities	76	16%	53	17%	17	11%
Parks/Recreational facilities	75	15%	48	16%	26	17%
Childcare options	74	15%	50	16%	20	13%
Entertainment options	42	9%	26	9%	13	8%
Youth programs	41	8%	27	9%	10	6%
Shopping/Retail stores	39	8%	29	10%	8	5%
Social services	39	8%	24	8%	13	8%
Safety	36	7%	26	9%	8	5%
Other	6	1%	1	0%	5	3%
Prefer not to answer	17		8		9	
5. Overall, how would you say the Russell Neighborhood has changed over the past 5 years?	<i>N= 460</i>		<i>N= 291</i>		<i>N= 146</i>	
The neighborhood has gotten a lot better	47	10%	33	11%	11	8%
The neighborhood has gotten a somewhat better	94	20%	66	23%	24	16%
The neighborhood has stayed about the same	141	31%	75	26%	60	41%
The neighborhood has gotten somewhat worse	118	26%	74	25%	37	25%
The neighborhood has gotten a lot worse	60	13%	43	15%	14	10%
Prefer not to answer	43		21		20	
Total	503		312		166	
6. Over the next 5 years, how would you say the Russell Neighborhood is likely to change?	<i>N= 469</i>		<i>N= 296</i>		<i>N= 151</i>	
The neighborhood will get a lot better	109	23%	73	25%	30	20%
The neighborhood will get somewhat better	155	33%	103	35%	45	30%
The neighborhood will stay about the same	116	25%	65	22%	45	30%
The neighborhood will get somewhat worse	59	13%	36	12%	21	14%
The neighborhood will get a lot worse	30	6%	19	6%	10	7%
Prefer not to answer	34		16		15	
Total	503		312		166	

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FEELINGS ABOUT THE NEIGHBORHOOD						
7. Of the options below, what are the things you think would most help to make the Russell Neighborhood a better place to live?	<i>All households</i>		<i>Residents</i>		<i>Non-Residents</i>	
	<i>N= 525</i>		<i>N= 302</i>		<i>N= 158</i>	
Address crime, drug, and public safety issues	346	66%	208	69%	122	77%
Address vacant properties	258	49%	146	48%	99	63%
Create more job opportunities	223	42%	143	47%	69	44%
Add more restaurants, entertainment, and shopping options	185	35%	132	44%	48	30%
Add or improve existing parks and recreation facilities (playground recreation)	167	32%	105	35%	54	34%
Improve the condition of existing homes/buildings in the neighborhood	162	31%	96	32%	62	39%
Conduct neighborhood beautification efforts	127	24%	67	22%	52	33%
Offer more programs for youth	113	22%	83	27%	26	16%
Improve streets and sidewalks in the neighborhood	100	19%	68	23%	28	18%
Create more opportunities for small business development	87	17%	42	14%	42	27%
Offer more job training programs	76	14%	51	17%	22	14%
Reduce litter and trash	70	13%	38	13%	26	16%
Improve the quality of schools neighborhood children attend	68	13%	42	14%	21	13%
Increase the availability of community and social services to support individuals	62	12%	32	11%	27	17%
Improve the public transportation to provide better access to services and facilities	60	11%	36	12%	21	13%
Offer more activities for seniors	57	11%	40	13%	13	8%
Increase the availability of quality, affordable childcare	31	6%	15	5%	15	9%
Offer more social and recreational activities for adults	26	5%	21	7%	4	3%
Provide better access to health care	17	3%	11	4%	5	3%
Other	12	2%	5	2%	6	4%
Prefer not to answer	19		10		8	

COMMUNITY ENGAGEMENT AND SOCIAL NETWORK							
8. How often during the past year did you participate in:	<i>All households</i>						
	<i>Often</i>		<i>Sometimes</i>		<i>Rarely or Never</i>		<i>Prefer not to Answer</i>
A Russell Neighborhood group's activities (N=440)	57	13%	159	36%	224	51%	41
A Russell Neighborhood improvement project, such as a clean-up, community gardening, or other beautification effort (N=430)	40	9%	136	32%	254	59%	51
Business events in Russell, such as a sidewalk sale, farmers market, or "shop local" day (N=434)	45	10%	157	36%	232	53%	47
A Russell Neighborhood social event, such as a festival, block party, or other celebration (N=436)	80	18%	164	38%	192	44%	45
A political activity such as registering to vote, voting, or attending a candidate rally/forum (N=431)	117	27%	134	31%	181	42%	49
An advocacy group, such as a school parent-teacher association environmental organization, or labor union (N=424)	53	13%	122	29%	249	59%	57
An action to improve the Russell Neighborhood, such as reporting a hazard or contacting authorities about an incident (N=435)	74	17%	146	34%	215	49%	46

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COMMUNITY ENGAGEMENT AND SOCIAL NETWORK

8. How often during the past year did you participate in: (continued)

- A Russell Neighborhood group's activities (N=288)
- A Russell Neighborhood improvement project, such as a clean-up, community gardening, or other beautification effort (N=276)
- Business events in Russell, such as a sidewalk sale, farmers market, or "shop local" day (N=282)
- A Russell Neighborhood social event, such as a festival, block party, or other celebration (N=282)
- A political activity such as registering to vote, voting, or attending a candidate rally/forum (N=280)
- An advocacy group, such as a school parent-teacher association environmental organization, or labor union (N=268)
- An action to improve the Russell Neighborhood, such as reporting a hazard or contacting authorities about an incident (N=283)

<i>Residents</i>							
<i>Often</i>		<i>Sometimes</i>		<i>Rarely</i>		<i>Prefer not to Answer</i>	
40	14%	101	35%	147	51%	24	
26	9%	89	32%	161	58%	36	
31	11%	113	40%	138	49%	30	
54	19%	101	36%	127	45%	30	
86	31%	92	33%	102	36%	32	
39	15%	74	28%	157	59%	42	
60	21%	98	35%	125	44%	29	
<i>Non-residents</i>							
<i>Often</i>		<i>Sometimes</i>		<i>Rarely</i>		<i>Prefer not to Answer</i>	
16	11%	58	39%	75	50%	17	
14	9%	46	30%	91	60%	15	
13	9%	44	30%	92	62%	17	
26	17%	61	40%	64	42%	15	
31	21%	41	27%	78	52%	16	
12	8%	48	32%	91	60%	15	
14	9%	47	32%	88	59%	17	

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COMMUNITY ENGAGEMENT AND SOCIAL NETWORK						
All households						
9. Have you heard about any of the following?		Yes		No		Prefer not to answer
Russell Choice Neighborhood planning grant or planning process (N=448)						33
		197	44%	251	56%	
Kentucky African American Heritage Center at 18th and Muhammad Ali Boulevard (N=450)						31
		381	85%	69	15%	
Old Walnut Street Development at 13th and Muhammad Ali Boulevard (N=449)						32
		247	55%	202	45%	
Planned Wal-Mart at 18th and Broadway (N=452)						29
		400	89%	52	12%	
Planned YMCA at 18th and Broadway (N=447)						34
		278	62%	169	38%	
Planned food business incubator where Jay's Cafeteria used to be on Muhammad Ali Boulevard between 18th and 19th streets (N=447)						34
		238	53%	209	47%	
Planned Food Port along 30th Street between Market Street and Muhammad Ali Boulevard (N=449)						32
		203	45%	246	55%	
Residents						
		Yes		No		Prefer not to answer
Russell Choice Neighborhood planning grant or planning process (N=288)						24
		122	42%	166	58%	
Kentucky African American Heritage Center at 18th and Muhammad Ali Boulevard (N=290)						22
		238	82%	52	18%	
Old Walnut Street Development at 13th and Muhammad Ali Boulevard (N=290)						22
		155	53%	135	47%	
Planned Wal-Mart at 18th and Broadway (N=292)						20
		261	89%	31	11%	
Planned YMCA at 18th and Broadway (N=287)						25
		193	67%	94	33%	
Planned food business incubator where Jay's Cafeteria used to be on Muhammad Ali Boulevard between 18th and 19th streets (N=288)						24
		163	57%	125	43%	
Planned Food Port along 30th Street between Market Street and Muhammad Ali Boulevard (N=289)						23
		140	48%	149	52%	
Non-residents						
		Yes		No		Prefer not to answer
Russell Choice Neighborhood planning grant or planning process (N=157)						9
		73	46%	84	54%	
Kentucky African American Heritage Center at 18th and Muhammad Ali Boulevard (N=157)						9
		141	90%	16	10%	
Old Walnut Street Development at 13th and Muhammad Ali Boulevard (N=156)						10
		90	58%	66	42%	
Planned Wal-Mart at 18th and Broadway (N=157)						9
		136	87%	21	13%	
Planned YMCA at 18th and Broadway (N=157)						9
		83	53%	74	47%	
Planned food business incubator where Jay's Cafeteria used to be on Muhammad Ali Boulevard between 18th and 19th streets (N=156)						10
		73	47%	83	53%	
Planned Food Port along 30th Street between Market Street and Muhammad Ali Boulevard (N=157)						9
		61	39%	96	61%	

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COMMUNITY ENGAGEMENT AND SOCIAL NETWORK									
10. What are the most common sources of information you use to learn what's going on in the Russell Neighborhood?	All households		Residents		Non-Residents				
	N= 463		N= 305		N= 155				
TV	272	59%	180	59%	90	58%			
Word of mouth (family/friends)	272	59%	180	59%	90	58%			
Courier Journal	197	43%	119	39%	77	50%			
Facebook	138	30%	87	29%	49	32%			
Internet	126	27%	63	21%	63	41%			
Next door or nearby neighbors	110	24%	95	31%	15	10%			
Newsletters/fliers	87	19%	68	22%	18	12%			
Radio	84	18%	61	20%	23	15%			
Resident association	48	10%	33	11%	15	10%			
Linked In	22	5%	14	5%	8	5%			
Twitter	17	4%	7	2%	10	6%			
Other	11	2%	5	2%	6	4%			
Prefer not to answer	18		7		11				
11. How willing are you to do the following?	All households								
	N= 435		N= 430		N= 437		N= 437		
Very Willing	71	16%	40	9%	60	14%	73	17%	
Willing	107	25%	76	18%	93	21%	105	24%	
Somewhat Willing	134	31%	128	30%	133	30%	130	30%	
Not that Willing	93	21%	127	30%	110	25%	95	22%	
Not at all Willing	30	7%	59	14%	41	9%	34	8%	
Prefer not to answer	46		51		44		44		
Total	481		481		481		481		
	Residents								
	N= 284		N= 281		N= 286		N= 287		
Very Willing	59	21%	29	10%	47	16%	55	19%	
Willing	72	25%	56	20%	66	23%	74	26%	
Somewhat Willing	90	32%	82	29%	75	26%	82	29%	
Not that Willing	46	16%	78	28%	70	24%	53	18%	
Not at all Willing	17	6%	36	13%	28	10%	23	8%	
Prefer not to answer	28		31		26		25		
Total	312		312		312		312		

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COMMUNITY ENGAGEMENT AND SOCIAL NETWORK												
11. How willing are you to do the following? (continued)	Non-Residents											
	<i>N= 148</i>			<i>N= 146</i>			<i>N= 148</i>			<i>N= 147</i>		
	Very Willing	10	7%	10	7%	11	7%	16	11%			
	Willing	34	23%	20	14%	27	18%	31	21%			
	Somewhat Willing	44	30%	45	31%	57	39%	47	32%			
Not that Willing	47	32%	48	33%	40	27%	42	29%				
Not at all Willing	13	9%	23	16%	13	9%	11	7%				
Prefer not to answer	18		20		18		19					
Total	166		166		166		166					

12. How much of a positive difference do you feel that you can make in the Russell Neighborhood?	All households			Residents			Non-Residents		
	<i>N= 455</i>			<i>N= 298</i>			<i>N= 154</i>		
	A lot	116	25%	92	31%	22	14%		
	Some	178	39%	124	42%	54	35%		
	Little	121	27%	59	20%	61	40%		
None	40	9%	23	8%	17	11%			
Prefer not to answer	26		14		12				
Total	481		312		166				

13. How likely would you say it is that people in the Russell Neighborhood would help out if the following occurred?	All households									
	<i>Very Likely</i>		<i>Somewhat Likely</i>		<i>Somewhat Unlikely</i>		<i>Very Unlikely</i>		<i>Prefer not to Answer</i>	
	A neighbor needed assistance with a ride (N=436)	91	21%	202	46%	100	23%	43	10%	45
	Accepting a package for delivery when someone wasn't at home (N=436)	92	21%	184	42%	112	26%	48	11%	45
	A small favor, such as picking up mail or borrowing a tool (N=436)	105	24%	195	45%	102	23%	34	8%	45
	Keeping a watch on someone's home when they were away (N=441)	124	28%	203	46%	77	17%	37	8%	40
	Someone to periodically check in on an elderly neighbor in need (N=434)	133	31%	189	44%	88	20%	24	6%	47
Someone to care for a neighborhood child in an emergency (N=431)	148	34%	183	42%	72	17%	28	6%	50	
	Residents									
	<i>Very Likely</i>		<i>Somewhat Likely</i>		<i>Somewhat Unlikely</i>		<i>Very Unlikely</i>		<i>Prefer not to Answer</i>	
	A neighbor needed assistance with a ride (N=287)	72	25%	134	47%	52	18%	29	10%	25
	Accepting a package for delivery when someone wasn't at home (N=289)	75	26%	115	40%	61	21%	38	13%	23
	A small favor, such as picking up mail or borrowing a tool(N=287)	83	29%	121	42%	59	21%	24	8%	25
	Keeping a watch on someone's home when they were away (N=291)	97	33%	121	42%	45	15%	28	10%	21
	Someone to periodically check in on an elderly neighbor in need (N=284)	99	35%	120	42%	48	17%	17	6%	28
Someone to care for a neighborhood child in an emergency (N=282)	107	38%	115	41%	42	15%	18	6%	30	

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COMMUNITY ENGAGEMENT AND SOCIAL NETWORK										
13. How likely would you say it is that people in the Russell Neighborhood would help out if the following occurred? (continued)	<i>Non-residents</i>									
	<i>Very Likely</i>		<i>Somewhat Likely</i>		<i>Somewhat Unlikely</i>		<i>Very Unlikely</i>		<i>Prefer not to Answer</i>	
	A neighbor needed assistance with a ride (N=146)	18	12%	68	47%	46	32%	14	10%	20
	Accepting a package for delivery when someone wasn't at home (N=144)	16	11%	68	47%	50	35%	10	7%	22
	A small favor, such as picking up mail or borrowing a tool (N=146)	20	14%	73	50%	43	29%	10	7%	20
	Keeping a watch on someone's home when they were away (N=147)	25	17%	81	55%	32	22%	9	6%	19
	Someone to periodically check in on an elderly neighbor in need (N=147)	32	22%	69	47%	39	27%	7	5%	19
Someone to care for a neighborhood child in an emergency (N=146)	39	27%	68	47%	29	20%	10	7%	20	
14. What characteristics would you most like a neighbor moving into the Russell Neighborhood to have?	<i>All households</i>		<i>Residents</i>		<i>Non-Residents</i>					
	<i>N= 462</i>		<i>N= 306</i>		<i>N= 153</i>					
	Respectful of others	300	65%	205	67%	92	60%			
	Friendly	221	48%	163	53%	57	37%			
	Helpful	162	35%	114	37%	47	31%			
	Maintains property and grounds	147	32%	90	29%	57	37%			
	Welcoming visitors	131	28%	99	32%	31	20%			
	Wants to be involved in the neighborhood	116	25%	54	18%	62	41%			
	Respectful of diversity (... race, gender)	91	20%	54	18%	36	24%			
	Wants to do things in a new way	68	15%	45	15%	22	14%			
	Civic minded	54	12%	27	9%	27	18%			
	Environmentally conscious	45	10%	23	8%	21	14%			
	Other	1	0%	0	0%	1	1%			
	No Response	19		6		13				
15. Which types of businesses would you like to see more of in the Russell Neighborhood?	<i>All households</i>		<i>Residents</i>		<i>Non-Residents</i>					
	<i>N= 453</i>		<i>N= 302</i>		<i>N= 151</i>					
	None	15	3%	8	3%	7	5%			
	Grocery Stores	302	67%	207	69%	95	63%			
	Restaurants	277	61%	182	60%	95	63%			
	Clothing Stores	254	56%	174	58%	80	53%			
	Gyms/Fitness Centers	228	50%	144	48%	84	56%			
	Medical Offices	189	42%	106	35%	83	55%			
	Gas Stations	166	37%	95	31%	71	47%			
	Coffee Shops	158	35%	100	33%	58	38%			
	Hardware Stores	149	33%	92	30%	57	38%			
	Pharmacies	145	32%	97	32%	48	32%			
	Daycares/Childcare Facilities	142	31%	79	26%	63	42%			
	Banks	141	31%	89	29%	52	34%			
	Barber Shops/Salons	101	22%	70	23%	31	21%			
	Prefer not to answer	25		10		15				

Louisville Metro Housing Authority
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RESIDENT GENERAL INFORMATION - NEIGHBORHOOD RESIDENTS ONLY

16. What is your current living situation?	N= 308	
I rent my home	195	63%
I own my home	40	13%
I live with family or friends	39	13%
I do not have a permanent place to live	9	3%
I am leasing-to-purchase or renting-to-own my home	14	5%
Other	11	4%
Prefer not to answer	17	
Total	325	

17. How satisfied would you say you are living in Russell?	N= 292	
Very satisfied	65	22%
Somewhat satisfied	151	52%
Somewhat dissatisfied	56	19%
Very dissatisfied	20	7%
Prefer not to answer	19	
Total	311	

18. How would you rate the following public services in the Russell Neighborhood?	Very Good		Good		Fair		Poor	
Policing/Law enforcement (N=288)	43	15%	61	21%	119	41%	34	12%
Fire department response (N=291)	82	28%	94	32%	92	32%	14	5%
Ambulance/EMS response (N=291)	80	27%	88	30%	92	32%	18	6%
Trash, recycling, and yard waste collection (N=288)	53	18%	83	29%	104	36%	31	11%
Street cleaning (N=290)	41	14%	72	24%	105	35%	46	15%
Utilities (electric, gas, water, and sewers) (N=288)	46	16%	77	27%	113	39%	30	10%
	Very Poor		Not Sure		Prefer Not to Answer			
Policing/Law enforcement (N=288)	24	8%	7	2%			21	
Fire department response (N=291)	3	1%	6	2%			18	
Ambulance/EMS response (N=291)	6	2%	7	2%			18	
Trash, recycling, and yard waste collection (N=288)	14	5%	3	1%			21	
Street cleaning (N=290)	20	7%	6	2%			19	
Utilities (electric, gas, water, and sewers) (N=288)	15	5%	7	2%			21	

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NEIGHBORHOOD RESOURCES AND SERVICES - NEIGHBORHOOD RESIDENTS ONLY

19. Are the following services convenient for you to get to? (Check if yes)	N= 309	
Public Transportation	192	62%
Grocery Store	137	44%
Dental care	85	28%
Medical or health care	93	30%
Pharmacy	100	32%
Bank or credit union	99	32%
Child care	73	24%
Public library	105	34%
Other	15	5%

20. How satisfied are you with the quality of the following services?	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable/ Don't Use/ Prefer Not to Answer/ Blank
Public Transportation (N=196)	101	52%	85	43%	4	2%	6	3%	113
Grocery Store (N=232)	57	25%	100	43%	52	22%	23	10%	42
Dental care (N=213)	62	29%	93	44%	43	20%	15	7%	96
Medical or health care (N=209)	56	27%	95	45%	44	21%	14	7%	100
Pharmacy (N=218)	82	38%	82	38%	40	18%	14	6%	91
Bank or credit union (N=215)	64	30%	98	46%	42	20%	11	5%	94
Child care (N=168)	47	28%	71	42%	38	23%	12	7%	141
Public library (N=204)	74	36%	83	41%	34	17%	13	6%	105
Other (N=24)	5	21%	14	58%	4	17%	1	4%	285

21. Where do you most often get basic grocery items such as milk, bread, fruits, vegetables, and cereal?	N= 298	
Grocery Store (ex. Kroger, Valu-Market, etc.)	238	80%
Corner store	14	5%
Gas station or convenience store	7	2%
Food Bank	6	2%
Large retail store (ex. Target, Wal-Mart, etc.)	28	9%
Other	5	2%
Prefer not to answer	11	
Total	309	

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NEIGHBORHOOD RESOURCES AND SERVICES - NEIGHBORHOOD RESIDENTS ONLY

22. What is the name of the store where you most often buy groceries?	<i>N= 306</i>	
Kroger	238	78%
Save-A-Lot	14	5%
Walmart	7	2%
Pic Pac	6	2%
Other	41	13%
Total	306	

23. What form of banking do you primarily use?	<i>N= 260</i>	
Checking or savings account at a bank or credit union	168	65%
Check cashing service (ex. Liquor store, grocery store)	33	13%
Cash advance service	13	5%
A friend/family member cashes checks for me	2	1%
None	44	17%
Prefer not to answer	49	
Total	309	

24. What is the primary mode of transportation for you and your household?	<i>N= 285</i>	
Public transportation (e.g., TARC, TARC 3)	123	43%
Your own car/truck/vehicle	109	38%
Ride from someone else	24	8%
Walk	21	7%
Bicycle	5	2%
Taxi	2	1%
Other	1	0%
Prefer not to answer	16	
Total	301	

25. How safe do you feel in each of the following places?	<i>Very Safe</i>		<i>Somewhat Safe</i>		<i>Somewhat Unsafe</i>		<i>Very Unsafe</i>		<i>Prefer not to Answer/Blank</i>
Your neighborhood during the day (N=298)	87	29%	176	59%	29	10%	6	2%	11
Your neighborhood at night (N=295)	41	14%	126	43%	69	23%	59	20%	14
Inside your home (N=296)	150	51%	121	41%	22	7%	3	1%	13
Walking to and from the bus stop in your neighborhood (N=288)	52	18%	161	56%	53	18%	22	8%	21
Parks, playgrounds and other outdoor recreational areas in your neighborhood (N=291)	45	15%	143	49%	82	28%	21	7%	17

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CHILDREN AND YOUTH/EDUCATION AND SERVICES - NEIGHBORHOOD RESIDENTS ONLY

<i>All households</i>		
26. Do you have any children under 18 currently living in your household?	<i>N= 309</i>	
No children in household	208	67%
At least one child	101	33%
Total	309	
<i>Households with Children</i>		
27. How many children in your household are in the following age groups?	<i>N= 165</i>	
0-2 year olds	26	16%
3-4 years old	21	13%
5-17 years old	118	72%
Prefer not to answer	3	
Total	168	
28. Where do your children ages 0-4 spend their weekdays?	<i>N= 65</i>	
At home	29	45%
With a friend or family member outside my home	9	14%
At a home-based daycare	5	8%
At a Head Start/Early Head Start program	5	8%
At a Jefferson County Public Schools pre-school	6	9%
At another child care facility or in another early childhood education program	11	17%
No children ages 0-4 in household	41	
Prefer not to answer	6	
29. Which schools do your school-age children attend?	<i>N= 98</i>	
Coleridge Taylor Elementary	15	15%
Central High School	11	11%
Highland Middle School	11	11%
Byck Elementary	8	8%
Roosevelt Perry Elementary	7	7%
Ballard High School	5	5%
Doss High School	3	3%
Eastern High School	3	3%
Western Middle School	3	3%
Bloom Elementary	2	2%
PRP High School	2	2%
Whitney Young Elementary	2	2%
Other	26	27%
Total	98	

Louisville Metro Housing Authority
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EMPLOYMENT - NEIGHBORHOOD RESIDENTS ONLY		
30. What's your current employment status?	<i>N= 263</i>	
Employed full-time at one job (30 or more hours per week)	82	31%
Employed part-time at one job (less than 30 hours per week)	40	15%
Not employed, currently looking for work	34	13%
Retired	32	12%
Not employed, unable to work	31	12%
Multiple jobs	17	6%
Seasonally employed (i.e., only part of the year)	10	4%
Self-employed	6	2%
Not employed outside the home, manage household and children full-time	6	2%
Not employed, but attending a job training or vocational program not operated by KenuckianaWorks	3	1%
Not employed, but attending school	2	1%
Prefer not to answer	41	
Total	304	
HEALTH - NEIGHBORHOOD RESIDENTS ONLY		
31. What are the barriers, if any, that keep you from finding or maintaining full-time work?	<i>N= 180</i>	
None	62	34%
Disability/Health restrictions	49	27%
Transportation issues	29	16%
Criminal history	26	14%
Childcare needs	18	10%
Lack of applicable job skills/education	18	10%
Bad credit	17	9%
Caring for sick or disabled family member	11	6%
Citizenship/Immigration status	3	2%
Language barrier	2	1%
Other	9	5%
Not applicable (employed full time or not looking for work)	69	
Prefer not to answer	55	
32. Do you think the Russell Neighborhood is a healthy place in which to live?	<i>N= 274</i>	
Yes, very healthy	37	14%
Yes, somewhat healthy	102	37%
Neither healthy nor unhealthy	67	24%
No, somewhat unhealthy	47	17%
No, very unhealthy	21	8%
Prefer not to answer	30	
Total	304	

Louisville Metro Housing Authority
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HEALTH - NEIGHBORHOOD RESIDENTS ONLY						
	<i>Self</i>		<i>Other Adults</i>		<i>Children</i>	
	<i>N= 289</i>		<i>N= 105</i>		<i>N= 204</i>	
33. Please rate the health of each adult member of your household						
Excellent	61	21%	24	23%	119	58%
Good	128	44%	49	47%	60	29%
Fair	83	29%	24	23%	15	7%
Poor	14	5%	6	6%	3	1%
Very Poor	1	0%	2	2%	7	3%
Don't Know	2	1%	0	0%	0	0%
Prefer not to answer	15		35		26	
Not Applicable	0		491		454	
Total	304		631		684	
	<i>Self</i>		<i>Other Adults</i>		<i>Children</i>	
	<i>N= 276</i>		<i>N= 103</i>		<i>N= 212</i>	
34. Please indicate whether each adult member of your household has health insurance						
Yes	254	92%	70	68%	184	87%
No	19	7%	21	20%	22	10%
Don't Know	3	1%	12	12%	6	3%
Prefer not to answer	27		22		30	
Not Applicable	0		194		449	
Total	303		319		691	
35. Are you aware of Kentucky's online health insurance enrollment website Kynect?	<i>N= 274</i>					
Yes	231	84%				
No	43	16%				
Prefer not to answer	29					
Total	303					
36. Where do you and other family members most often go when you are sick or in need of health advice?	<i>N= 281</i>					
Primary care doctor	106	38%				
Park Duvalle Health Center	57	20%				
Hospital Emergency Room	47	17%				
Family Health Centers	44	16%				
Urgent Care Center	14	5%				
Do not use health services	7	2%				
Seven Counties Services	1	0%				
Other	5	2%				
Prefer not to answer	22					
Total	303					

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HEALTH - NEIGHBORHOOD RESIDENTS ONLY		
37. Do you or anyone in your household have any of the following conditions?	<i>Have Condition?</i>	
	<i>N= 261</i>	
None	78	30%
Type I Diabetes	18	7%
Type II Diabetes	42	16%
Elevated lead levels/Lead poisoning	2	1%
High levels of stress or anxiety	49	19%
Hypertension/High blood pressure	110	42%
Other heart disease	15	6%
High cholesterol	50	19%
Low birth weight	6	2%
Mental health issues	22	8%
Addiction issues	5	2%
Weight problem	47	18%
Other	17	7%
Prefer not to answer	42	
DEMOGRAPHICS - NEIGHBORHOOD RESIDENTS ONLY		
38. How old are you?	<i>N= 294</i>	
18-29	57	19%
30-49	112	38%
50-64	89	30%
65 or older	36	12%
N/A/No Response/Invalid	7	
Total	301	
39. What is your gender?	<i>N= 293</i>	
Female	186	63%
Male	106	36%
Other	1	0%
Prefer not to answer	8	
Total	301	
40. Do you consider yourself to be Hispanic, Latino, or Latina?	<i>N= 249</i>	
No, not Hispanic/Latino/Latina	244	98%
Yes, Hispanic/Latino/Latina	5	2%
Prefer not to answer	52	
Total	301	

Louisville Metro Housing Authority
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DEMOGRAPHICS - NEIGHBORHOOD RESIDENTS ONLY		
41. What is your race?	<i>N= 279</i>	
Black/African American	273	98%
Caucasian/White	4	1%
Asian	1	0%
American Indian/Aleut/Eskimo/Alaska Native	1	0%
Native Hawaiian/Pacific Islander	0	0%
Other	2	1%
Prefer not to answer	22	
42. Which of the following best describes your highest level of completed formal education?	<i>N= 271</i>	
Less than high school	39	14%
High school degree	111	41%
Some college, no degree	73	27%
Associate's Degree	26	10%
Bachelors Degree	12	4%
Graduate work or degree	10	4%
Prefer not to answer	30	
Total	301	
42. What is your annual household income, before taxes?	<i>N= 222</i>	
Under \$10,000	99	45%
\$10,000 to \$29,999	95	43%
\$30,000 to \$39,999	13	6%
\$40,000 to \$49,999	7	3%
\$50,000 to \$69,999	6	3%
\$70,000 to \$99,999	0	0%
\$100,000 or more	2	1%
Prefer not to answer	79	
Total	301	

**PUBLIC HEARING NOTICE
FOR CITIZEN PARTICIPATION
IN DEVELOPING THE 2016
ACTION PLAN**

Louisville Metro Government will hold a public hearing Monday, March 7, 2016 at 6:15 p.m. at the Metro Development Center, 444 S. 5th Street, 40202. The focus of the hearing is the use of U.S. Department of Housing and Urban Development entitlement funds for Program Year 2016 (July 1, 2016 to June 30, 2017). The purpose of HUD funds is to provide decent, affordable housing, ensure suitable living environments, and expand economic opportunities. For further information or to ensure reasonable accommodations are made for persons with disabilities or persons who are Limited English Proficient, please call Sandra Bottoms at (502) 574-8298. Free street parking is available after 6:00 p.m.

STATE OF KENTUCKY

County of

Circulation printed and published at 525 West Broadway, Louisville, Kentucky. I, _____, do hereby solemnly swear that from my own personal knowledge, and reference to _____ of said publication, the advertisement of:

Title: Public Hearing Notice

Run Date(s): 2/24/2016

NEWSPAPER PRINT

Run Date(s): 2/24 - 3/1/2016

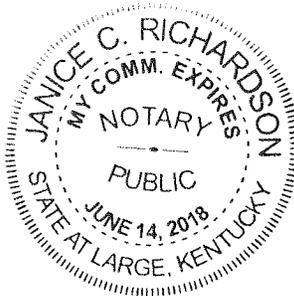
ONLINE

Christine Manning, Inbound Special Services Representative

Signature of person making proof

Subscribed and sworn to before me this 24th day of February 2016

Janice C. Richardson, Notary Public



Summary of Public Comments

Develop Louisville, Office of Housing and Community Development Public Hearing

March 7, 2016, 6:15 PM

Metro Development Center, 444 S. 5th Street

Office of Housing and Community Development Assistant Director Laura Grabowski gave a brief presentation outlining:

- The purpose of the hearing and process of developing the annual Action Plan
- The funding sources covered by the annual Action Plan
- The goals and priorities identified in Louisville Metro's most recent five-year Consolidated Plan
- An overview of how funds were allocated in the Program Year 2015 Action Plan
- Accomplishments completed during Program Year 2014
- The timeline for developing the Program Year 2016 Action Plan and instructions for submitting written comments

Ms. Grabowski noted that no attendees signed up to speak and invited questions or comments from the group.

Caroline Heine, Seed Capital KY, requested clarification of the Program Year start date, asked whether funds are typically distributed as grants or loans, and asked whether the 2016 Action Plan would likely look similar to the 2015 Action Plan.

Ms. Grabowski clarified that Louisville Metro's Program Year is aligned with its Fiscal Year. The 2016 Action Plan covers the period from July 1, 2016 to June 30, 2017. Funds are distributed as a combination of grants and loans, depending on the program. For example, economic development activities are typically set up as loans while home repair programs for low- and moderate-income citizens are usually forgivable loans or grants. Public hearings and other citizen input opportunities are provided annually to ensure that programs are in line with community needs; however, since the Action Plan is developed within the framework of the five-year Consolidated Plan many programs often continue so that established five-year goals can be met.

Kevin Dunlap, Louisville Urban League, asked whether Louisville Metro was on track to meet its Consolidated Plan goals.

Ms. Grabowski responded that progress varies by program. Some programs, like the metrowide down payment assistance program, have already expended all funds for the current year and will likely surpass goals. Some projects take a few years to implement and so those funds will not necessarily be out the door this year.

Ms. Grabowski thanked attendees for coming and brought the meeting to a close.

Written Comments Received March 7, 2016 through April 10, 2016

Cathy Hinko, Executive Director, Metropolitan Housing Coalition

Submitted via E-Mail on March 7, 2016

Thank you for the opportunity to help the department plan for the next year. Since last year we have seen two legal engines driving fair housing forward. The U.S. Supreme Court case, *Texas Department of Housing and Community Affairs, et al. v. Inclusive Communities Project, Inc., et al.*, 576 U.S.____, 2015 WL 2473449 (June 25, 2015) is the lens through which all decisions on spending should be viewed. No longer can government look only project-by-project at housing, now we must look at trends in decision-making and policies that produce or replicate patterns of segregation.

Secondly, U.S. HUD finalized the regulation of Affirmatively Furthering Fair Housing. The Annual Plan must reference the move to synthesize all plans and how to begin work regionally as outlined in the AFFH. While the AFFH does not govern our Five-Year Plan, it is a good policy and should be adopted incrementally.

The 20-Year Action Plan to Further Fair Housing lays out action steps which should be referenced in all parts of the Annual Plan. This is true as well for the other plans, many of which are under Develop Louisville, such as Move Louisville, the Sustainable Louisville Plan, Vision Louisville or the changes to the Land Development Code or the Comprehensive Plan of the Land Development Code. Most of these plans are on the Louisvilleky.gov web site.

The Annual Plan should reference the effort to update the Comprehensive Plan and how that will influence use of funds.

Keep up the good work! Last year, Louisville broke a dysfunctional cycle in which a great deal of funding was spent on basic government functions. Do not go back to old and bad habits!

Tenant Based Rental Assistance does nothing to increase the net balance of units that are and remain affordable for low-income households. Since the HOME funds have been diminishing, this diversion into rental payments instead of creating affordable units is a mistake.

Although case management is not a top rated need, there is an enormous amount of money spent on it and all in-house. This needs to be reviewed to see if a more effective combination of activities comprising "case management" but actually meeting needs identified by the community could be devised.

The scholarships that are not for pre-school should be terminated. There are avenues for scholarships for college that are available and assistance in applying for them is a better use of funds than a few scholarships.

Recommended Priorities:

In 2016, our needs are clear: a. fair housing opportunities in areas that have, by law and/or by practice, excluded people in protected classes; b. creating real estate value in areas with concentrations of people in protected classes; c. re-use of property that has been abandoned and hazardous; d. creating the ability to have more affluence in low-income households e. ending housing instability.

a. Fair housing in areas that do not have affordable housing opportunities

Specific funding for those who follow the LIHTC QAP of Kentucky Housing Corporation and forgo Qualified Census Tracts and the bonus to be able to put affordable housing in areas that do not have affordable rental housing.

b. Creating real estate value in areas that have lost value

A loan pool based on ability to pay and credit score for improvements and/or maintenance of a home in an area with loss of value which undermines having collateral.

NOTE: At the hearing several people spoke about helping seniors/ persons with disabilities who are on low fixed incomes maintain basic standards. This seems like a good plan for targeted neighborhoods that have lost real estate value.

Louisville Metro owned facilities need to be the priority in community centers. This is shown in the current plan and needs to remain the priority. Metro facilities do not have the ability to have fund raisers and get donations that privately owned facilities have. Metro funds should be used to keep Metro facilities up to date.

c. Re-use of property that has been abandoned and is deteriorated

Use of funds to help RKG Report recommendations

Fund the Land Bank once it is reformed through legislation.

d. Creating the ability to have more affluence in low-income neighborhoods

Louisville Metro now collects a franchise fee on gas usage, thereby unduly benefiting from older and poorer neighborhoods (most often with concentrations of people in protected classes) which were built before the Building Code required insulation. In the past, your community process identified that utility bills were the second greatest cost for households, yet there is a lackluster commitment to energy efficient rehabilitation programs. This lack of commitment comes despite the Sustainable Louisville goal of lowering energy usage by 25%. The disconnect between the goals of different Louisville Metro departments and from the realities of consumers is unfortunate. Now that the city actually gets more money out of the families of poor children living in energy sieves, the city should not be too ghoulish in welcoming that money- instead the city should have a very visible commitment to energy efficient rehab in those areas.

“Forgivable Loans” for micro-enterprise is just another term for grants. No business “loan” should be forgivable. There is progress in this, but the exception for the targeted areas is not helpful.

e. Ending housing instability for families

With so little money available, funds should be used to make housing permanently affordable wherever possible. About 8% of all JCPS students experience housing instability in one school year.

A recently completed study by MHC, funded through HUD, showed the deleterious effect of homelessness on the educational outcome of children. This should be a focus of the Annual Plan.

Although the unemployment rate is low, people still cannot afford housing, so it is not an employment issue, it is a housing cost v. income issue.

Louisville Metro Government Response: *Louisville Metro agrees that its many plans should work toward complementary goals. The Action Plan references various Metro and community plans, and attempts to align efforts where possible. For example, the Office of Housing and Community Development is revising its home rehabilitation standards to include the use of energy efficient building materials and systems, supporting goals outlined in Sustain Louisville and the new Louisville Urban Heat Management Study, and the Russell NRSA plan was developed in concert with Louisville Metro Housing Authority's Choice Neighborhoods grant efforts. The Action Plan also discusses the ongoing comprehensive plan update and its intent to strengthen policies on housing.*

Metro understands Ms. Hinko's concerns about Tenant-Based Rental Assistance (TBRA) but considers it a necessity due to current economic conditions and the high demand for affordable rental units.

A majority of CDBG funding spent for "case management" provides the required direct supportive services for housing vouchers allocated to the community through the annual HUD Continuum of Care (CoC) competition. Without these critical CDBG case management resources it would not be possible to house homeless individuals and families through CoC permanent supportive housing (PSH) rental assistance vouchers. Supportive services are required for CoC permanent housing, but HUD has prioritized funding permanent housing assistance and not supportive services and case management through its annual CoC competitions; therefore homeless service and housing providers must turn to other federal, local, state, and private resources (such as CDBG) to pay for the required case management services for CoC housing vouchers. Metro believes that CDBG case management resources truly provide support that allows the current and formerly homeless to be housed in Louisville.

While the Department of Community Services continues to support educational attainment through scholarship programs for income-eligible persons and families, Metro does not utilize the funding sources covered by the Consolidated Plan for scholarships.

Metro strategically plans to balance the de-concentration of poverty with the challenges related to vacant and abandoned property inventory. Several of Metro's programs, including down payment assistance, the non-income-restricted NRSA Homeownership Incentive Program, and the use of non-federal funds for facilitation of market-rate housing in historically low/mod census tracts, are specifically designed to allow opportunities in non-impacted areas.

Metro will continue to fund its emergency repair, weatherization, ramp construction, and NRSA rehabilitation programs in Program Year 2016. With the exception of NRSA rehabilitation, these programs are available metrowide for income-eligible households.

Metro agrees that Metro-owned facilities should be a priority. In the past 3 years, over \$2 million has been allocated for renovations of community centers and parks, which help to enhance neighborhood amenities for low to moderate income residents. In the proposed 2016 Action Plan budget, over half of funds for public facilities are allocated for Metro Parks facilities.

Louisville Metro has designated CDBG funds for selective demolition of vacant or abandoned properties in the 2016 Action Plan so that properties can be returned to productive uses.

Louisville Metro agrees that energy efficiency is an important part of making housing affordable and continues to operate its weatherization assistance program for income-eligible households. CDBG funds are used to supplement Department of Energy funds, which make up the bulk of funding for this program.

Louisville Metro no longer offers forgivable loans for businesses. The microenterprise program now uses a revolving loan fund requiring repayment; and reports its loan portfolio to the consumer credit bureaus as an opportunity for borrowers to strengthen their credit scores. The microenterprise loan funds designated in the 2016 Action Plan for the Russell NRSA may allow innovative non-cash repayment strategies, such as allowing the loan recipient to "work off" a portion of their loan through mentoring another program participant, attending additional training sessions, etc.

Louisville Metro agrees that an increase in permanently affordable housing is desirable. Metro has identified affordable housing as the top priority need in the Consolidated Plan and has designated 44% of its entitlement funds for housing programs in the 2016 Action Plan budget. With the exception of allowable administration and TBRA costs, all HOME funds are used for construction and rehabilitation of affordable units.

Joe Gliessner, President and CEO, New Directions Housing Corporation

Submitted via E-Mail on March 7, 2016

Thank you for the opportunity to provide input as to the use of some of Louisville's share of fiscal year 2017 entitlement funds provided by the U.S. Department of Housing and Urban Development.

New Directions Housing Corporation is a not-for-profit community development corporation providing housing and resident services in over 22 Jefferson County neighborhoods. Over 1,000 households of low income have secured affordable quality housing in our rental portfolio which is equipped with housing subsidies to enable housing stability for persons of very low income. Our home ownership preservation work includes the volunteer-driven Repair Affair Program which last year aided 178 older or disabled homeowners to remain at home, thanks to a myriad of home repairs sponsored by congregations, corporations and civic groups.

It is critical that more funding be tasked to efforts like these, especially in the neighborhoods that surround downtown Louisville where there is clear evidence of revitalization. It is strategic and compassionate to help homeowners remain in the neighborhoods they love through roof programs, rehabilitation efforts and in encouraging not-for-profits to undertake innovative initiatives to stabilize this key constituency. This investment would prevent vacancy and abandonment.

High quality single family housing development in revitalizing neighborhoods is also strategic. This eliminates blight and abandonment in exchange for new stakeholder investment. The not-for-profit sector is best able to carry out this strategy, given its capacities to secure other philanthropic and public investment as leverage.

There is a need for more rental housing to serve households with special needs, including disabled persons, the elderly and persons living with HIV/AIDS. It is worthwhile to note that New Directions has been invited to welcoming conversations with the Shelby Park Neighborhood Association and The House of Ruth to seek more ways that housing and services might be provided in close proximity to medical and case management services.

Looking forward, every effort should be made to preserve existing affordable rental stock already in service. In addition to the innovative approaches to renew obsolete housing campuses, there should be parallel efforts to reinvest in existing multifamily housing communities so that these valuable assets can remain in service. In addition to new allocations of entitlement funds, Louisville Metro should explore the potential impact of assigning subordinate public debt which can enable market place investment.

Finally, we applaud and encourage public investment in services that reach neighborhoods with financial skill building, health access and life long learning as part of the Mayor's Cradle to Career goal. These services encourage Louisvillians of all ages to reach new levels of stability and achievement.

Louisville Metro Government Response: *Louisville Metro appreciates Mr. Gliessner's thoughtful comments and New Directions Housing Corporation's commitment to owner-occupied home rehabilitation. Louisville Metro agrees that preservation of existing housing stock to preserve neighborhoods, provide assistance to low/moderate-income homeowners, and prevent vacancy and abandonment is a high priority. In the upcoming Program Year, Louisville Metro has allocated \$2.2 million for housing rehabilitation through its emergency repair, weatherization, lead abatement, ramp construction, and NRSA rehab programs.*

Metro understands that no one sector can address all neighborhood challenges on its own and welcomes conversations about partnership opportunities to increase leverage within the community.

Metro appreciates NDHC's comments regarding rental housing for households with special needs and preservation of existing rental stock. Consideration will be given to these needs when designing the next rental program notice of funding availability.



PUBLIC COMMENT NOTICE FOR CITIZEN INPUT ON THE DRAFT 2016 ACTION PLAN AND RUSSELL NRSA FOR U.S. DEPT. OF HOUSING AND URBAN DEVELOPMENT FUNDING

Louisville Metro Government will hold a Public Hearing **Tuesday, May 3, 2016, at 6:00pm** at Western Library, 604 S. 10th Street, 40203. The purpose of the hearing is to receive citizen comments on the drafts of Metro's 2016 Action Plan and proposed Russell Neighborhood Revitalization Strategy Area (NRSA). These documents govern the use of U.S. Department of Housing and Urban Development entitlement funds, including Community Development Block Grant, HOME Investment Partnership, Emergency Solutions Grant, and Housing Opportunities for Persons with AIDS. The purpose of entitlement funds is to provide decent, affordable housing, ensure suitable living environments, and expand economic opportunities, primarily for low and moderate income persons.

Louisville Metro Government expects to receive approximately \$14.2 million from the aforementioned funding sources for the 2016 Program Year (July 1, 2016 – June 30, 2017).

The draft documents will be available beginning April 11, 2016 on-line at <http://louisvilleky.gov/government/housing-community-development>. Hard copies will be available at all branches of the Louisville Free Public Library and at all Neighborhood Place sites. Copies will also be available at the Edison Center (701 W. Ormsby Avenue, Suite 201) and the Metro Development Center (444 South 5th Street, 5th Floor).

There will be a public comment period, which will end on Wednesday, May 11, 2016. Citizens may submit written comments on the draft Action Plan or NRSA plan via email to sandra.bottoms@louisvilleky.gov or via US Mail to Develop Louisville, Office of Housing and Community Development, ATTN: Sandy Bottoms, 444 S. 5th Street, 5th Floor, Louisville, KY 40202.

For further information or to ensure reasonable accommodations are made for persons with disabilities or persons who are Limited English Proficient, please call Sandy Bottoms at 502-574-8298 or email sandra.bottoms@louisvilleky.gov.

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Signature of person making proof

Subscribed and sworn to before me this 18th day of April 2016

Janice C. Richardson, Notary Public



Summary of Public Comments

Develop Louisville, Office of Housing and Community Development Public Hearing

May 3, 2016, 6:00 PM

Western Library, 604 S. 10th Street

Office of Housing and Community Development Director Gabriel Fritz gave a brief presentation outlining:

- Needs identified in the 5-year Consolidated Plan and the purpose of the annual Action Plan
- Highlighted accomplishments from Program Year 2014
- Funding sources covered by the annual Action Plan and Program Year 2016 funding levels
- Proposed activities and funding by activity type (e.g., \$6.8 million for housing activities)
- Proposed Russell NRSA designation, including an overview of proposed PY 2016 activities
- Instructions for submitting written comments and the timeline for finalizing the Program Year 2016 Action Plan and Russell NRSA plan

Mr. Fritz invited questions from the group.

Laura Stricklen, Center for Neighborhoods, requested clarification about whether the funding for the proposed Russell NRSA activities was included in the funding amounts provided for the entire category (e.g., whether the \$500,000 proposed for housing rehabilitation in Russell was included in the \$6.8 million total for housing activities).

Laura Grabowski, Assistant Director of the Office of Housing and Community Development, clarified that the NRSA activity amounts are indeed included in the category totals provided.

Randy Webber of Smoketown Neighborhood Association and Wayside Christian Mission asked what outcomes Metro anticipates as a result of Russell NRSA activities (e.g., increases in property values).

Ms. Grabowski thanked Mr. Webber for his suggestion and explained that Metro is still finalizing anticipated outcomes for the NRSA.

Cathy Hinko, Executive Director of Metropolitan Housing Coalition, requested clarification about the criteria for becoming an NRSA.

Ms. Grabowski responded that HUD has minimum threshold requirements for NRSA designation (e.g., primarily residential, high percentage of low to moderate income residents, etc.). With the Russell designation, Louisville Metro will have three active NRSA's which allow targeting of resources to particular neighborhoods.

Ms. Stricklen asked for more details on the flexibility allowed when spending CDBG funds in NRSA's.

Ms. Grabowski explained that: a) housing activities carried out in an NRSA can be counted as a single unit, which allows Metro to serve some over-income clients as long as 51% of housing units assisted meet the typical income requirements; b) jobs created in an NRSA through economic development

activities do not require income documentation to be taken when they are filled, which reduces paperwork requirements for businesses receiving loans; and c) the typical 15% CDBG public service cap can be exceeded if service activities are carried out by an eligible community-based organization.

Mr. Fritz called forward those attendees who had signed up to speak.

Ms. Hinko presented the following comments:

Ms. Hinko commended the draft Action Plan and expressed overall support, and clarified that she would not be commenting on ESG, HOPWA, or the Russell NRSA plan at this time.

Ms. Hinko commended Metro's coordination with Louisville Metro Housing Authority and its consultation of other relevant community plans in the Action Plan. Ms. Hinko suggested adding Sustain Louisville, Move Louisville, and others as well. Additionally, Ms. Hinko expressed appreciation for Metro's ongoing comprehensive plan update and its anticipated inclusion of housing as a major component.

Ms. Hinko noted that significant ESG and HOPWA funds, in addition to LMHA's Section 8 budget, are designated for rental assistance. Ms. Hinko believes that given the limited amount of HOME funds available each year, all HOME funds should be used for creation of affordable housing rather than rental assistance.

Ms. Hinko noted that a significant portion of CDBG funds are designated for clearance of vacant and abandoned structures, but believes that basic governmental functions should not be funded with CDBG.

Ms. Hinko expressed concern about the amount of funding being directed to the Russell NRSA and stated that the Action Plan is unclear about the amount of funds allocated for NRSA activities. While the budget lists \$1 million for Russell NRSA activities, MHC found references to the NRSA along with approximately \$4.8 million in funding. Ms. Hinko believes that investing in Russell is important

Ms. Hinko believes that Metro should no longer give forgivable loans for microenterprise businesses.

Ms. Hinko appreciates that above-income families in NRSAs can get assistance, since Metro's NRSA neighborhoods have a number of "anchor" families that pay their mortgage payments but have see a reduction in property values because of where they are located. Ms. Hinko hopes that Metro's home rehabilitation loan programs operate on something other than a "bank formula" since the home equity may not be in place to cover the loan because of these losses in property value.

Ms. Hinko appreciates Metro's focus on energy efficient rehabilitation because it assists both owners and renters.

Louisville Metro Government Response: Please see Ms. Hinko's written comments dated May 3, 2016 for Metro's response. Additionally, Metro's home rehabilitation programs are administered using loans that are forgivable, conditioned upon the household maintaining the home as their principal residence for a period of time and keeping taxes and insurance up to date.

Judy Schroeder of Portland Now presented the following comments.

Ms. Schroeder agreed with Ms. Hinko's analysis of the plan.

Ms. Schroeder stated that Portland's recent success in attracting private investment is something that has been desired for a long time. The NRSA investment in Portland has been a success and has helped the neighborhood retain its low and moderate income homeowners. However, Ms. Schroeder expressed concern that Metro may move on from the neighborhood too quickly. The new force that is at work is that absentee landlords who have not kept up their properties "hear the buzz" around the neighborhood and escalate rent prices. Banks are not lending better for home purchases in Portland, home repair costs remain high and are a burden on low and moderate income owners, and low and moderate income renters are having difficulty finding affordable rental units. A neighborhood like Portland can only keep its character if it keeps its families. While Portland residents have been advocates throughout the NRSA period for stabilizing homeowners and attracting new investment, a new focus on affordable rentals is necessary. Additionally, continued support for resident homeowners is needed. Portland Now has only recently become aware of the NRSA homebuyer incentive program and to Ms. Schroeder's knowledge the only people who have been able to take advantage of that program so far have been middle income new occupants. While Portland certainly wants new residents who will reinvest in older housing stock, however Ms. Schroeder is concerned that this may become a force that is pushing lower income families out. Ms. Schroeder hopes to see continued investment in Portland ("Stay in Portland, because you're not finished yet.") and for Metro to help create a model for West Louisville for new investment that retains mixed-income culture. Mixed income neighborhoods are "the way to go" and maintaining a balance is important for success.

Louisville Metro Government Response: *Metro appreciates Ms. Schroeder's comments in relation to investment in the Portland neighborhood. Metro and the Portland neighborhood worked diligently together to develop a Neighborhood Revitalization Strategy Area plan, approved by HUD in 2011, that would deploy \$2 million in Community Development Block Grant funds to Portland over the course of 5 years, the original length of the designation. However, Metro recognizes that neighborhood revitalization is not often accomplished in a short timeframe. Metro is making a commitment to extend the NRSA designation for Portland for at least one additional year. During this year, Metro will target marketing of existing programs such as down payment assistance, lead remediation, weatherization, and emergency home repair to Portland residents using a variety of methods. In addition, an additional \$100K has been designated for the NRSA Homeownership Incentive Program in the PY16 Action Plan. This incentive is designed for residents of Portland, Russell, or Shawnee who want to purchase homes in those neighborhoods. It is also available to households outside of those neighborhoods wishing to buy homes and experience the pride in the neighborhood so often felt by long-term residents.*

Ms. Grabowski noted that no other attendees had signed up to speak and invited forward any additional speakers. Ms. Grabowski and Mr. Fritz thanked attendees for coming and brought the meeting to a close.

**Written Comments Received During the Public Comment Period
April 11, 2016 through May 11, 2016**

**Natalie Harris, Executive Director, Coalition for the Homeless
Submitted via E-Mail on April 20, 2016**

Once again, Metro Louisville is to be commended for creating a thorough and open process for the administration of federal CDBG, HOME, ESG and HOPWA funds and allowing citizens to comment on this process before and after the publication of the plan. The city must weight many different priorities and serve many different groups of citizens in making funding decisions. They also must work closely with the public, service providers and local leaders to coordinate and access leveraged funds. In this planning, they appear to achieve each of these goals.

Because we know that ending homelessness requires additional affordable rental housing and assistance, we are particularly excited to see that Metro Louisville's plan includes an increase in rapid re-housing and rental assistance targeted at very low-income persons. We are also happy that Metro Louisville has created Louisville Cares and made rental housing for those with the greatest cost burden a top priority. We feel this will help Louisville begin to address our affordable housing crisis (65,000 households now in need of affordable housing).

While affordable housing is the solution, emergency shelter is still necessary with over 6,500 Louisvillians finding themselves homeless in our city each year. Therefore, we thank Metro Louisville for working to create programs that address long-term homeless solutions through the Continuum of Care and with national TA providers while still maintaining funding for safety net programs like White Flag, outreach and emergency shelter. Thank you also for your leadership in creating a common assessment initiating the Rx: Housing Veterans plan and assisting in getting technical assistance to Metro Louisville to insure the best use of all federal homeless funding.

The Coalition for the Homeless and our member agencies have worked closely with Metro Louisville for years to lower the number of persons who are homeless in our community. It is working as our annual census has lowered by 2,000 in the last three years and the number of homeless persons counted in the one-day point-in-time count has decreased by approximately 100 each of the past six years.

After reviewing the 2016 Action Plan for Metro Louisville, we have these additional suggestions or comments:

- 1) As the need for Case Management at the Emergency Shelter level has continually been emphasized by HUD, the Continuum of Care, and Louisville Metro, we recommend that a provision be added to the standards for Emergency Shelter indicating there should be case management staff available on site during the evening hours when emergency shelter guests are present. Additionally, we encourage Metro Louisville to work with the Continuum of Care to insure that adequate funding and training is committed to shelters to make this possible.

- 2) We are happy that Metro Louisville has returned to a competitive application process. We recommend that the ESG funding competition also include an opportunity for the panel or Metro staff to ask additional questions of the applicants, either in writing or in person to insure that all projects are scored appropriately and we encourage Metro Louisville to use the data provided by HUD TA over the past year to reevaluate ESG allocations and uses.
- 3) We are happy to see that Metro Louisville continues to dedicate HOME funding to operate a TBRA program. We encourage the city to adopt a housing-first versus self-sufficiency approach for this program as this is the national evidenced-based model for permanent housing.
- 4) We encourage Metro Louisville to propose a permanent funding structure for the Affordable Housing Trust Fund from dollars not already dedicated to housing in the city. These funds could be used to supplement the HOME and Louisville Cares Programs addressing the needs of those at or below 50% of the AMI and leverage additional state funding to Metro Louisville.

Thank you again for this opportunity and the work that goes into creating a community-influenced Consolidated Plan for our community. We look forward to a continued and strong partnership with Metro Louisville.

Louisville Metro Government Response: *Louisville Metro thanks Ms. Harris for her comments and applauds the Coalition's work toward ending homelessness in Louisville.*

Louisville Metro evaluates subrecipient applications, including those for ESG funding, on an annual basis. The recommended allocations for Program Year 2016 did not include increased funding for shelter-based case managers; however this need will be reevaluated annually as funding allows. Metro staff will continue to partner with the local HUD field office, The Coalition for the Homeless, and the Cloudburst HUD technical assistance team in evaluating costing and outcomes data, particularly as it relates to ESG funded programs.

The competitive application process for Program Year 2015 CDBG, ESG, and HOPWA funds allowed clarifying questions to applicants as requested by the review panel.

Metro's HOME TBRA program has undergone several policy changes to reduce barriers to entry and to move the program more in-line with other permanent housing programs. For instance, program termination is now a last resort for HOME TBRA participants, as the program now implements "behavior agreements" and other interim warnings instead of moving to quick program terminations. The program has dropped other non-required program screening criteria at intake and recertification, such as running automatic criminal background checks. In addition, the supportive services provided through the HOME TBRA program have become more "trauma informed" over the past year and have dropped requirements for self-sufficiency.

Louisville Metro agrees with Ms. Harris' comments on the need for Affordable Housing funding. The \$11 million investment by Louisville Metro in Louisville CARES in FY16 is a good start, but additional funding is needed to meet the need within the community. Louisville Metro Government continues to look for innovative finance mechanisms to increase the availability of affordable housing funds to meet the needs of Louisville residents.

Cathy Hinko, Executive Director, Metropolitan Housing Coalition
Submitted via E-Mail on May 3, 2016

MHC commends the Office of Housing and Community Development for a well synthesized plan that includes actions by the Louisville Metro Housing Authority and cites the many city planning processes that are taking place. The focus on the Comprehensive Plan deserves special credit because if we want to change the pattern of racial concentration, we need to look at how we build our community over the next twenty years.

MHC hopes that the Office of Housing and Community Development also includes the Sustain Louisville Plan and the new Move Louisville Plan as well in the future, as these plans impact the kind of housing and location challenges in the future.

This plan discusses the \$77 million in Section 8 rent assistance, then adds ESG money of \$269,000 and HOPWA funds of \$182,000 on to tenant based rental assistance programs. Yet the Office of Housing and Community Development still insists on spending \$200,000 on HOME funded Tenant Based Rental Assistance which does nothing to increase the net balance of units that are and remain affordable for low-income households. Since the HOME funds have been diminishing, this diversion into rental payments instead of creating affordable units is a mistake.

A basic function of government is to clear housing that is dangerous, yet \$900,000 of CDBG funding is diverted into clearance. MHC does not dispute the need for a vigorous program as part of neighborhood revitalization, but diverting CDBG funding to perform basic governmental functions is not what the program is supposed to do.

It is very unclear how much of the CDBG funds is going to the Russell Neighborhood. While the CDBG Budget shows \$1 million for Russell NRSA activities, MHC sees Russell NRSA referenced in about \$4.8 million in CDBG funds expenditure.

“Forgivable Loans” for micro-enterprise is just another term for grants. No business “loan” should be forgivable.

Again, the plan is very comprehensive and filled with many great programs; these comments are intended to further hone the expenditure of funding to get the greatest return.

Louisville Metro Government Response: *Louisville Metro thanks Ms. Hinko for her comments.*

Louisville Metro agrees that its many plans should work toward complementary goals. The Action Plan references various Metro and community plans, and attempts to align efforts where possible. For example, the Office of Housing and Community Development is revising its home rehabilitation standards to include the use of energy efficient building materials and systems, supporting goals outlined in Sustain Louisville and the new Louisville Urban Heat Management Study, and the Russell NRSA plan was developed in concert with Louisville Metro Housing Authority’s Choice Neighborhoods grant efforts.

Metro understands Ms. Hinko's concerns about Tenant-Based Rental Assistance (TBRA) but considers it a necessity due to current economic conditions and the high demand for affordable rental units.

Metro appreciates MHC's thoughtful comments in relation to demolition of blighted properties. Community members consistently rate response to vacant and abandoned properties as a priority within neighborhoods with high concentrations of vacant and abandoned structures. Those responses are used when determining the Consolidated and Action Plan goals. Metro recognizes the need for additional funds for demolition and other responses to vacant and abandoned property challenges and will continue to analyze other funding sources.

Louisville Metro no longer offers forgivable loans for businesses. The microenterprise program now uses a revolving loan fund requiring repayment; and reports its loan portfolio to the consumer credit bureaus as an opportunity for borrowers to strengthen their credit scores. The microenterprise loan funds designated in the 2016 Action Plan for the Russell NRSA may allow innovative non-cash repayment strategies, such as allowing the loan recipient to "work off" a portion of their loan through mentoring another program participant, attending additional training sessions, etc.

Cathy Hinko, Executive Director, Metropolitan Housing Coalition
Submitted via E-Mail on May 5, 2016

The Neighborhood Revitalization Strategy Area (NRSA) designation of Russell and the plan for use of Community Development Block Grant funds is the subject of these comments.

- **Strategy: Incentivize and Expand Homeownership: Activity: NSRA Homebuyer Incentive Program (p 22)**

The intention of making the old, outdated housing stock potentially more attractive to contemporary home buyers by updating kitchens and baths, has obvious benefits. However, MHC recommends first ensuring that this program works in conjunction with current mortgage financing guidelines (a review raises a concern that this approach does not meet current mortgage guidelines). If this tool cannot be used in conjunction with existing and available mortgage loan options, then it will not be an effective tool. An alternative recommendation would be to provide these funds as down payment assistance which is widely acceptable for most mortgage options. This approach would reduce the cost of purchasing and the month to month expense of ownership, making homeownership easier and more accessible. It would also make homes in this community more attractive as it would provide instant and significant equity. The Louisville Metro Housing Office offered an excellent program in the past where the buyer could only get a mortgage for what they could afford on their own, but then had the purchase subsidized so they were not "house poor". This is a good concept. Another concept (and these programs can be used together) is an Individual Development Account, such as what Louisville Metro Housing Authority used, for new owners to be able to afford repair or future improvements. A \$10 per month contribution by the buyer is matched by Metro Government 3:1 for two years. This would create a \$1,000 account for repairs and/or improvements.

- **Strategy: Improve Rental Housing Stock: Activity: Encourage Landlord Investment in Rental Housing (p 23)**
 MHC would like to see the activity more closely defined and detailed. How does one qualify for the proposed low-interest loans? Would owners who routinely and consistently disinvest in their properties be eligible to participate? Would forgiveness of IPL liens be an option for a landlord participating in the program? What specific investments in property would be encouraged/funded under the program? What rights would tenants have if the property improvements involved relocation of a tenant or severe inconvenience of a tenant?
- **Strategy: Enhance Resident Wealth and Create Jobs: Activity: Microbusiness Assistance and Loans (p 24)**
 MHC, who is working on a creating a Community Development Financial Institution, proposes revising the preference criteria to be for owners who live in the Russell Neighborhood and operate a business in the neighborhood with a physical “store front.” Under the proposed criteria, residents would receive priority even if they were opening a business in another neighborhood. While that could improve the financial status of that business owner, if it was a both location of the home and the business in Russell was the approach, it would improve the economic health of the neighborhood at the same time it would improve the financial health of the business owner.
- **Strategy: Invest in Visible Neighborhood Improvements: Activity: Vacant and Abandoned Property Response (p 25)**
 MHC supports the notion of demolishing structures that are economically unfeasible to redevelop. However, MHC would like to see a more concrete strategy about how to put the now vacant land back into productive reuse after demolition occurs. MHC recommends a more clearly defined, block by block approach to how demolition would occur, e.g. taking down three contiguous blighted properties and assembling those three parcels for new construction/redevelopment. Would the focus be on single/multifamily residential or would it be on commercial properties? If approached strategically, this could have meaningful impact, but a concrete plan and strategy needs to be in place to insure that the blighted structure is replaced with a productive reuse.

Louisville Metro Government Response: *Metro appreciates MHC’s comments regarding the Homebuyer Incentive Program. This program is functioning in both the Portland and Shawnee neighborhoods as a pilot project with small successes. Other strategies to increase homeownership within the Russell neighborhood will include targeted marketing of Metro’s existing down payment assistance program.*

Metro thanks MHC for its concerns related to the proposed rental rehabilitation and will take these into consideration as the program design is further refined prior to implementation.

It is the intent of Metro to offer priority to Russell residents who choose to open a business in Russell and the NRSA plan narrative has been adjusted to clarify this. Other Louisville residents will be given an opportunity to compete for these funds if they are opening a business in Russell that is a top priority of current Russell residents.

Metro appreciates MHC's comments related to vacant and abandoned properties and will take them under consideration as the NRSA demolition program becomes more defined and moves toward implementation.

Gary Watrous, Chairperson, Revitalization Committee, Portland Now

Larry Stoess, President, Portland Now

Submitted via E-Mail on May 11, 2016

The Portland Neighborhood Association, Portland Now Inc., is submitting these comments on the proposed 2016 5-Year Consolidated Plan, specifically the chapter entitled "Affordable Housing".

In the near future, we also ask for a consultation with your Department in order to determine how we can work together to organize our neighbors to take best advantage of the programs you propose for Community Development Block Grant funding.

Our neighborhood organization, Portland Now, Incorporated, originally designed and proposed the successful "Portland Pride" Housing Rehab Program after consultation with Louisville Metro Housing staff and Mr. Carl Malysz in the Fall of 2005. That was when we first talked about the possibilities of an NRSA designation for Portland and the best use of \$2,00,000 CDBG dollars that had been recommended for our neighborhood in an earlier 5-Year Plan. By the time an NRSA designation for Portland was finally received in 2011, Portland had completed our Neighborhood Plan that positions the preservation of low- and moderate-income, residential home ownership as our primary goal.

To that end, in 2012 we partnered with New Directions Housing Corporation (NDHC) and Louisville Metro Government (LMG) to implement the CDBG investment that had been originally recommended for Portland in the 2000 Consolidated Plan. "Portland Pride" Housing Rehab accomplished about 75 renovations for resident owners, at a cost of approximately \$24,000 CDBG funds per home, plus significant dollars leveraged by NDHC.

The Portland Pride Rehab Program was successful; but it was only a drop in the bucket compared to what we still need. As one of the largest, oldest, and poorest neighborhoods of West Louisville, Metro Louisville's Federal investment in Portland cannot be finished yet.

Our intent has always been to stabilize Portland as a mixed-income community of low- and moderate-income resident owners, with housing values that are attractive for new private investment by middle-income residents. Now that there is *some* progress, we respectfully request that this Consolidated Plan put more focus on our neighborhood in three ways:

- 1. Consultation about Affordable Housing Programs and Community Services:** Over the years, Portland Now has worked together with Louisville Metro Government to get information out to the neighborhood about housing code enforcement, foreclosure prevention efforts, demolition priorities, multiple zoning issues, planning and design for new construction, affordable housing subsidies, lead abatement, sidewalk repairs, and – most recently – new home ownership incentives. Where federal CDBG dollars are proposed for these kinds of programs, we want to

be your civic partners to design and communicate how a fair share of those dollars can be spent effectively in our neighborhood.

2. **Create Stable, Affordable Housing Instruments for the future:** Can low-income neighborhoods be revitalized without gentrifying them? Now that Portland has had *some* success with a model for stabilizing resident homeownership, and we've *begun* to attract private home investment, Portland Now is back to thinking about how to stabilize the future for a truly mixed-income population. The population of Portland that relies on affordable rental housing needs us to figure out how to create stable rental rates, too. We are looking for your help to create the mechanisms that can work here: land trusts, cooperative housing units, charitable donations of property set-aside for affordable rehab and rental, and a renewal of Portland Neighborhood Revitalization Strategy Area (NRSA) designation.

3. **Designate at least 1% of total CDBG Housing Funds to Portland initiatives:** The proposed 2016 5-Year Plan puts a huge amount of investment (11% of total CDBG) into the Russell neighborhood, on Portland's immediate southern boundary, and another 1% into Shawnee, on our west. Therefore we request an amendment to section "AP-50 Geographic Distribution, Table 7" (pg 25), to remove at least 1% funding from the "Metro Wide" target area, to add as designated dollars for the Portland neighborhood. Those dollars should be directed to continuation of owner-occupied housing rehab and the creation of new mechanisms for affordable rental.

Please have this letter read into the record of Comments for on the 2016 Consolidated Plan.

Louisville Metro Government Response: *Metro appreciates Portland Now's comments in relation to investment in the Portland neighborhood. Metro and the Portland neighborhood worked diligently together to develop a Neighborhood Revitalization Strategy Area plan, approved by HUD in 2011, that would deploy \$2 million in Community Development Block Grant funds to Portland over the course of 5 years, the original length of the designation. However, Metro recognizes that neighborhood revitalization is not often accomplished in a short timeframe. Metro is making a commitment to extend the NRSA designation for Portland for at least one additional year. During this year, Metro will target marketing of existing programs such as down payment assistance, lead remediation, weatherization, and emergency home repair to Portland residents using a variety of methods. In addition, an additional \$100K has been designated for the NRSA Homeownership Incentive Program in the PY16 Action Plan. This incentive is designed for residents of Portland, Russell, or Shawnee who want to purchase homes in those neighborhoods. It is also available to households outside of those neighborhoods wishing to buy homes and experience the pride in the neighborhood so often felt by long-term residents. Finally, Metro will be analyzing neighborhood-level data in order to determine what outcomes have been met in Portland thus far and what outcomes can be expected in the future.*