Louisville / Jefferson County Metro Government

2015-2019 Consolidated Plan

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Louisville/Jefferson County Metro Government

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Louisville Metro Government

2015-2019 Consolidated Plan

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ES-05 Executive Summary

1. Introduction

Louisville-Jefferson County Metro Government (Louisville Metro) is a consolidated city/county government with an estimated population of 746,580 (2013 American Community Survey 5-year estimate). Louisville Metro participates in four federal 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 and a suitable living environment, and by expanding 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.

The U.S. Department of Housing and Urban Development (HUD) requires that local jurisdictions receiving federal 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.

The Consolidated Plan is carried out through annual Action Plans, which provide a concise 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 by the Consolidated Plan.

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

Through community and stakeholder input and completion of a needs assessment and a market analysis, Louisville Metro has identified five priority needs and eighteen goals for the five-year Consolidated Plan period. Lists of needs and goals identified in the strategic plan appear below. Priority needs are described in detail in section SP-25 of this plan and goals, including expected outcomes, are described in detail in section SP-45.

Need	Priority Level
Affordable Housing	High
Non-Housing Community Development	High
Homeless Services	High
Small Business Development	High
Non-Homeless Special Needs	High

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	

3. Evaluation of past performance

Louisville Metro identified five priority need categories through its 2010-2014 Consolidated Planning process. These categories are: Housing, Economic Development, Community Development, Homelessness, and Special Needs/HOPWA. Each Consolidated Plan covers five Program Years. Metro is currently in the fifth Program Year of the 2010-2014 Consolidated Plan period, which will end on June 30, 2015. Some highlighted outcomes from Program Years one through four include:

Housing: 310 affordable rental units have been preserved and improved, 24 affordable, owner-occupied single-family units have been produced, and 484 units have received weatherization improvements.

Economic Development: 121 micro-enterprise loans have been provided and over 155 jobs have been created or retained as a result of various loan programs.

Community Development: 229 vacant or abandoned properties were cleared, 83,334 units in low-moderate income neighborhoods were inspected by code enforcement, and 18,316 persons have been provided with housing counseling services.

Homelessness: 850 persons were provided with prevention services and 39,249 persons were provided with supportive services.

Special Needs/HOPWA: 912 persons were assisted through HOPWA STRMU and 5,516 persons received supportive services.

As presented in the *Program Year 2013 Louisville/Jefferson County Metro Government Consolidated Annual Performance and Evaluation Report* (CAPER), submitted on September 26, 2014, Louisville Metro achieved the following outcomes during Program Years 2010, 2011, 2012, and 2013:

Outcomes Summary - Program Years 2010, 2011, 2012, & 2013*			
Activity	**Outcomes**	**Program Years 2010-2014 5-Year Goal****	**Percent of Goal Achieved through June 30, 2014**
Increase number of affordable, owner-occupied single-family units	24 units	10 units	240.0%
Increase number of affordable rental units	98 units	120 units	81.7%
Tenant Based Rental Assistance (HOME)	339 persons	710 persons	47.7%
Tenant Based Rental Assistance (HOPWA)	104 persons	154 persons	67.5%
Downpayment Assistance	145 households	145 households	100.0%
Preserve and improve existing affordable rental housing	310 units repaired or rehabilitated	125 units repaired or rehabilitated	248.0%

Activity	Outcomes	Program Years 2010-2014 5-Year Goal**	Percent of Goal Achieved through June 30, 2014
Preserve and improve existing affordable, owner-occupied single-family housing	2,453 units repaired or rehabilitated	2,135 units repaired or rehabilitated	114.9%
Homeownership or housing counseling services	18,316 persons	7,620 persons	240.4%
Connect vulnerable populations to services and income supports by means of referrals	13,069 persons	6,830 persons	191.3%
Supportive Services for persons who are homeless	39,249 persons	37,000 persons	106.1%
Prevention Services including emergency assistance with rent, mortgage, and utilities, landlord intervention services, and assistance to obtain copies of birth certificates, photo IDs and other documents.	850 persons	1800 persons	47.2%
Essential Services for emergency shelters and transitional housing	28,456 persons	11,000 persons	258.7%
Facilities and services for persons with disabilities (RAMPs program)	293 households	240 households	122.1%
Short Term Rent, Mortgage assistance and Utility Payments (HOPWA)	912 persons	986 persons	92.5%
Supportive Services to persons with HIV/AIDS and their families (HOPWA)	5,516 persons	5,035 persons	109.6%
Cleaning, cutting, and boarding vacant lots	7,217 units	2,400 units	300.7%
Clearance of vacant or abandoned properties	229 units	790 units	29.0%
Property code enforcement	83,334 units inspected	140,000 units inspected	59.5%
Improve energy efficiency and conservation (weatherization)	484 units	1350 units	35.9%
Increase number of jobs created through METCO loans and CAP micro-enterprise program	155.5 jobs created or retained	220 jobs created or retained	70.7%
Job placement or training services	33 persons	400 persons	8.2%
Technical assistance to encourage the development of micro-enterprises	532 persons	430 persons	123.7%
Loans to create new businesses or assist current businesses in expanding	4 loans	20 loans	20.0%
Loans to increase the number of micro-enterprises	121 loans	80 loans	151.3%
Create Neighborhood Revitalization Strategy Areas	2 NSRAs	2 NSRAs	100.0%

**As reported in Program Year 2013 CAPER*

***As adjusted by annual Action Plan goals and Consolidated Plan Amendments*

4. Summary of citizen participation process and consultation process

HUD requires entitlement jurisdictions to provide opportunities for citizen participation in developing the Consolidated Plan. Citizen participation efforts that guided the development of the 2015-2019 Consolidated Plan included the Vision Louisville process, Community Needs Assessment, stakeholder consultations, public hearings, and a 30-day public comment period for the draft Consolidated Plan, Action Plan, Analysis of Impediments to Fair Housing Choice, and Citizen Participation Plan. The consultation and citizen participation process is described in detail in sections PR-10 and PR-15 of this plan.

5. Summary of public comments

A summary of public comments received is included in the appendices of the Consolidated Plan.

6. 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 Consolidated Plan.

7. Summary

Louisville Metro's 2015-2019 Consolidated Plan identifies housing and community development needs, analyzes market conditions, and provides a framework for making data-driven, place-based investment decisions for utilizing HUD entitlement funds. Louisville Metro's HUD entitlement funding allocations for Program Year 2015 and projected allocations for the five-year Consolidated Plan period are listed in the table below. It should be noted that entitlement funding allocations vary from year to year, and so the estimated five-year allocation is solely based on the allocation for the first Program Year.

Funding Source	Program Year 2015 Allocation	Estimated Five-Year Allocation (Program Years 2015-2019)
Community Development Block Grant	$10,303,957	$51,519,785
HOME Investment Partnerships	$2,324,788	$11,623,940
Emergency Solutions Grant	$927,151	$4,635,755
Housing Opportunities for Persons With AIDS	$576,546	$2,882,730

The Process

PR-05 Lead & Responsible Agencies

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

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

Table 1 – Responsible Agencies

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.

Consolidated Plan Public Contact Information

Questions or comments regarding the 2015-2019 Consolidated Plan or 2015 Action Plan may be directed to:

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PR-10 Consultation

Introduction

Louisville Metro considered input from more than 75 organizations, groups, and agencies in developing its 2015 – 2019 Consolidated Plan, including a variety of nonprofit service providers, Metro and state agencies, faith-based organizations, the Louisville Continuum of Care, neighborhood associations and organizations, and others. In addition to these stakeholder consultations, Metro reviewed a variety of existing plans when preparing the Consolidated Plan and attempted to align its proposed goals with these other 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 dwindling 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 provides 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 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.

LMCS supports the work of Family Health Center's Phoenix Health Care for the Homeless and Seven Counties Services to provide outreach, medical, 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. Additionally, LMCS provides in-house KYnect services, including connecting uninsured families and individuals to appropriate and affordable healthcare coverage and assisting individuals with applications for Medicaid and the Kentucky Children's Health Insurance Program.

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 its 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 has been designated as a Zero: 2016 community and is receiving additional technical assistance with the goal of ending veteran homelessness by the end of 2015.

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. Since May 2014, the Common Assessment Team has assessed over 1,500 homeless households. 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 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.

Louisville Metro Housing Authority (LMHA) 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(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS.

Louisville Metro 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 is receiving HUD Technical Assistance in 2015 which will provide direction on better connecting and coordinating ESG, HOPWA, and CDBG funding with CoC funding.

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

The following table lists organizations, agencies, and groups consulted in preparing the 2015 – 2019 Consolidated Plan and 2015 Action Plan.

Agency/Group/Organization	Type	What section of the plan was addressed by consultation?
Americana Community Center	Services - Immigrant/Refugee	Analysis of Impediments
Apprisen	Services - Financial	Needs Assessment

Agency/Group/Organization	Type	What section of the plan was addressed by consultation?
Bates Community Development Corporation	Community Services	Needs Assessment
Big Brothers Big Sisters of Kentuckiana	Services - Children	Needs Assessment
Bridgehaven	Services - Persons with Disabilities	Needs Assessment
Building Industry Association of Greater Louisville	Business Leaders	Analysis of Impediments
CASA of the River Region	Services - Children	Needs Assessment
Cathedral of the Assumption	Faith-Based Organization	Needs Assessment
Catholic Charities of Louisville	Services - Immigrant/Refugee	Needs Assessment Non-Homeless Special Needs
Center for Accessible Living	Services - Persons with Disabilities	Housing Needs Assessment Non-Homeless Special Needs
Center for Neighborhoods	Nonprofit - Community Development	Needs Assessment
Coalition for the Homeless	Services - Homeless	Homeless Needs - Chronically Homeless Homeless Needs - Families with Children Homeless Needs - Veterans Homeless Needs - Unaccompanied Youth Homelessness Strategy Market Analysis
Council on Developmental Disabilities	Services - Persons with Disabilities	Needs Assessment
Develop Louisville Office of Advanced Planning	Grantee Department	Market Analysis Needs Assessment
Down Syndrome of Louisville	Services - Persons with Disabilities	Needs Assessment
Energy Conservation Associates, Inc. (Project Warm)	Services - Housing	Housing Needs Assessment
Exploited Children's Help Organization	Services - Children	Needs Assessment
Family & Children's Place	Services - Children Services - Victims	Needs Assessment
Family Health Center	Services - Health	Needs Assessment
Family Scholar House	Services - Housing Services - Education	Needs Assessment
Fern Creek/Highview United Ministries	Faith-Based Organization	Needs Assessment
Fifth Third Bank	Financial Institution	Needs Assessment

Agency/Group/Organization	Type	What section of the plan was addressed by consultation?
Fuller Center for Housing of Louisville	Faith-Based Organization	Needs Assessment
GuardiaCare Services	Services - Elderly Persons	Needs Assessment
Habitat for Humanity of Metro Louisville	Services - Housing	Needs Assessment
Home of the Innocents	Services - Children Services - Victims	Needs Assessment
Hoosier Hills AIDS Coalition	Services - Persons with HIV/AIDS	Non-Homeless Special Needs
House of Hope Kentucky, Inc.	Services - Housing Services - Health	Needs Assessment
House of Ruth	Services - Persons with HIV/AIDS	Non-Homeless Special Needs
Jefferson County Public Schools	Services - Education	Homeless Needs - Families with Children Analysis of Impediments
Jewish Family & Career Services	Services - Education Services - Employment	Needs Assessment
Keeping It Real Neighborhood Institute (KIRNI)	Services - Housing	Needs Assessment
KentuckianaWorks	Regional Organization Services - Employment	Market Analysis Economic Development
Kentucky Alliance Against Racist and Political Repression	Advocacy Organization	Needs Assessment
Kentucky Commission on Human Rights	Other Government - State	Analysis of Impediments
Kentucky Department of Fish and Wildlife Resources	Other Government - State	Needs Assessment
Kentucky Refugee Ministries	Services - Immigrant/Refugee	Non-Homeless Special Needs Needs Assessment
Kentucky Department for Community Based Services	Other Government - State	Needs Assessment
Kentucky Department for Public Health	Other Government - State	Non-Homeless Special Needs
KIPDA Area Agency on Aging & Independent Living	Regional Organization	Analysis of Impediments
Legal Aid Society	Community Services	Needs Assessment
Lexington Fair Housing Council	Services - Fair Housing	Analysis of Impediments
LockUpLead	Business	Needs Assessment

Agency/Group/Organization	Type	What section of the plan was addressed by consultation?
LJH Infinity Realtors	Housing	Analysis of Impediments
Louisville Asset Building Coalition	Services - Financial	Needs Assessment
Louisville Free Public Library	Services - Education	Needs Assessment
Louisville Metro Council	Civic Leaders	Needs Assessment
Louisville Metro Department of Community Services	Grantee Department	Housing Needs Assessment Homeless Needs - Chronically Homeless Homeless Needs - Families with Children Homeless Needs - Veterans Homeless Needs - Unaccompanied Youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis Anti-Poverty Strategy
Louisville Metro Department of Economic Development	Grantee Department	Market Analysis Economic Development
Louisville Metro Department of Public Health and Wellness	Grantee Department	Lead-Based Paint Strategy
Louisville Metro Housing Authority	Public Housing Authority	Public Housing Needs Market Analysis
Louisville Metro Human Relations Commission	Civic Leaders	Analysis of Impediments
Louisville Real Estate Broker Association	Business Leaders	Needs Assessment
Louisville Urban League	Services - Housing Services - Employment	Needs Assessment
Marian Development Group, LLC	Housing	Needs Assessment
Metro Housing Resource Center	Services - Housing	Needs Assessment
Metro United Way	Services - Education Services - Youth/Family	Needs Assessment
Metropolitan Housing Coalition	Services - Fair Housing Services - Housing Advocacy Organization	Housing Needs Assessment Market Analysis Analysis of Impediments
New Directions Housing Corporation	Housing	Needs Assessment
Oracle Design Group, Inc.	Business	Needs Assessment
Park DuValle Community	Neighborhood Organization	Needs Assessment

Agency/Group/Organization	Type	What section of the plan was addressed by consultation?
Plymouth Congregational United Church of Christ	Faith-Based Organization	Needs Assessment
PNC Bank	Financial Institution	Needs Assessment
Portland Now	Neighborhood Organization	Needs Assessment
Republic Bank	Financial Institution	Needs Assessment
River City Housing	Housing Community Housing Development Organization	Needs Assessment
Seven Counties Services	Services - Persons with Disabilities Services - Health	Non-Homeless Special Needs Needs Assessment
Shawnee Neighborhood Association	Neighborhood Association	Needs Assessment
Smoketown Neighborhood Association	Neighborhood Association	Needs Assessment
South East Associated Ministries	Faith-Based Organization	Needs Assessment
St. John Center, Inc.	Services - Homeless	Needs Assessment
St. Vincent de Paul	Services - Homeless	Needs Assessment
The Center for Women and Families	Services - Victims of Domestic Violence	Needs Assessment Non-Homeless Special Needs
The Housing Partnership, Inc.	Services - Housing	Needs Assessment
Volunteers of America - Kentucky	Services - Housing Services - Persons with Disabilities Services - Persons with HIV/AIDS Services - Health	Needs Assessment Homelessness Strategy
Wayside Christian Mission	Services - Homeless	Needs Assessment
Wellspring	Services - Health	Needs Assessment
YMCA Safe Place Services	Services - Children	Needs Assessment
YouthBuild Louisville	Services - Education Services - Employment	Needs Assessment

Table 2 – Agencies, Groups, and Organizations Who Participated

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

No agency types were intentionally omitted from consultation.

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.
Move Louisville (in progress)	Develop Louisville, Office of Advanced Planning	Move Louisville is a multi-modal transportation plan focused on increasing mobility and connectivity throughout Louisville for pedestrians, bicyclists, transit users, and automobile users.
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.
Healthy Louisville 2020	Louisville Metro Department of Public Health and Wellness	Healthy Louisville 2020 addresses goals related to lead-based paint hazards and non-homeless special needs populations.
Analysis of Impediments to Fair Housing Choice	Develop Louisville / 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.

Table 3 – Other Local / Regional / Federal Planning Efforts

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

Louisville Metro values its partnerships with other public entities in implementing the Consolidated Plan goals and objectives. Kentucky Housing Corporation and Metro continue to coordinate regarding funding opportunity to ensure shared affordable housing goals and leveraging opportunities. Metro will continue to coordinate with the Department of Local Government to further the Boxelder redevelopment efforts. Additionally, Louisville Metro provides HOPWA funds to Hoosier Hills AIDS Coalition through a subrecipient agreement to provide housing assistance and supportive services for persons with HIV/AIDS in the Indiana counties of the Metropolitan Statistical Area. These counties include Clark, Floyd, Harrison, Scott, and Washington.

PR-15 Citizen Participation

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

HUD requires entitlement jurisdictions to provide opportunities for citizen participation in developing the Consolidated Plan. Louisville Metro's citizen participation efforts for the 2015-2019 Consolidated Plan included the Vision Louisville process, Community Needs Assessment, stakeholder consultations, three public hearings, and a 30-day public comment period for the draft Consolidated Plan, Action Plan, Analysis of Impediments to Fair Housing Choice, and Citizen Participation Plan.

Vision Louisville

Vision Louisville is a community process initiated in 2012, led by Develop Louisville's Office of Advanced Planning, to guide the future look, feel, and flow of Louisville in the next 25 years, including its built environment. The Vision process has created a strategic framework of major assets, values, goals, and projects that will accelerate transformative change in the built environment throughout the community. Vision Louisville is a three-phase initiative, Phase 2 of which was a massive public engagement effort which generated over 80,000 ideas for Louisville's future during the summer of 2013. Seven focus teams made up of more than 100 local volunteers were formed to facilitate the public engagement process, emphasizing the themes of Connectivity, Creativity, Economy, Energy, Health, Living, and Identity.

Vision Louisville engagement events included two public meetings and six formal town hall meetings. One of the primary goals for the citizen engagement process was to hold events throughout the city, so Vision events were held at the Parklands at Floyd's Fork, Main Branch of the Louisville Free Public Library (Downtown), U.S. Marine Hospital (Portland), Bowman Field (Highlands), Okolona, Fairdale, southern Indiana, and the Nia Center (California). In addition to public meetings, Vision Louisville had a presence at several large community events including West Louisville Festival in Shawnee Park, "Idea Boxes" were distributed to public library branches, and Vision staff and volunteers produced "Road Show" presentations to twenty groups throughout Louisville, including college and high school students, business groups, developers, young professionals, city planners, and engineers. Ideas were also gathered via virtual tools, including a website, social media, two virtual town hall meetings, and a Twitter-based website targeted to low-income millennials, who were reached through YouthBuild Louisville, Network Center for Community Change (NC3), and LouYouth. Additionally, a worksheet was developed to solicit input from school-aged children.

The most common themes appearing in public comments were improving transportation (specifically public transit), increasing sustainability (particularly expanding the tree canopy), expanding job opportunities in West Louisville, and revitalizing neighborhoods. Citizen input was compiled into a Phase 2 report released in December 2013, which identifies ten community assets, ten shared values, seven goals, and more than thirty catalytic projects to guide Louisville's progress during the next 25 years. The Vision Louisville process led to another initiative called Move Louisville, which is a multi-modal transportation plan scheduled to be completed in 2015.

Community Needs Assessment

The former Louisville Metro Department of Community Services and Revitalization (LMCSR), which was divided in 2014 into Develop Louisville's Office of Housing and Community Development and the Department of Community Services, conducted extensive community engagement efforts in late 2013 and early 2014, including a Stakeholder Engagement Meeting, a Community Planning Session, a funding priorities survey, and a community needs survey.

The October 27, 2013 Stakeholder Engagement Meeting (open to non-profit community-based agencies and other key stakeholders and held at the Kentucky Center for African-American Heritage, 1701 W. Muhammad Ali Boulevard**)** and the December 3, 2013 Community Planning Session (open to the public and held at California Community Center, 1600 W. Saint Catherine Street) sought public opinion on the following questions in four topic areas: work to end homelessness; youth programming; community development / vacant and abandoned properties (VAPs); and financial empowerment/anti-poverty initiatives.

- What community initiatives are working? What has been successful?
- What is not working? What has failed or has proven inefficient?
- What are the barriers that you, as our partners, encounter in attempting to solve these issues?
- What can you do as a non-profit, and as a citizen to work toward breaking down those barriers and move toward solutions?
- What can LMCSR do as a Metro Department to break down those barriers and move toward solutions?

A summary of comments from the Stakeholder Engagement Meeting and Community Planning Session is included in the appendices of this plan.

At a February 24, 2014 public hearing, held during the development of the draft 2014 Action Plan, attendees were asked to prioritize funding across 12 program areas. They were given a $100 budget to allocate across the program and policy areas. This funding allocation survey was also made available online through March 31, 2014. A copy of the survey is included in the appendices of this plan. Metro received 71 responses to the survey, with the following results:

Priority Area	Average Percent of Budget Allocated
Community Center and Public Facility Improvements	21.37%
Out of School Time for Youth Programs	17.58%
Self-Sufficiency Supportive Services	9.09%
Supportive Services for Homeless Persons	7.44%
Expanded Housing Rehabilitation Program	7.14%
Acquisition of Blighted Properties for Demolition or Redevelopment	6.61%
Employment, Training, and Education	6.29%
Homeownership Counseling and Down Payment Assistance	4.71%
Nutrition	4.70%
Other Program Areas Not Identified	4.28%
Small Business Development and Support	4.22%
Demolition of Slum/Blighted Properties in Support of Metro VAP Initiative	4.05%
Continued Investment in the Shawnee Neighborhood Revitalization Strategy Area (NRSA)	2.86%

Additional community input was collected through the 2014 Community Needs Assessment survey, which was available online and distributed in paper form in February 2014, and is included in the appendices of this plan. The purpose of this needs assessment was to identify community priorities and needs for Community Services Block Grant (CSBG) funding, Louisville Metro general funds, and HUD entitlement funds (CDBG, HOME, ESG, and HOPWA). The online survey was shared via LMCSR's listserv, Facebook page, and on the employee intranet. Partner agencies also distributed the survey via e-mail, web, and social media. Paper forms were made available at the Louisville Urban League, Nia Center, Louisville Free Public Library branches, Family Scholar House, community centers, the Network Center for Community Change, and the Shawnee Microbusiness "PowerUp!" class. A total of 200 paper assessments and 466 online assessments were completed.

Results from the non-narrative section of the 2014 Community Needs Assessment survey indicate that:

- The top three needs identified for Louisville/Jefferson County were housing and homeless services, services for youth, and job development and creation.
- The top three household needs identified were housing and homeless services, employment services, and job development and creation. Personal finances were a very close fourth.
- Respondents identified health services, help with prescriptions, and transportation as the top three needed services for seniors.
- Respondents identified job opportunities, before and after school programs, and supportive role models as the top three needed services for youth.

- Respondents identified employment supports for people with criminal backgrounds, job development and creation, and job training as the top three needed services related to employment.
- Respondents identified help finding affordable housing, development of affordable housing units, and help with rent or mortgage payments as the top three needed services related to housing and homeless services.
- Respondents identified help improving credit scores, classes on how to budget and save money, and debt collection assistance as the top three needs related to personal finance services.

The online version of the 2014 Community Needs Assessment survey also offered respondents the option to submit written responses to the following questions:

- What issues do you think are most important for CSR to address? What are our community's greatest needs? What should be CSR's top policy and program priorities when making funding decisions? (e.g., homelessness, affordable housing, social services, emergency assistance, financial education, etc.)
- What is CSR and its community based partners currently doing well to address your priority issues? What has been successful?
- What is not working? What has failed or has proven inefficient?
- What are the barriers that you see in attempting to successfully address your priority issues?
- What can CSR do as a Metro Department to break down those barriers and move toward solutions?
- What is your vision for CSR's role in the community over the next 5 years? How should its role change?
- Add any other comments you may have, including any additional ideas or comments about policy priorities, needs, and/or barriers faced in the community.

These open ended questions were also available through an online survey launched on December 3, 2013 after the Community Planning Meeting. The responses to these open-ended questions aligned well with the top needs identified through the 2014 Community Needs Assessment survey and the funding priorities survey. Overwhelmingly, it seems that the community desires expanded housing programs that support long-term self-sufficiency, employment, and services for youth. A summary of the responses to the open-ended survey questions is included in the appendices of this plan.

Stakeholder Consultations

A detailed summary of stakeholder consultations is provided in section PR-10 of this plan.

Public Hearings

Two public meetings were held during the development of the Consolidated Plan, and a third was held during the period for public comment on the draft Consolidated Plan.

The first public hearing was held on March 2, 2015 at 6:00 p.m. at Northwest Neighborhood Place/The Academy @ Shawnee, 4018 W. Market 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 2015-2019 Consolidated Plan and 2015 Action Plan. Eighteen members of the public, one Metro Council representative, and six Develop Louisville employees attended the hearing. The following organizations were represented at the March 2nd public hearing:

- Louisville Real Estate Broker Association
- Kentucky Alliance Against Racist and Political Repression
- Kentucky Fish and Wildlife
- Metro Housing Resource Center
- Metropolitan Housing Coalition
- New Directions Housing Corporation
- Plymouth Congregational United Church of Christ
- PNC Bank
- Portland Now
- Shawnee Neighborhood Association
- Volunteers of America

Legal notice announcing the first public hearing was published in the Courier-Journal on February 18, 2015. A copy of this legal notice is included in the appendices of this plan. 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, and the Coalition for the Homeless for further distribution. Additionally, notice was posted on the Office of Housing and Community Development website.

An additional public meeting to seek citizen and stakeholder input during the development of the Consolidated Plan was held on April 6, 2015 at 6:00 p.m. at the Urban Government Center, 810 Barret Avenue. Two members of the public, one Congressional staff member, and four Develop Louisville employees attended the meeting. The following organizations were represented at the April 6th meeting:

- Metropolitan Housing Coalition
- Office of U.S. Congressman John Yarmuth
- Smoketown Neighborhood Association
- Wayside Christian Mission

A flyer announcing the April 6th public meeting was posted on the Office of Housing and Community Development website and distributed to all Metro Council members, U.S. Senators McConnell and Paul, U.S. Congressmen Yarmuth and Massie, Louisville Metro Housing Authority, Metropolitan Housing Coalition, Louisville Metro Department of Community Services, Develop Louisville's Office of Advanced Planning, ESG and HOPWA subrecipients, and the Coalition for the Homeless for further distribution.

A final public hearing was held on April 27, 2015 at 6:00 p.m. at the Mayor's Gallery, 527 W. Jefferson Street. The purpose of the hearing was to solicit citizen input on the draft 2015-2019 Consolidated Plan, draft 2015 Action Plan, draft Analysis of Impediments to Fair Housing Choice, and draft Citizen Participation Plan, which were released for public comment on April 13, 2015. Six members of the public, one Congressional staff member, and seven Develop Louisville employees attended the meeting. The following organizations were represented:

- Kentucky Alliance Against Racist and Political Repression
- Metropolitan Housing Coalition
- Office of U.S. Congressman John Yarmuth
- River City Housing
- The Housing Partnership, Inc.
- Volunteers of America - Kentucky
- Wayside Christian Mission

Legal notice announcing the April 27th public hearing was published in the Courier-Journal on April 10, 2015. A copy of this legal notice is included in the appendices of this plan. 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, and the Coalition for the Homeless for further distribution. Additionally, notice was posted on the Office of Housing and Community Development website and distributed to all Metro Council members, U.S. Senators McConnell and Paul, and U.S. Congressmen Yarmuth and Massie.

Public Comment Period

A 30-day public comment period for the draft Consolidated Plan, Action Plan, Analysis of Impediments to Fair Housing Choice, and Citizen Participation Plan began on April 13, 2015 and ended on May 13, 2015. Notice of the public comment period was included in the April 10th legal notice announcing the second public hearing and 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 Urban Government 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
2013-2014 Community Needs Assessment	Non-targeted/ broad community	This phase included a Stakeholder Engagement Meeting, a Community Planning session, a funding priorities survey, and a community needs survey.	A summary of survey results and comments received from Community Needs Assessment activities is included in the appendices of this plan.	All comments received were accepted and considered in developing the Consolidated Plan.
Newspaper Ad	Non-targeted/ broad community	A legal notice advertising the public hearing held during plan development was placed in the Courier Journal, which circulates metrowide, on February 18, 2015.	N/A	N/A
Public Hearing	Non-targeted/ broad community	This hearing was held on March 2, 2015. Eighteen members of the public, one Metro Council representative, and six Develop Louisville employees attended the hearing.	A summary of comments received is included in the appendices of this plan.	All comments received were accepted and considered in developing the Consolidated Plan.
Public Meeting	Non-targeted/ broad community	This meeting was held on April 6, 2015. Two members of the public, one Congressional staff member, and four Develop Louisville employees attended the meeting.	A summary of comments received is included in the appendices of this plan.	All comments received were accepted and considered in developing the Consolidated Plan.
Newspaper Ad	Non-targeted/ broad community	A legal notice advertising the availability of the draft plan and the public hearing held for comment on the draft plan was placed in the Courier Journal, which circulates metrowide, on April 10, 2015.	N/A	N/A

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
Public Hearing	Non-targeted/ broad community	This hearing was held on April 27, 2015. Six members of the public, one Congressional staff member, and seven Develop Louisville employees attended the meeting.	A summary of comments received is included in the appendices of this plan.	All comments received will be accepted and considered in developing the final Consolidated Plan.
Public Comment Period	Non-targeted/ broad community	The draft plan was published on April 13, 2015 and public comments were accepted until May 13, 2015. The draft was available online and in hard copy at 28 sites across Louisville Metro.	A summary of comments received is included in the appendices of this plan.	All comments received will be accepted and considered in developing the final Consolidated Plan.

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section uses 2000 Census, 2007-2011 American Community Survey (ACS), and 2007-2011 Comprehensive Housing Affordability Strategy (CHAS) data to provide a clear picture of Louisville Metro's needs related to affordable housing, special needs housing, community development, and homelessness. This data, along with information gathered through consultations and citizen participation, forms the basis for selecting priorities for the 2015-2019 Consolidated Plan and annual Action Plans.

Housing Needs

HUD identifies four housing problems affecting extremely low-, low-, moderate-, and middle-income households: lack of complete kitchen facilities, lack of complete plumbing facilities, overcrowding, and cost burden.

The most common housing problem in Metro Louisville is cost burden. A household is considered cost-burdened if it spends more than 30 percent of its gross income on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For homeowners, housing costs include mortgage payments, taxes, insurance, and utilities. There are 77,159 cost-burdened households at or below AMI in Louisville Metro, 66% of which fall in the extremely-low income (0-30% Area Median Income (AMI)) or low-income (30-50% AMI) groups.

Overcrowding, defined by HUD as more than one person per room (not including bathrooms, porches, foyers, halls, or half-rooms), and substandard housing which lacks complete kitchen or plumbing facilities are also problems experienced by Louisville Metro households. More than 3,300 households face overcrowding, while more than 1,700 households lack complete kitchen or plumbing facilities.

Public Housing Needs

Louisville Metro Housing Authority maintains a single, centralized waitlist for its owned and managed public housing sites. As of April 9, 2015 there were 4,064 applicants on LMHA's central waitlist, 59% of whom sought one-bedroom units.

LMHA also maintains the waitlist for the Housing Choice Voucher program. As of April 9, 2015 there were a total of 17,514 applicants on the Authority's Housing Choice Voucher program waitlist, 40% of whom sought one-bedroom units and 37% of whom sought two-bedroom units.

Homeless Needs

The 2013 Homeless Census estimates that 8,608 people experienced homelessness at some time during the year, while the 2014 Point-in-Time (PIT) count found that 1,260 people experience homelessness on a given night. Of those experiencing homelessness on a given night, 1,190 persons (94%) were sheltered, while 70 persons (6%) were unsheltered. The PIT data indicates that 38% of those experiencing homelessness on a given night suffered from chronic substance abuse and 30% suffered from severe mental illness, while 17% were veterans.

Non-Homeless Special Needs

Non-homeless special needs populations include the elderly; persons with physical, developmental, and mental health disabilities; victims of domestic violence, dating violence, sexual assault, and stalking; persons living with HIV/AIDS and their families; and immigrants. These populations require a variety of supportive services to remain safe, independent, healthy, and stable.

Non-Housing Community Development Needs

Non-housing community development needs include parks and community centers, sidewalk and street improvements, management of vacant and abandoned properties, and public services such as senior services, youth services, and employment services. These needs are determined through public and stakeholder consultations for the Consolidated Plan, as well as through a variety of other local planning processes, including Vision Louisville, Move Louisville, various neighborhood and corridor studies, and Metro's Strategic Plan.

NA-10 Housing Needs Assessment

Summary of Housing Needs

The tables in this section provide a summary of housing needs and problems based on income, household type, and tenure type. Key findings from the data represented below include:

- Louisville Metro's population increased an estimated 6% from 2000 to 2011.
- Housing cost burden is the most common housing problem in Louisville Metro.
- 77,159 households in Metro Louisville, or 26% of all Metro households, are at or below Area Median Income (AMI) and experience housing cost burden.
- 3,358 households at or below AMI experience overcrowding or severe overcrowding. The majority of these households (71%) are renters.
- 64% of renters and 61% of owners in the 0-30% AMI income group experiencing one or more housing problems.
- Small related households (those with 2-4 related members) account for 37% of cost-burdened households in the extremely low-, low-, and moderate-income groups, while elderly households (those headed by a person who is at least 62 years of age) account for 22% of cost-burdened households in these income groups.

For FY 2014, HUD established $64,300 as the Area Median Income (AMI) for Jefferson County for a family of four. Income categories for CDBG-funded activities are calculated by HUD based on AMI. After adjustments, the HUD low-income limit (50% AMI) for a family of four is $31,850.

Demographics

Table 5 displays the population, number of households, and median income for a base year (2000) and a recent year (2011), as well as the percentage of change for each category.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	693,604	735,804	6%
Households	287,133	301,312	5%
Median Income	$39,457.00	$46,298.00	17%

Table 1 - Housing Needs Assessment Demographics
Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households

Table 6 provides the number and types of households by HUD Adjusted Median Family Income (HAMFI).

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	40,921	34,097	51,800	30,559	143,925
Small Family Households	13,612	10,401	17,659	11,335	77,225

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Large Family Households	2,318	1,962	3,296	2,041	10,276
Household contains at least one person 62-74 years of age	5,484	6,357	9,589	6,024	24,416
Household contains at least one person age 75 or older	4,877	7,582	7,858	3,532	10,038
Households with one or more children 6 years old or younger	8,418	5,828	8,087	3,835	13,412

Table 2 - Total Households
Data Source: 2007-2011 CHAS

Housing Needs Summary

1. Housing Problems (Households with One of the Listed Needs)

Table 7 provides the number of households with housing problems by tenure and income level. Housing problem types are listed from most severe to least severe. Households with multiple housing problems are included in the count for households with the more severe housing problem in order to avoid duplication.

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	429	454	255	198	1,336	89	74	159	99	421
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	210	58	140	35	443	28	44	4	25	101

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	658	609	524	163	1,954	65	138	304	353	860
Housing cost burden greater than 50% of income (and none of the above problems)	18,275	4,522	626	60	23,483	6,105	4,438	3,618	863	15,024
Housing cost burden greater than 30% of income (and none of the above problems)	2,913	8,443	7,615	898	19,869	1,693	4,138	8,523	4,429	18,783
Zero/negative Income (and none of the above problems)	3,045	0	0	0	3,045	1,004	0	0	0	1,004

Table 3 – Housing Problems
Data Source: 2007-2011 CHAS

2. Housing Problems 2 (Households with One or More Housing Problems)

Table 8 displays the number of households with no housing problems, one or more housing problems, and no/negative income by tenure type and AMI.

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	19,565	5,621	1,530	460	27,176	6,285	4,695	4,083	1,338	16,401
Having none of four housing problems	8,057	12,916	22,026	10,020	53,019	2,998	10,910	24,227	18,770	56,905
Household has negative income, but none of the other housing problems	3,045	0	0	0	3,045	1,004	0	0	0	1,004

Table 4 – Housing Problems 2
Data Source: 2007-2011 CHAS

3. Cost Burden > 30%

Table 9 displays the number of households with housing cost burdens more than 30% by household type, tenure type, and household income (expressed as a percentage of AMI).

	Renter				Owner			
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**Total**
NUMBER OF HOUSEHOLDS								
Small Related	9,033	5,153	3,336	17,522	1,711	2,694	5,128	9,533
Large Related	1,513	962	606	3,081	306	590	949	1,845
Elderly	3,122	2,597	1,168	6,887	3,544	3,652	3,213	10,409
Other	8,615	4,981	3,305	16,901	2,421	1,852	3,147	7,420

	Renter				Owner			
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**Total**
Total need by income	22,283	13,693	8,415	44,391	7,982	8,788	12,437	29,207

Table 5 – Cost Burden > 30%
Data Source: 2007-2011 CHAS

4. Cost Burden > 50%

Table 10 displays the number of households with housing cost burdens more than 50% by household type, tenure type, and household income (expressed as a percentage of AMI).

	Renter				Owner			
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**Total**
NUMBER OF HOUSEHOLDS								
Small Related	8,013	1,727	137	9,877	1,558	1,540	1,394	4,492
Large Related	1,278	247	50	1,575	238	301	205	744
Elderly	2,108	951	214	3,273	2,313	1,533	1,072	4,918
Other	7,692	1,701	262	9,655	2,149	1,153	973	4,275
Total need by income	19,091	4,626	663	24,380	6,258	4,527	3,644	14,429

Table 6 – Cost Burden > 50%
Data Source: 2007-2011 CHAS

5. Crowding (More than One Person per Room)

Table 11 displays the number of households that are overcrowded, defined as households with more than one person per room, excluding bathrooms, porches, foyers, halls, or half-rooms. The data is displayed by household type, tenure type, and household income (expressed as a percentage of AMI).

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
NUMBER OF HOUSEHOLDS										
Single family households	803	618	530	148	2,099	89	153	218	192	652
Multiple, unrelated family households	39	104	78	35	256	4	29	94	185	312
Other, non-family households	45	0	45	10	100	0	0	0	0	0

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Total need by income	887	722	653	193	2,455	93	182	312	377	964

Table 7 – Crowding
Data Source: 2007-2011 CHAS

6. Households with Children Present

Data for Table 12 is unavailable. According to the 2007-2011 ACS, there are 93,105 households in Jefferson County including one or more children under the age of 18. Among these, 17% of households with 1 to 2 children, 30% of households with 3 or 4 children, and 53% of households with 5 or more children are below the poverty level. Poverty is much more prevalent among families with a female householder (no husband present) than among married-couple families, with 37% of such households with 1 or 2 children, 62% of households with 3 or 4 children, and 78% of households with 5 or more children living below the poverty level.

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

Table 8 – Households with Children Present

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

There are 98,305 single-person households in Jefferson County, approximately one third of which (30,165 households) consist of a person age 65 or older living alone (2007-2011 ACS). Single-person households potentially requiring housing assistance include low- and moderate-income individuals, seniors, disabled persons, persons with HIV/AIDS, domestic violence victims, and others.

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

According to the 2013 Homeless Census, prepared by Coalition for the Homeless, 3,447 disabled persons and 1,321 victims of domestic violence slept in a homeless shelter at least once during the year.

According to the 2014 Report to the Community from The Center for Women and Families, which operates Metro Louisville's crisis line and provides emergency shelter, transitional housing, counseling, advocacy, and other services to survivors of intimate partner abuse and sexual violence in a nine county region, the organization answered 3,310 crisis calls and provided shelter to 665 individuals (307 of whom were children) in 2013.

There are an estimated 98,633 disabled persons age 18 and over in Metro Louisville, representing nearly one in every five adults (2009-2011 ACS).

As of March 2015, Louisville Metro Housing Authority reported 5,827 applicant households including at least one disabled person on the waitlist for Section 8 Housing Choice Vouchers. At least 587 households with at least one disabled person are waiting for public housing, including both those on the waitlist and those in the process or verifying eligibility before leasing. The exact number of households including one or more disabled persons waiting for public housing is unknown since LMHA does not collect disability information for all household members during the pre-application process.

What are the most common housing problems?

The most common housing problem in Metro Louisville is housing cost burden. HUD defines any household which spends more than 30% of its gross income on housing as cost-burdened, and any household that spends more than 50% of its gross income on housing as severely cost-burdened. According to the data presented in Table 7, there are 77,159 households in Metro Louisville at or below AMI that experience a housing cost burden (30-50% income is spent on housing costs) or a severe housing cost burden (more than 50% of income spent on housing costs). Of these cost-burdened households, 56% are renters and 44% are owners. The majority of cost-burdened households (38%) are in the extremely low-income group (0-30% AMI), and the frequency of the problem decreases with increasing income (28% of cost-burdened households are in the >30-50% AMI group, 26% are in the >50-80% AMI group, and 8% are in the >80-100% AMI group).

The second most common housing problem in Metro Louisville is overcrowding. A total of 3,358 households at or below AMI (renters and owners) experience overcrowding or severe overcrowding. Of these households, 71% are renters and 29% are owners.

A total of 1,757 households at or below AMI in Metro Louisville experience substandard housing which lacks complete kitchen or plumbing facilities. Of these households, 76% are renters, and 50% are extremely low-income (0-30% AMI) or low-income (>30-50% AMI) renters.

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

Extremely low-income households are most affected by housing problems, with 64% of renters and 61% of owners in the 0-30% AMI income group experiencing one or more housing problems. The occurrence of housing problems decreases with increasing income.

Small related households (those with 2-4 related members) account for 37% of cost-burdened households in the extremely low-, low-, and moderate-income groups, while elderly households (those headed by a person who is at least 62 years of age) account for 22% of cost-burdened households in these income groups.

Of households at or below AMI experiencing crowding, 72% are renters and 80% are single-family households.

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

Low income individuals and families who are currently housed but are at imminent risk of becoming homeless include those households experiencing severe housing cost burden and those currently living "doubled-up" with friends or family. Those at risk of homelessness need access not only to affordable housing, but potentially also transportation, employment, medical assistance, substance abuse and mental health services, and information about available assistance and services. A 2014 report from the Louisville/Jefferson County Continuum of Care Homeless Consumer Participation Task Force indicates that homeless individuals who previously received housing assistance cited lack of contact with case managers, non-compliance with program rules, loss of employment/income, and legal troubles as reasons housing assistance was terminated. Reasons cited for losing prior mainstream housing included loss of employment or financial supports, legal troubles, eviction, and landlord disputes.

"At risk" households typically seek assistance through the Association of Community Ministries or one of eight (8) Neighborhood Place locations. Households are typically provided with one to three months of emergency homeless prevention assistance and services to prevent progression to literal homelessness. The Louisville Continuum of Care hosted two Homeless Prevention Summits in 2013, which brought together agencies that provide services and assistance to populations "at risk" for homelessness. One notable result of the summit was the enhancement of Metro United Way's 2-1-1 social service line to be the primary homeless diversion resource for the community. The 2-1-1 line was updated with the latest homeless prevention resources and programs at that time.

Louisville has two rapid re-housing programs, both of which mandate monthly case management services as part of the program requirements. Both programs provide a maximum of 12 months of rental assistance. The ultimate goals of Louisville's rapid re-housing programs are for participants to be able to sustain their own leasing/housing at the end of the public assistance period and for participants not to return to literal homelessness. Since the typical rapid re-housing program participant is a formerly homeless family with no documented disabilities in the family, the service provision for rapid re-housing program participants is primarily focused on job readiness, financial empowerment, and income enhancement services, which build monthly throughout the duration of rapid re-housing assistance.

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

Louisville Metro Government does not provide estimates of at-risk populations.

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

Housing cost burden is the most common housing problem in Louisville Metro and the primary cause of housing instability. As demonstrated in the Market Analysis section of this plan, Louisville Metro has a considerable shortage of rental units that are affordable to extremely low- and low-income households.

The issue of cost burden is exacerbated by old housing stock, which is especially prevalent in the areas where lower-income households are concentrated. Much of West Louisville's housing stock in particular was built before 1949 and lacks weatherization and energy-efficiency upgrades that could substantially lower utility bills for both renters and homeowners. Old housing stock in need of critical repairs (for instance, units with plumbing or electrical issues) can cause additional financial hardship for homeowners.

Discussion

As indicated in this section, Louisville Metro has a need for new affordable units suitable for all household types, including owners, renters, and various family sizes. Additionally, there is a need for preservation of existing affordable units, and for rehabilitation of owner-occupied units including energy efficiency improvements and home repair. Finally, the lack of affordable units combined with other factors such as job loss creates a need for homeless prevention services.

NA-15 Disproportionately Greater Need: Housing Problems

Introduction

According to HUD, a disproportionately greater need exists when members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10% or more) than the income level as a whole. The data in this section summarizes the rates at which households experience housing problems by race, ethnicity, and income.

The four housing problems are: lack of complete kitchen facilities, lack of complete plumbing facilities, overcrowding (more than one person per room), and cost burden where more than 30% of income is spent on housing costs.

The income levels are defined as follows:

- Extremely Low-Income: 0-30 % Area Median Income (AMI)
- Low-Income: >30-50 % AMI
- Moderate-Income: >50-80 % AMI
- Middle-Income: >80-100 % AMI

Tables 13 through 16 describe the number of households experiencing one or more housing problems, no housing problems, and no/negative income but no other housing problems, by race and ethnicity.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	31,560	6,810	3,540
White	17,320	3,950	1,725
Black / African American	12,180	2,670	1,500
Asian	335	15	90
American Indian, Alaska Native	105	10	0
Pacific Islander	90	20	0
Hispanic	1,075	44	175

Table 9 - Disproportionally Greater Need: Housing Problems 0 - 30% AMI
Data Source: 2007-2011 CHAS

>30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	21,605	11,970	0
White	14,040	8,820	0
Black / African American	6,205	2,720	0
Asian	260	70	0
American Indian, Alaska Native	25	40	0
Pacific Islander	20	0	0
Hispanic	720	235	0

Table 10 - Disproportionally Greater Need: Housing Problems >30 - 50% AMI
Data Source: 2007-2011 CHAS

>50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	20,525	32,685	0
White	14,355	24,570	0
Black / African American	4,920	6,660	0
Asian	205	220	0
American Indian, Alaska Native	39	35	0
Pacific Islander	0	15	0
Hispanic	715	710	0

Table 11 - Disproportionally Greater Need: Housing Problems >50 - 80% AMI
Data Source: 2007-2011 CHAS

>80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,855	24,110	0
White	5,345	18,705	0
Black / African American	1,090	4,160	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	255	300	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	85	680	0

Table 12 - Disproportionally Greater Need: Housing Problems >80 - 100% AMI
Data Source: 2007-2011 CHAS

Discussion

The total number of households in the extremely low-, low-, moderate-, and middle-income groups in Jefferson County is 159,660. This serves as the sample size for determining disproportionately greater housing need. Of the households in these income categories, 50% experience one or more of the housing problems defined in this section.

0-30% AMI

The total number of households in the extremely low-income group (0-30% AMI) is 41,910 and comprised 26% of the total households sampled. Members of this income group experienced the highest frequency of housing problems, with 75% of households having one or more housing problems. Within this income category, there is a disproportionately greater need among American Indian/Alaska Native households, who experience housing problems at a rate of 91% (16 percentage points above the income category as a whole).

>30-50% AMI

The total number of households in the low-income group (>30-50% AMI) is 33,575 and comprised 21% of the total households sampled. Within this income group as a whole, 64% of households experienced one or more housing problems. Within this income category, there is a disproportionately greater need among Asian, Pacific Islander, and Hispanic households, who experience housing problems at a rate of 79% (15 percentage points above the income category as a whole), 100% (46 percentage points above the income category as a whole), and 75% (11 percentage points above the income category as a whole), respectively.

>50-80% AMI

The total number of households in the moderate-income group (>50-80% AMI) is 53,210 and comprised 33% of the total households sampled. Within this income group as a whole, 39% of households experienced one or more housing problems. Within this income category, there is a disproportionately greater need among American Indian/Alaska Native and Hispanic households, who experience housing

problems at a rate of 53% (14 percentage points above the income category as a whole) and 50% (11 percentage points above the income category as a whole), respectively.

>80-100% AMI

The total number of households in the middle-income group (>80-100% AMI) is 30,965 and comprised 19% of the total households sampled. Within this income group as a whole, 22% of households experienced one or more housing problems. Within this income category, there is a disproportionately greater need among Asian households, who experience housing problems at a rate of 46% (24 percentage points above the income category as a whole).

NA-20 Disproportionately Greater Need: Severe Housing Problems

Introduction

According to HUD, a disproportionately greater need exists when members of a racial or ethnic group at a given income level experience severe housing problems at a greater rate (10% or more) than the income level as a whole. The data in this section summarizes the rates at which households experience severe housing problems by race, ethnicity, and income.

The four severe housing problems are: lack of complete kitchen facilities, lack of complete plumbing facilities, overcrowding (more than 1.5 persons per room), and severe cost burden where more than 50% of income is spent on housing costs.

Tables 17 through 20 describe the number of households experiencing one or more severe housing problems, no severe housing problems, and no/negative income but no other severe housing problems, by race and ethnicity.

0%-30% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	26,095	12,280	3,540
White	14,180	7,090	1,725
Black / African American	10,195	4,655	1,500
Asian	250	105	90
American Indian, Alaska Native	70	45	0
Pacific Islander	90	20	0
Hispanic	985	134	175

Table 13 – Disproportionately Greater Need: Severe Housing Problems 0 - 30% AMI
Data Source: 2007-2011 CHAS

>30%-50% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,785	24,790	0
White	5,850	17,005	0
Black / African American	2,315	6,610	0
Asian	160	175	0

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	0	60	0
Pacific Islander	0	20	0
Hispanic	285	670	0

Table 14 – Disproportionately Greater Need: Severe Housing Problems >30 - 50% AMI
Data Source: 2007-2011 CHAS

>50%-80% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,335	47,875	0
White	3,780	35,145	0
Black / African American	1,145	10,435	0
Asian	55	370	0
American Indian, Alaska Native	29	45	0
Pacific Islander	0	15	0
Hispanic	300	1,125	0

Table 15 – Disproportionately Greater Need: Severe Housing Problems >50 - 80% AMI
Data Source: 2007-2011 CHAS

>80%-100% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,680	29,290	0
White	1,180	22,870	0
Black / African American	315	4,935	0
Asian	105	450	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	55	715	0

Table 16 – Disproportionately Greater Need: Severe Housing Problems >80 - 100% AMI
Data Source: 2007-2011 CHAS

Discussion

The total number of households in the extremely low-, low-, moderate-, and middle-income groups in Jefferson County is 159,660. This serves as the sample size for determining disproportionately greater housing need. Of the households in these income categories, 26% experience one or more of the severe housing problems defined in this section.

0-30% AMI

The total number of households in the extremely low-income group (0-30% AMI) is 41,910 and comprised 26% of the total households sampled. Members of this income group experienced the highest frequency of severe housing problems, with 62% of households having one or more severe housing problems. Within this income category, there is a disproportionately greater need among Pacific Islander and Hispanic households, who experience severe housing problems at a rate of 82% (20 percentage points above the income category as a whole) and 76% (14 percentage points above the income group as a whole), respectively.

>30-50% AMI

The total number of households in the low-income group (>30-50% AMI) is 33,575 and comprised 21% of the total households sampled. Within this income group as a whole, 26% of households experienced one or more severe housing problems. Within this income category, there is a disproportionately greater need among Asian households, who experience severe housing problems at a rate of 48% (22 percentage points above the income category as a whole).

>50-80% AMI

The total number of households in the moderate-income group (>50-80% AMI) is 53,210 and comprised 33% of the total households sampled. Within this income group as a whole, 10% of households experienced one or more severe housing problems. Within this income category, there is a disproportionately greater need among American Indian/Alaska Native and Hispanic households, who experience severe housing problems at a rate of 39% (29 percentage points above the income category as a whole) and 21% (11 percentage points above the income category as a whole), respectively.

>80-100% AMI

The total number of households in the middle-income group (>80-100% AMI) is 30,965 and comprised 19% of the total households sampled. Within this income group as a whole, 5% of households experienced one or more severe housing problems. Within this income category, there is a disproportionately greater need among Asian households, who experience severe housing problems at a rate of 19% (14 percentage points above the income category as a whole).

NA-25 Disproportionately Greater Need: Housing Cost Burdens

Introduction

According to HUD, a disproportionately greater need exists when members of a racial or ethnic group at a given income level experience housing cost burdens at a greater rate (10% or more) than the income level as a whole. The table below displays cost burden information for the jurisdiction as a whole and for each racial and ethnic group, including the number of households in each group experiencing:

- No cost burden (less than 30% of income is spent on housing costs)
- Cost burden (30-50% of income is spent on housing costs)
- Severe cost burden (more than 50% of income is spent on housing costs)
- No/negative income

Table 21 displays the number of households spending less than 30%, 30-50%, and more than 50% of their income on housing costs, by race and ethnicity. This table also displays the number of households with no/negative income by race and ethnicity.

Housing Cost Burden

Housing Cost Burden	<30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	204,705	47,310	39,445	3,670
White	164,915	33,120	24,360	1,845
Black / African American	30,460	11,540	12,805	1,515
Asian	3,325	630	405	90
American Indian, Alaska Native	270	75	75	4
Pacific Islander	125	20	90	0
Hispanic	3,915	1,175	1,240	175

Table 17 – Greater Need: Housing Cost Burdens
Data Source: 2007-2011 CHAS

Discussion

Cost Burden: 30-50%

In Metro Louisville, 16% of households are considered cost-burdened (30-50% of income is spent on housing costs). No groups are disproportionately represented in this category.

Severe Cost Burden: >50%

In Metro Louisville, 13% of households are considered severely cost-burdened (more than 50% of income is spent on housing costs). Two groups face a disproportionately greater need in this category:

Black/African American and Pacific Islander households, who experience severe housing cost burden at a rate of 23% (10 percentage points above the jurisdiction as a whole) and 38% (25 percentage points above the jurisdiction as a whole), respectively.

NA-30 Disproportionately Greater Need: Discussion

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

As discussed in the preceding sections, there is a disproportionately greater need among the following income and racial/ethnic groups:

Extremely Low-Income (0-30% AMI)

- Native American/Alaska Native households with respect to housing problems
- Pacific Islander and Hispanic households with respect to severe housing problems

Low-Income (>30-50% AMI)

- Asian households with respect to housing problems and severe housing problems
- Pacific Islander and Hispanic households with respect to housing problems

Middle-Income (>50-80% AMI)

- Native American/Alaska Native and Hispanic households with respect to housing problems and severe housing problems

Moderate-Income (>80-100% AMI)

- Asian households with respect to housing problems and severe housing problems

With respect to housing cost burden, Black/African American and Pacific Islander households were disproportionately represented among those households with a severe housing cost burden (>50%).

It should be noted that Pacific Islander and Native American/Alaska Native households together make up less than 0.5% of households in Metro Louisville. The data for those groups in particular should be used with caution due to the small populations and limited sample size of ACS and CHAS data.

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

High incidences of housing cost burden, poverty, and extremely low- to low-income households typically overlap with areas with old housing stock, most notably West Louisville. This indicates that there is likely a significant need for home repair, weatherization, and lead-abatement programs in these areas.

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

Very high concentrations of Black/African American residents occur in the West Louisville neighborhoods of Algonquin, California, Chickasaw, Park Duvalle, Park Hill, Parkland, Russell, and Shawnee, as well as in the Newburg/Buechel area. According to 2007-2011 ACS estimates, 20.5% of the

Louisville Metro population identifies as Black/African American, however some census tracts in these areas are more than 90% Black/African American.

The Hispanic population is more dispersed than the African American population, but there are generally higher concentrations of Hispanics in the south central portion of Louisville Metro.

NA-35 Public Housing

Introduction

Metro Louisville's public housing programs are managed by the Louisville Metro Housing Authority (LMHA). LMHA is a nonprofit agency that provides housing assistance to almost 13,000 low-income families and individuals in the community. Its mission is to provide quality, affordable housing for those in need, assist residents in their efforts to achieve financial independence, and work with the community to strengthen neighborhoods. A nine-member Board of Commissioners, appointed by the Mayor, serves as the policy-making body of the Agency.

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

LMHA has over 4,000 public housing units, including approximately 1,223 apartments in five housing communities designated for elderly and disabled families, approximately 1,397 units in two family developments, and a growing number of scattered site properties and units in privately-managed, mixed-income sites. The Housing Authority also oversees the administration of almost 9,000 Housing Choice Vouchers that allow low-income families to rent in the private market. In addition, the Agency administers subsidies for just over 100 mod-rehab units.

Funding for the Agency's operation comes from rental income and annual subsidy, in the form of operating and tenant based assistance funds, from the U.S. Department of Housing and Urban Development (HUD). The Agency also receives Capital Funds on an annual basis from HUD. Periodically, the Agency also applies for funds from HUD and Metro's Community Development Block Grant (CDBG) program to finance various programs and modernization improvements.

The default data used in this section is based on reports from Public Housing Authorities (PHAs) to HUD. Missing values do not necessarily mean a zero value, but may mean that the PHA did not report on the field.

Totals in Use

Table 22 displays the number of vouchers and units by public housing program type.

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	104	4,035	8,821	1	8,542	142	0	0

Table 18 - Public Housing by Program Type
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**
Data Source: PIC (PIH Information Center)

Characteristics of Residents

Table 23 displays the characteristics of public housing residents by public housing program type.

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	4,315	10,277	10,744	0	10,652	9,862	0
Average length of stay	0	1	7	7	1	7	0	0
Average Household size	0	1	2	2	2	2	1	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	2	745	759	0	737	9	0
# of Disabled Families	0	12	1,079	2,707	0	2,579	64	0

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project -based	Tenant -based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Families requesting accessibility features	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 19 – Characteristics of Public Housing Residents by Program Type; LMHA (# of Families Requesting Accessibility Features)
Data Source: PIC (PIH Information Center)

Race of Residents

Table 24 displays the racial composition of residents for each public housing program.

	Program Type								
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	30	365	2,465	1	2,360	59	0	0
Black/African American	0	72	3,617	6,149	0	5,978	80	0	0
Asian	0	0	3	9	0	9	0	0	0
American Indian/Alaska Native	0	2	5	147	0	145	2	0	0
Pacific Islander	0	0	44	45	0	44	1	0	0
Other	0	0	1	6	0	6	0	0	0

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

Table 20 – Race of Public Housing Residents by Program Type
Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Table 25 displays the ethnic composition of residents for each public housing program.

Program Type									
Ethnicity	**Certificate**	**Mod-Rehab**	**Public Housing**	**Vouchers**					
				Total	**Project-based**	**Tenant-based**	**Special Purpose Voucher**		
							Veterans Affairs Supportive Housing	**Family Unification Program**	**Disabled ***
Hispanic	0	0	28	98	0	96	0	0	0
Not Hispanic	0	104	4,006	8,717	1	8,440	142	0	0
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**									

Table 21 – Ethnicity of Public Housing Residents by Program Type
Data Source: PIC (PIH Information Center)

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

LMHA has a growing number of units accessible to people with disabilities and makes them available to both applicants on the waiting list and current residents with impairments. Currently, LMHA has just over 4,000 public housing units and at last count, 88 of these are fully accessible (2.2%).

LMHA conducted a needs assessment for compliance with Section 504 guidelines in the early 1990s and again in the mid-2010s. Improvements were made throughout the Agency's developments including sidewalks, approaches to management offices, community centers, and other public buildings, and additional necessary modifications including unit conversions. Also, in 2004, the Kentucky Housing Corporation (KHC) began requiring that Tier One Universal Design Standards be incorporated into KHC-funded projects. As a result, all new units created with Low Income Housing Tax Credits will include Universal Design features.

In addition, LMHA has constructed 27 accessible units at its HOPE VI sites, Park DuValle and Liberty Green, and has set the following minimum goals for accessible rental at the new Sheppard Square HOPE VI development: 8% of units will be for families with mobility impairments, 4% of units will be for families with hearing and visual impairments, 11% of units will be adaptable and 50% of units will meet visitability standards. The most recent comprehensive modernization, at St. Catherine Court, provided for 18% accessible units. LMHA has been hampered with accessible unit acquisition in the scattered site program, as the great majority of scattered site units have been added through purchases of existing units. Older codes did not require accessible units unless the building or complex contained over 25 units. Even under these circumstances LMHA has been able to acquire accessible units in areas of low poverty and construct several new, fully accessible single-family homes for low-income households.

LMHA also provides reasonable accommodations and 504 modifications to existing conventional apartments. Modifications could include, but are not limited to, widened doorways, roll-in showers, modified kitchen cabinets, lowered kitchen sink counters, bathroom grab bars, raised or lowered electrical outlets, raised or lowered toilet seats, and audio/visual alarms, or transfers to another unit.

The LMHA waiting list has been assessed for those requesting accessible units. Currently anyone requesting an efficiency or one bedroom accessible unit is able to do a walk-in interview and they are not placed on the wait list. As of April 2015, all but one application for the efficiency / one bedroom category have been accommodated. Tracking is not done for two bedroom and larger units in conjunction with the waiting list. Current public housing resident requests are tracked and as of April 2015 no one is waiting for an accessible unit. LMHA even has empty accessible units.

In addition, LMHA offers reasonable accommodations in policies, procedures, and practices that will make non-dwelling facilities, services, and programs accessible to persons with disabilities. It is the intent of LMHA to provide housing, services, and programs for all members of the community. LMHA plans to continue increasing the number of accessible units through the scattered site program, future revitalization endeavors, and comprehensive modernization projects as well as to continue providing reasonable accommodations to make services and programs available to everyone.

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

LMHA maintains a single, centralized waitlist for its owned and managed public housing sites. As of April 9, 2015 there were 4,064 applicants on LMHA's central based waitlist. A total of 2,418 or 59% of applicants on LMHA's central-based waitlist sought one-bedroom units, 1,146 or 28% needed two-bedroom units, 352 or 9% qualified for three-bedroom units and 146 or 4% sought four-bedroom units. Nearly 587 applicants (14%) report a disability. Of those, 498 are requesting an efficiency or one-bedroom apartment and are able to do walk-in appointments. They have completed an interview and the Housing Authority is in the process of determining eligibility.

LMHA also maintains a separate waitlist for the HCV program. As of April 9, 2015 there were a total of 17,514 applicants on the Authority's Housing Choice Voucher program waitlist. A total of 7,082 or 40% of applicants on the HCV waitlist needed one-bedroom units, 6,448 or 37% sought two bedroom units, 3,291 or 18% qualified for three bedroom units, and 693 or 4% needed four-bedroom or larger units. Nearly 5,287 applicants (30%) include a household member with a disability.

Individual site-based waitlists are used for most of the privately managed and/or owned public housing units in mixed-income developments, including Park DuValle, Liberty Green, and Sheppard Square.

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

The needs of the population on LMHA's Public Housing and Section 8 Waiting Lists are comparable to the needs of Louisville's extremely low-income residents. Metrowide, there are at-risk populations in need of assistance and they include homeless individuals and families, low-income seniors, and people with disabilities.

NA-40 Homeless Needs Assessment

Introduction

The Louisville Metro Continuum of Care (CoC) is a multi-sector collaboration between non-profit shelters and homeless service providers, formerly homeless persons, Louisville Metro Government, the Coalition for the Homeless, the Kentucky Housing Corporation, Seven Counties Services, Jefferson County Public Schools, local businesses, faith-based organizations, and community advocates. The Coalition for the Homeless organizes the CoC's annual Point-in-Time count and prepares an annual homeless census. These reports provide a snapshot of Louisville Metro's homeless population. Data from the 2014 Point-in-Time Count (performed on January 30, 2014) and 2013 Homeless Census (covering the period from January 1, 2013 to December 31, 2013) indicates that:

- 8,608 people experience homelessness at some time during the year
- Among those who slept in a homeless shelter at least once during the year:
    - 7% were unaccompanied youth
    - 41% had a disability
    - 16% were victims of domestic violence
    - 11% were veterans
- 1,260 people experience homelessness on a given night
- 94% of homeless persons on a given night are sheltered
- 1,157 Emergency Shelter and Transitional Housing beds were available in 2013 (an 18% decrease from 2012)

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	338	0	1,796	Unavailable	560	Unavailable
Persons in Households with Only Children	20	0	562	Unavailable	455	

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Only Adults	839	70	6,812	Unavailable	4,800	Unavailable
Chronically Homeless Individuals	131	56	Unavailable	Unavailable	Unavailable	
Chronically Homeless Families	7	0	Unavailable	Unavailable	Unavailable	
Veterans	208	9	916	Unavailable	Unavailable	
Unaccompanied Child	20	0	562	376	455	
Persons with HIV	27	0	109	9	95	

Table 22 - Homeless Needs Assessment
Data Source: HMIS; 2014 Point-in-Time Count (Persons Experiencing Homelessness on a Given Night); 2013 Homeless Census (# Experiencing Homelessness Each Year)

Describe the jurisdiction's rural homeless population.

Louisville Metro has no rural homeless.

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

A review of the 2011, 2012, and 2013 Homeless Census reports indicates that family homelessness is on the rise in Louisville Metro, with an increasing number of families experiencing homelessness each year (509 families in 2011, 573 families in 2012, and 628 families in 2013). The same reports indicate a fluctuation in the number of homeless veterans each year (820 veterans in 2011, 681 veterans in 2012, and 916 veterans in 2013). The 2013 Homeless Census indicates that single adult clients spent an average of 7 consecutive nights in emergency shelters and families spent an average of 26 consecutive

nights in emergency shelters. In transitional housing, adult singles spent an average of 98 consecutive nights while families spent an average of 87 consecutive nights.

Nature and Extent of Homelessness:

Racial/ethnic information from the 2014 Point-in-Time Count and the 2013 Homeless Census was not available. Statistics compiled for the Annual Homeless Assessment Report capture racial/ethnic data for sheltered homeless persons.

Race:	**Sheltered:**	**Unsheltered (optional)**
White	4,005	Unavailable
Black or African American	3,618	Unavailable
Asian	0	Unavailable
American Indian or Alaska Native	75	Unavailable
Pacific Islander	0	Unavailable
Ethnicity:	**Sheltered:**	**Unsheltered (optional)**
Hispanic	165	Unavailable
Not Hispanic	7,859	Unavailable

Data Source: Data submitted for HUD's 2013 Annual Homeless Assessment Report (10/1/2012 through 9/30/2013)

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

The 2013 Homeless Census reported 628 homeless families during the year. During the same year, 1,196 children under 18 were homeless, including both children in families and unaccompanied youth. The Kentucky Department of Education reported that 8,318 Jefferson County students were homeless at some point during the 2013-2014 academic year using the definitions set forth in the McKinney-Vento Homeless Education Assistance Act.

The 2013 Homeless Census reported 916 homeless veterans during the year. A December 2014 report to Mayor Fischer from the Coalition for the Homeless states that VA Medical Center staff compiled lists of homeless veterans from the Veterans Administration, Louisville Continuum of Care (CoC) Common Assessment, Louisville CoC Homeless Management Information System, and the St. John Center for Homeless Men to create a final list of 360 known homeless veterans in Louisville. The Coalition estimates based on national research that approximately one third of this group will need permanent supportive housing, one third will need a short term subsidy, and one third will need community supports, linkages to employment, and a deposit to access housing.

Describe the nature and extent of homelessness by racial and ethnic group.

For the period 10/1/2012 through 9/30/2013, the majority of sheltered homeless persons were non-Hispanic whites. However, African Americans were disproportionately represented among the sheltered

homeless population. This group comprises 20.5% of the Louisville Metro population (2007-2011 ACS) but 45% of the sheltered homeless population.

Racial/ethnic data is unavailable for unsheltered homeless persons.

Describe the nature and extent of unsheltered and sheltered homelessness.

According to the 2013 Homeless Census, 8,380 sheltered and 228 unsheltered homeless persons were documented during the year. The number of unsheltered homeless represents a 38% reduction from the previous year; however the report notes that the number of unsheltered homeless is likely underestimated due to the difficulty of counting the group.

The 2014 Homeless Point-in-Time Count indicates that 70 homeless persons were unsheltered on a given night. All unsheltered individuals were unaccompanied adults. Among the unsheltered homeless, 56 were chronically homeless individuals, 9 were veterans, 45 were severely mentally ill, and 38 suffered from chronic substance abuse.

Discussion

Data presented in this section indicates a continued need for homeless prevention, homeless services, and affordable housing in Louisville Metro.

NA-45 Non-Homeless Special Needs Assessment

Introduction:

This section describes the housing needs of persons who are not homeless but require supportive housing services, including the elderly; persons with mental, physical, and developmental disabilities; persons with drug and alcohol addictions; victims of domestic violence, dating violence, sexual assault, and stalking; persons living with HIV/AIDS and their families; and immigrants.

HOPWA

As required by HUD, the tables below describe the size and characteristics of the population of persons living with HIV/AIDS in the HOPWA Eligible MSA, which includes Jefferson, Bullitt, Oldham, Henry, Meade, Shelby, and Spencer Counties in Kentucky and Clark, Floyd, Harrison, Scott, and Washington Counties in Indiana.

Current HOPWA formula use:	
Cumulative cases of AIDS reported	3,044
Area incidence of AIDS	158
Rate per population	12.63
Number of new cases prior year (3 years of data)	328
Rate per population (3 years of data)	8.78
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	3,020
Area Prevalence (PLWH per population)	241
Number of new HIV cases reported last year	158

Table 23 – HOPWA Data
Data Source: CDC HIV Surveillance; Kentucky Cabinet for Health and Family Services (Number of new HIV cases, Jefferson County KY 2012)

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	286
Short-term Rent, Mortgage, and Utility	0
Facility Based Housing (Permanent, short-term or transitional)	0

Table 24 – HIV Housing Need
Data Source: HOPWA CAPER (2013)

Describe the characteristics of special needs populations in your community.

Elderly and Frail Elderly

There are an estimated 98,037 persons age 65 years and over in Metro Louisville, and an estimated 70,417 households (23% of all Metro households) containing at least one person age 65 and over (2007-2011 ACS). CHAS data from the same 5-year period indicates that nearly half of all households with at least one person age 62 and over fall in the extremely low-, low-, or moderate-income groups, with 12% of these households (10,361 households) earning 0-30% AMI, 16% of households (13,939 households) earning >30-50% AMI, and 20% of households (17,447 households) earning >50-80% AMI.

There are 25,487 cost-burdened (30-50% of income is spent on housing costs) or severely cost-burdened households (more than 50% of income is spent on housing costs) headed by a person who is at least 62 years old in Metro Louisville (2007-2011 CHAS). Of these households, 40% are renters and 60% are owners.

An estimated 40% of those aged 65 years and older in Louisville Metro have a disability. Ambulatory and independent living difficulties are most common among the disabled elderly (2009-2011 ACS).

Persons with Mental, Physical, and Developmental Disabilities

There are an estimated 98,633 disabled persons age 18 and over in Metro Louisville, representing 18% of adults (2009-2011 ACS). Disabled individuals over the age of 16 are less likely to be employed (22% employed compared to 67% of those in the same age group without a disability) and more likely to live below the poverty level (25% in poverty compared to 12% of those in the same age group without a disability) than the Metro population as a whole.

Among Louisville Metro residents aged 18-64 years, the most common disability type is ambulatory difficulty (7% of the total population in that age group), followed by cognitive (6%), independent living (4.6%), self-care (2.4%), hearing (2%), and vision (2%) difficulties. Among residents aged 65 years and over, the most common disability type is ambulatory difficulty (26.4% of the total population in that age group), followed by independent living (18.8%), hearing (14.8%), cognitive (11.3%), self-care (10%), and vision (7.4%) difficulties. Likelihood of experiencing a disability increases with age: 6% of those under 18, 13% of 18-64 year-olds, and 40% of those 65 and older have a disability.

Persons with Drug and Alcohol Addictions

Seven Counties Services, which provides behavioral health and developmental services for Louisville and the surrounding region, reports that the Jefferson Alcohol and Drug Abuse Center provided treatment or case management services to 5,200 individuals in 2013. The Substance Abuse and Mental Health Services Administration estimates based on its 2010-2012 National Survey on Drug Use and Health results that 2.96% of persons aged 12 years or older in the Seven Counties region experienced alcohol dependence in the past year and that 2.11% of persons aged 12 years or older in the Seven Counties region experienced illicit drug dependence in the past year.

Persons Living with HIV/AIDS and their Families

Data from the 2014 Kentucky HIV/AIDS Surveillance Report (prepared by the Kentucky Department for Public Health) indicate that 4,153 cases of HIV have been diagnosed in Jefferson County since surveillance began in 1982. Of those cases, an estimated 2,669 persons are currently living with HIV/AIDS. Statewide, African Americans accounted for 38% of new HIV cases diagnosed in 2012, yet comprised just 8% of Kentucky's population. Similarly, Hispanics accounted for 5% of newly diagnosed HIV cases in 2012, yet comprised only 3% of Kentucky's population. The 2014 Point-in-Time count found that 27 persons with HIV/AIDS experience homelessness on a given night.

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

According to the 2013 Homeless Census and 2014 Point-in-Time count, 1,321 victims of domestic violence slept in a homeless shelter at least once during the year and 201 victims of domestic violence experienced homelessness on a given night. The Kentucky Domestic Violence Association FY 2013 report indicates that new, unduplicated shelter admissions for the Center for Women and Families Residential Program included 278 women, 9 men, and 266 children for total of 553 persons. The average number of nights that women remained in residence was 43. The KDVA report notes that the Center provided nonresidential services to 4,935 new, unduplicated participants during the year.

Immigrants

A growing community in Metro Louisville is the immigrant and international population. According to Making Louisville Home for Us All: A 20-Year Action Plan for Fair Housing, there are approximately 100,000 immigrants and internationals currently living in Louisville from all parts of the world. Housing needs vary within this group, from those of professionals who relocated here for employment to those of refugees who may never have lived outside of a relocation camp or tent city. Members of this group may face unique challenges in Metro Louisville, such as limited English proficiency and the need for housing units that can accommodate larger family sizes.

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

Elderly and Frail Elderly

Elderly persons, particularly homeowners, may require home rehabilitation and weatherization to reduce housing cost burden and support aging in place. Additionally, these groups may require assistance with making accessibility improvements to their homes and supportive services for aging in place, including transportation and nutrition assistance. Elderly persons may be especially vulnerable to housing problems, housing cost burden, and discrimination due to limited income, age-related physical or mental disabilities, limited mobility, and high health care costs.

Persons with Mental, Physical, and Developmental Disabilities

According to The Center for Accessible Living (CAL), accessible housing is the primary unmet need of physically disabled persons. Other related needs include employment, transportation, and personal assistance. CAL operates a ramp construction program for people with mobility impairments in Louisville Metro. CAL also offers services such as sign language interpretation, independent skills training, referrals, and peer support services. As of March 2015, there were 237 people on CAL's waiting list for ramp installation.

Persons with Drug and Alcohol Addictions

Needs of low income persons struggling with drug and/or alcohol addictions may include emergency and transitional housing, as well as counseling, self-sufficiency services, and referrals. Seven Counties Services provides assistance for those suffering from addiction, as well as those with mental illness and emotional and behavioral disorders. In 2013, the Jefferson Alcohol and Drug Abuse Center provided intensive outpatient programs to 500 individuals and their families, and provided inpatient treatment to 1,650 people with alcoholism or drug addiction.

Persons Living with HIV/AIDS and their Families

HIV/AIDS is unlike any other illness. Stigma often surrounds an HIV diagnosis, and many of those affected by the disease belong to populations which already experience some vulnerability. People of color, LBGTQ individuals, and persons of very low income account for an overwhelming majority of HIV/AIDS cases in Louisville Metro as well as nationwide. The needs of low income individuals with HIV/AIDS and their families include emergency housing for the homeless, financial assistance with rent/utilities, substance abuse case management, assistance with medical costs, and counseling.

In Louisville Metro, a large number of HIV positive individuals are unable to access the mental health treatment they need, and often housing case managers are unable to adequately address consumer's needs due to mental or psychiatric instability. Louisville Metro has also seen a rise in need for increased assistance with non-HIV medications. While the Affordable Care Act has made medical treatment more accessible to more people, the restructuring of Medicaid now requires those still receiving Medicaid to pay co-pays.

Homeless HIV positive individuals who are medically fragile or who do not need to access substance use treatment have very few options for emergency housing. Furthermore, the need for emergency housing typically spikes during harsh winters.

As of March 2015 there were 137 persons with HIV/AIDS on the waiting list for HOPWA TBRA in the HOPWA EMSA. Hoosier Hills AIDS Coalition reports a probable increase in the need for housing assistance in the Indiana portion of the EMSA due to a substantial number of new diagnoses in 2015.

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

The Center for Women and Families is the primary service provider for victims of domestic violence and sexual assault in Louisville Metro. The Center provides emergency shelter and transitional housing for victims, regardless of gender, and their dependent children, as well as counseling, safety planning, advocacy, referrals, transportation assistance, and economic self-sufficiency services.

Immigrants

The special needs of immigrant households vary widely and can include housing units suitable for larger families, access to information about fair housing laws, and language services. Kentucky Refugee Ministries and Catholic Charities of Louisville are the two primary organizations serving the immigrant community in Louisville Metro. Services offered include interpretation, English as a Second Language classes, legal assistance for immigration, employment services, cultural orientation, financial literacy education, and English and citizenship classes targeted specifically to the elderly.

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

Within the Kentucky counties of the HOPWA EMSA (Bullitt, Henry, Jefferson, Meade, Nelson, Oldham, Shelby, Spencer, and Trimble), a cumulative total of 4,588 cases of HIV have been diagnosed and an estimated 2,946 persons are currently living with HIV/AIDS (2014 Kentucky HIV/AIDS Surveillance Report).

Within the Indiana Counties of the HOPWA EMSA (Clark, Floyd, Harrison, Scott, and Washington), an estimated 503 persons are currently living with HIV/AIDS (Indiana State Department of Health, December 2014).

In Kentucky, the rates of new infections are highest among the Black/African American and Hispanic populations. African Americans accounted for 38% of new HIV cases diagnosed in 2012, yet comprised just 8% of the state's population. Hispanics accounted for 5% of newly diagnosed HIV cases in 2012, yet comprised only 3% of Kentucky's population. The group with the highest rate of infection is African American males, who are diagnosed at a rate of 52.8 per 100,000 population, followed by Hispanic males at 24.7 per 100,000 population and African American females at 11.6 per 100,000 population.

As in Kentucky, Indiana's minority groups experience new infections at higher rate. In Indiana, 45% of newly diagnosed HIV/AIDS cases in 2014 were in African Americans, while this group represents just 9% of the state's population (2007-2011 ACS). Similarly, Hispanics represented 12% of newly diagnosed HIV/AIDS cases in 2014, but represented only 6% of the state's population.

Males are disproportionately affected by HIV/AIDS in both states. In Kentucky, 84% of new diagnoses in 2012 were in males. In Indiana, 80% of new diagnoses in 2014 were in males.

Discussion

The needs of non-homeless special needs populations, with the exception of housing and supportive services for persons with HIV/AIDS and a CDBG-funded ramp building program for disabled persons, are primarily addressed through various programs outside the scope of the Consolidated Plan, including support provided to nonprofits by Louisville Metro Government's External Agency Fund, the Senior Nutrition Program, the Retired Senior Volunteer Program, the Foster Grandparent Program, and programs funded through the Community Services Block Grant (CSBG). Louisville Metro Department of Community Services provides services to special needs populations through programs and referrals available at eight Neighborhood Place locations, as well as policy and advocacy activities through the Office for Women and the Office for Aging and Disabled Citizens.

There is a demonstrated need for continued housing assistance and supportive services for persons with HIV/AIDS in the Louisville MSA, rehabilitation of housing units including emergency repair and weatherization, and home accessibility improvements for elderly and disabled persons.

NA-50 Non-Housing Community Development Needs

Describe the jurisdiction's need for Public Facilities.

Louisville has traditionally been a City of Parks, and the importance of public green spaces and recreational facilities is a recurring theme in the assets, goals, and projects identified during the Vision Louisville process. Parks provide a wealth of benefits to communities and their residents, helping to build a sense of community, provide opportunities for physical activity, create safer neighborhoods, manage stormwater runoff, provide children with informal learning and social experiences, mitigate the urban heat island effect, and more. Vision Louisville proposes implementing the following projects related to parks, green space, and recreational facilities by 2040.

- Implement local bicycle networks
- Complete the Louisville Loop and connections to the Loop
- Transform vacant lots into permeable, green pocket parks and other productive uses
- Plant 500,000 trees
- Create neighborhood activity hubs
- Plant 100 edible acres
- Create a waterfront recreational corridor
- Construct a swimming lake near the Portland neighborhood

Louisville Metro Parks and Recreation manages 120 parks, 12 community centers, and several other public facilities. As in other areas of government, budget cuts make it difficult to maintain existing facilities and infrastructure, develop new facilities, and expand programming to meet public need.

Louisville's community centers are located primarily in low- to moderate-income areas and provide free access to computer labs and wireless internet, as well as gathering spaces, recreational and fitness opportunities, and a venue for the Dare to Care Kids Café program, which provides evening meals to children under 18.

How were these needs determined?

Public Facility needs, particularly the need for parks and recreational facilities, are outlined in a number of existing community plans, including Vision Louisville, Metro's Strategic Plan, and a variety of individual park master plans.

Describe the jurisdiction's need for Public Improvements.

The Vision Louisville process proposed a number of projects related to public improvements, some of which overlap with those listed above for public facilities:

- Implement local bicycle networks
- Complete the Louisville Loop and connections to the Loop
- Develop a Ninth Street Corridor strategy

- Extend River Road into West Louisville
- Transform vacant lots into permeable, green pocket parks and other productive uses
- Plant 500,000 trees

Move Louisville is a long-range strategic multi-modal transportation plan that builds on the goals identified in Vision Louisville. The Move Louisville process identified needs such as increased access to jobs through all modes of transportation, reduced vehicular congestion, maintenance and repair of existing infrastructure, improved ADA accessibility of pedestrian facilities, and increased transit options. The Move Louisville process identified specific bicycle and pedestrian, road, and transit projects and estimated the level of impact of each project with respect to moving toward major goals such as providing connectivity choices, improving safety and health, maintaining fiscal responsibility, and enhancing neighborhoods. Move Louisville will be finalized in 2015.

Sidewalks

Louisville Metro's Pedestrian Master Plan outlines a need for:

- Accessible, safe, and well-maintained pedestrian facilities along and across all streets
- Policies and practices to ensure that every street metrowide meets the needs of pedestrians of all abilities
- Education, enforcement, and encouragement programs to support pedestrian travel

Streets

Louisville Metro's Complete Streets Policy expresses a need for new and retrofitted street projects to accommodate all users, including bicyclists, pedestrians, motorists, transit users, and people with disabilities. Transportation in Louisville, as in many cities, is largely automobile-dependent and over time this has led to streets that are often inhospitable to those using other methods of transportation.

As demonstrated during the Vision Louisville and Move Louisville processes, there has been renewed interest in extending River Road westward into the Portland neighborhood. The potential benefit of this project to West Louisville is compounded by the Waterfront Development Corporation's recent release of a master plan for the westward expansion of Waterfront Park into the Portland neighborhood.

Vacant and Abandoned Properties

In October 2013, Metro code enforcement officers identified 4,961 vacant structures and 1,287 vacant lots in the county. The problem is especially pronounced in West Louisville, where vacant properties contribute to health and safety concerns, declining property values, and blight. There is a need for acquisition of abandoned properties, cleaning of vacant lots, and clearance of dilapidated structures, as well as for utilizing vacant lots in ways that maximize community benefit from those spaces. In 2014, Louisville Metro Government hosted a "Lots of Possibility" competition to solicit creative ideas for utilizing vacant lots, providing ownership or temporary use of a vacant lot and implementation funds to the winners in both permanent and interim use categories.

How were these needs determined?

Public improvement needs are described in a number of existing community plans and reports, including Vision Louisville, Move Louisville, the Pedestrian Master Plan, Metro's Strategic Plan, the Vacant and Abandoned Property Neighborhood Revitalization Study, and various neighborhood and corridor plans. Public improvement needs are also outlined in Cornerstone 2020, Metro's current comprehensive plan. A comprehensive plan update will begin in 2015 and will integrate public input from both Vision Louisville and Move Louisville. The comprehensive plan update is expected to be completed in 2017 and adopted by Metro Council in 2018.

Describe the jurisdiction's need for Public Services.

The 2014 Community Needs Assessment identified the top areas of need as:

- **Housing and homeless services**, including help finding affordable housing, help with rent or mortgage payments, help with utility bills, and homeownership preparation classes
- **Services for youth**, including job opportunities, before and after school programs, supportive role models, violence prevention, and tutoring
- **Employment services**, including employment support for people with criminal backgrounds, job development and creation, job training, help finding a job, and transportation assistance
- **Senior services**, including health services, help with prescriptions, transportation, nutrition, and accessibility
- **Personal finance services**, including help improving credit scores, classes on budgeting and saving money, and access to affordable short-term loans

Violent crimes have been on the upswing with a 14.6% increase in homicides in 2014 compared to 2013, and more than 20 homicides in the first quarter of calendar year 2015. There is a significant need to do early intervention with children, especially those who are exposed to violence, to prevent violent behaviors from being passed from one generation to another. The Office of Safe and Healthy Neighborhoods has partnered with the Jefferson County Public School System in an attempt to provide support for children who have been exposed to violence and provide counseling and support. Louisville Metro's Department of Public Health and Wellness has begun a pilot program at one elementary school to address young children who have been exposed to adverse environments. Groups concerned with stemming the tide of violence have formed an alliance in an effort to have more of a collective impact but more resources are needed to expand both of these initiatives.

Drug use, particularly heroin addiction, has also become a major problem resulting in an increase in overdoses as well as an increase in the number of babies that have been born addicted. Special efforts have recently been undertaken by the Commonwealth of Kentucky in the passage of legislation to provide more treatment and stronger penalties for heroin use and sale. Increased services to individuals, particularly those exiting the corrections system, is critical if efforts to direct individuals to recovery are to be successful. Communications from the corrections system reveals that often

individuals incarcerated on misdemeanor crimes who may have drug addiction are discharged long before detox can occur, resulting in escalation of criminal activity in order to feed the addiction.

Youth need access to quality out of school time activities, including mentoring, educational support, and recreation. Metro-owned community centers serve many of the low and moderate income neighborhoods, but these community centers often compete with privately owned and operated centers for funding and support. These centers need to be welcoming places for youth to come and have state of the art technology that will serve to stimulate the imagination of the youth participating in the programs.

Lastly, while the economy has improved in recent years, unemployment, particularly in certain segments of the population remains high. Outreach efforts to engage more individuals in skill development to meet the labor market demands of the 21st Century are needed to bridge the gap. Employers are reporting that the current labor pool often does not have the requisite skills necessary to fill available jobs.

How were these needs determined?

Public service needs are largely determined through citizen and stakeholder consultations, as well as through the annual Community Needs Assessment, prepared by Louisville Metro's Department of Community Services.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This section provides an analysis of Louisville's housing market, including the number, cost, and condition of units, public housing, and homeless and special needs facilities. A discussion of non-housing community development assets and regulatory barriers to affordable housing is also included.

Number of Housing Units: Data from the 2007-2011 ACS indicates that there are 336,184 residential units in Louisville Metro, 66% of which are single-unit detached structures and 14% of which are in buildings with 5 to 19 units. The vast majority of homeowners (79%) live in units with three or more bedrooms, while most renters live in units with two bedrooms (41%) or one bedroom (29%).

Cost of Housing: Median home value in Metro Louisville increased 47% from 2000 to 2011, while median contract rent increased 34%. During this time, median household income increased by 17%, making housing less affordable for homeowners and renters alike.

Condition of Housing: The majority of Louisville's housing stock (69%) was built before 1980. 68% of owner-occupied households and 70% of renter households live in units built before 1980. Approximately 8% of households living in units built before 1980 include children aged six or younger.

Public and Assisted Housing: The Louisville Metro Housing Authority (LMHA) is responsible for the development and management of federally subsidized low-rent housing in the city. LMHA manages more than 4,000 public housing units and administers nearly 9,000 Housing Choice Vouchers that allow low-income families to rent in the private market.

Homeless Facilities and Services: Section MA-30 provides an overview of supportive services and housing resources available to homeless persons, including a list of primary service providers and the number of shelter, transitional housing, and permanent supportive housing beds that are targeted to homeless households.

Special Needs Facilities and Services: This section presents an overview of available HOPWA assistance, supportive housing needs of special needs populations, and the activities Louisville Metro plans to undertake during the Consolidated Plan period to address the needs of these populations, which include housing assistance provided to persons with HIV/AIDS through TBRA and STRMU, supportive services for persons with HIV/AIDS, and a ramp building program to improve accessibility for disabled persons.

Barriers to Affordable Housing: This section provides a summary of regulatory barriers to affordable housing, including aspects of the *Cornerstone 2020*, the Land Development Code, and current zoning. A summary of the strategy planned to address these barriers can be found in section SP-55 of this plan.

Non-Housing Community Development Assets: This section provides an overview of Louisville's economy, including business activity, employer needs with respect to the workforce and technological infrastructure, and training programs intended to address the workforce needs of local employers.

MA-10 Number of Housing Units

Introduction

Data from the 2007-2011 ACS indicates that there are 336,184 residential units in Louisville Metro, 66% of which are single-unit detached structures and 14% of which are in buildings with 5 to 19 units. The vast majority of homeowners (79%) live in units with three or more bedrooms, while most renters live in units with two bedrooms (41%) or one bedroom (29%).

New single-family residential growth in Louisville Metro is occurring primarily in the eastern part of the county. Additionally, there has been some increase in permit applications for rehabilitation and repair of homes in the urban core. New rental units are generally clustered around downtown, the East End, and southeastern Jefferson County. Louisville Metro Government anticipates new single family developments around the Parklands of Floyds Fork and multifamily developments at the edges of the urban core in neighborhoods surrounding downtown.

Move Louisville recommends prioritizing new development along major corridors including Broadway, Bardstown Road, Frankfort Avenue/Shelbyville Road, Dixie Highway, Preston Highway, and Hurstbourne Parkway to encourage transit-oriented development and walkable town centers in key locations throughout these corridors. The Vision Louisville and Move Louisville processes revealed a general desire to improve transportation options for transit, bicycles, and pedestrians. Additionally, the public expressed a desire for more infill development.

All residential properties by number of units

Table 29 displays the total number of residential units in Louisville Metro by property type.

Property Type	Number	%
1-unit detached structure	221,310	66%
1-unit, attached structure	12,627	4%
2-4 units	29,120	9%
5-19 units	47,423	14%
20 or more units	21,099	6%
Mobile Home, boat, RV, van, etc	4,605	1%
Total	***336,184***	***100%***

Table 29 – Residential Properties by Unit Number
Data Source: 2007-2011 ACS

Unit Size by Tenure

Table 30 displays the number of housing units by unit size and tenure type.

	Owners		Renters	
	Number	%	Number	%
No bedroom	284	0%	3,137	3%
1 bedroom	3,783	2%	31,148	29%
2 bedrooms	35,902	19%	44,406	41%
3 or more bedrooms	153,887	79%	28,765	27%
Total	***193,856***	***100%***	***107,456***	***100%***

Table 30 – Unit Size by Tenure
Data Source: 2007-2011 ACS

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

As of April 2015, 106 CDBG-assisted units, 1,447 HOME-assisted units, 1,386 Project-Based Section 8 units, and 2,824 Low Income Housing Tax Credit (LIHTC)-assisted units remain within the Period of Affordability. It should be noted that in many cases there is overlap between the CDBG, HOME, and LIHTC units, so there is some duplication in the supplied counts.

Louisville Metro Housing Authority has over 4,000 public housing units, including approximately 1,223 apartments in five housing communities designated for elderly and disabled families, approximately 1,397 units in two family developments, and a growing number of scattered site properties and units in privately-managed, mixed-income sites. LMHA also oversees the administration of almost 9,000 Housing Choice Vouchers that allow low-income families to rent in the private market.

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

In October 2014, Kentucky Housing Corporation estimated that 4,592 Low-Income Housing Tax Credit units in Jefferson County would expire by 2020. An additional 5,772 Project-Based Section 8 units in Jefferson County were identified as potentially at-risk (either currently or by 2020). There are an additional 70 HOME-assisted units that will expire before the year 2020. These units did not receive funding through Section 8 or LIHTC and are not included in the Kentucky Housing Corporation counts.

Louisville Metro Government is currently working with property owners to ensure continued affordability of units and expects the majority of units to remain affordable for the foreseeable future.

Louisville Metro Housing Authority (LMHA) does not expect to lose any Section 8 vouchers during the next five years.

LMHA anticipates the following changes to the public housing stock:

Bayberry: There are 10 public housing units at Bayberry. Bayberry is a 30 unit three story condominium building, with LMHA owning 10 units, in which all the units in the building are flats and none of the LMHA-owned units are vertically aligned. If a unit has a shower overflow or pipe leak it often goes into the lowest apartment – sometimes this affects an LMHA unit or is caused by an LMHA unit. LMHA intends to sell the units and replace them with 10 other units in this area.

Scattered Sites: LMHA plans to dispose of 11 properties that together contain 22 units. 10 properties (21 units) are being disposed of due to prohibitive repair and renovation costs. Louisville Metropolitan Sewer District (MSD) requires the 11th property (1 unit) as they plan to make several blocks into a flood retention area.

The Friary: LMHA expects to undertake redevelopment of the Friary, a building in east downtown that as configured contains 24 units. LMHA anticipates receiving 6 of the redeveloped units for a net loss of 18 units; however details of this transaction are not finalized.

Sheppard Square HOPE VI Revitalization: Construction of on-site units and acquisition of off-site units will continue as planned. LMHA has committed to one-for-one replacement of all 326 public housing units that were razed as part of the HOPE VI Revitalization effort.

Beecher Terrace and the Russell Choice Neighborhoods Planning Grant: Choice Neighborhoods is a HUD-funded grant program begun in 2010 which replaces the HOPE VI program. There are two types of Choice Neighborhoods grants: Planning and Implementation. LMHA was awarded a $425,000 planning grant in January 2015. The grant will be used to complete a Transformation Plan for the Russell Neighborhood (including the Beecher Terrace public housing development which contains 768 apartments). The goals of the Transformation Plan are: to transform Russell into a neighborhood of opportunity and choice; to revitalize Beecher Terrace as part of an overall plan for improving the Russell neighborhood; and to attract investment to the Russell neighborhood to improve quality of life for residents. Future redevelopment of the Beecher Terrace site would require one-for-one replacement of any units that would be demolished. Displaced residents would be allowed to return either on-site or to off-site replacement housing if they were lease-compliant at the time of departure from the original site and remain lease-compliant during the relocation period. In addition, LMHA would offer wait list preference for returning residents for both on- and off-site replacement units.

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

As demonstrated in the following section, there is a severe shortage of affordable rental housing for extremely low income households in Louisville Metro. The number of extremely low income renter households is more than three times the number of rental units affordable to that income group.

Data from the Needs Assessment portion of this plan indicates that there are 19,893 large family households (those with five or more members) in Louisville Metro, and that 7,576 of these households make less than 80% of AMI. Families in this group, particularly renters, may have difficulty finding rental units that are both appropriately sized and affordable.

Describe the need for specific types of housing.

As repeatedly demonstrated in this plan, there is a significant need for additional units that are affordable to extremely low and low income households, including families with children.

As discussed in the Needs Assessment portion of this plan, Louisville's growing immigrant population may result in an increased demand for units with 3 or more bedrooms that can comfortably and safely accommodate larger families.

Data from the 2007-2011 ACS indicates that there are 112,866 persons aged between 50 and 59 in Louisville Metro. As this group ages, there may be an increased need for small, accessible units.

Discussion

The data and narrative provided in this section indicates a clear need for additional affordable housing units of various sizes and types.

MA-15 Cost of Housing

Introduction

Median home value in Metro Louisville increased 47% from 2000 to 2011, while median contract rent increased 34%. During this time, median household income increased by 17%, making housing less affordable for homeowners and renters alike.

Cost of Housing

Table 31 displays median home value and median rent for a base year (2000) and a recent year (2011).

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	100,800	147,900	47%
Median Contract Rent	423	566	34%

Table 31 – Cost of Housing
Data Source: 2000 Census (Base Year); 2007-2011 ACS (Most Recent Year)

Table 32 displays the number of rental units that have contract rents of less than $500, $500 to $999, $1,000 to $1,499, and $2,000 or more.

Rent Paid	Number	%
Less than $500	42,665	39.7%
$500-999	59,490	55.4%
$1,000-1,499	4,054	3.8%
$1,500-1,999	695	0.7%
$2,000 or more	552	0.5%
Total	***107,456***	***100.0%***

Table 32 - Rent Paid
Data Source: 2007-2011 ACS

Housing Affordability

Table 33 lists the number of units that are affordable to each income group, by tenure.

Units Affordable to Households Earning	Renter	Owner
30% HAMFI	9,688	No Data
50% HAMFI	36,399	13,199
80% HAMFI	78,884	46,668
100% HAMFI	No Data	68,594
Total	***124,971***	***128,461***

Table 33 – Housing Affordability
Data Source: 2007-2011 ACS

Monthly Rent

Table 34 displays Fair Market and HOME Rents, by unit size.

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	503	588	731	1,012	1,144
High HOME Rent	503	588	731	1,012	1,144
Low HOME Rent	503	588	718	830	926

Table 34 – Monthly Rent
Data Source: HUD FMR and HOME Rents (2013)

Is there sufficient housing for households at all income levels?

There is a severe shortage of affordable rental housing for extremely-low income households in Louisville Metro. Data from the previous section indicates that there are 30,667 renter households at or below 30% AMI, however only 9,688 rental units are affordable to this income group. This indicates that at least 68% of renter households in this income group do not have access to an affordable unit. This data does not take unit size into account, so the actual gap between the number of extremely low-income households and the number of appropriately-sized units that are affordable to those households is likely larger than the data indicates.

The shortage of affordable rental units for extremely-low income households (<30% AMI) is likely to result in a shortage of affordable rental units for low-income households (30-50% AMI) as well, since there are not enough affordable units at the 30-50% AMI price range to accommodate both the households in that income range and the extremely low-income households that do not have access to an affordable unit.

The data also indicates that there are 15,605 owner households in the >30-50% AMI group, but only 13,199 units that are affordable to owners in this income group, indicating that many low-income homeowners are living in unaffordable units.

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

From 2000 to 2011, median home value in Metro Louisville increased 47% and median contract rent increased 34%, however median household income only increased by 17%. If median home values and median contract rents continue to increase faster than median household income then housing will continue to become less affordable, especially for those with low incomes.

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

According to HUD 50th Percentile Rent Estimates (2011) for Jefferson County, KY, median rent for a unit with zero bedrooms is $566, with one bedroom is $644, with two bedrooms is $760, with three

bedrooms is $1,070, and with four bedrooms is $1,111. Median rents are higher than FMR and HOME rents in all cases, with the exception of median rent for four bedroom units.

The 2012 Out of Reach report published by the National Low Income Housing Coalition states that the amount of rent affordable to a household at 30% of AMI is $479 in Jefferson County, KY. This amount is substantially lower than the median rent, FMR, or HOME rent for a unit of any size. This indicates a great need for additional affordable units as well as anti-poverty programs. The report also estimates that the mean hourly wage for renter households is $12.69. At this wage, a household can afford $660 in rent, or approximately median rent for a one bedroom unit.

Discussion

If home values and contract rents continue to rise faster than median income, the need for affordable housing for lower income households will likely rise, particularly if other economic factors remain constant. Programs such as job training and anti-poverty services that encourage self-sufficiency can help address the issue as well by working to reduce the number of extremely low income households.

An additional topic of interest with respect to housing cost burden for homeowners is foreclosures. A September 2014 report from the Federal Reserve Bank of St. Louis notes that the zip codes with the most seriously delinquent mortgages (delinquent 90+ days or in foreclosure) in Louisville Metro are 40212 (8.3%), 40211 (7.8%), and 40203 (7.2%) – which include Portland, Shawnee, and Russell in West Louisville. Other areas of Louisville Metro falling into the 6-8% seriously delinquent range include older areas of the south end, including Shively and Pleasure Ridge Park, and the Newburg/Buechel area. In the Louisville MSA as a whole, 3.94% of mortgages were seriously delinquent.

MA-20 Condition of Housing

Introduction

The following section describes the characteristics of the housing stock in Louisville Metro, including the condition, age, and number of units affected by lead-based paint hazards.

The majority of Louisville's housing stock (69%) was built before 1980. 68% of owner-occupied households and 70% of renter households live in units built before 1980. Approximately 8% of households living in units built before 1980 include children aged six or younger.

Definitions

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

It is important to note that the data in Table 35 includes cost burden greater than 30% as a selected condition. Data in the Needs Assessment portion of this plan indicates that cost burden is by far the most common housing problem, thus removing cost burden from the list of selected conditions would result in the vast majority of owner-occupied and renter-occupied units having no selected conditions.

Condition of Units

Table 35 displays the number of housing units, by tenure, having the specified number of selected conditions. Selected conditions are (1) lacks complete plumbing facilities, (2) lacks complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%.

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected condition	43,677	23%	45,997	43%
With two selected conditions	743	0%	2,094	2%
With three selected conditions	47	0%	177	0%
With four selected conditions	0	0%	44	0%
No selected conditions	149,389	77%	59,144	55%
Total	***193,856***	***100%***	***107,456***	***100%***

Table 35 - Condition of Units
Data Source: 2007-2011 ACS

Year Unit Built

Table 36 displays the number of housing units, by tenure, built during the specified timeframe.

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	23,952	12%	10,408	10%
1980-1999	37,302	19%	21,898	20%
1950-1979	93,475	48%	48,099	45%
Before 1950	39,127	20%	27,051	25%
Total	***193,856***	***99%***	***107,456***	***100%***

Table 36 – Year Unit Built
Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Table 37 displays the number of housing units, by tenure, built before 1980 and which may contain lead-based paint hazards, as well as the number of those units which are occupied by households with children aged six or younger.

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	132,602	68%	75,150	70%
Housing Units build before 1980 with children present	11,342	9%	5,952	8%

Table 37 – Risk of Lead-Based Paint
Data Source: 2007-2011 ACS (Total Units); 2007-2011 CHAS (Units with Children Present)

Vacant Units

Table 38 lists the number of vacant housing units in Jefferson County, KY as estimated in the 2007-2011 ACS, including units that are for sale, for rent, or sold or rented but not occupied. Detailed data for this table is unavailable at this time. It should be noted that the total number of vacant units for all subcategories has decreased as the economy has recovered, as indicated in more current ACS estimates, however 2007-2011 data was used for consistency throughout the plan.

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			22,596
Abandoned Vacant Units			Unknown
REO Properties			Unknown
Abandoned REO Properties			Unknown

Table 38 - Vacant Units
Data Source: 2007-2011 ACS (Vacant Units)

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

There is a significant need for rehabilitation of housing units as evidenced by the age of Louisville's housing stock. As demonstrated in Table 36, 22% of Louisville's housing units were built before 1950 and an additional 47% were built between 1950 and 1979. Emergency repair, weatherization and energy efficiency improvements, accessibility improvements, and lead-based paint hazard remediation are needed to ensure affordable and safe housing choices for Metro's low and moderate income citizens.

In many cases, the neighborhoods with the oldest rental housing stock are home to many low and moderate income families. Louisville's oldest housing stock is concentrated in the urban core, including West Louisville. Louisville Metro's Vacant and Abandoned Property Neighborhood Revitalization Study states that 45% of housing units in West Louisville were built before 1939, and that the median year built for housing units in West Louisville is 1942 (compared to 1966 for the county as a whole).

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

Data from Table 37 indicates that 17,294 households with children aged six and under live in housing units built before 1980. Additional CHAS data (2007-2011) estimates that 16,215 extremely low, low, and moderate income households with at least one child aged 6 or younger live in housing units built before 1980. Of these households, 74% live in rental units while 26% live in owner-occupied units. A significant portion of these households reside within Louisville's urban core, and many reside within the Lead Safe Louisville (LSL) program target neighborhoods. Target neighborhoods for LSL are those that contain the most instances of elevated blood lead levels (EBLL) in children six years old and under, the highest incidences of pre-1978 housing, and the largest concentrations of lower-income occupants, including California, Chickasaw, Oakdale, Phoenix Hill, Portland, Russell, Shagbark/Shanks Lane, Shawnee, Shelby Park, and Smoketown.

Discussion

Substandard housing lacking complete kitchen or bathroom facilities is less common in Louisville Metro than other housing problems. Data from the Needs Assessment portion of this plan indicates that 1,557 households, primarily renters, experience this housing problem. However, due to the age of Louisville's housing stock, there is a significant need for rehabilitation of units, including emergency repair, energy efficiency improvements, accessibility improvements, and remediation of lead-based paint hazards.

Data from Table 35 in this section indicates that 89,674 units have one selected condition. While this table does not specify which conditions are most common, data from the Needs Assessment portion of this plan makes it clear that cost burden is far more common than substandard housing or overcrowding. Thus the data in this section indicates a shortage of affordable units and a need for additional affordable units.

MA-25 Public and Assisted Housing

Introduction

The Louisville Metro Housing Authority (LMHA) is responsible for the development and management of federally subsidized low-rent housing in the city. LMHA was created by state legislation in 1937 and operates under local ordinance, state statutes and federal regulations. A nine-member Board of Commissioners, appointed by the Mayor, serves as the policy-making body of the agency. The Executive Director is also appointed by the Mayor. Funds for the housing authority's operations come from residents' rents and annual operating subsidies from the U.S. Department of Housing and Urban Development (HUD). LMHA also seeks grants for special projects. LMHA's fiscal year begins on July 1 and runs through June 30 of the following year.

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

For additional information on LMHA's initiatives and activities, residents, and public housing stock, please refer to LMHA's Moving to Work (MTW) Annual Plan at www.lmha1.org.

Total Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	103	4,724	9,840	0	9,840	1,285	1,083	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 39 – Total Number of Units by Program Type
Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

The demand for affordable housing, indicated by the waiting list, far outpaces the supply of public housing. The supply of public housing developments is described in Table 40.

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

As of April 9, 2015 the Louisville Metro Housing Authority (LMHA) had a total of 4,240 Annual Contributions Contract (ACC) units in its public housing stock. Of the 4,240 total units, 3,457 ACC units are LMHA owned and managed and 783 are privately managed. The physical condition of the buildings is indicated by Public Housing Assessment System (PHAS) Scores, presented in Table 40.

Public Housing Condition

Public Housing Development	Number of Units	Most Recent Inspection Score
St. Francis	10	80c
Newburg	4	88c
Liberty Green Rental Phase II	42	90c
Liberty Green Rental Phase I	94	81c*
Liberty Green III	127	85c*
Lourdes Hall	151	77c
Dosker Manor	684	60c
Downtown Scholar House	11	86c
HOPE VI Scattered Sites	417	69c*
Park Duvalle Phase IV	134	96c
Fegenbush-Whipps Mill	266	67c
Clarksdale I Scattered	69	78c
Parkway Place	635	41c
Beecher Terrace	758	62c*
Chauncey	59	85b
Park Duvalle	78	95a
Avenue Plaza	298	94b
Liberty Green IV	48	99a
Stephen Foster Senior Living Plus	18	82c
St. Catherine Court	159	89b

Table 40 - Public Housing Condition
Data Source: Louisville Metro Housing Authority

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

The preservation and continued viability of its current rental housing inventory is central to LMHA's capital investment strategies. The Construction Administration 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.

For sites that are severely distressed, LMHA will continue to look at ways to revitalize those developments:

- **Clarksdale (Liberty Green) HOPE VI Revitalization:** In redeveloping the Clarksdale Public Housing Development, LMHA has to date received a total of $40 million in Federal HUD HOPE VI Revitalization grant funds, obtained over $200 million in physical development leverage, and partnered with several for-profit and non-profit developers to create more than 1,900 public housing, low-income tax credit, market rate rental, and homeownership units. To date, all the rental units included in the original Revitalization Plan are complete. Following the economic downturn, the site plan was revamped to respond to current market conditions, i.e., more market rate rental. A local developer is constructing 173 units in three buildings, with a portion of the units designated for students. One building has been completed, and the other two are still in progress. Work will continue in 2015.

- **Sheppard Square HOPE VI Revitalization:** LMHA submitted an application for a FY 2010 HOPE VI grant to revitalize the Sheppard Square public housing development. The decades old development, which was built in 1942, suffered from inherent design deficiencies, as well as numerous operations failures. The application was submitted on November 17, 2010 and LMHA was selected from over 30 agencies as one of eight public housing authorities to receive a FY 2010 HOPE VI grant. LMHA was awarded $22 million, the maximum HOPE VI grant award, for Sheppard Square. 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, as well as 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 units at Sheppard Square.

- **Beecher Terrace Choice Neighborhoods Planning Grant:** Choice Neighborhoods is a HUD-funded grant program begun in 2010 which replaces the HOPE VI program. There are two types of Choice Neighborhoods grants: Planning and Implementation. LMHA has been awarded a $425,000 planning grant. Over the next two years, LMHA will complete a Transformation Plan for the Russell Neighborhood (including the Beecher Terrace public housing development which contains 768 apartments) and will then submit the completed plan to HUD. The LMHA has hired EJP Consulting Group to serve as the Planning Coordinator for the planning process.

- The goals of the Choice Neighborhood planning grant are to develop a Transformation Plan for the Russell Neighborhood and the Beecher Terrace community that will: 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 the Russell neighborhood to improve quality of life for residents. Choice Neighborhood Planning grant funds cannot be used for demolition, relocation, or replacement housing.

- The Transformation Plan will examine options for redevelopment of the Beecher Terrace site. Any future redevelopment would require one-for-one replacement of units that would be demolished. Also, displaced residents will be allowed to return either on-site or to off-site replacement housing if they were lease-compliant at the time of departure from the original site and have remained lease-compliant during the relocation period (no work/income requirements permitted). In addition, LMHA must offer wait list preference for returning residents for both on- and off-site replacement units.

- **Redevelopment of the Friary:** LMHA expects to undertake redevelopment of the Friary, a building in east downtown that as configured contains 24 units. These units had been taken offline. LMHA staff is currently negotiating the final details of the winning proposal, which intends to reconfigure the Friary with a total of 24 studio and one-bedroom units. LMHA expects to receive 6 of the units, under an extended use agreement, at the end of construction/rehab.

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

The LMHA strategy to serve public housing families (including those on the wait list) includes several locally defined goals designed to meet HUD's statutory objectives for the Moving to Work (MTW) program. In implementing these goals, LMHA will focus on the activities described below.

Reposition and redevelop the conventional Public Housing stock. The physical stock of family developments formerly owned and managed by the Housing Authority of Louisville needs to be completely redeveloped. These sites—large, dense, urban, and often isolated—have exceeded their useful life span. LMHA's goal is to transform these communities in the coming years, replacing the current public housing developments with mixed-income communities, while at the same time providing replacement units, so LMHA can continue to house the same overall number of families. In the elderly developments, modernization efforts will proceed with an eye towards appropriate and expanded service provision.

Increase housing choice through stronger rental communities and options, and expanded homeownership opportunities. Homeownership is an important housing choice option for many residents and program participants, and it is a safe and secure way for families to achieve self-reliance. For the many families for whom homeownership is not a viable option, LMHA will continue to assess its

public housing communities to see what policy and program changes might strengthen those communities and make them better places to live.

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

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

The LMHA strategy for improving the living environment of public housing families also includes efforts to "be green" in regards to energy costs. Rising energy costs have made utility expenses a growing concern in overall housing affordability as well as a significant portion of LMHA's operating budget. The Authority also incurs utility costs for units that are privately managed such as Park DuValle and Liberty Green and for those under lease in the Section 8 program. Beyond the budget impacts, there are environmental and health benefits to be reaped from greening efforts, including cleaner air and water.

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. Sheppard Square will have its own set of green initiatives, including mandatory recycling and composting (which have already started), rain water retention, bioswales and pervious pavers in the parking lots, photovoltaics, electric vehicle charging stations, a green roof, and four energy efficient/storm resistant houses. LMHA will pursue LEED Neighborhood certification for Sheppard Square, funded in part by a US Green Building Council grant.

LMHA is also addressing the living environment of low-income families through its smoke-free initiative. While LMHA, the Louisville Metro Department of Health and Public Wellness, and partners officially closed out the Community Transformation Grant (CTG) in September 2014, LMHA will continue to pursue its goal of making 16% of its housing stock smoke-free (approximately 550 units). To date, 106 completed or nearly completed units at Sheppard Square are smoke-free, the remaining 181 on-site Sheppard units will be smoke-free, and 27 units at other sites are smoke-free. LMHA has earmarked other sites to become smoke-free through attrition, including Will Seay Plaza, Lourdes Hall, St. Catherine Court, and St. Martins. Since September 2014, 102 residents at these sites and 256 residents at other sites have requested no-smoking unit designations. Over the course of the CTG grant period, LMHA also distributed grant funds to Section 8 landlords/management companies as financial incentives to create smoke-free units on the private market. LMHA has finalized another agreement with the health

department that will provide up to $10,000 in incentives to other property owners and managers interested in making their properties smoke-free. The health department is also making incentives available to LMHA residents who complete the Cooper Clayton smoking cessation classes.

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

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 HOPE VI Revitalization sites, to promote employment and community service among residents.

MA-30 Homeless Facilities and Services

Introduction

This section provides an overview of supportive services and housing resources available to homeless persons, including a list of primary service providers and the number of shelter, transitional housing, and permanent supportive housing beds that are targeted to homeless households.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	159	10	328	673	11
Households with Only Adults	444	71	401	N/A	61
Chronically Homeless Households	N/A	N/A	N/A	137	0
Veterans	11	N/A	144	274	N/A
Unaccompanied Youth	20	0	0	N/A	N/A

Table 41 - Facilities and Housing Targeted to Homeless Households
Data Source: 2012 Housing Inventory Count (HIC) via CPD Maps

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

There are a variety of mainstream services that are used to complement targeted services for homeless persons. The Metro United Way operates the 2-1-1 line to refer persons seeking assistance to the appropriate service provider and facilitate access to these services for the entire community. 2-1-1 directs callers to appropriate service providers for job training, resources for food, clothing, and shelter, and numerous other services.

The Coalition for the Homeless began implementation of a single point of entry for homeless shelters in June 2013. This system removes the need for homeless persons 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 simply contact 637-BEDS to make a shelter reservation 365 days a 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 assists with homeless prevention by making referrals to homeless prevention services in the community. Finally, because the system also includes 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.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

The following facilities and service providers participate in the Louisville Continuum of Care (CoC) and typically receive HUD funding to provide housing and services to homeless persons. Additionally, Louisville has a number of privately-funded organizations that do not participate in the CoC but provide housing options, emergency rental assistance, and basic services such as meals and winter clothing to homeless persons and those at risk of homelessness.

FACILITY OR SERVICE PROVIDER	ROLE
Center for Women and Families	Emergency and Transitional Shelter for Domestic Violence Victims
Choices	Permanent and Transitional Housing for Single Mothers
Coalition for the Homeless	Louisville CoC Administration, HMIS Lead Agency, Permanent Housing and Supportive Service Project Provider
Family and Children's Place	Rapid Re-Housing Provider and Supportive Service Provider
Family Health Centers/Phoenix Health	Homeless Health Care Provider/Medical Clinic for Homeless, Supportive Service Provider
Home of the Innocents	Permanent and Transitional Housing Provider for Young Adults
House of Ruth	Emergency and Transitional Housing Provider for Persons with HIV/AIDS
Louisville Metro Department of Community Services	Permanent Supportive Housing and Supportive Service Provider
Louisville Rescue Mission	Day Shelter, Permanent and Transitional Housing Provider
Jefferson St. Baptist Community at Liberty	Day Shelter
New Directions Housing Corporation	Transitional Housing Provider
Salvation Army	Emergency and Transitional Shelter
St. Vincent de Paul	Emergency and Transitional Shelter, Permanent Supportive Housing Provider
Volunteers of America	Emergency Shelter for Families, Transitional Housing Provider
Wayside Christian Mission	Emergency Shelter, Permanent and Transitional Housing Provider

FACILITY OR SERVICE PROVIDER	ROLE
Wellspring	Permanent and Transitional Shelter for the Severely Mentally Ill
St. John Center for Homeless Men	Day Shelter and Supportive Service Provider
YMCA Safe Place Services	Emergency Shelter for Homeless Youth

MA-35 Special Needs Facilities and Services

Introduction

This section presents an overview of available HOPWA assistance, supportive housing needs of special needs populations, and the activities Louisville Metro plans to undertake during the Consolidated Plan period to address the needs of these populations.

HOPWA Assistance Baseline Table

Type of HOPWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	25
PH in facilities	0
STRMU	120
ST or TH facilities	1
PH placement	0

Table 42– HOPWA Assistance Baseline
Data Source: HOPWA CAPER (2013)

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

The supportive housing needs of non-homeless special needs populations are discussed at length in section NA-45 in the Needs Assessment portion of this plan.

Louisville Metro HOPWA funds are utilized not only to provide housing assistance for persons with HIV/AIDS and their families, but also for a variety of supportive services including assistance with daily living, nutritional services, and mental health services.

With the exception of housing and supportive services for persons with HIV/AIDS and a ramp/accessibility program for disabled persons, the needs of non-homeless special needs populations are primarily met through funding sources outside the scope of this Consolidated Plan, including support provided to nonprofits through Louisville Metro Government's External Agency Fund and programs funded through the Community Services Block Grant (CSBG).

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

Louisville Metro's Department of Community Services (LMCS) maintains a partnership with Seven Counties Services to address the housing needs of high-utilizers as they are discharged from mental health facilities and other institutional settings. LMCS has designated ten Shelter Plus Care vouchers for clients of Seven Counties' Assertive Community Treatment (ACT) program for this purpose. ACT is a

pilot program designed to engage clients with severe mental illness whose needs are not met by traditional outpatient services by providing flexible, ongoing services such as case management, individual and group therapy, psychiatric services, medication management, supported employment, and peer support. Other ACT partners include the Kentucky Department of Corrections, Louisville Metro Housing Authority, and Kentucky Protection & Advocacy.

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

Louisville Metro has identified four goals in its Strategic Plan to address the needs of persons who are not homeless but have other special needs. Metro plans to use HOPWA funds to provide tenant-based rental assistance (TBRA), short term rent, mortgage, and utility (STRMU) assistance, and supportive services to persons with HIV/AIDS. HOPWA funds are distributed to subrecipients on an annual basis.

Additionally, Metro will use CDBG funds to remove barriers for people with disabilities through a ramp-building program administered by the Center for Accessible Living.

MA-40 Barriers to Affordable Housing

Negative Effects of Public Policies on Affordable Housing and Residential Investment:

Currently, there is not an element in Louisville Metro's comprehensive plan, *Cornerstone 2020,* 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.

In addition, to date, 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.

Finally, while a majority of the county is zoned residential and thus provides sufficient land zoned for housing by right, most of that residential zoning is single-family residential. Single-family residential lots are sometimes developed with affordable housing; however affordable housing is often more associated with attached housing and multi-family residential housing.

MA-45 Non-Housing Community Development Assets

Introduction

Data presented in this section provides an overview of Louisville's economy, including business activity, labor force characteristics, and educational attainment. The narrative in this section provides a detailed discussion of employer needs with respect to the workforce and technological infrastructure, the business clusters on which Louisville typically focuses its economic development efforts, and workforce training programs intended to address the workforce needs of local employers.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	533	389	0	0	0
Arts, Entertainment, Accommodations	34,958	42,704	13	12	-1
Construction	10,459	15,480	4	4	0
Education and Health Care Services	49,833	65,811	19	19	0
Finance, Insurance, and Real Estate	22,655	31,513	9	9	0
Information	6,496	8,980	2	3	0
Manufacturing	29,004	39,226	11	11	0
Other Services	10,288	13,469	4	4	0
Professional, Scientific, Management Services	23,011	31,260	9	9	0
Public Administration	0	0	0	0	0
Retail Trade	35,719	46,201	14	13	0
Transportation and Warehousing	22,669	32,787	9	9	1
Wholesale Trade	15,451	23,307	6	7	1
Total	261,076	351,127	--	--	--

Table 43 - Business Activity
Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	385,278
Civilian Employed Population 16 years and over	348,636
Unemployment Rate	9.51
Unemployment Rate for Ages 16-24	27.68
Unemployment Rate for Ages 25-65	6.38

Table 14 - Labor Force
Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	79,297
Farming, fisheries and forestry occupations	15,172
Service	33,809
Sales and office	90,781
Construction, extraction, maintenance and repair	23,022
Production, transportation and material moving	22,302

Table 45 – Occupations by Sector
Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	252,310	76%
30-59 Minutes	69,245	21%
60 or More Minutes	10,497	3%
Total	***332,052***	***100%***

Table 46 - Travel Time
Data Source: 2007-2011 ACS

Education

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	18,156	4,251	16,689
High school graduate (includes equivalency)	71,773	9,406	28,901
Some college or Associate's degree	92,708	7,896	23,439
Bachelor's degree or higher	105,958	3,968	16,036

Table 47 - Educational Attainment by Employment Status
Data Source: 2007-2011 ACS

Educational Attainment by Age

Educational Attainment	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	1,357	2,428	2,040	5,417	9,750
9th to 12th grade, no diploma	10,418	8,206	6,235	14,770	13,000
High school graduate, GED, or alternative	20,776	23,550	24,305	62,336	34,516
Some college, no degree	24,186	25,777	23,785	44,929	18,174
Associate's degree	2,858	7,319	8,237	14,364	3,361
Bachelor's degree	6,272	24,102	20,634	32,385	10,463
Graduate or professional degree	495	12,104	12,082	24,960	8,773

Table 48 - Educational Attainment by Age
Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,527
High school graduate (includes equivalency)	25,994
Some college or Associate's degree	31,647
Bachelor's degree	44,321
Graduate or professional degree	57,545

Table 49 – Median Earnings in the Past 12 Months
Data Source: 2007-2011 ACS

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

The top five employment sectors in Louisville Metro are:

1. Education and Health Care Services with 17% of jobs
2. Retail Trade with 12% of jobs
3. Arts, Entertainment, and Accommodation with 11% of jobs
4. Manufacturing with 10% of jobs
5. Transportation and Warehousing with 9% of jobs

Describe the workforce and infrastructure needs of the business community:

KentuckianaWorks, the regional Workforce Investment Board, collects information on current workforce needs by analyzing actual job postings though the Burning Glass Labor/Insight application. During the first quarter of 2015, the most sought-after jobs and skills in the Louisville MSA were as follows:

Top 5 Growing Jobs above a Living Wage ($36,795 per year) for the Louisville MSA

1. CDL Truck Drivers

2. Registered Nurses
3. Data Analysts
4. Sales Representatives
5. Directors of Nursing

Top 10 Basic Skills in the Louisville MSA (based on employer preferences in online job postings)

1. Communication Skills
2. Organizational Skills
3. Writing
4. Customer Service
5. Microsoft Excel
6. Problem Solving
7. Planning
8. Computer Skills
9. Microsoft Office
10. Detail-Oriented

Top 10 Specialized Skills in the Louisville MSA (based on employer preferences in online job postings)

1. Accounting
2. Scheduling
3. Sales
4. Repair
5. Patient Care
6. Treatment Planning
7. Inspection
8. Data Entry
9. Collaboration
10. Personal Computers

Top 10 Software and Programming Skills in the Louisville MSA (based on employer preferences in online job postings)

1. Microsoft Office Suite
2. SQL
3. Extensible Markup Language (XML)
4. SAP
5. Oracle
6. JavaScript
7. Microsoft Sharepoint
8. Enterprise Resource Planning (ERP)
9. .NET Programming
10. JAVA

With respect to the infrastructure needs of the business community, Metro's Strategic Plan indicates a need for expanding the groundwork that supports the growth of innovation and creativity, including broadband improvements to support businesses with innovative momentum.

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

Louisville Metro is home to many small and large companies which experience success in their respective industries. Because of the business community's strength in certain industries, gained by the clustering of similar businesses and the formation of business-to-business relationships and supply chains, Louisville Forward focuses its economic development efforts around five strong business clusters, including:

Advanced Manufacturing: Louisville's manufacturing companies employ more than 77,000 people in the region and represent more than 12% of the regional employment, with average wages around $70,000. Louisville experienced 23% growth in this industry between 2010 and 2013, compared to 4% growth nationally.

Business Services: The Business Services sector supports other companies with back office operations, such as call centers and human relations consulting. In an increasingly digital world where work can be done from nearly any geographic location, Louisville's high quality of life and low cost of doing business provide a competitive advantage over other cities.

Food and Beverage: More than 125 food and beverage companies are located in this region, collectively employing more than 15,000 individuals and accounting for $23 billion in annual revenue. This sector includes global restaurant headquarters, spirits companies, food manufacturers, and initiatives to increase local food supply.

Lifelong Wellness and Aging Care: With more than 21,000 professionals producing over $50 billion in revenue, Louisville is home to the nation's largest collection of headquarters for nursing home, rehabilitation, assisted living, and home health administration companies. Eight of Louisville's top 20 employers are in the healthcare industry.

Logistics: Louisville is located at the convergence of three major interstates, is within a day's drive of two thirds of the U.S. population, and is home to the UPS WorldPort air hub, which is capable of processing more than 400,000 packages per hour. Louisville's transportation advantages provide the ability to get products to nearly any location in the world overnight, and thus Louisville is a strategic location for companies with just-in-time delivery and supply chain demands.

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

Employers in different employment sectors have provided feedback as to workforce shortages in the past year. Information Technology is an area that appears to be experiencing a shortage of skilled workers in Louisville as in other parts of the country. The current IT workforce in Louisville numbers 14,000 (EMSI Analyst). According to Burning Glass/Labor Insight, there were 1,400 IT job openings in the First Quarter of 2014, but in all of 2013 (the most recent year for which data is available) there were only 528 graduates of post-secondary IT programs in the Louisville MSA. This disparity, combined with the large number of job openings, seems to indicate that the education/training pipeline is not sufficient in the Louisville Metro area.

Transportation companies have continued to raise concerns about a shortage of CDL truck drivers, which is indicated by the high number of postings each quarter (approximately 800 in the last quarter, according to Burning Glass Labor/Insight) and a consistent ranking of first or second in the number of openings during the past few years. The challenge in this area is the need for most trucking companies to hire drivers with two to three years of experience.

Manufacturers complain of a lack of skilled employees in industrial maintenance, CNC operations, and welding. While the number of jobs is not very large, for many medium-sized companies the lack of one or two skilled workers in this area can jeopardize production, order fulfillment, and growth.

Many companies in the health care sector have stayed involved with education providers in the region since the nursing shortage in the early 2000s. Many have active, internal “grow your own” programs to help employees gain new skills and move into better jobs within the company. For this reason, the pipeline of qualified nurses and other skilled employees is fairly steady. However, major hospital companies express the same concern as other sectors regarding sufficient supply of software coders and other IT positions.

Louisville has identified a need to increase the number of college degree holders through the 55,000 Degrees Initiative and continues to improve in this area. According to ACS 2013 one-year estimates, the educational attainment of Louisville’s workforce breaks down as follows:

- 32% Bachelor’s Degree or higher
- 33% Associate Degree or some college
- 28% High School Diploma
- 7% Less than high school graduate

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

Several workforce and training initiatives have been launched to address the workforce needs identified above:

1) Code Louisville is a 12- to 24-week training program that combines online learning with mentorship by professional software coders to teach software development to professionals with nontechnical skills. In October 2014, KentuckianaWorks received a $2.9 million Workforce Innovation Fund grant to expand the program in order to train and place 900 new software coders. President Obama has highlighted the community's work in a recent visit as well as through his TechHire initiative.

2) Metro Louisville has also been actively recruiting software boot camps to increase the opportunities available for training and the speed with which one can complete a training program. Most recently, Learning House announced that they will be bringing a boot camp to Louisville this year.

3) The Kentucky Manufacturing Career Center (KMCC), a partnership between KentuckianaWorks, Jefferson Community & Technical College, and approximately 60 manufacturing employers, has been providing entry level manufacturing training aligned with the National Association of Manufacturers system of stackable credentials. Students can earn the ACT WorkKeys National Career Readiness Certificate as well as the Manufacturing Skills Standards Council's Certified Production Technician credential. Since the KMCC launched in May 2013:

    - 383 individuals have been placed into employment
    - 323 have earned the National Career Readiness Certificate
    - 136 have earned the Certified Production Technician credential as well as four hours of college credit from Jefferson Community & Technical College

4) To develop a pipeline of industrial maintenance technicians, a group of local manufacturers have started a local chapter of Kentucky FAME. This program will provide an apprenticeship-like opportunity for students to work three days at local companies and study two days at Jefferson Community & Technical College. At the end of two years, students participating in this program will have earned a degree in industrial maintenance and be job-ready in a high demand field.

5) As the Workforce Investment Board, KentuckianaWorks receives Workforce Investment Act funds to provide training scholarships for adults and dislocated workers. The Board continually adjusts these training funds in order to align them with in-demand employment sectors. Available training funds in the current year are $1.5 million and were aligned with high demand jobs in Health Care, Business Services, Information Technology, Trucking, Welding, and Industrial Maintenance.

Code Louisville recently started a new program targeted to high school students from disadvantaged neighborhoods. Through the Coding at the Beech program, students meet at the Beecher Terrace housing complex in West Louisville twice a week to learn coding and work with a mentor from the local IT community. Future plans for the program include developing a small nonprofit social venture to employ these students and help neighborhood and community businesses establish and maintain a web presence, allowing the students to begin earning money through the web development skills they are building. Additionally, students completing the program will receive a personal computer to further their coding work.

6) Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)? If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Louisville Metro does not participate in a CEDS. Economic Development objectives, goals, and performance indicators are included in Metro's Strategic Plan, which outlines five objectives and 21 goals. Economic Development goals include:

Objective 3: Take Job Creation to the Next Level	
Goal	**Goal Description**
Goal 7: Create Jobs	Increase professional, technical, and managerial jobs to improve Louisville's economic trajectory towards greater opportunity, prosperity, and competitiveness for all citizens.
Goal 8: Increase Educational Attainment	Attain 55,000 more working age adults with college degrees (15,000 associates and 40,000 bachelor's degrees) by 2020 in concert with the 55,000 Degrees mission.
Goal 9: Improve Wages	Improve median annual wages, adjusted for cost of living, to the top half of peer cities by 2020 and top third by 2030.
Goal 10: Promote Our Local Food Economy	Promote the development of a more robust local food economy to build on local and regional economic strengths, and create a higher quality of life and stronger identity for the community, through targeted education and capacity building.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated?

The most concentrated areas of cost burdened households are in West Louisville and the Newburg/Buechel area. More than 45% of households in parts of the Algonquin, California, Chickasaw, Park Duvalle, Park Hill, Parkland, Russell, and Shawnee neighborhoods experience housing cost burden; while in nearby areas of western and south central Louisville more than 35% of households experience housing cost burden. The concentrated areas of cost burdened households generally coincide with Low and Moderate Income (LMI) Census Tracts.

There do not appear to be significant concentrations of extremely low, low, or moderate income households experiencing overcrowding or substandard housing.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated?

As discussed in the Needs Assessment portion of this plan, very high concentrations of Black/African American residents occur in the West Louisville neighborhoods of Algonquin, California, Chickasaw, Park Duvalle, Park Hill, Parkland, Russell, and Shawnee, as well as in the Newburg/Buechel area. According to 2007-2011 ACS estimates, 20.5% of the Louisville Metro population identifies as Black/African American, however some census tracts in these areas are more than 90% Black/African American.

The Hispanic population is more dispersed than the African American population, but there are generally higher concentrations of Hispanics in the south central portion of Louisville Metro.

The areas with the highest concentrations of minorities generally coincide with LMI Census Tracts and with those areas with the lowest median incomes, highest rates of poverty, and highest rates of unemployment.

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

An analysis of available data using CPD Maps shows that West Louisville neighborhoods in particular are plagued by some of Metro's highest vacancy rates, lowest median home sale prices, highest foreclosure rates, lowest rates of owner occupancy, and highest rates of subsidized rental units.

Are there any community assets in these areas/neighborhoods?

West Louisville in particular has a rich history and includes some of the city's oldest neighborhoods. The area is home to Louisville Central Community Centers, the Kentucky Center for African American Heritage, the Frederick Law Olmsted-designed Shawnee Park and multiple Olmsted-designed Parkways, the historic Portland Marine Hospital, several parks and community centers operated by Louisville Metro Parks, the nonprofit West End School, and more.

Are there other strategic opportunities in any of these areas?

West Louisville in particular presents strategic opportunities due to its proximity to the Central Business District and to the Ohio River. Many initiatives and planned investments focused on West Louisville have taken shape and/or gained momentum in the years leading up to this Consolidated Plan, such as the Choice Neighborhoods Planning Grant for Russell (which is expected to lead to a Choice Neighborhoods Implementation Grant application in 2016), the West Louisville FoodPort project, and the planned expansion of both River Road and Waterfront Park.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

This section provides information about geographic priorities, priority needs, anticipated resources, and goals for the 2015-2019 Consolidated Plan period. Additionally, this section includes a discussion of market characteristics affecting the use of funds, the institutional delivery structure through which the plan will be carried out, and a discussion of strategies related to public housing, homelessness, lead-based paint hazards, removing barriers to affordable housing, and addressing poverty. Finally, this section includes a discussion of monitoring practices that will be used to ensure compliance with applicable regulations.

Geographic Priorities: While funds are generally available for qualifying areas and qualifying persons on a metrowide basis, Louisville Metro utilizes Neighborhood Revitalization Strategy Areas to carry out concentrated redevelopment efforts. Currently, two areas are designated as NRSAs and a third neighborhood is planned for future designation.

Priority Needs: Louisville Metro has identified five priority needs for the 2015-2019 Consolidated Plan period: Affordable Housing, Non-Housing Community Development, Homeless Services, Small Business Development, and Non-Homeless Special Needs.

Influence of Market Conditions: Market conditions that will influence the use of entitlement funding for tenant-based rental assistance, new unit production, rehabilitation, and acquisition include a shortage of affordable units, the high incidence of housing cost burden in the jurisdiction, and the large proportion of housing built before 1980 within the jurisdiction.

Anticipated Resources: This section includes a list of federal and non-federal resources that Louisville Metro estimates will be available during the Consolidated Plan period to address the priority needs it has identified.

Institutional Delivery Structure: This section lists Louisville Metro Government departments and key partners through which the goals identified in this plan will be carried out. It should be noted that Louisville Metro Government also works with a number of nonprofit subrecipients to carry out CDBG, ESG, and HOPWA programs. Subrecipients are determined on an annual basis.

Goals: This section identifies and describes the goals that Louisville Metro plans to carry out during the Consolidated Plan period to address the priority needs as described in section SP-25.

Public Housing Accessibility and Involvement: This section describes LMHA resident services and special programs such as the Family Self-Sufficiency program, Housing Choice Voucher Ownership

Option, computer lab, multicultural services, scholarship program, and elderly/disabled supportive services.

Barriers to Affordable Housing: This section describes Metro's strategy for addressing regulatory barriers to affordable housing as identified in section MA-40.

Homelessness Strategy: This sections describes Metro's strategies for reaching out to homeless persons, addressing their emergency and transitional housing needs, helping them transition to permanent housing and independent living, and preventing homelessness.

Lead-Based Paint Hazards: Louisville Metro is confronted with a serious public health problem related to lead-based paint hazards associated with its large pre-1978 housing stock and substantial low income population. This section addresses Metro's strategy for reducing the incidence of childhood lead poisoning through the Lead Safe Louisville program.

Anti-Poverty Strategy: Data from the American Community Survey (2007-2011) indicates that 113,606 persons or 15.7% of Jefferson County residents live in poverty. Metro's Department of Community Services administers a number of anti-poverty programs intended to address a continuum of needs from crisis to self-sufficiency.

Monitoring: Louisville Metro Government carries out HUD-funded activities through Metro Departments and through subrecipients. Develop Louisville (DL) and the Department of Community Services (LMCS) are charged with monitoring different aspects of HUD entitlement funding.

SP-10 Geographic Priorities

While funds are generally available for qualifying areas and qualifying persons on a metrowide basis, Louisville Metro utilizes Neighborhood Revitalization Strategy Areas to carry out concentrated redevelopment efforts.

Geographic Priority Areas	
Area Name:	**Metrowide**
Area Type:	Jurisdiction
HUD Approval Date:	N/A
Identify the neighborhood boundaries for this target area.	The jurisdiction of Louisville Metro Government includes Jefferson County, KY. 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.
Area Name:	**Portland NRSA**
Area Type:	Neighborhood Revitalization Strategy Area
HUD Approval Date:	3/1/2011
Identify the neighborhood boundaries for this target area.	The Portland NRSA borders the western edge of downtown Louisville. Its boundaries are Tenth Street to the east, the Ohio River to the north, and Market Street to the south. The western border of Portland is irregular and is formed by Interstate 264, 38th Street, Bank Street, and Northwestern Parkway. Portland is bordered by the Shawnee NRSA to the southwest and by the planned Russell NRSA to the south.
Area Name:	**Shawnee NRSA**
Area Type:	Neighborhood Revitalization Strategy Area
HUD Approval Date:	9/25/2013
Identify the neighborhood boundaries for this target area.	As defined by the 2013 Shawnee Neighborhood Plan, the rough boundaries of Shawnee are Bank Street to the north, Broadway on the south, the Shawnee Expressway to the east, and the Ohio River on the west. The Shawnee NRSA excludes Shawnee Park, which forms the western edge of the neighborhood along the Ohio River. Shawnee is bordered by the Portland NRSA to the northeast and by the planned Russell NRSA to the east.
Area Name:	**Russell (Planned NRSA)**
Area Type:	Planned Neighborhood Revitalization Strategy Area
HUD Approval Date:	N/A
Identify the neighborhood boundaries for this target area.	The boundaries of Russell are 9th Street/Roy Wilkins Boulevard to the east, Market Street to the north, I-264 to the west, and Broadway to the south. Russell is bordered by the Portland NRSA to the north and the Shawnee NRSA to the west.

Table 50 - Geographic Priority Areas

Portland NRSA Boundary

Legend

Portland NRSA Boundary

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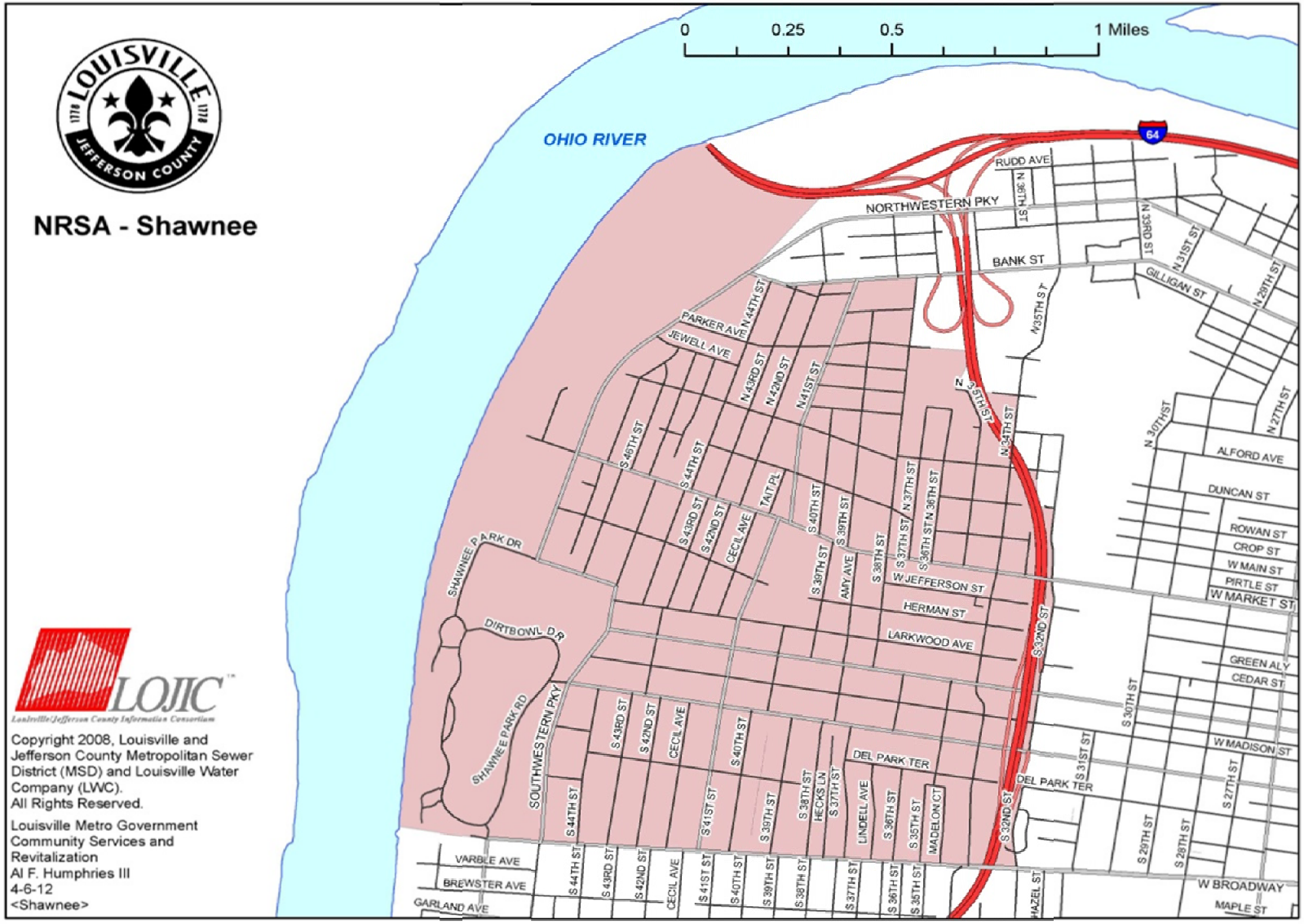
0 0.25 0.5 1 Miles

Housing and Family Services
Karl Keeling
January 6, 2011
<portlandnrsaboundary>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JEFFERSON COUNTY
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RUDD AVE
NORTHWESTERN PKY
N 36TH ST
N 33RD ST
N 31ST ST
N 29TH ST
BANK ST
GILLIGAN ST
N 35TH ST
PARKER AVE
N 44TH ST
JEWELL AVE
N 43RD ST
N 42ND ST
N 41ST ST
N 37TH ST
N 34TH ST
N 30TH ST
N 27TH ST
ALFORD AVE
DUNCAN ST
ROWAN ST
CROP ST
W MAIN ST
PIRTLE ST
W MARKET ST
S 46TH ST
S 44TH ST
S 43RD ST
S 42ND ST
CECIL AVE
TAIT PL
S 40TH ST
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S 38TH ST
S 37TH ST
N 36TH ST
S 36TH ST
AMY AVE
W JEFFERSON ST
HERMAN ST
LARKWOOD AVE
SHAWNEE PARK DR
DIRTBOWL DR
SHAWNEE PARK RD
SOUTHWESTERN PKY
S 32ND ST
GREEN ALY
CEDAR ST
S 30TH ST
W MADISON ST
S 31ST ST
DEL PARK TER
S 27TH ST
S 41ST ST
S 39TH ST
S 38TH ST
HECKS LN
LINDELL AVE
S 35TH ST
MADELON CT
S 29TH ST
S 28TH ST
VARBLE AVE
BREWSTER AVE
GARLAND AVE
HAZEL ST
W BROADWAY
MAPLE ST
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Louisville Metro Government
Community Services and Revitalization
Al F. Humphries III
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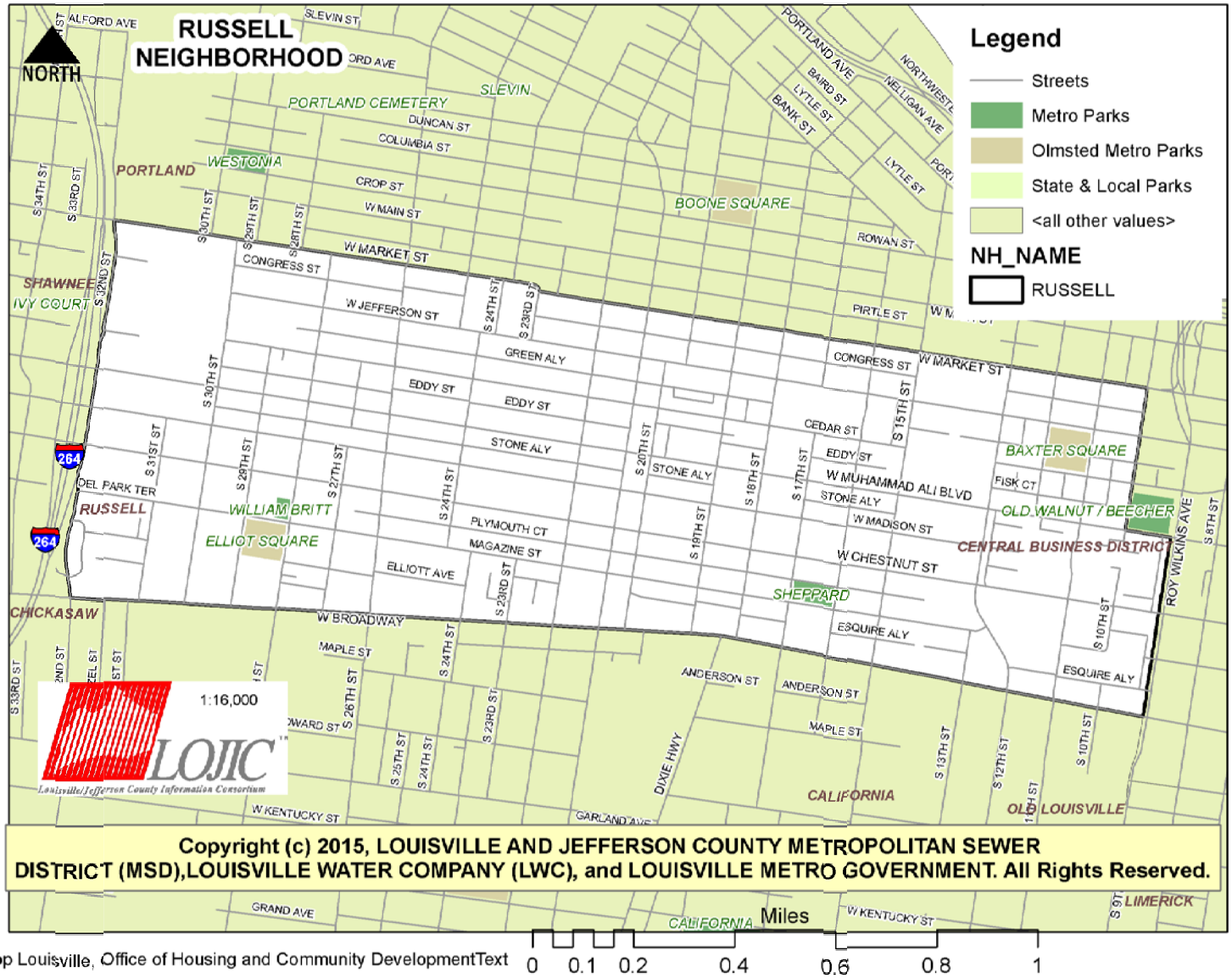

Develop Louisville, Office of Housing and Community DevelopmentText

General Allocation Priorities

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

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 (approved by HUD in September 2013) and Portland (approved by HUD in April 2011) NRSAs. The Shawnee and Portland NRSAs were selected based on public input during the 2010-2014 Consolidated Plan process. The proposed Russell NRSA coincides with the award of a Choice Neighborhoods Planning Grant for the neighborhood in January 2015, which will be used to develop a plan for renovating the Beecher Terrace public housing development and transforming the Russell neighborhood and is expected to lead to a Choice Neighborhoods Implementation Grant application.

All HOPWA funding, with the exception of funds set aside for administration, is distributed to local 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 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.

SP-25 Priority Needs

Priority Needs

Louisville Metro has identified five priority needs through its 2015 – 2019 Consolidated Plan development process. Priority needs are outlined below.

1	**Priority Need Name**	**Affordable Housing**
	Priority Level	High
	Population	Extremely Low Income Low Income Moderate Income Large Families Families with Children Elderly
	Geographic Areas Affected	Portland NRSA Shawnee NRSA Russell Metrowide
	Associated Goals	Expand Homeownership Opportunities Increase and Retain Affordable Units Improve Existing Owner-Occupied Units Provide Rental Assistance Provide Homeownership Counseling Services
	Description	Louisville Metro plans to use CDBG and HOME funds to expand affordable housing choices for its citizens.
	Basis for Relative Priority	Data from the Needs Assessment and Market Analysis portions of this plan, along with public and stakeholder input, repeatedly indicates that there is a shortage of affordable housing units and a great need for increased affordable housing choices in Louisville Metro.

2	**Priority Need Name**	**Non-Housing Community Development**
	Priority Level	High
	Population	Extremely Low Income Low Income Moderate Income Large Families Families with Children Elderly Non-Housing Community Development
	Geographic Areas Affected	Portland NRSA Shawnee NRSA Russell Metrowide
	Associated Goals	Clearance of Vacant or Abandoned Structures Provide Improvements to Public Facilities
	Description	Louisville Metro recognizes the importance of non-housing community development in revitalizing communities and intends to use a portion of CDBG funds for eligible activities in this category.
	Basis for Relative Priority	Eligible non-housing community development projects such as parks and public facilities improvements and clearance of vacant and/or abandoned structures are an important part of comprehensive community revitalization efforts. Specific needs in this category are discussed in the Needs Assessment portion of this plan.

3	**Priority Need Name**	**Homeless Services**
	Priority Level	High
	Population	Extremely Low Income Low Income Large Families Families with Children Elderly Chronically Homeless Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Metrowide
	Associated Goals	Provide Rapid Re-Housing for Diversion Provide Rental Assistance Provide Prevention Services to Homeless Citizens Provide Street Outreach for Homeless Citizens Shelter Operations & Case Management for Homeless Citizens
	Description	Louisville Metro is committed to addressing the issue of homelessness and utilizes HOPWA, ESG, and CDBG funds to provide housing and supportive services for homeless persons.
	Basis for Relative Priority	Data from the Needs Assessment and Market Analysis portions of this plan, along with public and stakeholder input, repeatedly indicates that there is a pressing need to address homelessness in Louisville Metro.

4	**Priority Need Name**	**Small Business Development**
	Priority Level	High
	Population	Low Income Moderate Income
	Geographic Areas Affected	Portland NRSA Shawnee NRSA Russell Metrowide
	Associated Goals	Micro-Enterprise Technical Assistance Micro-Enterprise Development Small Business Development
	Description	Louisville Metro recognizes small business development as a method of addressing poverty and increasing business services and amenities in the community. Metro plans to utilize a portion of its CDBG funds to address this need.
	Basis for Relative Priority	Louisville Metro has had success with its small business programs in the past and foresees continued interest in West Louisville as the FoodPort and other planned initiatives come to fruition.

5	**Priority Need Name**	**Non-Homeless Special Needs**
	Priority Level	High
	Population	Extremely Low Income Low Income Moderate Income Large Families Families with Children Elderly Persons with Physical Disabilities Persons with HIV/AIDS and their Families
	Geographic Areas Affected	Metrowide
	Associated Goals	Remove Barriers for Persons with Disabilities Provide TBRA to Persons with HIV/AIDS Provide Supportive Services to Persons with HIV/AIDS Provide STRMU to Persons with HIV/AIDS
	Description	While the needs of non-homeless special needs persons are generally met through other funding sources, Louisville Metro utilizes HOPWA funds to provide housing and supportive services for persons with HIV/AIDS and CDBG funds to install ramps for persons with disabilities.
	Basis for Relative Priority	Data from the Needs Assessment and Market Analysis portions of this plan indicate a need to address the special needs of persons with disabilities and persons with HIV/AIDS.

Table 51 – Priority Needs Summary

SP-30 Influence of Market Conditions

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The large number of cost-burdened households within the jurisdiction, LMHA's long waiting lists for Section 8 and public housing, and the shortage of units available to extremely low and low income households as demonstrated in the Market Analysis portion of this plan indicate a clear need for TBRA in Louisville Metro.
TBRA for Non-Homeless Special Needs	As discussed in the Needs Assessment portion of this plan, there is a waiting list for HOPWA TBRA. Hoosier Hill AIDS Coalition reports a likely increased need in the southern Indiana portion of the MSA due to a substantial number of new diagnoses in the first quarter of 2015.
New Unit Production	As repeatedly demonstrated throughout this plan, there is a vast shortage in the number of affordable housing units available to extremely low and low income households. Additionally, in some cases Louisville's older units may present prohibitive rehabilitation costs, making new unit production more suitable for increasing affordable housing options.
Rehabilitation	The majority of Louisville's housing stock, particularly within the urban core and included LMI areas, was built before 1980. This creates a significant need for rehabilitation including repair, lead-based paint hazard removal, and weatherization/energy efficiency improvements.
Acquisition, including preservation	A 2012 study indicated that there are approximately 6,000 vacant properties in Louisville, an estimated 1,100 of which are abandoned. Louisville utilizes selective acquisition of vacant properties in a strategic manner to facilitate neighborhood stabilization.

Table 52 – Influence of Market Conditions

SP-35 Anticipated Resources

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $	
CDBG	Public - Federal	Acquisition, Admin and Planning, Economic Development, Housing, Public Improvements, Public Services	$10,303,957	$400,000	$16,600	$10,720,557	$41,215,828
HOME	Public - Federal	Acquisition, Homebuyer Assistance, Homeowner Rehab, Multifamily Rental New Construction, Multifamily Rental Rehab, New Construction for Ownership, TBRA	$2,324,788	$300,000	$0	$2,624,788	$9,299,152
ESG	Public - Federal	Conversion and Rehab for Transitional Housing, Financial Assistance, Overnight Shelter, Rapid Re-Housing (rental assistance), Rental Assistance, Services, Transitional Housing	$927,151	$0	$0	$927,151	$3,708,604

HOPWA	Public - Federal	Permanent Housing in Facilities, Permanent Housing Placement, STRMU, Short Term or Transitional Housing Facilities, Supportive Services, TBRA	$576,546	$0	$0	$576,546	$2,306,184
CoC	Public - Federal	Overnight Shelter, Rapid Re-Housing (rental assistance), Services, Transitional Housing	$9,000,000	$0	$0	$9,000,000	$36,000,000
Lead-Based Paint Hazard Control Grant	Public - Federal	Homeowner Rehab, Multifamily Rental Rehab	$800,000	$0	$0	$800,000	$3,200,000
Department of Energy – Weatherization /LIHEAP	Public - Federal	Homeowner Rehab, Multifamily Rental Rehab	$500,000	$0	$0	$500,000	$2,000,000
Choice Neighborhoods Planning Grant	Public - Federal	Admin and Planning	$425,000	$0	$0	$425,000	$0
Section 8	Public - Federal	Rental Assistance	$75,426,000	$0	$0	$75,426,000	$301,704,000
HOME match	Public - Local	Acquisition, Homebuyer Assistance, Homeowner Rehab, Multifamily Rental New Construction, Multifamily Rental Rehab, New Construction for Ownership, TBRA	$523,077	$0	$0	$523,077	$2,092,308

ESG match	Private, Public - Local	Financial Assistance, Overnight Shelter, Rapid Re-Housing (rental assistance), Rental Assistance, Services, Transitional Housing	$927,151	$0	$0	$927,151	$3,708,604
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	$6,215,128

Table 53 - Anticipated 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 (LHC) 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: Competitive funding program which provides weatherization improvements, such as insulation and other energy-related home repair, for low income households.

Choice Neighborhood Planning Grant: LMHA-administered funds will be used to create a transformation plan for the Russell neighborhood in West Louisville.

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, 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.

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 Metro-owned parcel on the western side of Louisville into the FoodPort, a project identified in the Vision Louisville plan. According to Seed Capital KY's website, the FoodPort project is a food-centric economic and community development engine that will create jobs for West Louisville residents, enhance the built environment and green space of surrounding disinvested neighborhoods, enable existing small businesses to grow, increase farmers' income as they increase their market channels, enable new food businesses to take their first steps, and provide educational opportunities around food and agriculture. The FoodPort concept is unique, and incorporates co-locating existing businesses along the local food supply chain in a collaborative model, leveraging the assets of each to gain scale and efficiency in aggregating and distributing local food, while also allowing each of the businesses to focus on its individual operations,

goals, and objectives. This model offers the potential to realize significant growth in the local food economy by providing infrastructure support to businesses that are poised for growth and already have relationships with regional farmers.

The project represents a potential $50 million+ investment in West Louisville that will bring 200 permanent jobs, of which nearly two thirds are new, as well as 275 temporary construction jobs. The project site is located at the intersection of the Russell, Shawnee, and Portland neighborhoods, with plans to transform the 24-acre brownfield into a seed-to-waste food chain where food is grown, harvested, processed, sold, eaten, and even disposed into a bio-digester to be converted to methane gas and returned to the energy stream. Along each step of this process, members of the Louisville community have a chance to work, learn, nourish, commune, and invest in their own futures and that of their city.

The FoodPort will be located at 3029 West Muhammad Ali Blvd, formerly the National Tobacco site, within the Russell neighborhood in Kentucky's Third Congressional District (zip code 40212). Dating to the 1890s, the site was used for tobacco warehousing to prepare the product for manufacturing, established at a time when the tobacco industry was growing in Louisville. Louisville is well-situated geographically, with proximity to many local farms in Kentuckiana, as well as regional transportation infrastructure that disperses agricultural products. The site itself is also well-situated to take advantage of its geography, with easy access to the interstate and main thoroughfares of the city.

SP-40 Institutional Delivery Structure

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Develop Louisville	Government	Affordable Housing – Ownership; Affordable Housing - Rental	Jurisdiction
Louisville Metro Department of Community Services	Government	Homelessness; Non-Homeless Special Needs; Public Services	Jurisdiction
Louisville Metro Department of Public Works and Assets	Government	Neighborhood Improvements	Jurisdiction
Louisville Metro Department of Economic Development	Government	Economic Development	Jurisdiction
Louisville Metro Housing Authority	PHA	Public Housing	Jurisdiction
Coalition for the Homeless	Continuum of Care	Homelessness	Jurisdiction
River City Housing	CHDO	Affordable Housing – Ownership	Jurisdiction
REBOUND Inc.	CHDO	Affordable Housing – Ownership	Jurisdiction
Center for Accessible Living	Nonprofit Organization	Affordable Housing – Ownership; Affordable Housing - Rental	Jurisdiction

Table 54 - Institutional Delivery Structure

In addition, Louisville Metro works with a number of nonprofit subrecipients to carry out the goals of its Consolidated Plan. Subrecipients are determined on an annual basis.

Assessment of Strengths and Gaps in the Institutional Delivery System

In July 2014, the Louisville Metro Department of Community Services and Revitalization (LMCSR) was split into two separate departments, Develop Louisville's Office of Housing and Community Development and the Department of Community Services. Develop Louisville was formed to focus on the full range of land development activities in Louisville Metro, including planning and design, vacant property initiatives, advanced planning, housing & community development programs, permits and licensing, land acquisition, public art, and sustainability. The Department of Community Services now houses all client-facing social services for Louisville Metro. Develop Louisville is the lead agency for administering HUD entitlement funds, as well as the CDBG and HOME Administrator for Louisville Metro. The Department of Community Services is the ESG and HOPWA Administrator for Louisville

Metro. Despite the structural division of the former LMCSR department, there has been a significant amount of collaboration between the two newly created departments in developing the Consolidated and Action Plans, as well as in implementing HUD entitlement programs.

In each Program Year, Metro awards CDBG, ESG, and HOPWA funds to subrecipients through a competitive process. Distributing these funds on an annual basis allows Metro to reassess each nonprofit applicant and project regularly, in order to ensure that funding is used for maximum benefit of the community and remains in compliance with annual Action Plan goals.

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

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

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

Table 55 - Homeless Prevention Services Summary

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

Louisville has a coordinated assessment and referral system in place for all homeless housing program referrals. Louisville's coordinated assessment system (called "Common Assessment Team") is funded through a Supportive Services Only (SSO) grant provided by HUD's Continuum of Care Program. The Common Assessment Team uses the Vulnerability Index and Service Prioritization Decision Assistance Tool (VI-SPDAT) to screen and prioritize Louisville's homeless for the most appropriate housing program referral. The Common Assessment Team works to refer homeless families first to Rapid Re-Housing programs, homeless veterans to the VA initially for possible Veterans Affairs Supportive Housing (VASH) assistance, and the chronically homeless and most vulnerable to CoC Permanent Supportive Housing (PSH) assistance. The Common Assessment Team does the screening to make sure that the most appropriate program is referred for the specific needs of the homeless individual or household. The

Common Assessment Team started in May 2014 and has screened and assessed over 1,500 homeless households.

Homeless and housed persons with HIV/AIDS receive a range of referrals and services through the Kentucky Care Coordinator Program, located the University of Louisville's HIV clinic, the 550 clinic. Here clients engage with their care coordinator, receive medical treatment, develop individualized goals and case management plans, and receive referrals to assistance program such as HOPWA Short-Term Rent, Mortgage, and Utility (STRMU) assistance.

Case management services, emergency mortgage payments, legal services, and long-term housing assistance are provided for persons living with HIV/AIDS through HOPWA, CDBG, and ESG funding.

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

The primary strength/asset of Louisville's service delivery system for homeless persons is that Louisville now has a fully-funded coordinated assessment and referral system in place for all homeless housing program referrals. Louisville's coordinated assessment team (The Common Assessment Team) started operating in May 2014 and has screened and assessed over 1,500 homeless households. However, only about 110 of those households have actually been referred for an open housing voucher/slot. The Louisville CoC is operating at near capacity for housing, so open housing slots are few and far between. Additionally, many agencies operate from a Housing First perspective, which often favors a warning system over program/lease termination, which results in very low turnover for permanent housing vouchers. This means that over 1,000 households are currently waiting for housing on Louisville's coordinated housing waiting list, indicating that there are insufficient affordable housing rental subsidies and available affordable units to address the overwhelming need in the community.

Louisville currently has a single emergency bed designated for homeless persons with HIV/AIDS, located at a Single Room Occupancy (SRO) dwelling for persons with HIV/AIDS. Through the Homeless Consumer Participation Task Force, Metro and CoC staff have ascertained that persons with HIV/AIDS have felt that the confidentiality of their status is not protected, specifically related to disclosure of the medications they are required to leave with staff at mainstream shelters. Additionally, mainstream shelters may not be a viable option for persons with HIV/AIDS due to their vulnerable health status or due to their past experience with or fear of harassment or assault based on their sexual orientation or gender identity.

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

Louisville's primary need is for increased availability of affordable housing, coupled with more supportive services for the homeless and formerly homeless. This will take a commitment of more resources from the community and local government, as well as federal and state governments. If Medicaid can be actualized locally, that could be a potential revenue source for the provision of

supportive services and case management services. However, very few of Louisville's homeless service agencies are currently billing Medicaid for supportive services for clients.

Louisville Metro and CoC staff have worked to educate the CoC as a whole on HUD's Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity final rule. The last Consumer Participation Task Force report to the CoC recommended continued and targeted training of staff with regard to confidentiality and fair housing laws.

Through HOPWA funding, a project sponsor has increased its emergency hotel voucher program. Persons with HIV/AIDS who are homeless and who can demonstrate that they are waiting on permanent housing (for instance, a voucher-assisted apartment will be available once it has been inspected), may request a motel voucher. Those using the service have experienced, or fear experiencing, discrimination and violence at shelters and wish to avoid the shelter system. This, in turn, frees up a shelter bed for another client.

Metro Community Services staff continue to collaborate with HOPWA project sponsors on directing homeless clients to Single Point of Entry and Coordinated Assessment, so that other permanent housing options may be available to them in addition to options provided by HOPWA project sponsors.

SP-45 Goals Summary

Goals Summary Information

	Goal Name	Start Year	End Year	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Expand Homeownership Opportunities	2015	2019	Metrowide	Affordable Housing	CDBG: $2,000,000 HOME: $1,600,000	Homeowner Housing Added: 160 Household Housing Unit
2	Clearance of Vacant or Abandoned Structures	2015	2019	Metrowide	Non-Housing Community Development	CDBG: $3,200,000	Buildings Demolished: 300 Buildings
3	Provide Rapid Re-Housing for Diversion	2015	2019	Metrowide	Homeless Services	ESG: $1,300,000	Tenant-Based Rental Assistance / Rapid Rehousing: 350 Households Assisted
4	Increase and Retain Affordable Units	2015	2019	Metrowide	Affordable Housing	CDBG: $5,000,000 HOME: $11,800,000	Rental units constructed: 500 Household Housing Unit Rental units rehabilitated: 250 Household Housing Unit Homeowner Housing Added: 50 Household Housing Unit

5	Improve Existing Owner-Occupied Units	2015	2019	Portland NRSA Shawnee NRSA Russell Metrowide	Affordable Housing	CDBG: $17,000,000	Homeowner Housing Rehabilitated: 1000 Household Housing Unit
6	Micro-Enterprise Technical Assistance	2015	2019	Portland NRSA Shawnee NRSA Russell Metrowide	Small Business Development	CDBG: $850,000	Businesses assisted: 500 Businesses Assisted
7	Micro-Enterprise Development	2015	2019	Portland NRSA Shawnee NRSA Russell Metrowide	Small Business Development	CDBG: $1,250,000	Businesses assisted: 125 Businesses Assisted
8	Small Business Development	2015	2019	Portland NRSA Shawnee NRSA Russell	Small Business Development	CDBG: $750,000	Businesses assisted: 15 Businesses Assisted
9	Provide Rental Assistance	2015	2019	Metrowide	Affordable Housing Homeless Services	HOME: $2,000,000	Tenant-Based Rental Assistance / Rapid Rehousing: 250 Households Assisted
10	Provide Homeownership Counseling Services	2015	2019	Portland NRSA Shawnee NRSA Russell Metrowide	Affordable Housing	CDBG: $400,500	Public Service Activities for Low/Moderate Income Housing Benefit: 7620 Households Assisted

11	Provide Improvements to Public Facilities	2015	2019	Portland NRSA Shawnee NRSA Russell Metrowide	Non-Housing Community Development	CDBG: $6,500,000	Public Facility or Infrastructure Activities Other than Low/Moderate Income Housing Benefit: 50000 Persons Assisted
12	Remove Barriers for Persons with Disabilities	2015	2019	Metrowide	Non-Homeless Special Needs	CDBG: $875,000	Other: 500 Other
13	Provide TBRA to Persons with HIV/AIDS	2015	2019	Metrowide	Non-Homeless Special Needs	HOPWA: $900,000	Tenant-based rental assistance / Rapid Rehousing: 120 Households Assisted
14	Provide Supportive Services to Persons with HIV/AIDS	2015	2019	Metrowide	Non-Homeless Special Needs	HOPWA: $1,300,000	Other: 3750 Other
15	Provide STRMU to Persons with HIV/AIDS	2015	2019	Metrowide	Non-Homeless Special Needs	HOPWA: $321,000	Other: 800 Other
16	Provide Homeless Prevention Services	2015	2019	Metrowide	Homeless Services	ESG: $175,000 CDBG: $100,000	Homelessness Prevention: 1100 Persons Assisted
17	Provide Street Outreach for Homeless Citizens	2015	2019	Metrowide	Homeless Services	ESG: $470,000	Other: 1000 Other

18	Shelter Operations & Case Management for Homeless Citizens	2015	2019	Metrowide	Homeless Services	CDBG: $7,600,000 ESG: $2,200,000	Public service activities other than Low/Moderate Income Housing Benefit: 80000 Persons Assisted

Table 56 – Goals Summary

Goal Descriptions

1	**Expand Homeownership Opportunities**	
	Description	Louisville Metro plans to expand opportunities for homeownership and deconcentrate poverty through its Shawnee and Portland Homeownership Incentive and Downpayment 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 and support to CHDOs.
5	**Improve Existing Owner-Occupied Units**	
	Description	Louisville Metro assists owner-occupants of single family homes through its Emergency and Exterior Repair and Weatherization Assistance programs. Additionally, Metro funds homeowner rehabilitation activities in designated NRSAs.
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 will provide loans to small businesses to support economic development efforts.
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 provides 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, 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 91.315(b)(2):

Extremely Low-Income	250
Low-Income	1,750
Moderate-Income	160

SP-50 Public Housing Accessibility and Involvement

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

This section does not apply to Louisville Metro Housing Authority (LMHA).

Activities to Increase Resident Involvement:

Many of LMHA's family and disabled/elderly public housing sites have a Resident Council to address the communities' needs and concerns, and to keep residents informed about activities and programs within the community. The Resident Council Boards consist of residents who reside at the development and who have been elected to represent the resident body. The role of the Resident Council is to work in partnership with the Housing Authority to improve the quality of life and resident satisfaction and participate in self-help initiatives to enable residents to create a positive living environment for all.

Also, LMHA offers a wide array of educational and job-training services designed to prepare individuals for success in school and the workplace, and to help families along an incremental path to self-sufficiency. LMHA continues to collaborate and partner with other local service providers in the community in order to deliver high quality programs that touch as many residents as possible. LMHA's resident services and special programs include:

- **Family Self-Sufficiency (FSS) Program:** Through the Family Self-Sufficiency Program, public housing residents and Housing Choice Voucher (HCV) participants can receive extensive supportive services. Participants are covered by long-term, intensive case management to achieve program and personal goals. Program emphasis is on the importance of employment and building financial skills as a means to become self-reliant.
- **Housing Choice Voucher (HCV) Homeownership Option:** Through the Homeownership Program, eligible Public Housing residents and Housing Choice Voucher participants can use their voucher subsidy toward a mortgage payment instead of rent. Participants must complete pre-purchase counseling and meet ongoing requirements for continued assistance.
- **Computer Lab:** A 14-station computer lab is available for use by Public Housing and Housing Choice Voucher participants for furthering educational and employment goals, as well as limited, appropriate personal uses.
- **Multicultural Services:** LMHA has a Multicultural Program Specialist who addresses the language and cultural needs of the Agency's large Somali Bantu population. The staff person, who is fluent in five languages, provides interpretation and translation services for the residents as well as Agency staff. LMHA also utilizes the Language Line service to assist any non-English speaking or limited-English proficiency applicants or residents.
- **Scholarship Program:** Since 1987 the LMHA Scholarship Program has awarded 414 scholarships with a value of over $1.2 million to residents of public and rent-assisted housing.

- **Elderly/Disabled Supportive Services:** LMHA has received a ROSS grant to continue supportive services to the elderly and disabled residents at Dosker Manor. The CORE (Community Outreach Resources and Empowerment) Center was established to provide much needed case management referral services and recreational programming at Dosker Manor. LMHA also employs a Social Service Coordinator, several social workers, and supportive staff to assist residents in the other elderly/disabled high rises and term-limited houses, as well as the non-elderly residents at Dosker Manor. The staff help these families with obtaining social services and connecting to the numerous resources in the Louisville community.

In addition, LMHA has collaborated with residents, community members and service providers to develop a comprehensive Community Supportive Services (CSS) component for each of its HOPE VI Revitalization efforts. The Housing Authority and its partners have provided extensive CSS services through all of its previous HOPE VI initiatives (Clarksdale, Park DuValle), including case management via a dedicated staff of social workers, life skills training, employment such as Section 3 opportunities, evaluation and tracking, and mobility counseling and assistance during relocation.

Targeted CSS is also being offered to families impacted by the ongoing Sheppard Square HOPE VI Revitalization. In addition to the services listed above, Sheppard Square families are benefiting from LMHA's partnership with the Harambee Clinic to implement the *With Every Heartbeat is Life* (WEHL) program. The program's emphasis is on minority populations, particularly African Americans, due to their higher risk of heart disease. All former and future Sheppard Square residents will have access to this program.

Also, LMHA will continue to collaborate with the Jefferson County Public Schools (JCPS) to reach out to and enroll more Sheppard Square children (ages 3-4) into JCPS's Early Childhood Education programs which include a parent support initiative. The education programs are designed to prepare children socially, emotionally, and educationally for elementary school.

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

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

Plan to remove the 'troubled' designation:

This section does not apply to LMHA.

SP-55 Barriers to Affordable Housing

Barriers to Affordable Housing

Currently, there is not an element in Louisville Metro's comprehensive plan, *Cornerstone 2020,* 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.

In addition, to date, 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.

Finally, while a majority of the county is zoned residential and thus provides sufficient land zoned for housing by right, most of that residential zoning is single-family residential. Single-family residential lots are sometimes developed with affordable housing; however affordable housing is often associated with attached housing and multi-family residential housing.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing:

Cornerstone 2020 has a horizon of 2000 through 2020. Louisville Metro will initiate the process to create a new comprehensive plan in 2015 that will replace *Cornerstone 2020* and have a new horizon of 2020 through 2040. It is anticipated that this new plan will be adopted some time 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.

Additionally, 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. If adopted, these incentives will likely come into effect in late 2015.

Proposed amendments include the following:

- 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.).
- 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.
- 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.
- 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.

SP-60 Homelessness Strategy

Describe the jurisdiction's strategy for:

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), 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 over 1,500 homeless families and individuals.

The Coalition for the Homeless identifies re-tooling crisis response to create collective impact 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, maintaining 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 homeless persons more quickly and successfully through the system.

Addressing the emergency 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 Coordinated Assessment Team systems described above.

Louisville's 2014 Point-In-Time Count indicates that there are more than 600 homeless persons in emergency shelter and approximately 400 in transitional housing on any given night. 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 the local ending veteran homelessness initiative.

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. Current goals are to end veteran homelessness by the end of calendar year 2015 and chronic homelessness by the end of calendar year 2017, and then to move on to ending youth and family homelessness by the end of calendar year 2020.

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

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.

Volunteers of America – Kentucky offers an Eviction Prevention Program that stabilizes resident families and individuals living in Louisville Metro Housing Authority properties by preventing evictions through financial assistance, crisis intervention, mediation, and collaborations with other service providers. Recognizing the value of short-term assistance in preventing the long-term cycle of homelessness, the Eviction Prevention Program provides immediate financial assistance and crisis intervention.

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 September 2014, Metro United Way expanded the service to include a mobile app, Kentuckiana 2-1-1, for both iPhone and Android devices.

SP-65 Lead Based Paint Hazards

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

Louisville Metro is confronted with a serious public health problem related to lead-based paint hazards associated with its large pre-1978 housing stock and substantial low income population, therefore Louisville Metro Government has programs in place which are intended to reduce the incidence of childhood lead poisoning through both education and remediation.

The Louisville Metro Childhood Lead Poisoning Prevention Program (CLPPP), an initiative of the Department of Public Health and Wellness, provides lead screening, public health surveillance, case management, education, and environmental inspection services to the community. CLPPP works with various partners in the community, including Develop Louisville's Office of Housing and Community Development (HCD), to prevent childhood lead poisoning and identify homes in need of lead remediation.

Louisville Metro Government received a $2.4 million Lead-Based Paint Hazard Control Program grant from HUD in July 2013, which will fund the Lead Safe Louisville program through June 2016. Lead Safe Louisville is a partnership between HCD and the Department of Public Health and Wellness which aims to eliminate lead hazards in both owner- and renter-occupied households, especially those in which children younger than six years of age reside, through remediation and education. Participating households must meet established income limits of no more than 80% of Area Median Income as determined by HUD. The Lead Safe Louisville program receives referrals from the Department of Public Health and Wellness, as well as from other entities including Louisville Metro Housing Authority, Louisville Metro Codes and Regulations, Neighborhood Place locations, and Family Health Center – Portland. Additionally, Lead Safe Louisville receives referrals through other HCD programs such as emergency repair and weatherization.

Households which receive lead hazard remediation assistance through the Lead Safe Louisville program are also eligible to receive Healthy Homes assistance where applicable, such as cleaning supplies, smoke and carbon monoxide detector installation, safety bar installation, mold remediation, and pest control.

Louisville Metro exceeded the goals set forth under the 2010-2013 Lead-Based Paint Hazard Program grant, resulting in 343 housing units inspected, 236 housing units receiving lead hazard control, 187 outreach events conducted (reaching at least 1,139 people), and 144 people trained in lead awareness (including 94 people trained as lead workers and 17 trained in Lead Safe Work practices, increasing the number of certified lead workers in the community).

Under the current Lead-Based Paint Hazard Control Program grant, the Lead Safe Louisville program intends to reach the following goals by June 2016:

- 140 units inspected
- 130 units completed
- 30 outreach events/activities (2,500 people reached)

- 90 workers trained

As of February 2015, the Lead Safe Louisville program had made substantial progress toward the grant goals, with 83 units inspected, 20 units completed, and 86 people trained, and had surpassed its outreach goals with 36 outreach events completed and over 5,000 people reached.

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

First priority for Lead Safe Louisville assistance is given to households with an elevated blood lead level (EBLL) child. Second priority is given to households within the target areas (neighborhoods that contain the most instances of EBLL in children less than six years of age, the highest incidences of pre-1978 housing, and the largest concentrations of lower-income occupants including California, Chickasaw, Oakdale, Phoenix Hill, Portland, Russell, Shagbark/Shanks Lane, Shawnee, Shelby Park, and Smoketown). Third priority is given to households metrowide that meet program requirements.

In the event that lead hazards are identified on a property but the project is not eligible for remediation through Lead Safe Louisville due to income, insurance, or other requirements, the program still provides education on reducing lead exposure, outreach materials, and/or cleaning supplies in order to mitigate the hazard. Outreach events and activities conducted through the Lead Safe Louisville program provide education to homeowners and renters about minimizing lead-based paint hazards in the home.

As discussed in the previous section, the Lead Safe Louisville program addressed lead hazards in 236 housing units with the 2010-2013 Lead-Based Paint Hazard Control Program grant, and plans to address at least 130 more with the 2013-2016 grant. Lead Safe Louisville estimates that 250 children will benefit from the program during the current grant period.

Ongoing coordination between the Office of Housing and Community Development, the Department of Public Health and Wellness, and partners increases the likelihood that income-eligible households with children facing lead-based paint hazards will be directed to the Lead Safe Louisville program.

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

Lead Safe Louisville is integrated with other housing activities managed by the Office of Housing and Community Development. When a client is referred to the division or inquires about assistance through the emergency repair or weatherization programs, their eligibility for the lead program is evaluated simultaneously. If a child has been identified with EBLL, the documentation is sent to Lead Safe Louisville and given highest priority. Once a client's application is approved, a lead inspection and risk assessment is performed, and a housing rehab specialist evaluates the inspection and risk assessment, plans the remediation work, and sees it through to completion. A clearance test is conducted after the lead work is completed. If any weatherization or rehabilitation work is conducted after the lead remediation, a second clearance is conducted. Whenever possible, Lead Safe Louisville collaborates with the weatherization and rehabilitation programs to leverage funds and coordinate simultaneous work, so each project is as holistic, cost-effective, and streamlined as possible.

Lead Safe Louisville program partnerships, both internal and external, are outlined in Memoranda of Understanding which detail the expectations for each party in carrying out the Lead Safe Louisville program successfully.

SP-70 Anti-Poverty Strategy

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

Data from the American Community Survey (2007-2011) indicates that 113,606 persons or 15.7% of Jefferson County residents live in poverty. For children under age 18, the number balloons to 24%. Poverty in Louisville Metro is disproportionate in regards to gender, race and ethnicity with 16.9% of women (compared with 14.5% of men), 31.8% of African Americans, and 25.9% of Hispanics living in poverty. Moreover, substantial numbers of people live at less than 200% of poverty.

Number of Individuals Below:	
125% of Poverty Level	145,090
150% of Poverty Level	177,092
185% of Poverty Level	224,765
200% of Poverty Level	243,603

Data Source: 2007-2011 ACS

In July 2014, the Department of Community Services and Revitalization was split into two separate departments, Develop Louisville and the Department of Community Services. Develop Louisville was formed to focus on the full range of land development activities in Louisville Metro, including planning and design, vacant property initiatives, advanced planning, housing & community development programs, permits and licensing, land acquisition, public art, and sustainability. The Department of Community Services now houses all client-facing social services for Louisville Metro. The mission of the Department of Community Services is to "improve the quality of life for all residents with an emphasis on poverty reduction and addressing the needs of vulnerable populations in the Louisville Metro Community." The Louisville Metro Department of Community Services (LMCS) is composed of the following divisions:

- The **Advocacy and Empowerment** division of LMCS encompasses advocacy and volunteer programming for vulnerable populations as well as financial empowerment and economic development.
- **Neighborhood Place** serves as community-based “one stop shop” providing 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.
- The **Long-Term Housing and Support** division administers U.S. Department of Housing and Urban Development programming providing homelessness and homeless prevention services.
- The **Senior Nutrition** division oversees 24 congregate meal sites across Metro as well as the Meals on Wheels program.
- The **Community Outreach** division is responsible for the Low-Income Home Energy Assistance Program, Foster Grandparents, Affordable Care Act outreach, Summer Lunch, and Youth Development programs.

- The **CSBG Direct Services** division administers CSBG case-managed services and the Chaffee program for youth aging out of foster care.
- The **Administration and Planning** division is responsible for overall administration, planning, policy development, and compliance of the department.

This new structure has led to a renewed focus on developing holistic services that address the complex causes and conditions of poverty for individuals and families. In July 2013, the former Community Services and Revitalization department piloted a Central Intake System which provided an initial assessment of client needs for all department services when seeking assistance. This allowed each client to not only receive assistance for their emergent need but provided an opportunity to determine the root cause of crisis or additional household needs to stabilize the home. LMCS plans to expand this initiative to assure all agency clients are assessed for their holistic family needs.

LMCS maintains a comprehensive slate of anti-poverty programs meant to address a continuum of needs from crisis to self-sufficiency. LMCS operates the following:

- **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 CS'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 supports 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 home-bound seniors throughout the city.
- **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.

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

Develop Louisville and LMCS work closely to coordinate the use of entitlement funds. To some extent, entitlement funds support the Homeless and Housing Services, Microbusiness, and Supportive Services programs described above. LMCS anti-poverty programs address a continuum of needs from crisis to self-sufficiency and are supported by many of the goals identified in section SP-45, including:

- Provide Rental Assistance
- Provide Homeownership Counseling
- Provide Rapid Re-Housing for Diversion
- Provide Homeless Prevention Services
- Provide Street Outreach for Homeless Citizens
- Shelter Operations and Case Management for Homeless Citizens
- Micro-Enterprise Technical Assistance
- Micro-Enterprise Development
- Small Business Development
- Provide TBRA, STRMU, and Supportive Services to Persons with HIV/AIDS

SP-80 Monitoring

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

Louisville Metro Government carries out HUD-funded activities through Metro Departments and through subrecipients. Develop Louisville (DL) and the Department of Community Services (CS) are charged with monitoring different aspects of HUD entitlement funding, as listed below. DL focuses on compliance with construction projects (CDBG and HOME), while CS focuses on ensuring compliance with service projects (CDBG Public Service, HOME TBRA, ESG, and HOPWA). Both Develop Louisville and the Department of Community Services coordinate monitoring consistently to ensure compliance with federal regulations.

Develop Louisville's Office of Housing and Community Development's Planning and Compliance Unit is responsible for:

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

The Department of Community Services Planning and Administration Unit is responsible for:

- Overseeing the annual allocation of CDBG public service, ESG, and HOPWA funds to subrecipients;
- Ensuring programmatic and financial reporting requirements are met;
- Monitoring outside recipients for compliance with federal regulations.

Risk assessments are performed annually for each subrecipient to identify the potential risk level for non-compliance prior to the start of the program year. Subrecipients found to be at low risk may receive a desk review rather than an on-site review. Those found to be at high risk receive a more comprehensive on-site review.

Checklists are used to ensure monitoring staff review programs in accordance to regulatory requirements specific to each funding source - CDBG, HOME, ESG or HOPWA. The checklists are tailored to accommodate for the type of review being provided, Desk or On-site reviews.

The steps for each type of review are as follows:

Desk Review:

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

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

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

Prepare and submit to the subgrantee a finalized report detailing any findings and concerns discovered. Subrecipient must submit corrective action steps to Metro within 30 days.

On-Site Review:

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

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

Prepare and submit to the subgrantee or subrecipient a finalized report detailing any findings and concerns discovered (and any necessary follow-up).

Inspections:

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

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

For CDBG-funded projects, inspections are conducted as needed throughout the term of the agreement to ensure they meet local code requirements. Public Facilities projects are monitored to ensure use requirements at 24CFR 570.505 are met.

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

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

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

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

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

With the responsibility for maintaining the IDIS system, Develop Louisville's Planning and Compliance Unit regularly reviews the programmatic and financial information within the database to monitor the department's performance, including the timeliness of expenditures.

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