

City of Ashland  
CDBG

Amended

Five Year

Consolidated

Plan

2015 - 2019

2015

Action Plan



**CITY OF ASHLAND  
COMMUNITY DEVELOPMENT BLOCK GROUP  
FIVE YEAR CONSOLIDATED PLAN  
2015 - 2019**

**CHUCK D CHARLES, MAYOR**

**Board of Commissioners**

Larry Brown, City Commissioner  
Kevin Gunderson, City Commissioner  
Amanda Clark, City Commissioner  
Marty Gute, City Commissioner

City Manager  
Benjamin Bitter  
City of Ashland  
1700 Greenup Avenue  
Ashland, Kentucky 41105  
606-327-2002

Presented By  
Department of Planning & Community Development  
1700 Greenup Avenue, Room 208  
Ashland, Kentucky 41105  
606-327-2030

Submitted to:  
U.S. Department of Housing and Urban Development

Five Year Consolidated Plan 2015 - 2019

Roger A. Leonard, CPD Director  
Louisville, Kentucky Field Office  
601 W. Broadway Street  
Louisville, Kentucky 40202

FIVE YEAR CONSOLIDATED PLAN / BUDGET  
2015 - 2019  
Table of Contents

<u>CONTENTS</u>	<u>Page</u>
Executive Summary.....	5
Lead & Responsible Agencies.....	9
Consultation .....	11
Participation .....	15
Needs Assessment. ....	19
Housing Needs Assessment... ..	24
Disproportionately Greater Need.....	35
Public Housing.....	41
Homeless Needs Assessment .....	45
Non-Homeless Special Needs Assessment.....	50
Non-Housing Community Development Needs .....	52
Housing Market Analysis.....	54
Number of Housing Units .....	56
Housing Market Analysis : Cost of Housing.....	59
Public and Assisted Housing.....	66
Homeless Facilities and Services.....	71
Special Needs Facilities and Services.....	75
Barriers to Affordable Housing.....	78
Non-Housing Community Development Assets.....	79

Five Year Consolidated Plan 2015 - 2019

Needs and Market Analysis Discussion.....84

Strategic Plan.....86

Geographic Priorities.....88

Priority Needs.....91

Anticipated Resources.....94

Institutional Delivery Structure.....95

Goals Summary.....97

Public Housing Accessibility and Involvement.....98

Barriers to Affordable Housing.....99

Homelessness Strategy.....100

Lead Based Paint Hazards.....105

Anti-Poverty Strategy.....106

Monitoring.....107

Expected Resources.....108

Annual Goals.....110

Projects.....116

Project Summary.....118

Geographic Distribution.....133

Affordable Housing.....134

Public Housing.....136

Homeless and Other Special Needs Activities.....137

Barrier to Affordable Housing.....140

Other Actions.....141

Program Specific Requirements.....144

Appendix – Alternate / Local Data Sources.....145

## Executive Summary

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

#### 1. Introduction

The City of Ashland, Kentucky is proud to be a direct entitlement recipient of the Community Development Block Grant, (CDBG) funding. This program is sponsored by the US Department of Housing and Urban Development (HUD) and was established to combine several different but specific federal grants into a single, flexible grant program. The primary objective of the CDBG program is to develop sustainable neighborhoods through improved housing, infrastructure and economic conditions in low to moderate areas and for low to moderate income persons. Activities under this program must predominately benefit persons of low to moderate income as defined in 24 CFR Part 5. These activities must meet one of three national objectives and must be a CDBG eligible activity.

2. The Consolidated Plan was developed through community outreach, citizen participation, input by city staff and approval by the City of Ashland Board of Commissioners. The development process of the Consolidated Plan's focus was on a number of initiatives intended to achieve goals to promote homeownership programs, support the City of Ashland's 2013 Comprehensive Plan, support infrastructure and public facilities projects as well as the predevelopment costs for these projects and to make a visual impact on the community.
3. The 2015 FY Income limits list the median income for the Huntington-Ashland area as \$54,900.00. The Chas Data Sets for 2007-2011 ACS list 46 percent of all households in Ashland are below the 80 percent of the median income which is below \$43,920. Thirty six percent of these household are below 50 percent of the median income. A portion of this decline in income can be attributed to the recent closing of the A K Steel Coke Plant, cut backs on jobs at A K Steel and cut backs on jobs at Kings Daughters Medical Center. The Kings Daughters Medical Center has had the largest cut backs in jobs. A portion of the decline in income levels can be attributed to the stalled economic development in Ashland.

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

## Overview

- **Priority Need 1: Ensure adequate and safe infrastructure to meet basic needs of residents.**

The City of Ashland Community Development Block Grant funding plan for 2015- 2019 Consolidated Plan is to assist the City of Ashland, Public Works Department in infrastructure improvements in the low to moderate income target areas of City Central, East Central and Pollard Mills. The CDBG funding focus will be funding any predevelopment costs where funding may not be available to begin projects for infrastructure improvements and infrastructure improvements on water, sewer and storm lines in these target areas.

- **Priority Need 2: Ensure adequate and dependable public facilities are available to provide for basic and essential needs and service.**

The City of Ashland will continue the collaboration of efforts with the local non-profit agencies to assist the homeless and those at risk of becoming homeless, low/mod income and limited clientele population in Ashland with this year's funding for public facilities improvements projects.

- **Priority Need 3: Provide and/or support adequate, safe and affordable housing.**

The City of Ashland will continue to maintain properties in Ashland with strict city wide code enforcement. Community Development Block Grant Funds will be utilized for the Property Maintenance Code Enforcement Manager to monitor the Target Areas of City Central, East Central and Pollard Mills and send violation notices in these areas to keep the properties in these low / mod income areas safe and affordable to the persons and households that reside there. The City of Ashland will continue to fund Homeowner scattered site Rehabilitation Project, which will include but not limited to minor rehabilitation and architectural barrier removal for low/mod income, elderly and disabled owner occupied single family homes to remove violations and hazards plus exterior property improvements. This also includes the architectural barrier removal project for public facility agencies that serve low to moderate income persons.

The City of Ashland will refer any low to moderate income persons to Kentucky Housing Corporation for low interest home loans and down payment assistance in order to promote homeownership.

- **Priority Need 4: Support programs that provide housing and services for homeless populations.**

Five Year Consolidated Plan 2015 - 2019

The City of Ashland continues to support public service agencies with 15% of the CDBG entitlement funding to assist in providing programs that assist low to moderate person to continue to be housed and the homeless population obtain and sustain housing through these programs.

- ***Priority Need 5: Support Women and Ethnic Minority businesses and to provide expanded economic opportunities for low and moderate income individuals and households.***

The City of Ashland would like to expand the opportunities for Women and Ethnic Minority owned businesses by offering a Minority Business Loan to qualified business in Ashland that want to begin a new business or expand an existing business. In turn the businesses will create aggregate full time jobs for low to moderate income individuals. The number of jobs to be created will be determined by the amount of the loan that is approved.

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

The City of Ashland is proud to have been a recipient of the Community Development Block Grant since it began in 1974. The City has dedicated to using these funds to improve the neighborhoods, public facilities and infrastructure projects in Ashland. The CDBG funding has helped the homeless become homeowners in the Pollard Mills Target Neighborhood, the elderly and handicapped homeowners are able to stay in their homes longer by making their homes more accessible to each of their needs. These funds have assisted the local homeless shelters, domestic violence shelters, children's services and senior programs make a difference in the lives of the low to moderate income persons in Ashland.

The City of Ashland continues to make positive strides to overcome some obstacles that were created in the past such as, failed or projects deemed ineligible, funding being paid back to HUD causing a surplus of funding for the current years to be spent while planning for new projects for those current years. The City of Ashland is confident that the 2015 Program Year will be a great beginning of the new 2015 – 2019 Consolidated plan by completing public infrastructure improvements, promoting fair housing education, supporting public service agencies and improving existing housing.

### **4. Summary of citizen participation process and consultation process**

Citizen Participation Plan Summary

## Five Year Consolidated Plan 2015 - 2019

The City of Ashland, Department of Planning & Community Development's Citizen Participation Plan sets forth the policies and procedures to provide for and encourage participation by the citizens of Ashland in the development of the City's Consolidated Plan, and subsequent Annual Action Plans. The sub recipients of the City of Ashland CDBG funds are encouraged to attend the CDBG Implementation Workshop during the comment period to provide input in the development of the Action Plan and to ensure adequate and dependable public facilities are available to provide for basic and essential needs and service. In 2015 - 2016 the Department of Planning & Community Development Staff has held public meetings prior to and during the development of the new 2015 – 2019 Five Year Consolidated Plan. Public Notice information signifying the time, location, and subject of each hearing is provided to citizens at least fourteen (14) days in advance by publication in a local newspaper, email distribution lists to local public service facilities, local officials, local minority groups and churches, the local library and/or publication on the City's website at [www.ashlandky.gov](http://www.ashlandky.gov). A thirty **(30) day comment period prior to each** hearing is advertised as well. During each hearing a summary of each project is explained and a time of question and answer is given. Sign in sheets are provided as documentation of attendance of the public hearings and the comments from the citizens are noted in the minutes from the hearings and are kept on file and are available for review in the Department of Planning & Community Development Office.

The minutes are discussed by the Planning & Community Development Staff prior to finalizing any Consolidated Plan or Action Plan. These plans may be made available upon request in large print, audio and Spanish.

A copy of the complete City of Ashland Citizen Participation Plan is available upon request from the Department of Planning and Community Development Office, 1700 Greenup Avenue, Room 208, P. O. Box 1839, Ashland, Kentucky 41105 or by contacting Cynthia Daniel at 606-324-7175 or [cdaniel@ashlandky.org](mailto:cdaniel@ashlandky.org).

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

**The following people attending the public meeting on April 13<sup>th</sup>, 2015 during the 30-day comment period:**

**Jim Sherman, Pathways, PATH Program**

**Lynn Childers, Executive Director of CARES**

**Carol Jackson, Ashland Human Right Commissioner / State Human Rights Board Member**

**Sheri Seagraves, Executive Director of Clean Start Program**

Five Year Consolidated Plan 2015 - 2019

**Jim Sherman commented that the elevator and the Vincent Apartments was not working and would like to see if CDBG could fix the elevator or put in a new one. The building houses the hard to house and it is not ADA compliant.**

**Sheri Seagraves commented that if the City did not utilize the entire 20% of CDBG for Administrative funds, she would like to see if HUD would allow the remainder to be added to the 15% for public services.**

**No one was in attendance at the April 20<sup>th</sup>, 2015 public hearing. This hearing is held in the Commission Chambers of the City building and has never been well attended.**

**6. Summary of comments or views not accepted and the reasons for not accepting them**

None.

**7. Summary**

The City of Ashland, Planning & Community Development Department is dedicated to improving its Community Development Block Grant (CDBG) Program by turning its focus towards more predevelopment costs concerning infrastructure improvements projects in low / mod areas in 2015 and in the new 2015 - 2019 Consolidated Plan. The housing market continues to decline in Ashland due to no new housing being built inside the City limits of Ashland. The City of Ashland plans to promote homeownership in Ashland by partnering with a local bank to offer a down payment assistance program for LMI potential homeowners.

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	ASHLAND	Department of Planning & Community Development

**Table 1 – Responsible Agencies**

### Narrative

#### Consolidated Plan Public Contact Information

During the writing and comment period of the 2015 - 2019 Consolidated Plan the following Public Contacts were made:

Ashland Alliance – Employment Opportunities;

CARes – Veronica Lynn Childers, Executive Director- Continuum of Care;

Fair Housing – Carol Jackson, Ashland Human Rights Commissioner / State Human Rights Commissioner

Shelter of Hope – Debbie Sivis, Executive Director - Emergency Housing & Continuum of Care;

Safe Harbor – Ann Perkins, Executive Director - Domestic Violence;

Safe Harbor – Jennifer Allen, Director of Administration – Domestic Violence

Salvation Army – Captain’s Patrick & Carey Richmond - Emergency Shelter;

C

Ashland Community Kitchen – Larry Brown, City Commissioner – Reducing Hunger;

Ashland Community Kitchen- Ryan Russell, Executive Director – Reducing Hunger;

Five Year Consolidated Plan 2015 - 2019

31<sup>st</sup> Street Drainage / Street Improvement project – Ryan Eastwood, Director of Engineering & Utilities;

31<sup>st</sup> Street Drainage / Street Improvement Project – Jim Nichols, Senior Engineering Assistant / Storm Water Coordinator;

Target Area Lead Setter Replacement – Mike Thompson, Supervisor of Meter Services;

ACDC Handicap Accessibility – Ryan Eastwood, director of Engineering & Utilities;

ACDC Handicap Accessibility – Jim Nichols, Senior Engineering Assistant / Storm Water Coordinator;

Public Services – Scott Niece, Property Maintenance Manager;

Public Services - Tony Mosser, Property Maintenance.

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

### **1. Introduction**

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

The City of Ashland is in need of affordable rental units for the LMI population that cannot afford to purchase their own home and keep up the necessary repairs that goes along with becoming a homeowner. The most recent vacancy rate shows that out of 633 public housing units in Boyd County there are only 5 vacancies with the lowest vacant percentage in years of .079%. These figures were provided by Kentucky Housing Corporation.

The City of Ashland continues to refer low to moderate individuals and households to Community Assistance and Referral Services (CAREs) for assistance in mental health and social and economic issues. CAREs assisted 2,807 households and 6,374 individuals in 2014 with housing, food, clothing, mental health and physical health and prescription medications. CAREs offers financial counseling, assistance in filling out job resumes and rental applications and refers domestic violence victims to Safe Harbor.

**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**

**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**

Although not funded through the Department of Planning and Community Development, the Department works closely with Jim Sherman, Path Program Coordinator at Pathways, a local mental health facility, who provides street outreach to the chronically homeless and mentally ill.

The City of Ashland, Finance Department Administers the Ashland Assisted Housing Program and coordinates the Housing Choice Voucher Program with the local homeless shelters; The Salvation Army and Shelter of Hope and domestic violence victims at Safe Harbor. **The application process is open and vouchers are given preference to persons that are in these homeless shelters and military veterans.**

The City of Ashland grants up to 15% of the CDBG grant for the Continuum of Care to the following agencies that work with homeless, chronically homeless individuals and families, families with children,

Five Year Consolidated Plan 2015 - 2019

veterans and persons at risk of homelessness. Ashland has not seen a rise of unaccompanied youth in our area.

Those consulted:

CAReS - Veronica Childers, Executive Director

Salvation Army - Captain's Patrick & Carey Richmond

Safe Harbor - Ann Perkins, Executive Director

Shelter of Hope - Debbie Sivis, Executive Director

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

1	<b>Agency/Group/Organization</b>	COMMUNITY ASSISTANCE REFFRRAL SERV (CARES)
	<b>Agency/Group/Organization Type</b>	Referral Service Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Anti-poverty Strategy Case Management
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	CAReS, under the new director Veronica Lynn Childers was consulted in improvement to their Case Management services.
2	<b>Agency/Group/Organization</b>	SHELTER OF HOPE, INC.
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans

Five Year Consolidated Plan 2015 - 2019

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Debbie Sivis, Executive Director of Shelter of Hope on was consulted on improvements to the Rapid Re-housing ESG program, which included more case management and financial counseling classes.
3	<b>Agency/Group/Organization</b>	SAFE HARBOR
	<b>Agency/Group/Organization Type</b>	Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children Domestic Violence Victims
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Ann Perkins, Executive Director and Director of Administration, Mary Hill have found that more people stayed in permanent housing if they went through the transitional housing program instead of leaving after the shorter stay in emergency housing.
4	<b>Agency/Group/Organization</b>	<b>SALVATION ARMY OF ASHLAND</b>
	<b>Agency/Group/Organization Type</b>	Services - Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Captain's Patrick & Cary Richmond work to assist of all persons that come to their shelter on a daily basis seeking food, clothing, shelter and spiritual needs
5	<b>Agency/Group/Organization</b>	<b>PATHWAYS</b>
	<b>Agency/Group/Organization Type</b>	Services – Addictions & Mental Health
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs – Housing & addiction services
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Jim Sherman- Path Program was consulted on the addicted and mentally ill homeless and homeless HIV/Aids issues and how to improve on reaching these types of persons

Five Year Consolidated Plan 2015 - 2019

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

CARes, Safe Harbor, Salvation Army and Shelter of Hope

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

None

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Kentucky Housing Corporation	The Continuum of Care, through Kentucky Housing Corporation's goal like the City of Ashland Strategic Plan is to create more options for homeownership for the LMI population and to reduce homelessness.

**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 (91.215(l))**

CARes, Safe Harbor, Salvation Army and Shelter of Hope

## **PR-15 Citizen Participation**

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

The sub recipients of the City of Ashland CDBG funds are encouraged to attend the CDBG Public Hearings during the comment period to provide input in the development of the Action Plan and to ensure adequate and dependable public facilities are available to provide for basic and essential needs and service. In 2015 the Department of Planning & Community Development Staff made contact with public service agencies and held two public meetings prior to and during the development of the next 2015 – 2019 Five Year Consolidated Plan. Public Notice information signifying the time, location, and subject of each hearing is provided to citizens at least fourteen (14) days in advance by publication in a local newspaper, email distribution lists to local public service facilities, local officials, local minority groups and churches, the local library and/or publication on the City's website at [www.ashlandky.gov](http://www.ashlandky.gov). A thirty (30) day comment period prior to each hearing is advertised as well. During each hearing a summary of each project is explained and a time of question and answer is given. Sign in sheets are provided as documentation of attendance of the public hearings and the comments from the citizens are noted in the minutes from the hearings and are kept on file and are available for review in the Department of Planning & Community Development Office.

The minutes are discussed by the Planning & Community Development Staff prior to finalizing any Consolidated Plan or Action Plan.

The Department of Planning & Community Development's goal concerning the Citizen Participation Plan is to find ways to involve the public more in the decision making process in regards to LMI projects by having more meetings held in the target areas of Ashland and at the minority churches.

**Citizen Participation Outreach**

Five Year Consolidated Plan 2015 - 2019

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	<p>Left a copy of the Action Plan Draft at the Public Library and forms for people to fill out with comments.</p> <p>Left a copy of the Action Plan Draft at the local Head Start Program and forms for the parents to fill out with comments.</p> <p>Left a copy of the Action Plan Draft at the Ashland Senior Center and forms for seniors to fill out with comments</p>	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish and audio</p> <p>Persons with disabilities</p> <p>Low Income Parents / Head Start Program</p> <p>Seniors</p>	<p>These copies were left on March 23<sup>rd</sup> until April 20<sup>th</sup> and comments were picked up.</p>	<p>None available</p>	<p>None</p>	

Five Year Consolidated Plan 2015 - 2019

2	Public Hearing at the Neighbors Helping Neighbors Building	Low/Mod income persons	LMI persons	<p><b>The following people attending the public meeting on April 13<sup>th</sup>, 2015 during the 30-day comment period:</b></p> <p><b>Jim Sherman, Pathways, PATH Program</b></p> <p><b>Lynn Childers, Executive Director of CARES</b></p> <p><b>Carol Jackson, Ashland Human Right Commissioner / State Human Rights Board Member</b></p> <p><b>Sheri Seagraves, Executive Director of Clean Start Program</b></p>	<p><b>Jim Sherman commented that the elevator and the Vincent Apartments was not working and would like to see if CDBG could fix the elevator or put in a new one. The building houses the hard to house and it is not ADA compliant.</b></p> <p><b>Sheri Seagraves commented that if the City did not utilize the entire 20% of CDBG for Administrative funds, she would like to see if HUD would allow the remainder to be added to the 15% for public services.</b></p>		
---	--	------------------------	-------------	--	--	--	--

Five Year Consolidated Plan 2015 - 2019

3	Newspaper Ad	Non-targeted	Broad community	none			

Five Year Consolidated Plan 2015 - 2019

Sort Order	Mode of Outreach		Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
		broad community					
4	CDBG Public Service Agency workshop	Public Service Agencies	Public Service Agencies	Favorable from all sub-recipients	None		
5	Public Hearing at the City Building	Non-targeted population	No one was in attendance	The City will look for ways to make this meeting more attractive to the public			

Table 4 – Citizen Participation Outreach

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

The City of Ashland is in need of affordable rental units for the LMI population that cannot afford to purchase their own home and keep up the necessary repairs that goes along with becoming a homeowner. The most recent vacancy rate shows that out of 633 public housing units in Boyd County there are only 5 vacancies with the lowest vacant percentage in years of .079%. These figures were provided by Kentucky Housing Corporation.

The City of Ashland continues to refer low to moderate individuals and households to Community Assistance and Referral Services (CAREs) for assistance in mental health and social and economic issues. CAREs assisted 2,807 households and 6,374 individuals in 2014 with housing, food, clothing, mental health and physical health and prescription medications. CAREs offers financial counseling, assistance in filling out job resumes and rental applications and refers domestic violence victims to Safe Harbor.

The City of Ashland's housing stock continues to decline with only a minimal number of new single family homes being constructed. There is a rise in interest of multi-family housing, but the existing zoning laws do not allow for multi-family in the residential neighborhoods that contractors would prefer to build.

The City of Ashland, Department of Planning & Community Development continues to demolish condemned and abandoned properties each year using \$60,000 of the City's General Fund budget to remove Slum & Blight from its neighborhoods. There is a great need of additional funding to remove slum & blight from the target neighborhoods but due to the lack of funding, the City of Ashland is unable to demolish more than four to five structures per year.

Extremely Low Income homeowners, who most often are elderly, are experiencing the most housing problems. With the rising costs of utilities these homeowners cannot afford to do routine maintenance to their homes. Reduced rates for seniors are suggested to the utility companies.

Extremely low and low income renters are forced to live in substandard housing due to long waiting lists at the public housing facilities and for housing choice vouchers.

The Department of Planning and Community Development has an excellent working relationship with the Ashland Commission on Human Rights. This commission continuously monitors housing conditions for minorities, people with HIV/AIDS, persons with disabilities and

Five Year Consolidated Plan 2015 - 2019

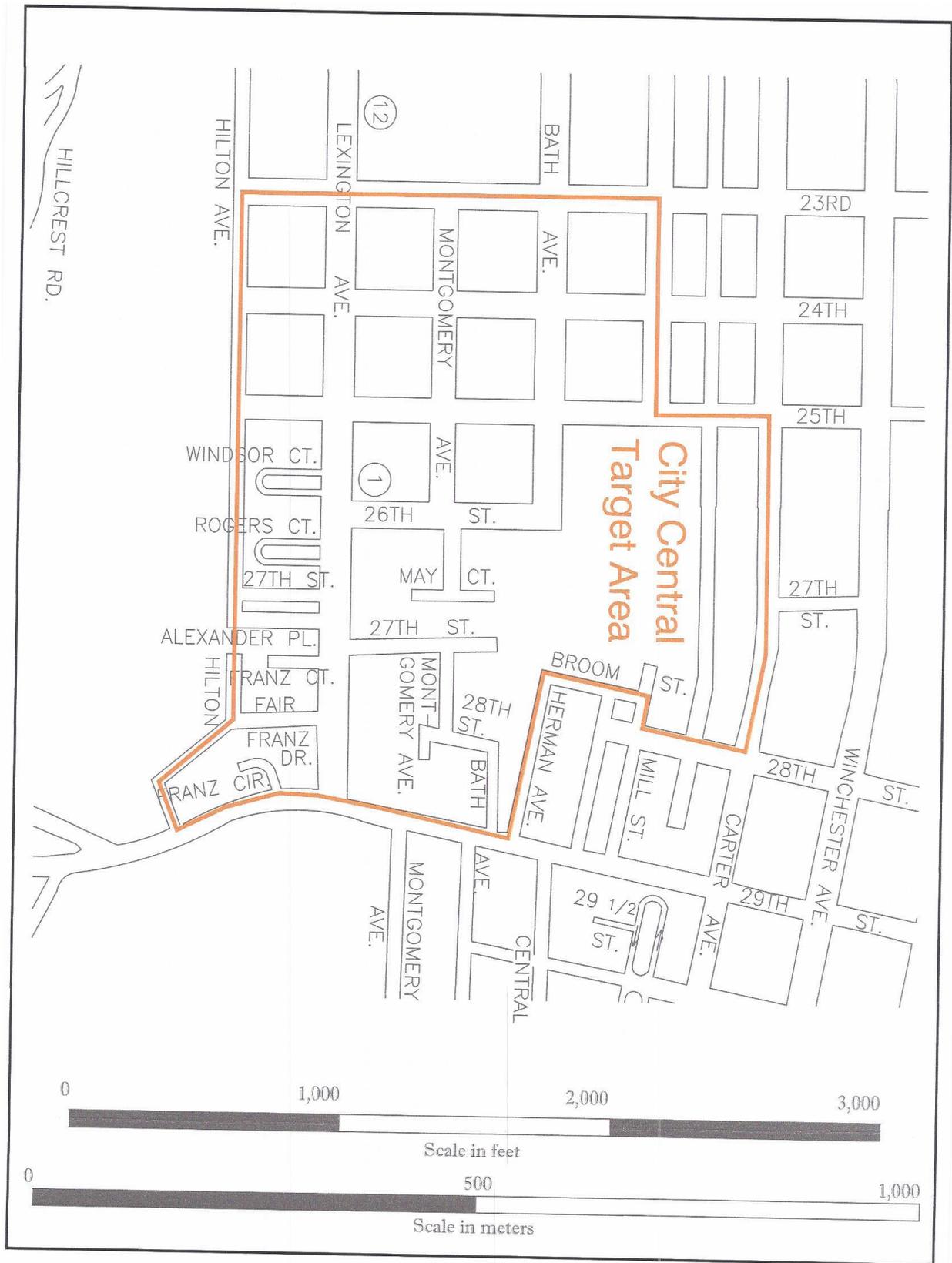
the ELI population. Along with the Department of Planning & Community Development, the Ashland Commission on Human Rights offers two outreach workshops or forums each year to promote fair housing awareness.

The City of Ashland Code Enforcement continues to write violations on properties to fight the decline in good quality homes in Ashland. Often these notices are not responded on and then fines are placed as liens on the properties. The code enforcement officers along with the Ashland Commission on Human Rights met with local landlords to discuss improving their properties, the positives of having a lease, the process of a legal evictions and the possibility in the future of the City of Ashland adopting a landlord/tenant agreement. The landlords in the Ashland area are not in favor of a landlord / tenant agreement ordinance. Code enforcement monitors all properties in Ashland for code violations, but the target areas are the main focus for property improvements and are as follows:

City Central Target Area

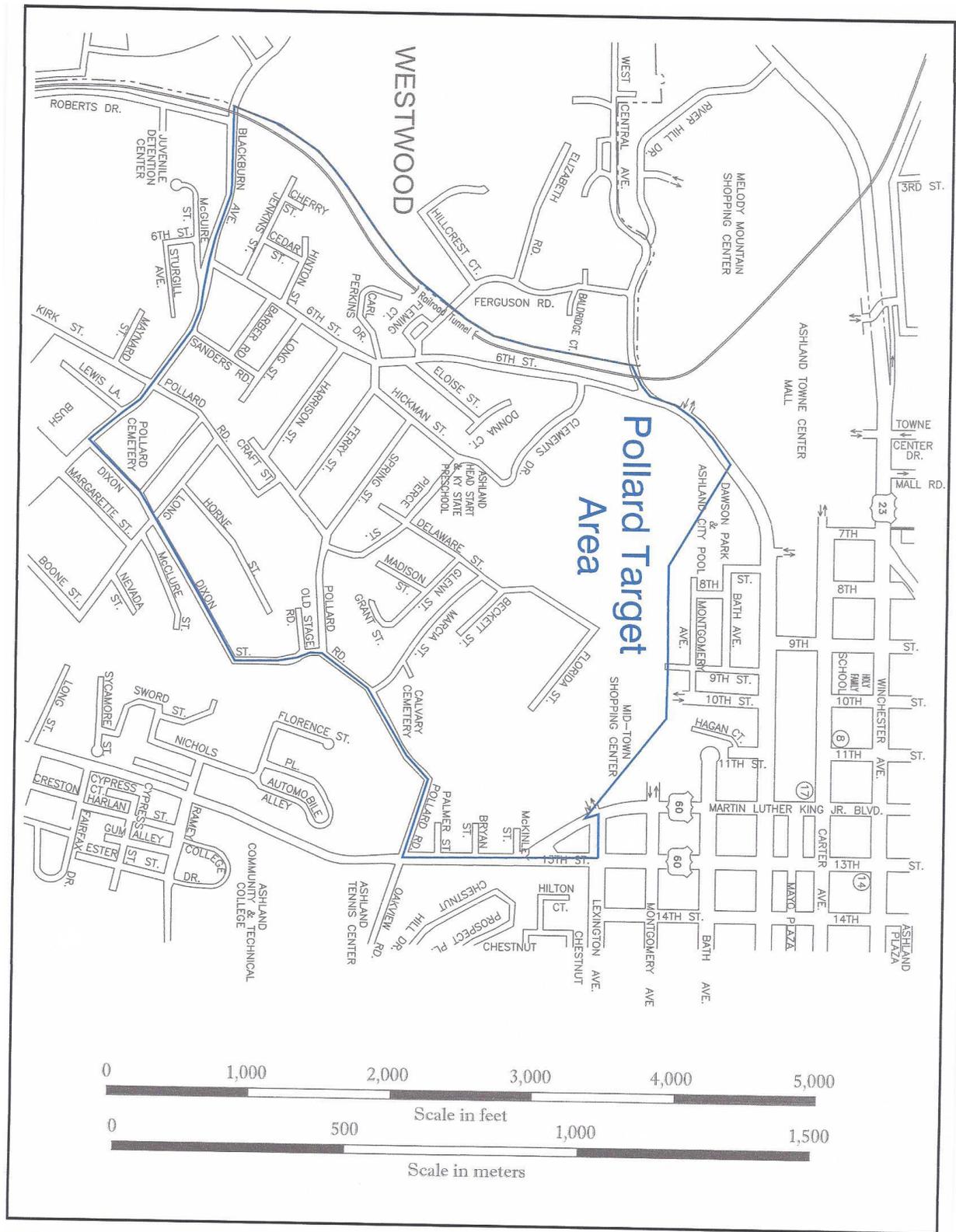
East Central Target Area

Pollard Mills Target Area





Five Year Consolidated Plan 2015 - 2019



**NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)**

**Summary of Housing Needs**

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	21,981	21,627	-2%
Households	9,693	9,289	-4%
Median Income	\$30,309.00	\$33,169.00	9%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

**Number of Households Table**

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	3,795	2,474	3,410	1,885	5,315
Small Family Households *	1,350	579	1,220	820	2,740
Large Family Households *	210	195	245	110	295
Household contains at least one person 62-74 years of age	400	455	420	315	615
Household contains at least one person age 75 or older	410	450	305	80	205
Households with one or more children 6 years old or younger *	925	410	615	240	530
* the highest income category for these family types is >80% HAMFI					

**Table 6 - Total Households Table**

**Data Source:** 2007-2011 CHAS

**Housing Needs Summary Tables**

1. Housing Problems (Households with one of the listed needs)

	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
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	15	0	10	0	25	4	0	0	0	4
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	30	0	0	30	0	15	20	0	35
Housing cost burden greater than 50% of income (and none of the above problems)	480	245	0	0	725	85	110	40	0	235

Five Year Consolidated Plan 2015 - 2019

	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
Housing cost burden greater than 30% of income (and none of the above problems)	215	195	280	50	740	65	155	145	130	495
Zero/negative Income (and none of the above problems)	85	0	0	0	85	40	0	0	0	40

**Table 7 – Housing Problems Table**

Data 2007-2011 CHAS  
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	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
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	495	275	10	0	780	90	125	60	0	275
Having none of four housing problems	615	420	690	390	2,115	120	470	790	655	2,035
Household has negative income, but none of the other housing problems	85	0	0	0	85	40	0	0	0	40

**Table 8 – Housing Problems 2**

Data 2007-2011 CHAS  
Source:

Five Year Consolidated Plan 2015 - 2019

3. Cost Burden > 30%

	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	190	205	155	550	35	65	60	160
Large Related	30	25	4	59	0	40	10	50
Elderly	220	49	65	334	90	90	90	270
Other	275	185	55	515	29	90	35	154
Total need by income	715	464	279	1,458	154	285	195	634

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS  
Source:

4. Cost Burden > 50%

	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	180	145	0	325	35	20	20	75
Large Related	10	0	0	10	0	0	0	0
Elderly	85	4	0	89	30	35	20	85
Other	220	95	0	315	25	55	0	80
Total need by income	495	244	0	739	90	110	40	240

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS  
Source:

5. Crowding (More than one person per room)

	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	0	15	0	0	15	0	0	20	0	20

Five Year Consolidated Plan 2015 - 2019

	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
Multiple, unrelated family households	0	20	0	0	20	0	15	0	0	15
Other, non-family households	10	0	0	0	10	0	0	0	0	0
Total need by income	10	35	0	0	45	0	15	20	0	35

Table 11 – Crowding Information – 1/2

Data Source: 2007-2011 CHAS

	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	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source:  
Comments:

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

In 2010, approximately 61% of all households were families and 39% were non-family households. In addition, 42% of Ashland’s households consisted of a husband-wife family; further, about 15% were single-mother households and about 5% were single-father households. Ashland also has a larger percentage of one-person households (people living alone) than most communities. Approximately 34% of households in Ashland are one-person households compared to 28% in Kentucky and 27% in the United States. When compared to other communities in Kentucky, Ashland is similar to Hopkinsville (32%), and Richmond (36%) and less than Paducah (42%).<sup>1</sup>

<sup>1</sup> 2013 Ashland Comprehensive Plan

**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.**

Single parents under the age of 25 and displaced homemakers are two types of households that are often victims of domestic violence, dating violence, sexual assault and stalking. The estimate of the number of these types of families, which includes those living in shelters and those seeking outreach services in regards to the need of housing assistance, is approximately 925 annually. This information was obtained from Safe Harbor.

**What are the most common housing problems?**

The lack of affordable good quality homes for the LMI population is the most common housing problem in Ashland.

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

The populations/household types that are most affected by these problems are households with incomes at and below 50% the median income. The affordable housing for them is also the housing stock that is the oldest and in needs repair.

**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 91.205(c)/91.305(c)). 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**

Many of the low-income individuals and families with children at imminent risk of homelessness are usually doubled up with friends or family. Many of whom are in subsidized housing, so are unable to keep the imminent risk households in their home. Those at imminent risk are either on public assistance, laid off or working a minimum wage job which will not meet their housing needs. The greatest needs of this population are livable wage jobs, more transportation, and more affordable housing. The formerly homeless families and individuals completing the rapid re-housing program are able to remain stably housed with the assistance of a housing choice voucher through the City of Ashland Assisted Housing office. The housing preference for the City Housing office includes families and individuals in the rapid re-housing program administered by Shelter of Hope, Inc. A small percentage of rapid re-housing families and individuals are able to maintain their housing without any subsidy at the completion of the program.

**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:**

The at risk population consists of low-income families and individuals who are about to be, or have been evicted from housing due to non-payment of rent. Non-payment is usually due to sudden loss of income, or an unexpected medical emergency. The estimates for at risk population are tracked in the KYHMIS (Homeless Management Information System) used by Shelter of Hope and other service agencies. All at risk families and individuals needing assistance are entered into the KYHMIS system

**See the example chart below:**

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

Low-income families and individuals living in rental housing without any subsidy seem to be the greatest sign of instability. This population is unable to grow their income sufficiently to afford housing without subsidy assistance. The next characteristic contributing to instability and increased risk of homelessness has to live with extended family.

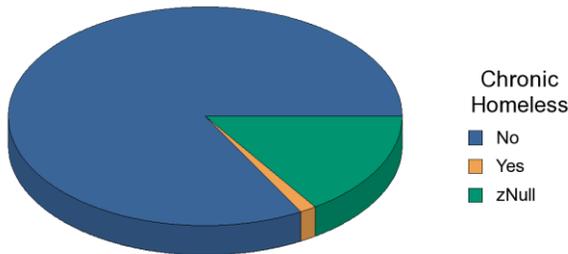
The following chart was created through Homeless Information Management System (HMIS) by CARES, which is the entry hub for all services in Ashland.

Housing Status	Client Count
At-risk of homelessness (HUD)	757
Category 1 – Homeless (HUD)	262
Category 2 – At imminent risk of losing housing (HUD)	96
Category 3 – Homeless only under other federal statutes (HUD)	2
Category 4 – Fleeing domestic violence (HUD)	3
Data not collected (HUD)	1
Stably housed (HUD)	1,955

Five Year Consolidated Plan 2015 - 2019

Null	62
<b>Total</b>	<b>3,136</b>

Chronic Homelessness	Client Count
No	2,604
Yes	42

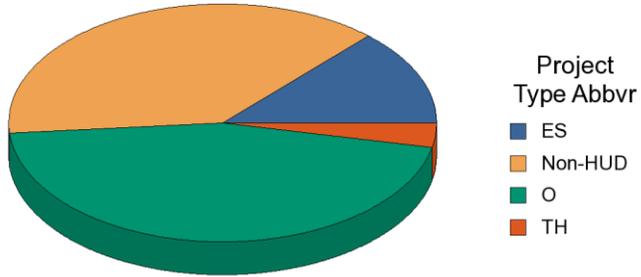


**Discussion**

The following chart was created through the Homeless Informational Management System (HMIS) by the Shelter of Hope.

Project Type	Project type Abbvr	Client Count
Emergency Shelter (HUD)	ES	49
Homelessness Prevention (HUD)	Non-HUD	57
Other (HUD)	O	170
PH - Permanent Supportive Housing (disability required for entry) (HUD)	Non-HUD	16
PH - Rapid Re-Housing (HUD)	Non-HUD	72
Transitional housing (HUD)	TH	13
<b>Total</b>		<b>377</b>

Five Year Consolidated Plan 2015 - 2019



**NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

**Introduction**

**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	865	455	130
White	800	440	130
Black / African American	60	15	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data 2007-2011 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**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	750	540	0
White	710	510	0
Black / African American	10	15	0
Asian	0	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Five Year Consolidated Plan 2015 - 2019

Data 2007-2011 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**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	490	1,055	0
White	470	1,030	0
Black / African American	0	4	0
Asian	25	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data 2007-2011 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**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	180	865	0
White	165	810	0
Black / African American	15	55	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Five Year Consolidated Plan 2015 - 2019

**Data** 2007-2011 CHAS  
**Source:**

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**Discussion**

As shown in the 2007-2011 CHAS Date, the City of Ashland minority groups are a little over 3% at 2.97 for African American. Therefore, outreach is directed towards the minority churches in order to reach this small population that may have housing problems.

**NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205  
(b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

**Introduction**

**0%-30% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	585	735	130
White	520	725	130
Black / African American	60	15	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data 2007-2011 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

**30%-50% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	400	890	0
White	365	850	0
Black / African American	10	15	0
Asian	0	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0

Five Year Consolidated Plan 2015 - 2019

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Hispanic	0	0	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data 2007-2011 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

**50%-80% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	65	1,480	0
White	60	1,440	0
Black / African American	0	4	0
Asian	10	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data 2007-2011 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

**80%-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	0	1,045	0

Five Year Consolidated Plan 2015 - 2019

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
White	0	975	0
Black / African American	0	70	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data 2007-2011 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

**Discussion**

The CHAS Data tool shows that the minority populations that have housing problems are few in number and must be reached through communication with the minority churches in the area.

**NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

**Introduction:**

**Housing Cost Burden**

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	2,935	1,290	980	130
White	6,475	1,305	895	125
Black / African American	180	15	69	0
Asian	40	15	0	0
American Indian, Alaska Native	0	0	4	0
Pacific Islander	0	0	0	0
Hispanic	70	0	0	0

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2007-2011 CHAS

**Discussion:**

The CHAS Data tool shows that the minority populations that have housing problems are few in number and must be reached through communication with the minority churches in the area.

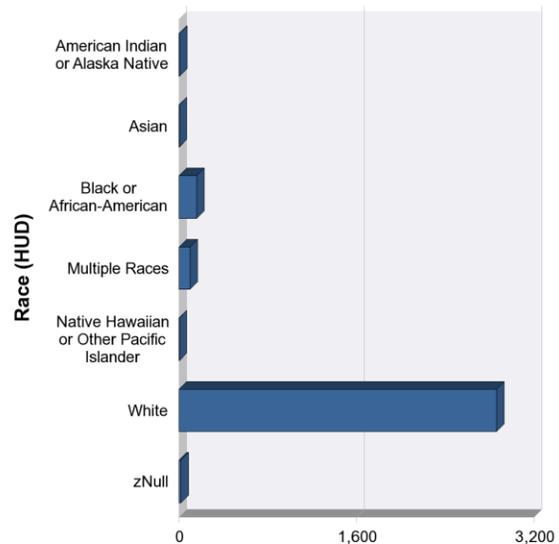
**NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

**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?**

No. The minorities in Ashland make up a small percentage of Ashland which is 3% African American and 1% other races and ethnic groups.

The following charts provide by CARES HMIS documentation of race and ethnic groups that seek assistance through CARES to not be disproportionately greater than the needs of that income category as a whole.

Race (HUD)	Client Count	Ethnicity	Client Count
American Indian or Alaska Native	5	Hispanic/Latino (HUD)	16
Asian	1	Non-Hispanic/Non-Latino (HUD)	3,109
Black or African-American	156	Not of Hispanic Origin	1
Multiple Races	96	Null	11
Native Hawaiian or Other Pacific Islander	1	<b>Total</b>	<b>3,136</b>
White	2,861		
Null	17		
<b>Total</b>	<b>3,136</b>		



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

N/A

Five Year Consolidated Plan 2015 - 2019

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

The African American households reside mainly in the East Central and the City Central target neighborhoods. This is attributed to their family history of living in these areas. With a check with the Ashland Area Realtors Association, no realtors have been cited for racial or ethnic “steering” in Ashland.

## NA-35 Public Housing – 91.205(b)

### Introduction

#### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units' vouchers in use	0	0	0	499	34	462	0	0	0

Table 22 - 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

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	0	9,022	7,823	9,097	0	0	
Average length of stay	0	0	0	5	0	5	0	0	
Average Household size	0	0	0	2	2	2	0	0	

Five Year Consolidated Plan 2015 - 2019

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	30	5	25	0	0
# of Elderly Program Participants (>62)	0	0	0	64	0	63	0	0
# of Disabled Families	0	0	0	213	18	193	0	0
# of Families requesting accessibility features	0	0	0	499	34	462	0	0
# 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 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	458	34	421	0	0	0
Black/African American	0	0	0	39	0	39	0	0	0

Five Year Consolidated Plan 2015 - 2019

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Asian	0	0	0	1	0	1	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	6	3	3	0	0	0
Not Hispanic	0	0	0	493	31	459	0	0	0

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

Table 25 – 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:**

Upon checking with the public housing agencies about waiting lists the number of applicants waiting for accessible units was comparable with the number of applicants waiting on non-accessible units.

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

The City of Ashland needs more public housing units to serve the LMI population in Ashland. There is a greater need of forgiveness of past evictions at these public housing units. Sometimes residents fail when they are in their early twenties at being a good tenant. This does not mean that they would still not be a good tenant at thirty or thirty-five. There is a great need for the public housing agencies to give these people a second chance after a time period.

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

The population at large includes households that share the needs of public housing residents and voucher holders, because the resources available to the agencies running these housing programs are drastically insufficient to meet local need. Hundreds of families try to apply when the waiting list is open for application. Until a unit or voucher becomes available, households on the waiting list continue to subsist on extremely low incomes in housing conditions that are likely unaffordable, inadequate or both.

People already served by public housing or voucher programs within the Ashland area are more likely to be elderly or disabled than the general population, thus their needs relate to stable, accessible housing and access to related supportive services that allow them to live as independently as possible. Transportation that provides affordable, relatively convenient connections to the destinations of daily life (shopping, medical appointments, work, etc.) is critical to the quality of life for public housing residents, voucher holders, the elderly and people with disabilities.

## **NA-40 Homeless Needs Assessment – 91.205(c)**

### **Introduction:**

In September 2007 Governor Fletcher created the Kentucky Interagency Council on Homelessness (KICH) to create partnerships between the State, KHC and local service providers. The Council is staffed by KHC and its board is appointed by the Governor and includes a variety of stakeholders including State Officials and homeless providers.

In November 2007 The City of Ashland launched its own Ten Year Plan to Minimize Homelessness in Ashland. Ashland was one of the first City's to begin the steps to reduce homelessness in Ashland.

In 2012 KICH released an update to the Ten Year Plan which is titled Steps toward Ending Homelessness in Kentucky. The plan identifies progress, gaps and strategies for overcoming those gaps.

The City of Ashland's Ten Year Plan to Minimize Homelessness is in its eighth year and was designed to assist the homeless and at risk of becoming homeless with the tools they need to become more self-sufficient. CDBG funding has been designated to CARES, Shelter of Hope and the Salvation Army to support the Ten Year Plan by paying for case managers at CARES and operating costs at the homeless Shelters.

The City of Ashland Ten Year Plan to Minimize Homelessness will come to a close in November of 2018. From there new strategies will need to be put in place to mirror the KICH updated Steps toward Ending Homelessness.

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that 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):**

*The following information was provided by CARES through their HMIS records.*

Five Year Consolidated Plan 2015 - 2019

Housing Status	Client Count
At-risk of homelessness (HUD)	757
Category 1 – Homeless (HUD)	262
Category 2 – At imminent risk of losing housing (HUD)	96
Category 3 – Homeless only under other federal statutes (HUD)	2
Category 4 – Fleeing domestic violence (HUD)	3
Data not collected (HUD)	1
Stably housed (HUD)	1,955
Null	62
<b>Total</b>	<b>3,136</b>

Prior living Situation	Prior living situation and length of Stay					
	a. <1 wk	b. >1wk/1mo	c. 1-3mo	d.>3mo/<1 yr	e.>1yr	g.Null
Emergency shelter, including hotel/motel paid for with emergency shelter voucher(HUD)	40	26	30	15	3	0
Hotel/Motel paid no voucher	11	34	30	18	4	0

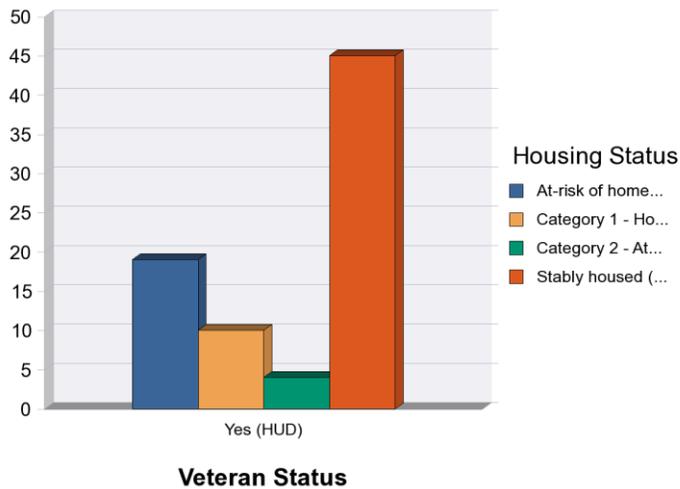
Five Year Consolidated Plan 2015 - 2019

Jail, prison or juvenile detention facility (HUD)	12	42	12	3	2	3
Place not meant for habitation (HUD)	27	27	20	14	6	1
Rent by client, no ongoing housing subsidy (HUD)	33	75	193	267	464	3
Rent by client with other ongoing housing subsidy (HUD)	13	56	70	128	233	3
Staying or living in a family member's room, apt. or house (HUD)	25	46	130	129	263	4
Staying or living in a friend's room, apt of house (HUD)	15	47	55	56	16	2
Null	0	0	0	0	1	57

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

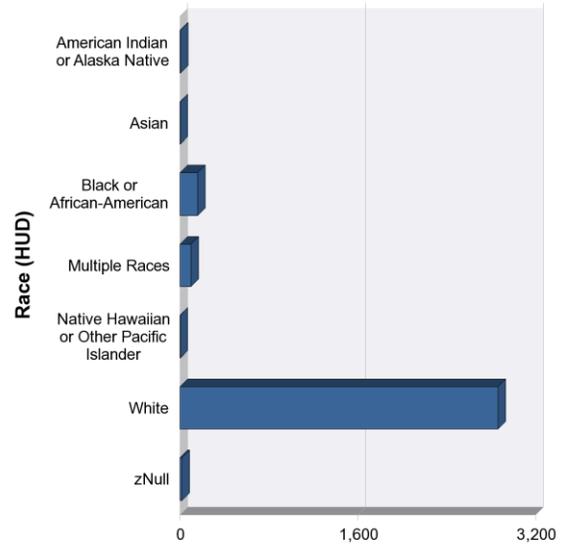
*The following information was provided by CARES through their HMIS records.*

	VETERANS ONLY	
HOUSING STATUS	COUNT	PCT
At-risk of homelessness (HUD)	19	24.36%
Category 1- Homeless (HUD)	10	12.82%
Category 2 – At imminent risk of losing housing (HUD)	7	5.13%
Stably housed (HUD)	45	57.69%



**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

Race (HUD)	Client Count	Ethnicity	Client Count
American Indian or Alaska Native	5	Hispanic/Latino (HUD)	16
Asian	1	Non-Hispanic/Non-Latino (HUD)	3,109
Black or African-American	156	Not of Hispanic Origin	1
Multiple Races	96	Null	11
Native Hawaiian or Other Pacific Islander	1	<b>Total</b>	<b>3,136</b>
White	2,861		
Null	17		
<b>Total</b>	<b>3,136</b>		



**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

**See chart on previous page.**

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

Persons with special needs include the elderly, persons with developmental and physical disabilities, persons suffering from drug and alcohol addiction, and persons living with HIV/AIDS. Most persons with special needs are also having extremely low income.

### **Describe the characteristics of special needs populations in your community:**

#### **Elderly**

Elderly persons are more likely to live on fixed, very low incomes or require special supportive service to complete their daily routines. This means elderly residents are in particular need affordable housing options and easy access to service providers.

Representatives from organizations that work with seniors indicate that there is a growing need for affordable senior housing. Seniors in Ashland express desires to “age in place,” but many also need housing that will accommodate physical disabilities. There is a plan for a new private development senior living housing complex to be built on Roberts Drive in Ashland. This plan has been approved by the City of Ashland and preliminary plans have been sent to the City from the builders. This area was once a private club with swimming pool and tennis courts.

#### **Persons Living with Disabilities**

According to the American Community Survey (ACS) 16.5% of persons under the age of 65 are disabled, which is higher than the State of Kentucky average of 12.8% and even higher than the National level at 8.4%. Therefore, there is likelihood that the City’s needs for disabled persons would be greater than those of other cities in Kentucky.

#### **Substance Abuse and Addiction**

The City of Ashland has a large drug problem that causes individuals and households to become or to be at risk of becoming homeless. No data is available to describe the nature or extent of housing or service need among this population, but substance abuse issues are commonly linked to other problems that can inhibit an individual’s ability to secure and maintain decent housing.

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

The local public facility Pathways have programs for special needs persons in Ashland and they are in collaboration with other facilities and often referrals to persons with substance abuse and addiction problems that may be better served at another facility. Pathways has several

housing facilities in Ashland that are single family homes that house persons with physical and mental disabilities. These homes are staffed with personnel to help daily care.

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

The number of HIV/AIDS and families appears to be low.

**Discussion:**

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction’s need for Public Facilities:**

Through CDBG funds, the City of Ashland can fund the construction, rehabilitation, or installation of public facilities. Eligible public facilities include neighborhood facilities, such as parks, recreation centers and libraries, and facilities for special needs populations, such as homeless shelters, elderly facilities, or local soup kitchens.

The need for public facilities and / or improvements to such facilities in Ashland occurs at the local community level. The City of Ashland provides CDBG funding to seven agencies to insure that the need for public facilities are made available to those who are in need.

### **How were these needs determined?**

These needs are determined by the Department of Planning & Community Development and its Comprehensive Plan and the Public Works Department of the City of Ashland

### **Describe the jurisdiction’s need for Public Improvements:**

The City of Ashland operates the Ashland Water Plant, Water Distribution, the Waste Water Treatment Plant, Wastewater Collection, the Solid Waste Department and the Park & Recreation Department.

### **Developed Area Needs**

- Aging and inadequate infrastructure including sanitary sewer and storm drainage collection systems, some of which are still of the old combination sanitary-storm sewer type, and water distribution lines which are in need of replacement.
- Deteriorating residential areas containing housing with code violations and scattered instances of blight.
- Inadequate streets and sidewalks in poor surface condition, crumbling curbs in need of replacement and redesign to facilitate mobility of the handicapped and elderly.
- Declining commercial facilities in the neighborhood, empty stores and lack of local employment opportunities especially for low and moderate income persons.
- The target area neighborhoods housing stock, infrastructure, and facilities are older for the most part. Their populations also contain higher concentrations of low- and moderate income households.

**How were these needs determined?**

These needs were determined by the Department of Engineering & Utilities of the City of Ashland.

**Describe the jurisdiction's need for Public Services:**

Each year 15% of the CDBG allocation is granted to the local public facilities that serve the low to moderate income persons that also include the elderly and child care facilities. There is never enough funding in the 15% to fulfill all of the applicant's needs.

**How were these needs determined?**

Through agency interview and through the CDBG Public Service and Project Applications.

## Housing Market Analysis

### MA-05 Overview

#### Housing Market Analysis Overview:

In 2013 the City of Ashland Comprehensive Plan was completed by consultants from Taylor Siefker Williams Design Group and adopted October 2<sup>nd</sup>, 2014. The study was incorporated into this 2015 – 2019 Consolidated Plan. The 2013 Comprehensive Plan addresses housing trends and housing solutions for the next 20 years. This analysis below is completed based on the information provided by the Comprehensive Plan, American Community Survey and local data sources named in this plan.

#### HOUSING TRENDS

##### Households & Families

Ashland had a total of 9,486 households in 2010 and an average household size of 2.26 people, with 0.5 people on average being under 18 years and 1.75 people on average being 18 years and older. Ashland's average household size is slightly smaller than Kentucky (2.45 people/household) and the United States (2.58 people/household), but falls in the middle of the comparison communities (Nicholasville, 2.64; Hopkinsville, 2.39; Richmond, 2.17; Paducah, 2.09). In 2010, approximately 61% of all households were families and 39% were non-family households. In addition, 42% of Ashland's households consisted of a husband-wife family; further, about 15% were single-mother households and about 5% were single-father households. Ashland also has a larger percentage of one-person households (people living alone) than most communities. Approximately 34% of households in Ashland are one-person households compared to 28% in Kentucky and 27% in the United States. When compared to other communities in Kentucky, Ashland is similar to Hopkinsville (32%), and Richmond (36%) and less than Paducah (42%).

##### Housing Tenure

Approximately 10.1% of housing units were vacant in 2000, which was higher than Kentucky (8.9%), the U.S. (9.2%) and the comparison communities (Richmond, 9.0%; Hopkinsville, 8.2%; Nicholasville, 5.3%) except Paducah (10.6%). By 2010, Ashland's vacant housing units increased to account for 11.2% of all housing units, an 11% increase in vacant housing units in ten years. While the percentage of vacant housing did increase in Ashland from 2000-2010, this rate of growth of vacant housing units was significantly less than Kentucky (35% increase) and the United States (41% increase) over the same period. By 2010, Ashland was below the state and national averages for vacant housing units (12.4% and 12.7% respectively). In 2000, about 64% of its occupied housing units were owner-occupied and 36% were renter-occupied. The percentage of owner-occupied housing units decreased to about 60% in 2010. Ashland has less homeownership than Boyd County (67% owner-occupied) and Kentucky (69% owner-occupied)

and is closest to the national average (66% owner-occupied) in 2010. Ashland also experienced a larger decline in occupancy status between 2000 and 2010 (7.5% decrease) compared to Kentucky (2.5% decrease) or the U.S. (0.5% decrease).

Ashland has an older housing stock with 71% of all units being built before 1970. Further, about 23% of all units were built before 1939. This indicates that the housing condition in some neighborhoods should be considered due to the age of Ashland's housing stock. This could indicate that many of the older neighborhoods were designed with traditional layouts. These traditional neighborhood designs have now reemerged as desirable over suburban neighborhood layouts.

### **Housing value**

The median housing value of owner occupied units in Ashland was \$88,200 in 2010 and the median gross rent was \$500 per month. The median housing value in Ashland is less than all of the comparison communities (Hopkinsville, \$100,800; Paducah, \$97,800; Richmond, \$143,000; Nicholasville, \$142,700), Boyd County (\$95,200), Kentucky (\$119,400) and the country (\$187,500). The gross rent is also less than the comparison communities, Boyd County, Kentucky and the U.S.

### **Housing Trends Summary**

Ashland has a slightly smaller household size and about one-third of all households consist of someone living alone. Ashland has slowed the rate of growth of vacant housing units over the past decade better than Kentucky or the United States. There has been a shift to more renter-occupied units in the past decade.

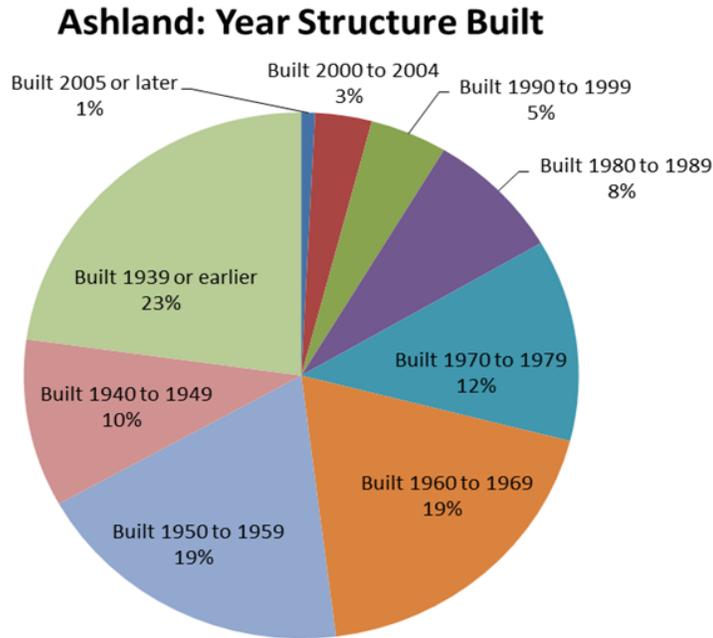
Ashland has an older housing stock that provides character but could require updates or maintenance. Ashland's older housing stock could potentially attribute to the City's lower housing values. With lower median house values and gross rents than other communities, Ashland can be an affordable place to live.<sup>2</sup>

---

<sup>2</sup> 2013 Ashland Comprehensive Plan Adoption 10-04-2014

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction



### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	8,142	77%
1-unit, attached structure	100	1%
2-4 units	646	6%
5-19 units	986	9%
20 or more units	643	6%
Mobile Home, boat, RV, van, etc	104	1%
<b>Total</b>	<b>10,621</b>	<b>100%</b>

Table 26 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

**Unit Size by Tenure**

	Owners		Renters	
	Number	%	Number	%
No bedroom	12	0%	205	6%
1 bedroom	84	1%	893	25%
2 bedrooms	1,488	26%	1,435	40%
3 or more bedrooms	4,085	72%	1,087	30%
<b>Total</b>	<b>5,669</b>	<b>99%</b>	<b>3,620</b>	<b>101%</b>

Table 27 – 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.

**Totals in Use**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *

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

Provide an assessment of units expected to be lost from the affordable housing inventory.

The Ashland rental housing market is stagnating. While not projected to lose properties, we are not projecting new properties on the program. Many rental units are older structures in disrepair. While they may not be permanently lost, the inventory of affordable housing

declines while necessary repairs are being completed. The City of Ashland Section 8 program expect to lose approximately 3 – 5 contracts in any given year, but also expects to gain the same amount of new contracts during the same time period.

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

No. Fair Market Rents (FMR) in Ashland were decreased to 100% to accommodate the numerous families needing assistance. Based on FMR and limitations of client's income, landlords are being asked to drop rents to accommodate. This is problematic as tenants are looking for quality housing and landlords are required to make costly repairs.

**Describe the need for specific types of housing:**

Providing opportunities for very low-income families to obtain rental housing outside areas of poverty or minority concentration is a goal of the housing choice voucher program. Ashland Assisted Housing struggles with this goal. Most rental property is concentrated. Affordable single family rental units are difficult to find in low poverty neighborhoods.

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	67,200	89,400	33%
Median Contract Rent	307	399	30%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,643	73.0%
\$500-999	939	25.9%
\$1,000-1,499	38	1.1%
\$1,500-1,999	0	0.0%
\$2,000 or more	0	0.0%
<b>Total</b>	<b>3,620</b>	<b>100.0%</b>

Table 29 - Rent Paid

Data Source: 2007-2011 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,330	No Data
50% HAMFI	4,120	1,330
80% HAMFI	7,199	3,154
100% HAMFI	No Data	4,437
<b>Total</b>	<b>12,649</b>	<b>8,921</b>

Table 30 – Housing Affordability

Data Source: 2007-2011 CHAS

### Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	380	519	638	843	1,035
High HOME Rent					
Low HOME Rent					

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

**Is there sufficient housing for households at all income levels?**

No. The City of Ashland lacks affordable housing for LMI renters and potential homeowners.

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

The City of Ashland does not see a change approaching in the housing market in Ashland as of now. This is one reason to try to begin down payment assistance for first time LMI homebuyers.

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

Good quality rental property in Ashland is most often not affordable to any households that are at 80% or below the median income level. For this reason, the public service agencies encourage the LMI population to apply for public housing.

**Discussion**

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

The following table indicates the number of housing units by tenure that experience housing conditions as defined above. Renter units have a significantly higher prevalence of housing units with at least one selected condition.

### Definitions

Housing Conditions: Condition of units is assessed using the same criteria as in the Needs Assessment. This includes: 1) lacks complete plumbing facilities, 2) lacks complete kitchen facilities, 3) more than one person per room, 4) cost burden (amount of income allocated to housing) is greater than 30%, and 5) complies with applicable building code standards.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	825	15%	1,508	42%
With two selected Conditions	30	1%	36	1%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	11	0%
No selected Conditions	4,814	85%	2,065	57%
<b>Total</b>	<b>5,669</b>	<b>101%</b>	<b>3,620</b>	<b>100%</b>

Table 32 - Condition of Units

Data Source: 2007-2011 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	189	3%	60	2%
1980-1999	534	9%	595	16%
1950-1979	2,725	48%	1,910	53%
Before 1950	2,221	39%	1,055	29%
<b>Total</b>	<b>5,669</b>	<b>99%</b>	<b>3,620</b>	<b>100%</b>

Table 33 – Year Unit Built

Data Source: 2007-2011 CHAS

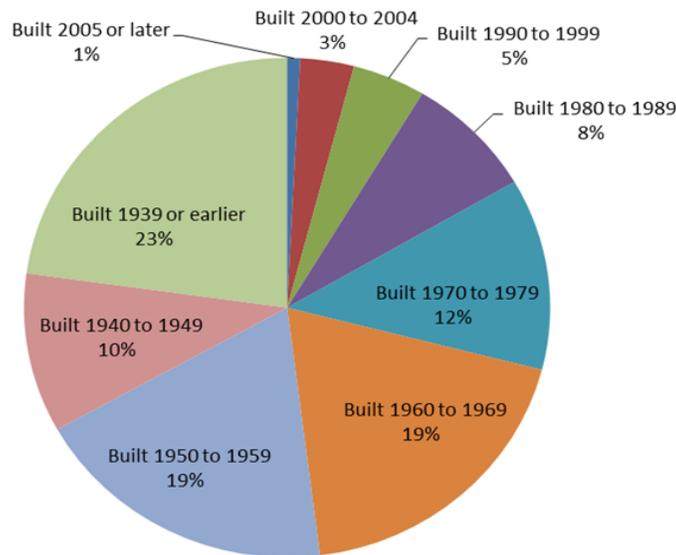
**Risk of Lead-Based Paint Hazard**

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	4,946	87%	2,965	82%
Housing Units build before 1980 with children present	285	5%	290	8%

**Table 34 – Risk of Lead-Based Paint**

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

**Ashland: Year Structure Built**



**Risk of Lead-Based Paint Hazard**

The Center for Disease Control identifies poisoning from contact or ingestion of lead-based paint as a major health problem for children. Lead poisoning may cause decreased IQ, reading and learning disabilities, decreased attention span, hyperactivity, and aggressive behavior.

Lead-based paint was banned from residential uses in 1978. All houses constructed before 1978 are considered at risk for containing lead-based paint.

The homeowner rehabilitation programs offered by the City of Ashland CDBG Homeowner Rehabilitation Program help address lead-based paint issues in homes via mandatory lead-based paint risk assessments and the use of lead-based paint certified contractors.

**Vacant Units**

No ACS data is available on Real Estate Owned (REO) properties, the condition of vacancies, whether they are abandoned and whether they might be suitable for rehabilitation.

	<b>Suitable for Rehabilitation</b>	<b>Not Suitable for Rehabilitation</b>	<b>Total</b>
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

**Table 35 - Vacant Units**

The following table was taken from the American Fact Finder from the 2013 survey and would not be accurate today but can be used as an estimate of vacant units.

<b>Ashland city, Kentucky</b>		
	<b>Estimate</b>	<b>Margin of Error</b>
<b>Total:</b>	10,278	+/-321
<b>Occupied</b>	9,204	+/-374
<b>Vacant</b>	1,074	+/-292

**Need for Owner and Rental Rehabilitation**

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

**Discussion**

With 87% of owner occupied and 82% of renter occupied housing being built prior to 1980 the expectations are high that the LMI populations are living in housing that has lead based paint

hazards in their homes. With little or no updates being made to low income housing units in low income neighborhoods this number could possibly be as high as 100%.

The City has been reluctant to take on many lead abatement projects due to EPA and Federal Regulations being so strict and the projects that includes complete lead abatement would cost more than the properties would appraise for in these low income areas.



## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

### Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project -based	Tenant -based	Vouchers		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0		616	29	587	0	0	0
# of accessible units									

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

**Table 36 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

The City of Ashland is home to six different public housing complexes and below are the number apartments that they currently have and the number of persons on the waiting lists for these apartments.

Gla-Low Apartments is both Market Rent and Project Based. It has 176 apartments that include 37 accessible apartments. There are 10 on the waiting list and 5 on the waiting list for a handicap accessible apartment.

Bruce Apartments is project based public housing and it has 200 apartments with 35 on the waiting list and 4 are disabled that are waiting on a handicap accessible apartment.

Deboard Terrace is project based public housing and it has 103 apartments with 4 on the waiting list and 5 on the waiting list for the 5 to 6 accessible apartments that are currently under construction.

Scope Towers is project based public housing and it has 266 apartments with 6 on the waiting list and six waiting on a handicap accessible apartment.

Ashland Terrace is project based public housing and it has 100 apartments with 121 on the waiting list and 40 waiting on an accessible apartment.

**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:**

The number of each apartment complex is noted above. The physical condition of the public housing units in Ashland is considered good.

The Ashland Terrace has under gone a major renovation costing over 7 million dollars. It's appearance is appealing more so that the other complexes, which contributes to the long waiting lists for that complex.

In doing the research for this plan the City Staff learned of a plan to build 5 or 6 more handicap accessible apartment at Deboard Terrace.

Public housing units in Ashland are affordable and appear to be appealing to the LMI population since there is waiting lists at all locations. The problem with the public housing units in Ashland is that once someone is evicted at one place they are banned from all other public housing units. This keeps the persons with the most need out of the affordable housing that they need.

The Department of Planning and Community Development in the past worked towards bringing Ashland's three public housing authorities together to work together to better serve the area's extremely low income and low income households. This attempt will resume in this 2015 – 2019 Consolidated Plan to create a dialogue on at least two key issues as follows:

1. Find an advocate for the LMI population that has been evicted from public housing in the past.
2. Find ways to improve residential involvement in public housing.



**Public Housing Condition**

Public Housing Development	Average Inspection Score

**Table 37 - Public Housing Condition**

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

Currently the public housing units are not designated as trouble under 24 CFR Section 902. During this five-year consolidated plan, the Department of Community Development Staff will approach the public housing authorities to see what needs are not being met.

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

The public housing agencies in Ashland continue general property improvements with new façade's, new appliances being installed, and beatification to the exterior of buildings with fresh paint, planters and outside, lighting and new playground equipment. It is still difficult to shake the stigma of living in public housing.

**Discussion:**

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

#### Facilities and Housing Targeted to Homeless Households

SHELTER OF HOPE	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)	22	0	3	15	0
Households with Only Adults	0				
Chronically Homeless Households					
Veterans	3		3		
Unaccompanied Youth	0		0	0	0

**Table 38 - Facilities and Housing Targeted to Homeless Households**

<b>SALVATION ARMY</b>	<b>Emergency Shelter Beds</b>		<b>Transitional Housing Beds</b>	<b>Permanent Supportive Housing Beds</b>	
	<b>Year Round Beds (Current &amp; New)</b>	<b>Voucher / Seasonal / Overflow Beds</b>	<b>Current &amp; New</b>	<b>Current &amp; New</b>	<b>Under Development</b>
Households with Adult(s) and Child(ren)	5	AS NEEDED DURING INCLEMENT WEATHER			
Households with Only Adults	22	SAME			
Chronically Homeless Households	0	0			
Veterans	0	0			
Unaccompanied Youth	0	0	0	0	0
<b>SAFE HARBOR DOMESTIC VIOLENCE SHELTER</b>	<b>Emergency Shelter Beds</b>		<b>Transitional Housing Beds</b>	<b>Permanent Supportive Housing Beds</b>	
	<b>Year Round Beds (Current &amp; New)</b>	<b>Voucher / Seasonal / Overflow Beds</b>	<b>Current &amp; New</b>	<b>Current &amp; New</b>	<b>Under Development</b>
Households with Adult(s) and Child(ren)	60	Overflow as needed 35	35	34 1-2-3 bedroom apts.	
Households with Only Adults					
Chronically Homeless Households	0				
Veterans	0				
Unaccompanied Youth	0		0	0	0

**Table 39 - Facilities and Housing Targeted to Homeless Households**

**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**

See Below:

**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. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Pathways - Contact Person – Jim Sherman, Path Program

The Path Program at Pathways is directed towards persons that are chronically homeless due to addictions or mental illness. Jim Sherman makes daily contact with these types of persons to try to get them to come to Pathways to stay and work on their addictions or mental health issues. Pathways also refer persons to other facilities when their needs may be too extensive and may need a longer program to stay in.

Safe Harbor – Contact Person – Ann Perkins, Executive Director

Safe Harbor is the only Domestic Violence Shelter in the Fivco ADD District. It serves domestic violence victims from Boyd, Greenup, Elliott, Lawrence and Carter Counties of Northeast Kentucky. Safe Harbor takes women and men that have been victims, although it is rare for a man to come forth with the evidence of being a victim. Men are usually housed somewhere other than the emergency shelter at Safe Harbor. Besides have an emergency shelter facility, Safe Harbor offers transitional housing and long term housing at Harbor Hill, which is project, based public housing with a preference given to the women coming out of transitional housing. During the stay at Safe Harbor women often have or have had an addiction or mental health problem. These women are offered drug and alcohol counseling, mental health counseling and often have court dates that Safe Harbor sends a representative with them to. Safe Harbor is always full and sometimes must open up an overflow room with air mattresses on the floor. Safe Harbor never turns a domestic violence victim away.

Salvation Army of Ashland – Contact Person – Captain Patrick Richmond

The Salvation Army offers overnight stays for up to 30 days for the homeless in Ashland. They serve breakfast and dinner each day for their shelter guest. The Salvation Army has a full time Social Worker on staff to assist these persons in searching for a job and for housing. If they need addiction or mental health counseling, they are referred to other agencies. The Salvation Army is dedicated to try to meet the spiritual needs of the homeless population. Any religious activities are held in a separate church building and shelter guests are not forced or coerced into attending any religious activities in order to receive services at the shelter.

Shelter of Hope – Contact – Debbie Sivis, Executive Director

The Shelter of Hope is the only 90 days' homeless shelter that serves all people. They house single families, families with children, two parent households with children and have dedicated one of their apartments for veterans and veterans with families and or children. They have ten apartments that are two and three bedrooms. They are always full and have a long waiting list to get into the shelter. Unlike Safe Harbor and Salvation Army, the Shelter of Hope does not have enough room to offer any kind of an overflow room for any extras homeless persons.

The Shelter of Hope offers case management, goal setting requirements for shelter guests, financial counseling and they assist in job searches and housing searches. Shelter of Hope offers a two-year transitional housing program where individuals and families may stay while working and saving money for moving expenses or if they are going back to school for their GED or 2-year degree.

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

Pathways - Contact Person – Jim Sherman, Path Program

The Path Program at Pathways is directed towards persons that are chronically homeless due to addictions or mental illness. Jim Sherman makes daily contact with these types of persons to try to get them to come to Pathways to stay and work on their addictions or mental health issues. Pathways also refer persons to other facilities when their needs may be too extensive and may need a longer program to stay in.

**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, and describe their supportive housing needs Elderly**

Elderly persons are more likely to live on fixed, very low incomes or require special supportive service to complete their daily routines. This means elderly residents are in particular need affordable housing options and easy access to service providers.

Representatives from organizations that work with seniors indicate that there is a growing need for affordable senior housing. Seniors in Ashland express desires to “age in place,” but many also need housing that will accommodate physical disabilities. There is a plan for a new private development senior living housing complex to be built on Roberts Drive in Ashland. This plan has been approved by the City of Ashland and preliminary plans have been sent to the City from the builders. This area was once a private club with swimming pool and tennis courts.

### **Persons Living with Disabilities**

According to the American Community Survey (ACS) 16.5% of persons under the age of 65 are disabled, which is higher than the State of Kentucky average of 12.8% and even higher than the National level at 8.4%. Therefore, there is likelihood that the City’s needs for disabled persons would be greater than those of other cities in Kentucky.

The local public facility Pathways have programs for special needs persons in Ashland and they are in collaboration with other facilities and often referrals to persons with substance abuse and addiction problems that may be better served at another facility. Pathways has several housing facilities in Ashland that are single family homes that house persons with physical and mental disabilities. These homes are staffed with personnel to help daily care.

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

Pathways, the local mental health facility refers and sometime takes person with mental and or physical health issue leaving their facility to Community Assistance and Referral Agency (CAREs) whose case managers and other staffing assists these individuals to obtain housing through public housing, emergency shelter, transitional shelter or locating family that can be a support system for these individuals. CAREs refers individuals and household to other agencies that can met their needs. CAREs is the entry Hub to the Homeless Management Informational System in Ashland. All persons seeking assistance with any basic need are sent to CAREs first to be entered into the system and they are also issued a “Neighborhood Card” to receive all services at the Neighbors Helping Neighbors building also known as the “Neighborhood”.

**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)**

The City of Ashland CDBG grant was instrumental in the plan and development of the “Neighborhood”. A former Director of CAREs, Cary Wills had a dream of a one stop shop for all services to cut down on duplication of services and to be able to meet the needs of the LMI population without having them to go to so many different places. The “Neighborhood” is located in the middle of the target area of City Central and also is near the local hospital, local park and a few blocks from the Salvation Army and Shelter of Hope that offer emergency housing for the homeless.

The City of Ashland grant CDBG funding to CAREs and the Ashland Community Kitchen, which are located in the “Neighborhood” to provide assistance to other special needs persons. The following agencies are located in the “Neighborhood” and serve the homeless and special needs population of Ashland:

CAREs- Assistance and Referral Service and the Entry to services for the homeless and special needs population

Ashland Community Kitchen offers hot meals to anyone that has a “Neighborhood” card issued to them from CAREs. The Ashland Community Kitchen also is the home to “Meals on Wheels” program that distributes hot meals to special needs persons’ home throughout Ashland Monday thru Friday.

The Dressing Room offers free clothing to homeless and special needs population

Clean Start offers showers and haircuts and a shave to all that have “Neighborhood”

River Cities Harvest is located in the “Neighborhood” and although not open to the public, they receive food and supplies and distribute these items to the homeless and special needs population

**For entitlement/consortia grantees: 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. (91.220(2))**

The City of Ashland is dedicated supporting the Public Service agencies in Ashland that serve not only the homeless and at risk of becoming homeless but also other that have special needs such as elderly and the frail elderly, persons with alcohol and drug problems and mental health issues. The following programs will support persons with special needs as well as other LMI population problems and are CDBG Sub-Recipients:

CARes – Case Management  
Shelter of Hope – Housing  
Ashland Community Kitchen – On-site meals and Meal on Wheels  
Ashland Senior Center – Elderly

Although not listed under special needs persons;  
Safe Harbor – Domestic Violence Victims

Although not funded with CDBG  
Pathways – alcohol and drug problems and mental health issues.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

The City of Ashland will maintain affordable housing efforts through the Homeowner Rehabilitation Project. The barriers to affordable housing in Ashland are that 44% of the total population is considered LMI. In the extremely low population, 1215 are renters and only 225 are homeowners. These 225 homeowners cannot possibly maintain their homes and must rely on programs such as the City's CDBG Homeowner Rehabilitation Project or the LiHeap program, which both have long waiting lists or get minor assistance each year through the Department's Repair Affair event.

The lack of good paying jobs and bad credit are two of the main barriers to affordable housing in Ashland along with an older stock of deteriorating housing.

The City of Ashland does not see that the public policies such as, land use controls, tax policies, zoning ordinances, building codes, fees and charges and growth limitations to be negative effects to affordable housing in Ashland. These policies were put in place to enhance homeownership and not to be barriers. Homeowners may request for a variance when they would like to be exempt from a condition in a policy through the Department of Planning & Community Development.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

### 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	73	1	1	0	-1
Arts, Entertainment, Accommodations	875	1,995	14	13	-1
Construction	286	256	5	2	-3
Education and Health Care Services	1,784	5,864	29	38	10
Finance, Insurance, and Real Estate	278	583	4	4	-1
Information	54	191	1	1	0
Manufacturing	501	1,179	8	8	0
Other Services	217	590	3	4	0
Professional, Scientific, Management Services	295	546	5	4	-1
Public Administration	0	0	0	0	0
Retail Trade	1,062	2,882	17	19	2
Transportation and Warehousing	192	184	3	1	-2
Wholesale Trade	185	469	3	3	0
Total	5,802	14,740	--	--	--

**Table 40 - Business Activity**

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

**Labor Force**

Total Population in the Civilian Labor Force	9,352
Civilian Employed Population 16 years and over	8,409
Unemployment Rate	10.08
Unemployment Rate for Ages 16-24	26.29
Unemployment Rate for Ages 25-65	5.35

**Table 41 - Labor Force**

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	1,543
Farming, fisheries and forestry occupations	374
Service	1,060
Sales and office	2,259
Construction, extraction, maintenance and repair	591
Production, transportation and material moving	401

**Table 42 – Occupations by Sector**

Data Source: 2007-2011 ACS

**Travel Time**

Travel Time	Number	Percentage
< 30 Minutes	6,979	86%
30-59 Minutes	886	11%
60 or More Minutes	247	3%
<b>Total</b>	<b>8,112</b>	<b>100%</b>

**Table 43 - Travel Time**

Data Source: 2007-2011 ACS

**Education:**

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	277	136	825

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	2,063	157	1,208
Some college or Associate's degree	2,802	283	1,232
Bachelor's degree or higher	1,775	17	304

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2007-2011 ACS

**Educational Attainment by Age**

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	49	45	50	227	428
9th to 12th grade, no diploma	377	211	131	574	548
High school graduate, GED, or alternative	407	858	829	1,741	1,666
Some college, no degree	684	758	715	1,687	743
Associate's degree	114	372	289	496	135
Bachelor's degree	77	200	271	534	317
Graduate or professional degree	0	155	229	707	238

**Table 45 - 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	10,000
High school graduate (includes equivalency)	22,454
Some college or Associate's degree	26,568
Bachelor's degree	36,700
Graduate or professional degree	51,630

**Table 46 – 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 major employment sectors within our economy are health care, retail/restaurant, education and industrial

**Describe the workforce and infrastructure needs of the business community:**

The area is lacking in the area of class “A” office space as well as connectivity. The area is improving with the connectivity issue, but is still in need of class” A” office space to be able to attract the several clients that are interested in locating in the Ashland area. The connectivity issue is improving but still lacking as it pertains to Internet availability and uninterrupted service to the City and other service areas surrounding the City. We are working with the SOAR initiative to try and correct that issue.

**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.**

The largest project that will directly affect the City of Ashland is the possibility of the purchase and renovation of a current hotel in the city limits that will be converted into a newer hotel with an attached convention space to attract conferences with as many as 150-200 attendees. We are working with a private investor on the purchase with assistance from the Kentucky Department for Economic Development to construct the convention center space along with a parking structure. Infrastructure improvements around the projects such as renovated sewer lines, improvements to sidewalks and the surrounding streets will also be needed to complete the project.

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

The current workforce is fairly well equipped for the employment opportunities in the jurisdiction; however, we are struggling with having a prepared workforce if any organization that needs a workforce with skills other than what we currently have within our workforce.

**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.**

Community and Technical College (ACTC) to develop needed educational and training opportunities for our workforce when needed. ACTC, City of Ashland Economic Development and the Ashland Alliance are in constant contact and assessing the needs of the workforce and ACTC designs programs to meet those needs when they arise. ACTC is a great partner and has worked with the City in the past in support of any needed educational or training opportunities and we expect that relationship to continue.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

NO

**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.**

The City of Ashland would like to expand the opportunities for Women and Ethnic Minority owned businesses by offering a Minority Business Loan to qualified business in Ashland that want to begin a new business or expand an existing business. In turn the businesses will create aggregate full time jobs for low to moderate income individuals. The number of jobs to be created will be determined by the amount of the loan that is approved.

The City of Ashland works closely with the local chamber of commerce, Ashland Alliance, to impact economic growth. We are currently involved in making the City of Ashland, Boyd county and Greenup County a work ready community. The City of Ashland and the Ashland Alliance are working with the Commonwealth of Kentucky on this initiative. When the area is classified as a workforce ready community we will be in a better position to attract investors and developers to the area to make an economic investment.

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

Yes, there are areas located within the City of Ashland that have a higher rate of housing code violations than other areas. These areas are concentrated in neighborhoods that have a high percentage of rental properties to homeowner properties. Using the term concentration means that these properties are located within a certain census tract(s) and have a natural delineation, such as a higher traffic street, of change of use from predominately residential to predominately commercial. The areas where we have a concentration of housing problems come from areas that of all the housing in the particular area, the percentage of properties that are rental properties exceed 35%.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

Unfortunately, the areas that are described in the above comments are normally have a high concentration of low to moderate income residents. A high concentration is considered to be at least 50% or more of the residents in that area are low to moderate income residents. These areas of concentration are also our identified target areas.

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

These areas are classified as having average to below average housing conditions and housing is located on smaller lots that utilize the majority of the lot with little to no outside yard area as well as no off street parking area. Areas like this can quickly become eyesores if conditions are allowed to deteriorate which then drives up the percentage of rental properties. Home sales to prospective clients that are looking for a home as an owner occupied are discouraged due to the surrounding properties. With the increase in rental property, property crime will increase in these areas.

### **Are there any community assets in these areas/neighborhoods?**

Our local assistance is, The Neighborhood, is located on the fringe of one of these areas. The Neighborhood provides services such as the Community Kitchen, Community Assistance and Referral Service (CaReS), and the Dressing Room. The Neighborhood can refer clients for assistance, provides utility assistance, and CaReS is the one stop for information input into the HMIS system.

**Are there other strategic opportunities in any of these areas?**

The majority of these areas is located near or border commercial or business areas. One opportunity would be to form some business/retail areas on the edge of these neighborhoods that would help those that live in the neighborhoods the ability to have local services without having to use any transportation. Creating a small community would allow the property value to increase and allow the property owners to take more pride in their property which, in turn, would create more properties occupied by the owners.

## Strategic Plan

### SP-05 Overview

#### Strategic Plan Overview

The City of Ashland Community Development Block Grant funding plan for 2015- 2019 Consolidated Plan is to assist the City of Ashland, Public Works Department in infrastructure improvements in the low to moderate income target areas of City Central, East Central and Pollard Mills. The CDBG funding focus will be funding any predevelopment costs where funding may not be available to begin projects for infrastructure improvements and infrastructure improvements on water, sewer and storm lines in these target areas.

The City of Ashland will continue efforts to make public facilities more accessible to persons with disabilities such as the recent handicap accessible sidewalk ramps and the 2015 program year handicap accessible bus stop and entry at the Ashland Child Development Center.

The City of Ashland continues to refer low to moderate individuals and households to Community Assistance and Referral Services (CAREs) for assistance in mental health and social and economic issues. CAREs assisted 2,807 households and 6,374 individuals in 2014 with housing, food, clothing, mental health and physical health and prescription medications. CAREs offers financial counseling, assistance in filling out job resumes and rental applications and refers domestic violence victims to Safe Harbor.

The City of Ashland's housing stock continues to decline with only a minimal number of new single family homes being constructed. There is a rise in interest of multi-family housing, but the existing zoning laws do not allow for multi-family in the residential neighborhoods that contractors would prefer to build.

The City of Ashland, Department of Planning & Community Development continues to demolish condemned and abandoned properties each year using \$60,000 of the City's General Fund budget to remove Slum & Blight from its neighborhoods. There is a great need of additional funding to remove slum & blight from the target neighborhoods but due to the lack of funding, the City of Ashland is unable to demolish more than four to five structures per year.

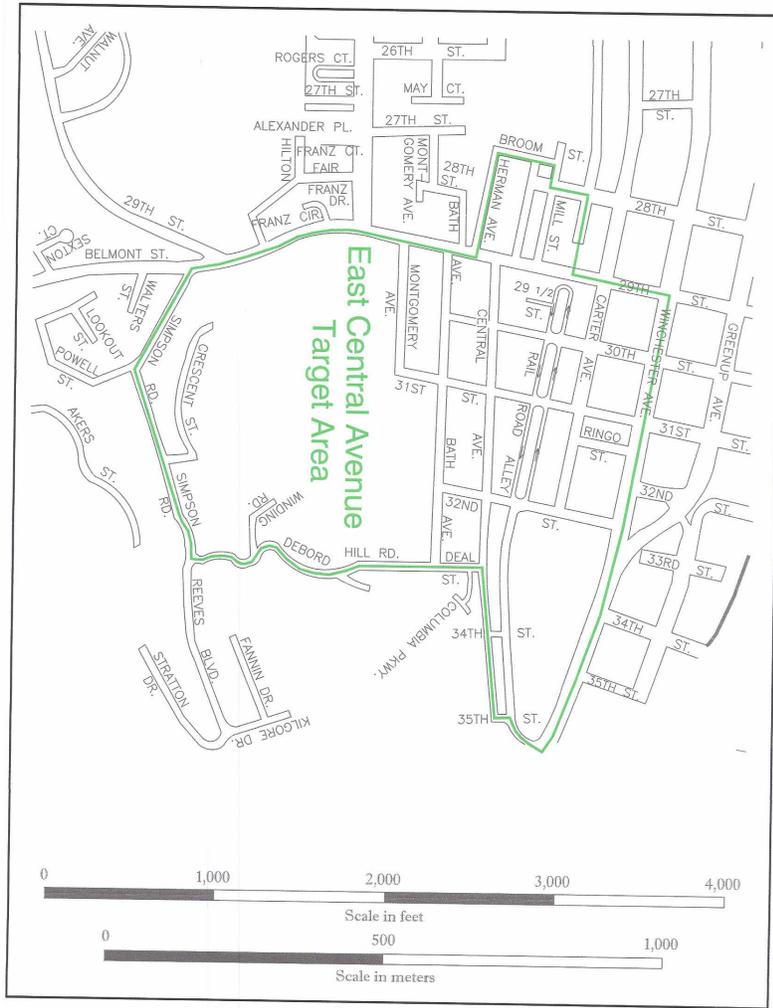
Extremely Low Income homeowners, who most often are elderly, are experiencing the most housing problems. With the rising costs of utilities these homeowners cannot afford to do routine maintenance to their homes. Reduced rates for seniors are suggested to the utility companies.

Extremely low and low income renters are forced to live in substandard housing due to long waiting lists at the public housing facilities and for housing choice vouchers.

The Department of Planning and Community Development has an excellent working relationship with the Ashland Commission on Human Rights. This commission continuously monitors housing conditions for minorities, people with HIV/AIDS, persons with disabilities and the ELI population. Along with the Department of Planning & Community Development, the Ashland Commission on Human Rights offers two outreach workshops or forums each year to promote fair housing awareness.

The City of Ashland Code Enforcement continues to write violations on properties to fight the decline in good quality homes in Ashland. Often these notices are not responded on and then fines are placed as liens on the properties. The code enforcement officers along with the Ashland Commission on Human Rights met with local landlords to discuss improving their properties, the positives of having a lease, the process of a legal evictions and the possibility in the future of the City of Ashland adopting a landlord/tenant agreement.





## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 48 – Priority Needs Summary

- **Priority Need 1: Ensure adequate and safe infrastructure to meet basic needs of residents.**

The City of Ashland Community Development Block Grant funding plan for 2015 – 2019 Consolidated Plan is to assist the City of Ashland, Public Works Department in infrastructure improvements in the low to moderate income target areas of City Central, East Central and Pollard Mills. The CDBG funding focus will be funding any predevelopment costs where funding may not be available to begin projects for infrastructure improvements and infrastructure improvements on water, sewer and storm lines in these target areas.

- **Priority Need 2: Ensure adequate and dependable public facilities are available to provide for basic and essential needs and service.**

The City of Ashland will continue the collaboration of efforts with the local non-profit agencies to assist the homeless and those at risk of becoming homeless, low/mod income and limited clientele population in Ashland with this year’s funding for public facilities improvements projects.

- **Priority Need 3: Provide and/or support adequate, safe and affordable housing.**

The City of Ashland will continue to maintain properties in Ashland with strict city wide code enforcement. Community Development Block Grant Funds will be utilized for the Property Maintenance Code Enforcement Manager to monitor the Target Areas of City Central, East Central and Pollard Mills and send violation notices in these areas to keep the properties in these low / mod income areas safe and affordable to the persons and households that reside there. The City of Ashland will continue to fund Homeowner scattered site Rehabilitation Project, which will include but not limited to minor rehabilitation and architectural barrier removal for low/mod income, elderly and disabled owner occupied single family homes to remove violations and hazards plus exterior property improvements. This also includes the architectural barrier removal project for public facility agencies that serve low to moderate income persons.

The City of Ashland will refer any low to moderate income persons to Kentucky Housing Corporation for low interest home loans and assist three potential households with down payment assistance

- **Priority Need 4: Support programs that provide housing and services for homeless populations.**

The City of Ashland continues to support public service agencies with 15% of the CDBG entitlement funding to assist in providing programs that assist low to moderate person to continue to be housed and the homeless population obtain and sustain housing through these programs.

- **Priority Need 5: Support Women and Ethnic Minority businesses and to provide expanded economic opportunities for low and moderate income individuals and households.**

The City of Ashland would like to expand the opportunities for Women and Ethnic Minority owned businesses by offering a Minority Business Loan to qualified business in Ashland that want to begin a new business or expand an existing business. In turn the businesses will create aggregate full time jobs for low to moderate income individuals. The number of jobs to be created will be determined by the amount of the loan that is approved.

**SP-30 Influence of Market Conditions – 91.215 (b)**

**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)	Shelter of Hope will assist 8 units with HOME TBRA
TBRA for Non-Homeless Special Needs	0
New Unit Production	0
Rehabilitation	Ashland will rehabilitate up to 12 owner occupied homes with CDBG funding
Acquisition, including preservation	0

**Table 49 – Influence of Market Conditions**

The City of Ashland refers individuals and households to the Shelter of Hope, which receives HOME TBRA through Kentucky Housing Corporation to provide rental housing to persons that are homeless and are at risk of becoming homeless.

The City of Ashland continues to assist extremely low, low and moderate income homeowners with much needed rehabilitation to their homes.

**SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)**

**Introduction**

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
	CDBG		521,355	0	770,800	1,292,155	2,350,000	

Table 50 - Anticipated Resources

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

The Public Service Agencies will use CDBG funding to leverage other funds that they receive such as; ESG, United Way, Permanent Supportive Housing Grant and private donations.

The City of Ashland will use CDBG funding to leverage the Code Enforcement, Demolition, Administration, Public Facility Improvements and infrastructure improvements that are funded by the City of Ashland General Funds.

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

N/A

**Discussion**

### SP-40 Institutional Delivery Structure – 91.215(k)

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
City of Ashland	Local Government	Administrator	City - wide

Table 51 - Institutional Delivery Structure

### Assess of Strengths and Gaps in the Institutional Delivery System

#### 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
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	CAReS	YES	N/A
	SHELTER OF HOPE	YES	N/A
	SALVATION ARMY	YES	N/A
	SAFE HARBOR	DOMESTIC VIOLENCE	N/A
Legal Assistance	SAFE HARBOR	DOMESTIC VIOLENCE	N/A
Mortgage Assistance	NONE		
Rental Assistance	SHELTER OF HOPE	YES	N/A
Utilities Assistance	SHELTER OF HOPE	YES	N/A
<b>Street Outreach Services</b>			
Law Enforcement	ASHLAND POLICE	AS NEEDED	N/A
Mobile Clinics	NONE	NONE	N/A
Other Street Outreach Services	PATHWAYS	YES	YES
<b>Supportive Services</b>			
Alcohol & Drug Abuse	PATHWAYS	YES	YES
Child Care	ACDC	AS NEEDED	N/A
Education	ASHLAND FAMILY RESOURCE CENTER	AS NEEDED	N/A
Employment and Employment Training	ACTCS	AS NEEDED	N/A
Healthcare	NORTHEAST KY CARE CENTER	UNINSURED AND UNDERINSURED	AS NEEDED
HIV/AIDS	AVOL	YES	YES
Life Skills	SALVATION ARMY	YES	AS NEEDED
Mental Health Counseling	PATHWAYS	YES	YES
Transportation	SAFE HARBOR	DOMESTIC VIOLENCE	

<b>Other</b>			
Other			

Table 52 - 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)**

Meeting the needs of our homeless populations must include a comprehensive assessment to determine client need and more importantly barriers. The barrier assessment will prioritize issues to assist shelters and social workers in developing a housing plan, determining the most appropriate intervention, and other services such as child care, transportation, and healthcare. A comprehensive approach to client needs will lead to a more stable housing outcome once clients exit the system.

The City will continue to work with and coordinate services with all Continuum of Care housing and is in collaboration with the CoC, the City of Ashland will continue to expand partnerships with local providers to prevent and minimize homelessness. Efforts within the CoC public service providers will focus on assessment tools to enhance prevention and diversion tools to close the front door. Rapid re-housing and homeless prevention data will be reviewed to determine best practices and coordination within the system to further enhance our delivery systems within the community of service providers to direct service delivery to homeless clients.

**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 City of Ashland Public Service providers rely on the Homeless Management Information System (HMIS) to produce data that will identify the special needs population and persons experiencing homelessness.

**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**

**SP-45 Goals Summary – 91.215(a)(4)**

**Goals Summary Information**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Facilities and Infrastructure Improvements	2015	2019	Non-Housing Community Development	Target Areas of East Central, City Central and Pollard Mills	Improve water and sewer conditions in the target areas	City of Ashland General Funds and CDBG Funds	Ensure adequate and safe infrastructure to meet basic needs of LMI residents
2	Public Services	2015	2019	Affordable Housing	City-Wide	Provide funding to local Public Agencies	CDBG Public Service funding up to 15% of each allocation each year	Ensure adequate and dependable public facilities are available to provide basic and essential needs and services to homeless and at risk of becoming homeless, special needs such as the elderly and LMI population in Ashland
3	Affordable Housing	2015	2019	Affordable Housing	City Wide	Provide a Code Enforcement Officer	City of Ashland General Funds and CDBG Funds	Provide and /or support adequate, safe and affordable housing for LMI population in the target areas
4	Minimize Homelessness	2015	2017	Affordable Housing	City Wide	Provide local homeless shelters funding to reduce homelessness in Ashland	CDBG	Support Programs that provide housing and services for homeless at risk and special needs persons
5	Economic Opportunities for Minority Businesses	2015	2019	Economic Development / Direct Financial Assistance to Minority Businesses	City Wide / Zoned for Business Areas	Expand opportunities for minority business and create jobs for LMI persons	75,000	Create 3 full time LMI job

Table 53 – Goals Summary

## Goal Descriptions

**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)**

### Annually

**City of Ashland – Homeowner Rehabilitation Project – 12 owner occupied homes**

**City of Ashland- Down payment assistance program- 3 LMI households**

**Shelter of Hope – HOME TBRA Provided by Kentucky Housing Corporation- 8 households**

**SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

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

In checking with each public house agency the City Staff found no voluntary compliance agreement in regards to Section 504

**Activities to Increase Resident Involvements**

The Housing Authority of Ashland has a program that encourages residents input on the recent renovations that have taken place at Scope Towers.

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

**The public housing agencies in Ashland are not designated as trouble under 24 CFR par 902.**

**Plan to remove the ‘troubled’ designation**

**N/A**

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

The City of Ashland will maintain affordable housing efforts through the Homeowner Rehabilitation Project. The barriers to affordable housing in Ashland are that 44% of the total population is considered LMI. In the extremely low population, 1215 are renters and only 225 are homeowners. These 225 homeowners cannot possibly maintain their homes and must rely on programs such as the City's CDBG Homeowner Rehabilitation Project or the LiHeap program, which both have long waiting lists or get minor assistance each year through the Department's Repair Affair event.

The lack of good paying jobs and bad credit are two of the main barriers to affordable housing in Ashland along with an older stock of deteriorating housing.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The City of Ashland does not see that the public policies such as, land use controls, tax policies, zoning ordinances, building codes, fees and charges and growth limitations to be negative effects to affordable housing in Ashland. These policies were put in place to enhance homeownership and not to be barriers. Homeowners may request for a variance when they would like to be exempt from a condition in a policy through the Department of Planning & Community Development.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

Pathways - Contact Person – Jim Sherman, Path Program

The Path Program at Pathways is directed towards persons that are chronically homeless due to addictions or mental illness. Jim Sherman makes daily contact with these types of persons to try to get them to come to Pathways to stay and work on their addictions or mental health issues. Pathways also refer persons to other facilities when their needs may be too extensive and may need a longer program to stay in.

Salvation Army of Ashland – Contact Person – Captain Patrick Richmond

The Salvation Army offers overnight stays for up to 30 days for the homeless in Ashland. They serve breakfast and dinner each day for their shelter guest. The Salvation Army has a full time Social Worker on staff to assist these persons in searching for a job and for housing. If they need addiction or mental health counseling, they are referred to other agencies. The Salvation Army is dedicated to try to meet the spiritual needs of the homeless population. Any religious activities are held in a separate church building and shelter guests are not forced or coerced into attending any religious activities in order to receive services at the shelter.

### **Addressing the emergency and transitional housing needs of homeless persons**

Shelter of Hope – Contact – Debbie Sivis, Executive Director

The Shelter of Hope is the only 90 days' homeless shelter that serves all people. They house single families, families with children, two parent households with children and have dedicated one of their apartments for veterans and veterans with families and or children. They have ten apartments that are two and three bedrooms. They are always full and have a long waiting list to get into the shelter. Unlike Safe Harbor and Salvation Army, the Shelter of Hope does not have enough room to offer any kind of an overflow room for any extra homeless persons.

The Shelter of Hope offers case management, goal setting requirements for shelter guests, financial counseling and they assist in job searches and housing searches. Shelter of Hope offers a two-year transitional housing program where individuals and families may stay while working and saving money for moving expenses or if they are going back to school for their GED or 2-year degree.

**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.**

Through the following agencies:

Shelter of Hope – emergency and transitional shelter

Salvation Army – emergency night shelter

CAReS – referral agency

There is not an agency in Ashland that assists unaccompanied youth at this time.

**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**

CAReS-Contact Person- Lynn Childers, Executive Director

CAReS assist the homeless, especially extremely low-income individuals and families avoid becoming homeless by assisting them in finding the resources they need in other agencies. Sometimes it becomes apparent that persons that are homeless or at risk of becoming homeless do not know how they got where they are. It is CAReS that assists them in finding the root cause of their problems and helping them with financial counseling referrals to public housing or homeless shelters. CAReS also the first point of entry in HMIS in Ashland to cut down on duplication of services and to make sure that these people's needs are met.

Safe Harbor – Contact Person – Ann Perkins, Executive Director

Safe Harbor is the only Domestic Violence Shelter in the Fivco ADD District. It serves domestic violence victims from Boyd, Greenup, Elliott, Lawrence and Carter Counties of Northeast Kentucky. Safe Harbor takes women and men that have been victims, although it is rare for a man to come forth with the evidence of being a victim. Men are usually housed somewhere other than the emergency shelter at Safe Harbor. Not only does Safe Harbor have an emergency shelter facility, Safe Harbor offers transitional housing and long term housing at Harbor Hill, which is project based public housing with a preference given to the women coming out of transitional housing. During the stay at Safe Harbor women often have or have had an addiction or mental health problem. These women are offered drug and alcohol counseling, mental health counseling and often have court dates that Safe Harbor send a representative with them to. Safe Harbor is always full and sometimes must open up an overflow room with air mattresses on the floor. Safe Harbor never turns a domestic violence victim away.



## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

The City of Ashland, Department of Planning & Community Development has two certified lead base paint risk assessors. Lead based paint samples are taken during the initial inspections of the homes to be rehabilitated. These lead samples are sent off to EHS & EMSL laboratories to analyze the lead levels and results are sent back to our office.

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

Once the lead samples result come back the risk assessment is given to the homeowner. If the lead results are extremely high, the department suggest that the homeowner go to the health department for a blood test for lead poisoning.

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

The City of Ashland's contractors use lead safe work practices for projects \$5,000 and less and interim controls for projects that are \$5,000 to \$25,000. During the rehabilitation work lead hazards are removed in the areas that the rehabilitation is being done. Full lead abatement is costly and is only necessary for homes were built prior to 1978 in which a child under the age of six is residing or it is known that a child under the age of six will reside in the future.

In April 2014 the City of Ashland provided an EPA Right to renovate initial class for over twenty of their contractors and contractor's employees to be able to complete the EPA and federal requirements regarding lead- based paint.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

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

#### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

The City of Ashland, Department of Planning & Community Development along with the Economic Development Department continually seeks new businesses to come into Ashland. In 2013 The Ashland Town Center Mall became completely full for the first time since it was built in 1989. There has been an expansion of stores on Riverhill Road beside Walmart. These types of new business only bring in minimum wages jobs and a little above minimum wages for management.

The City of Ashland is in need of Industry in order to reduce the number of poverty level families. These two departments will continue their efforts to find businesses will to come into Ashland with an incentive package that will reduce taxes for new businesses through the Economic Development Department.

The City of Ashland is working with community organizations and other City departments to identify the needs of public and private housing. Significant planning efforts for the new 2015 - 2019 Consolidated Plan will be coordinated through The Department of Planning and Community Development with the Department of Public Works and the Economic Development Department and will also consulted with public service and social service agencies.

### **SP-80 Monitoring – 91.230**

**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**

The City of Ashland CDBG Staff completes an in house monitoring review of all of the Public Service Sub-Recipients each program year. There are also a few desks monitoring by request of copy of files to be sent to be checked to see if all required documentation is being received by the clients they serve. CDBG Public Service and Project applications are advertised in the local newspaper and the applications are available online by request. These applications must provide enough information to reflect that the Sub-recipient will be qualified to carry out the program of request. The City of Ashland opens the application process up to all non-profits that would like to apply but gives preference to those agencies that have been a long term recipient of CDBG to ensure compliance with the program. The City of Ashland does not have many minority businesses to reach out to.

## Expected Resources

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

**Introduction**

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public - Federal	Admin and Planning Housing Public Improvements Public Services	521,355	0	770,800	1,292,155	0	

Table 54 - Expected Resources – Priority Table

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

**Federal funds will leverage additional funding at the public service agencies such as**

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

**Discussion**

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Ensure adequate and Safe Infrastructure	2015	2019	Non-Housing Community Development	TARGET NEIGHBORHOODS	Ensure adequate and safe infrastructure	\$385,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1085 Households Assisted.  Provide safe handicapped accessibility for children and adults at Ashland Child Development Center. Benefit: persons with disabilities.

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Minimize or Prevent Homelessness	2007	2017	Homeless	City-wide	Public Services / Support Programs	CDBG: 44,500	Homeless Person Overnight Shelter: 450 Persons Assisted Homelessness Prevention: 4,000 Persons Assisted

3	Safe Adequate Affordable Housing	2014	2019	Affordable Housing	POLLARD NEIGHBORHOOD EAST CENTRAL NEIGHBORHOOD CENTRAL CITY NEIGHBORHOOD Scattered Sites City-wide	Provide adequate, safe and affordable Housing	<p>CDBG: \$175,000 Homeowner</p> <p>City General Fund \$60,000</p> <p>Code Enforcement City General Fund \$45,000 CDBG \$40,000</p> <p>Homeowner down payment assistance \$15,000</p>	<p>Homeowner Housing Rehabilitated: 12 Household Housing Unit Buildings Demolished: 5 Buildings Housing: Code Enforcement/Foreclosed Property Care: 1889 Household Housing Unit</p> <p>Rehabilitate the seniors rooms by installing new carpet and prevent tripping hazards throughout the first floor hallways and kitchen and dining room by install new flooring and replacing the kitchen cabinets and sink to correct State inspection code violations.</p> <p>Offer down payment assistance to LMI first time homebuyers Benefit: 3 households</p>
---	----------------------------------	------	------	--------------------	--	---	---	--

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Ensure Adequate and dependable public facilities	2015	2019	Senior Programs and housing for seniors	City Wide	Ensure adequate and dependable public facilities	CDBG: Kings daughters and sons home for senior living \$150,000 and provide funding to the Ashland Senior Center \$12,500  CDBG: 162,500	Elderly Benefit: 200 persons
5	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addresses	Funding	Goal Outcome Indicator
	Direct Financial Assistance for Minority Businesses	2015	2019	Economic Development	City Wide	LMI job creation	\$75,000	LMI job creation to benefit 3 full time jobs

**Table 55 – Goals Summary**

**Goal Descriptions**

<b>1</b>	<b>Goal Name</b>	Ensure adequate and Safe Infrastructure
	<b>Goal Description</b>	The City of Ashland will provide infrastructure improvements in the East Central target area and at the Ashland Child Development Center
<b>2</b>	<b>Goal Name</b>	Minimize or Prevent Homelessness
	<b>Goal Description</b>	The City of Ashland will grant a portion of the public service CDBG Allocation to Sub-recipients to assist with meeting the homeless population and at risk of becoming homeless basic needs.

3	<b>Goal Name</b>	Safe Adequate Affordable Housing
	<b>Goal Description</b>	The City of Ashland will Rehabilitate 12 or more owner occupied homes, continue Code Enforcement efforts with the use of CDBG funding, and demolish up to 5 condemned houses with the City of Ashland's General fund budget
4	<b>Goal Name</b>	Ensure Adequate and dependable public facilities
	<b>Goal Description</b>	The City of Ashland will continue rehabilitation efforts to the Kings Daughters and Sons Senior Living facility and provide funding for the Ashland Senior Center to provide nutritious meals and exercise to seniors.
5	<b>Goal Name</b>	Economic opportunities for women & ethnic minority owned businesses
	<b>Goal Description</b>	The City of Ashland will offer Minority Business Loans to women and ethnic minority owned businesses through a competitive applications process to businesses that would like to start a new business or expand their business. These businesses must create new aggregate full time jobs for low to moderate income persons. The number of jobs will be determined by the amount of the loan.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The year 2015 is the first year in the City's current 5-year Consolidated Plan (2015-2019) for the Community Development Block Grant (CDBG) Entitlement Program. The City of Ashland, Department of Planning & Community Development attributes the goals of the five year Consolidated Plan through several public meeting, consultations with local officials, other city departments as well as City of Ashland residents and business owners in the spring of 2015.

#### Projects

#	Project Name
1	General Administration
2	Code Enforcement Officer
3	Kings Daughters & Sons Home Rehabilitation
4	31 <sup>st</sup> Street Drain / Street Improvement Project
5	Ashland Child Development Handicap Accessible Entry
6	Ashland Child Development Center Utility Reimbursement
7	Safe Harbor of North East Kentucky
8	Ashland Community Kitchen
9	Shelter of Hope
10	CAReS Case Management
11	Homeowner Rehabilitation Project
12	Program Delivery
13	Down Payment Assistance
14	Ashland Senior Center
15	Minority Business Loans

**Table 56 – Project Information**

**Canceled projects have been removed during this amendment and are as follows:**

- Target Area Lead Reduction Setter Replacement
- Salvation Army of Ashland, KY

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

- The highest priority will be given to the 31<sup>st</sup> Drain / Street Improvement Project due to years of spring water runoff beginning behind the intersection of 31<sup>st</sup> and Montgomery Avenue and ending beyond Railroad Alley.
- The Kings Daughters & Sons Home for Senior Living has been suffering from routine maintenance being kept to a minimum due to lack of funding to complete larger projects. This facility came to our attention through a City Commissioner suggesting that the Home put in an application for CDBG funding.
- Code Enforcement would be next on the high priority list. Without the ability to provide a Code Enforcement Officer in the target areas, the areas would continue to decline without any type of supervision.
- The Homeowner Rehabilitation Project continues to have a long waiting list that goes back about two years. These low / mod homeowners cannot afford to make major repairs on their income and rely on the Department of Planning and Community Development to assist when able. This department also assists the low income and elderly population with the Annual Repair Event each May. This program assists with minor repairs and yard work during the one day event to offset some of the Code Violations to the homeowners. The Repair Affair is funded out of the City of Ashland's General Fund Budget.
- Our Public Service Projects keep the City informed in the progress of the non-profit agencies in our area. It is good public relations to stay involved with these public facilities and helps the City understand the needs of the LMI populations and the homeless.
- The down payment assistance project is only a trial to see if we can offer assistance to LMI first time homebuyers. Often the LMI population does not have credit worthy of homeownership and they do not have the means to maintain property once they become homeowners.
- **The Minority Business Loan Program will assist women and ethnic minority owned businesses in starting a business or expanding a business in order to create jobs for LMI persons.**

## AP-38 Project Summary

### Project Summary Information

<b>1. Project Name</b>	<b>General Administration</b>
<b>Target Area</b>	POLLARD NEIGHBORHOOD EAST CENTRAL NEIGHBORHOOD CENTRAL CITY NEIGHBORHOOD Scattered Sites City-wide
<b>Goals Supported</b>	Ensure adequate and Safe Infrastructure Minimize or Prevent Homelessness Safe Adequate Affordable Housing Ensure Adequate and dependable public facilities Homeownership
<b>Needs Addressed</b>	Ensure adequate and dependable public facilities Ensure adequate and safe infrastructure Provide adequate, safe and affordable Housing Public Services / Support Programs
<b>Funding</b>	<b>CDBG: \$76,000</b>
<b>Description</b>	This project will use up to 20% of the 2015 Allocation CDBG funds for General Program Administration. HUD allows up to 20% of the program year entitlement amount to be used for general program administration. General program administration is used to pay reasonable costs of overall program management, coordination, monitoring, and evaluation and consulting fees. Such costs include (but are not limited to) salaries, wages, and related costs of the staff engaged in program administration, which includes (but not limited to) providing information about the program, preparing program budgets and schedules, preparing reports, and other costs for goods and services needed for

	<p>administration of the program. General Administration will also be assisting the Human Rights Commission on Fair Housing Expenses up to \$1,500. The City of Ashland is dedicated to promoting Fair Housing through Affirmative Action along with Ashland Commission on Human Rights. The Department of Planning &amp; Community Development works closely with the Commission on Human Rights providing Fair Housing workshops, providing Fair Housing educational opportunities at the local elementary schools back to school ready fests, providing fair housing informational brochures to local minority churches, the Homeowner Rehabilitation Application Packets, the contractor bid packets, at the local non-profits and in the City of Ashland, Department of Planning &amp; Community Development Office. A tally of all fair housing complaints in Ashland is documented through the Ashland Commission on Human Rights and a report is given upon request of the City of Ashland and included in the CAPER. These costs will include the printing cost of brochures and pamphlets used during outreach seminars, required travel training expenses to the Kentucky Commission on Human Rights, for conferences held throughout the year, and the annual fee for the offices' U.S. Postal Box.</p>
<b>Target Date</b>	6/30/2016
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The total from all LMI and LMA activities planned for program year 2015 is estimated to be over 5,000 individuals. This total comes from the estimated people that will be seen at CARES and the Ashland Community Kitchen.
<b>Location Description</b>	CDBG staff will monitor all other project activities that include the target areas and LMI individuals and household in Ashland
<b>Planned Activities</b>	<b>Administering the projects to reach the goal outcome indicators below.</b>
<b>2. Project Name</b>	<b>Code Enforcement Officer</b>

<b>Target Area</b>	POLLARD NEIGHBORHOOD EAST CENTRAL NEIGHBORHOOD CENTRAL CITY NEIGHBORHOOD
<b>Goals Supported</b>	Safe Adequate Affordable Housing
<b>Needs Addressed</b>	Provide adequate, safe and affordable Housing
<b>Funding</b>	<b>CDBG: \$40,000</b>
<b>Description</b>	This project will use CDBG funds not to exceed \$40,000 of the 2015 Allocation for the payment of the salary and overhead costs of a City of Ashland Code Enforcement Officer / Property Maintenance Manager that these costs are directly related to the enforcement of local codes in the designated target neighborhoods. Some of these costs include but not limited to inspections, violation notices, photos, creating the Code Enforcement Agenda, assisting households with filing appeals, costs of supplies to create agendas, photos, and postage to mail the violations notices of properties in these target areas.
<b>Target Date</b>	6/30/2016
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	LMA's Central City and East Central make up Census Tract 303 and the proposed activity will benefit 804 households. LMA Pollard Neighborhood / Census Tract 308 block group 1 will benefit 924 households.
<b>Location Description</b>	Central City Neighborhood, East Central Neighborhood and Pollard Neighborhood. Maps of these target area are included.
<b>Planned Activities</b>	The Code Enforcement Officer assigned to the Low / Mod income areas of East Central, City Central and Pollard Mills will continue monitoring them on a daily basis. These areas have been defined as target areas, meeting the requirement that at least 51% of the population is low / mod income persons. These areas also are deteriorating far more than other areas in Ashland partly due to a high

	<p>volume of rental units. The Landlords as well as homeowners are notified by the officer by mailed violation notices, placing fines and liens on these properties. Code enforcement will continue to work together with public improvements, rehabilitation, and services to improve and arrest the decline of these areas. Each year Planning &amp; Community Development demolishes the properties that are beyond repair with City of Ashland General Funds designated for this purpose.</p>
<b>3. Project Name</b>	Kings Daughters & Sons Home Rehabilitation
<b>Target Area</b>	Scattered Site
<b>Goals Supported</b>	Provide improved mobility of the elderly and general property maintenance
<b>Needs Addressed</b>	Will meet the National Objective, benefiting low to moderate income people by improving the safety and accessibility to the elderly. Elderly persons fall under the sub-category of Limited Clientele, which is a presumed benefit with an income qualifier of moderate.
<b>Funding</b>	<b>\$150,000</b>
<b>Location Description</b>	The Projects involves replacing all the seniors' rooms' carpet and all flooring on the first floor hallways, dining room and kitchen and rehabbing existing kitchen.
<b>Target Date</b>	06/30/2016
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This project will assist approximately 40 moderate income persons from this activity.
<b>4. Project Name</b>	<b>31<sup>st</sup> Street Drain / Street Improvement Project</b>
<b>Target Area</b>	EAST CENTRAL NEIGHBORHOOD
<b>Goals Supported</b>	Ensure adequate and Safe Infrastructure

<b>Needs Addressed</b>	Ensure adequate and Safe Infrastructure
<b>Funding</b>	<b>CDBG: \$250,000</b>
<b>Description</b>	Ensure adequate and Safe Infrastructure
<b>Target Date</b>	6/30/2016
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	804 households will benefit from the installation of a drainage system to remove surface water that runs from 31 <sup>st</sup> Street and Montgomery Avenue to beyond Railroad Alley that will connect to the storm drain project that currently underway throughout Ashland.
<b>Location Description</b>	East Central Target Neighborhood.
<b>Planned Activities</b>	The City of Ashland’s Public Works Department will install a new drain to catch the spring water that is coming from behind the Bath Avenue TV Station (The Old Wylie School Building) and running onto 31 <sup>st</sup> and Montgomery Avenue and continues beyond Railroad Alley.
<b>5. Project Name</b>	<b>Ashland Child Development Center Handicapped Accessible Entry Project</b>
<b>Target Area</b>	City-wide
<b>Goals Supported</b>	Ensure Adequate and dependable public facilities
<b>Needs Addressed</b>	Public Services / Support Programs
<b>Funding</b>	<b>CDBG: \$40,000</b>
<b>Description</b>	The City of Ashland will replace the existing sidewalk, stairs and entry doors with a bus drop off with a landing pad, ramp and railings to handicap push button entry doors and beautification by adding planters to the new front of the building to make the child care facility available to all people.
<b>Target Date</b>	6/30/2016

<b>Estimate the number and type of families that will benefit from the proposed activities</b>	167 children and a non-determinable number of persons with disabilities.
<b>Location Description</b>	Census Tract 303, Block Group 1 1501 Central Avenue, Ashland, Kentucky 41101
<b>Planned Activities</b>	Replace existing entry sidewalk, stairs and doors with bus drop off landing pad ramp, railings, automatic entry doors and possible beautician by adding planter boxes and plants.
<b>6. Project Name</b>	Ashland Child Development Center Utility Reimbursement
<b>Target Area</b>	City-wide
<b>Goals Supported</b>	Ensure Adequate and dependable public facilities
<b>Needs Addressed</b>	Public Services / Support Programs
<b>Funding</b>	<b>CDBG: \$7,100</b>
<b>Description</b>	Provide utility reimbursement for a childcare facility that serves over 70% LMI population
<b>Target Date</b>	6/30/2016
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	167 children
<b>Location Description</b>	Census Tract 303, Block Group 1 1501 Central Avenue, Ashland, Kentucky 41101

<b>Planned Activities</b>	Reimburse for utilities for a childcare facility.
<b>7. Project Name</b>	<b>Safe Harbor of North East Kentucky</b>
<b>Target Area</b>	City-wide
<b>Goals Supported</b>	Minimize or Prevent Homelessness
<b>Needs Addressed</b>	Public Services / Support Programs
<b>Funding</b>	<b>CDBG: \$7,100</b>
<b>Description</b>	Safe Harbor is a domestic violence victim’s emergency and transitional shelter in Ashland. The City of Ashland will assist the shelter with utility reimbursement for the shelter.
<b>Target Date</b>	6/30/2016
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Safe Harbor houses approximately 400 domestic violence victims each year. These domestic violence victims are considered homeless when in the shelter and are presumed extremely low. Safe Harbor documents each client’s income and it is kept of file for monitoring.
<b>Location Description</b>	Census Tract 306, Block Group 4 3700 Lansdowne Drive, Ashland, Kentucky 41102
<b>Planned Activities</b>	To reimbursement utility expenses
<b>8. Project Name</b>	<b>Ashland Community Kitchen</b>
<b>Target Area</b>	CENTRAL CITY NEIGHBORHOOD City-wide
<b>Goals Supported</b>	Minimize or Prevent Homelessness
<b>Needs Addressed</b>	Public Services / Support Programs
<b>Funding</b>	<b>CDBG: \$12,000</b>
<b>Description</b>	The Ashland Community Kitchen is the local "Soup Kitchen" that provides free lunches Monday - Friday and evening meals on Tuesday and Thursdays. The City

	of Ashland will assist with utilities and supplies needed to cook and serve free hot nutritious meals to LMI individuals and households.
<b>Target Date</b>	6/30/2015
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Community Kitchen services approximately 100 meals a day or over 35,000 a year to extremely low, very low and low income individuals and households. They have also passed out more than 5,000 sacks for weekend food for the needy. They also cook the food for the local meals on wheels which serves 60 households each day to elderly and disabled households.
<b>Location Description</b>	Census Tract 303, Block Group 2 2516 Carter Avenue, Ashland, Kentucky 41101
<b>Planned Activities</b>	The Kitchen has a sign-in process to ensure that all clients served have been seen by CARES. This agency is responsible for the intake process and collects information to verify that the clients that are served qualify as low to moderate income levels. Clients must bring documentation including a picture ID for all adults in the households, proof of income, including pay stubs and other letters proving income from social security and SSI, etc. This insures that clients that are served meet income eligibility criteria for HUD. Once the information is verified CARES issues a Neighbor's Helping Neighbors ID Card for each client. This ID card has a voucher number, an expiration date and the signature of the client. These cards give access to the client to all services at the Neighborhood and can be renewed each year. The activity of cooking and serving free hot nutritious meals will provide food and help alleviate the issue of people suffering from hunger in Ashland. CDBG funds received will be used to pay for electricity, gas, water and to purchase supplies in order to cook and serve the food to clients at the Ashland Community Kitchen.
<b>9. Project Name</b>	<b>Shelter of Hope</b>
<b>Target Area</b>	EAST CENTRAL NEIGHBORHOOD City-wide

<b>Goals Supported</b>	Minimize or Prevent Homelessness
<b>Needs Addressed</b>	Public Services / Support Programs
<b>Funding</b>	<b>CDBG: \$10,000</b>
<b>Description</b>	The Shelter of Hope is the only overnight 90-day emergency shelter in Ashland that houses all people. They also have a transitional housing program. The City of Ashland will assist the Shelter of Hope in reimbursing Homeless & Housing Coalition of Kentucky for two AmeriCorps workers to that will offer case management and financial counseling to the homeless.
<b>Target Date</b>	6/30/2015
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Shelter of Hope estimates they will serve 70 homeless individuals and families this program year in their emergency shelter program and 10 in Rapid Re-housing program.
<b>Location Description</b>	Census Tract 303, Block Group 3 2944 Winchester Avenue, Ashland, Kentucky 41101
<b>Planned Activities</b>	The Shelter of Hope is the only overnight 90-day emergency shelter in Ashland that houses all people. They also have a transitional housing program. The City of Ashland will assist the Shelter of Hope in reimbursing Homeless & Housing Coalition of Kentucky for two AmeriCorps workers to that will offer case management and financial counseling to the homeless.
<b>10. Project Name</b>	<b>CAReS Case Management</b>
<b>Target Area</b>	CENTRAL CITY NEIGHBORHOOD City-wide
<b>Goals Supported</b>	Minimize or Prevent Homelessness
<b>Needs Addressed</b>	Public Services / Support Programs
<b>Funding</b>	<b>CDBG: \$27,000</b>

<b>Description</b>	The Community Assistance and Referral Service (CAREs) is the main entry to receive services that assists the LMI population in Ashland. All public service agencies send their clients to CAREs as an entry point into HMIS and Charity Tracker. This plan is to cut down on duplication of services and to see that each client is referred where they can get the most help. CAREs also provide basic needs such as utility payments, diaper, prescription assistance and emergency food and budget counseling.
<b>Target Date</b>	6/30/2016
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	CAREs will see over 4000 LMI persons.
<b>Location Description</b>	CENSUS TRACT 303, Block Group 2 2516 Carter Avenue, Ashland, Kentucky
<b>Planned Activities</b>	The Community Assistance and Referral Service (CAREs) is the main entry to receive services that assists the LMI population in Ashland. All public service agencies send their clients to CAREs as an entry point into HMIS and Charity Tracker. This plan is to cut down on duplication of services and to see that each client is referred where they can get the most help. CAREs also provide basic needs such as utility payments, diaper, prescription assistance and emergency food and budget counseling. CAREs homeless clients are referred to the Salvation Army, Shelter of Hope and Safe Harbor.
<b>11. Project Name</b>	Homeowner Rehabilitation Project
<b>Target Area</b>	Scattered Sites
<b>Goals Supported</b>	Safe Adequate Affordable Housing
<b>Needs Addressed</b>	Provide adequate, safe and affordable Housing
<b>Funding</b>	<b>CDBG: \$175,000</b>

<b>Description</b>	The City of Ashland, Department of Planning & Community Development will assist twelve (12) households with CDBG funds with rehabilitation expenses to satisfy current code violations and property improvements with up to \$20,000 per unit. This number of households assisted could be more than 12 if funding allows. Ashland Citizen Participation Plan allows an unlimited increase in funding to the Homeowner Rehabilitation Project without a substantial amendment due to the long waiting list of low income homeowners in need of rehabilitation.
<b>Target Date</b>	6/30/2016
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Twelve or more low / mod income and elderly homeowners.
<b>Location Description</b>	City-wide
<b>Planned Activities</b>	Homeowner Rehabilitation for at least 12 homes and any immediate needs for homeowners that may come up during the program year 2015/2016
<b>12. Project Name</b>	<b>Program Delivery</b>
<b>Target Area</b>	Scattered Sites
<b>Goals Supported</b>	Safe Adequate Affordable Housing
<b>Needs Addressed</b>	Provide adequate, safe and affordable Housing
<b>Funding</b>	CDBG: \$12,000

<b>Description</b>	Program Delivery will cover soft costs expenses and salary reimbursement that are associated with the Homeowner Rehab Project. These soft costs include, but are not limited to, lead based paint testing, Environmental review process, recording mortgage liens, releasing satisfied mortgage liens and payroll expenses for hours spent on the project.
<b>Target Date</b>	6/30/2016
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	12 LMI households
<b>Location Description</b>	Scattered-site
<b>Planned Activities</b>	Development Grants Administrator will spend approximately 15 hours per Homeowner Rehabilitation Project.
<b>13. Project Name</b>	<b>LMI Down Payment Assistance</b>
<b>Target Area</b>	City - wide
<b>Goals Supported</b>	Safe Adequate Affordable Housing

<b>Needs Addressed</b>	Provide adequate, safe and affordable Housing
<b>Funding</b>	CDBG: \$15,000
<b>Description</b>	Provide three LMI first time homebuyers with up to \$5,000 in closing costs and down payment assistance
<b>Target Date</b>	6/30/2016
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	3 LMI households
<b>Location Description</b>	Work with a local bank to offer down payment assistance
<b>Planned Activities</b>	Prospective first time homebuyers must qualify for homeownership and be credit ready to obtain the down payment assistance and assistance will come in the form of a five-year forgivable mortgage.
<b>14. Project Name</b>	<b>Ashland Senior Center</b>
<b>Target Area</b>	City - wide
<b>Goals Supported</b>	Ensure Adequate and dependable public facilities
<b>Needs Addressed</b>	Public Services / Support Programs for Seniors
<b>Funding</b>	CDBG: \$12,500

<b>Description</b>	CDBG Funds will assist the Ashland Senior Center with general operating expenses limited to purchasing food and supplies for nutritional meals served at the Senior Center along with reimbursement utilities and of insurance costs for the Center. The Ashland Senior Center is a branch of the Boyd County Council of Aging, Inc. The Center strives to provide a support system for the elderly in Ashland. The Senior Center provides a venue for social interaction through recreational and health related activities such as daily exercise programs and educational opportunities.
<b>Target Date</b>	6/30/2016
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	125 elderly which are presumed to be of moderate income.
<b>Location Description</b>	Census Tract 303, Block Group 1 324 15th Street, Ashland, Kentucky 41101
<b>Planned Activities</b>	Reimburse general operating expenses for the Senior Center to be able to provide nutritional lunches, exercise and the mind and body, games and art classes for continued socialization and be an overall support group for seniors in Ashland.

<b>15. Project Name</b>	<b>Minority Business Loans</b>
<b>Target Area</b>	City - wide
<b>Goals Supported</b>	Economic Development / LMI Job Creations
<b>Needs Addressed</b>	Economic Opportunities for Women & Ethnic Minorities and LMI job creations
<b>Funding</b>	CDBG: \$75,000
<b>Description</b>	Advertise that funding is available through application for a Minority Business Loan. Offer loans to minority women and ethnic businesses in turn for the creation of jobs for LMI persons. Loans will be made available as a forgivable loan that may depreciate as long as the business or the city does not deviate from the loan agreement terms over the next three years.
<b>Target Date</b>	6/30/2016
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	3 full time jobs for 3 LMI persons
<b>Location Description</b>	Census Tract 303, Block Group 1 Ashland, Kentucky 41101
<b>Planned Activities</b>	Advertise that funding is available through application for a Minority Business Loan. Offer loans to women and ethnic businesses in turn for the creation of jobs for LMI persons. Loans will be made available as a forgivable loan that may depreciate as long as the business or the city does not deviate from the loan agreement terms over the next three years.



**AP-50 Geographic Distribution – 91.220(f)**

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

**Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
POLLARD NEIGHBORHOOD	10%
EAST CENTRAL NEIGHBORHOOD	35%
CENTRAL CITY NEIGHBORHOOD	20%
Scattered Sites	20%
City-wide	15%

**Table 57 - Geographic Distribution**

**Rationale for the priorities for allocating investments geographically**

The City of Ashland’s neighborhood that is in the worst conditions with dilapidated structures, abandoned houses, most crime and most negative stigma is East Central. Any improvements to that area can only be a positive.

**Discussion**

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

In order to reduce the number of code violations and to keep LMI homeowners in their homes the City of Ashland will continue the Homeowner Rehabilitation Project. This project will reduce the number of code violations and add property improvements to the exterior of these homes such as, dimensional shingled roofs, new gutters, energy efficient hot water tanks and energy efficient HVAC.

The City of Ashland will begin a first time homebuyer down payment assistance program. Its continuance will be determined by its successes this Program Year of 2015.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	12
Special-Needs	0
Total	12

**Table 58 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	
The Production of New Units	0
Rehab of Existing Units	12
Acquisition of Existing Units	0
Total	0

**Table 59 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

The City of Ashland will provide rehabilitation funds up to 12 owner occupied homes with CDBG funding. The City of Ashland also will provide rehabilitation improvements to the Kings Daughters and Sons Home for Senior Living that house up to 36 seniors.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The City of Ashland is in need of affordable rental units for the LMI population that cannot afford to purchase their own home and keep up the necessary repairs that goes along with becoming a homeowner. The most recent vacancy rate shows that out of 633 public housing units in Boyd County there is only 5 vacancies or vacancy rate of .79%. These figures were provided by Kentucky Housing Corporation.

The public housing facilities in Ashland are often full and have waiting lists.

### **Actions planned during the next year to address the needs to public housing**

The City of Ashland will approach each public housing agency to see if there are any unmet needs at their facility and if so, City Staff will decide if the need can be addressed using CDBG funding.

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

The City of Ashland will begin having outreach seminars along with the Ashland Commission on Human Rights at the Hillcrest Bruce Mission located in the Pollard Mills Target Neighborhood to discuss Homeownership and Fair Housing to the households that are living at Hillcrest Apartments and Bruce Apartments. The outreach will begin in the Program Year of 2015.

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

The PHA's in Ashland are not designated as troubled at this time. If a PHA becomes designated as troubled during 2015 – 2019 the City Staff will decide if the need can be addressed using CDBG funding.

### **Discussion**

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

The City of Ashland, Department of Planning & Community Development addresses the needs of the homeless and other special needs activities such as child care and senior citizens through the Public Service Sub Recipients grantees listed in this Action Plan. The unsheltered persons and chronically homeless are directed to Pathways a Mental Health Facility. A brief list of the agencies involved in Ashland to meet the needs of the homeless and special needs persons are listed below as the contact for these services.

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

**The following Public Service agencies address the actions for reducing and ending homelessness in Ashland;**

**CAReS – Assists with reducing homelessness by offering ongoing case management, emergency food and prescriptions and referrals to the “Neighborhood” service and referrals to homeless shelters, domestic violence shelters and referrals to Pathways for mental health and addiction services.**

**Shelter of Hope- Assists with reducing homelessness by offering a**

**Reaching out to homeless persons (especially unsheltered persons) and assessing their**

### **individual needs**

Pathways - Contact Person Jim Sherman, Path Project.

Shelter of Hope - Contact Person Debbie Sivis - ESG Rapid Re-Housing

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Shelter of Hope - Contact Person Debbie Sivis

Safe Harbor - Contact Person Ann Perkins - Domestic Violence

Salvation Army - Contact Persons Captains Patrick & Carey Richmond

**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**

Pathways - Contact Person - Jim Sherman - Path Project

Shelter of Hope - Contact Person - Debbie Sivis - ESG Rapid Re-Housing

Salvation Army of Ashland – Contact Person – Captain’s Patrick and Cary Richmond

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

**employment, education, or youth needs**

CARes - Contact Person - Veronica Lynn Childers - ESG Prevention - Referral Service

Pathways - Contact Person - Jim Sherman - Path Project

ACDC - Contact Person -Diana Zwick - Child Development Center

Safe Harbor - Contact Person - Ann Perkins - domestic violence victims coming out of corrections facilities.

**Discussion**

The City of Ashland relies on their public service agencies they fund with City of Ashland Grant funds and CDBG Public Service Funding to assist the homeless and at risk of becoming homeless individuals and households in Ashland.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

The City of Ashland will maintain affordable housing efforts through the Homeowner Rehabilitation Project. The barriers to affordable housing in Ashland are that 44% of the total population is considered LMI. In the extremely low population, 1215 are renters and only 225 are homeowners. These 225 homeowners cannot possibly maintain their homes and must rely on programs such as the City's CDBG Homeowner Rehabilitation Project or the LiHeap program, which both have long waiting lists or get minor assistance each year through the Department's Repair Affair event.

The lack of good paying jobs and bad credit are two of the main barriers to affordable housing in Ashland along with an older stock of deteriorating housing.

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

### **Discussion:**

The City of Ashland does not see that the public policies such as, land use controls, tax policies, zoning ordinances, building codes, fees and charges and growth limitations to be negative effects to affordable housing in Ashland. These policies were put in place to enhance homeownership and not to be barriers. Homeowners may request for a variance when they would like to be exempt from a condition in a policy through the Department of Planning & Community Development.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The City of Ashland, Department of Planning & Community Development will continue to develop programs and initiatives, designed to improve existing programs and identify additional sources of funding to better serve those in need of affordable housing and services that reach the homeless and at risk of becoming homeless.

### **Actions planned to address obstacles to meeting underserved needs**

In order to more effectively coordinate resources, the Department of Planning and Community Development is partnering with the Department of Public Works in order to leverage funding for public investment and improve the infrastructure in our target neighborhoods.

### **Actions planned to foster and maintain affordable housing**

The City of Ashland, Department of Planning & Community Development will continue to rehabilitate owner occupied homes with the Homeowner Rehabilitation Project and Code Enforcement. The Department will continue minor repairs for homeowners with the annual Repair Affair that is funded by the City of Ashland General Fund Budget.

### **Actions planned to reduce lead-based paint hazards**

The City of Ashland, Department of Planning & Community Development has two certified lead based paint risk assessors. Lead based paint samples are taken during the initial inspections of the homes to be rehabilitated. These lead samples are sent off to EHS & EMSL laboratories to analyze the lead levels and results are sent back to our office.

The City of Ashland's contractors use lead safe work practices for projects \$5,000 and less and interim controls for projects that are \$5,000 to \$25,000. During the rehabilitation work lead hazards are removed in the areas that the rehabilitation is being done. Full lead abatement is costly and is only necessary for homes were built prior to 1978 in which a child under the age of six is residing or it is known that a child under the age of six will reside in the future.

In April 2014 the City of Ashland provided an EPA Right to renovate initial class for over twenty of their contractors and contractor's employees to be able to complete the EPA and federal requirements

regarding lead- based paint.

### **Actions planned to reduce the number of poverty-level families**

The City of Ashland, Department of Planning & Community Development along with the Economic Development Department continually seeks new businesses to come into Ashland. In 2013 The Ashland Town Center Mall became completely full for the first time since it was built in 1989. There has been an expansion of stores on Riverhill Road beside Wal-Mart. These types of new business normally pay minimum wage and slightly above minimum wage for regular staff and local management.

The City of Ashland is in need of Industry in order to reduce the number of poverty level families. These two departments will continue their efforts to find businesses willing to come into Ashland with an incentive package that will reduce taxes for new businesses through the Economic Development Department.

### **Actions planned to develop institutional structure**

The City of Ashland institutional structure is relatively strong. A variety of agencies and organizations will play key roles in this year CDBG Action Plan. Individual non-profits and service providers will continue to identify areas of problems and issues. To address any issues identified, the City of Ashland Department of Planning & Community Development will:

- Provide recommendations to improve local agencies program designs if receiving CDBG funding
- Pursue close communication among these agencies with housing programs
- Strengthen partnerships and enhance coordination with Ashland Assisted Housing, Shelter of Hope, Salvation Army and Safe Harbor.
- Participate in conferences and training for housing and service providers.
- Actively coordinate and cooperate with the local government, consultants and the public in the preparing and implementation of the new five year 2015-2019 Consolidated Plan.

### **Actions planned to enhance coordination between public and private housing and social**

**service agencies**

The City of Ashland is working with community organizations and other City departments to identify the needs of public and private housing. Significant planning efforts for the new 2015 - 2019 Consolidated Plan will be coordinated through The Department of Planning and Community Development with the Department of Public Works and the Economic Development Department and will also consulted with public service and social service agencies.

**Discussion:**

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

**Introduction:**

**Community Development Block Grant Program (CDBG)  
Reference 24 CFR 91.220(I)(1)**

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

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

**Other CDBG Requirements**

1. The amount of urgent need activities	TBD
---	-----

If a need of such an urgency that the City of Ashland would need to rely on CDBG funding that amount of funding would be determined by that activity's need.

**Discussion:**

## **Appendix - Alternate/Local Data Sources**

HMIS was used for the number of homeless in the Ashland Area and was obtained from the Shelter of Hope and CARES.

ALICE was used for the number of domestic violence victims and was obtained from Safe Harbor.

City of Ashland 2013 Comprehensive Plan

Date Submitted	Applicant Identifier	Type of Submission	
Date Received by state	State Identifier	Application	Pre-application
Date Received by HUD	Federal Identifier	Construction	Construction
		Non Construction	Non Construction
<b>Applicant Information</b>			
City of Ashland, Kentucky		UOG Code: <b>KY210048 ASHLAND</b>	
P.O. Box 1839, 1700 Greenup Avenue		Organizational DUNS: <b>072667603</b>	
2 <sup>nd</sup> Floor Room 208		Organizational Unit: <b>City Government</b>	
Ashland	KY	<b>City of Ashland</b>	
411015-1839	Country U.S.A.	<b>Department of Planning &amp; Community Development</b>	
<b>Employer Identification Number (EIN):</b>			
<b>61-6001775</b>			
<b>Applicant Type:</b>		<b>Specify Other Type if necessary:</b>	
<b>Local Government: City/Township</b>		Specify Other Type N/A	
<b>Program Funding</b>		<b>U.S. Department of Housing and Urban Development</b>	
Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.);			
<b>Community Development Block Grant</b>		14.218 Entitlement Grant	
CDBG Project Titles: 1. General Administration & Human Rights 2. Code Enforcement Officer 3. Kings Daughters & Sons Home Rehabilitation 4. 31 <sup>st</sup> Street Drainage / Street Improvement Project 5. Ashland Child Development Center Handicap Accessibility 6. Ashland Child Development Center Utilities 7. Safe Harbor 8. Ashland Community Kitchen 9. Shelter of Hope Plus HHCK Reimbursement 10. CAReS – Case Management 11. Home Owner Rehabilitation Project 12. Program Delivery 13. First Time Homebuyer Down Payment Assistance 14. Minority Business Loans		Description of Areas Affected by CDBG Project(s) All projects are within the city limits of Ashland, Kentucky.	
\$CDBG Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe <b>N/A</b>	
<b>\$521,355</b>			
\$Additional Federal Funds Leveraged <b>N/A</b>		\$Additional State Funds Leveraged <b>N/A</b>	
\$Locally Leveraged Funds <b>N/A</b>		\$Grantee Funds Leveraged <b>\$</b>	
\$Anticipated Program Income <b>None</b>		Other (Describe) N/A	
Total Funds Leveraged for CDBG-based Project(s) <b>0</b>			
<b>Home Investment Partnerships Program</b>		14.239 HOME NONE	
HOME Project Titles <b>N/A</b>		Describe Areas Affected by HOME Project(s) <b>NONE</b>	

\$HOME Grant Amount <b>NONE</b>	\$Additional HUD Grant(s) <b>NONE</b> Leveraged	Describe <b>NONE</b>
\$Additional Federal Funds Leveraged <b>NONE</b>	\$Additional State Funds Leveraged <b>NONE</b>	
\$Locally Leveraged Funds <b>NONE</b>	\$Grantee Funds Leveraged <b>NONE</b>	
\$Anticipated Program Income <b>NONE</b>	Other (Describe) <b>NONE</b>	
Total Funds Leveraged for HOME-based Project(s) <b>NONE</b>		
<b>Housing Opportunities for People with AIDS <b>NONE</b></b>		14.241 HOPWA <b>NONE</b>
HOPWA Project Titles N/A <b>NONE</b>		Description of Areas Affected by HOPWA Project(s) <b>NONE</b>
\$HOPWA Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe
\$Additional Federal Funds Leveraged <b>NONE</b>	\$Additional State Funds Leveraged <b>NONE</b>	
\$Locally Leveraged Funds <b>NONE</b>	\$Grantee Funds Leveraged <b>NONE</b>	
\$Anticipated Program Income <b>NONE</b>	Other (Describe) <b>NONE</b>	
Total Funds Leveraged for HOPWA-based Project(s) <b>NONE</b>		
<b>Emergency Shelter Grants Program <b>NONE</b></b>		14.231 ESG <b>NONE</b>
ESG Project Titles N/A <b>NONE</b>		Description of Areas Affected by ESG Project(s) <b>NONE</b>
\$ESG Grant Amount <b>NONE</b>	\$Additional HUD Grant(s) Leveraged <b>NONE</b>	Describe <b>NONE</b>
\$Additional Federal Funds Leveraged <b>NONE</b>	\$Additional State Funds Leveraged <b>NONE</b>	
\$Locally Leveraged Funds <b>NONE</b>	\$Grantee Funds Leveraged <b>NONE</b>	
\$Anticipated Program Income <b>NONE</b>	Other (Describe) <b>NONE</b>	
Total Funds Leveraged for ESG-based Project(s) <b>NONE</b>		
Congressional Districts of: <b>4th</b>		Is application subject to review by state Executive Order 12372 Process?
Applicant Districts 4th		Project Districts – 4th
Person to be contacted regarding this application		Yes
First Name: <b>Chuck</b>	Middle Initial: <b>D</b>	This application was made available to the state EO 12372 process for review on DATE
Title: <b>Mayor</b>	Phone: <b>606/327-2000</b>	
email: <b>cdaniel@ashlandky.org</b>	Grantee Website <b>www.ashlandky.gov</b>	
Signature of Authorized Representative <b>Chuck D. Charles, Mayor</b>		
Is the applicant delinquent on any federal debt? If “Yes” please include an additional document explaining the situation. Yes		
		No
		N/A
		Program is not covered by EO 12372
		Program has not been selected by the state for review

## CERTIFICATIONS

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

**Affirmatively Further Fair Housing** -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential ant displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

**Drug Free Workplace** – It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about –
  - a. The dangers of drug abuse in the workplace;
  - b. The grantee's policy of maintaining a drug-free workplace;
  - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
  - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will --
  - a. Abide by the terms of the statement; and
  - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the

receipt of such notices. Notice shall include identification number(s) of each affected grant;

6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted –
  - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
  - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

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

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

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

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

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

**Consistency with plan** -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPW A funds are consistent with the strategic plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part I35.

Signature/Authorized Official				Date	
Chuck D. Charles					
Name					
Mayor					
Title					
P O Box 1839					
Address					
Ashland, Kentucky 41105					

**Specific CDBG Certifications**

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

**Following a Plan** -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with COBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. Overall Benefit. The aggregate use of COBG funds including section 108 guaranteed loans during program year(s) \_\_ , (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that

at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;

3. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with COBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if COBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with COBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than COBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with COBG funds, including Section 108, unless COBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than COBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than COBG funds if the jurisdiction certifies that it lacks COBG funds to cover the assessment.

**Excessive Force** -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

**Compliance With Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

**Lead-Based Paint** - Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

**Compliance with Laws** -- It will comply with applicable laws.

Signature/Authorized Official				Date		
Chuck D. Charles						
Name						
Mayor						
Title						
P O Box 1839						
Address						
Ashland, Kentucky 41105						