








Grant Application 2024 : Entry # 1804**SECTION ONE****Are you applying for a \$100,000 Grant or for a \$34,000 Residual Grant?**

\$100,000 Grant

Eligibility Requirements This nonprofit organization is an active 501(c)(3) organization.

By checking each of the following boxes, I acknowledge and attest to Impact100 Owensboro's grant eligibility requirements:

Consent This nonprofit organization is located in and serves residents of the Greater Owensboro Area, and the proposed project will be implemented in and serve residents of the Greater Owensboro Area.**Consent** This nonprofit organization is in good standing and has current registration with the State of Kentucky Secretary of State.**Consent** This nonprofit organization does not discriminate based on religion, race, ethnicity, sexual orientation or gender. Impact100 grants will not be utilized for partisan, legislative, political, or religious activities.**Consent** This grant will not fund general operating expenses or overhead. However, funds can be used for operating expenses if they are relative to new programming, such as a new staff person.**Consent** This grant will not fund payment of projects already completed nor repayment of previously incurred debt.**Consent** This grant project/program will not require participation in activities of a particular faith, denomination or religion in order to benefit from the project or program.**If an employee or board member may personally benefit from this grant project, please disclose the potential conflict of interest.**

There are no known conflicts.

Brief Project Summary

Housing, as a social determinant of health, affects health outcomes and either creates or reduces health inequities. With homeownership known as the foundation on which generational wealth and wellbeing is built, Owensboro's lack of available and affordable homeownership opportunities for low-to-moderate (LMI) homebuyers impacts overall health and wellbeing of residents.

Greater Owensboro Area Housing Collaborative (GOAHC) consists of 11 area entities united to harness resources and utilize collective leverage to address the housing gap in Owensboro, Daviess County (ODC).

GOAHC will develop donated land into an affordable, tiny-to-small-home neighborhood (400 sq ft to 1,000 sq ft/home). Funding for

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construction is secured; however, funding is not available for planning costs necessary for project development.

Funds are requested for architecture, engineering, surveying, legal, and planning/zoning costs to produce a residential development plan to benefit LMI homebuyers. A grant investment of \$100,000 by Impact100 will create the project foundation by enabling completion of preparatory costs necessary for implementation.

Organization Information**Applicant Organization (Legal Name)**

Owensboro Health Foundation

Address

2211 Mayfair Avenue
Owensboro, Kentucky 42301
United States
[Map It](#)

County

Daviess

Website

<https://owensborohealth.org/foundation>

Phone

(270) 688-2113

IRS Name, as listed on 501(c)(3) letter

Owensboro Health Foundation

IRS Letter Date

10/17/2017

Employer Identification Number (EIN)

62-1251763

Name of Executive Director

Tracy Naylor

Executive Director Email

tracy.naylor@owensborohealth.org

Executive Director Phone

(270) 688-2136

Is the Primary Contact person for this request different than the Executive Director?

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No

Organization's Budgeted Expenses for Current Year

\$0.00

Endowment Size

\$0.00

Organization's Major Funding Sources

- Not currently applicable for the Greater Owensboro Area Housing Collaborative as an entity

Organization's Affiliation and/or Accreditation Body

- None

Have you previously received an Impact100 Grant?

no

Grant Request Information**Program/Project Title**

Greater Owensboro Area Housing Collaborative Planning Project

Focus Area - rearrange the list below by dragging into a sequence where the first one aligns best with your project and the last one aligns least.

1. Health and Wellness
2. Environment & Recreation
3. Family
4. Education
5. Arts and Culture

Type of Grant Request

- Collaborative Project/Program

Total Budget for this Program/Project

\$421,800.00

Community/Counties to be served by this Program/Project

Owensboro, Daviess County

Brief demographic description of population served by this Program/Project

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Local housing assessment data shows renter households within Owensboro (41.8%) is almost three times higher than the county (14.3%). With 41% of renter and 22% of homeowner households spending over 30% of total income on housing costs and 45% spending over 50%, a significant number of households live in cost-burdened housing.

Since 2019, rental availability has decreased while rental rates increased; home sales slowed but sales prices and interest rates have risen. The result is a housing gap of 3,910 rental and 3,764 for-sale units for 2023 to 2028 in ODC.

GOAHC will target the lack of affordable homebuying opportunities for LMI ODC households through collaborative and innovative residential development and financing.

Potential Number to be served by this Program/Project

20

SECTION TWO – Profile of Organization**Give a brief summary of organization's history**

In the 2021 Owensboro Health Regional Hospital (OHRH) Community Health Needs Assessment (CHNA), housing was named as 1 of 5 ODC priority health needs.

As housing is a foundation for health and wellness, OH invited community partners to form a collaborative, GOAHC, to address aspects of safe housing availability and affordability. Members are: City of Owensboro, Daviess County Fiscal Court (DCFC), Audubon Area Community Services (AACS), Community Ventures Corp. (CVI), Green River Area Development District (GRADD), Habitat for Humanity (H4H), Housing Authority of Owensboro (HAO), OASIS, River Valley Behavioral Health (RVBH), OH and OHF.

GOAHC adheres to research connecting housing and health through: 1) stability; 2) quality and safety; 3) affordability; and 4) neighborhoods.

OHF, a 501(c)(3), will provide financial management as fiscal sponsor and accept contributions restricted to GOAHC activities related to this request.

Share the organization's vision/mission

The mission of GOAHC is to positively impact the availability and accessibility of safe and affordable housing, an identified social determinate of health, for LMI households ultimately improving the overall health and wellbeing of the region.

GOAHC will capitalize on and foster cohesive efforts within ODC to leverage strengths, resources, and influence to maximize opportunity, reduce duplication and positively impact identified housing needs. Based on research connecting housing and health, the vision is: 1) increase community stability; 2) safe and quality housing; 3) affordable home options; and 4) safe neighborhoods with integrated support services.

Give a brief description of current programs/projects and activities

GOAHC's project is planning/development of a tiny-to-small dwelling neighborhood to increase ODC affordable housing. GOAHC partners bring a multitude expertise including:

OH: population health/community engagement experts

OHF: grant request fiscal sponsor; grant writing/management

AACS: \$1M for construction/development contingent on approved development plan; homebuyer list; housing experts

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City of Owensboro: \$15,000 request for CVI; housing study \$64,650; zoning assistance; community development experts

DCFC: \$15,000 request for CVI; housing study \$8750

GRADD: community/economic development experts; funding resources experts

HAO: homebuyer list; housing experts; potential developer

CVI: \$1M down-payment assistance; financing experts

H4H: construction resources; homebuyer list; housing needs/housing development experts

RVBH: mental health resident support; homebuyer list

OASIS: homebuyer list; housing experts; counseling

Anonymous: land donation

Describe organization's constituency and geographic region of service

GOAHC's geographic focus is ODC. The residential development project targets LMI households ready to be homeowners but have been unable due to lack of down payment, an inability to obtain a mortgage or lack of affordable, safe homes available for purchase. Potential homebuyers will be identified through waiting lists maintained by AACs, HAO, RVBH and H4H as well as qualified LMI buyers in the community.

Although the number and size of neighborhood homes has yet to be finalized, the intent is for GOAHC members to develop a specified number of homes for clientele to purchase.

SECTION THREE– Proposed Program/Project Description

Describe the proposed program/project, including at least: (1) Goals or objectives of the proposal - consider using SMART objectives (2) Activities to accomplish the program/project (Note: Indicate whether this is a new or an expanded or modified program/project; if expanded or modified, identify how it increases your organization's outreach.) (3) Timetable for implementation

Phase I Goal Executed Through Project Request: Increase affordable homeownership opportunities and foster equitable access to credit for purchase in underserved populations within ODC.

Objective 1: Increase homeownership within ODC through collaboration;

Task: Assess capacity to expand homeownership opportunities within ODC.

Task: Identify current and planned nonprofit/government activities for affordable homeownership development for underserved populations within ODC:

- Activity: Identify gaps in homeownership opportunity activities for underserved populations;
- Activity: Identify barriers in homeownership opportunity activities for underserved populations.

Task: Identify available resources of participating nonprofit and government entities for affordable homeownership development for underserved populations within ODC:

- Activity: Identify resources to address gaps/barriers.

Task: Using identified resources, create a collaborative to address affordable homeownership development for underserved populations within ODC:

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- Activity: Create a plan to assist with affordable homeownership development utilizing combined resources.

Objective 2: Increase the number of affordable homes available for purchase by developing innovative ownership models.

Task: Address gaps in affordable homeownership opportunities by maximizing the use of limited parcels of buildable land within ODC:

- Activity: Obtain donated land for pilot project development;
- Activity: Influence change of Owensboro Metropolitan Planning Commission (OMPC) zoning requirements to reduce square foot requirements for residential lots;
- Activity: Influence change of OMPC zoning requirements to allow for tiny-to-small dwellings and related residential developments.

Task: Develop tiny-to-small-dwelling residential neighborhood model to increase affordable homeownership options for underserved ODC populations ODC:

- Activity: Assess infrastructure capacity on donated land dedicated to project;
- Activity: Produce shovel-ready plan for tiny-to-small dwelling residential neighborhood including structure plans, landscape plan, all legal, planning and zoning, engineering and architectural requirements;
- Activity: Obtain final costs to develop a tiny-to-small residential neighborhood development including donated resources;
- Activity: Obtain final costs for individual dwellings available for purchase.

Objective 3: Promote homeownership by assisting underserved populations with the tools and capital that put homeownership within reach:

Task: Develop innovative financing to assist with sustainable homeownership:

- Activity: Identify potential mortgage companies and lending institutions willing to underwrite mortgages for underserved, LMI ODC homebuyers;
- Activity: Engage CVI. to secure first time homebuyer loan using down payment assistance funds available through federally allocated funds.

Task: Ensure potential homebuyers have appropriate tools and resources needed to become successful homeowners:

- Activity: Identify potential homebuyers engaged with collaborating partners;
- Activity: Prepare potential homebuyers for homeownership through homeowner/financial counseling, providing appropriate support services, etc.;
- Activity: Preapprove underserved homebuyers for mortgages.

Phase II Strategic Goal: Implement affordable homeownership opportunities and equitable access to credit for purchase in underserved ODC populations.

Objective: Construct tiny-to-small residential neighborhood on donated land.

Objective: Finalize homebuyer financing for each neighborhood home.

Objective: Provide homebuyer with ongoing resources for homeownership.

Phase III Strategic Goal: Replicate affordable housing model neighborhood on other parcels of land within service area.

Implementation Timeline:

Completed activities:

- 08/2023: City of Owensboro retains Bowen National Research to conduct an area housing assessment to identify gaps in homeownership opportunity activities.
- 10/2023: Using known organizations, OH proposes a collaborative to address affordable homeownership development for underserved populations within ODC, thus forming GOAHC.

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- 12/2023: Housing Needs Assessment Report complete which identified barriers in homeownership activities in underserved populations.
- 01/2024: GOAHC begins plan development to assist with affordable homeownership availability through combined resources.
- 02/2024: Engage CVI for homebuyer assistance funds. \$1M available to aid for down payment assistance.
- 03/2024: AACS, as potential property developer on behalf of GOAHC, requests parcels of buildable land.
- 06/2024: Donated land secured to develop tiny-to-small dwelling residential neighborhood to serve as the model for future developments.

Proposed activities:

- 10/2024: Secure architecture/engineering firm(s) to develop residential tiny-to-small dwelling development plan. Begin schematic drawings for residential house plans.
- 06/2025: OMPC approves building code changes to reduce square foot requirements for residential lots and adjust codes to allow for tiny-to-small dwellings and related residential developments.
- 06/2025: Identify financial lending partners.
- 06/2025: Homebuyers identified and begin mortgage preapproval process.
- 06/2025: Homeownership/financial counseling and education available for potential homebuyers.
- 10/2025: Proposed site assessed for infrastructure availability/needs, dwelling capacity, site preparation, and utility needs.
- 06/2026: Development plan for tiny-to-small residential neighborhood including dwelling plans, landscape plan, engineering and architectural requirements complete.
- 08/2026: Development cost estimate complete, including individual lot sales price.
- 10/2026: Neighborhood groundbreaking ceremony; site preparation and infrastructure work begins.
- 01/2027: Affordable housing model available for replication.

Provide a Statement of community need with supporting evidence and describe why your organization is especially qualified to meet this need.

Kentucky Housing Corporation published a Phase I: Housing Supply Gap Analysis in May 2024. Of 120 Kentucky counties, Daviess County is 9th for the largest overall housing gap for renter and owner unit availability. For 2024 alone, there are 1,843 rental and 2,109 sales gaps for Daviess County. Of the 15 ADDs, Green River is 3rd highest for needed housing units.

The overall household base in ODC is expected to increase between 2023 and 2028, a trend which has been ongoing since 2010. In the region, between 2010 and 2020, the number of households increased at a rate similar to the state of Kentucky. Within the city of Owensboro, however, the household growth rate outpaced the state by 4.5%. Household growth rates alone do not dictate total housing market needs. With more than 22,000 people commuting daily to Owensboro from other areas for employment, the potential for workforce housing increases.

Higher poverty and lower educational attainment create affordability challenges for residents. Approximately 15% of the area adult population lacks a high school diploma, higher than the state average; however, the number of college graduates is less than the state average. Of those with a college degree, many still cannot afford a mortgage. CNBC reports half of college graduates who have not purchased a home blame student loan debt. Sixty percent of Millennials say loans prevent them from home ownership. Nearly half of Millennials with some college education have student loan debt in their 30s compared to only 13% of Baby Boomers at the same age.

Over half (54.6%) of the area population under the age of 18 and one-third (34.3%) of the total population live in poverty. Higher poverty rates and lower median household income level (\$36,525) contribute to a share of cost-burdened households. The housing study conducted for the city of Owensboro shows renter households within Owensboro (41.8%) is almost three times higher than the county (14.3%). With 41% of renter and 22% of homeowner households spending over 30% of total income on housing costs and 45% spending over 50%, a significant number of households live in cost-burdened housing.

Since 2019, rental availability has decreased while rental rates increased; home sales slowed but sales prices and interest rates have risen. The result is a housing gap of 3,910 rental and 3,764 for-sale units for 2023 to 2028 in Daviess County.

As a social determinant of health, housing can affect well-being and health outcomes. It can be a source of stress or support and can create or reduce health inequities among different groups of people.

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GOAHC is an ideal organization of partners that can effectively influence change and harness collective resources to turn the tide for a multitude of potential homeowners; and, develop and implement a model for increased home availability for purchase and support for ODC LMI homebuyers.

Describe the impact of this program/project on the community; include how this program/project is transformational to the Greater Owensboro Area

Homeownership is a catalyst to wealth building and represents a significant proportion of net wealth for low-income, Black and Hispanic/Latinx households. Homeowners have a 400% higher average net wealth than renters with similar demographics and earning. Home equity represents the largest proportion of wealth (34.5%) and has a significantly larger share of net worth for low-income (81%) vs. high-income (24%) individuals.

Homeownership leads to better test scores in math and reading and leads to higher rates of high school graduation and college attendance, especially among children of low-income homeowners. Children of low-income homeowners are 11% more likely to graduate from high school and are 4.5% more likely to complete post-secondary education than children of low-income renters. A \$10,000 increase in housing wealth raises the probability of college attendance by 14%.

Homeownership promotes civic and social engagement. Homeowners are more likely to vote in local elections than renters in comparable neighborhoods. Homeowners are 1.3 times more likely to be involved in a neighborhood group and join a civic organization than renters.

Decent affordable housing improves physical and mental health. Homeowners are more likely to occupy homes with fewer repair needs than renter households, and housing problems are more acute for low-income households. The CDC identified home improvement at one of six evidence-based, high-impact solutions for addressing social determinants of health. Improving housing quality improves general health status, respiratory health, and mental health and reduces the risk of injury. Decreasing housing costs for cost-burdened households releases resources to spend on nutritious food and health care and limits overcrowding to minimize the spread of respiratory infectious diseases. Children's HealthWatch reports unstable housing for families with children leads to \$111 billion in increased health and educational costs over 10 years.

Affordable homes reduce energy consumption, diminishing the energy burden for low-income households. Newer homes have greater energy efficiency than older homes. As of 2015, 17% of single-family homes built before 1980 lacked proper insulation; 21% of homes had heating systems at least 20 years old. In contrast, only 1% of homes constructed after 2009 had substandard insulation and nearly 90% had double- or triple-pane windows. For older single-family homes, weatherization reduces low-income households' total energy costs by 12.4% the first year. Low-income households have higher energy burdens, spending three times the share of their annual income (7.2%) on energy costs as compared with other households (2.3%).

ODC would be the second in KY, behind metro Louisville, to offer a neighborhood with tiny-to-small homes for sale.

Share how this proposed program/project could complement or enhance the work/efforts of other organizations to respond to the needs you have identified

The change to the OMPC code would be transformational as it would help address the housing unit gap by allowing additional developers an opportunity to increase the volume of for purchase and for rent dwellings. It is believed that where currently one home might be built, three to four could be built instead. Over 5000 vacant lots and unoccupied plots of land are registered with the Property Value Administrator in Daviess County. It is conceivable that the housing unit gap could be cut in half by 2035.

For those organizations already working in the housing environment, the change could afford them the ability to increase availability of and opportunities for constituents to obtain single dweller units. Such units are currently difficult to secure with a two-year waiting list. The change would foster a sense of community and support for occupants. The communal nature of multiple units located in smaller pockets will foster the ease of shared case management and provision of needed services.

The project will also enhance the beautification efforts of potentially fragile areas.

Grant Application 2024 : Entry # 1804**SECTION FOUR – Evaluation/Assessment****How will you define and measure the success/impact of your program/project and how will the results be shared?**

The GOAHC will analyze the success/impact of Phase I funded by Impact100 through:

- Implementing change of OMPC zoning requirements to allow tiny-to-small dwelling developments;
- Completion of all soft development costs including engineering, architectural drawings, cost estimates, legal, and surveying resulting in final, shovel-ready plans for residential tiny-to-small dwelling development;
- Securing potential LMI homebuyers;
- Securing partnerships for innovative financing including down payment assistance and relaxed underwriting requirements for obtaining credit for a mortgage;
- Equipping potential LMI homebuyers with tools to sustain homeownership including financial and homeownership counseling and access to continued, dedicated resources after home purchase;
- Securing financing and preapprovals for LMI homebuyers;
- Finalizing all funding for construction to begin.

Once construction is complete, the overall goal of increasing the number of affordable homes available for purchase to LMI homebuyers will be deemed successful when all homes are sold. The number of homes available will not be known until OMPC zoning is complete and neighborhood development plans are approved.

SECTION FIVE – Program/Project Funding Plans**List other funders to which this current proposal has been or will be submitted. For each, indicate the amount requested and the status of the request. For example, Submitted, Pending, Funded, Declined. If funded, specify the amount of funding granted**

GOAHC entities bring dedicated funding for project development:

- AACS has \$1,000,000 for construction;
- CVI has funding for down-payment assistance at \$20,000 per homebuyer;
- The City of Owensboro commissioned a housing study in 2023 to identify housing gaps within the city (\$64,650, city; \$8750 county) which, along with the Community Health Needs Assessment, is the basis of development for GOAHC.
- Land donation (Source TBA)

Pending sources include:

- Marilyn and William Young Foundation: overall project costs;
- Green River Community Foundation: consideration of clients with donor advised funds;
- City of Owensboro and Daviess County Fiscal Court: Community Ventures funding

What other income, if any, do you anticipate for this project? If any, describe. For example: (1) Earned revenue (2) In-kind support (3) Special events (4) Fundraisers (5) Other

No earned revenue will be derived by the GOAHC from the project, and no collaborative partner will receive benefit nor gain from the project. Once construction begins in Phase II of the overall project, there is significant potential for in-kind support. There will be a ground-breaking ceremony to celebrate the beginning of construction. While specific planning for Phases II and III is not complete, there is potential for fundraising and/or philanthropic efforts with donors to support home construction, provide new furnishings for LMI families, address landscaping and beautification efforts not necessarily funded by home development funds, and other related needs.

Describe plans and specific sources for future/long-term funding and sources of sustainability.

AACS will serve as the property development management agency. AACS will utilize available operational and financial resources to help the community more responsive to the needs and interests of the LMI homeowners and plan and develop a system of

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priorities to deliver the most effective and efficient use of resources for homeowners in the development.

In addition, as the development is a collaborative driven effort, other partnering organizations will dedicate unique resources to ensure the success and sustainability of the development. RVBH will provide mental health services. OH will offer screenings and preventative services. For homeowners who are survivors of domestic violence, OASIS will provide counseling assistance. For homeowners in substance-use recovery, counselors will be available from various agencies.

SECTION SIX – Required Financial Attachments

(1) Submit Statement of Revenue/Support and Expenses for your organization’s most recently completed fiscal/calendar year, which includes Net Income/(Loss) (see example Form A).

- [Statement-of-Revenue-Attachment.pdf](#)

(2) Submit Balance Sheet for most recently completed fiscal year.

- [Balance-Sheet-as-of-Most-Recently-Completed-Fiscal-Year.pdf](#)

(3) Provide your most recent, complete audit, review or compilation including notes. If the organization does not have a third-party report done, then send the most recent IRS Form 990.

- [Foundation-FY-2023-FS-Audited-Final.pdf](#)

(4) Send the organization’s budget for the current fiscal/calendar year including a column showing the organization’s year-to-date status (see example Form B).

- [Total-Organization-Budget-for-FY-Impact-100-grant.pdf](#)

(5) Submit the Proposed Program/Project Budget for your entire project (see example Form C, or Form D for Capital Requests). If your project’s budget is greater than the grant amount, clearly indicate which portions will be funded by the Impact100 Grant. Also specifically indicate how you will fund the balance of the project.

- [GOAHC-Project-Budget.pdf](#)

(6) Copy of cost estimates or quotes

- [Estimates-of-Project-Costs.pdf](#)

SECTION SEVEN – Required Non-Financial Attachments

IRS letter of determination of 501(c)3

- [Tax-Exempt-Letter-OHF.pdf](#)

List of Current Board Members

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- [Rosters-for-OHF-and-GOAHC.pdf](#)

Proof of good standing with the Secretary of State

- [Proof-of-Good-Standing-OHF.pdf](#)

Letters of commitment from collaborating or supportive organizations, if appropriate

- [Combined-Letters-of-Support-for-GOAHC.pdf](#)

Permission to Record and Grant Agreement**Permission to Video Site Visits to Share with the Entire Membership**

Yes, Impact100 may video record our site visit

By clicking the box below, I grant Impact100 permission to record the site visit at my organization and to share the recording with all Impact100 members.

Terms of Grant Agreement for Impact100 Owensboro

I have read and understand the Terms of Grant Agreement, and, should a grant be received, agree to follow its terms and conditions.

(1) Applicant agrees that any grant received from Impact100 will be expended for the explicit purposes described in the grant proposal. In the event grant monies are to be allocated for any other purpose, agreement must be obtained from Impact100.

(2) If a grant is received, applicant agrees to credit Impact100 in the manner identified by Impact100 in any publications (including annual reports, newsletters) press releases, brochures, videotapes, and other publicity or public relations materials and presentations.

(3) Applicant agrees to put Yard Signs where visible during times designated by Impact100 throughout the year.

(4) Impact100 requires invoices for all money spent as indicated in the grant request. No funds are dispersed in advance.

Notes**Impact100 Notification (ID: 602c23e8acf10)**

added May 31, 2024 at 12:40 pm

WordPress successfully passed the notification email to the sending server.

**Executive Director Notification (ID: 60301cc8c2638)**

added May 31, 2024 at 12:40 pm

WordPress successfully passed the notification email to the sending server.