

**Neighborhood Revitalization Strategy Area
Report of Findings & Recommended Strategies**

Covington, Kentucky

January 2007



center for great neighborhoods
OF COVINGTON

Approved by City Commission: September 26, 2006
Approved by HUD: December 27, 2006

EXECUTIVE SUMMARY

In September of 2006, the City of Covington applied to the U.S. Department of Housing and Urban Development (HUD) for a NRSA designation of four Census Tracts (603, 607, 670, and 671) in the urban core to allow for greater flexibility in the way that CDBG funds are spent in this area. In December of 2006, the City received the NRSA designation from HUD. This report was compiled for the City's application to HUD. A review of census data and past plans for the affected area provided background material for the NRSA designation. Three roundtable discussions with local stakeholders were held to discuss the NRSA designation and what it could mean to the City and its neighborhoods. These roundtables were held with residents, realtors, and business owners in the affected census tracts.

Several common themes between the three roundtables were evident. These included the need for infrastructure improvements, the need for off-street parking in residential areas, the need for more quality local-serving retail, the need to encourage families with children to buy and stay in the City, crime, and a lack of affordable housing.

The roundtables also resulted in a series of recommendations for CDBG funds. These included recommendations for addressing vacant and dilapidated properties, infrastructure and streetscape improvements, housing development, job creation and retention, community development, and increasing safety.

After the roundtables, a draft report was written. This report was presented to the community in an open house in May of 2006.

NRSA DEFINITION

The Neighborhood Revitalization Strategy Area (NRSA) encompasses Census Tracts 603, 607, 670, and 671. Approval of the NRSA by the City of Covington and the U.S. Department of Housing & Urban Development allows the City greater flexibility with its CDBG funds in the designated area. The incentives can include the following:

1. **Job Creation/Retention as Low/Mod Area Benefit:** Job creation/retention activities undertaken pursuant to the strategy may be qualified as meeting area benefit requirements, thus eliminating the need for a business to track the income of persons that take, or are considered for, such jobs (24 CFR 570.208(a)(1)(vii) and (d)(5)(i));
2. **Aggregation of Housing Units:** Housing units assisted pursuant to the strategy may be considered to be part of a single structure for the purposes of applying the low- and moderate-income national objective criteria, thus providing greater flexibility to carry out housing programs that revitalize a neighborhood (24 CFR 570.208(a)(3) and (d)(5)(ii));
3. **Aggregate Public Benefit Standard Exemption:** Economic development activities carried out under the strategy may, at the grantee's option, be exempt from the aggregate public benefit standards, thus increasing a grantee's flexibility for program design as well as reducing its record-keeping requirements (24 CFR 570.209(b)(2)(v)(L0 and (M)); and,
4. **Public Service Cap Exemption:** Public services carried out pursuant to the strategy by a Community-Based Development Organization will be exempt from the public service cap (24 CFR 570.204(b)(2)(ii)).

BOUNDARIES OF THE NRSA

The area is contiguous and is roughly bounded by the Ohio River to the North, the Licking River to the East, I-71/I-75 to the West, and to the South by 13th Street on the west side of the railroad right-of-way and by 15th Street on the east side of the right-of-way.

The area encompasses the Central Business District and its surrounding neighborhoods. These neighborhoods include: Licking Riverside, Mutter Gottes, Mainstrasse, Seminary Square, Westside, and the Eastside.

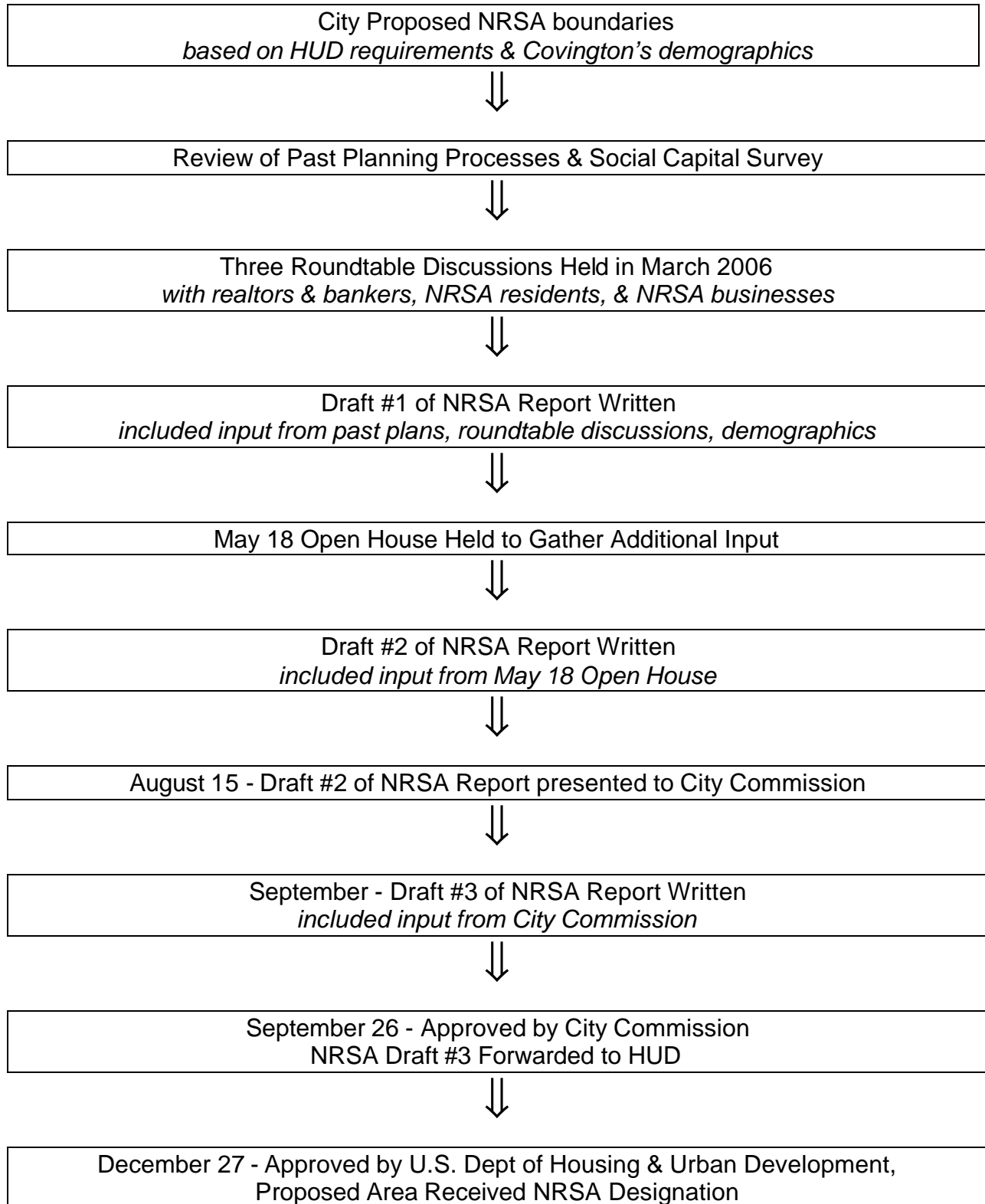
The Central Business District contains offices for the City of Covington and Kenton County, an Internal Revenue Service Center, a Federal Court House, corporate headquarters of two Fortune 500 Companies, the “E Zone” (a high-tech business incubator), banks and numerous thriving small business and restaurants. It holds the potential for offering numerous and varied employment opportunities for residents of the surrounding neighborhoods.

The Mainstrasse neighborhood includes a combination of residential uses and a thriving entertainment district. The Mutter Gottes and Old Seminary Square neighborhoods are both primarily residential in nature, with growing property values. The Historic Licking Riverside neighborhood is home to many gracious homes, small offices, and restaurants. The Westside neighborhood is predominately residential in nature and includes the recently designated Covington Arts Residential District (CARD). The Eastside encompasses a mixture of commercial and residential uses. The Eastside is also recognized as the historic and current home of Covington’s African-American community. Since the 1960s, both the Eastside and Westside neighborhoods have struggled with vacant structures and deflated property values.

NEIGHBORHOOD REVITALIZATION STRATEGY AREA Covington, Kentucky



NRSA PROPOSAL PROCESS



DEMOGRAPHICS

HUD/CHAS Data Set "Block Group Low Mod Estimates for Kentucky"			
Census Tract	Population	Low/Mod	Low/Mod Percentage
603	1,750	1,377	78.7
607	1,921	1,509	78.6
670	2,677	1,549	57.9
671	2,608	2,010	77.1
Total	8,956	6,445	72

The percentage of low to moderate-income individuals residing in the NRSA is 72%, which is two percent higher than the threshold established by HUD.

According to the City of Covington's Consolidated Plan, of the 3,511 parcels within the NRSA, 2,401 or 68% are residential in character and 1,110 or 32% are commercial. Citywide there are 15,723 parcels. The NRSA contains 22% of the City's parcels. According to the 2000 Census, the NRSA contains 5,596 housing units, which is 27% of the City's housing stock. Of these units, only 1,233 or 22% are owner occupied, as compared to 44% citywide. In the NRSA, 61% of the units (3,418 of 5,596) were built before 1939.

NRSA—City of Covington Comparisons 2000 Census - Population

	NRSA (2000)	City of Covington (2000)	NRSA as a Percent of City (2000)
Total Population	9,598	43,370	22%
Race			
White	6,899	37,752	18%
African American	2,335	4,397	53%
Ethnicity			
Hispanic	236	600	39%
Age			
0-19	2,109	12,283	17%
20-64	6,316	25,919	24%
65+	1,173	5,168	23%

**NRSA—City of Covington Comparisons
2000 Census – Housing**

	NRSA (2000)	City of Covington (2000)	NRSA as a percent of City (2000)
Housing Units	5,596	20,448	27%
Owner Occupied	1,237	9,004	14%
Percent Owner Occupied	22%	44%	
Renter Occupied	3,436	9,253	27%
Percent Renter Occupied	61%	45%	
Vacant Units	923	2,191	42%
Percent Units Vacant	16%	11%	
Age of Housing			
Built 1939 or earlier	61%	47%	

The NRSA contains 22% of the City’s population. This population contains a high percentage of the city’s African American and Hispanic population. This translates into a total percentage of minorities of 27%, which is more than double the citywide percentage of 12%. Census Tract 671, the Eastside neighborhood, has a minority concentration of 59%. African Americans make up 57% and Hispanic/Latino is 2% of the tract’s population. One can assume that the percentages are even higher as both these groups are traditionally undercounted by the Census.

The percentage of residents over the age of 65 are identical for both areas while the NRSA has fewer youth in the 0-19 age group and slightly more adults in the 20-64 age groups than the city as a whole. The Eastside again exhibits some differences with both the NRSA and the city with 34% of its residents in the “under 19” age group. This is double the NRSA and 6% higher than the citywide percentage.

The percent of owner occupants living within the NRSA, 22%, is less than half of the citywide percentage of 49%, and substantially less than either Kenton County’s percentage of 72% or Kentucky’s statewide percentage of 73%.

REVIEW OF PAST PLANS

A number of plans for the NRSA area are already in place. These include the Covington Consolidated Plan, the 12th Street Redevelopment Plan, the Historic Licking Riverside Strategic Plan, the Covington Arts District Plan, the Covington CARD Zone South Redevelopment Plan, the Vision 2015 Plan for Northern Kentucky (Urban Renaissance Action Team Conceptual Plan), and the 2004 Eastside Town Meetings. All of these recent plans have enjoyed significant community input. A chart with the shared themes can be viewed in Appendix K.

Job Creation/Retention

The Covington Consolidated Plan contains three strategies: an Economic Development strategy, an Economic Opportunities strategy, and an anti-poverty strategy (a program created or intended to alleviate poverty).

The Consolidated Plan's Economic Development and Opportunities strategies focus on economic growth as the key to the overall vitality of the city. Technical assistance to maintain and foster economic growth is a high priority. The City seeks to be a source of counsel and advice to new and current businesses. Often, the City serves as a liaison to put businesses in touch with various local, state, and federal sources of assistance. Micro-businesses have been targeted as an especially productive area of economic growth. Business start-up assistance and assistance to small business maintenance and expansion is a central feature of the City's economic development philosophy.

Covington has a poverty rate of 18.4%, with a poverty rate of 43% in census tract 603. The City's anti-poverty strategy aims to ameliorate the strain on low-income households through policies, procedures, and programs to assist low-income households in their efforts to increase their standard of living. Efforts to eliminate homelessness have also been initiated, both citywide and regionally, including the development of a ten-year plan to eliminate chronic homelessness. Citywide initiatives to aid low-income residents include but are not limited to:

- Housing Choice Voucher Program (Section 8)
- Family Self-Sufficiency Program
- Housing Counseling
- Downpayment Assistance Program
- Continuum of Care
- One-Stop Career Alliance Center
- Small and Technology Business Recruitment and Development

The 12th Street Redevelopment Plan does not explicitly state anything about job creation/retention and the Licking Riverside Strategic Plan does not mention this at all. However, both of these plans mention the need for more local-serving retail, which would infer at least small-scale job creation. The Covington Arts District Plan strives to bring artists and their suppliers to the area. The Eastside Town Meetings highlighted

the lack of employment opportunities for neighborhood residents. Finally, the Vision 2015 Urban Renaissance Action Team Conceptual Plan states a reduction in commercial vacancy rates as a goal.

Small Business Development

The Covington Consolidated Plan includes increasing small businesses as a key goal. The 12th Street Redevelopment aims to create potential for investment in the area once the State of Kentucky completes the widening of 12th Street (State Route 1120). The Licking Riverside Strategic Plan encourages smaller local-serving retail and restaurants. The Covington Arts District Plan aims to bring artist and artist-related businesses and services, such as frame shops, artist supply stores, and coffeehouses, to the area. The Eastside Town Meetings did not explicitly mention small business development. The Vision 2015 Urban Renaissance Action Team Conceptual Plan argues that diverse, mixed-use, walkable communities are a key way to draw in new residents who are looking for the urban lifestyle.

Housing

The Covington Consolidated Plan strives to increase homeownership and affordable/fair housing and assistance for renters. The 12th Street Redevelopment Plan aims to attract those who work in the area to become residents in the area. The Licking Riverside Strategic Plan aims to increase residential use. The Covington Arts District Plan strives to have artists purchase and rehab homes. The Eastside Town Meetings suggest the promotion of homeownership and assistance to existing owners to improve and maintain their properties. Finally, the Vision 2015 Urban Renaissance Action Team Conceptual Plan strives for increased market rate housing, an increase in homeownership, and the creation of more housing opportunities across socioeconomic levels in the urban core.

Historic Preservation

Like many older urban communities, historic preservation is seen as a key tool in the revitalization of Covington and its neighborhoods. The Covington Consolidated Plan strives to meet the goal of historic preservation via rehab of existing buildings. The 12th Street Redevelopment Plan aims to rehab all eligible buildings. The Licking Riverside Strategic Plan contains a very detailed plan for historic preservation in the neighborhood. The Covington Arts District Plan contains plans for creating a Covington Cultural Heritage District that will highlight Covington's historic buildings, important cultural institutions (such as the Cathedral Basilica and the Carnegie Visual + Performing Arts Center), and social history for visitors and residents. The Eastside Town Meetings did not mention historic preservation as a specific goal. The Vision 2015 Urban Renaissance Action Team Conceptual Plan includes historic preservation as a means to promote urban revitalization and prevent suburban sprawl. Several of the plans note that new construction should be compatible with existing/historic structures.

Community Participation

Covington benefits from the very active participation of its citizens, and citizen engagement is highly valued. Hence, all of the plans state a desire to incorporate even more community participation from their stakeholders. Indeed, the NRSA is home to several active resident-driven neighborhood associations, including the Historic Licking Riverside Civic Association, Eastside Neighborhood Association, Mutter Gottes Neighborhood Association, Mainstrasse Village Association, Old Seminary Square Neighborhood Association, and Westside Action Coalition.

Crime & Safety

Not surprisingly, all of the plans state increasing both the perception and reality of safety in their respective areas as a goal. Several of the plans assert that safety will have to be increased in order to encourage residents and businesses to relocate to the urban core, and recommend strategies such as Police bike and walking patrols, video cameras, and so forth. Other plans argue that Covington neighborhoods will be made inherently safer once there are more occupied residences and viable businesses, providing “eyes and ears” on the street.

Greenspace/Open Space

The Covington Consolidated Plan does not mention greenspace or open spaces. The 12th Street Redevelopment Plan calls for the creation of parks and green/open spaces. The Licking Riverside Strategic Plan mentions the creation of parks and maintenance of the Ohio and Licking Riverbanks. The Covington Arts District Plan does not include increasing greenspace as a specific goal. The Eastside Town Meetings highlighted the need to improve Randolph Park (a City-owned park) and offer recreational opportunities for area youth. Finally, the Vision 2015 Urban Renaissance Action Team Conceptual Plan strives for the creation of greenspaces and pedestrian and bike trails, creating a “green loop” around Northern Kentucky’s urban core.

Social Capital Surveys

In the summer of 2004, the Center for Great Neighborhoods of Covington, in conjunction with the United Way of Greater Cincinnati, conducted random, door-to-door surveys of 300 residents in neighborhoods throughout Covington. The results for the NRSA-affected neighborhoods of Eastside, Licking Riverside, Mainstrasse/Mutter Gottes, and Westside/Old Seminary Square can be seen in Appendices B through E.

For the Roundtable sessions with local stakeholders, the Center highlighted three of the questions and their responses:

- How safe do you feel in your neighborhood?
- How much time would you say you spent on community activities in the last year?
- Over the past 12 months, would you say your neighborhood is...

The answers to these questions varied between the four neighborhoods in the NRSA: Eastside, Licking Riverside, Mainstrasse/Mutter Gottes, and Westside/Old Seminary Square.

Residents of the Eastside reported feeling the least safe in their neighborhood, spent the least amount of time on community activities, and overwhelmingly felt that their neighborhood was staying the same.

A majority of Licking Riverside residents felt safe in their neighborhood all of the time, did not spend much time on community activities, and overwhelmingly felt that their neighborhood was getting better.

The residents of Mainstrasse/Mutter Gottes felt that their neighborhood was relatively safe, overwhelmingly did not participate in community activities, and were equally split on whether their neighborhood was getting better, staying the same, or getting worse.

Finally, the Westside/Old Seminary Square felt that their neighborhood was relatively safe, were split on either not participating in community activities or participating between 30 and 40 hours in the past year, and felt that their neighborhood was getting worse.

CONSULTATION/COMMUNITY INPUT

Roundtable Sessions

In early March 2006, three roundtables of different stakeholder populations in the NRSA district were held. The first roundtable included realtors who live and sell in the area; the second included residents of the affected neighborhoods; and the third focused on business owners and organizations in the area. Staff from the Center for Great Neighborhoods of Covington facilitated a 90-minute discussion with each of the stakeholder groups. The agenda for each of the roundtable discussions is attached as Appendix G.

Realtor/Banker Roundtable

The realtors are excited about the changes occurring in Covington and the positive image of Covington that is slowly beginning to develop (as promoted by the City's current campaign: "Covington: It's Happening"). The realtors feel that the influx of people from out-of-town (some from Cincinnati, many from the East Coast) - those who are not "afraid" of urban living - are good for the city and its image. The NRSA also has the greatest opportunity for strong value appreciation in Covington. Out-of-towners generally see the positives in Covington, that is, walkability, affordability (compared to larger markets), and historic buildings. Locals see negatives such as older homes that need lots of expensive work, crime, litter, and vacant storefronts.

The realtors feel that the generally negative image of Covington and the perceived high rate of crime in its neighborhoods, along with the lack or perceived lack of quality of the schools, discourages families with school-age children from moving into or staying in the City. Due to their line of work, the realtors have firsthand information about who is buying and who is selling in the area. They stated that the City is now attractive to investors wanting to rehab properties to use either as rental units or to resell at market rate or above. Condos are particularly "hot" in some parts of the NRSA at this time, though there are not a lot of single-family detached houses in the \$225,000-325,000 price range. Unfortunately, speculation is also an issue in much of the NRSA.

Roundtable participants asserted that the major barriers to redevelopment in Covington are in the lack of resident-oriented retail and the lack of adequate (off-street) parking for single-family homes. Infrastructure in the area, particularly streets and sidewalks, needs to be improved. Beautification projects, such as curbside planters and underground utilities, can also improve neighborhood conditions and bolster community pride.

The realtors also indicated that many potential homebuyers encounter difficulty getting approved for bank financing because the house they want to purchase needs too much work. Obtaining accurate appraisals is often problematic for urban buyers. In some neighborhoods, such as the Westside and Eastside, fully-rehabbed/completed properties are hard to find because the market does not support investment. Finally,

many homebuyers need help with rehab technical assistance, such as determining the scope of work to be done and finding good contractors.

When Covington homeowners go to sell their home, they are often challenged by the mix of rehabbed and not-rehabbed properties in their neighborhood -- it can be hard to sell a "nice" house if the house next-door is in bad condition or if there is a vacant shell down the street. Also, given the aging housing stock, there are not many housing options for seniors who would like to age in place, but cannot afford high gas/electric bills or use steps. Seniors who do stay in their home often need assistance with home maintenance and repairs.

Resident Roundtable

Several residents asserted that the City of Covington lacks initiative in dealing with the problems and issues that they feel should be the top priority for the City, including litter abatement issues, speedy demolition of vacant properties (residential and commercial), and control of drug activities in rental properties. Other residents felt that the City is handling its responsibility effectively given the many challenges facing urban revitalization.

Roundtable participants noted that many existing Covington renters are not buying homes because they cannot afford to both acquire the properties and rehab them. Investors are buying many homes and converting them into rental properties, some of which are not high quality and therefore do not attract "quality" tenants. Speculation is also a problem in the NRSA. The safety and quality, or lack thereof, of the public schools is also a concern to potential homebuyers and current owners, particularly those with school-aged children.

Residents stated that infrastructure improvements are needed in the NRSA. Street and sidewalk improvements, streetscaping, historic-looking street signs and lights, and beautification projects such as community gardens and neighborhood gateway signs were all mentioned as means to improve neighborhood infrastructure.

Like the realtor/banker roundtable participants, residents also noted that a lack of adequate parking for residential structures is a problem. This is especially problematic in areas where large formerly single-family structures have been converted into multi-family buildings or non-residents use a significant number of street parking spaces. For example, in the Westside, finding residential parking is problematic around Jillian's in the evening; in Licking-Riverside, parking is a dilemma when Cincinnati Reds games are going on across the Ohio River. Several neighborhoods in the NRSA are interested in a pilot residential parking pass program.

Other barriers to neighborhood revitalization include the general lack of resident-serving retail, for example a "decent grocery store", furnishing stores, coffee shops, entertainment, and moderately-priced restaurants. Also, many existing businesses close at 5:00 p.m., making it difficult for residents to support them.

Business Roundtable

The business owners focused more on the commercial properties than residential properties. They felt that the main barriers to revitalization of Covington lay in the lack or perceived lack of parking in the City (appropriate wayfinding signage is also an issue), not fully utilizing some available tax credit programs, need for infrastructure improvements, and the “dead zones” of vacant buildings/lots or unsavory businesses (for example sexually-oriented businesses) in otherwise redeveloped blocks of neighborhood business districts. Several business owners noted that their customers are mainly from outside of Covington, and that suburban shoppers are not accustomed to paying for parking. Owners cited that the downtown area is very walkable and that the City keeps the streets clean with daily trash and litter pick-up.

Participants noted that some existing businesses are growing, especially high-tech related businesses that have grown out of the Madison E-Zone. The Covington Wedding District is also providing for some successful new business ventures; many hope that the Covington Arts District will do the same. However, a high closure rate for small businesses remains. Many business owners need technical assistance in developing a business plan, learning how to market their business, applying for loans, and so forth. Other barriers include the City’s high payroll tax (2.5%), unrealistic expectations on the part of employees (for example, recent college grads wanting to “start at the top”), and systemic requirements of employees (for example, those on parole or public assistance often have to report to a public office during work hours) as barriers to creating new jobs and retaining employees. Finally, the zone change process is difficult and expensive and the permitting process is expensive and not user-friendly.

Like participants in the other roundtable sessions, the business owners also stated that mostly investors are buying properties in the NRSA. Speculation is a problem and some asking prices are inflated due to this (one participant told of downtown Covington office space with an asking price of \$54 per square foot). Families are not buying due to lack of greenspace and especially due to the perception that Covington is not safe. Again, the lack of parking in residential areas with few off-street opportunities was noted as a barrier to homeownership. Finally, roundtable participants felt that although the Covington public schools are not perceived as successful, there are several local parochial schools that provide a good education alternative.

One roundtable participant noted that the City is not making full use of revenue-generating opportunities, for example, parking fees in the Rivercenter garage are well-below market in downtown Cincinnati across the Ohio River.

Community Input

A public open house was held on Thursday, May 18 from 6:00 to 8:00 pm at Howard Hall. This allowed the affected stakeholders to hear the proposal and to voice their concerns or give their support.

ASSESSMENT OF THE ECONOMIC SITUATION

The three roundtables identified a variety of barriers to neighborhood revitalization including various perceptions about the City such as a high crime rate and poor schools that discourage potential homebuyers, especially families with school-age children. In addition, the perception of a lack of parking in the business areas discourages potential customers from outside the City and from the suburbs.

The inability of current resident renters to acquire and rehab the properties they live in due to inflated housing prices, high costs of rehabilitation, and the amount of vacant housing held by investors and speculators were also cited as problems. Additionally, many single-family homes have been converted into multi-family homes creating parking congestion due to the increased car volume.

The lack of resident-serving commercial activity was also cited as a barrier. Roundtable participants noted several gaps, including “decent” urban grocery stores, corner stores that sell more than liquor and lottery tickets, and quality neighborhood shops that serve the local residents’ needs, such as coffee shops, delis, dry cleaning/valet services, and shoe repair. Moreover, business owners noted that “dead zones” exist in sections of the central business district. The “dead zones” may consist of vacant buildings/lots or area businesses that make customers feel uncomfortable due to their nature and clientele (such as sexually-oriented businesses). Also, streetscape improvements are needed to make the central business district and smaller neighborhood business districts more pedestrian-friendly.

Common themes about the barriers to revitalization in the NRSA between the three roundtables included:

- The need for infrastructure improvements in residential and commercial areas
- The need for off-street parking in residential areas
- The need for more quality local-serving retail
- The need to demolish or rehabilitate vacant buildings
- The need to not only encourage families to buy, but also to stay in the City once their children reach school-age
- The reality and perception of crime is a drawback for potential buyers and current owners, especially families with children
- The lack of affordable housing due to speculation, the high costs of rehabilitation, lack of assets for low- and moderate-income families, and competition with investors who can pay inflated prices for homes in the area

ECONOMIC EMPOWERMENT

Based on our findings, we have designed an anti-poverty strategy that will create meaningful jobs and promote neighborhood revitalization in the NRSA.

One of the keys to neighborhood revitalization and decreasing poverty is increasing homeownership. Helping individuals and families become homeowners is a proven wealth-creation strategy that directly benefits the homeowner's household and provides significant benefit to the neighborhood. Homeowners benefit from the accumulation of equity in the home. Children in owner-occupied families are less likely to experience the problems associated with changing schools (Donald R. Haurin; T. Parcel; R. Jean Haurin. "Does Homeownership Affect Child Outcomes?" *Real Estate Economics*, Volume 30, Issue 4, 2002). Hence, homeownership is key to directly improving the lives of current and future generations of Covingtonians.

Many studies have shown that neighborhoods with a high percentage of homeowners are generally safer, have higher and more stable property values and have more amenities, such as parks and recreation facilities. These neighborhoods become attractive "neighborhoods of choice" where people choose to live. In helping to make the entire NRSA a "neighborhood of choice," the City seeks to help individuals realize the direct benefits of homeownership (asset-building) and the indirect benefits of living in a vital neighborhood.

A neighborhood of choice has a positive image that attracts investment - primarily because people are confident in its future (Marta Howell, Marcia Nedland, and Michael Schubert. "Strategies for Creating Healthy Neighborhoods." *Creating Neighborhoods of Choice Through Revitalization Training Manual*. Neighborhood Reinvestment Corporation, 2002). This confidence helps ensure its long-term economic viability for families of all income levels to live. Residential and commercial markets also reflect the confidence in the neighborhood's future as homebuyers, current homeowners, landlords, business, and government invest in their property because values will steadily increase. The neighborhood's physical conditions, both publicly and privately-owned, reflect pride of ownership and a high standard of maintenance. Finally, residents have the capacity to manage the day-to-day activities on their block, feel safe, and feel comfortable being "neighborly" – working on problems together and taking action to reinforce positive standards. Neighborhoods in which residents have developed this sense of "collective efficacy" are safer (R. Sampson, S. Raudenbush, and F. Earls. "Neighborhoods and Violent Crime." *Science*, August 1997) and residents in these areas self-report to be happier (Marian Uhlman. "Healthy Places: A Study of 45 Philadelphia Neighborhoods shows a Connection Between Close Social Bonds and Personal Wellness." *Philadelphia Inquirer*, March 1, 2004).

Another key component of Covington's anti-poverty strategy is to provide meaningful jobs for NRSA residents. One way to do this is to increase support services and technical assistance for local business owners as they maintain or grow their business. Independently-owned businesses often employ local residents, thereby providing

transportation-accessible employment opportunities for NRSA residents. Several local resources, including the City of Covington's Small Business Recruitment & Retention Specialist, Northern Kentucky University's Center for Small Business Development, and the Madison E-Zone already provide technical assistance to local businesses. However, these services are not as coordinated as they could be and many small business owners do not learn about available services until their business is in jeopardy.

Of course, lack of education is also a significant factor in unemployment. To find meaningful employment, education beyond the high school diploma is often required. A college education has long been the route to lasting economic self-sufficiency and social mobility in the United States. Several studies have found that former welfare recipients with postsecondary education are more likely to stay employed and less likely to return to welfare (Center for Women Policy Studies, Fact Sheet: From Poverty to Self-Sufficiency: Role of Postsecondary Education in Welfare Reform, 2003.) According to the 2000 US Census, 28.8% of Covington residents have less than a high school diploma; 54.2% are high school graduates, no college degree; and 12.8% hold an Associates or Bachelors degree.

Low-income, NRSA residents face barriers to participation in post-secondary education – including financial cost, childcare, lack of knowledge about post-secondary programs, and lack of confidence. Through Covington's Urban Learning Center (ULC), individuals can improve their skills and job readiness by participating in a wide range of developmental, academic, technical and career-related classes – all offered in convenient, non-threatening environments close to their home for little or no cost. Free on-site childcare, tutoring and other support services help ensure the students' success. All students receive individualized academic and career counseling to help them identify and achieve their goals. Those wishing to earn a certificate in a technical field, Associates or Bachelors degree can begin this work at ULC and be assisted through the process of application and financial aid to complete their degree. All credits earned through the ULC are transferable to Northern Kentucky University, Thomas More College, and Gateway Community College. Those without a high school diploma receive assistance in obtaining a GED through Kenton County Adult Education.

To increase the employment opportunities open to NRSA residents, the ULC and Center for Great Neighborhoods of Covington are designing programs that specifically train individuals to meet regional employers' needs and assist individuals in finding high-quality employment. As a particular tool to increase individuals' marketability to employers, the organizations will assist students in obtaining the Kentucky Employability Certificate – a recognized credential issued by the governor.

PERFORMANCE MEASURES & BUDGET

All three groups of roundtable participants were asked how they would prioritize CDBG funds. Their recommendations are summarized below in the order of importance to the roundtable participants and how frequently these topics were mentioned.

1. VACANT AND/OR DILAPIDATED PROPERTIES

Baseline:

There are 5,596 housing units in the NRSA. Of those housing units, 924 are vacant housing units. There are 84 substandard housing units in the NRSA, or 1.5% of the total housing units in the NRSA are substandard.

Substandard units are housing units that lack complete plumbing facilities.

In the NRSA, 3,034 households have one or more vehicles available, or 64.93% of the households in the NRSA have at least one vehicle available. There is an average of 0.94 vehicles per household. It is estimated that 25% of households in the NRSA have garages or driveways, leaving 75% of residents to park on the street.

Roundtable Priorities:

- a) Demolish eyesores and vacant buildings as they have a blighting influence on neighborhoods; a vacant lot is better than vacant building
- b) Buy up vacant properties for rehab and sell them at cost to owner-occupants at various income levels

Recommended Strategy:

The City of Covington will work with Renaissance Covington and the six neighborhood associations that are active in the NRSA to devise a prioritized list of target properties for demolition, rehabilitation, or off-street parking. The City should continue to demolish severely blighted structures as they have a negative influence on neighborhoods. Buildings that are salvageable will be made available for homeowner rehabilitation. The City will also evaluate vacant lots for shared neighborhood off-street parking for nearby residents, new construction, or community gardens.

Benchmarks:

- 1) Over the next 3 years, the City of Covington will demolish 20 severely blighted buildings in the NRSA.
 - a. 1,964 NRSA residents will sustain 20 vacant lots for the purpose of creating a suitable living environment.

Budget:

\$160,000 to demolish 20 severely blighted, vacant buildings

2. IMPROVE INFRASTRUCTURE AND STREETScape

Baseline:

There are 30 linear miles of street that the City of Covington is responsible for within the NRSA. Approximately 5 linear miles fall below the rating of “Fair” (i.e. in either a poor, serious, or failed condition) based on a survey conducted in the summer of 2005 and based on our current Pavement Condition Index (PCI).

The different conditions for street trees in the City of Covington are “Good”, “Fair” and “Poor”. There are currently 78 street trees in the NRSA that are in “Poor” condition.

The street signs used in the NRSA have a life expectancy of 10 years. About 80% of the signs currently populating the NRSA are 10 to 15 years old.

Roundtable Priorities:

- a) Sidewalk and street repairs/improvements will give the perception of positive momentum
- b) Streetscaping and landscaping - add window boxes, street planters, historic-looking street signs and street lights, and other beautification elements to streets
- c) Tree planting/maintenance - utilizing the City’s Urban Forestry Board
- d) Remove clutter of poles and confusing signage in the central business district
- e) Remove overhead electric lines and place them underground (for example, on Scott and Greenup)
- f) Madison between 12th and 26th is an unattractive corridor to thru-travelers, especially the houses near Holmes High School and vacant commercial buildings – improve this area via streetscaping and potential demolition of underutilized structures
- g) Improve gateways into Covington (especially the 12th Street entrance)

Recommended Strategy:

The City of Covington will pave streets and repair sidewalks according to its priority list, recently compiled by the City Engineer with input from neighborhood associations. Current infrastructure improvement projects should also be supported. For example, Renaissance Covington is already overseeing a large-scale streetscape improvements strategy in the central business district. This includes installation of pavers in sidewalks, large street planters, benches, new historic-looking street signs, and public artwork. Also, several neighborhood associations in the NRSA are working on streetscape projects: the Historic Licking-Riverside Civic Association is purchasing new historic-looking street signs and trash cans (with design and installation assistance from the City); the Old Seminary Square Neighborhood Association installed and maintains street planters; and the Mainstrasse Village Association has installed street planters and some historic-looking street signs. Five of the six NRSA neighborhoods have also created and installed mosaic neighborhood gateway signs with help from the Center for Great Neighborhoods of Covington.

Benchmarks:

- 1) Over the next 3 years, the City of Covington will pave and repair 710 linear feet of street in the NRSA. The State of Kentucky will widen 12th Street (State Route 1120) from I-75 to Scott Boulevard, approximately 3,100 feet of right-of-way.
 - 9,598 NRSA residents will sustain 710 linear feet of street for the purpose of creating a suitable living environment.
- 2) Over the next 3 years, the City of Covington will plant or replace 75 street trees in the NRSA.
 - 9,598 NRSA residents will sustain 75 street trees for the purpose of creating a suitable living environment.
- 3) In partnership with neighborhood associations and Renaissance Covington, the City of Covington will replace 250 existing street signs with historic-looking street signs in the NRSA each year.
 - 9,598 NRSA residents will sustain 250 new streets signs for the purpose of creating a suitable living environment.
- 4) Over the next 3 years, 207 feet of infrastructure will be upgraded in the CARD Redevelopment area.
 - 1,964 NRSA residents will sustain 207 feet of infrastructure for the purpose of creating a suitable living environment.
- 5) Over the next 3 years, the City of Covington will transform 4 vacant units into neighborhood assets.
 - 959 NRSA residents will sustain 2 new gardens for the purpose of creating a suitable living environment.
 - 96 NRSA residents will sustain 2 new off-street parking lots for the purpose of creating a suitable living environment.

Budget:

- \$14,000 to pave and repair 710 linear feet of street (CDBG funds)
- \$17.5 million for widening of 12th Street (State and federal funds)
- \$2,000 to install curb ramps (CDBG funds)
- \$15,000 to plant/replace 75 street trees (CDBG funds)
- \$300,000 for street repairs and/or realignment, and water and sewer improvements in the CARD Redevelopment Plan (CDBG funds)
- \$160,000 to construct 2 off-street parking lots (CDBG funds)
- \$12,500 for street signs (City funds)

3. HOUSING DEVELOPMENT

Baseline:

Of the 5,596 housing units in the NRSA, only 1,237, or 22%, are owner-occupied, compared to 44% for the City of Covington as a whole and a national average of 70%.

Of the 5,596 housing units in the NRSA, 84 units or 1.5% are considered substandard because they lack complete plumbing facilities, compared to 0.7% for the City of Covington as a whole and 1.2% as a national average.

In the past six years, the 41011 zip code has had on average 11,908 individual tax filers. On average, 2213 tax filers in the 41011 zip code received the Earned Income Tax Credit. That is an average of about 19% receiving EITC each year.

The City of Covington typically has 150 people attend its Pre-Purchase Homeownership classes each year.

Roundtable Priorities:

- a) Assist existing low- and moderate-income renters in the NRSA to acquire and rehab property for homeownership in Covington. Many potential homebuyers are financially illiterate, others encounter difficulty in trying to buy older homes because they are in such disrepair that it is very expensive to both acquire and rehabilitate them.
- b) Provide technical assistance with home rehabilitation and repair
- c) Create programs to work with homeowners of older homes on general home maintenance, such as glazing windows and regular maintenance schedules
- d) Demolish the Jacob Price public housing projects; spread very-low-income residents across the City versus concentrating them in one small area
- e) Help elderly residents who want to remain in their homes to maintain their homes; that is, assistance with repairs and maintenance, grass cutting, snow removal, and more
- f) The City should promote housing for sale within the city limits
- g) Create of a set of standards of practice for landlords which focuses on neighborhood accountability, improved tenant selections, how they conduct business

Recommended Strategy:

The City of Covington will promote a continuum of services to assist current renters in becoming homeowners. This continuum will include asset-building strategies (such as promotion of the Earned Income Tax Credit), budgeting and financial literacy training, pre- and post-purchase housing counseling, credit repair, and downpayment assistance. Existing services include homeownership preparedness classes (“Yes You Can Own a Home”), downpayment assistance, emergency repair, and rehabilitation loans offered by the City of Covington Housing Development Department and post-purchase and default counseling conducted by Catholic Social Services.

The City of Covington and Center for Great Neighborhoods of Covington will determine the feasibility of a partnership with a local financial institution to educate “unbanked” residents on how to utilize banks to their advantage. This would connect to a targeted outreach strategy in the NRSA regarding Earned Income Tax Credits. Covington’s urban Appalachian, African-American, and Hispanic/Latino residents, many of whom are “unbanked”, will be especially well served by this asset-building initiative.

Finally, the City, local neighborhood associations, and area not-for-profit organizations will provide free technical assistance in the form of one-on-one mentoring to homebuyers interested in acquiring and rehabilitating an older home.

Benchmarks:

- 1) Over the next 3 years, the City of Covington will provide downpayment assistance to 6 homebuyers in the NRSA.
 - 6 homebuyers will have access to affordable housing through a downpayment assistance program for the purpose of creating decent housing.
- 2) Over the next 3 years, the City of Covington will provide “Yes You Can Own a Home” classes to 33 NRSA residents.
 - 33 NRSA residents will have new access to homeownership through classes for the purpose of creating decent housing.
- 3) Over the next 3 years, the City of Covington will provide \$150,000 in rehabilitation loans to NRSA homeowners.
 - 6 homeowners will have sustained affordable housing by homeowner rehabilitation for the purpose of providing decent housing.
- 4) Over the next 3 years, the City of Covington will provide \$75,000 in emergency repair loans to NRSA homeowners.
 - 15 homeowners will have sustained affordable housing by emergency repair for the purpose of providing decent housing.
- 5) Over the next 3 years, via a targeted outreach campaign, 178 NRSA residents will take advantage of the Earned Income Tax Credit.
 - 178 NRSA residents will have access to the Earned Income Tax Credit for the purpose of creating economic opportunity.

Budget:

- \$30,000 for Downpayment assistance (HOME funds)
- \$10,000 for homeownership preparedness classes (CDBG funds)
- \$150,000 for 6 home rehab loans (CDBG funds)
- \$75,000 for 15 emergency repair loans (CDBG funds)

4. JOB CREATION & RETENTION

Baseline:

Covington does not yet have a Youth Microenterprise Program, so no youth can participate in such a program.

There are 249 storefronts in the target area of the central business district, which is Madison from 4th to 15th Streets and Pike St. from Madison Ave. to Main St. The total number of vacant storefronts is 64.

The unemployment rate for the City of Covington is 5.3%. The unemployment rate for the state of Kentucky is 6.1 %.

Roundtable Priorities:

- a) Create a small business support center which provides training, technical assistance, and other services
- b) Help small business owners fully utilize existing services and learn from other local business owners
- c) Provide low-interest loans to businesses
- d) Fill vacant storefronts with quality, viable businesses
- e) Create meaningful employment opportunities for young people and adults
- f) Bring in job training programs
- g) Provide jobs for the homeless; for example, in Philadelphia's Center City District, the homeless serves as ambassadors for out-of-town visitors and do litter pickup

Recommended Strategy:

The City of Covington will work with the Covington Business Council, Northern Kentucky Chamber of Commerce, and Renaissance Covington to contact small businesses in a target area of the central business district (Madison from 4th to 15th Streets, Pike from Madison to Main) and survey their needs. As part of this outreach, partners will also encourage local business owners to take advantage of existing services for small businesses, such as those provided by Northern Kentucky University's Small Business Development Center (technical assistance), the Madison E-Zone, and the City of Covington (microloans). Once the needs survey is conducted, the partners will design additional programs or services to meet those needs.

To increase the employment opportunities open to NRSA residents, businesses will be surveyed for what skills they are looking for in employees. Next, the Urban Learning Center, Center for Great Neighborhoods of Covington, and Kentucky Adult Education will specifically train individuals to meet regional employers' needs and assist individuals in finding high-quality employment. As a particular tool to increase individuals' marketability to employers, the organizations will assist students in obtaining the Kentucky Employability Certificate (a recognized credential issued by the governor).

The Center for Great Neighborhoods of Covington is partnering with the City of Covington, Covington Independent Public Schools, Covington Business Council,

and Renaissance Covington on a Youth Arts Microenterprise Initiative that will train youth in financial responsibility, effective communication, time management and other skills that prepare them for work. The 28-week program will focus on at-risk youth ages 12-16. Youth will work with local artists to develop, produce, and sell art products, which may include mosaic house number signs, mosaic trivets, and origami flowers. After completing an initial training period, students will be paid a stipend for their work. Students will be involved in all aspects of the business – from creating the products to marketing them to tracking sales. Through partnerships with the Covington Business Council, Northern Kentucky University’s Entrepreneurship Institute and Small Business Development Center, and Renaissance Covington, professionals will help the students develop business and marketing plans. Other speakers will include working artists who will demonstrate their work and share how they sell their work and sustain themselves.

Benchmarks:

- 1) Over the next 3 years, the City of Covington will provide \$90,000 in microloans to 9 small businesses located in the NRSA.
 - 9 small businesses will have access to small business microloans for the purpose of creating economic opportunity.
- 2) Over the next 3 years, 15% of vacant storefronts in the target area of the central business district will be filled with viable businesses.
 - 9,598 NRSA residents will sustain 10 businesses for the purpose of creating economic opportunity.
- 3) 360 NRSA residents will obtain the Kentucky Employability Certificate.
 - 360 NRSA residents will have improved availability to employment through the Kentucky Employability Certificate for the purpose of creating economic opportunity.
- 4) 60 Covington youth gain vital job skills preparing them for work and post-secondary education via participation in the Youth Arts Microenterprise Initiative.
 - 60 NRSA residents will have improved access to employment and post-secondary education through participation in the Youth Arts Microenterprise Initiative for the purpose of creating economic opportunity.

Budget:

\$90,000 in microloans to small businesses (CDBG funds)
\$22,510 for Kentucky Adult Education and Urban Learning Center re: Kentucky Employability Certificate
\$110,000 for Youth Arts Microenterprise Initiative (Other funds)

5. COMMUNITY DEVELOPMENT (PUBLIC IMPROVEMENTS)

Baseline:

The NRSA currently has several art parks, including the Riverside Drive bronze sculptures, Goebel Park bell tower and Goose Girl Fountain, and Legacy murals along the Ohio River. The NRSA also has several community public art projects, including 3 community murals (Mainstrasse, Eastside, and Westside) and 4 neighborhood mosaic gateway signs (Mainstrasse, Eastside, Old Seminary Square, and Mutter Gottes). The NRSA is also home to a number of community gardens, including the Riddle-Yates Community Garden, Howard Park, and several traffic islands and gateways.

In annual surveys, NRSA residents continue to express grave concerns over litter problems throughout the city.

Covington does not currently have a citywide Strategic Plan.

Roundtable Priorities:

- a) Create more public community art; for example, community murals, mosaic gateway signs, art parks, etc.
- b) Work with neighborhood associations and civic groups to create new and maintain existing community gardens to build community pride
- c) Increase litter and trash abatement
- d) Build mixed-income neighborhoods to increase diversity
- e) Invest in existing and develop new public parks, especially along the Ohio and Licking Rivers
- f) Provide additional recreation opportunities for youth
- g) Help neighborhoods implement their neighborhood plans
- h) The City needs a comprehensive city-wide plan
- i) Expenditure of CDBG funds should be prioritized for higher need areas
- j) Place a moratorium on additional liquor stores, bars, strip clubs, and check cashing establishments opening up in NRSA neighborhoods
- k) Provide social services to create a safety net for low-income families (i.e. a cold shelter for the homeless) and leverage existing funds to bring in additional dollars

Recommended Strategy:

The City of Covington will work with neighborhood associations and civic groups to establish community gardens. To encourage development of new community gardens, the City will consider leasing vacant City-owned lots to neighborhood groups (i.e., a 99-year renewable lease for \$1/year) with a signed agreement that the gardens are properly planted and maintained. The City, Center for Great Neighborhoods of Covington, and Civic Garden Center of Greater Cincinnati also work with neighborhood groups to maintain existing community gardens. The City of Covington and Renaissance Covington are working on the development of new art parks in the central business district and Arts District. The Center for Great Neighborhoods of Covington is also collaborating with the City and several neighborhood associations on the creation and installation of

community-built public art such as mosaic neighborhood gateway signs, mosaic benches, and murals.

The City of Covington is just beginning to create a citywide Covington Strategic Plan. Working with consultants Peter Block and Jeffrey Stec, the planning process emphasizes intensive civic engagement, a stewardship model, and implementation of community-identified goals. Covington's City Manager and representatives from the Covington Business Council and the Center for Great Neighborhoods of Covington are serving as the core team that will oversee the process and assist in drafting the Plan.

Staffs from several City Departments (Public Works, Economic Development, and Neighborhoods, Parks & Recreation) are drafting a comprehensive litter abatement program which may include mandatory totes for trash pickup, youth litter patrols, additional street trash cans, and other measures to reduce litter and trash. The City will also be renegotiating its trash pickup contract in the early part of 2007; a new contract may include components of the litter abatement program. Neighborhood associations routinely conduct community cleanups to address litter, overgrown weeds, and other blight. For example, each spring during the Great American Cleanup, over 500 volunteers address over 20 sites throughout the city, collecting over 2.5 tons of trash and cleaning over 60 miles of streets.

Benchmarks:

- 1) Three new art parks and/or community public art projects will be developed in the NRSA.
 - 9,598 NRSA residents will sustain 3 new art parks and/or community public art projects for the purpose of creating a suitable living environment.
- 2) With assistance from the Covington Business Council and the Center for Great Neighborhoods of Covington, the City of Covington will draft a citywide Strategic Plan with broad community input.
 - 9,598 NRSA residents will sustain a citywide Strategic Plan for the purpose of creating a suitable living environment.
- 3) During the annual Great American Cleanup, over 500 adult and youth volunteers from 6 neighborhood associations will pickup litter, plant trees/flowers, weed, and otherwise beautify over 20 sites throughout the city, generating 12 dump trucks full of litter.
 - 9,598 NRSA residents will sustain a cleaner community for the purpose of creating a suitable living environment.
- 4) 9 youths will participate in the summer youth litter pickup program (paid \$7 per hour for 30 hours a week for 9 weeks).
 - 9,598 NRSA residents will sustain a cleaner community for the purpose of creating a suitable living environment.
- 5) Using an annual survey, after 3 years, 40% of NRSA residents will report that they feel that the litter situation is improving in their neighborhood.

- 9,598 city residents will sustain a better perception of their community for the purpose of creating a suitable living environment.

Budget:

\$312,000 for the Millennium Mosaic Benches Art Park
- \$162,000 for mosaic benches & wall (grants and private funds through CGN)
- \$150,000 for streetscaping (state Renaissance grant)
\$3,500 for Westside gateway sign (grants through CGN)
\$75,000 for Duveneck statue (private funds)
\$20,000 for Strategic Plan for outside consultant (Other funds)
- \$10,000 for Strategic Plan (Other funds)
- \$10,000 for Strategic Plan (Cinergy/Duke Foundation)
\$18,000 for summer youth litter pickup program (CDBG funds)

6. PUBLIC SAFETY

Baseline:

In a random door-to-door social capital survey conducted by the Center for Great Neighborhoods of Covington in the summer of 2004, 32.4% of NRSA residents reported feeling unsafe in their neighborhood.

Covington Police Dept will provide crime stats for NRSA.

The NRSA currently has 6 active neighborhood associations and 3 active neighborhood watches. There are 393 total members of neighborhood associations in the NRSA.

Roundtable Priorities:

- a) Increase police foot patrols in areas with highest crime or perception of crime.
- b) Increase perception of safety.

Recommended Strategy: *Covington has very active neighborhood associations and neighborhood watches which serve as “eyes and ears” on the street. Police meet regularly with these community groups to identify problem areas and hot spots. Covington also has a Community Oriented Policing and Problem Solving (COPPS) in which officers develop relationships with community residents to build trust and increase safety.*

Benchmarks:

- 1) In an annual survey of Covington residents, 40% of NRSA residents will report feeling safer in their neighborhood through foot and bicycle patrols and increased foot traffic due to the arts, residents, culture and residence.
 - 9,598 NRSA residents will sustain increased safety through bicycle and foot patrols for the purpose of creating a suitable living environment.
- 2) The membership of neighborhood associations in the NRSA will increase by 5% or 20 members.
 - 6 communities will sustain 20 new neighborhood association members for the purpose of creating a suitable living environment.

Budget:

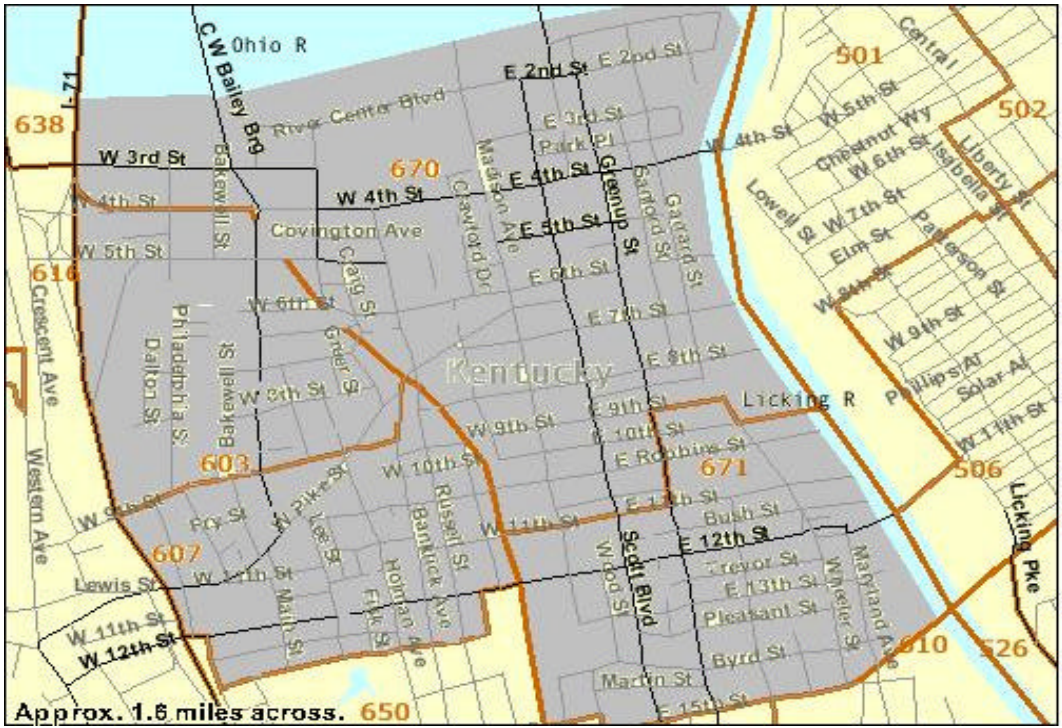
\$175,000 for foot/bicycle patrols (CDBG funds)

2006-2007 HOUSING DEVELOPMENT DEPARTMENT BUDGET	
INCOME (SOURCES OF FUNDS)	CDBG
Anticipated Entitlement	1,706,357
Program Income	400,000
Carry-Over (Unexpended Funds)	158,114
TOTAL	2,264,471
EXPENSES (USES OF FUNDS)	CDBG
PUBLIC IMPROVEMENTS	
Streets, Sidewalks, Gutters	294,000
Playgrounds	28,500
PROGRAMS	
Home Owner Rehab	100,000
Emergency Repair	150,000
Downpayment Assistance	
Interim Assistance	25,000
CHDO	
CHDO Operating-HONK	
CHDO-Match Funds	
CHDO Operating-Center for Great Neigh.	
Relocation	5,000
Acquisition	72,000
Demolition	72,000
Program Staff	266,700
Housing Development Activities	340,000
ABC Funding Collaborative	45,000
Police	175,000
Recreation Program	45,000
OTHER	
Small/Tech Business recruit/retention	195,000
Planning	25,000
Neighborhood Façade Program	40,000
Administration	386,271
TOTAL	2,264,471
Surplus/Deficit	-

APPENDICES

- A. NRSA Maps
- B. Social Capital Survey—Eastside
- C. Social Capital Survey—Licking Riverside
- D. Social Capital Survey—Mainstrasse/Mutter Gottes
- E. Social Capital Survey—Westside/Old Seminary Square
- F. Roundtable Participant Invitation List
- G. Roundtable Agenda
- H. Resident Roundtable Notes
- I. Realtor/Banker Roundtable Notes
- J. Business Roundtable Notes
- K. Chart of Common Themes of Existing Plans
- L. NRSA—City of Covington Comparisons, 2000 Census and 2008 Predictions:
Housing Units
- M. NRSA—City of Covington Comparisons, 2000 Census and 2008 Predictions:
Population
- N. Roundtable Common Themes
- O. HUD Data Set “Block Group Low Mod Estimates for Kentucky”

APPENDIX A: PROPOSED NRSA MAP



APPENDIX B: SOCIAL CAPITAL SURVEY—EASTSIDE

3. How much time would you say you have spent on community activities in the last year?

Less than 10 hours	65 %
10-29 hours	14 %
30-40 hours	11 %
Over 40 hours	11 %
Don't know/refused to answer	0

7. Over the past 12 months would you say your neighborhood is

Getting better	14 %
Staying the same	73 %
Getting worse	14 %
Don't know/refused to answer	0

11. How safe do you feel in your neighborhood?

Feel safe all of the time	16 %
Feel safe most of the time	27 %
Feel safe some of the time	57 %
Never feel safe	0
Don't know/refused to answer	0

14. All things considered, would you say that you are

Very happy	11 %
Happy	89 %
Not very happy	0
Not happy at all	0
Don't know/refused to answer	0

16. First we would like to know if you are

Working	57 %
Temporarily laid off	5 %
Unemployed	19 %
Retired	3 %
Permanently disabled	3 %
Homemaker	3 %
Student	3 %
Don't know/refused to answer	3 %

17. What is the highest grade of school you have completed?

Less than high school	14 %
High school	59 %
GED	5 %
Trade or Vocational school	0
Some college	14 %
Associates degree	3 %
Bachelor's degree	5 %
Some graduate training	0
Graduate or Professional degree	0
Don't know/refused to answer	0

19. If you added together the yearly income, before taxes, of all the members of your household for the last year would the total be

Less than \$20,000	49 %
\$20,000 to \$50,000	38 %
\$50,000 to \$75,000	8 %
\$75,000 to \$100,000	0
Over \$100,000	0
Don't know/refused to answer	5 %

22. Do you or your family own the place you are living now, or do you rent?

Own	35 %
Rent	65 %
Don't know/refused to answer	0

23. How long have you lived in this neighborhood?

Less than one year	5 %
1 to 5 years	46 %
6 to 10 years	22 %
Over 10 years	27 %
Don't know/refused to answer	0

APPENDIX C: SOCIAL CAPITAL SURVEY—LICKING RIVERSIDE

3. How much time would you say you have spent on community activities in the last year?

Less than 10 hours	59 %
10-29 hours	18 %
30-40 hours	6 %
Over 40 hours	18 %
Don't know/refused to answer	0

7. Over the past 12 months would you say your neighborhood is

Getting better	65 %
Staying the same	24 %
Getting worse	12 %
Don't know/refused to answer	0

11. How safe do you feel in your neighborhood?

Feel safe all of the time	71 %
Feel safe most of the time	29 %
Feel safe some of the time	0
Never feel safe	0
Don't know/refused to answer	0

14. All things considered, would you say that you are

Very happy	35 %
Happy	59 %
Not very happy	6 %
Not happy at all	0
Don't know/refused to answer	0

16. First we would like to know if you are

Working	41 %
Temporarily laid off	0
Unemployed	6 %
Retired	41 %
Permanently disabled	12 %
Homemaker	0
Student	0
Don't know/refused to answer	0

17. What is the highest grade of school you have completed?

Less than high school	0
High school	24 %
GED	0
Trade or Vocational school	6 %
Some college	12 %
Associates degree	0
Bachelor's degree	24 %
Some graduate training	6 %
Graduate or Professional degree	29 %
Don't know/refused to answer	0

19. If you added together the yearly income, before taxes, of all the members of your household for the last year would the total be

Less than \$20,000	29 %
\$20,000 to \$50,000	12 %
\$50,000 to \$75,000	24 %
\$75,000 to \$100,000	0
Over \$100,000	35 %
Don't know/refused to answer	0

22. Do you or your family own the place you are living now, or do you rent?

Own	59 %
Rent	41 %
Don't know/refused to answer	0

23. How long have you lived in this neighborhood?

Less than one year	18 %
1 to 5 years	24 %
6 to 10 years	24 %
Over 10 years	35 %
Don't know/refused to answer	0

APPENDIX D: SOCIAL CAPITAL SURVERY—MAINSTRASSE/MUTTER GOTTES

3. How much time would you say you have spent on community activities in the last year?

Less than 10 hours	76 %
10-29 hours	6 %
30-40 hours	0
Over 40 hours	18 %
Don't know/refused to answer	0

7. Over the past 12 months would you say your neighborhood is

Getting better	24 %
Staying the same	42 %
Getting worse	33 %
Don't know/refused to answer	0

11. How safe do you feel in your neighborhood?

Feel safe all of the time	36 %
Feel safe most of the time	36 %
Feel safe some of the time	21 %
Never feel safe	0
Don't know/refused to answer	0

14. All things considered, would you say that you are

Very happy	24 %
Happy	61 %
Not very happy	6 %
Not happy at all	9 %
Don't know/refused to answer	0

16. First we would like to know if you are

Working	61 %
Temporarily laid off	3 %
Unemployed	3 %
Retired	12 %
Permanently disabled	18 %
Homemaker	3 %
Student	0
Don't know/refused to answer	0

17. What is the highest grade of school you have completed?

Less than high school	27 %
High school	27 %
GED	3 %
Trade or Vocational school	0
Some college	15 %
Associates degree	3 %
Bachelor's degree	12 %
Some graduate training	6 %
Graduate or Professional degree	6 %
Don't know/refused to answer	0

19. If you added together the yearly income, before taxes, of all the members of your household for the last year would the total be

Less than \$20,000	39 %
\$20,000 to \$50,000	39 %
\$50,000 to \$75,000	6 %
\$75,000 to \$100,000	3 %
Over \$100,000	0
Don't know/refused to answer	12 %

22. Do you or your family own the place you are living now, or do you rent?

Own	48 %
Rent	52 %
Don't know/refused to answer	0

23. How long have you lived in this neighborhood?

Less than one year	12 %
1 to 5 years	42 %
6 to 10 years	12 %
Over 10 years	33 %
Don't know/refused to answer	0

APPENDIX E: SOCIAL CAPITAL SURVEY—WESTSIDE/OLD SEMINARY SQUARE

3. How much time would you say you have spent on community activities in the last year?

Less than 10 hours	79 %
10-29 hours	4 %
30-40 hours	46 %
Over 40 hours	13 %
Don't know/refused to answer	0

7. Over the past 12 months would you say your neighborhood is

Getting better	21 %
Staying the same	33 %
Getting worse	46 %
Don't know/refused to answer	0

11. How safe do you feel in your neighborhood?

Feel safe all of the time	33 %
Feel safe most of the time	42 %
Feel safe some of the time	8 %
Never feel safe	17 %
Don't know/refused to answer	0

14. All things considered, would you say that you are

Very happy	8 %
Happy	71 %
Not very happy	8 %
Not happy at all	8 %
Don't know/refused to answer	4 %

16. First we would like to know if you are

Working	38 %
Temporarily laid off	0
Unemployed	13 %
Retired	17 %
Permanently disabled	17 %
Homemaker	17 %
Student	0
Don't know/refused to answer	0

17. What is the highest grade of school you have completed?

Less than high school	38 %
High school	21 %
GED	13 %
Trade or Vocational school	0
Some college	21 %
Associates degree	4 %
Bachelor's degree	4 %
Some graduate training	0
Graduate or Professional degree	0
Don't know/refused to answer	0

19. If you added together the yearly income, before taxes, of all the members of your household for the last year would the total be

Less than \$20,000	67 %
\$20,000 to \$50,000	21 %
\$50,000 to \$75,000	13 %
\$75,000 to \$100,000	0
Over \$100,000	0
Don't know/refused to answer	0

22. Do you or your family own the place you are living now, or do you rent?

Own	25 %
Rent	63 %
Don't know/refused to answer	0

23. How long have you lived in this neighborhood?

Less than one year	13 %
1 to 5 years	42 %
6 to 10 years	13 %
Over 10 years	33 %
Don't know/refused to answer	0

APPENDIX F: ROUNDTABLE PARTICIPANT INVITATION LIST

Residents

Charles King, HLRCA
Lisa Sauer, HLRCA
Virginia Kerst, HLRCA
Rachel Winters, Eastside
Bennie Doggett, Eastside
Jeanette Nalls, Eastside
Rena Gibeau, Eastside
Larry Hodge, Eastside
Tim & Christi Kiefer, Mutter Gottes
Patricia Miller, Mutter Gottes
Dan Burr, Mutter Gottes
Jeff & Kathie Snyder, Mainstrasse
David Michael Rice, Westside
Joan Lee, Westside
Vada Smith, Westside
Bill Clark, Westside
Dan & Linda Carter, Old Seminary Square
Greg Paeth, Old Seminary Square
John Mieling, Friends of Covington

Businesses

Pat Baxter, Corporex Companies, Inc
Donna Salyers, Fabulous Furs & Fabulous Bridal
Frank Bonfilio, Old Town Café
Jack Fisk, Copier Concepts
Barney Stengle, Abode Furniture
Al Bonar, Al's Barber Shop
Jim & Pati Gilliece, Chez Nora
Shawn Masters, The Merlot Group
Gene Weber, Hub+Weber Architects, PLC
Mike Young, Zimmer Hardware Company, Inc.
Carolyn Chapman, Anchor Grill
Marvin Smith, Ollie's Trolley
Gina Breyfogle, Covington Business Council
Kathie Hickey, Renaissance Covington

Realtors and Bankers

Rebecca Weber, Huff Realty
Neil Blunt, Coldwell Banker
Thad Gronotte, Huff Realty
Jason Beasley, Comey/Shepherd
Becky Baird, Star One Realtors
Tom Helson, The Real Estate Firm

Elaine Jobert, Huff Realty
Nancy Peterson, Huff Realty
Ed Schumpfs, Huff Realty
Mike Dunn, Huff Realty
Judy Gee, NKYRents.com
Rick Rokosz, 5/3 Bank
Mark Tranbarger, Bank of Kentucky
Ann Weiler, US Bank
Dave Schroeder, Citizen's Federal
Glenn Meyers, Kentucky Federal Savings & Loan
Susan Ward, Huntington Bank

APPENDIX G: ROUNDTABLE AGENDA

Neighborhood Revitalization Strategy Area Roundtable Discussions March 2006

1. Welcome & Introductions
2. Background on NRSA: Target Area, Purpose, Process
 - NRSA map
 - Census data
 - Flexibility in disbursing CDBG funds
 - Stakeholder input
3. Past Planning Efforts
 - Common themes
 - Social capital survey
4. Perception of Current Housing Market
 - Who is buying in the NRSA? Why?
 - Who is selling in the NRSA? Why?
 - What barriers to neighborhood revitalization exist?
5. Job Creation & Retention
 - What are the barriers to creating jobs in the NRSA?
 - What barriers do residents seeking employment face?
 - If you are employer, do you encounter difficulty finding “employable” people? (define) Where do your current employees come from?
6. If the NRSA is approved, the City will be allowed increased flexibility in using CDBG funds to meet the NRSA goals. How would you prioritize use of that money? Why?
7. Next Steps
 - Three roundtables (realtors/bankers, residents, businesses)
 - Public presentation on findings to date
 - Draft report
 - City/HUD approval

APPENDIX H: RESIDENT ROUNDTABLE

Who is buying?

- 60-70% of people buying are investors (in Westside)
- Restaurant group buying a lot of property in Licking Riverside
- City buying property in Westside and Eastside
- “We buy ugly houses” people
- Baby-boomers buying future retirement homes in Mutter Gottes neighborhood

Why are people buying?

- For investment purposes (\$)
- Like the Italianate housing
- Developers from outside the community buying to rehab into rentals
- Buying for upper income renters

Who is not buying?

- The residents (current renters)
 - Can’t afford to acquire and rehab
- Many people who want to live here can’t afford to buy
- Many disabled can’t afford
- Younger people (creative class) whether single or married
 - Fear of urban living
 - Lack of a decent grocery store
 - Not enough stores (furnishings, coffee shops, entertainment)
 - Walkability
 - Safety
 - Need to leave Covington for most shopping needs

Who is selling?

- Motivated sellers
- Older people who want to move out (retirement homes, nursing homes, dying)
- People with children as they reach school age
 - School quality
 - Health concerns (lead, asbestos, etc)
- Rehabbers
- Commercial properties
 - Not selling, going vacant
 - Restaurants failing
 - Not enough business to generate traffic (businesses close at 5p.m.)
 - Need retail, services, restaurants at moderate prices
- Improve infrastructure

Who is not selling?

- People are holding onto vacant properties (speculation)
 - Owners not feeling pressure from the city
 - Properties in foreclosure
 - Process is long and drawn-out

Barriers to Neighborhood Revitalization

- Lack of commercial activity
- Vacant housing
- Lack of services to homeless
- Perception of crime
- Perception of poor schools
- Lack of collaboration from city with the neighborhoods
 - Poor communication
 - Pit neighborhood against neighborhood
- Inertia—city still talking about same plans as 6 years ago
- We don't celebrate (city) cultural/historic milestones
- Poor public recreation facilities
 - Goebel has no restroom
- City doesn't put funds into helping neighborhoods plan for the future
- City needs to keep vacant lots clean and fund beautification
- City properties messed up

How would you prioritize CDBG spending?

- Low interest loans to businesses
- Services (cold shelter)
- Help neighborhoods implement their plans
- Need cohesive city-wide plan
- Prioritize the use of funds to higher need areas
- Jobs for young people
 - Job training programs (JTPA, CETA)
- Litter pick-up and beautification
- Buy up vacant properties for rehab and sell at cost to owner-occupants at various income levels
- Moratorium on liquor stores, bars, strip clubs, and check cashing establishments
- Leverage HOPWA funds for disabled housing
- City should promote housing in the sale
- Spruce up gateways
- Improved lighting (aesthetic) and invest in parks, recreation, for youth

APPENDIX I: REALTOR/BANKER ROUNDTABLE

Who's buying?

- Out-of-towners (East Coast)
 - Incredible bargains
 - Perspective
 - See potential in area
 - Not “afraid” of urban living
 - Local myth “Scovington”
 - Riverside: Cincinnati and out-of-state
 - No kids in LK (schools are an issue)
 - Walkable community
 - Soho—open spaces—updated interiors
 - Homes are affordable, large
- Newport seems to have better press/image than Covington (even from out-of-owners)
 - Change in 15 years
- \$275-\$400+ for rehabbed home (East Row)
- Perspective from Cut-in-the-Hill sells Covington
- CA residents hear about Covington from local P&G employees

Who's not buying?

- Families with kids
- Local folks
- Need to retain younger, first-time homebuyers
- Looking for bigger homes in the suburbs
- Unsavory streets for kids
- Difficult to pass financing (house needs too much work)
- Local real estate agents sell Covington Rehabs more
- Need help with rehab assistance
- Folks looking for fully-rehabbed/complete properties
- Not a lot of houses in the \$225-325 single family home range
- Past 6 months:
 - Newport 97 homes sold \$12,000-443,000 range with 86.9 the median
 - Covington 224 homes sold \$6,900-2,750,000 range with 99.9 the median
- Perception: advantages of Covington
 - Walkability
 - Feeling of safety
- Myths:
 - Crime
 - Live “down there”
 - Loitering

- Greatest opportunity for strong value appreciation in Covington
- Negative:
 - Tax rate (though Newport is a little higher)
 - Homes next door
- Frame shops/artist supply

Who's selling?

- Average family moves after 7-10 years
- Rehabbers/investors
- Single family homes—condos
- Good press from The Ascent & Pulse—buzz—investors
- Some investors do cosmetic work, not mechanicals
- Folks downsizing into condos
- Seniors can't afford gas/electric bills, steps

Who's not selling

- Condos owners in Riverside
- Overpriced property in Mainstrasse (listed)
- Speculation
- Westside/Lewisburg/Eastside:
 - Investors buying and selling
 - Young people buying owner-occupied 2 or 3 families
 - Lease option

Barriers

- More corner stores without liquor sales (Vieth's Deli)
- Kroger—Ft. Mitchell/Latonia/Bellevue
- Quality neighborhood markets
- Difficult to make corner stores economically feasible
- Missing:
 - Coffee shops
 - Deli
 - Dry cleaning/valet
 - Shoe repair—in neighborhoods besides Mainstrasse and Licking Riverside
 - Parking—need to be able to tear some old buildings down (wood cottages)—deterrent to selling properties
- Parking (designated) helps sell
- Many single families converted into multi-family (more cars)
- Empty nesters buying condos (no steps, need parking)

How would you prioritize the money?

- Demolish eyesores/blight
- Vacant lot better than vacant building
- Sidewalk, street repairs
- Streetscaping/landscaping—window boxes, etc
- Tree planting/maintenance—Tree Board
- Programs to work with homeowners on maintenance:
 - Glazing windows
 - Regular maintenance
 - Old home repair/appreciation
- Family values—social values—parenting classes—role models
- Pet care—neutering, animal care
- Partner with PetSmart, Home Depot, Remke
 - Litter, recycling, animal care, home maintenance
- Jobs for homeless—Philly Center City Dist ambassadors/litter pickup
- Remove/underground electric lines (Scott/Greenup)
- Standards of practice for landlords:
 - Accountability
 - Tenet selection
 - How they conduct business, visit property
- Madison between 12th and 26th—unattractive corridor, thru-travelers, houses near Holmes, vacant commercial buildings
- Demo Jacob Price—spread out vs. congregate
- Improve 12th Street entrance into Covington
- Park projects (river)
- Rebuild with community gardens, different structures (community pride)
- Build mixed-income neighborhoods (happening in suburbia, too)—diversity
- Technical assistance with home rehab/repair
- Help elderly maintain homes
 - Age in place
 - History
 - Grass cutting
 - Snow removal
- Public art projects—murals, mosaics, etc
- Community gardens

APPENDIX J: Business Owner Roundtable

Who is buying?

- Investors (commercial)
- Developers (Speculative)
 - Rehabbing: market rate or above
- Investors
 - Converting apartments to condos

Who is not buying?

- Individuals (for homeownership)
 - Prices inflated
- Families
 - Lack of greenspace
 - Perception that Covington is not safe

Who is selling?

- Owners with buildings in poor condition
- Long-term property owners
- Rate of return on property sales exceeding other Northern Kentucky cities

Barriers to revitalization

- In Mainstrasse—poor connection of parking lot to Main Street
- Perception of a lack of parking
 - Poor signage, adequate parking exists
- City not making full use of revenue generating opportunities
 - Parking fees
- Suburban shoppers not accustomed to paying for parking
- Lack of parking in residential areas
 - Few off-street opportunities
 - Proliferation of vehicles
- Not fully utilizing tax credit programs (10%)
- “Dead zone” in sections of the business district
 - Vacant buildings and lots
 - Nature of some businesses make people uncomfortable
 - Streetscape improvements
- Positives
 - Walkability
 - City keeps Greenup Street area clean

New Businesses

- Not a lot
- Some existing are growing into larger spaces

Current Efforts

- Covington Business Council (CBC) and Corporex working on plan to market Covington businesses to new owners of Ascent
- Joint events between CBC, Latonia Business Association, and Friends of Covington
- CNC preparing resident handbook and new resident welcome baskets

Barriers to Creating Jobs

- Payroll tax high
- Many potential employees have unrealistic expectations
- Connections to support services to start/expand business
- Systematic requirements
 - Parole
 - Public assistance benefits

Barriers to Retaining Jobs

- Businesses not always taking advantage of services that exist
- Zone change process difficult and expensive
- Permitting process expensive and not user-friendly

Priorities for using increased flexibility in CDBG

- Increase police foot patrols in areas with highest crime or perception of crime
- Street and sidewalk improvements
 - Give perception of positive momentum
- Streetscape improvements
 - Clutter of poles and signage
- Business support center/services
 - Help fully utilize existing services and talents of local business owners

Covington Area Plans: Shared Themes

	Job Creation/ Retention	Housing	Historic Preservation	Community Participation	Small Business	Increase Safety	Open Spaces/ Green Spaces
Covington Consolidated Plan	Yes	Increase homeownership; assist renters	Yes	Yes	Increase small businesses	Yes	
12th Street Redevelopment Plan	Not explicitly stated	Attract those who work in the area to become residents	Rehab of all eligible buildings	Yes	Create potential for investment	Yes	Creation of parks and spaces
Licking Riverside Strategic Plan		Increase residential use	Very detailed plan	Yes		Yes	Park and riverbank
Eastside Town Meetings	Lack of employment opportunities	Promote homeownership; help owners improve and maintain their properties		Yes		Yes	Improve Randolph Park and offer recreational opportunities to area youth
Vision 2015 Urban Renaissance Action Team Conceptual Plan	Reduce commercial vacancy rates	Market Rate Housing/Increase Homeownership/Creating more housing opportunities		Yes	Not explicitly stated	Yes	Creation of greenspaces and pedestrian/bike trails
Covington Arts District Plan	Yes	Artist rehab of homes	Yes	Yes	Yes (artist and artist-related businesses and services)	Yes	

 : Indicates topic not mentioned

**APPENDIX L: NRSA—CITY OF COVINGTON COMPARISONS, 2000 CENSUS AND 2008 PREDICTIONS
HOUSING UNITS**

	NRSA (2000)	NRSA 2008 Prediction	City of Covington (2000)	City of Covington (2008)	NRSA as a percent of City (2000)	NRSA as a percent of City (2008)
Housing Units	5,596	6,028	20,448	21,772	27%	28%
Owner Occupied	1,237	1,432	9,004	10,015	14%	14%
Percent Owner Occupied	22%	24%	44%	46%		
Renter Occupied	3,436	3,592	9,253	9,362	27%	38%
Percent Renter Occupied	61%	60%	45%	43%		
Vacant Units	923	1,004	2,191	2,395	42%	42%
Percent Units Vacant	16%	17%	11%	11%		
Age of Housing						
Built 1939 or earlier	64%		47%			

**APPENDIX M: NRSA—CITY OF COVINGTON COMPARISONS, 2000 CENSUS AND 2008 PREDICTIONS
POPULATION DEMOGRAPHICS**

	NRSA (2000)	NRSA 2008 Prediction	City of Covington (2000)	City of Covington (2008)	NRSA as a Percent of City (2000)	NRSA as a Percent of City (2000)
Total Population	9,598	9,849	43,370	44,134	22%	22%
Race						
White	6,899	7,069	37,752	38,529	18%	18%
African American	2,335	2,414	4,397	4,413	53%	58%
Ethnicity						
Hispanic	236	352	600	883	39%	40%
Age						
0-19	2,109	1,871	12,283	10,901	17%	17%
20-64	6,316	6,708	25,919	27,893	24%	19%
65+	1,173	1,270	5,168	5,340	23%	23%

APPENDIX N: Roundtable Common Themes

Roundtable Common Themes

	Who is buying	Who is not buying	Who is selling	Who is not selling	Barriers	Priorities for CDBG Funds
Realtors	Investors, rehabbers, out-of-towners	Local residents; Families with children	Rehabbers, Investors, Folks downsizing	Condo owners in Riverside, investors, speculators	Missing: Coffee shops; Deli; Dry cleaning/valet; Shoe repair—in neighborhoods besides Mainstrasse and Licking Riverside; Parking; lack of parking; former single-family homes now multi-family homes	Demolish eyesores/blight; Sidewalk, street repairs; Streetscaping/landscaping—window boxes, etc; Programs to work with homeowners on maintenance: Glazing windows; Regular maintenance; Old home repair/appreciation; Family values—social values—parenting classes—role models; Pet care—neutering, animal care Jobs for homeless—Philly Center City Dist ambassadors/litter pickup; Remove/underground electric lines (Scott/Greenup); Standards of practice for landlords: Accountability; Tenet selection; How they conduct business, visit property; Madison between 12th and 26th—unattractive corridor, thru-travelers, houses near Holmes, vacant commercial buildings; Demo Jacob Price—spread out vs. congregate; Improve 12th Street entrance into Covington; Build mixed-income neighborhoods (happening in suburbia, too)—diversity; Help elderly maintain homes--Age in place; History; Grass cutting; Snow removal Public art projects—murals, mosaics, etc
Residents	Investors, rehabbers, and the City	Local residents; Families with children	Motivated sellers, Seniors, Families with school-aged children, Rehabbers, Owners of vacant properties	Speculators and properties in foreclosure	Lack of commercial activity; Vacant housing; Perception of crime; Perception of poor schools; Lack of collaboration from city with the neighborhoods--Poor communication; Pit neighborhood against neighborhood; Inertia; City doesn't put funds into helping neighborhoods plan for the future; City properties messed up	Low interest loans to businesses; Services (cold shelter); Help neighborhoods implement their plans; Need cohesive city-wide plan; Prioritize the use of funds to higher need areas; Jobs for young people--Job training programs (JTPA, CETA); Litter pick-up and beautification; Buy up vacant properties for rehab and sell as cost to owner-occupants at various income levels; Moratorium on liquor stores, bars, strip clubs, and check cashing establishments; Leverage HOPWA funds for disabled housing; City should promote housing in the sale; Spruce up gateways; Improved lighting (aesthetic); Invest in parks, recreation, for youth
Business	Investors, Developers	Individuals; Families	Long-term owners, Owners with properties in poor condition		City not making full use of revenue generating opportunities--parking fees; "Dead zone" in sections of the business district--Vacant buildings and lots; Nature of some businesses make people uncomfortable Streetscape improvements	Increase police foot patrols in areas with highest crime or perception of crime; Street and sidewalk improvements--Give perception of positive momentum; Streetscape improvements--Clutter of poles and signage; Business support center/services--Help fully utilize existing services and talents of local business owners

APPENDIX O: HUD DATA SET "BLOCK GROUP LOWMOD ESTIMATES FOR KENTUCKY"

HUD Data Set "Block Group Low Mod Estimates for Kentucky"			
Census Tract	Population	Low/Mod	Low/Mod Percentage
603	1,750	1,377	78.7
607	1,921	1,509	78.6
670	2,677	1,549	57.9
671	2,608	2,010	77.1
Total	8,956	6,445	72

HUD Definitions, Cincinnati MSA: 2002—Family of 4

Low Income: 80% of area median household income = \$51,450

Moderate Income: 120% of area median household income = \$77,160