



City of Ashland  
Analysis of Impediments  
PY2020



Revised 03/20

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# 2020 Analysis of Impediments

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## **Introduction**

Equal access to housing is fundamental to each person in meeting essential needs and pursuing personal, educational, employment or other goals. In recognizing equal housing access as a fundamental right, the Federal government, the Commonwealth of Kentucky, and the City of Ashland have established fair housing choice as a right protected by law.

Federal Fair Housing Law states that it is illegal to discriminate against anyone on the basis of race, color, religion, sex, disability, familial status, or national origin. The City of Ashland, in an effort to ensure that its citizens are not denied equal housing rights, has conducted an analysis of impediments to affirmatively further fair housing. This analysis was conducted by the City of Ashland Department of Community and Economic Development in conjunction with the City of Ashland Commission on Human Rights.

This analysis seeks to identify any impediments which would negatively affect a person's ability to obtain affordable, decent, safe, and sanitary housing. After identification of any impediments, the City of Ashland Department of Community and Economic Development along with the Ashland Commission on Human Rights will seek ways to improve the community's response to overcome these impediments to fair housing.

## **Mission**

The mission of the City of Ashland Department of Community & Economic Development is to provide safe, decent, affordable housing opportunities through diligent efforts from its property maintenance and building inspection staff. Our core values guide our work as we believe that everyone deserves to have a safe place to live and that everyone has a right to fair housing, free from discrimination.

## **Ordinance 29-2013**

It is the policy of the City of Ashland to cooperate closely with the Kentucky Commission on Human Rights in order to safeguard all individuals within the city from discrimination because of his or her race, color, religion, sex, national origin, handicap, sexual orientation, gender identity, marital status, or familial status in connection with housing ; thereby to protect their interest in personal dignity and freedom from humiliation, to make available to the city their full productive capacities, to achieve a condition in which individuals of similar income levels have a like range of housing choices available to them regardless of their race, color, religion, sex, national origin, handicap, sexual orientation, gender identity, marital status, or familial status.

## **Citizen Participation**

It is the policy of the City of Ashland to ensure adequate citizen involvement in the planning, implementation, and evaluation of its housing and community development programs. The City of Ashland had developed the Citizen Participation Plan in an effort to encourage citizen participation in the Community Development Block Grant (CDBG) Program, specifically in the Consolidated Plan, Annual Action Plan and Consolidated Performance and Evaluation Report. The Citizen Participation Plan is prepared and implemented in accordance with the guidance provided in U.S. Department of Housing and Urban Development (HUD) Regulations 24 CFR Part 91.105.

The City encourages involvement of low- and moderate-income persons, and those living in target area where federal funding is proposed to be used are particularly encouraged to be involved in the planning process. The City also welcomes the participation of minority populations, non-English speaking persons and persons with disabilities.

In addition, staff will invite comments from all local public services and non-profit organizations, as well as interested groups. Staff will ensure that organizations that provide assisted housing, health services, social services, agencies that provide assistance to children, elderly persons, persons with disabilities, persons with HIV/AIDS and the homeless, will be notified of public meetings and invited to participate in the preparation of the Consolidated Plan.

## **Fair Housing Agencies**

### **Ashland Commission on Human Rights**

The Ashland Commission on Human Rights is an agency located within the City of Ashland whose purpose is to safeguard all individuals within the city limits of Ashland from discrimination because of race, color, religion, national origin, sex, age, disability, familial status, and sexual orientation/gender identity in connection with employment, housing, and public accommodations. The commission serves as an investigative, consultative, educational, persuasive, and enforcement agency.

The City established the City of Ashland Commission on Human Rights in 1999. The commission consists of a chairman and 8 board members and is available to hear complaints on violations of human rights. The commission hears the complaint and determines if it is within the jurisdiction of the commission. If the complaint is within the commission's jurisdiction it will then investigate and take appropriate action. The commission meets the third Tuesday of each month at 5:30 PM in the Human Rights Commission office at 1544 Winchester Avenue, Suite 701.

### **Kentucky Commission on Human Rights**

The Kentucky Commission on Human Rights (KCHR) is an agency within state government created to ensure equality in Kentucky. The purpose of the commission is to protect people from discrimination through enforcement of the Kentucky Civil Rights Act. The agency receives initiates, investigates, seeks to conciliate, conducts hearings, and rules upon complaints alleging violations of the Kentucky Civil Rights Act. [www.kchr.ky.gov](http://www.kchr.ky.gov)

### **Lexington Fair Housing Council**

The Lexington Fair Housing Council (LFHC) is a private nonprofit agency dedicated to ending discrimination in Kentucky. The LFHC serves the Lexington area as well as the rest of the state. The council receives funding from the HUD to carry out its mission. The council advises local groups including churches, NAACP branches, Human Rights Commissions, and Tenant Associations on how to assist citizens in filing housing discrimination complaints. The council also litigates fair housing cases to develop fair housing case law in state and federal courts. [lexingtonfairhousing.com](http://lexingtonfairhousing.com)

## **United States Department of Housing and Urban Development Funding**

The City of Ashland administers two programs funded by the Department of Housing and Urban Development.

### **Community Development Block Grant (CDBG)**

The Community Development Block Grant (CDBG) program was created by Title I of the Housing and Community Development Act of 1974. The Federal CDBG funding is given to large urban areas (entitlements) and to states for small cities' programs.

The CDBG program has made it possible for the City of Ashland to address problems, take advantage of development opportunities, and provide a broad range of benefits to low- and moderate-income residents.

Each activity funded by the CDBG program must meet at least one of the three National Objectives identified in Title I of the Housing and Community Development Act of 1974 as amended, and regulations contained in the 24 Code of Federal Regulations 570.483. The three objectives are:

- Benefit to low- and moderate-income persons.
- Prevention or elimination of slums or blight.
- Meeting community development needs having a particular urgency.

The CDBG program has historically maximized efficiency in program delivery and effectiveness of the Federal dollars that it receives. The following goals are some of which were adopted by the Commonwealth of Kentucky to promote community and economic development of which the City of Ashland Departments of Economic and Planning & Community Development plan mirror the following:

- To improve local economies and the economic well-being of the people of the Ashland area while protecting the environment.
- To provide public facilities to eliminate conditions which are detrimental to the public health and safety and which detract from further community development or are necessary to meet other essential community needs.
- To improve the condition of housing and expand fair housing opportunities especially for persons of low and moderate income.
- To improve the quality of life through funding community projects requested by community agencies to enhance community pride and involvement, and perpetuate local identity.

- To assure that not less than 70 percent of the total amount of CDBG funds received shall be used for support of activities that benefit persons of low and moderate income.

The City of Ashland CDBG program will thereby continue to strengthen the Ashland area communities and offer residents the assistance and tools needed to improve their lives and create a brighter future for the families.

### **Housing Choice Voucher (HCV) Program**

The Housing Act of 1937 (the “Act”) is responsible for the birth of federal; housing program initiatives. The Act was intended to provide housing assistance to states and cities for public works projects for low income residents, slum clearance, and development of affordable housing.

The Housing and Community Development (HCD) of 1974 created a new federally assisted housing program the Section 8 Existing program (also known as the Section 8 Certificate program.) The HCD Act represented a significant shift in federal housing strategy from locally owned public housing to privately owned rental housing.

Under the certificate program, federal housing assistance payments were made directly to private owners of rental housing, where this housing was made available to lower-income families. Eligible families were able to select housing in the private rental market. Assuming that the housing met certain basic physical standards of quality (“housing quality standards”) and was within certain HUD-established rent limitations (“fair market rents”, the family would be able receive rental assistance in the housing unit. Family contribution to rent was generally set at 30 percent of the family’s adjusted income, with the remainder of the rent paid by the program.

Another unique feature of the Certificate program was that the rental assistance remained with the eligible family, if the family chose to move to another privately-owned rental unit that met program requirements (in contrast to the public housing program where the rental assistance remains with the unit, should a family decide to move.) Consequently, the Certificate program was characterized as tenant-based assistance, rather than unit based assistance.

The Housing and Community Development Act (HCD) of 1987 authorized a new version of tenant-based assistance- the Section 8 Voucher program. The Voucher program was very similar to the certificate program in that eligible families were able to select t housing in the private rental market and receive assistance in that housing unit.

However, the Voucher program permitted families more options in housing selection. Rental housing still had to meet the basic housing quality standards, but there was no fair market rent limitation on rent. In addition, family contribution to rent was not set at a limit of 30% adjusted income. Consequently, depending on the actual rental cost of the unit select ted, a family might pay more or less than 30 percent

From 1987-1999, public housing agencies managed both the Certificate and voucher-based assistance programs, with separate rules and requirements of each. From 1994 through 1998,

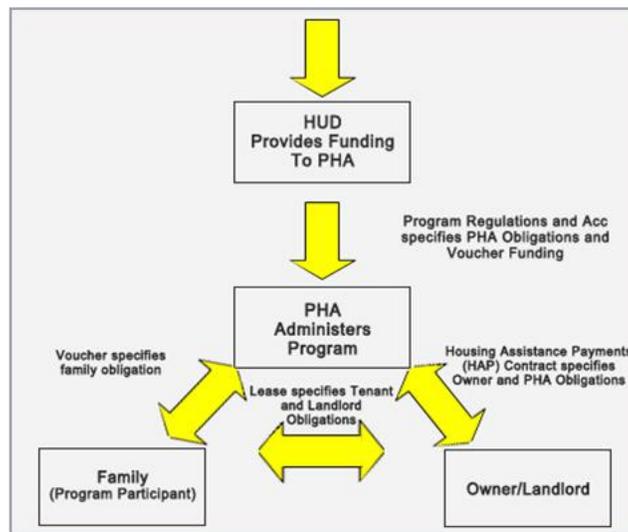
HUD published a series of new rules, known as “conformity rules”, to more closely combine and align the two similar housing programs, to the extent permitted by law.

In 1998, The Quality Housing and Work Responsibility Act (QHWRA)- also known as the Public Housing Reform Act-was signed into law. QHWRA eliminated all statutory differences between the certificate and voucher tenant-based programs and required that the two programs be merged into a single tenant-based assistance program, now known as the Housing Choice Voucher (HCV) program.

On the premerger Voucher program Voucher program. However, unlike the pre-merger Voucher program, the HCV program requires an assisted family to pay at least 30 percent of income for rent.

The transition of assistance from the Certificate and Voucher programs to the new HCV program began in October 1999. By October 2001, all families receiving tenant-based assistance were converted to the HCV program.

Table 1: Responsibilities of Housing Choice Voucher Program



The Housing Choice Voucher program is income based and is designed to provide rental assistance to eligible extremely-low and very low-income families within Boyd County, Kentucky. All rental units in Boyd County have the potential to be included. Units must meet Housing Quality Standards (HQS). The owner/landlord must enter into a Housing Assistance Payment (HAP) contract with Ashland Assisted Housing. The tenant and the housing authority pay their respective portions of the rent to the owner.

Table 2: FY2019 Income Limits Documentation System

FY2019 Income Limits Documentation System								
Huntington-Ashland, WV-KY-OH HUD Metro FMR Area								
	Persons in the Family							
	1	2	3	4	5	6	7	8
Very-Low Income Limit	\$ 19,750.00	\$ 22,600.00	\$ 25,400.00	\$ 28,200.00	\$ 30,500.00	\$ 32,750.00	\$ 35,000.00	\$ 37,250.00
Extremely Low Income Limit	\$ 12,490.00	\$ 16,910.00	\$ 21,330.00	\$ 25,750.00	\$ 30,170.00	\$ 32,750.00	\$ 35,000.00	\$ 37,250.00

## Geographic Profile

The City of Ashland is located in the northeastern corner of the state of Kentucky along the Ohio River. The City currently encompasses 17.02 square miles with a population of approximately 20,669 citizens. Ashland is Eastern Kentucky's largest urban area as well as a center for health care, commerce, banking, and recreational activities. It is located in a tri-state Metropolitan Statistical Area, which includes Huntington, West Virginia, and Ironton, Ohio.

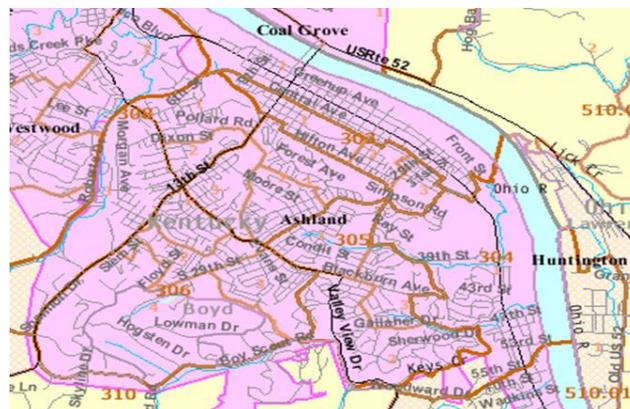
Map 1: Boyd County, Kentucky



Map 2: City of Ashland: Jurisdiction



Map 3: City of Ashland: Census Tracts



## Population Profile

The City of Ashland has a total population of 20,188 according to the 2019 U.S. Census Bureau population estimates. The population of Ashland residents has steadily decreased between 2010 and present.

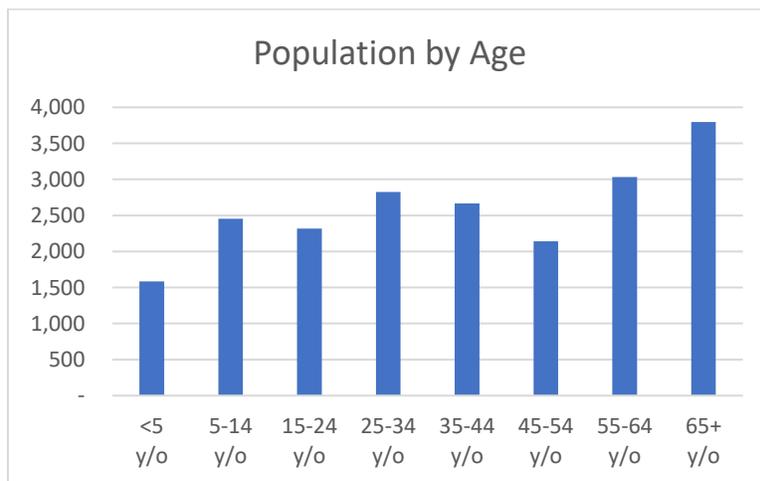
Table 3: Population

Year	Population
2010	21,704
2011	21,610
2012	21,491
2013	21,301
2014	21,232
2015	21,042
2016	20,906
2017	20,669
2018	20,382
2019	20,188

## Age and Sexual Orientation Characteristics

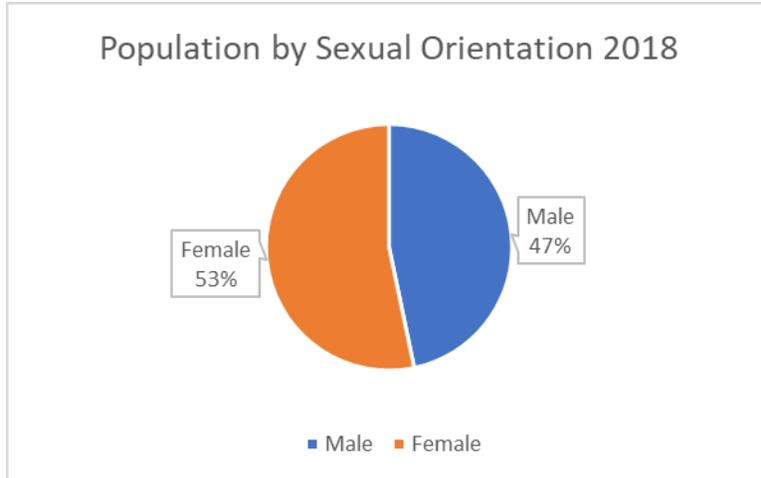
Between the ages of 65 years and older represents the largest age population group.

Graph 1: Population by Age



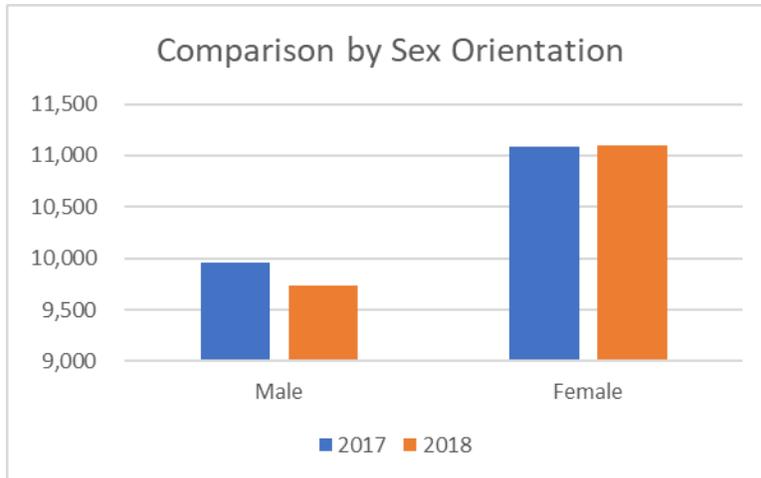
There are 5% more female residents than males within the City of Ashland.

Graph 2: Population by Sexual Orientation



Between 2017 and 2018, the male population decreased slightly while female population remained steady.

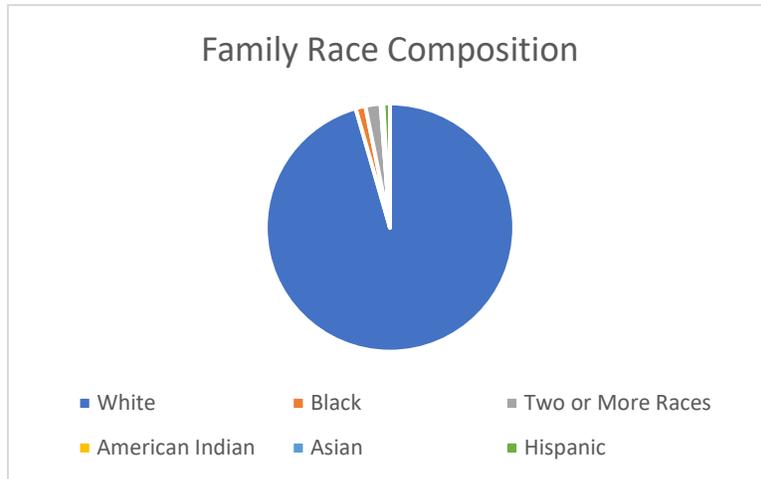
Graph 3: Population by Sexual Orientation Comparable Years



### Race & Ethnicity: Integration

According to the 2018 ACS 5-Tear Estimate Data Profile, the largest ethnic group includes Non-Hispanic and the three identified largest racial groups (including Hispanic and non-Hispanic people) include White persons (95.54%), Two or More Races (1.98%), and Black/African American (1.28%).

Graph 4: Family Race Composition



## Income Profile

In evaluating household income, households are often times grouped into different income groups in relation to the Median Family Income and adjusted household size. Ashland's Median Family Income is 38,446. The five categories include:

Extremely Low Income: 0-30 percent of Median Family Income (MFI): <\$11,533

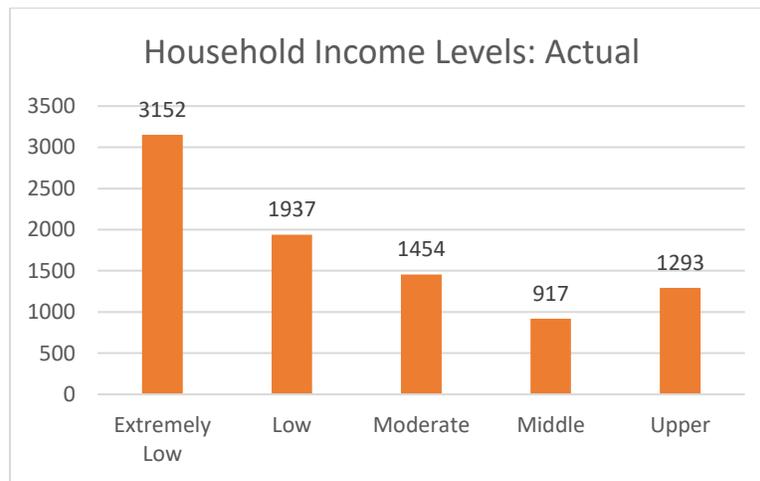
Low Income: 31-50 percent of Median Family Income (MFI): < \$19,223

Moderate Income: 50-80 percent of Median Family Income (MFI):< \$30,756

Middle/Upper Income: >81 percent of Median Family Income (MFI):< \$44,560

Upper Income: > 120 percent of Median Family Income (MFI): > \$46,135

Graph 5: Household Income Levels Actual



## Retirement Benefits

2,097 Ashland residents receive retirement benefits with a median income of \$25,841.

## Social Security Disability Benefits

Social Security Disability Benefits are granted to people who are unable to work due to a medical condition that is expected to last one year or result in death. Certain family members of disabled workers may also receive money from Social Security.

## Social Security Income (SSI)

Social Security Income (SSI) are monthly payments to people who have low income and few resources, and who are age 65 or older, blind, or disabled.

Table 4: Disability/Retirement Benefits

Social Security Disability Thresholds			
Non-Blind	\$ 1,220.00	\$ 1,260.00	month
Blind	\$ 2,040.00	\$ 2,100.00	month
Trial Work Period	\$ 880.00	\$ 910.00	month
Maximum Social Security Benefit: Worker Retiring at Full Retirement Age			
	\$ 2,861.00	\$ 3,011.00	month
SSI Federal Payment Standard			
Individual	\$ 771.00	\$ 783.00	month
Couple	\$ 1,157.00	\$ 1,175.00	month
SSI Resource Limits			
Individual	\$ 2,000.00	\$ 2,000.00	
Couple	\$ 3,000.00	\$ 3,000.00	
SSI Student Exclusion			
Monthly Limit	\$ 1,870.00	\$ 1,900.00	
Annual Limit	\$ 7,550.00	\$ 7,670.00	
Estimated Average Monthly Social Security Benefits Payable in January 2020			
	Before	After 1.6%	
	1.6% COLA	COLA	
All retired workers	\$1,479.00	\$1,503.00	
Aged Couple, Both receiving	\$2,491.00	\$2,531.00	
Widowed mother and two children	\$2,888.00	\$2,934.00	
Aged widow(er) alone	\$1,400.00	\$1,422.00	
Disabled worker, spouse and one or more children	\$2,141.00	\$2,176.00	
All disabled workers	\$1,238.00	\$1,258.00	

Maximum Federal Supplemental Security Income payment amounts increase with the cost of living increases. The COLA is based on the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). The latest increase was effective January 2020 of 1.6%.

Graph 6: Cost of Living Adjustment (COLA)

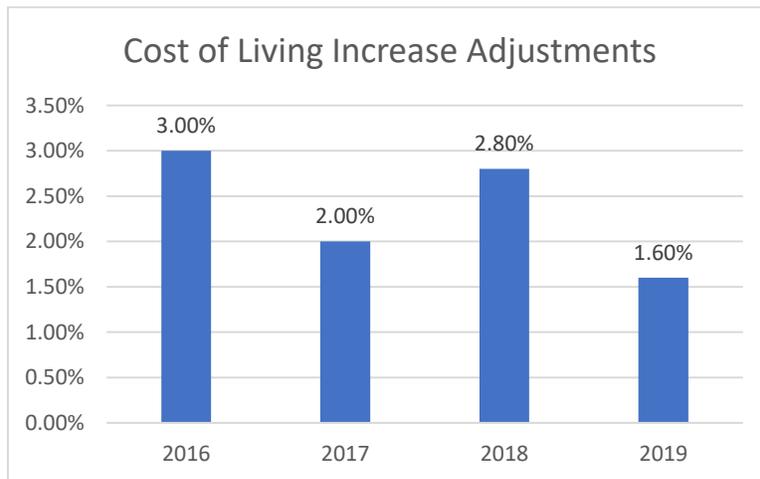
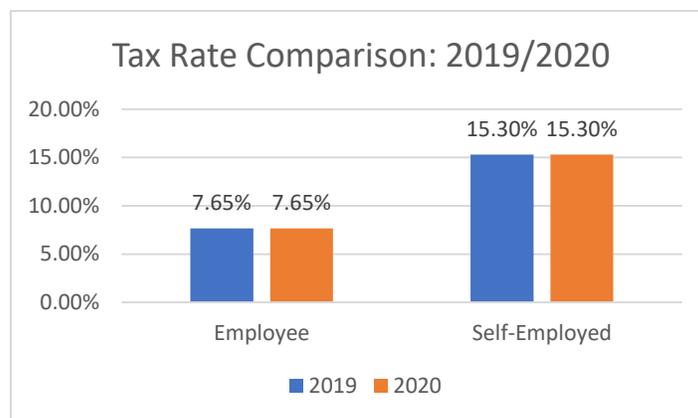


Table 5: Social Security/Medicare Tax Rate

Tax Rate	2019	2020
Employee	7.65%	7.65%
Self-Employed	15.30%	15.30%

Graph 7: Social Security/Medicare Tax Rate Comparison



Social Security National Press Office

The 7.65% tax rate is the combination rate for Social Security and Medicare. The Social Security portion (OASDI) is 6.2% on earnings up to the applicable taxable amount. The Medicare portion

(HI) is 1.45% on all earnings. As of January 2013, individuals with earned income or more than \$200,000 (\$250,000 for married couple filing jointly) pay an additional .9% in Medicare taxes.

## Employment Profile

Local economic characteristics, although not directly related to fair housing, influence local housing needs. Economic characteristics include the type of jobs available within Ashland, the way residents access jobs (auto, transit, etc.), occupations held by residents, and their household income. This section explains economic trends and characteristics in Ashland as a means to identifying and understanding local housing needs.

### Major Employers

Of Ashland’s top 10 employers, 1,281 are retail sales/service related, 613 are government/civil service, and 3,693 are a health-care providers, and 1,101 are educational positions.

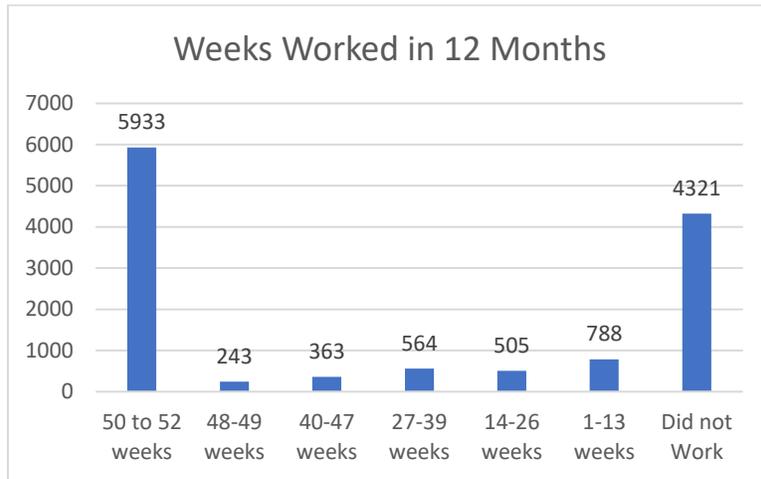
Table 6: Major Employers

Name of Business	Number of Employees	Percentage	Type of Business
King's Daughters' Medical Center	3,130	0.499%	Medical
Ashland Independent School Board of Education	760	0.121%	Education
Walmart Stores East , LP #1426	557	0.089%	Retail
Texas Roadhouse of Ashland, LLC	421	0.067%	Service
City of Ashland	372	0.059%	Government
Kentucky Community & Technical College	341	0.054%	Education
JC Penney Co., Inc.2387-9	303	0.048%	Retail
Pathways, Inc.	294	0.047%	Medical
Woodland Oaks, Inc.	269	0.043%	Medical
Commonwealth of Kentucky	241	0.038%	Government
<b>Total</b>	<b>6,267</b>		
City of Ashland Occupational License Division			

### Jobs held by Residents

8,805 of residents over the age of 16 were in the labor market.

Graph 8: Weeks Worked Within Last 12 Months



### Unemployment

Current unemployment is at 6.1%.

Graph 9: Unemployment Year Comparison

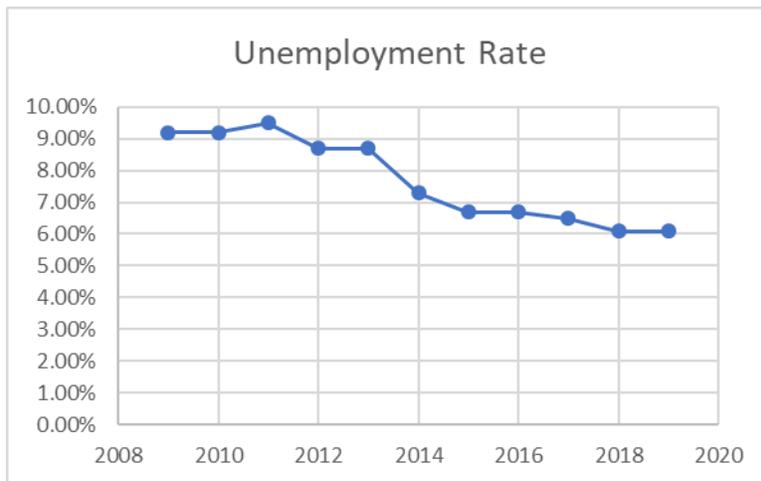


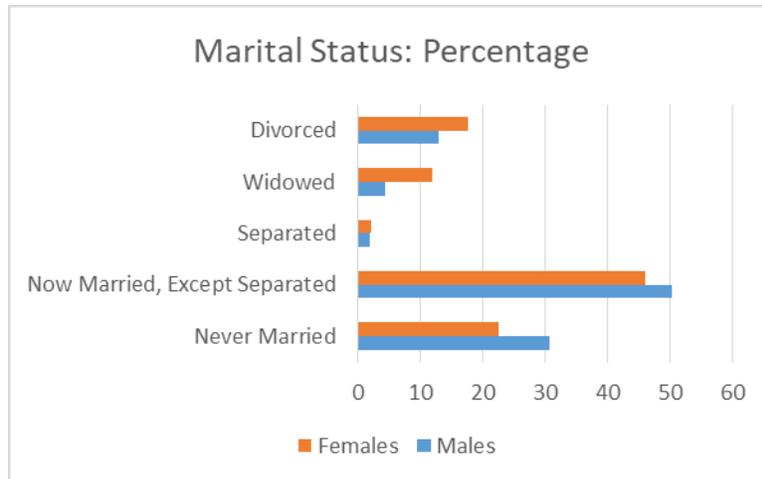
Table 7: Unemployment Comparison by Year

Year	Percentag
2009	9.20%
2010	9.20%
2011	9.50%
2012	8.70%
2013	8.70%
2014	7.30%
2015	6.70%
2016	6.70%
2017	6.50%
2018	6.10%
2019	6.10%

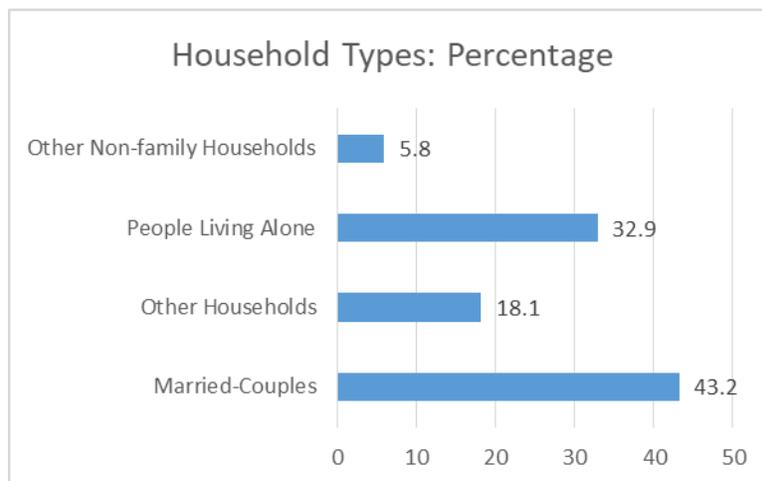
## Household Characteristics Profile

Information on household characteristics facilitates understanding of changing housing needs. The Bureau of Census defines a household as all persons who occupy a housing unit, which may include single persons living alone, families related through marriage or blood, and unrelated persons living together. Persons living in retirement or convalescent homes, dormitories, or other group living situations are not considered households.

Graph 10: Marital Status: Percentage

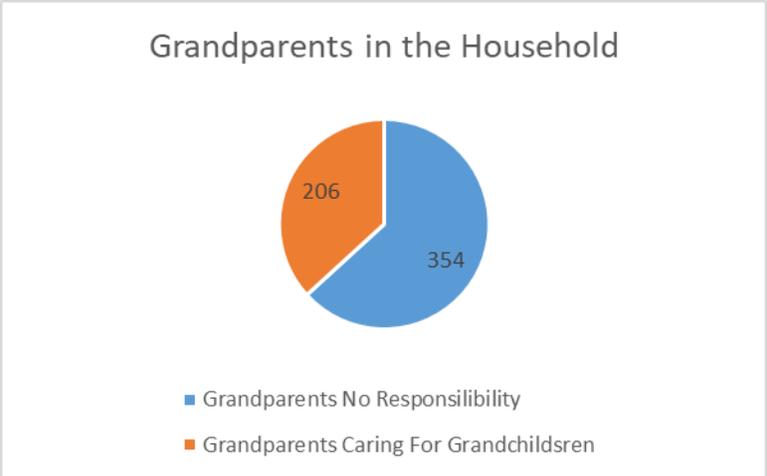


Graph 11: Household Types: Percentage



560 grandparents lived with their children under 18 years old. Of those grandparents 36.8% were responsible for the basic needs of the grandchildren.

Graph 12: Grandparents in the Household



## Housing Profile

Fair housing is also concerned with the availability of a range in types and prices of housing. This section provides an overview of the housing market and the dynamics affecting housing availability. Later sections of this AI study build on the analysis and evaluation of the City’s zoning ordinance and land use regulations to assess the status of fair housing in the community.

### Housing Characteristics

According to 2018 ACS 5-Year Estimate Data Profile, Ashland has 8,753 occupied housing units. Of occupied units, 60% percent are owner occupied while 40% percent are renter occupied.

Graph 13: Occupied Units

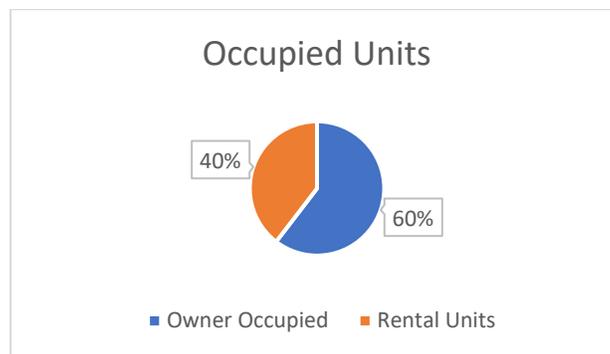
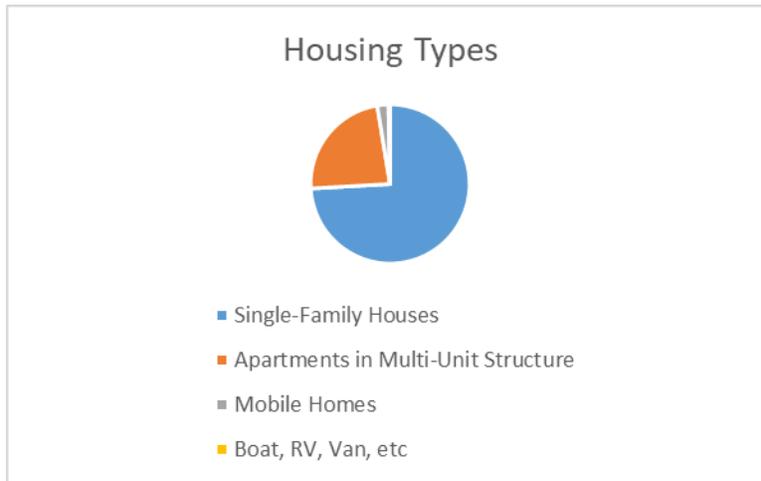


Table 8: Types of Housing Units (2013-2017)

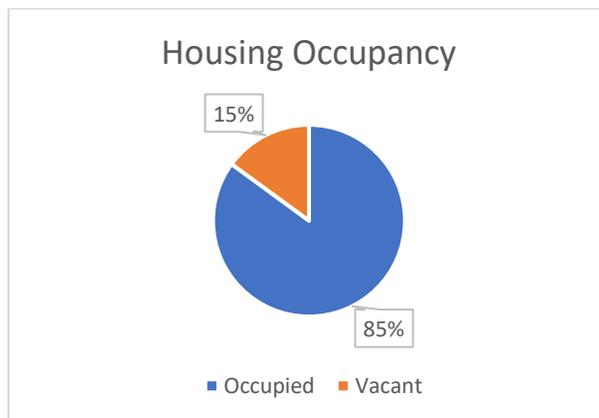
Type of Housing Unit	Percentage
Single-Family Houses	74.1%
Apartments in Multi-Unit Structure	23.3%
Mobile Homes	2.3%
Boat, RV, Van, etc	.3%

Graph 14: Housing Types



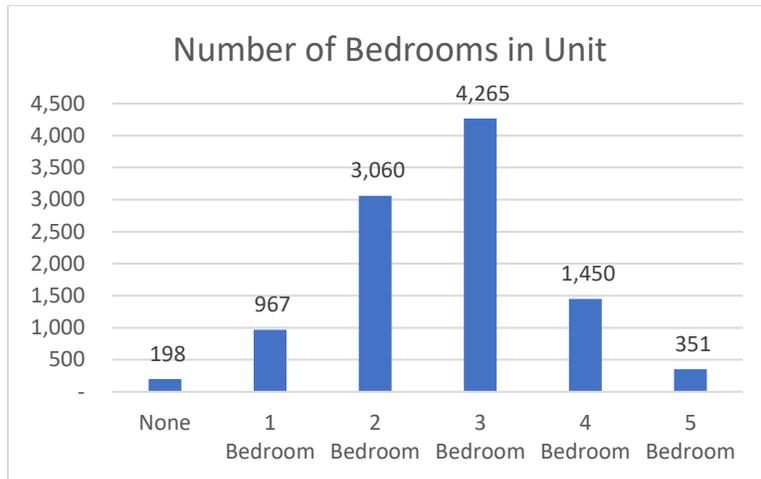
Vacancy rates are an indicator of housing needs. While vacancies help moderate housing costs, excess vacancies depress rents and home values. Generally, an “optimal” vacancy rate is 1.5 percent to 2.0 percent in the for-sale market and 5.0 to 6.0 for the rental market. In Ashland, the City’s homeowner vacancy rate is 4.6 % and the rental vacancy rate is 8.9% percent.

Graph 15: Housing Occupancy



Three-bedroom units exceed all other bedroom sizes.

Graph 16: Number of Bedrooms in Unit: Actual



Graph 17: Housing Heating Fuel (Percentage)

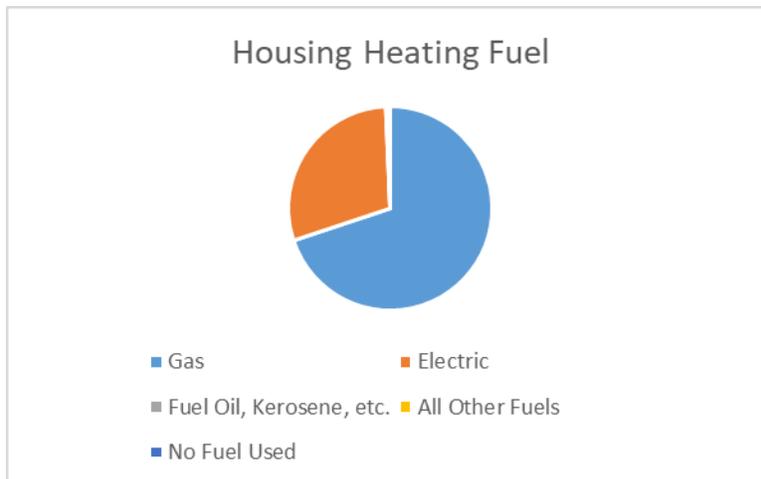


Table 9: House Heating Fuel Used (2013-2017)

Type	Percent
Gas*	69.9%
Electric	29.4%
Fuel Oil, Kerosene, etc.	0.1%
All Other Fuels	0.1%
No Fuel Used	0.5%

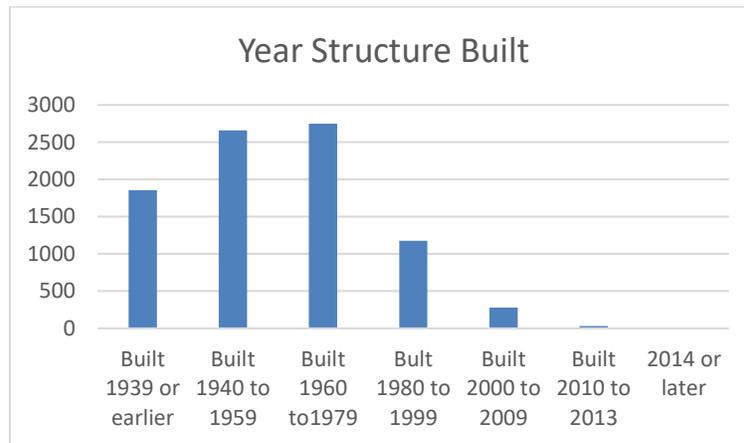
\*Category includes utility, bottled, tank, or LP gas

## Housing Conditions

Like any other asset, housing generally deuterates over time. If not regularly maintained, housing can deuterate into despair, depress neighborhood property values, discourage reinvestment, and eventually impact quality of life in an entire neighborhood. Maintaining quality housing is thus a important community goal. This section analyzes and discusses the age and condition of Ashland housing and neighborhoods.

The following table indicates the number of homes built in Ashland by decade. As of 2018, 91% of the housing was at least 30 years old. A general rule in the housing industry, homes older than 30 years begin to require major investments to maintain quality. Improvements needed include siding, painting, and roofing among others. After 50 years, homes typically need new plumbing, electrical and mechanical systems, lead removal, and other major repairs. 67% of Ashland’s housing stock is over 50 years old.

Graph 18: Year Housing Structure Built



## Housing Issues

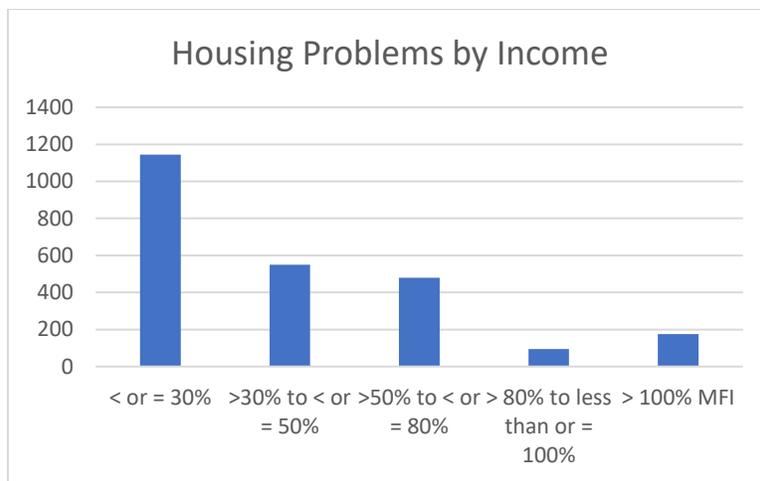
In 2019, the US Department of Housing and Urban Development (HUD) released Comprehensive Housing Affordability Strategy (CHAS) data based on special tabulations of five-year ACD estimates. CHAS data helps local agencies assess local trends in housing need and problems. The following displays the number of households earning less than 100 percent of median income who have at least one of the housing problems listed below. According to CHAS, the four (4) housing problems include lack of kitchen or complete plumbing facilities, overcrowding, severe overcrowding, cost burden and severe cost burden.

Within the City of Ashland, 33 units lack complete plumbing and 54 units lack complete kitchen.

## Housing Issues by Income

Households (owners & renters) earning below 30% median income have more household issues than all other income groups. Owner households with earnings below 30% of median income have more housing issues than other income groups.

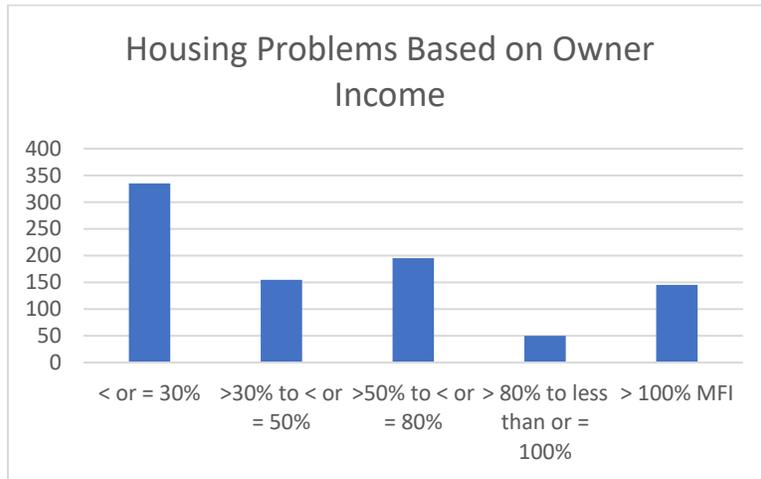
Graph 19: Housing Problems by Income



2019 Comprehensive Housing Affordability Survey (CHAS)

Owner households with earnings below 30% of median income have more housing issues than other income groups.

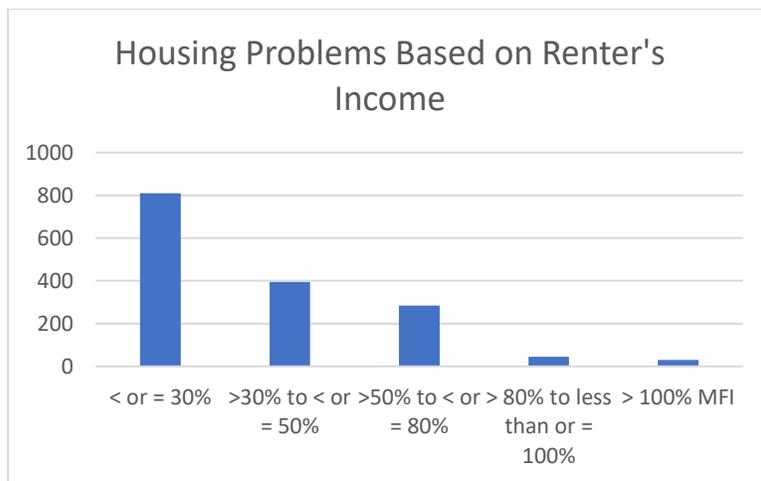
Graph 20: Housing Problems Based on Owner's Income



2019 Comprehensive Housing Affordability Survey (CHAS)

Renter households with earnings below 30% of median income have more housing issues than other income groups.

Graph 21: Housing Problems Based on Renter's Income

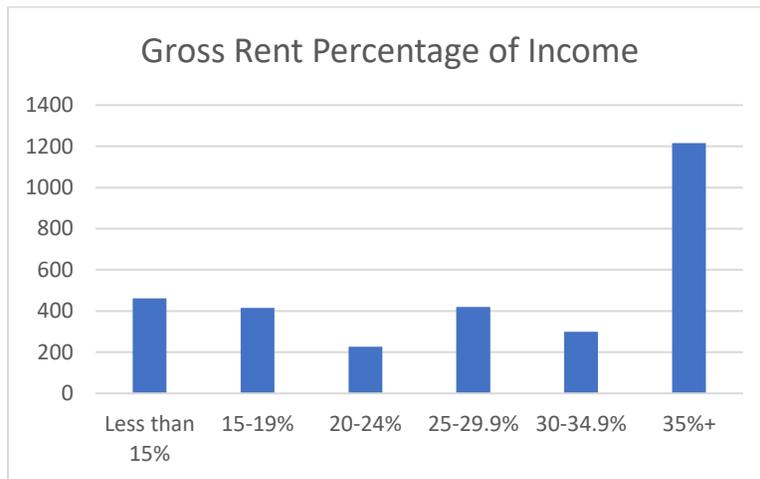


2019 Comprehensive Housing Affordability Survey (CHAS)

## Cost Burden

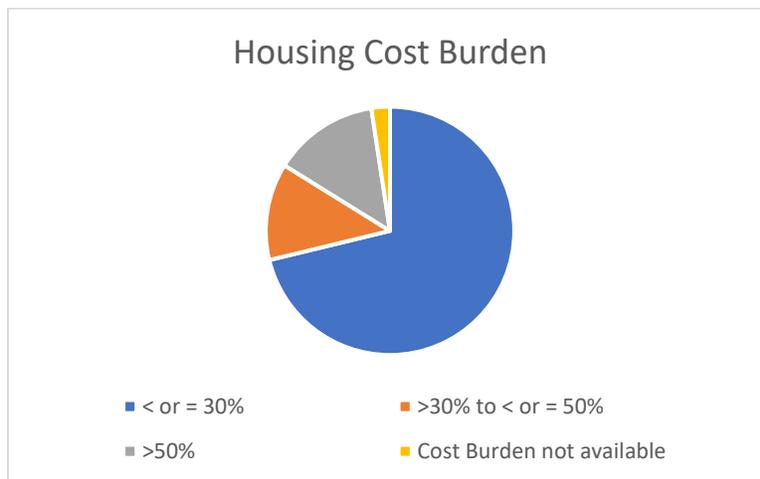
Cost burden refers to paying more than 30 percent of income towards housing. Overpayment can be moderate or severe. Moderate overpayment refers to paying 30 percent to 49 percent of income towards housing, and severe overpayment is anything higher. Graph 21 displays the number of homeowner and renter households paying more than 30 percent of their income for housing. Renters experience cost burden more often than homeowners. The following table displays the number of homeowner and renter households paying more than 35 percent of their income for housing.

Graph 22: Gross Rent Percentage of Income



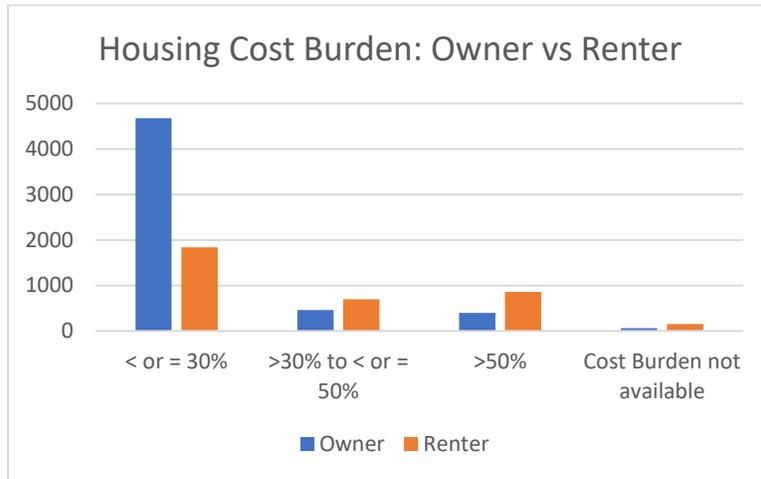
2014-2018 ACS 5-Year Data Profile

Graph 23: Housing Cost Burden



2014-2018 ACS 5-Year Data Profile

Graph 24: Cost Burden: Owner vs. Renter

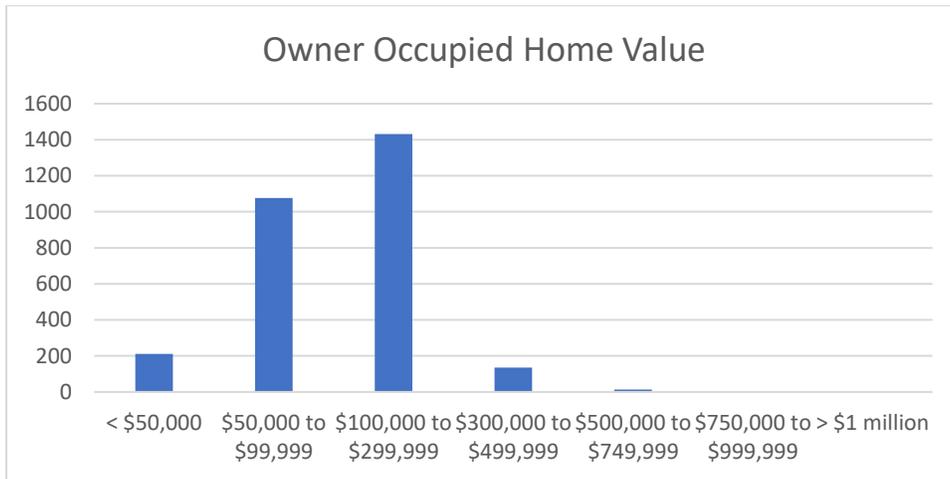


2014-2018 ACS 5-Year Data Profile

**For Sale and Rental Housing Prices**

The median sales price for a single-family home was \$110,500 in 2018.

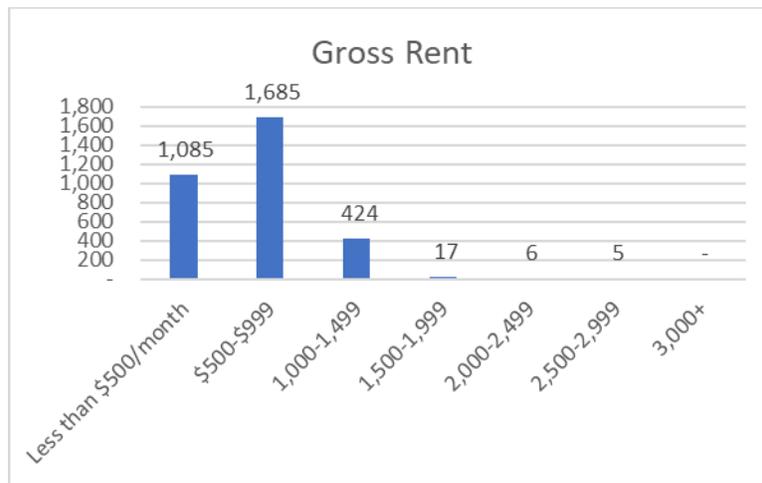
Graph 25: Owner Occupied Home Value



2014-2018 ACS 5-Year Data Profile

The median rent was \$600 in 2019.

Graph 26: Gross Rent



2014-2018 ACS 5-Year Data Profile

Fair housing opportunity is covered by Federal and state regulations that prohibit discrimination in the rental, sale, negotiation, advertisement, or occupancy of housing on the basis of protected class. Implementation of fair housing practices are achieved through a network of realtors, fair housing providers, and the courts. This chapter provides an overview of the private sector housing industry in Ashland and its interrelationship with fair housing services

The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). Regulation C, required lending institutions to report loan data.

The HMDA data and reports are the most comprehensive publicly available information on mortgage market activity. The data and reports can be used along with Census demographic information for data analysis purposes. Available below are data tables based on HMDA information collected in or after for the Huntington-Ashland area.

Table 10: Disposition of Loan Applications: Race/Sexual Orientation

	Loans Submitted	Applications Approved But Not Accepted	Applications Denied	Applications Withdrawn	Loans Originated	Files Closed for Incompleteness
American Indian	34	0	12	6	13	3
Asian	63	0	17	5	39	2
Black or African American	109	4	29	12	59	5
Native Hawaiian	5	0	4	0	0	1
White	9902	351	2052	1066	5998	435
2 or More Minorities	5	0	2	0	2	1
Joint	84	2	19	14	43	6
Race Not Available	893	15	210	101	531	36

American Indian	Loans Submitted	Applications Approved But Not Accepted	Applications Denied	Applications Withdrawn	Loans Originated	Files Closed for Incompleteness
Male	12	0	4	2	6	0
Female	19	0	8	4	7	0

Asian	Loans Submitted	Applications Approved But Not Accepted	Applications Denied	Applications Withdrawn	Loans Originated	Files Closed for Incompleteness
Male	40	0	12	3	22	3
Female	13	0	1	2	9	1

Black or African American	Loans Submitted	Applications Approved But Not Accepted	Applications Denied	Applications Withdrawn	Loans Originated	Files Closed for Incompleteness
Male	58	3	14	8	30	3
Female	27	0	8	2	15	2

Native Hawaiian/Other Pacific Islander	Loans Submitted	Applications Approved But Not Accepted	Applications Denied	Applications Withdrawn	Loans Originated	Files Closed for Incompleteness
Male	2	0	1	0	0	1
Female	2	0	2	0	0	0

White	Loans Submitted	Applications Approved But Not Accepted	Applications Denied	Applications Withdrawn	Loans Originated	Files Closed for Incompleteness
Male	3521	122	745	430	2049	175
Female	2150	72	530	209	1252	87

2 or More Minority Races	Loans Submitted	Applications Approved But Not Accepted	Applications Denied	Applications Withdrawn	Loans Originated	Files Closed for Incompleteness
Male	4	0	2	0	2	0
Female	1	0	0	0	0	1

Ethnicity	Loans Submitted	Applications Approved But Not Accepted	Applications Denied	Applications Withdrawn	Loans Originated	Files Closed for Incompleteness
Hispanic	91	0	33	9	42	7
Non Hispanic or Latino	9844	347	2026	1068	5994	409
Joint	64	2	14	9	35	4
Ethicity Not Available	1096	23	272	118	614	69

Table 11: Disposition of Loan Applications: Median Age of Home/Loan Type

	Loans Submitted	Applications Approved But Not Accepted	Applications Denied	Applications Withdrawn	Loans Originated	Files Closed for Incompleteness
1990-1999	118	4	10	14	89	1
1980-1989	774	12	78	112	552	20
1970-1979	465	5	55	78	311	16
1969 or Earlier	349	10	48	56	228	7
FHA, FSA/RHS & VA Loans						
	Loans Submitted	Applications Approved But Not Accepted	Applications Denied	Applications Withdrawn	Loans Originated	Files Closed for Incompleteness
1990-1999	118	4	10	14	89	1
1980-1989	774	12	78	112	552	20
1970-1979	465	5	55	78	311	16
1969 or Earlier	349	10	48	56	228	7
Conventional Loans						
	Loans Submitted	Applications Approved But Not Accepted	Applications Denied	Applications Withdrawn	Loans Originated	Files Closed for Incompleteness
1990-1999	322	17	57	59	166	23
1980-1989	1604	73	319	156	946	110
1970-1979	698	29	115	65	441	48
1969 or Earlier	710	15	73	76	529	17

Table 12: Disposition of Loan Application: Census Tract/Loan Type

Disposition of Loan Application FHAFSA/RHS & VA Loan						
	Loans Submitted	Applications Approved But Not Accepted	Applications Denied	Applications Withdrawn	Loans Originated	Files Closed for Incompleteness
30200	2	1	0	1	0	0
30300	9	0	2	2	5	0
30400	8	0	0	1	7	0
30500	37	1	2	3	30	1
30600	23	0	2	3	18	0
30700	29	2	4	4	19	0
30800	9	0	0	0	9	0
30900	29	0	3	4	21	1
31001	7	0	2	0	5	0
31002	42	1	8	7	24	2
31100	49	0	6	6	37	0
31200	19	0	3	3	13	0
Total	263	5	32	34	188	4

Disposition of Loan Application Conventional Loan						
	Loans Submitted	Applications Approved But Not Accepted	Applications Denied	Applications Withdrawn	Loans Originated	Files Closed for Incompleteness
30200	6	0	2	0	4	0
30300	18	0	2	1	15	0
30400	11	0	1	0	9	1
30500	53	1	8	4	40	0
30600	47	0	3	7	35	2
30700	42	2	3	5	31	1
30800	29	1	2	2	24	0
30900	33	1	7	3	20	2
31001	10	0	4	1	3	2
31002	65	4	5	9	42	5
31100	85	3	16	8	56	2
31200	44	0	10	4	28	2
Total	443	12	63	44	307	17

Table 13: Disposition of Loan-Originated: Sexual Orientation

	Loans Originated
Male	2142
Female	1303
Joint	2756
Sex Not Available	484

Graph 27: Disposition of Loan-Originated: Sexual Orientation

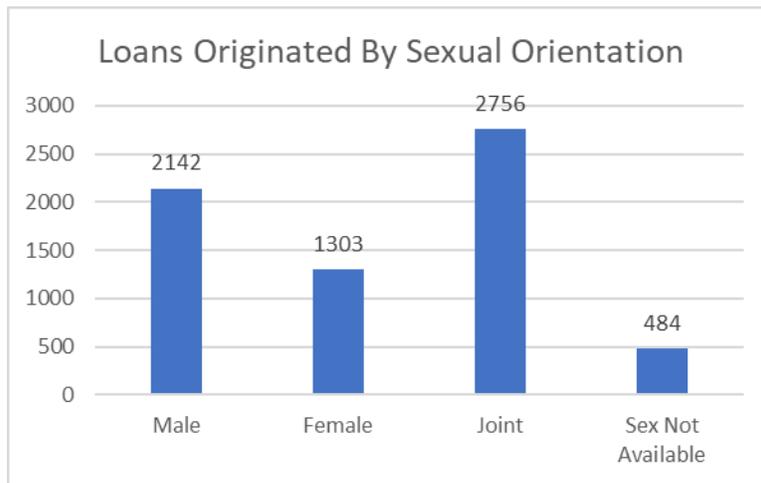


Table 14: Disposition of Loan-Denial: Sexual Orientation

	Loans Denied
Male	802
Female	575
Joint	811
Sex Not Available	157

Graph 28: Disposition of Loan-Denial: Sexual Orientation

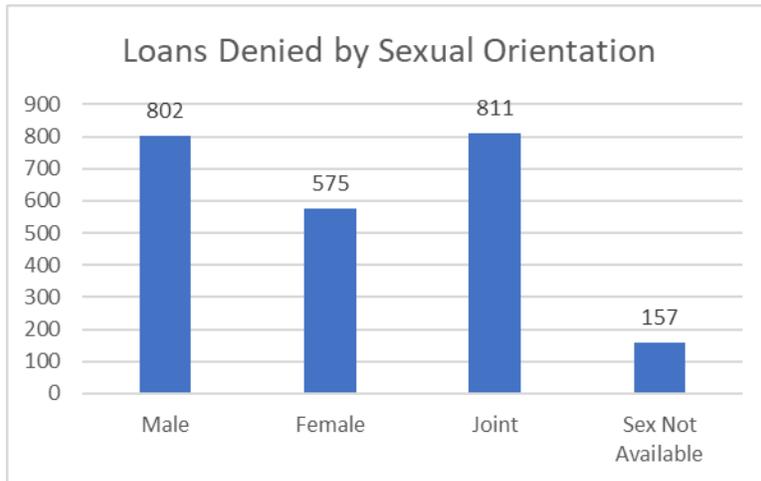


Table 15: Disposition of Loan Originated: MSA/MD Median Income

	Loans Originated
Less than 50% of MSA/MD Median	510
50-79% of MSA/MD Median	1181
80-99% of MSA Median	443
100-119% of MSA/MD Median	1212
120% or More of MSA/MD Median	3044
Total	6390

Graph 29: Disposition of Loan Originated: MSA/MD Median Income

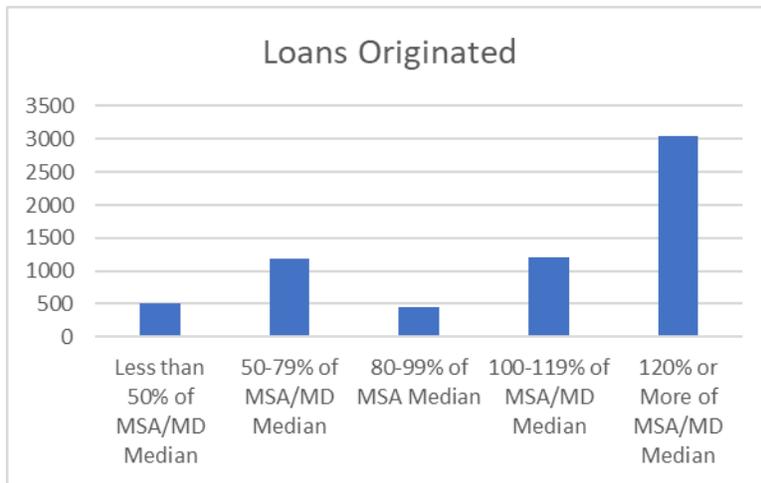


Table 16: Disposition of Loan Denial: MSA/MD Median Income

	Applications Denied
Less than 50% of MSA/MD Median	509
50-79% of MSA/MD Median	537
80-99% of MSA Median	155
100-119% of MSA/MD Median	392
120% or More of MSA/MD Median	723
<b>Total</b>	<b>2316</b>

Graph 30: Applications Denied

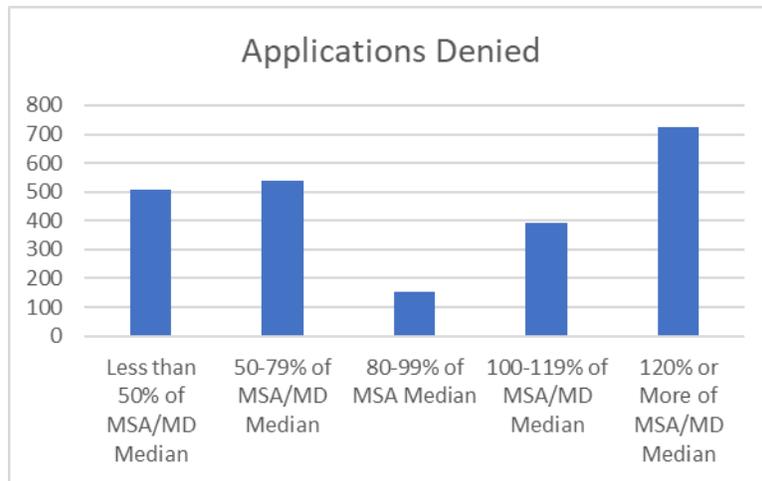


Table 17: Disposition of Loan Application: Race & Ethnicity: Less than 50% of MSA/MD Median

Less than 50% of MSA/MD Median By Race & Ethnicity	Loans Submitted	Applications Approved But Not Accepted	Applications Denied	Applications Withdrawn	Loans Originated	Files Closed for Incompleteness
American Indian	8	0	3	2	2	1
Asian	3	0	1	0	1	1
Black or African American	18	3	7	2	6	0
Native Hawaiian	3	0	2	0	0	1
White	1147	34	447	113	476	77
2 or More Minorities	2	0	0	0	1	1
Joint	3	0	0	0	2	1
Race Not Available	190	95	49	14	22	10
<b>Total</b>	<b>1374</b>	<b>132</b>	<b>509</b>	<b>131</b>	<b>510</b>	<b>92</b>
Hispanic or Latino	12	0	3	1	6	2
Not Hispanic or Latino	1120	36	434	112	466	72
Joint	6	0	3	1	1	1
Ethnicity Not Available	161	1	89	17	37	17

Graph 31: Disposition of Loan Application: Less than 50% of MSA/MD Median

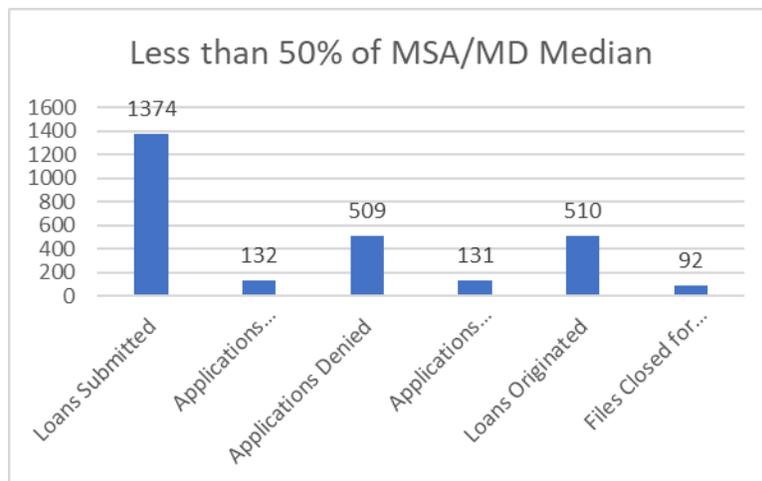


Table 18: Disposition of Loan Application: Race & Ethnicity: Between 50-79% of MSA/MD Median

50-79% of MSA/MD Median						
By Race & Ethnicity						
	Loans Submitted	Applications Approved But Not Accepted	Applications Denied	Applications Withdrawn	Loans Originated	Files Closed for Incompleteness
American Indian	10	0	4	1	5	0
Asian	10	0	2	1	7	0
Black or African American	25	0	7	2	15	1
Native Hawaiian	0	0	0	0	0	0
White	1956	74	478	199	1103	102
2 or More Minorities	1	0	0	0	1	0
Joint	12	1	2	3	4	2
Race Not Available	126	2	44	17	46	17
<b>Total</b>	<b>2140</b>	<b>77</b>	<b>537</b>	<b>223</b>	<b>1181</b>	<b>122</b>
Hispanic or Latino	23	0	10	1	11	1
Not Hispanic or Latino	1930	72	461	204	1100	93
Joint	9	2	2	1	3	1
Ethnicity Not Available	169	3	64	17	67	18

Table 32: Disposition of Loan Application: Between 50-79% of MSA/MD Median

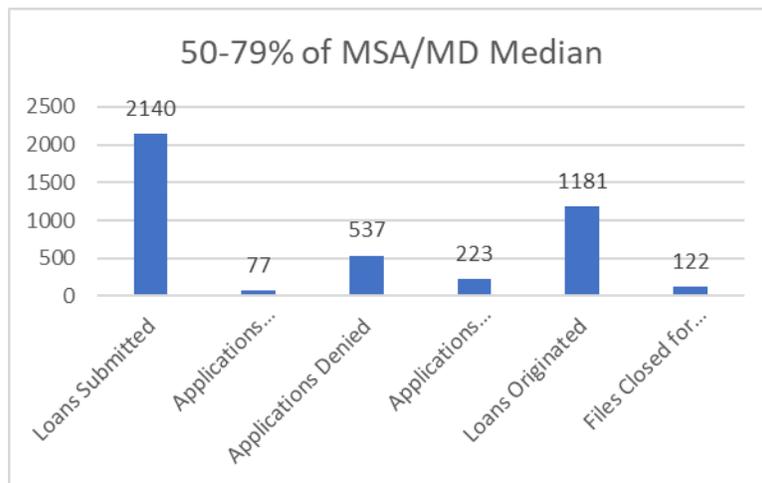


Table 19: Disposition of Loan Application: Race & Ethnicity: Between 80-99% of MSA/MD Median

80-99% of MSA/MD Median						
By Race & Ethnicity						
	Loans Submitted	Applications Approved But Not Accepted	Applications Denied	Applications Withdrawn	Loans Originated	Files Closed for Incompleteness
American Indian	4	0	1	1	2	0
Asian	4	0	2	0	2	0
Black or African American	8	0	2	1	5	0
Native Hawaiian	1	0	1	0	0	0
White	685	32	128	74	412	39
2 or More Minorities	2	0	1	1	0	0
Joint	6	0	2	2	2	0
Race Not Available	57	1	18	18	20	0
<b>Total</b>	<b>767</b>	<b>33</b>	<b>155</b>	<b>97</b>	<b>443</b>	<b>39</b>
Hispanic or Latino	10	0	3	0	4	3
Not Hispanic or Latino	681	30	129	76	415	31
Joint	5	0	2	2	0	1
Ethnicity Not Available	73	3	21	21	24	4

Table 33: Disposition of Loan Application: Between 80-99% of MSA/MD Median

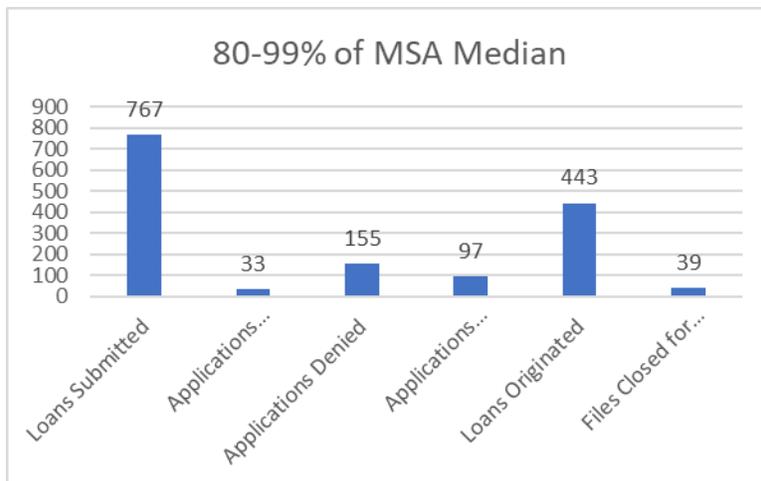


Table 20: Disposition of Loan Application: Race & Ethnicity: Between 100-119% of MSA/MD Median

100-119% of MSA/MD Median						
By Race & Ethnicity						
	Loans Submitted	Applications Approved But Not Accepted	Applications Denied	Applications Withdrawn	Loans Originated	Files Closed for Incompleteness
American Indian	5	0	1	0	3	1
Asian	11	0	1	1	9	0
Black or African American	17	1	3	2	10	2
Native Hawaiian	0	0	0	0	0	0
White	1729	71	353	181	1125	70
2 or More Minorities	0	0	0	0	0	0
Joint	19	1	5	4	9	1
Race Not Available	100	3	29	11	56	4
<b>Total</b>	<b>1881</b>	<b>76</b>	<b>392</b>	<b>199</b>	<b>1212</b>	<b>78</b>
Hispanic or Latino	14	0	6	1	7	0
Not Hispanic or Latino	1797	73	351	184	1121	68
Joint	12	0	2	1	9	0
Ethnicity Not Available	134	3	33	13	75	10

Graph 34: Disposition of Loan Application: Race & Ethnicity: Between 100-119% of MSA/MD Median

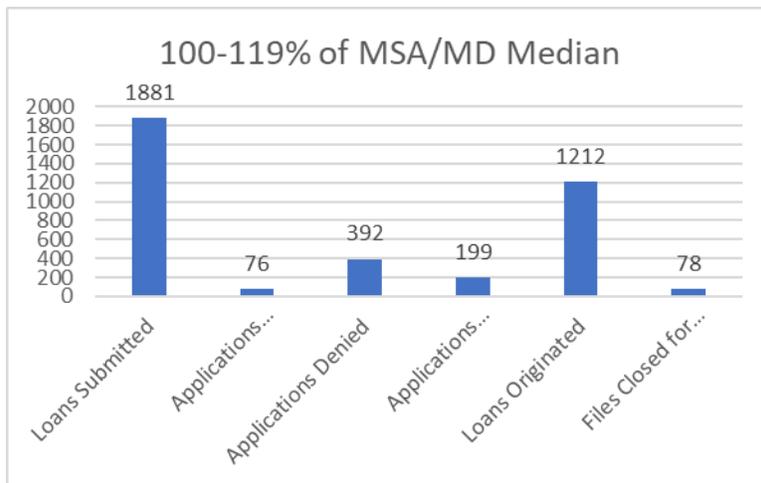
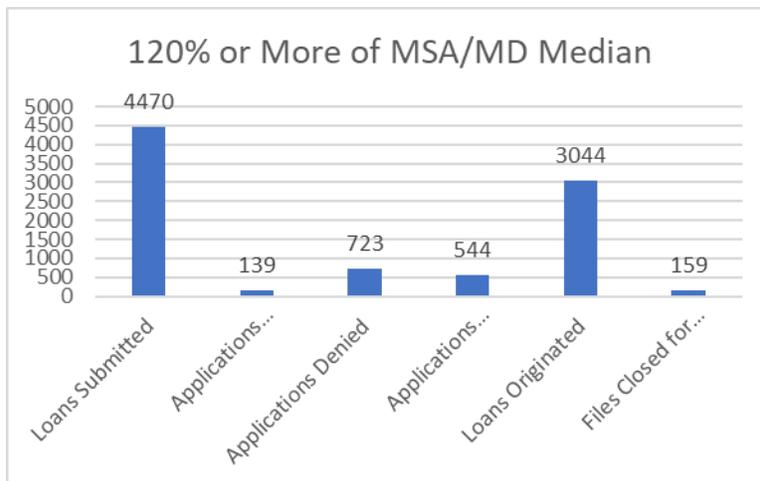


Table 21: Disposition of Loan Application: Race & Ethnicity: More than 120% of MSA/MD Median

120% or More of MSA/MD Median By Race & Ethnicity	Loans Submitted	Applications Approved But Not Accepted	Applications Denied	Applications Withdrawn	Loans Originated	Files Closed for Incompleteness
American Indian	7	0	3	2	1	1
Asian	34	0	11	3	19	1
Black or African American	36	0	8	4	23	1
Native Hawaiian	1	0	1	0	0	0
White	4038	134	625	484	2788	141
2 or More Minorities	1	0	1	0	0	0
Joint	44	0	10	6	26	2
Race Not Available	309	5	64	45	187	13
<b>Total</b>	<b>4470</b>	<b>139</b>	<b>723</b>	<b>544</b>	<b>3044</b>	<b>159</b>
Hispanic or Latino	30	0	10	5	14	1
Not Hispanic or Latino	4175	130	629	478	2800	138
Joint	34	0	5	6	22	1
Ethnicity Not Available	370	9	79	55	208	19

Graph 35: Disposition of Loan Application: More than 120% of MSA/MD Median



## Special Housing Needs

Certain residents have more difficulty finding decent and affordable housing or receiving fair housing treatment due to special circumstances. These may include employment and income, family type, disability, or other characteristics. In Ashland, special needs groups include elderly, persons with disabilities, single parents, large families.

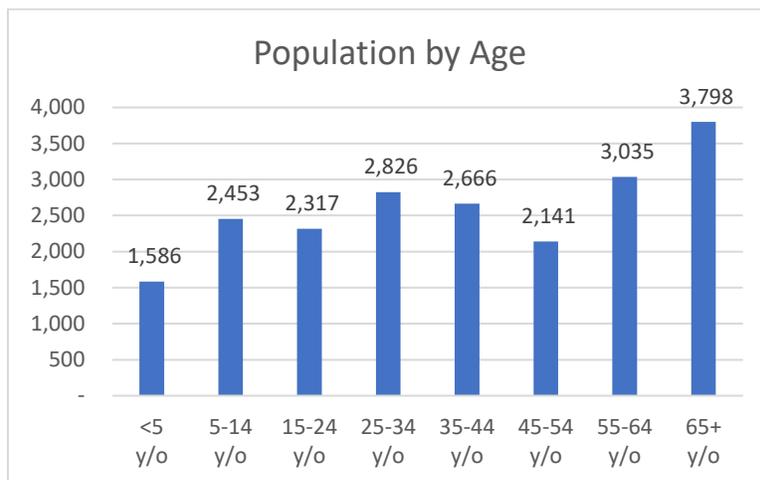
### Elderly

18.24% of Ashland’s residents are defined as elderly, age 65 or older. Senior households have special housing needs due to income, health care costs, and physical disabilities. Near-elderly, age 55-64, is the second largest age grouping.

Many senior citizens need one-bedroom units and units that are ground level due to family size and mobility.

The City of Ashland offers senior activities and resources to Ashland’s elderly population. The Ashland Senior Center offers special events and a full spectrum of services and activities. Services include meals, exercise classes, recreational and social activities.

Graph 36: Population by Age



2014-2018 ACS 5-Year Data Profile

**Persons with Disabilities**

The Americans with Disabilities Act defines a disability as “physical or mental impairment that substantially limits one or more major life activities.” People with disabilities have special housing needs because of their fixed income, higher health costs, and need for accessible and affordable housing. 23.7% of Ashland’s population report a disability.

Graph 37: Disability Statistics by Age

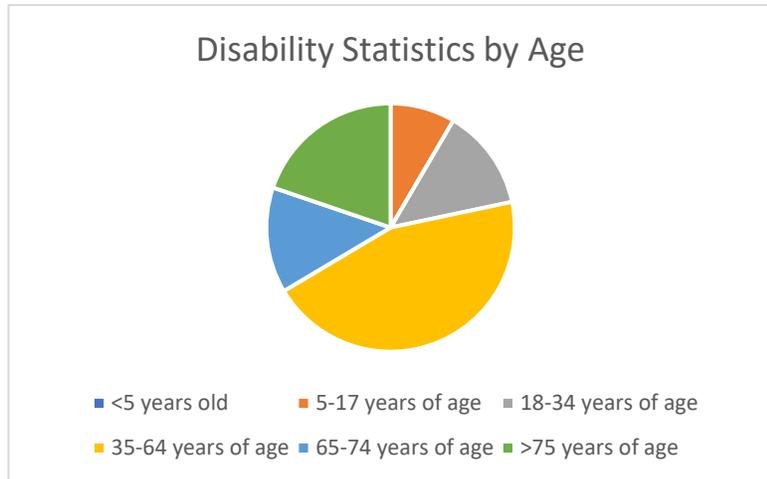


Table 22: Disability Statistics by Age

	Total Persons
<5 years old	-
5-17 years of age	412
18-34 years of age	646
35-64 years of age	2,185
65-74 years of age	672
>75 years of age	965
<b>Total</b>	<b>4,880</b>

2014-2018 ACS 5-Year Data Profile

**Families with Children**

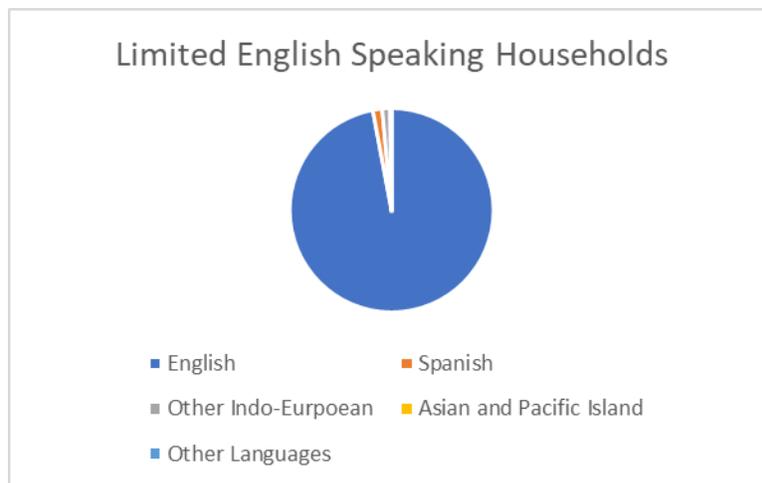
44% of families residing in Ashland include children. Families with children have special housing needs due to lower per capita income, the need for affordable childcare, the need for affordable housing, and the need for larger units with 3 or more bedrooms. Families with children and especially teenagers may face discrimination in the rental housing market. For example, some

landlords may charge large households a higher rent or security deposit, limit the number of children in a complex or unit, confine children to a specific location, limit the time children can play outdoors, or choose not to rent to families with children altogether.

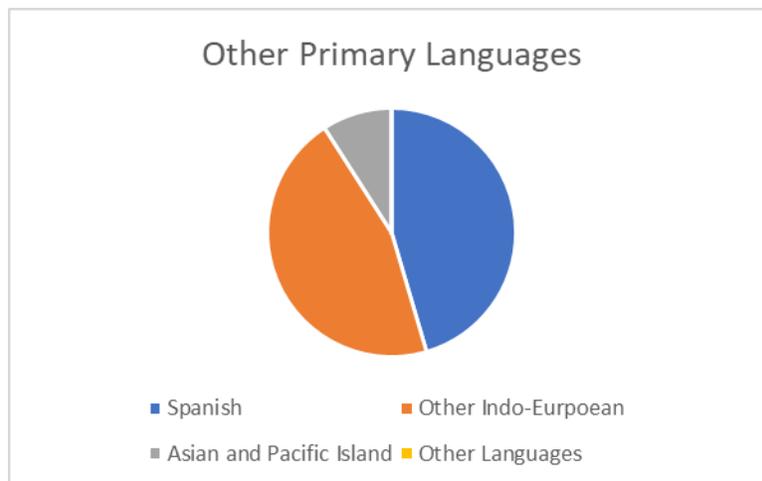
The 2014-2018 ACS reported 1077 families living in households comprised of single parents with children under 18 years of age. Another type of household that is more at-risk of experiencing housing discrimination is large families, defined as families with five or more members. Large families often have difficulty finding adequate sized housing and may lease smaller units due to affordability concerns, which results in over-crowding.

### Limited English-Speaking Households

Graph 38: Limited English Speaking Households



Graph 39: Other Primary Languages



## Homeless

Homeless prevention services in the City of Ashland are provided through small homeless service providers through the following programs:

- Shelter of Hope
- Safe Harbor of Northeast Kentucky
- Salvation Army

According to the 2019 K-Count statistics, there is an unmet need of 147 persons in Boyd County, Kentucky.

The U.S. Department of Housing & Urban Development (HUD) requires an annual count as a condition of funding for its homeless service programs. The K-Count allows parties to better understand homelessness in Kentucky by monitoring trends and tracking progress, to make informed decisions for resource allocations.

Only persons who meet HUD's definition of literally homeless, as defined in paragraphs (1) (i) of the homeless definition on 24 CFR 578.3, are included. To be considered literally homeless for purposes of the K-Count, an individual or family must have a primary nighttime residence that is a public or private place not meant for human habitation (i.e., unsheltered); or is living in a publicly or privately-operated shelter designated to provide temporary living arrangements, which includes congregate shelters, transitional housing, and hotels or motels paid for by charitable organizations or by federal, state, and local government programs (i.e. sheltered).

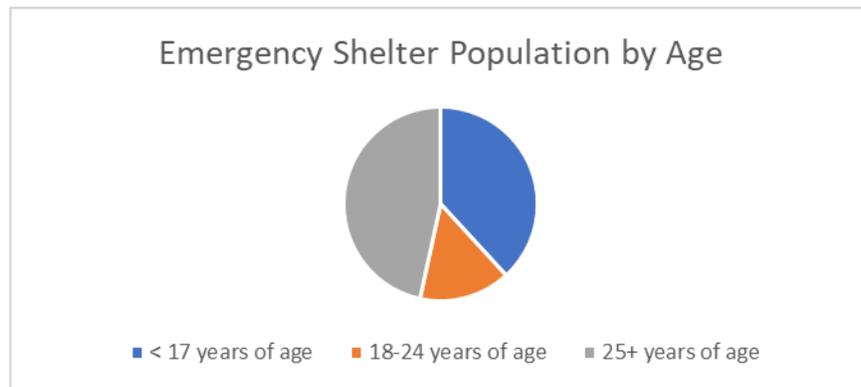
The K-Count does not include individuals or families who only meet the definition of homeless under Federal statutes. Most notably, persons who are precariously housed, often referred to as "doubled up" or "couch surfing"-this includes persons who are sharing the housing of others due to the loss of housing, economic hardship, or similar reason.

The K-Count is a one night only collection of data on homeless persons. The count must take place during a single 24-hour period the last 10 days in January.

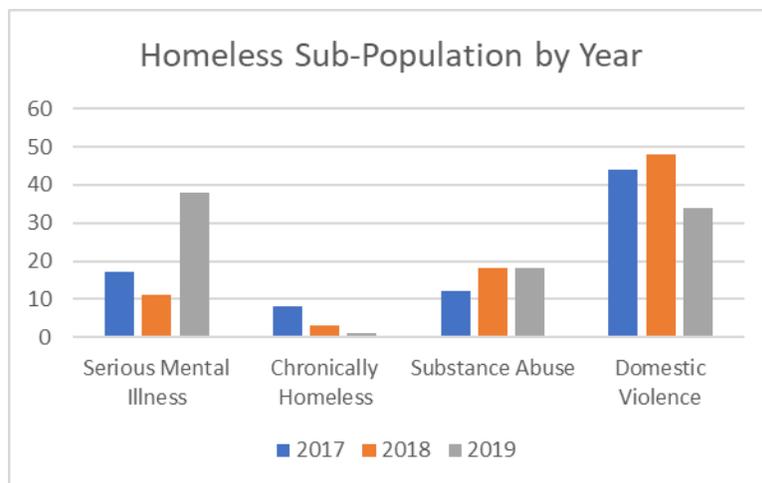
Often, when people think about who is homeless, they imagine a person who suffers from substance abuse or mental illness. However research shows that hardship such as medical bills, car repairs, death of an income provider, or loss of a job can begin the trajectory towards becoming homeless. Also, a person may flee from domestic violence to protect themselves and their family, without an alternate residence.

Information taken from Kentucky Housing Corporation: K-Count: Point-in-Time Count of Kentucky's Homeless

Graph 40: Emergency Shelter Population by Age



Graph 41: Homeless Sub-Population by Year



2019 K-Count: Point-in-Time Count of Kentucky's Homeless

Table 23: Shelter Beds Available

	Year-Round Beds				Transitional Housing Beds	Permanent Supportive Housing	
	w/ Children	w/o Children	Not Distinguished	Veterans		w/Children	w/o Children
Safe Harbor	N/A	N/A	60	N/A	32	60	
Shelter of Hope	11	6	N/A	2	2	8	4
Salvation Army	10	2	N/A	N/A	N/A	N/A	N/A

## Education Profile

### Ashland Independent School District (AISD)

Ashland has five public elementary schools, one public middle school, and one public high school. All public schools are operated by the Ashland Independent School District. Ashland Independent Schools have an average of 12% transient students and 60% of all students are eligible for the free lunch program.

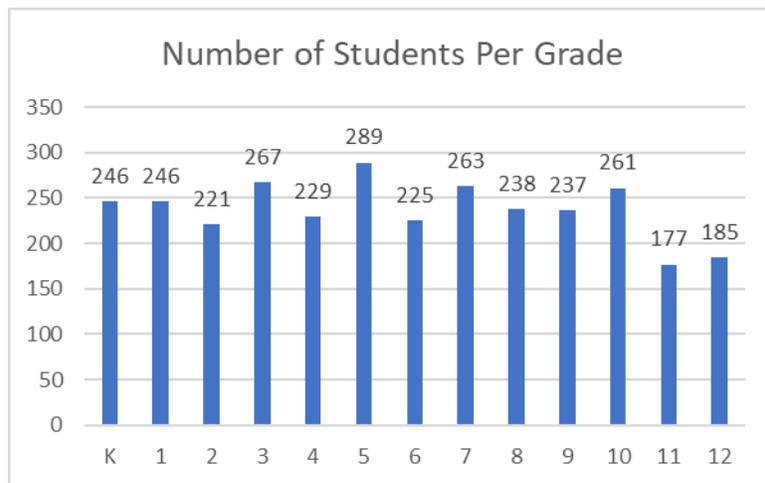
Table 24: Ashland Independent School District (AISD): Statistics

Total Students	3,085
Spending per Student	\$11,319.00
Average Daily Attendance	2,935.61
Drop Out Rate	0.06%

Table 25: AISD: Number of Students by Grade

Grade	Students
K	246
1	246
2	221
3	267
4	229
5	289
6	225
7	263
8	238
9	237
10	261
11	177
12	185

Graph 42: Number of Students by Grade

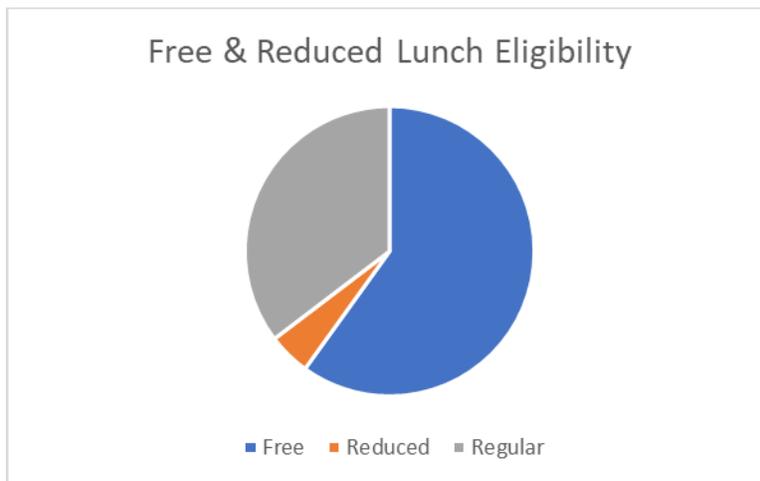


Kentucky Department of Education: School Report Card

### AISD: Free & Reduced Lunch Program

59.9% of students are eligible for free lunch, while 4.7% are eligible for reduced lunch.

Graph 43: AISD: Free & Reduced Lunch Eligibility

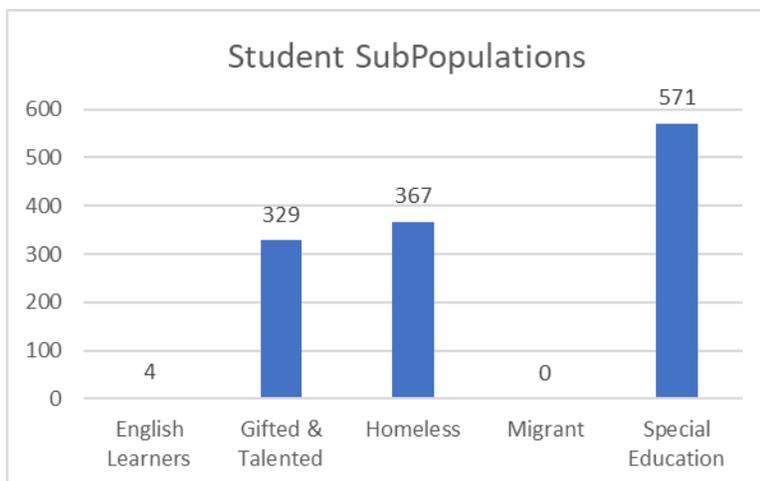


### AISD: Special Needs Sub-Populations

12% of students are characterized as homeless. This is substantially lower than the documented Yearly K-Count.

19% of students have a disability or need additional assistance in the classroom.

Graph 44: AISD Student Sub-Populations

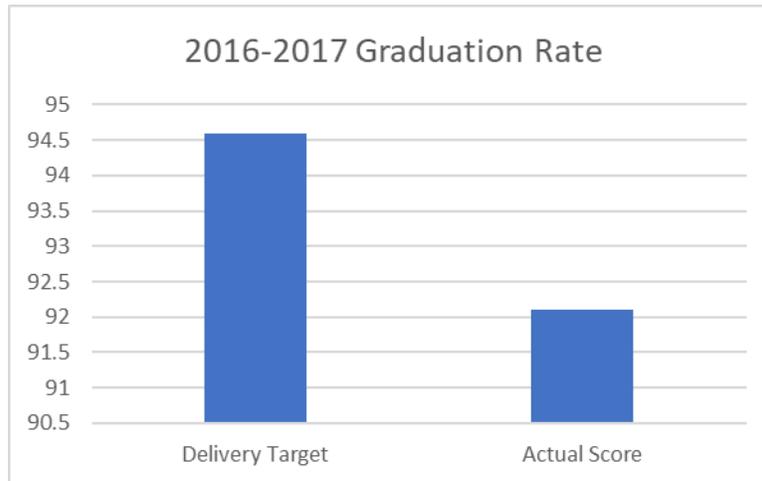


Kentucky Department of Education: School Report Card

**AISD: Graduation Rate**

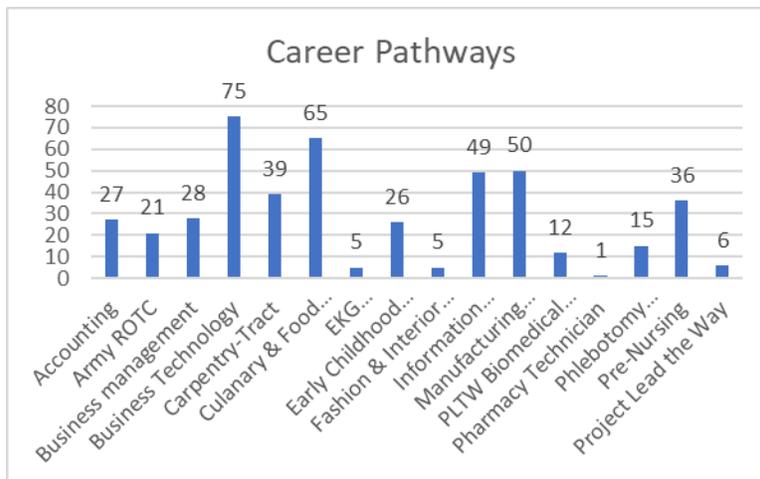
Ashland Independent School District’s actual graduation rate was 92.1%, lower than the district target rate, but higher than the Kentucky actual graduation rate of 89.7%

Graph 45: AIS 2016-2017 Graduation Rate



460 students participated in a career plan path. 24% of the participants earned KOSSA and Industrial certifications.

Graph 46: AIS Career Pathways



Kentucky Department of Education: School Report Card

**Private Schools**

The two private schools serving the Ashland area are the Holy Family School (K-12), affiliated with the Holy Family Catholic Church and Rose Hill Christian School (K-12), affiliated with Rose Hill Baptist Church. The Ashland Independent Schools allow for outside enrollment if classes are not over capacity.

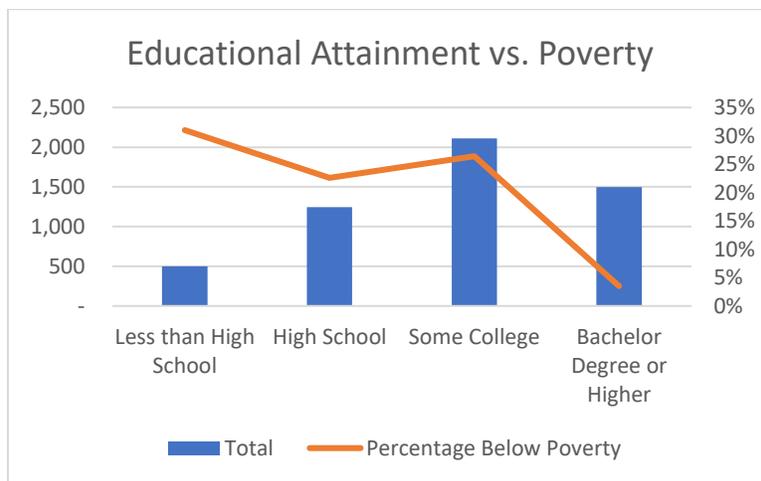
## Post-Education

Ashland Community and Technical College is accredited by the Commission on Colleges of the Southern Association of Colleges and Schools to award associate degrees.

Morehead State University (MSU) Ashland Center offers a variety of education programs for both degree- and non-degree seeking students. The extension campus, in cooperation with ACTC confers the same degrees as MSU's main campus, located in Morehead, Kentucky. In addition, the center offers a number of master's degrees. There are also a number of Kentucky technical schools within 60 miles of the Ashland area.

Statistics show obtaining a Bachelor degree or higher reduces the percentage of poverty.

Graph 47: Education Attainment vs. Poverty



2014-2018 ACS 5-Year Data Profile

## Local Government Profile

Local government operates under the city manager form of government, who is appointed by the Board of commissioners. The Board is voted into office by nonpartisan elections and consists of a mayor, who is elected for a term of four years, and four commissioners, who serve two years each. The Board is responsible for passing ordinances, adopting the budget, appointing committees, and employee appointment and termination.

Local government policies that limit or exclude housing for persons with disabilities; the lower income; homeless persons; families with children; or other groups may violate the Fair Housing Act.

### Government Fees

The City charges fees and assessments to cover the costs of processing permits and providing services for residential projects.

### Occupational License Fee

The City of Ashland has an Occupational License Fee rate of 2% of all gross salaries, wages and other compensation excluding any exceptions including, but not limited to retirement payments, disability payments or pension payments.

### Real Estate Taxes

Property taxes are paid on all property within the City of Ashland. All assessments are provided by the Boyd County Property Valuation Administration. Assessed values are established by State Law at 100% of fair value.

Graph 48 & Table 26: Property Tax Rates per Year



Year	Total Tax Rate
2009	0.351
2010	0.347
2011	0.356
2012	0.355
2013	0.355
2014	0.289
2015	0.288
2016	0.290
2017	0.285
2018	0.283
2019	0.271

The City of Ashland offers a Homeowners Exemption (HEX) on the first \$34,000 assessed value to homeowners who meet the age requirement of 65 years or older. A Disability Exemption (DEX) on the first \$34,000 assessed value to homeowners that are disabled.

**Code Enforcement**

Building codes are enacted to ensure construction of quality housing and further public health and safety. Ensuring buildings are accessible to people with disabilities is an important way to improve fair housing.

The City of Ashland has adopted the 2018 edition of the International Property Code. The Code is a set of uniform health and safety codes covering building, electrical, mechanical, plumbing, fire safety, and other issues. Uniform codes are considered the minimum acceptable standards for health and safety. Responsibilities include:

- Issuing building, sign, and electrical permits.
- Inspecting construction projects to ensure conformance with building codes and the zoning ordinance
- Enforcing property maintenance codes in target neighborhoods
- Providing leadership development and empowerment training for residents of target neighborhoods.

Table 27: Property Maintenance Fines

Property Maintenance Fines			
	Minimum	Maximum	Service Fee
1st Offense	\$ 75.00	\$ 150.00	\$ 100.00
2nd Offense	\$ 150.00	\$ 300.00	\$ 100.00
3rd Offense	\$ 250.00	\$ 500.00	\$ 100.00

Table 28: Building Permit Fees

Valuation	Fee
\$1-\$1,000	\$25
\$1,001-\$50,000	\$25 plus \$6 per \$1,000
\$50,001-\$250,000	\$325 plus \$5 per \$1,000 over \$50,000
\$250,001-\$1,000,000	\$1,325 plus \$4 per \$1,000 over \$250,000
\$1,000,001-over	\$4,325 plus \$3 per \$1,000 over \$1,000,000

## **City Planning**

City of Ashland Division of Planning is responsible for the long-range and short-range land use planning within City limits. Review of the Comprehensive Plan, subdivision plats, site plans, zoning changes, street closings, conditional use permits, and variances.

## **Zoning Ordinance**

City of Ashland Municipal Code Title XV: Land Usage Chapter 157 sets forth the requirements of the City's Planning and Zoning Ordinance. Zoning districts are adopted for the promotion and protection of the public health, safety, morals and/or general welfare. The purpose of each district is to provide specific regulations for the use of land and control of other land development features such as lot size, lot width and yards, maximum lot coverage, and height of structures.

Table 29: highlights permitted residential, business, and industrial uses within various zones in the City.

Type	Composition		Purpose
R-12	Residential: Low Density	Primarily of areas occupied by or suitable for one-family dwellings on large lots, resulting in low density development.	Designed to protect the residential character of the districts by prohibiting commercial activities, and to encourage a suitable environment for family life.
R-6	Residential/Medium Density	Primarily of areas occupied by or suitable for one-family dwellings at a medium density.	Designed to protect the residential character of the districts by limiting commercial activities; and encourage a suitable environment for family life.
R-5	Residential/Medium Density	Primarily areas occupied by or suitable for either one-family or mixture of one-family, two-family and multi-family dwellings in a medium density range.	Designed to encourage the construction of mixed single- and multi-family units, and to protect the residential character of the areas by limiting commercial activities, to encourage a suitable living environment for family life, to prevent overcrowding of the land by requiring certain minimum yard and other open spaces for all buildings, to avoid excessive population density by requiring a certain minimum building site area for each dwelling unit, and to protect the abutting and surrounding areas by requiring certain minimum yard and area standards.
R-4	Residential/High Density	Composed mainly of areas occupied or suitable for high density multi-family uses located in proximity to business,	Designed to encourage and protect high density residential character of the districts by limiting the permitted uses primarily to dwellings and required certain minimum yard and area standards.

		service or employment services. These districts may also contain public and semi-public uses to support high density development.	
--	--	---	--

The following highlights permitted non-residential uses within various zones in the City.

B-1	Business/Neighborhood	Composed of land and structures occupied by or suitable for uses supplying retail goods and services to surrounding residential neighborhoods. Often located on a thoroughfare or near the intersection of two through fares, these districts are small and conveniently located for the areas they serve.	Designed to the controlled development of the districts to protect the abutting and surrounding residential areas.
B-2	Business /General	Composed of land and structures occupied by or suitable for uses supplying a wide range of retail goods and services. Usually located on a thoroughfare or highway or the intersection of principal thoroughfares or highways, these districts are relatively	Designed to allow commercial development while protecting the abutting and surrounding residential areas

		large and within convenient distance of the area they serve.	
B-3	Business/Downtown	Composed of land and structures occupied by or suitable for uses furnishing the wide range of retail goods and services required by residents of the regional trade area. Located at the convergence of the principal thoroughfares and highways, the downtown is the focus of commerce and administrative business of the area.	Designed to permit further development of the district for its purpose in a compact and convenient arrangement of uses and structures that are urban in character.
I-1	Industrial/Light	Composed of land and structures occupied by or suitable for light manufacturing, wholesaling, warehousing, and similar uses. Uses located in these districts should have minimum negative environmental impact (including, but not limited to noise, glare, and vibration) on adjoining properties. Located for convenient access to present and future thoroughfares, highways and railway lines, these districts are usually separated	Designed to allow a range of light industrial activities subject to limitations designed to protect nearby residential and business districts.

		from residential areas, and artificial or natural separation is required.	
I-2	Industrial/Heavy	Composed of land and structures occupied by or suitable for light manufacturing, wholesaling, warehousing, and similar uses. Uses located in these districts should have minimum negative environmental impact (including, but not limited to noise, glare, and vibration) on adjoining properties. Located for convenient access to present and future thoroughfares, highways and railway lines, these districts are usually separated from residential areas, and artificial or natural separation is required.	Designed to promote the development of districts for industrial use subject to conditions necessary for the mutual benefit of the uses and the City.
P-H	Public/Hospital	Hospitals and related medical services office, support commercial uses, and accessory parking facilities are compatible uses in these districts. When these districts adjoin residential areas, provisions are included to preserve	Designed to support the unique development needs associated with large scale health care institutions.

		the privacy and uses of dwelling units.	
R-E	Residential Estate	Composed of land and structures occupied by or suitable for one family dwellings on very large lots.	Designed to accommodate residential development opportunities for those who desire low density estate living in a more remote or topographically difficult locations for urban development; and who are willing to assume the costs of providing many of their own services and amenities.

Conditional use permits shall comply with the area, height, parking, and other regulations applicable in the zoning district in which they are located, unless specifically stated.

(A) Adult uses

(B) Animal/pet boarding, kennel

(C) Art Gallery, museum

(C1) Bed and Breakfast

(C-2) Beekeeping Operations

(D) Cemetery

(E) Day Care Center, Nursery

(F) Duplex and Multi-Family Dwelling

(G) Dwelling, Multi-Family-Large Scale

(H) Dwelling, Townhouse

(I) Emergency Services

(J) Flammable of Hazardous Chemical: Bulk Storage Above Ground

(K) Flammable of Hazardous Chemicals: Bulk Storage Below Ground

(L) Group Care Home

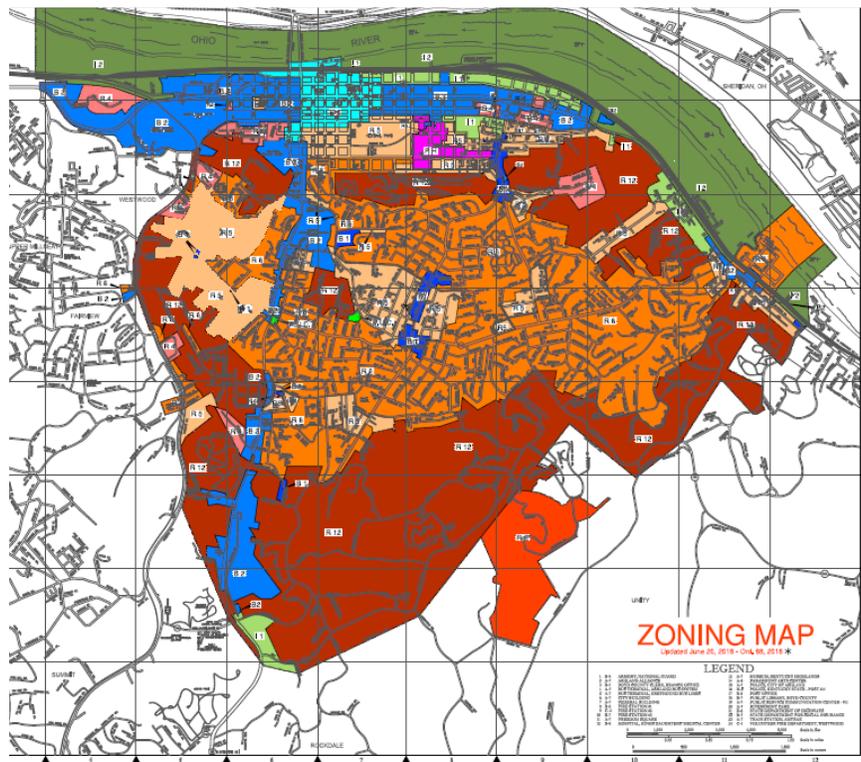
(M) Institutional Operations

(N) Mobile Home Parks

(O) Natural Resources Extraction

- (P) Nursing Homes
- (Q) Public Utility Substation/Stations
- (R) Recreation Facilities
- (S) Recreational Facilities: For Profit
- (T) Temporary Uses
- (U) Transmission Tower & Antenna, Commercial
- (V) Professional Services Use of Historical Structures
- (W) Communication Antenna: Attachments/Rooftop Communication facilities
- (X) Warehousing; Ministorage
- (Y) Indoor Gun Range

Map 4: Zoning Districts



LEGEND	
R-E	Residential Estate
R-12	Single Family Residential / Low Density
R-6	Single Family Residential / Medium Density
R-5	Multi / Single Family Residential / Medium Density
R-4	Multi / Single Family Residential / High Density
P-41	Public / Hospital
B-1	Neighborhood Business
B-2	General Business
B-3	Downtown Business
I-1	Light Industrial
I-2	Heavy Industrial
P.U.D.	Planned Unit Development

## Public Services & Facilities

A variety of public services and facilities are available to City of Ashland Residents.

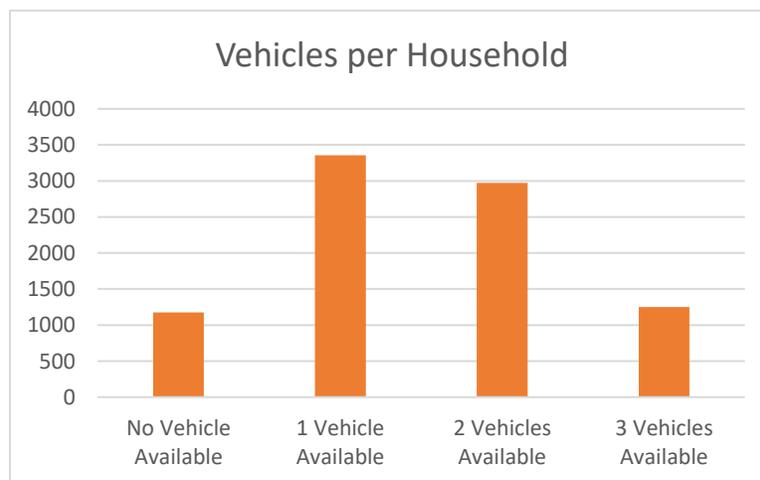
Table 30: Parks & Recreation

Park Name	Park Location
Central Park	Central Avenue
Joseph P. Harris Park	19th Street
47th Street Park	47th Street
Wendell Banks Southside Park	Ballard Street
Oliverio Park	40th Street
AK Sports Park	Blackburn Avenue
Riverfront Park	15th Street
Norman Dutch Berry Park	29th Street & Blackburn
Spring Park	29th Street & Newman Street
Pollard Mills Park	400 Blackburn Avenue
Charles & Betty Russell Hiking Trail	Ashland Avenue

## Housing-Employment-Transportation Linkage

Public Transportation moves people who cannot afford personal transportation or who elect not to drive. Elderly and disabled persons also rely on public transportation to visit doctors, go shopping, or attend activities at community facilities. Many lower income persons are also dependent on transit to go to work. Public transit provides a link between job opportunities, public services, and affordable housing to ensure that transit-dependent residents have adequate opportunity to access housing, services, and jobs.

Graph 49: Vehicles per Household



## Ashland Bus System

The City of Ashland operates the Ashland Bus System from the Transportation Center located at 99 15<sup>th</sup> Street in Ashland. The bus system provides a means of transportation for citizens that are not able to commute by private transportation. All vehicles are handicap accessible. An estimate of 85% of rider ship is lower income persons. Bus routes travel to all major points of interest such as Kings Daughters Medical Center, Ashland Town Center Mall, Riverhill Drive Walmart, Ashland Community College, Paul Blazer High School, and Ashland downtown area. The bus system, also provides service to the Boyd County Court House in Catlettsburg, Kentucky, Kroger in Russell, Kentucky, and Kenova, West Virginia.

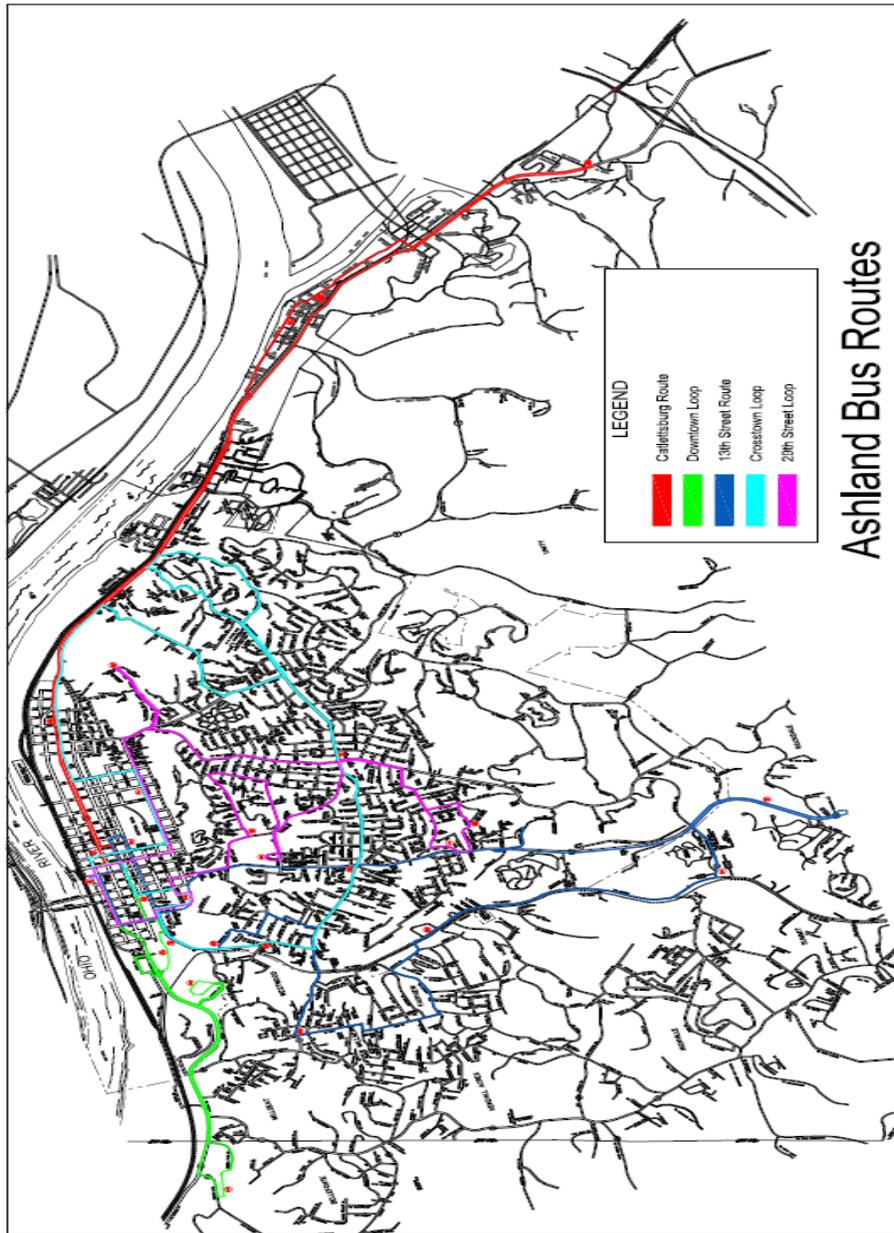
Table 31: Regular Fixed Route Fees

Fixed Bus Route		
Type of Fare	Full Fare	Reduced Fare
Regular Fare	\$ 0.75	\$ 0.35
Monthly Pass	\$ 30.00	\$ 15.00
Weekly Pass	\$ 7.50	\$ 3.75
30 Ride Pass	\$ 18.75	\$ 10.50
10 Ride Pass	\$ 6.75	\$ 3.50
1 Ride Token	\$ 0.75	

### Qualifications for Reduced Fare:

- Age 62 or older
- Disabled
- Disabled Veterans
- Children 6 thru 12 years old
- Students to and from school

Map 5: Ashland Bus Routes



In compliance with ADA and Title VI of the Civil Rights Act, the Paratransit program offers a program to disabled persons who are unable to use the fixed route bus service. The ADA program offers curb-to-curb service as a ride-share program. Service is provided in lift-equipped mini-buses and vans. This special service is available through the Ashland Bus System in the service area within  $\frac{3}{4}$  mile radius from the existing fixed bus route. Paratransit covers Ashland, Catlettsburg, Russell Shopping Center, and Westwood. Service is available on the same days and at the same times as fixed-route buses. The standard full fare is \$1.50.

Table 32: Paratransit Fees

Paratransit		
Type of Fare		
1 Trip	\$	1.50
30 Ride Pass	\$	45.00
10 Ride Pass	\$	15.00

Ashland Bus System is located at Transportation Center located at 99 15<sup>th</sup> Street, Ashland.

## Health Care Profile

The Ashland area offers a variety of medical and related health and human services. King's Daughters Medical Center (KDMC) houses some of the world's latest technology and equipment, as well as, highly skilled staff.

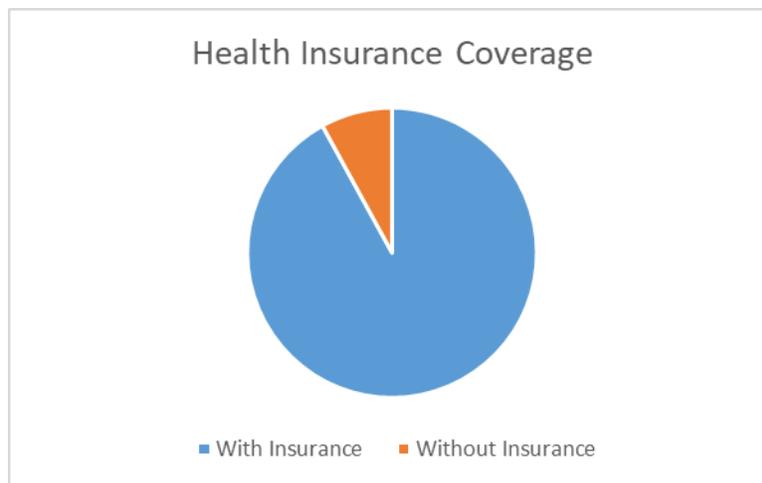
Kings Daughters Medical Center (KDMC), with 465 beds, is a premier regional healthcare provider and Ashland's largest employer with 3,118 employees and more than 300 volunteers. KDMC provides many educational screenings and community events including mobile health, blood drives, CPR training, and health screenings.

The FIVCO District Health Department, with locations in Ashland, Boyd and Greenup counties, plays a significant role in the area's health. FIVCO provides services to persons of all ages and includes medical, laboratory, x-ray, nutrition, pharmacy, health education, prenatal clinics and referrals. A sliding payment scale is used, and Medicare patients are accepted.

Community Hospice provides area residents with a place to turn for help in caring for terminally ill loved ones. A non-profit organization, Community Hospice's sole mission is to enhance the quality of life for those facing life-threatening illness and to support their families in caring for them. Regardless of financial status, this organization provides medical, psycho-social and spiritual care for those in need.

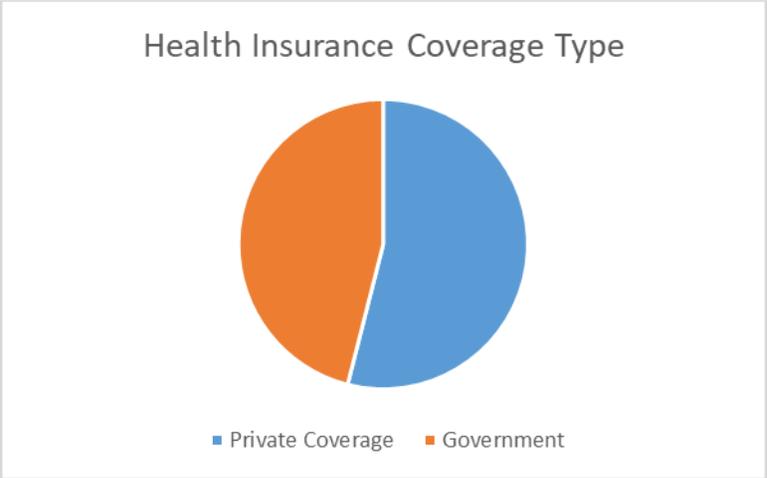
Between 2013-2017, 92% had health insurance coverage while 8% did not have health insurance coverage. The percentage of children under the age of 19 with no health insurance coverage was 4.1%.

Graph 50: Health Insurance Coverage: Percentage



Private coverage has 57.8% and government coverage was 49.3%, respectively.

Graph 51: Health Care Coverage Type: Percentage



## Utility Profile

The Kentucky Energy and Environmental Cabinet is authorized by the Federal Environmental Protection Agency (EPA) to enforce all Federal environmental regulations. The state manages all environmental regulations and issues the permits needed for industrial start-ups and expansions. The area's utilities needs are met by major electric and natural gas suppliers. Kentucky Power provides service to approximately 175,000 customers in all or part of 20 eastern Kentucky counties including 24,191 customers in Boyd County, Kentucky. Kentucky Power is part of the American Electric Power system, which is one of the largest utilities in the United States. The 2017 base rate per kilowatt-hour is 11.967 cents. The base rate does not include surcharges, adjustment factors and other variable, recurring charges. Kentucky Power also offers a number of other services, such as power engineering, energy use consulting, energy management, and a budget plan to qualifying residential customers.

Columbia Gas of Kentucky delivers clean, affordable and efficient natural gas to approximately 135,000 customers across Kentucky including more than 21,000 industrial, commercial and residential customers in Boyd County, Kentucky. Columbia Gas of Kentucky is one of NiSource's seven regulated utility companies. Effective May 31, 2018, Columbia Gas of Kentucky's gas supply cost is \$5.3776 per Mcf. The Customer CHOICE program provides residential and small commercial customers the opportunity to reduce their energy costs by purchasing their natural gas through nonutility suppliers. The company also provides free advice to customers for resolving gas equipment questions and optimizing equipment performance. Columbia Gas offers a budget plan to qualifying residential customers.

The City of Ashland Department of Utilities operates a water treatment plant and sewer treatment plant which provides water and sewer services to all households inside the City.

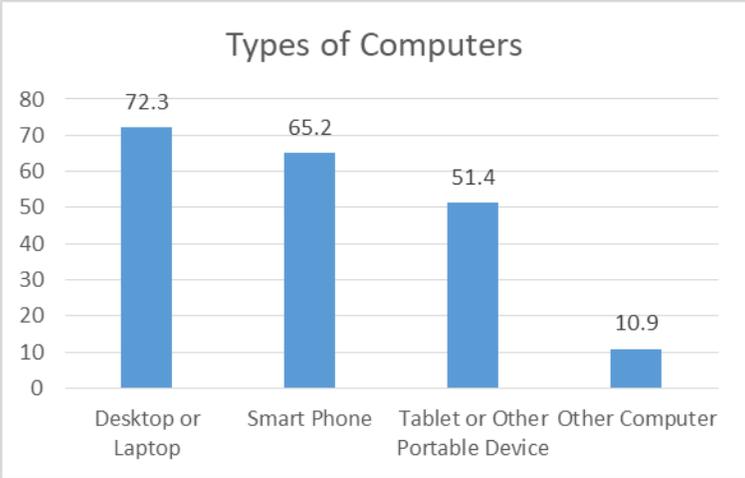
The City of Ashland Department of Public Services Division of Sanitation operates a trash pickup to the residents of Ashland for a monthly fee of \$22.24. This is billed along with water and sewer on a monthly basis. There is a reduced garbage rate of \$15.01 available to residents 62 years of age or more or disabled with annual incomes of \$20,960 or less.

The Ashland area is served by a number of telecommunication providers providing landline telephone service, internet, mobile telephone service, voice, data and paging system services. A fiber optic ring provides route diversity within the area and is connected to additional fiber routes serving other northeastern Kentucky communities.

Among all households, 44.6% had a cellular plan; 61.2% had a broadband subscription such as cable, fiber optic, or DSL; 3.8% has a satellite internet subscription; .3 had dial-up alone; and .3 Percent had some other service alone.

83% of households had a computer and 71.7% had a broadband internet subscription.

Graph 52: Types of Computers in Households: Percentage



## Resources Profile

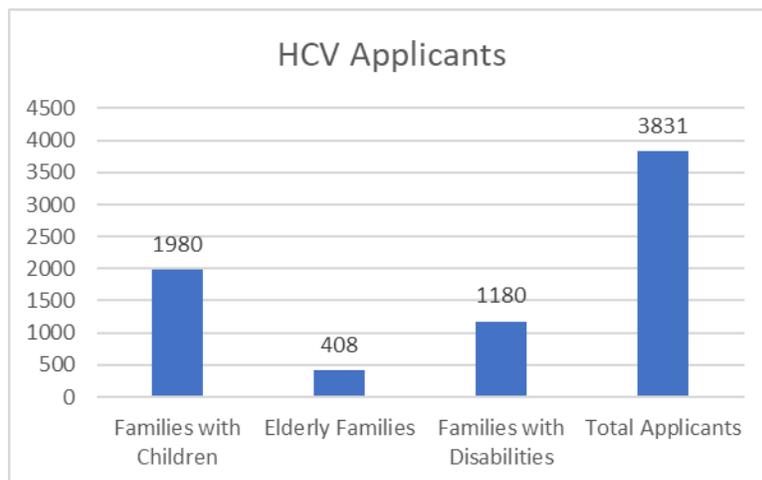
### Ashland Assisted Housing Authority

Ashland Assisted Housing administers the Housing Choice Voucher Program (HCV) providing services to approximately 616 families in Boyd County, Kentucky. The Ashland Assisted Housing has preferences in place for the waiting list allowing homeless, veterans, victims of domestic violence, aging of foster care, and displaced by government action to be given a priority on waiting list. Most often the individuals and families are staying in one of the local homeless shelters in our area. These vouchers not only serve inside the City of Ashland, but include all of the Boyd County area.

In cooperation with the Veterans Administration Medical Center (VAMC), the Ashland Assisted Housing Agency also provides assistance for homeless through the Veterans Affairs Supportive Housing (VASH) program. The VASH program combines Housing Choice Voucher rental assistance for homeless Veterans with case management and clinical services of the VAMC. The HUD-VASH program has been a vital tool in our local and national efforts to end Veteran homelessness. The Ashland Assisted Housing Agency has petitioned additional VASH vouchers to be used in Boyd County. Fifteen veterans are currently being served on the VASH program.

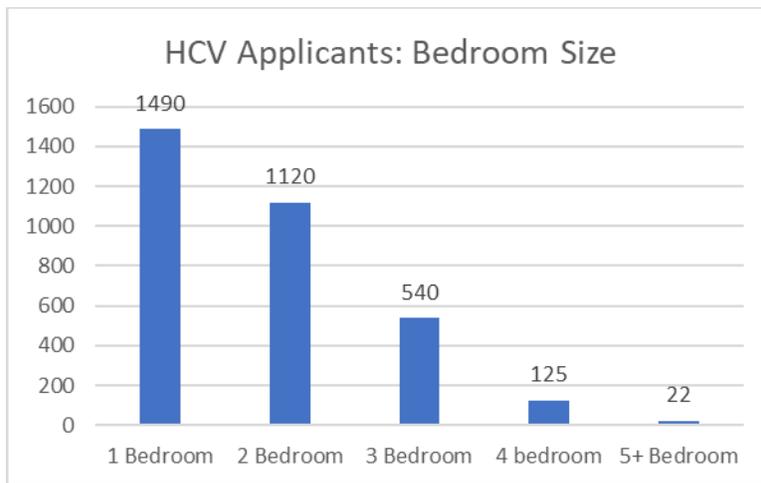
Thirty-four vouchers are designated to Harbor Hill which offers a policy preference to permanent housing for domestic violence victims. Safe harbor of Northeast KY provides case management services to residents.

Graph 53: Housing Choice Vouchers Applicants: Special Needs



Graph 54: Housing Choice Voucher Applicants: Eligible Voucher Size

Largest amount of applicants are eligible for a one bedroom voucher.



A majority of elderly applicants, over the age of 60 years old, need one-bedroom units. This data correlates with Ashland’s growing elderly population.

Graph 55: HCV Applicants: Elderly: Bedroom Size

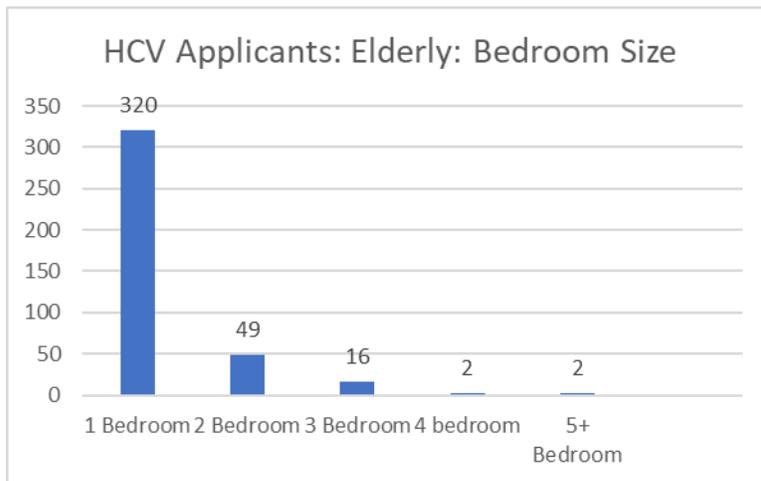
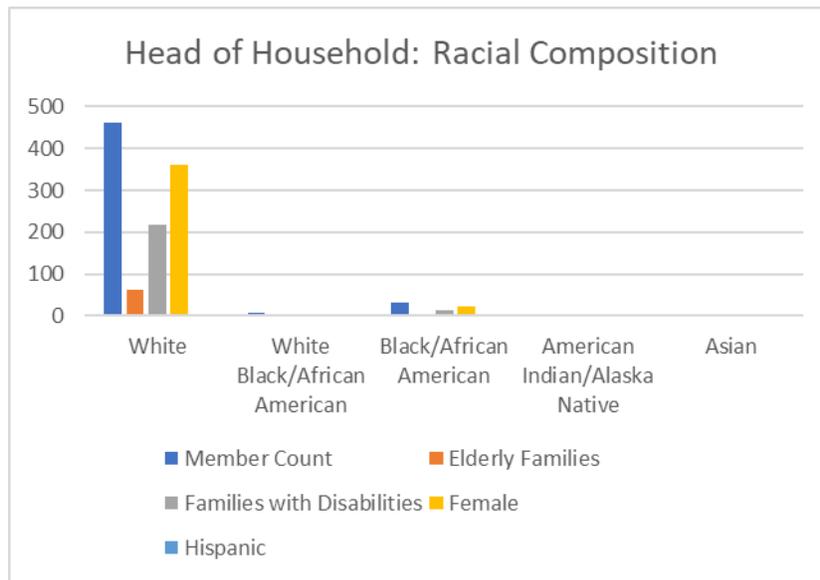


Table 33: HCV Applicant: Demographics

Ashland Assisted Housing Authority					
Participant Relationship by Racial Association					
Relationship	Member Count	Elderly Families	Families with Disabilities	Female	Hispanic
	1149	79	313	705	21
<b>Head of Household</b>					
White	463	63	219	361	5
White Black/African American	6	0	0	5	0
Black/African American	31	5	14	23	0
American Indian/Alaska Native	4	1	2	3	0
Asian	1	0	1	1	0
<b>Other Adult</b>					
White	73	5	23	29	0
White Black/African American	1	0	0	0	0
Black/African American	4	0	0	4	0
American Indian/Alaska Native	0	0	0	0	0
Not stated	1	0	0	1	0
<b>Spouse</b>					
White	43	4	16	21	1
White Black/African American					
Black/African American	2	0	0	1	0
American Indian/Alaska Native					
<b>Co-Head</b>					
White	5	0	1	0	0
<b>Other Youth</b>					
White	424	0	28	214	9
White Black/African American	40	0	1	20	5
Black/African American	36	0	6	17	0
American Indian/Alaska Native	1	0	0	1	0
White/Asian	1	0	0	0	0
White Native Hawaii/Other Pacific	2	0	0	0	0
Not Stated	4	0	0	2	0
<b>Fulltime Student</b>					
White	2	0	0	0	1
<b>Foster Child</b>					
White	1	0	0	0	0
<b>Live-In Aide</b>					
White	4	1	2	2	0
<b>Total</b>	<b>1149</b>	<b>79</b>	<b>313</b>	<b>705</b>	<b>21</b>

Graph 56: Head of Household Composition: Race Composition



Correlation of Over housed and Cost Burden

Over housed tenants are when unit size is greater than voucher size. According to data January 6, 2020, 28% of households were over housed. Of 510 households, 142 were over housed.

## **Social Service Profile**

In 2013-2017, 22.9% of households received SNAP (the Supplemental Nutrition Assistance Program). An estimated 42.9% of families that received SNAP had children under 18 years old, and 23.2 percent of the households that received SNAP had one or more people 60 years and older. An estimated 26.3% percent of all households receiving SNAP were families with a female householder and no husband present. An estimated 17.3% of households receiving snap had two or more workers in the past 12 months.

## Emergency Services Profile

CAReS, Shelter of Hope, and Safe Harbor act as advocates to the low- and moderate- income, homeless, or at risk of becoming homeless individuals and households. Many of these populations have difficulty housing in public housing units due to prior evictions, felonies and poor references. Kentucky Housing Corporation administers the Emergency Shelter Grant (ESG) program. Below is a summary of how these funds were distributed and the services that are provided by each agency.

Cares (Community Assistance and Referral Service, Inc.) addresses the need for rent and utility funding to help prevent homelessness in the area of Boyd County. These services include assistance with utility arrearages and case manager's salaries to offer budget counseling, job seeking tools and housing search opportunities.

Safe Harbor provides shelter, food, clothing, transportation, medical care, education, counseling, advocacy, housing assistance in addition to whatever the family may need. They teach and provide intensive case management to families so that they will be able to enhance their daily living skills and become a successful family unit.

Shelter of Hope supplies emergency housing for Ashland and surrounding areas by providing 10 apartments which are completely furnished to meet family needs. All food and furnishings needed are supplied for the families or individuals being served for the period of time in the shelter. Their goal is to assist these persons via case managers in obtaining more permanent housing and in meeting other immediate needs such as education, job skills, seeking employment, medical care, financial counseling and assistance through other established agencies.

Recipients of funding must comply with nondiscrimination and equal opportunity laws including Title VIII of the 1968 Civil Rights Act and its amendments, Executive Orders 11063, 11246, 11625, 12432 and 12138; title VI of the Civil Rights Act of 1964; the Age Discrimination Act of 1976; Section 504 of the Rehabilitation Act of 1968; and Section 3 of the Housing and Urban Development Act of 1968. Fair Housing Act requirement and an ESG Implementation Manual are given to all sub recipients.

## Current Fair Housing Profile

Between 2016-2020, five discrimination complaints were filed with HUD’s Fair Housing Louisville Field Office.

Table 26: Fair Housing Complaints

Within City Limits	Filing Date	Basis	Issues	Result
Yes	10/26/2016	Disability	Failure to make reasonable accommodation	Withdrawn by complainant w/o resolution
Yes	02/08/2017	Disability	Failure to make reasonable accommodation	No case determination
Yes	03/08/2017	Disability	Failure to make reasonable accommodation	Open
Yes	06/19/2018	Disability	Failure to make reasonable accommodation	Complainant failed to cooperate
Yes	03/05/2019	Disability/Retaliation	Failure to make reasonable accommodation	Open

Lexington Fair Housing was notified of four discrimination cases within the last two years. All reports were in relation to Disability: Reasonable Accommodation.

Table 27: Fair Housing Complaints

Year	Number of Cases	Issue
2018	1	Disability: Reasonable Accommodation
2019	3	Disability: Reasonable Accommodation

The City of Ashland, Legal Department confirmed that no fair housing complaints with the City of Ashland had been filed in their office.

A check with the City of Ashland, Legal Department revealed no complaints of steering or blocks busting. There are no known deed restrictions or trust or lease provisions which restrict fair housing.

A check with the local insurance agencies in the City of Ashland revealed no discrimination or insurance practices that reinforce segregated housing patterns.

## IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING CHOICE

### Strategies to Ending Impediments to Fair Housing Choice

#### **Affordable Housing**

The most significant barrier to fair housing in Ashland is the lack of affordable housing. As a whole the City of Ashland's housing stock consists of older (pre-1950's), deteriorating non-energy efficient homes. Many of the home lot sizes in Ashland are small and considered non-conforming in today's standards and local zoning regulations (some only 25' frontage) which do not have off street parking. These older homes most often are not handicap accessible for homeownership or visitation.

In June of 2018, the City of Ashland submitted a Choice Neighborhood Planning Grant application to the Department of Housing & Urban Development for the revitalization of the East Central neighborhood. During the grant process and community meetings, citizens voiced concerns of the decay of the community and the lack of available resources.

#### **Minority Population**

Even though the minority population is small, the City of Ashland has historically been racially and economically segregated due to the history of the neighborhoods. In years past, the City Central area contained the highest concentration of African Americans, but this is no longer the case. That older population has passed away and houses have been torn down or have become rental units. Ashland's minority population, African Americans, other minority groups and groups of two or more races, is only 6.1% and is evenly spread throughout the city, with a slightly higher concentration of minorities in City Central, which is 10.9% Minorities and low-income families reside in areas of the City with affordable housing that is most often substandard and that is also the area of concentrations of these residents. These areas have more deteriorated housing, the bulk of a dwindling stock of affordable housing, and are sometimes perceived to have higher crime rates. The median income of the Non-Hispanic Black population is greater than the non-Hispanic White population and the Asian population has the highest median income of all. Typically minorities are more likely than non-minorities to be low income. However, this is not an accurate depiction of the city's population since the more affluent population tends to be composed of Asian and Non-Hispanic Black professionals, mostly in the medical field. This factor may skew the overall picture.

As the number of the Hispanic/Latino continues to grow in this area, focus must also be on the problems faced by the immigrant population in order to alleviate language and cultural barriers. The City of Ashland's CDBG funds purchased the Rosetta Stone learning DVD for the Human Rights Commission to use to be able to communicate with any non-English speaking residents that may have any fair housing or tenant / landlord issues that needed to be addressed. Again,

the City of Ashland needs to improve the communication between any non-English speaking persons and the local service providers and other agencies that provide supportive service to these individuals.

- There is a lack of Spanish-speaking staff for public services and among landlords.
- Immigrants feel unwelcome in some communities and tend to avoid these areas.

**The City should support, encourage, and participate in neighborhood groups who value inclusion and welcome new neighbors.**

### **Lead Based Paint**

Finally, since the bulk of affordable housing located within the City is homes built prior to 1950, the issue of lead-based paint hazards in the more affordable housing areas is of real concern. The City of Ashland CDBG funded projects require all contractors to be certified renovators and or certified firms with the EPA (Environmental Protection Agency).

### **Education and Outreach**

One of the current local impediments to fair housing is the amount of misinformation and misinterpretation of information circulating in communities of disadvantaged populations. Education is the ultimate tool in facilitating good decision making by persons in protected classes. The public must be informed and educated in fair housing regulations and policies through tailored message content and form to make it the message more readily, understood and accepted by the relevant population.

Planning for the outreach must consider the approach or combination of approaches that will be most effective. In order to fully address the issues of fair housing and housing discrimination, it is important to develop a program that educates individuals in tenant and landlord rights, matters of developing poor credit habits, applying for financing with predatory terms, etc.

**A significant marketing campaign could open the housing market by raising public awareness that housing discrimination against families with children is illegal.**

**Educate female/male tenants that sexual harassment by landlords is illegal and should be reported to Fair Housing.**

**Ashland Commission on Human Rights in coordination with the City of Ashland, continue to conduct outreach throughout the year. Provide training for community, service providers, and government officials at least once year. Continue newspaper and Facebook campaign.**

## Employment and Transportation

Lower income families more often use affordable means of transportation to get to work, obtain services, and get to schools, and access areas of the City with various amenities, such as parks and recreational opportunities, social services and retail areas. The local bus system provides good access to all areas of the City, has increased services outside the City. The fares are very low-cost and reduced fares are offered for persons meeting eligibility requirements and cards for extended number of use.

Housing must be linked to other resources, but with inadequate or no means of transportation families are separated from needed resources, such as employment, health care, education, and basic life necessities.

## Rental Properties

The lack of safe, decent affordable rental units in Ashland is one of the greatest impediments to fair housing. The target areas of East Central and City Central house most of the rental population in the City of Ashland. These areas are also the two oldest areas of Ashland and have the most deteriorated structures. These two areas offer the greatest opportunities for redevelopment through the City of Ashland's Community Development Block Grant funds along with other private developers.

Refrain from actions that limit housing choice such as using tenant-based vouchers to create project-based units or seeking ways to restrict access to certain neighborhoods.

## Housing Problems

In 2019, the US Department of Housing and Urban Development (HUD) released Comprehensive Housing Affordability Strategy (CHAS) data based on special tabulations of five-year ACD estimates. CHAS data helps local agencies assess local trends in housing need and problems. According to CHAS, the four (4) housing problems include lack of kitchen or complete plumbing facilities, overcrowding, severe overcrowding, cost burden and severe cost burden.

- Households (owners & renters) earning below 30% median income have more household issues than all other income groups. Owner households with earnings below 30% of median income have more housing issues than other income groups.
- Within the City of Ashland, 33 units lack complete plumbing and 54 units lack complete kitchen.

## Special Needs Population

The City has a disabled population of 4,880, a good number of which have special needs with regard to their housing while a small number of such units are available. In the 2019 fiscal year the City of Ashland's CDBG funds rehabilitated one apartment at Safe Harbor providing handicap accessibility.

Housing that allows independent living for special-needs persons are very limited in Ashland. Special needs persons include:

- Frail elderly;
- Persons with developmental disabilities;
- Persons with alcohol/drug addiction;
- Persons with physical disabilities; and
- Victims of domestic violence.

Insufficient accessible housing for fulltime residential use by individuals with disabilities.

Insufficient "visitable" housing to permit individuals with disabilities to visit others. Lack of "visitable" features in homes results in increased social isolation: individuals with disabilities find it difficult to access homes or certain areas of the homes for social calls, and those residing in non-visitable homes find it difficult to invite individuals with disabilities.

**In the PY2018, City of Ashland's allocated CDBG funds to rehabilitate one apartment at Safe Harbor providing handicap accessibility.**

**New housing construction must be built according to the design and construction requirements of the Fair Housing Act, and the building permit process must ensure that accessibility requirements are met.**

**When the City issues occupancy certificates for new multifamily buildings the inspectors should ensure that the minimal accessibility requirements of the Fair Housing Act are**

**Information on accessible rental units needs to be more readily available.**

## **Criminal Justice System**

As the criminal justice system moves to increasing use of diversion, early release, and lighter sentences, the prison population is re-entering back into the community at a faster rate, and often into low-income, segregated areas.

**Applicants denied for housing are eligible for hearing/review of case/due process.**

**Coordinate with service providers and landlords to increase the amount of rental housing.**

## **Income-Based Housing**

Unity Square, the only all adult apartments in the City of Ashland are HUD subsidized housing for the elderly. Gla-Low Apartments, Ashland Terrace Apartments (previously known as Creek Bridge Apartments), Hillcrest Apartments, are Bruce Apartments are managed by property management firms and are subject to all rules and regulations of HUD. Scope Towers and DeBord Terrace are complexes administered by Housing Authority of Ashland, a public housing agency.

**The City should recruit landlords in low-poverty areas and provide information and support to families with Housing Choice Vouchers interested in making integrative moves. A robust mobility program will ensure families with vouchers have full housing choice.**

**Accurate information about the housing choice voucher program, including how the program works, the percentage of elderly and disabled on the program, and the percentage employed. The communities also need accurate information on comparative rates of assisted.**

## **Housing Sales**

In this country a major form of discrimination is in real estate sales and mortgage lending practices. Many are denied a home loan due to their credit ratings, outstanding student loan, income to debt ratio was too high and lack of income. The Ashland area does not have a homeownership counseling agency to assist individuals and households in the steps towards homeownership. The local domestic violence shelter, Safe Harbor does limited counseling to their shelter guests.

During the Pollard Mills Revitalization project, the Ashland Assisted Housing Authority assisted homebuyers through the HCV Homeownership program. Four Housing Choice Voucher currently participate in the program.

### **Home Ownership Impediments**

Homeowners often have a difficult time recognizing insurance discrimination because it happens in a variety of ways. Insurance policies can be complex and some policyholders may not understand all the fees included in a policy. As a result, people may buy policies at unfavorable terms. In addition, some insurers use credit “scores”, occupation, marital status, and education level to set rates. They may often be considered to be unfair, or even racist. A check with the larger local insurance companies this discrimination has been nearly eliminated.

### **Rental Assistance Impediments**

The Ashland Assisted Authority administers approximately 616 vouchers in the Boyd County area. The program provides low-income households assistance with rent and in some cases utility assistance.

Area of concern is outreach to property owners in order to expand housing opportunities for families outside of areas of minority or low-income concentration. Not all landlords accept Section 8 vouchers. Some of the reasons include reservations about renting to individuals of low-income status, oversight and regulation by HUD, and lack of familiarity about the program. Many apartment complexes do not accept housing vouchers, thus eliminating blocks of potential housing. A related problem is that many times units listed as “accepting HUD” are still out of the price range of what a voucher will allow an individual to spend on housing.

**The City should expand their program providing accessibility modifications for existing housing serving renters as well as homeowners.**

### **Land Use and Zoning**

The Zoning Ordinance is based on the division of the City into various districts in which the use of land is structured. In certain instances, conditional variances and conditional uses permits may be issued and proper controls put in place to minimize any adverse effects. Such permits are issued only after proper public notice and a review to determine that the proposed use is in keeping with the purpose of the district in which it is located to determine that the proposed use is not injurious to the surrounding neighborhood. The City of Ashland Land Use and Zoning Ordinance does not specifically address affordable housing issues. This factor may be an indication that further analysis and possible changes to the ordinance may be needed.

**Training needs to be provided to government officials and local zoning boards on Fair Housing Act rights of people with disabilities and the liability of jurisdictions who violate the law.**

## **Strategies to Eliminate Impediments to Fair Housing**

To reach the stated goal the City will undertake several activities.

### **Education and Outreach**

Education is ultimately the strongest tool in assisting protected classes. The public needs to be not only informed but educated about fair housing assistance through the message content and form of communication. Each activity will be studied to consider which approach, or combination approaches will be most effective in making the activity received, understood and accepted by the relevant population. Public outreach will be planned to meet the needs, preferences and capacities of the intended audience.

To increase the availability of accurate information, outreach and education will be provided through the following activities:

- Promote homeownership counseling by locating a counselor in or around the Ashland Area.
- Discussions with and activities provided through lending institutions.
- Discussions with and activities provided through the Office of Community Development.
- Discussions with and activities provided through local public-housing office staff.
- Discussions with and activities provided through public-service providers.
- Discussions with and activities provided through local insurance providers.
- Discussions with and activities for the Planning and Community Development code-enforcement and the code enforcement board.
- Development of and activities forming new neighborhood associations.
- Discussions with and activities for local school systems to develop uniform curriculum on issues of general business and personal finance.
- Discussions with and activities for faith-based organizations.
- Undertaking activities to help to reduce Nepotism.

### **Rental Housing**

Explore efforts that will increase the number of housing units available for rent through seeking additional resources for the construction and rehabilitation of affordable housing.

- Accessing affordable housing funding through the HOME Program.
- Studying vacant properties for the purpose of converting into multi-unit rental property.
- Studying property located in the City for determining the possibility of renovating for multi-unit rental property.
- Conducting outreach to develop and/or incorporate existing developers/contractors to develop affordable rental units.

- Improving the management accountability of public and assisted housing.
- Developing policies to expand housing opportunities outside areas of concentrations of minorities and low-income renters.
- Developing outreach strategies to property owners to expand opportunities to families outside areas with concentrated minority or low-income families.
- Seek means of outreach to property owners to encourage developing housing to meet the needs of the elderly and special-needs population.
- Developing policies to promote desegregation of public housing.
- Continue strict code enforcement efforts to rid Ashland's target areas of slum and blight.

### **Home Ownership**

An expansion of home ownership opportunities will be aggressively pursued by:

- Making efforts to increase the retention of affordable housing stock through increased homeowner rehabilitation activities.
- Improving the quality of affordable housing in areas of minority or low-income concentration through diligent efforts from code enforcement.
- Integrating Community Development Block Grant funding opportunities for special-needs families to make existing homes more accessible.
- Encouraging a home ownership program through the Section 8 Housing Choice voucher program.
- Seek homeownership counselors in surrounding areas

### **Monitoring the Practices of Lenders and Real Estate Market**

The City will encourage lenders, real estate professionals, and other groups to assist public monitoring efforts and to undertake self-monitoring and evaluation. In addition, the following activities will be pursued:

- Surveys of new residents in the community to detect practices that may create unequal impacts on housing choice.
- Outreach and education activities designed to increase the number of loan applications from low-income and minority persons applying for affordable housing.
- Outreach and education activities to create public awareness of predatory lenders and the consequences of accepting loans with unreasonable terms and conditions found to be predatory.
- Reviews of real estate ads in the printed media to detect possible discriminatory advertising.
- Reviewing data on loan originations, applications, and denied applications made available to the public through the Home Mortgage Disclosure Act.

- Identify insurance agencies doing business in the City, research their underwriting guidelines, and review practices toward homeowners in minority and low-income census tracts.

### **Employment and Transportation**

To improve economic opportunities for the low-income of all races the City has and will continue to:

- Pursue additional uses of funds for job creation with Community Development Block Grant funds.
- Support public services concerned with employment.
- Supporting self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing as well as public housing.

### **Land Use and Zoning**

It is not enough that zoning and other local land use policies and regulations are not intended to discriminate against protected classes. Care is needed that they do not have a disproportionate burden on the opportunities for protected classes to reside in a particular community.

In an effort to ensure that the City's land use and zoning regulations do not create a burden, the following activities:

- Examine existing regulations to determine whether zoning and building code requirements negatively impact affordable housing development.
- Search for additional funding to build housing directly or to provide subsidies to affordable housing developers.
- Review the policies for placement of group homes, multi-family housing, and manufactured homes within existing classifications.

### **Community Development Activities**

The mission of the Department of Housing and Community Development is to increase home ownership, support community development, and increase access to affordable housing free from discrimination.

To reach this goal the City of Ashland will aggressively pursue:

- Encouraging minority homeownership.
- Encouraging more renters, both assisted and unassisted, to become homeowners.
- Encouraging local non-profits to seek additional funds resources to assist low-and moderate- income individuals and families in becoming self-sufficient and securing affordable, adequate, decent housing.
- Seeking methods and means of improving housing accessibility.

The City of Ashland, Department of Planning & Community Development is aware that there are still many impediments to fair housing to overcome and is committed to pursuing the goals stated in this analysis.

## **Recommendations**

The goal of the City is an increase of fair housing education and enforcement programs, and to devote immediate and sustained attention to the concept of equal housing opportunity to everyone.

Additional study is needed in a number of areas to monitor or to determine if there are impediments:

- Additional monitoring of Home Mortgage Disclosure Act data to ensure that lender investment in very-low income census tracts and minority concentration continues to increase.
- Additional monitoring of local smaller family owned insurance agencies to identify possible bias against protected classes.
- Additional study to identify any existence of public housing units that are discriminating in the selection of renters.
- Additional study to identify any existence of housing units that are discriminating in the selection of renters based on sexual orientation which is forbidden in other cities such as Lexington, Louisville and Covington.
- Additional study to identify any existence of emergency homeless shelters that are discriminating in the selection of clients.
- Additional study to determine any existence of rental property owners that are discriminating in the selection of renters.
- Partner with an interpreter for the Hispanic/Latino population in our area.
- Keep in close contact with the local section 504 liaison.

## **Suggested Fair Housing Activities**

To ensure that all citizens in the City of Ashland served by CDBG program are aware that affirmatively furthering fair housing is a priority, The Department of Planning & Community Development along with the Ashland Commission on Human Rights will consider undertaking one or more of the following activities:

- Develop public awareness of fair housing during April, which is nationally recognized as Fair Housing Month.
- Sponsor a poster contest with a fair housing theme in your local schools.
- Disseminate information concerning housing services and activities through agencies and organizations that routinely provide services to protected groups.
- Evaluate criteria for selecting recipients of housing services or assistance for any discriminatory effect.

- Initiate a public education program on fair housing choice involving representatives of housing groups, human relations organizations, members of the real estate industry, and the media.
- Evaluate, for discriminatory effect, policies guiding the provision of relocation housing and services for persons displaced by housing activities funded through CDBG program.
- Provide information and positive assistance to minority group persons in locating housing in nonminority areas of the community.

The City of Ashland, Department of Planning & Community Development is aware that there are still many impediments to fair housing to overcome and is committed to pursuing the goals stated in this analysis.

The following data sources were used to complete the City of Ashland Analysis of Impediments.

- City of Ashland Consolidated Plan 2020-2024 [www.ashlandky.gov](http://www.ashlandky.gov)
- City of Ashland CAPER 2019 [www.ashlandky.gov](http://www.ashlandky.gov)
- City of Ashland Action Plan 2020 [www.ashlandky.gov](http://www.ashlandky.gov)
- U.S. Census Bureau American Community Survey (2014-2018)
- U.S. Census (2010) [www.census.gov](http://www.census.gov)
- Comprehensive Housing Affordability Strategy (CHAS) 2012-2016
- City of Ashland Popular Annual Financial Report (PAFR) [www.ashlandky.gov](http://www.ashlandky.gov)
- City of Ashland Comprehensive Annual Financial Report (CAFR) [www.ashlandky.gov](http://www.ashlandky.gov)
- MSA/MD Aggregate Reports (MSA/MD: Huntington-Ashland 26580-2018)
- Social Security National Press Office
- City of Ashland Code of Ordinances [www.ashlandky.gov](http://www.ashlandky.gov)

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- City of Ashland Finance Department
- City of Ashland Public Works
- City of Ashland Utilities

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