

#KAHC25



# Kentucky Affordable Housing Conference



# Addressing Owensboro's Housing Shortage Through Collaboration

# Understanding the Crisis

- 41% of renters in the city are cost-burdened (30%+ of income on housing).
- Nearly 45% of those households are severely cost-burdened (50%+ of income).
- Renter households earning under \$20,000 annually make up 30% of renters.
- Affordability crisis disproportionately affects the working poor and fixed-income seniors.



# Understanding the Crisis

- One-bedroom median rent increased from \$550 to \$750 (36.4%) between 2019–2023.
- Two-bedroom median rents rose from \$840 to \$920 (9.5%).
- Tax credit rent increases of 13% to 24% over the same period.
- Wage growth has not kept pace with rent inflation in Daviess County.



# Understanding the Crisis

- Entry-level for-sale housing (<\$200K) is increasingly rare.
- Demand exceeds supply for first-time buyers using down payment assistance.
- Aging housing stock limits move-in ready inventory for working families.
- Habitat homes often receive multiple applicants per available build.



# Housing is Healthcare

- Owensboro Health's 2024 CHNA identifies housing as a top social determinant of health.
- Housing is a fundamental determinant of health.
- Structural deficiencies, housing cost burden, and poor neighborhoods contribute to poor health outcomes.

# Health System Perspective

- Structural deficiencies can present as issues of plumbing, HVAC inadequacies and mold.
- Housing cost burden linked to medication non-adherence and poor chronic disease management having to make choices between paying for housing versus proper nutrition and medication needs.
- Poor housing in run down neighborhoods lends itself to high vacancy rates, higher crime, abandonment and issues of homelessness seeking shelter.

# Community Voice

- 2024 CHNA focus groups cited rising rent and poor housing quality as top concerns.
- Stakeholders linked housing to poor school performance and youth mental health.
- Residents voiced need for affordable options near jobs and healthcare services.
- Many noted that substandard housing erodes dignity, wellness, and neighborhood pride.

# Housing as Preventive Medicine

- Co-investing in housing aligns with population health and value-based care goals.
- Affordable homeownership is associated with better long-term health markers.

# Owensboro's Current Housing Collaborative

- The Housing Collaborative emerged out of Owensboro Health's focus on strategic imperatives.
- Partnering with Our Communities
- Objectives were set to address to form local Collaboratives around the issues of Housing and Mental Health.
- Owensboro Health convened a Collaborative including the city, county, housing authorities, nonprofit service providers, community mental health center, and development agencies. The aim was to combine land, funding, infrastructure, policy, and nonprofit capacity.
- Owensboro Health recognized and acknowledged its partners and all agreed that addressing affordable housing an intentional strategy: pooling resources, expertise, and policy levers to produce affordable housing at scale, with equity, efficiency, and measurable impact is key.

# Greater Owensboro Housing Collaborative

## FEATURES Owensboro Health donates land to launch affordable housing development with local partners

By Ryan Richardson MAY 13, 2025 | 12:15 AM UPDATED MAY 13, 2025 | 6:08 AM



Owensboro Health is donating 17 parcels of land near its Parrish Avenue campus to kickstart a major affordable housing initiative, the first project of the Greater Owensboro Area Housing Collaborative. | Photo by Ryan Richardson

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Owensboro Health is donating 17 parcels of land near its Parrish Avenue campus to kickstart a major affordable housing initiative, the first project of the Greater Owensboro Area Housing Collaborative. The lots, located between Hathaway and Center streets, will be developed by Habitat for Humanity of Owensboro-Daviess County in phases over the coming years.

The land donation marks the first significant step for the Housing Collaborative, which was launched 18 months ago by Owensboro Health to address the region's growing shortage of affordable homes. The group includes local nonprofits, housing agencies, health providers, and city and county leaders working to address systemic barriers to safe, stable housing.



"This project is the result of many voices coming together to tackle a critical need," said Dr. James Tidwell, Vice President of Population Health at Owensboro Health. "We know housing is one of the strongest social drivers of health. Without a safe place to call home, it's nearly impossible for people to prioritize their health. These homes will help fill a gap in our community and create the foundation for better well-being."

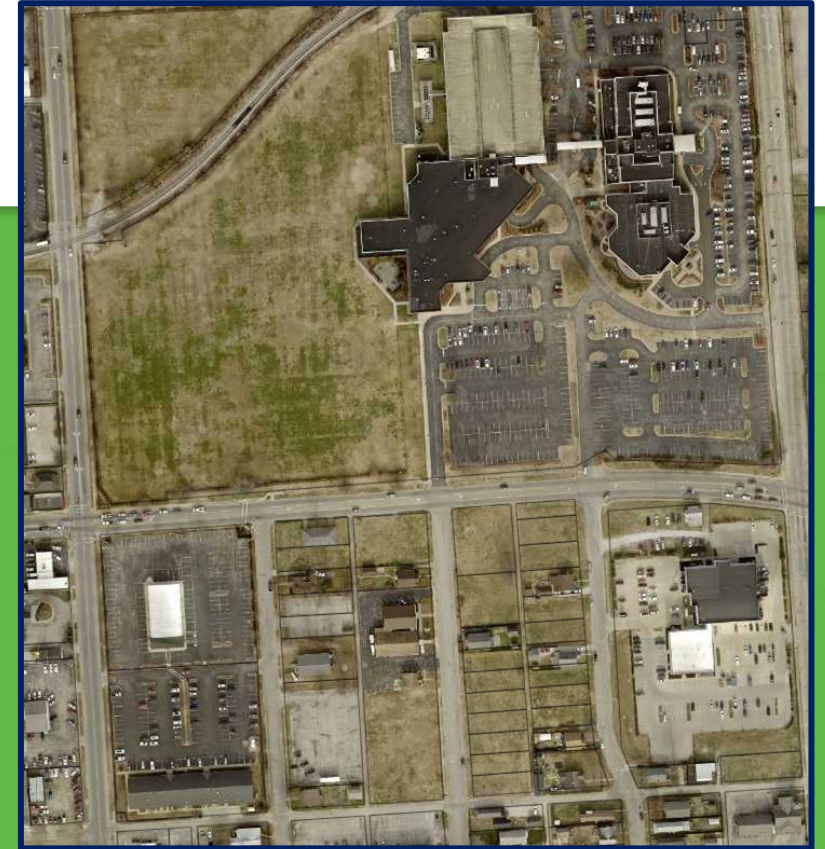


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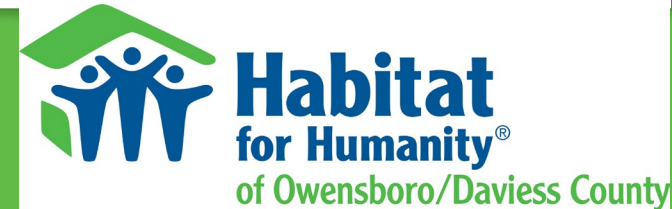
Note for the OT Players of the Week (Spring 2025, Week 9)  
13 HOURS AGO



- Owensboro Health used its ability to convene expert stakeholders
- Contributed 17 parcels of land to Habitat for Humanity, the largest land donation to a Kentucky Habitat affiliate in history.

2025 Kentucky Affordable Housing Conference

# Building Affordability with Habitat



Founded in 1988 to promote strength, stability, and independence while building energy-efficient, affordable homes

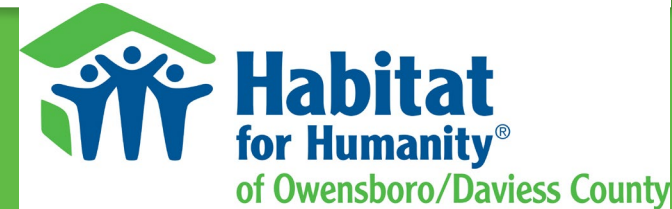
- Made affordable with Habitat's volunteer labor model
- Building Community Relationships to Subsidize Cost
- Built with Sweat Equity & Training

# Ms. Virginia's Education & Training Center



- Funded by Impact100 Owensboro to prepare new homeowners.
- Curriculum of annual classes/workshops include HVAC care, lawn maintenance, homeowners insurance, and more.
- Equips families with skills for long-term housing success.
- Empowerment through education and community support.

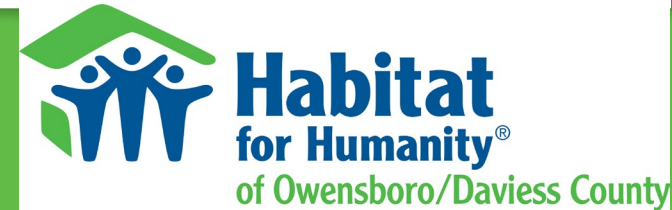
# From Homes to Neighborhoods



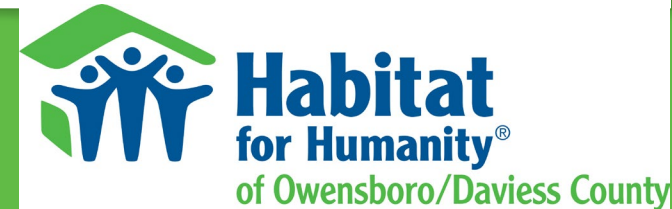
- Evolved into a neighborhood partner—not just a homebuilder.
- Doubled annual housing unit production over 2 years
- Now focused on subdivisions, education, and strategic partnerships.
- Habitat leads the charge for community-centered affordable housing.

# Barriers to Affordability

- **High Land Costs**
- **Zoning and Land Use Regulations**
- **Building Codes and Regulations**
- **Construction Costs**
- **Market Conditions**



# Barriers, But Not In This Case



- **NIMBYism**
- **Lack of Political Will**
- **Gentrification Concerns**

**1. Habitat Owensboro–Daviess County gained possession of enough land to build for 2 – 3 years.**



**2. New Organizational philosophy; Innovative Building**

**3. Collaborative garnered community support and Owensboro Planning & Zoning is considering changes to residential building code**