Ellinger
Myers
Lawless
Beard
Feigel
Crosbie
McChord
Martin
Henson
Lane

SERVICES COMMITTEE

March 2, 2010
1:00 P.M.

A G E N D A

1. **Sidewalk Café Ordinance**	Lawless	(1-10)
2. **Snow Plan**	Myers	(11-31)
3. **Yard Sale Regulations**	Henson	(32-38)
4. **Mayor's Commission on Mortgage Lending Practices**	Myers	(39-64)
5. **Items in Committee**		(65-66)

"Services Committee, to which should be referred matters relating to public safety, public works, urban county courts, and constitutional officers."

Council Rules & Procedures, Section 2.102(3)

Sec. 17-29.

For the purpose of this article, the following words shall have the meanings respectively ascribed in this section.

(1) *Administrator:* The director of the division of building inspection or his designee authorized to enforce this section.

(2) *Clear zone.* That portion of the public right-of-way that is intended for pedestrian traffic along the sidewalk. The minimum width and location of the clear zone shall be determined by the administrator, however in all instances it must be a minimum of four feet (4') in width and otherwise compliant with the Americans with Disabilities Act. In areas of congested pedestrian activity, a wider minimum portion of the sidewalk may be required. The location of the clear zone shall be consistent for the entire block, and in most instances it shall be required to be located immediately adjacent to the façade of the permitted establishment. The clear zone must at all times be free from any items, obstacles, or barriers so as to allow clear movement for pedestrians along the public right-of-way.

(3) *Encroachment:* Furnishings, which include, t[~~T~~]ables, umbrellas, chairs, and other objects directly related to the business of food and/or refreshment service on the public right-of-way, sidewalk or common area on public property.

(4) *Outdoor cafe:* The placing, locating, or permitting of the placing or locating of furnishings [~~chairs and tables~~] on the right-of-way, such as sidewalks, adjacent to a business licensed to operate as an [~~eating~~] establishment where food and/or other refreshments are served or upon public property within the B-2, B-2A and B-2B zones. Eating and entertainment establishments are generally qualified to apply for an outdoor café permit.

(5) *Permittee:* The recipient of an encroachment permit under the terms and provisions of this article.

(6) Permitted area: The area in which the encroachment of the outdoor café into or onto the public right-of-way is lawfully permitted pursuant to the encroachment permit.

(7)~~(5)~~ *Sidewalk:* That portion of the public right-of-way intended for the use of pedestrians extending up to twenty-five (25') feet from the façade of the permitted establishment, where vehicular traffic would permit.

[~~between the curb lines or the lateral lines of a roadway and the adjacent property lines intended for the use of pedestrians~~].

Sec. 17-29.1.

(a) It shall be unlawful for any person to create, establish, operate, maintain or otherwise be engaged in the business of running an outdoor cafe or place any items upon the sidewalks or public property in the urban county unless he shall hold a currently valid permit issued under the terms of this article.

(b) A permit is intended to allow an establishment to encroach into the sidewalk area located immediately in front of the establishment and up to twenty-five (25') feet in either direction with appropriate permission and approval as provided herein.

(c) A permit does not authorize the permittee to conduct activities within the permitted area which are not directly related to the operation of an outdoor café. Unless authorized or directed by the urban county government, the furnishings and other objects must not be moved around or removed during the hours of operation of the outdoor café such that activities inconsistent with the operation of the outdoor café can take place.

(d) Permits shall be issued on annual basis effective January 1, and only to validly licensed businesses that wish to provide furnishings [~~tables and chairs~~] or other objects directly related to their business of food and/or refreshment service on the public property adjacent to their businesses for use by the general public. If an establishment is not located on the ground floor of a building it must provide sufficient proof that it has the permission of the owner of the building and all other tenants in order to apply for the permit.

(e) Although a permit is valid for a calendar year, a permittee is not required to utilize the permitted area for the entire period. The permittee may be required to remove some or all objects from the permitted area during the times of year within which the outdoor café is not regularly operating.

(f) A permitted area which is contiguously located to a premises licensed to sell alcoholic beverages shall be considered as part of that licensed premises for the purpose of the sale and consumption of alcoholic beverages. All alcoholic beverages within the permitted area must have been obtained from that ABC licensee.

(g) Nothing in this ordinance shall be construed to permit conduct prohibited by any other statute, ordinance or regulation, or to prohibit the enforcement thereof. If applicable, the permittee must also obtain any necessary approvals from the state and local alcohol beverage control authorities, the Courthouse Area Design Review Board, the Historical Preservation Commission, and/or the Board of Architectural Review, and other boards or approval authorities that have a regulatory interest in the property.

(h) Any furnishings or other objects utilized by the permittee must be removable and must not damage the sidewalk or other public property. Any necessary permits and approvals must be obtained in the event the permittee wishes to affix any object to the sidewalk or public property.

(i) A means of clearly identifying the permitted area for enforcement purposes which is satisfactory to the administrator must be provided by the permittee, whether through barriers, markings, or other like methods.

(j) In the event that a business is operating an outdoor café without a permit the urban county government may, in addition to any other enforcement remedy that it may have available, remove any and all furnishings [~~tables, chairs,~~] and other vestiges of said business upon providing written notice to the business. The written notice shall provide the business with at least twenty-four (24) hours to comply, absent emergency circumstances. It shall not be necessary to issue an additional notice of violation prior to the urban county government's removal of said encroaching items should the operation of the outdoor café re-commence after initial compliance with the notice by the business and a failure of the business to obtain a permit. The business shall be required to reimburse the urban county government for all reasonable costs associated with the removal and storage of the items prior to their return by the urban county government.

Sec. 17-29.2.

(a) Application for a permit shall be made at the division of building inspection in a form deemed appropriate by the administrator. Such application shall include, but not be limited to, the following information:

(1) Name, home and business address, and telephone number of the applicant, and the name and address of the owner, if other than the applicant, of the business.

(2) Name, home address, and telephone number of a responsible person whom the urban county government

may notify or contact at any time concerning the applicant's encroachment.

(3) A copy of a valid business license to operate a business establishment adjacent to the public property which is the subject of the application.

(4) Proof of current liability insurance, issued by an insurance company licensed to do business in the Commonwealth of Kentucky, protecting the licensee and the urban county government from all claims for damage to property and bodily injury, including death, which may arise from operation under or in connection with the encroachment permit. Such insurance shall name the urban county government as an additional insured and shall provide that the policy shall not terminate or be cancelled prior to the expiration date without thirty (30) days' advance written notice to the urban county government. The policy shall be a minimum of one million dollars ($1,000,000.00) or higher, if deemed necessary by the division of risk management.

(5) A sketch of the proposed location showing the layout and dimensions of the existing public and adjacent private property and showing the clear zone, the proposed location of all furnishings [~~of tables, chairs, umbrellas~~] and other objects within the encroachment area.

(6) Proof of any required ABC license(s), health permits or other permits for the business involved.

(7) A listing fully describing the proposed furnishings and [~~tables, chairs, umbrellas, or~~] other objects directly related to the business.

(8) Any other information or documentation required in order to comply with state or local alcoholic beverage control laws or regulations.

(b) The administrator may issue the permit with any necessary conditions, require that the application be amended or modified, or deny it. The administrator shall determine the maximum number of persons lawfully allowed within the permitted area based upon the final approved permit plan in accordance with the provisions of the Kentucky Building Code. Not later than fifteen (15) days after the filing of a completed application for a temporary encroachment permit, the applicant shall be notified in writing by the administrator of the decision on the issuance or denial of the permit. [~~Upon issuance of the permit, an annual fee shall be due and payable to the administrator in the amount of fifty dollars~~

~~($50.00). This fee is in addition to the business license required for operation within the urban county. Only new permits shall be prorated on a quarterly basis.~~]

(c) Each permittee shall also be required to submit an application for renewal of its permit on an annual basis prior to December 1 on a form deemed appropriate by the administrator. Any information that has changed from the previous year's application must be provided in the renewal application.

(d)[~~(c)~~] Application for a permit shall be made at the division of building inspection within forty-eight (48) hours of written notice for failure to obtain a permit. Where the same owner, occupant, or person responsible has been given notice for the same violation at the same location within the previous one hundred eighty (180) days, such requirements of written notice may be waived and legal proceedings commenced immediately.

(e) Prior to the issuance of any permit, an annual fee shall be due and payable to the administrator in the amount of two hundred dollars ($200.00). This fee is in addition to any business license for operation in Fayette County or other required fees.

Sec. 17-29.3.

(a) No merchant, vendor, business or property owner shall:

(1) Place any items for sale or other equipment, or furnishings [~~tables, or chairs~~] on any portion of the public property other than that directly in front of his existing place of business without the written consent of adjacent land owners and businesses. In no event shall such items be placed in the landscaped areas or extend beyond the authorized twenty-five (25) feet from each side of the applicant's business;

(2) Block or restrict the clear zone [~~passageway between the encroachment and curb line to less than four (4) feet of unrestricted width~~] or block the ingress/egress to any building. [~~In areas of congested pedestrian activity, the administrator is authorized to require a wider pedestrian path, as circumstances dictate.~~] Also, no items shall be placed so as to block any driveway, crosswalk, bus stop, or counter service window or in a manner that conflicts with the American with Disabilities Act;

(3) Sublicense the encroachment area separately to nonoccupants of the premises;

(4) Place objects around or in the permitted area, such as walls, [~~perimeter of an area occupied by tables and chairs,~~] which would have the effect of forming a [~~physical or~~] visual barrier;

(5) Use [~~tables, chairs, umbrellas, and~~] of any furnishings or other objects which are not authorized by the administrator and any other necessary approval entity;

(6) Use umbrellas or other decorative material which is not fire retardant, pressure treated, or manufactured of fire resistive material;

(7) Fail to secure permission of the landlord where a building has multiple occupants;

(8) Operate without the insurance coverage specified;

(9) Sound or permit the sounding of any device on the public property which produces a loud noise or use or operate any loudspeaker, public address system, radio, sound amplifier, or similar device in violation of the noise ordinance;

(10) Fail to pickup, remove and dispose of all trash or refuse left by the business on the public right-of-way;

(11) Store, park, or leave any items overnight on any street or sidewalk except for furnishings [~~tables and chairs~~] which may be kept in the permitted area at the permittee's risk;

(12) Store, park, or leave any vehicle, truck, or trailer within the permitted [~~encroachment~~] area.

(13) Conduct activities within the permitted area which are not directly related to the operation of an outdoor café.

(14) Move or remove the furnishings or other objects located within the permitted area so that other activities or events can take place within that area without prior authorization.

(15) Allow a number of persons within the permitted area in excess of that approved in the outdoor café permit.

(b) The encroachment permit is a temporary license which may be denied, suspended, or revoked for any conduct which is contrary to the provisions of the section or for conduct of the business in such a manner as to create a public nuisance, or constitute a danger to the operator's or public's health, safety, or welfare. No property right is created by this article and the decision of the commissioner of the department of public works and development shall be final.

Sec. 17-29.4.

All permits [~~The permit~~] shall be issued on a form deemed suitable by the administrator. In addition to naming the permittee and any other information deemed appropriate by the administrator, the permit shall contain the following conditions:

(1) Each permit shall be effective for one (1) year, from January 1 to December 31, subject to annual renewal, unless revoked or suspended prior to expiration. No fees will be refunded for revocations or periods of suspension.

(2) The permit issued shall be personal to the permittee only and shall not be transferable in any manner.

(3) The permit may be suspended by the administrator when necessary to clear the public property for public safety or for a "community or special event" authorized by the urban county government.

(4) The administrator may require the temporary removal of items within the permitted [~~encroachment~~] area when street, sidewalk, common areas, or utility repairs necessitate such action.

(5) The permit shall be specifically limited to the area shown on the "exhibit" attached to and made part of the permit and shall indicate the maximum number or persons lawfully allowed within the permitted area.

(6) The permitted [~~encroachment~~] area [~~covered by the permit~~] shall be maintained in a neat and orderly appearance at all times and the area shall be cleared of all debris on a periodic basis during the day, and again at the close of each business day. The clear zone must at all times be free from any items, obstacles, or barriers so as to allow clear movement for pedestrians along the right-of-way, and must comply with the requirements of the Americans with Disabilities Act.

(7) No advertising, except for signs which comply with sign regulations in Article 17 of the zoning ordinance.

(8) No furnishings, objects [~~tables and chairs~~] nor any other parts of the business shall be attached, chained, or in any manner affixed to any tree, post, sign, or other fixtures,

curb, or sidewalk within or near the permitted area. No additional outdoor seating authorized herein shall be used for calculating seating requirements pertaining to location of, applications for, or issuance of an ABC license for any establishment; or, be used as the basis for computing required off-street parking.

(9) The issuance of a permit does not grant or infer vested rights to use of the area by the permittee. The urban county government retains the right to deny the issuance of a permit or the renewal of a permit for any reason.

(10) Furnishings [~~Tables, chairs, umbrellas,~~] and any other objects provided shall be maintained and shall be kept safe and in good repair at all times.

(11) The urban county government retains the right to suspend the privilege of using glass containers within the permitted [~~encroachment~~] area during festivals and events and when streets are closed. The use of glass containers will be revoked if an incident jeopardizes the health, safety, and welfare of customers or the general public. Any violation of state or local laws will also result in a revocation of this privilege. Repeated offenses may result in revocation or denial of the [~~encroachment~~] permit.

(12) The serving and consumption of alcoholic beverages within the permitted area will be limited to those customers clearly located within the permitted area. [~~seated in the encroachment area.~~]

(13) The outdoor café permit shall be posted or visibly displayed on the premises.

Sec. 17-29.5.

(a) The administrator or designee may deny, revoke, [~~or~~] suspend, modify, or condition a permit at any time for any business authorized in the urban county if it is found that:

(1) Any necessary business or health permit has been suspended, revoked, or cancelled.

(2) The permittee does not have insurance in force which is correct and effective in the minimum amount described in section 17-29.2(a)(4).

(3) Changing conditions of pedestrian or vehicular traffic cause congestion necessitating removal of part or all of the encroachment area. Such decision shall be based upon

findings of the administrator that a legitimate health, safety, or general welfare purpose exists. [~~the minimum four-foot pedestrian path is insufficient under existing circumstances and represents a danger to the health, safety, or general welfare of pedestrians or vehicular traffic.~~]

(4) The permittee has failed to correct violations of this article or conditions of his permit upon receipt of the administrator's notice of same delivered in writing to the permittee.

(5) The permittee has failed to take positive actions to prohibit violations from reoccurring.

(6) The permittee has failed to make modifications upon receipt of the administrator's notice of same delivered in writing to the permittee.

(7) Furnishings [~~Tables, chairs,~~] and other vestiges of said business may be removed by the urban county government, and a reasonable fee charged for labor, transportation, and storage, should the permittee fail to remove said items within thirty-six (36) hours of receipt of the administrator's final notice to do so for any reason provided for under this article. If the action is taken based on subsection (a)(2) or (3) of this section, the action shall become effective upon the receipt of such notice and the permittee shall have four (4) hours to remove said items.

(b) Upon denial or revocation, the administrator shall give notice of such action to the applicant or the permittee in writing stating the action which has been taken and the reason thereof. The action shall be effective upon giving such notice to permittees.

(c) In the event a permittee is noticed for three (3) or more violations based upon subsection (a)(3) of this section within any thirty-day period, his permit shall automatically be revoked, and, in addition to any other enforcement remedy available to the urban county government, the business shall be subject to having any encroaching vestiges of an outdoor café removed pursuant to section 17-29.1(c) without any further notice.

(d) The permittee shall have the right to appeal the decision of the administrator to the commissioner of the department of public works and development within five (5) working days from receipt of notice. An appeal does not stay the denial or revocation of the encroachment permit. The hearing shall be held by the commissioner or his designee within ten (10) working days from the date of notice of request. The permittee or applicant may be represented by an attorney and may present witnesses, affidavits, and any relevant documentary evidence. Formal rules of evidence shall not apply. The commissioner of the department of public works and development shall notify the permittee or applicant of the determination in writing.

(e) Any person violating any provision of sections 17-29 through 17-29.5 or any condition or provision of a permit issued thereunder shall be fined not less than <u>one hundred dollars ($100.00)</u> [~~twenty dollars ($20.00)~~] nor more than five hundred dollars ($500.00), and each day's continuance of any such violation shall be a separate offense on which a fine not less than <u>one hundred dollars ($100.00)</u> [~~twenty dollars ($20.00)~~] nor more than five hundred dollars ($500.00) shall be imposed.

Lexington-Fayette Urban County Government

Snow and Ice Control Plan

Winter 2009-2010

DEPARTMENT OF PUBLIC WORKS & DEVELOPMENT

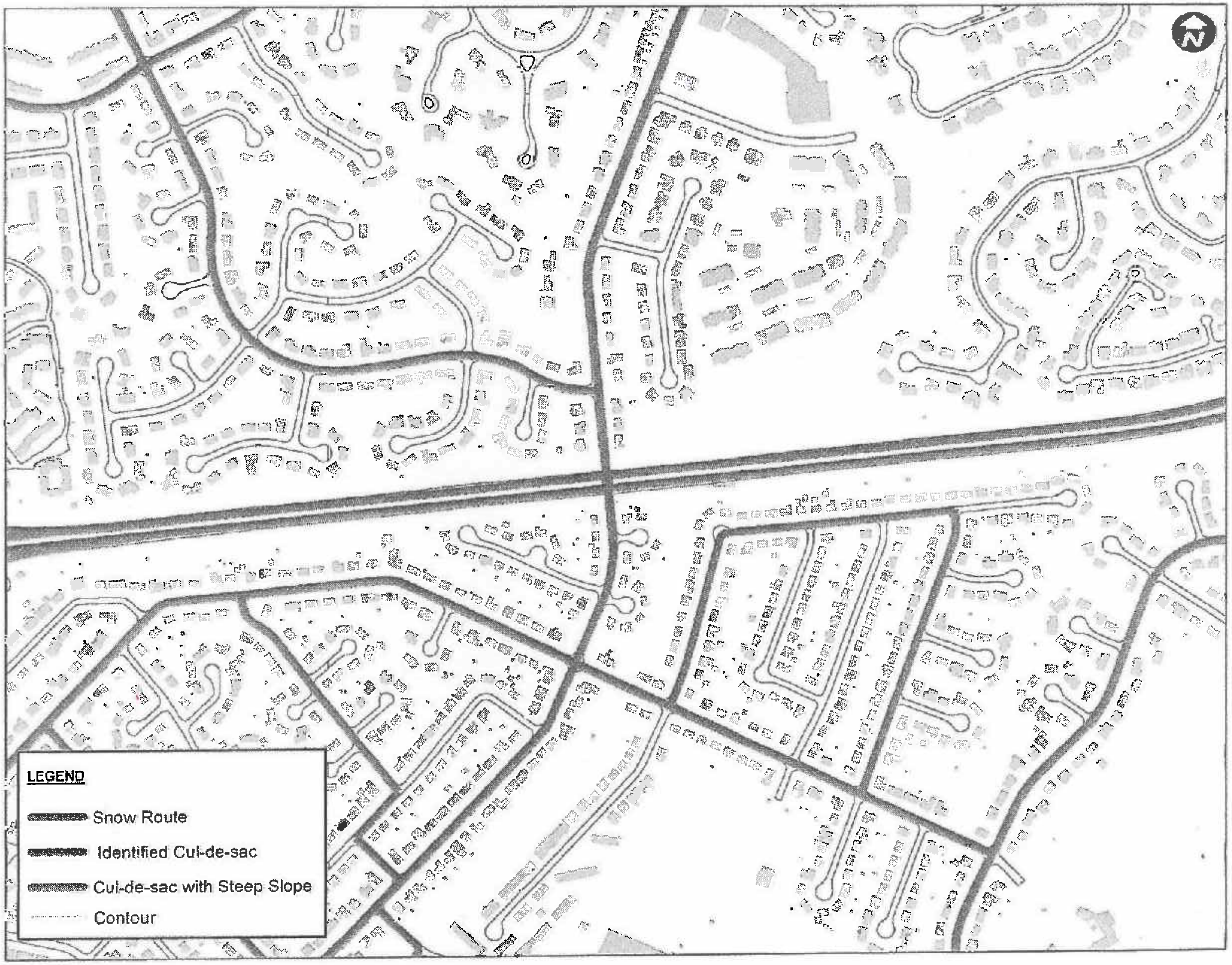
Information for the Council Services Committee

Cul-de-sac Review and Statistics

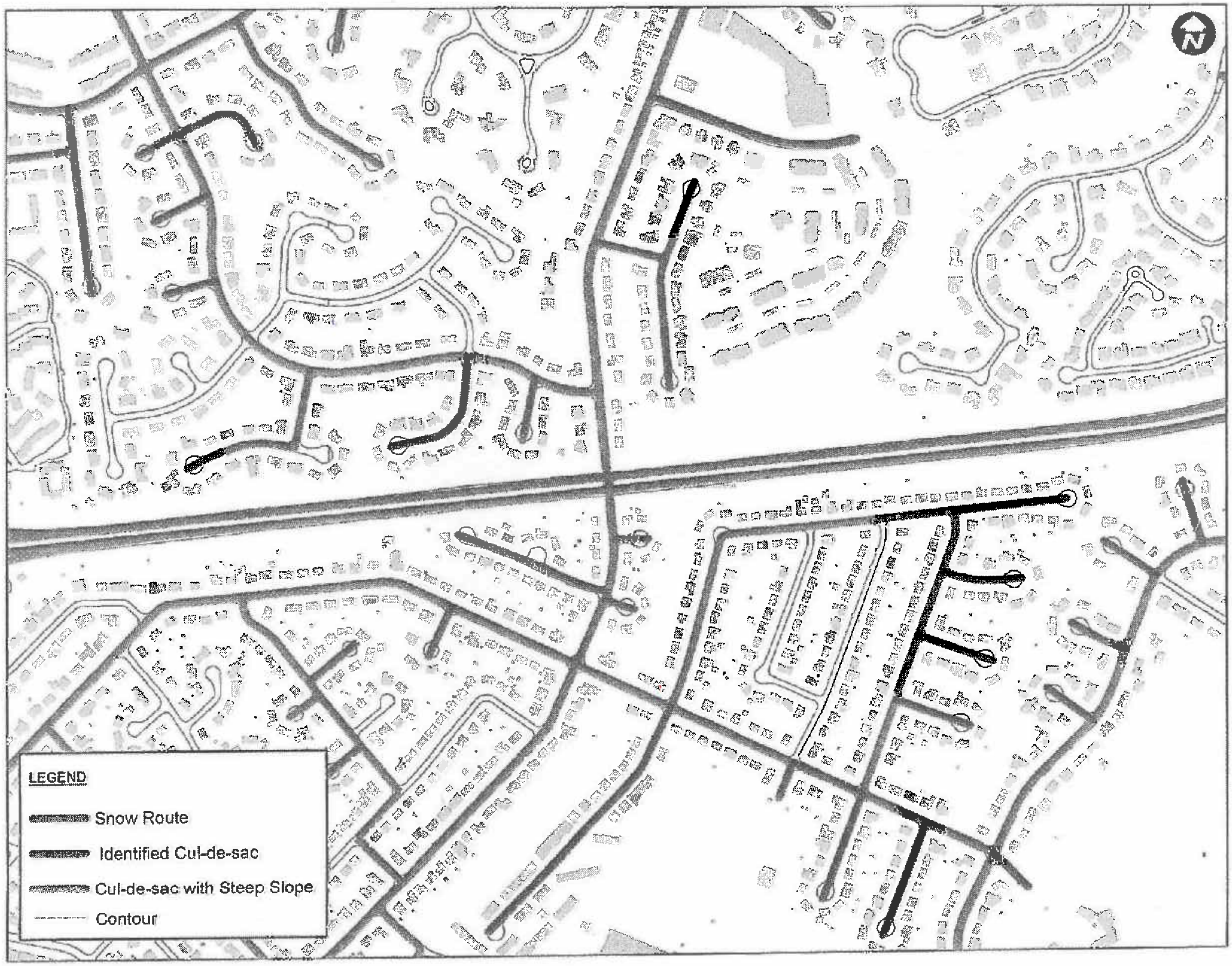
The following information details the process used to determine moderate to steep slope among the cul-de-sacs that intersect snow removal routes.

****NOTE: This determination is based upon topographic information collected in 1998; the contour data does not envelop the entire Urban Service Area**

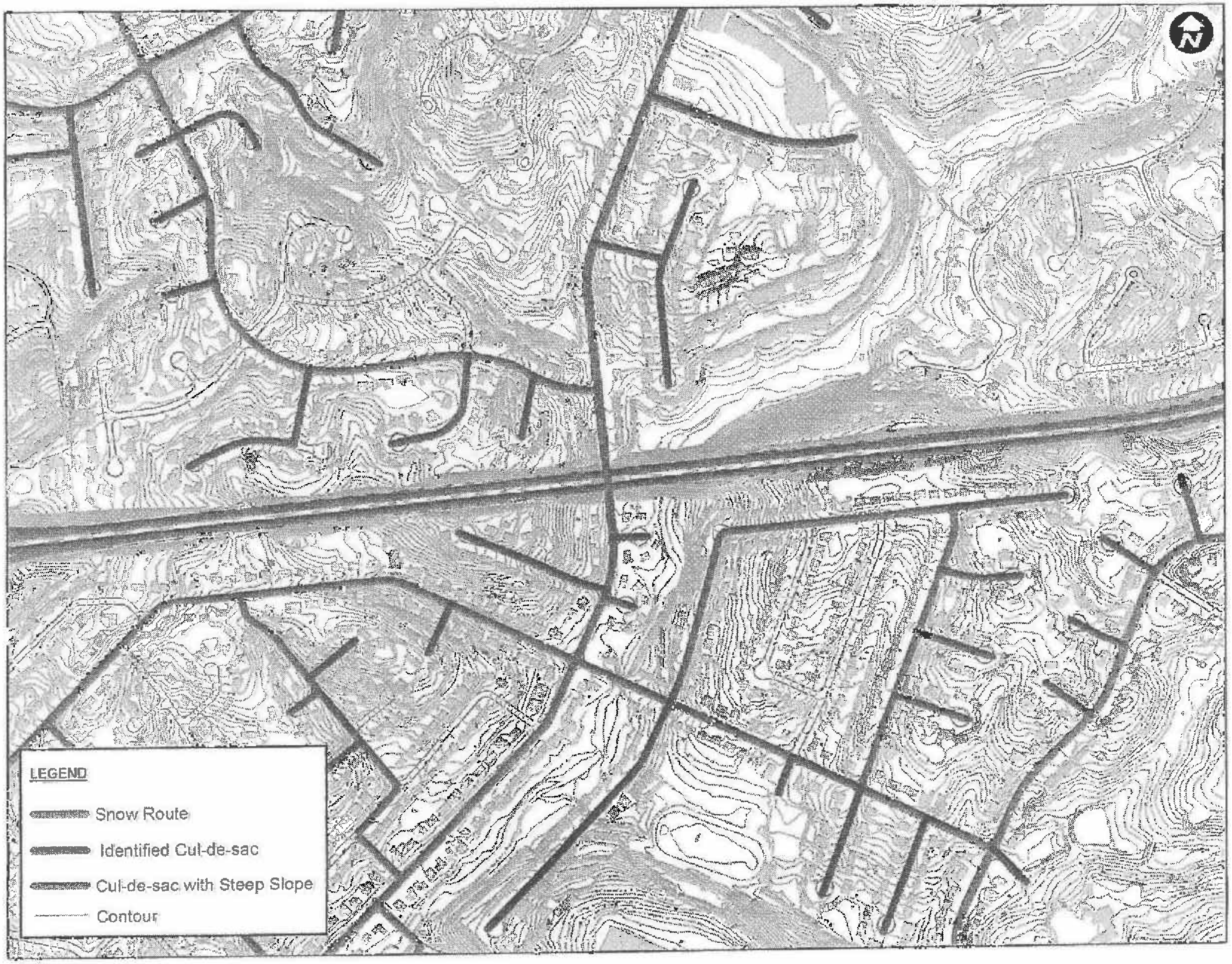
Snow Routes selected within GIS



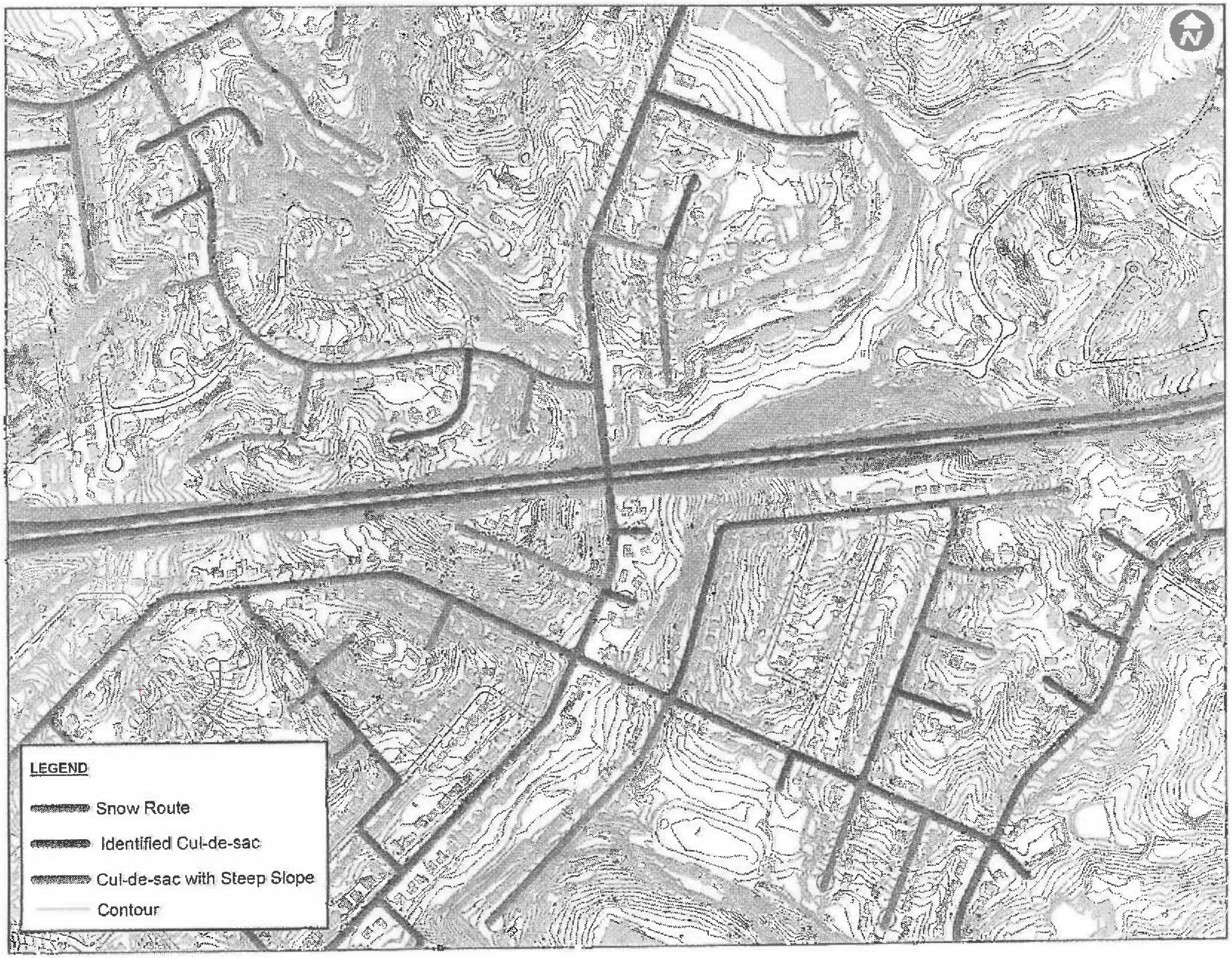
Intersecting Cul-de-sacs selected within GIS



Slope evaluated using contour data



Cul-de-sacs with moderately steep slope identified



Cul-de-sac Review and Statistics

- 1181 cul-de-sacs intersect snow priority routes
- 322 cul-de-sacs were determined to have a moderate to steep slope based upon contour data/slope analysis – 295 of these are maintained by Streets, Roads and Forestry and equates to 31 linear miles (62 lane miles).
- Every Council District is impacted by the identified 295 cul-de-sacs.
- This would equate to an additional 75 tons of salt required to treat the identified (295) cul-de-sacs *per pass*. 1 lane mile of treatment equals approximately 1.2 tons of salt.
- The identified 295 cul-de-sacs would require an additional 150 equipment and staff hours to plow and salt. Determined from field evaluations and average length of cul-de-sacs equaling 500'.
- The identified 295 cul-de-sacs would require an additional 8-10 vehicles and staff to accommodate the additional 150 equipment hours to plow and salt cul-de-sacs within a 24 hour time period. Determined from field evaluations and average length of cul-de-sacs equaling 500'.

Chuck Saylor
Division of Traffic Engineering
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Lexington, KY 40507
chucks@lfucg.com
258-3476

Roundabout and speed hump questions:

1. This traffic circle would be larger than some others that have been installed in other areas of town. It would be safe to maneuver around the circle at 25 mph under normal driving conditions. As with any situation, less than ideal conditions (inclement weather, etc.) may result in lower speeds at the intersection.
2. See # 1.
3. Given that vehicles would now be traversing the area in an arc instead of a straight line, it would result in a need for lower maneuvering speeds. Given the posted speed limit, this should not have a significant impact as long as motorists are traveling at a safe and realistic speed.
4. A traffic circle can have an impact on the maneuverability of larger vehicles including moving trucks, buses, emergency vehicles, etc. This may result in vehicles jumping the curb to maneuver the area. In some instances, municipalities have allowed for larger vehicles to turn left in front of the traffic circle, thus traveling the wrong way for a short distance. I would think this would not be an issue in this area given that there is alternate access to the site.
5. The approved speed hump cross-section is the 12' cross section as approved by the Institute of Transportation Engineers (ITE). This is the "standard" speed hump profile and is the one that has been approved for installation on Fayette County residential streets. Given that there is a liability with installation of speed humps, they must be approved by the Urban County Government. The location of the speed humps is also to be approved by the LFUCG. An approval was given for the 12' speed hump profile with locations in the Colony subdivision. This letter was issued in 1998. The attached drawing shows the speed hump cross-section and aerial view of the approved speed hump. The 4" speed hump with a diamond pavement marking design is the standard that has been adopted for installation.
6. The initial speed hump was installed with the intent of providing an introduction to the residents of the Colony to speed humps. It was also intended to remain in place but due to complaints, it was removed.
7. Speed humps can be made of asphalt or a recycled rubber product. Many people ask if concrete is an option. It is but I have yet to see an example of a concrete speed hump probably due to the need for specific forms to meet the parabolic profile that is recommended. My preference is recycled rubber speed humps but the price difference makes them economically unfeasible at this time. Typically, the price difference between a recycled rubber speed hump and an asphalt speed hump is 3.5 times. Where an asphalt

speed hump may cost around $1,500 to install and stripe, a rubber speed hump of the same type and size would cost between $4,000 and $5,000 to ship, install, and stripe.

8. The use of asphalt in speed hump applications should come with the understanding that while it can be formed in the shape of a speed hump, the material does not lend itself to the rigidity of rubber or concrete. The installation is achieved by applying small lifts of asphalt and rolling until an acceptable profile is achieved. Recycled rubber speed humps, on the other hand, are constructed to exactly meet the profile of the standard speed hump. If formwork were constructed to the profile of a standard speed hump, concrete could also be cast to the correct profile. By the nature of the material, asphalt is not conducive to 0.01" tolerances. Other future issues such as settlement, rutting, and shifting of the hump are also factors that must be considered.
9. Heavy construction vehicles and all vehicles for that matter will have an impact on the profile of the speed hump. Heat will also be an accelerant to the settlement/rutting problem. Once the speed humps have been accepted by the LFUCG, future replacement/repair would fall to the government.
10. While closure of the roadway is ideal and would be recommended where alternate access exists, the only point of entry would, however, be maintained open at all times to allow for normal traffic flow. I would anticipate that the installation of the speed humps in the Colony could be performed in one day, thus having minimal impact on vehicular traffic.
11. The original recommendation for signage at speed humps was to install Speed Hump signs adjacent to the speed hump on both sides of the roadway. Due to the aesthetics and cost of such a measure not only in installation but maintenance costs, a more feasible approach is to install a Speed Humps Ahead sign with a distance placard such as Next ¾ mile at the beginning of the speed hump installations. Snow removal and identification of the speed humps in inclement weather is also an issue that has been considered. At this time, we have no approved marker that would be installed. Emergency response, snow removal, etc. would be notified with a map showing the locations of the speed humps.
12. The speed humps may cause a more concentrated flow of water in adjacent yards instead of the sheet flow of water that is currently experienced. Given that the Colony does not have curb and gutter, the water would obviously follow the hump to the side of the asphalt pavement.
13. At one time, the idea of a decorative pressure treated wooden bollard was suggested to address this issue as well as serve as a marker for emergency response and snow removal. This may be an option but has not been approved.
14. As much as is practical, speed humps are not installed in front of driveways, in front of mailboxes, in front of fire hydrants, directly in front of someone's front window, etc. Intersections also pose a problem and where practical, the speed humps are kept between 100' and 250' from an intersection since this can cause a torsional effect on vehicles and can pose a hazard when motorists are faced with a speed hump with little notice.
15. Based on the adopted resolution and accompanying packet that established the Neighborhood Traffic Management Program (NTMP) in March 2000, the Colony did not meet the minimum volume criteria (1000 vehicles per day or 100 vehicles during the peak hour) when the test speed hump was installed. Given that development has

occurred, I would guess that the volumes have increased but not to the levels required. Given that this was a unique case where the entire project cost would be borne by the neighborhood, it was decided that the project could proceed.

16. Once speed humps are installed on a public roadway and are accepted by the LFUCG, future maintenance would be the responsibility of the LFUCG.
17. Visual inspections will be performed on a yearly basis to determine if the speed hump is in need of repair/replacement.
18. Resurfacing is the responsibility of the Division of Streets and Roads so I do not know when the scheduled resurfacing will occur.
19. When public roadways are resurfaced, any removed speed humps will be replaced.
20. In as much as is practical, the newly installed speed humps will be inspected before acceptance.
21. If acceptable tolerances are not met, the contractor will be responsible for making the necessary adjustments. If removed, the area where the speed hump was installed would have to be repaired.
22. Typically, snow removal equipment will not pose a problem as long as the operator is aware of the presence of the speed hump and adjust the blade accordingly. If properly installed, this should not be a problem.
23. Asphalt speed humps have been installed on the Shilito Park access road, in the Woods Subdivision off Alumni Drive and on Snaffle Road between Ft. Harrods Drive and Lyon Drive.
24. Drainage issues would fall to the Division of Engineering and they have been informed of the proposed installation of a traffic circle in the Colony. Plantings will have to be of a type that does not cause a sight distance problem at the intersection. Motorists approaching the traffic circle should have a clear view around and thru the traffic circle.
25. As long as the plantings are lower to the ground and are properly maintained, this should not affect the current conditions that are experienced by motorists or pedestrians. Another option would be to have no plantings and just grass cover/mulch in the traffic circle.
26. Planting installation and maintenance would be the responsibility of the neighborhood association. An agreement would have to be signed by the neighborhood accepting this arrangement. If at a future time, the proper maintenance is not being performed, the plantings may be removed and only grass cover left. This could occur if improper maintenance creates a hazard.

General questions:

1. I have heard that Versailles Road would be repaved by the State this fall after utility work has been completed on the interior portions. I am not sure if this includes this area of Versailles Road or just the area inside Alexandria.
2. The request for a traffic signal would fall to the State Transportation Cabinet. Due to the low volumes coming out of the neighborhood, I would guess that the minimum criteria are far from being met. Any request should be forwarded to the KYDOT District 7 office on New Circle Road.

Chuck -
The meeting is scheduled for 7:00 on Thursday, Episcopal church on Tates Creek Rd.
Thanks
David
Mike

COLONY NEIGHBORHOOD MEETING July 10th 7:00 pm

Roundabout and speed hump questions:

1. Most roundabouts are built on level ground. This site definitely slopes toward the Mayflower side. At what speed will this roundabout be safe?

2. The speed limit in our neighborhood is 25 miles per hour. Would this roundabout be safe and comfortable to traverse at 25 m.p.h.?

3. Will it be safe when the road is covered with snow or ice?

4. Will it be safe for trucks, including moving vans, school buses?

5. Can you show us the visual plans/drawings for both types of speed humps and the roundabout? Is there a requirement that they be approved by the city, why? Have these been approved by the city?

6. Why was the initial trial speed hump removed?

7. What material(s) can the speed humps be made of? Are there different material options that we can choose from or are we limited to just one?

8. In your letter dated January, 2003, you stated "it is virtually impossible to meet the minimum tolerances for asphalt speed humps." Can you explain?

9. Will heavy construction equipment cause rutting and/or flattening of the humps? Who will be responsible for repairing them if this occurs?

10. Will our roads need to be closed to install the humps? If so, how long? What about the one on Colonial where it would block our only access in/out of the neighborhood?

11. What kind of signage is required for the humps? (including snow removal identification) Would this signage be placed in adjacent yards?

12. Will the humps cause water run-off in adjacent yards?

13. We have all observed that some motorists swerve to the sides of the humps to avoid them. This may lead to them going into adjacent yards How can this be addressed?

14. Are any of the 5 humps to be placed at anyone's driveway or mailbox, or close to intersections?

To: Peggy Henson
From: Mike Hart

15. Do we meet the current regulations for traffic volume criteria to install traffic calming devices?

16. Will the city be responsible for maintenance of the humps once they're installed?

17. What criteria exist that determine whether maintenance is needed and performed?

18. Some of our roads need maintenance now (potholes). When are our roads scheduled to be resurfaced?

19. When they are resurfaced, will the city replace the humps or will we lose them?

20. Once installed, will the humps be inspected by the city to determine correct tolerances, etc.

21. If the humps are not constructed to tolerances set by LFUCG, and they have to be removed, who is responsible for removing them, and will there be any damage to the street?

22. Does snow removal equipment propose a problem to the life of a speed hump?

23. Where can residents see and experience these types of humps in Lexington?

24. Has a civil engineer inspected the site for the roundabout to address issues of slope, water runoff, visibility when the plantings are installed, visibility with lighting conditions at night?

25. Since there are no sidewalks around the roundabout, motorists and pedestrians will have to use the same path. With the plantings obstructing a tight view, do you think this could be unsafe?

26. Does the city have criteria in place that determines who maintains (and pays for) the plantings at the roundabout?

General questions:

1. When will Versailles Road be resurfaced?

2. Is there a future plan to install a traffic light at the Versailles Road entrance to the neighborhood? If the residents would like one installed, what is the correct procedure for asking and what is the current criteria we must fulfill?

CUL-DE-SACS ON A HILL/SLOPE BY DISTRICT

NAME	TYPE	DISTRICT	REP
AK SAR BEN	PARK	8	GEORGE MYERS
ALBANY	CIR	5	CHERYL BLANTON FEIGEL
ALSAB	CT	7	K.C. CROSBIE
ALSAB	CT	7	K.C. CROSBIE
AMBERWOOD	CT	10	R DOUGLAS MARTIN
ANDOVER VILLAGE	PL	7	K.C. CROSBIE
ANZA	ALY	1	ANDREA JAMES
ARMSTRONG MILL	SRD	8	GEORGE MYERS
ARTHUR	WAY	6	KEVIN STINNETT
ASCOT	PARK	8	GEORGE MYERS
ASHBROOKE	DR	12	ED LANE
ASHBROOKE	DR	12	ED LANE
ASHBROOKE	DR	12	ED LANE
ASHBROOKE	DR	12	ED LANE
ASHBROOKE	DR	12	ED LANE
ASHBY GLEN	PL	7	K.C. CROSBIE
ASHMOOR	DR	9	JAY MCCHORD
ATHENS	CT	6	KEVIN STINNETT
ATLANTA	CT	6	KEVIN STINNETT
ATOMA	DR	2	TOM BLUES
ATTINGHAM	CT	4	JULIAN BEARD
AUBURN	CT	6	KEVIN STINNETT
AUSTIN	CT	8	GEORGE MYERS
BANBURY	CT	6	KEVIN STINNETT
BARBADOS	LN	12	ED LANE
BARNWELL	LN	10	R DOUGLAS MARTIN
BARNWELL	LN	10	R DOUGLAS MARTIN
BARREN RIVER	CT	7	K.C. CROSBIE
BARRISTER	CT	4	JULIAN BEARD
BEDINGER	CT	2	TOM BLUES
BERRYMAN	CT	9	JAY MCCHORD
BEVERLY	AVE	6	KEVIN STINNETT
BIG BEAR	LN	4	JULIAN BEARD
BIG POND	CIR	12	ED LANE
BILTMORE	PL	12	ED LANE
BIRCH TREE	LN	10	R DOUGLAS MARTIN
BIRKENHEAD	CIR	9	JAY MCCHORD
BIZZELL	DR	12	ED LANE
BLACKHORSE	LN	9	JAY MCCHORD
BOSTON	CT	9	JAY MCCHORD
BOULDER	CT	6	KEVIN STINNETT
BRADLEY	CT	0	
BRINDLEY	WAY	12	ED LANE
BROADMOOR	DR	7	K.C. CROSBIE
BROADMOOR	DR	7	K.C. CROSBIE
BROADMOOR	CIR	7	K.C. CROSBIE
BROCK MCVEY	DR	6	KEVIN STINNETT
BRUSH CREEK	DR	5	CHERYL BLANTON FEIGEL

BUCHANAN	ST	2	TOM BLUES
BURNS	CT	10	R DOUGLAS MARTIN
BUTTERNUT HILL	CT	7	K.C. CROSBIE
CAMINO	DR	5	CHERYL BLANTON FEIGEL
CAMINO	DR	5	CHERYL BLANTON FEIGEL
CAMPERDOWN	CT	10	R DOUGLAS MARTIN
CARITA WOODS	WAY	12	ED LANE
CARITA WOODS	WAY	12	ED LANE
CAROL	LN	4	JULIAN BEARD
CARR	CT	6	KEVIN STINNETT
CARRIAGE	CT	8	GEORGE MYERS
CASHIERS	CT	10	R DOUGLAS MARTIN
CASTLEGATE	CT	5	CHERYL BLANTON FEIGEL
CATSKILL	CT	8	GEORGE MYERS
CEPHAS	WAY	9	JAY MCCHORD
CERO	CIR	5	CHERYL BLANTON FEIGEL
CHANT	CT	7	K.C. CROSBIE
CHATHAM	DR	9	JAY MCCHORD
CHESAPEAKE	CT	10	R DOUGLAS MARTIN
CHINABERRY	CT	10	R DOUGLAS MARTIN
CHINQUAPIN	LN	11	PEGGY HENSON
CINDY BLAIR	WAY	9	JAY MCCHORD
CISCO	RD	11	PEGGY HENSON
CISCO	RD	11	PEGGY HENSON
CLEMENS	CT	9	JAY MCCHORD
CLIFFORD	CIR	12	ED LANE
COBYVILLE	CT	2	TOM BLUES
COGNAC	TER	11	PEGGY HENSON
COLDSTREAM	CT	8	GEORGE MYERS
COLUMBUS	LN	12	ED LANE
COLUMBUS	LN	12	ED LANE
COOPER	DR	5	CHERYL BLANTON FEIGEL
COPPER CREEK	DR	9	JAY MCCHORD
COPPER GLEN	DR	9	JAY MCCHORD
COPPER KNOLL	CIR	9	JAY MCCHORD
COPPER RIDGE	CT	9	JAY MCCHORD
COPPERFIELD	CT	9	JAY MCCHORD
COPPERFIELD	DR	9	JAY MCCHORD
COPPERFIELD	DR	9	JAY MCCHORD
CORAL CREEK	CIR	12	ED LANE
CORNERSTONE	DR	6	KEVIN STINNETT
CRATER LAKE	CT	8	GEORGE MYERS
CREEKSIDE	CT	11	PEGGY HENSON
CREEL	CT	4	JULIAN BEARD
CRIMSON KING	CT	8	GEORGE MYERS
CROSBY	CT	8	GEORGE MYERS
CRUTCHER	CT	4	JULIAN BEARD
CUMMINS	CT	11	PEGGY HENSON
DALE	DR	8	GEORGE MYERS
DAMEL	CT	2	TOM BLUES
DANIEL	CT	11	PEGGY HENSON
DENMOOR	CT	12	ED LANE

DEVINE	AVE	11	PEGGY HENSON
DEVONPORT	CIR	11	PEGGY HENSON
DONCASTER	CT	6	KEVIN STINNETT
DOWNING	CT	4	JULIAN BEARD
DOWNS	AVE	5	CHERYL BLANTON FEIGEL
DUNBARTON	LN	5	CHERYL BLANTON FEIGEL
DUNKIRK	CT	11	PEGGY HENSON
EDGEWATER	CT	5	CHERYL BLANTON FEIGEL
EDGEWATER	CT	5	CHERYL BLANTON FEIGEL
EDGEWOOD	CT	12	ED LANE
EDGEWOOD	DR	12	ED LANE
EDNA	CT	7	K.C. CROSBIE
ELLEMOOR	LN	7	K.C. CROSBIE
ELLEMOOR	LN	7	K.C. CROSBIE
ELLIS	PARK	6	KEVIN STINNETT
ENCHANTMENT	CT	12	ED LANE
ENGLISH STATION	DR	10	R DOUGLAS MARTIN
FAIRGROUNDS	DR	6	KEVIN STINNETT
FAIRMAN	CT	2	TOM BLUES
FAVELL	CT	9	JAY MCCHORD
FIRESIDE	CIR	12	ED LANE
FIRESIDE	CIR	12	ED LANE
FLEETWOOD	DR	5	CHERYL BLANTON FEIGEL
FLINTRIDGE	DR	4	JULIAN BEARD
FLORA FINA	ST	6	KEVIN STINNETT
FOREST COVE	LN	7	K.C. CROSBIE
FOREST COVE	LN	7	K.C. CROSBIE
FORSYTHE	CT	9	JAY MCCHORD
FOXBRIDGE	CIR	12	ED LANE
FOXTALE	CT	8	GEORGE MYERS
FRASERDALE	CT	9	JAY MCCHORD
GAINESWAY	CT	8	GEORGE MYERS
GATEHOUSE	PL	5	CHERYL BLANTON FEIGEL
GATEWAY PARK	CIR	2	TOM BLUES
GATEWOOD	CT	4	JULIAN BEARD
GERALD	DR	2	TOM BLUES
GINGERMILL	LN	7	K.C. CROSBIE
GINGERTREE	CIR	5	CHERYL BLANTON FEIGEL
GLACIER	CIR	8	GEORGE MYERS
GLENDOVER	RD	4	JULIAN BEARD
GLENDOVER	RD	4	JULIAN BEARD
GLENDOVER	CT	4	JULIAN BEARD
GLENRIDGE	CIR	8	GEORGE MYERS
GOLDEN GATE	PARK	8	GEORGE MYERS
GRAVISS	CT	9	JAY MCCHORD
GREEN RIDGE	CT	4	JULIAN BEARD
GREENTREE	CT	8	GEORGE MYERS
GREY OAK	LN	12	ED LANE
HANNIBAL	CT	9	JAY MCCHORD
HARTFORD	CT	9	JAY MCCHORD
HAWKS NEST	PT	12	ED LANE
HONEY JAY	CT	8	GEORGE MYERS

HONEYCREEK	DR	5	CHERYL BLANTON FEIGEL
HORTON	CT	2	TOM BLUES
HUNTER	CIR	4	JULIAN BEARD
HUNTERS POINT	DR	7	K.C. CROSBIE
HUNTERS POINT	DR	7	K.C. CROSBIE
HUNTINGTON	CT	7	K.C. CROSBIE
IDLE BROOK	WAY	2	TOM BLUES
IDLEWILD	CT	1	ANDREA JAMES
IDLEWILD	CT	1	ANDREA JAMES
IPSWICH	CT	9	JAY MCCHORD
IRONBRIDGE	DR	12	ED LANE
IRONBRIDGE	DR	12	ED LANE
IRONBRIDGE	DR	12	ED LANE
JEFFREY	CT	11	PEGGY HENSON
JFD	CT	12	ED LANE
JIMMIE CAMPBELL	DR	2	TOM BLUES
JOCASTA	DR	8	GEORGE MYERS
JOSIAH	WAY	12	ED LANE
JULIANN	CIR	9	JAY MCCHORD
KAVENAUGH	LN	6	KEVIN STINNETT
KEENELAND	CT	8	GEORGE MYERS
KENESAW VILLAGE	DR	12	ED LANE
KEYSTONE	CT	8	GEORGE MYERS
KINGSBURY	RD	6	KEVIN STINNETT
KINGSTON	RD	2	TOM BLUES
KITTIWAKE	CT	8	GEORGE MYERS
KNOXVILLE	CT	6	KEVIN STINNETT
LAKE FOREST	CT	5	CHERYL BLANTON FEIGEL
LAKE VALLEY	DR	7	K.C. CROSBIE
LAKE VALLEY	DR	7	K.C. CROSBIE
LAKE WALES	DR	7	K.C. CROSBIE
LAKES EDGE	DR	5	CHERYL BLANTON FEIGEL
LAKESIDE	CT	5	CHERYL BLANTON FEIGEL
LAKESIDE	PL	5	CHERYL BLANTON FEIGEL
LAKEVIEW	DR	5	CHERYL BLANTON FEIGEL
LAKEWOOD	CT	5	CHERYL BLANTON FEIGEL
LAKEWOOD	CT	5	CHERYL BLANTON FEIGEL
LAKEWOOD VIEW	CT	5	CHERYL BLANTON FEIGEL
LANSFORD	CT	9	JAY MCCHORD
LANTANA	PARK	12	ED LANE
LARGO	LN	12	ED LANE
LARGO	CIR	12	ED LANE
LARGO	LN	12	ED LANE
LARGO	LN	12	ED LANE
LARGO	LN	12	ED LANE
LAUREL CREEK	CIR	0	
LEITNER	CT	2	TOM BLUES
LENLAKE	CT	10	R DOUGLAS MARTIN
LILAC	PARK	12	ED LANE
LINILO	CT	8	GEORGE MYERS
LONAN	CT	2	TOM BLUES
LONGBRIDGE	LN	12	ED LANE

LORI	LN	4 JULIAN BEARD
LOWNDESBORO	CT	4 JULIAN BEARD
MADDENHURST	CT	8 GEORGE MYERS
MALABU	CIR	4 JULIAN BEARD
MARIAN	CT	12 ED LANE
MARTHA	CT	6 KEVIN STINNETT
MARTINIQUE	LN	12 ED LANE
MATTHEW	CT	10 R DOUGLAS MARTIN
MAYWICK	DR	11 PEGGY HENSON
MAYWICK	DR	11 PEGGY HENSON
MCCARTY	CT	2 TOM BLUES
MCCARTY	CT	2 TOM BLUES
MCCAW	CT	12 ED LANE
MEDLOCK	RD	4 JULIAN BEARD
MERCER	CT	2 TOM BLUES
MIRA VISTA	CIR	7 K.C. CROSBIE
MOBILE	CT	6 KEVIN STINNETT
MONIDA	CT	7 K.C. CROSBIE
MONTAVESTA	CT	5 CHERYL BLANTON FEIGEL
MONTAVESTA	PL	5 CHERYL BLANTON FEIGEL
MONTAVESTA	CIR	5 CHERYL BLANTON FEIGEL
MONTAVESTA	RD	5 CHERYL BLANTON FEIGEL
MONTAVESTA	RD	5 CHERYL BLANTON FEIGEL
MT RAINIER	DR	8 GEORGE MYERS
MURRAY	DR	1 ANDREA JAMES
NARRAGANSETT	PARK	8 GEORGE MYERS
NEAL	DR	10 R DOUGLAS MARTIN
NEW ORLEANS	CT	6 KEVIN STINNETT
NEWCASTLE	CT	11 PEGGY HENSON
NEWTOWN	CT	1 ANDREA JAMES
NIAGARA	DR	8 GEORGE MYERS
OCOEE	CT	2 TOM BLUES
OLDHAM	CT	3 DIANE LAWLESS
ORMOND	CIR	4 JULIAN BEARD
OSAGE	CT	7 K.C. CROSBIE
PADDOCK	CT	7 K.C. CROSBIE
PARADISE	LN	7 K.C. CROSBIE
PARK RIDGE	LN	7 K.C. CROSBIE
PARK RIDGE	LN	7 K.C. CROSBIE
PENNY	LN	7 K.C. CROSBIE
PENSHURST	SQ	9 JAY MCCHORD
PEPPERHILL	CIR	5 CHERYL BLANTON FEIGEL
PINE MEADOW	RD	11 PEGGY HENSON
PIPESTONE	CT	8 GEORGE MYERS
PITTMAN CREEK	CT	7 K.C. CROSBIE
PLANTERS	CT	9 JAY MCCHORD
PUTTER	LN	7 K.C. CROSBIE
QUAIL RUN		4 JULIAN BEARD
RADCLIFFE	CT	2 TOM BLUES
RAINWATER	CIR	12 ED LANE
RAMSGATE	CT	9 JAY MCCHORD
REMORA	DR	8 GEORGE MYERS

RESERVE	CT	0	
REUBEN	LN	7	K.C. CROSBIE
RIDGEPOINT RUN		4	JULIAN BEARD
RITTENHOUSE	CT	2	TOM BLUES
ROCKFORD	CT	12	ED LANE
ROSEBERG	CT	11	PEGGY HENSON
SANFORD	WAY	6	KEVIN STINNETT
SAWYER	CT	9	JAY MCCHORD
SHADOW GLEN	CT	7	K.C. CROSBIE
SHADYBROOK	LN	5	CHERYL BLANTON FEIGEL
SHADYBROOK	LN	5	CHERYL BLANTON FEIGEL
SIMCOE	DR	5	CHERYL BLANTON FEIGEL
SIMCOE	CT	5	CHERYL BLANTON FEIGEL
SORRENTO	LN	12	ED LANE
SPARTA	CT	0	
SPENDTHRIFT	CT	8	GEORGE MYERS
SPENDTHRIFT	TRCE	8	GEORGE MYERS
SPENDTHRIFT	LN	8	GEORGE MYERS
SPRING CREEK	CIR	12	ED LANE
SPRINGWATER	CIR	12	ED LANE
SPRINGWATER	DR	12	ED LANE
SPRINGWOOD	CT	12	ED LANE
SPYGLASS	LN	7	K.C. CROSBIE
SQUIRES	CIR	7	K.C. CROSBIE
ST CLAIR	CT	4	JULIAN BEARD
STONE CREEK	DR	9	JAY MCCHORD
STONE CREEK	DR	9	JAY MCCHORD
STONE CREEK	DR	9	JAY MCCHORD
STOWBRIDGE	LN	12	ED LANE
STOWBRIDGE	LN	12	ED LANE
SUN SEEKER	CT	10	R DOUGLAS MARTIN
SUN SEEKER	CT	10	R DOUGLAS MARTIN
SUNGALE	CT	10	R DOUGLAS MARTIN
SUNGALE	CT	10	R DOUGLAS MARTIN
SUTHERLAND	DR	8	GEORGE MYERS
SUTHERLAND	DR	8	GEORGE MYERS
SWANSEA	CT	11	PEGGY HENSON
TARLETON	CT	11	PEGGY HENSON
TETON	CT	7	K.C. CROSBIE
THE	LN	11	PEGGY HENSON
THORNWOOD	CIR	12	ED LANE
TIMBERWOOD	LN	12	ED LANE
TOBASAW	CT	4	JULIAN BEARD
TRENT	CIR	8	GEORGE MYERS
TRENT	CIR	8	GEORGE MYERS
TRILLIUM	PL	10	R DOUGLAS MARTIN
TRINIDAD	CT	12	ED LANE
TUCKER	ST	2	TOM BLUES
TURNBERRY	LN	12	ED LANE
TWILLINGATE	CT	9	JAY MCCHORD
TWINBROOKE	LN	7	K.C. CROSBIE
TWINBROOKE	LN	7	K.C. CROSBIE

TY	CT	2	TOM BLUES
VALE	DR	10	R DOUGLAS MARTIN
VALLEY FARM	DR	2	TOM BLUES
VALLEY FARM	DR	2	TOM BLUES
VALLEY FARM	DR	2	TOM BLUES
VALLEY HAVEN	CT	7	K.C. CROSBIE
VANBRUGH	CT	6	KEVIN STINNETT
VENTURE	CT	2	TOM BLUES
VON LIST	WAY	5	CHERYL BLANTON FEIGEL
VON LIST	CT	5	CHERYL BLANTON FEIGEL
WAKEHURST	CT	6	KEVIN STINNETT
WALNUT CREEK	DR	7	K.C. CROSBIE
WATERMILL	LN	12	ED LANE
WATERMILL	LN	12	ED LANE
WATERTRACE	DR	12	ED LANE
WATERTRACE	DR	12	ED LANE
WATERTRACE	DR	12	ED LANE
WATERTRACE	DR	12	ED LANE
WATKINS	CT	9	JAY MCCHORD
WESTMONT	CT	10	R DOUGLAS MARTIN
WESTMONT	CT	10	R DOUGLAS MARTIN
WEYBRIDGE	CT	10	R DOUGLAS MARTIN
WHEATCROFT	CT	2	TOM BLUES
WHITTINGTON	CT	5	CHERYL BLANTON FEIGEL
WILLIAMSBURG	CT	11	PEGGY HENSON
WILLOW SPRING		6	KEVIN STINNETT
WINTER HILL	LN	7	K.C. CROSBIE
WOOD VALLEY	CT	5	CHERYL BLANTON FEIGEL
WOOD VALLEY	CT	5	CHERYL BLANTON FEIGEL
WOODCREEK	CT	12	ED LANE
WOODSTOCK	CIR	4	JULIAN BEARD
WOODVIEW	DR	7	K.C. CROSBIE
ZORN	CT	2	TOM BLUES

source: Department of Public Works

SERVICES COMMITTEE
MEETING SUMMARY
FEBRUARY 2, 2010

All committee members were present except CM Lane. CM Blues and CM Stinnett were present as well. The meeting was called to order at 1:02 pm

1. Residential Parking Permit District Beaumont Ave & 700 block of Melrose Ave

   Gary Means, Executive Director Parking Authority, went over their two week study. He stated they recommend the street be converted to a residential parking permit street.

   CM Lawless gave some background information.

   A motion by CM Lawless to move the Beaumont Ave & 700 block of Melrose Ave residential parking permit district forward to full Council, seconded by CM Crosbie, passed without dissent.

   CM Martin was not present for vote.

2. Residential Parking Permit District Eldemere Ave

   A motion by CM Lawless to move the Eldemere Ave Residential Parking Permit District forward to full Council, seconded by CM Crosbie, passed without dissent.

   CM Martin was not present for vote.

3. Snow Plan

   CM Myers gave some background on this issue. He stated he would like to see cul-de-sacs that are at the bottom or top of a hill addressed in the snow removal plan.

   Commissioner Webb gave an overview of the snow plan. He stated one of the main focuses of the plan is to have the streets within the priority completed within 24 hours from the time the snow quits falling. He stated typically you don't find dead end streets or cul-de-sacs on the snow removal routes because the snow plows are difficult to turn around. Commissioner Webb stated each truck is responsible for about 35 road miles to clear. They have approximately 40 trucks available to use.

Kevin Wente gave an overview of the streets plowed by priority.

CM Myers asked how many different size trucks we have.

Commissioner Webb stated 3 different size trucks.

CM Myers stated it seems that a smaller truck could do cul-de-sacs.

CM Myers asked how many cul-de-sacs are at the top of a hill or at the bottom of the hill. How many smaller trucks do we have? Then try to figure out what a plan would look like to address those streets. CM Myers stated he suspects Solid Waste could provide the information as to how many cul-de-sacs are at the top of a hill or at the bottom since they drive the streets daily. He will talk to Commissioner Taylor. If they can't then he will talk to Council to see if each Council Member can drive their district to get the number.

Commissioner Webb asked if then they are supposed to provide an amount of hours it takes to do a number of cul-de-sacs and the cost.

CM Myers stated no he just wants to know how many cul-de-sacs fit this bill and then a plan for working them into the snow plan.

Paul Schoninger stated GIS may be able to come up with the number of cul-de-sacs.

Kevin Wente stated with GIS they can incorporate a slope analysis with what they have, however; it does date back to 2000 so there will be some change.

CM Ellinger stated they would like this information as soon as he can get it together.

CM Myers asked if they take citizens call after the priority roads are complete.

Sam Williams stated if they get multiple calls regarding a street then someone will go out and assess it.

CM Stinnett asked how often the new neighborhoods get added to the snow plan.

Snow plan is updated yearly.

Several committee members asked questions and made comments.

Mike Hart spoke on behalf of Colony Subdivision regarding this issue.

CM Myers asked how to get a street added to the snow plan if it is a reoccurring problem each year.

Mr. Wente stated any requests he receives from a Council Member or Aide he will submit to the committee in September when they meet for review.

CM Myers asked who decides which streets get added.

Mr. Wente stated if there were concerns from years past then they will address that. He stated it is a committee decision as to what streets are added.

CM Myers asked about the committee.

Mr. Wente stated before the full committee meeting they have a meeting with LFUCG employees to address the issues.

CM Myers asked for an email as to when the next meeting will be.

4. Graffiti Removal

CM Feigel gave some background information on the graffiti problem. She stated we need to come up with a way to deter the behavior.

DRAFT 02-22-10

ORDINANCE NO. ___________

AN ORDINANCE CREATING SECTION 14-7 OF THE CODE OF ORDINANCES, LEXINGTON-FAYETTE URBAN COUNTY GOVERNMENT, PERTAINING TO YARD SALES AND PROVIDING A DEFINITION FOR YARD SALES, A PERMIT TO BE ISSUED BY THE ***[ADD PERMITTING DEPARTMENT OR DIVISION]***, A PERMIT FEE OF ***[ADD FEE AMOUNT DOLLARS ($.00)]***, A VISIBLE POSTING OR IMMEDIATE PRESENTATION OF THE PERMIT FOR INSPECTION UPON REQUEST BY URBAN COUNTY GOVERNMENT PERSONNEL, A LIMITATION OF TWO (2) YARD SALES PER PERSON WITHIN A TWELVE (12) MONTH PERIOD AND TWO (2) YARD SALES PER SITE WITHIN A TWELVE (12) MONTH PERIOD, A DURATION FOR EACH YARD SALE NOT TO EXCEED TWO (2) CONSECUTIVE DAYS, AN ABATEMENT ORDER IN LIEU OF A CITATION, THE ISSUANCE OF A CITATION BY ***[ADD ENFORCEMENT DIVISION]***, AND A PENALTY OF NOT LESS THAN FIFTY DOLLARS ($50.00) NOR MORE THAN FIVE HUNDRED DOLLARS ($500.00); ALL EFFECTIVE ON APRIL 1, 2010.

BE IT ORDAINED BY THE COUNCIL OF THE LEXINGTON-FAYETTE URBAN COUNTY GOVERNMENT:

Section 1 - That Section 14-7 of the Code of Ordinances be and hereby is created to read as follows:

Sec. 14-7.

(a) The term "yard sales", for the purposes of this section, shall constitute the sale of furniture, household equipment and other related items by a person not already engaged in a lawfully licensed business for the particular site of the sale.

(b) The ***[ADD PERMITTING DEPARTMENT OR DIVISION]***, is hereby empowered to issue a permit upon request for yard sales to any resident of the urban county, provided no person shall be issued more than two (2) permits within a twelve (12) month period, nor shall there be a permit issued for one (1) site more than twice a during a twelve (12) month period.

(c) There shall be a fee of ***[ADD PERMIT FEE AMOUNT ($.00)]*** for the issuance of a permit under this section.

(d) The permit for the yard sale must be visibly posted or otherwise made immediately available for inspection upon the request of any employee or agent of the urban county government.

(e) No yard sale shall run longer than two (2) consecutive days.

(f) In lieu of issuing a citation for a violation of this section, ***[ADD ENFORCEMENT DIVISION]*** may issue an order requiring the immediate cessation of the yard sale.

(g) Except where a person is acting in good faith to comply with an abatement order, violation of any provision of this section shall be cause for a citation to be issued by ***[ADD ENFORCEMENT DIVISION].***

(h) Any person who violates any provision of this section shall be punished by a fine of not less than fifty dollars ($50.00), nor more than five hundred dollars ($500.00).

Section 2 - That this Ordinance shall become effective on April 1, 2010.

PASSED URBAN COUNTY COUNCIL:

MAYOR

ATTEST:

CLERK OF URBAN COUNTY COUNCIL

PUBLISHED:

X:\Cases\CO\10-CC00[illegible]\LEG\00249089.DOC

Lexington-Fayette Urban County Government
DEPARTMENT OF LAW

Jim Newberry
Mayor

Logan Askew
Commissioner

TO: Chuck Ellinger II, At Large Councilmember, Chairman, Services Committee
Peggy Henson, 11th District Councilmember
Paul Schoninger, Council Research Analyst

FROM: Department of Law

DATE: February 22, 2010

RE: Yard Sales Ordinance
Log No. 10-CC0097

Attached for consideration by the Services Committee is a draft ordinance regulating yard sales. I was instructed by Councilmember Henson to use an existing ordinance from Nicholasville, Kentucky as the model for the draft. The draft is based upon that ordinance and additional preliminary feedback from Councilmember Henson.

The following is a summary of questions and comments that I received from various divisions that reviewed a prior draft of this ordinance:

1. Can't LFUCG accomplish the purpose of this ordinance by simply revisiting/revising its existing zoning enforcement process rather than creating a new ordinance?

2. Is the issuance of permits necessary?

3. If LFUCG issues permits, is it feasible to create a process whereby the number of previous permits issued to the person/property is automatically calculated as part of a database, and can a person obtain a permit through the internet?

4. If permits are issued, the fee will have to exceed the $5 Nicholasville fee if LFUCG is to recoup the time that would be involved in administration.

5. Is enforcement complaint driven or is there an expectation that active enforcement will take place?

6. Does it make sense to devote police resources to enforcing a problem that does not directly involve public safety?

Based upon the foregoing, I left several sections of the draft blank. Many of the above questions and issues are not legal in nature, and the answers depend upon the purpose of the proposed law. It is the opinion of the Department of Law that the issuance of permits is unnecessary to regulate yards sales, but that such a mechanism may make it easier to establish who is in violation.

Please contact me with any questions. I plan to attend the Services Committee meeting on March 2, 2010.

David J. Barberie
Corporate Counsel

(via-email only)
ATTACH

cc: Jim Newberry, Mayor
Joe Kelly, Senior Advisor
Members, Services Committee
Rebecca Langston, Council Administrator
Tim Bennett, Commissioner of Public Safety
Mike Webb, Commissioner of Public Works
Dewey Crowe, Director of Building Inspection
Bill O'Mara, Director of Revenue
David Jarvis, Director of Code Enforcement

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Paul Schoninger

From: Dewey Crowe
Sent: Friday, January 29, 2010 8:22 AM
To: Paul Schoninger
Subject: RE: Yard Sales

Paul,

As a further clarification, when we cite someone in violation of this policy they are being cited for a prohibited use in a residential zone (retail sales). The policy just helps us define when that point has been reached.

Dewey Crowe, Director
Division of Building Inspection

From: Paul Schoninger
Sent: Thursday, January 28, 2010 3:52 PM
To: Dewey Crowe
Subject: RE: Yard Sales

Thanks that clarifies as I haven't found it either.

From: Dewey Crowe
Sent: Thursday, January 28, 2010 1:58 PM
To: Paul Schoninger
Subject: RE: Yard Sales

Paul,

The policy on yard sales pre-dates all current employees in the division. We have been unable to determine when, by whom or how this policy was arrived at. It has been quoted in various LFUCG information sources over the years and has been continually enforced. The enforcement is complaint driven and is applied by address. I don't have specifics for the last 4 years but in 2009 we received 14 complaints regarding yard/garage sales in violation of the policy.

Dewey Crowe, Director
Division of Building Inspection

From: Paul Schoninger
Sent: Tuesday, January 26, 2010 1:55 PM
To: Dewey Crowe
Subject: RE: Yard Sales

Was it an administrative policy? Or a policy of Bldg Ins? As I didn't see any Council resolution/ord? Who decided the limit of 2 sales per year? Is it governed by address? Is it complaint driven? How Many has your office cited annual for the last 4-5 years? Thanks.

Paul

From: Dewey Crowe
Sent: Tuesday, January 26, 2010 1:51 PM

To: Paul Schoninger
Subject: RE: Yard Sales

Paul,

We are involved in regulating yard sales under the Zoning Ordinance as a use. Although, to the best of my knowledge the zoning ordinance does not mention yard sales by name it does regulate retail sales which is essentially what a yard sale is. As such retail sales are generally prohibited in residential zones. In order to address the issue of yard sales a policy was established that allowed two yard sales a year of up to three consecutive days at any one location. No permit is required. This policy has been in place for many years. I have tried to locate any zoning references or code of ordinances that the policy was based on but I have not been able to find any.

Dewey Crowe, Director
Division of Building Inspection

From: Paul Schoninger
Sent: Saturday, January 23, 2010 2:36 PM
To: Dewey Crowe
Subject: Yard Sales

Dewey:

I understand your office regulates in some fashion yard sales. Can you explain how you regulate? Such as permit; How it is enforces, etc. And under what authority you regulate the sales?
This item has been placed in Committee and may be discussed as early as the Feb meeting. Thanks.

Paul

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Paul Schoninger

From: David Barberie
Sent: Wednesday, February 24, 2010 1:00 PM
To: Marian Zeitlin; Dewey Crowe
Cc: Paul Schoninger
Subject: RE: 10CC0097 (Yard Sale Ordinance)

Marian –

I am going to have to defer to Dewey. It is my understanding that there is no express ordinance limiting yards sales but that that more than 2 in a normal residential area is considered to be a violation of the allowable use of the property under the zoning ordinance and can be cited as such dependent upon sufficient evidence. I do not know whether this is in the form of a written policy.

David J. Barberie
Attorney Senior
Lexington-Fayette Urban County Government
Department of Law (11th floor)
200 East Main Street
P.O. Box 34028
Lexington, Kentucky 40588-4028
Telephone: (859)258-3500
Facsimile: (859)258-3538
dbarberi@lfucg.com

From: Marian Zeitlin
Sent: Wednesday, February 24, 2010 12:30 PM
To: David Barberie; Dewey Crowe
Cc: Paul Schoninger
Subject: RE: 10CC0097 (Yard Sale Ordinance)

David & Dewey

It is Peggy's understanding that there is currently no ordinance that covers yard sales. Is that accurate? Also, in the past we have been told that Building Inspection has a policy. Can either of you provide her with a copy of the policy? Please advise.

Thanks!

Marian C. Zeitlin
Legislative Aide
L.F.U.C.G.
(859) 258-3201

From: David Barberie

Report of the

MAYOR'S COMMISSION ON

MORTGAGE LENDING PRACTICES

May 2009

Background

In October 2008 Mayor Jim Newberry appointed the Commission on Mortgage Lending Practices, with the charge to review the findings on mortgage lending practices reported by the Lexington-Fayette Urban County Human Rights Commission, and to propose appropriate redress. Entitled, "Regardless of Income, African-Americans in Lexington Remain at Risk of Receiving High-Cost Home Mortgage Loans" the newly released report indicated the following needs to:

- Look at the way we enforce our fair housing and fair lending laws to make sure we are using the resources available to us to protect consumers and minority neighborhoods.
- Require greater enforcement and oversight by state and federal regulatory agencies to protect unsuspecting consumers.
- Conduct more research locally into the effects of the lending patterns identified.
- Examine our financial literacy programs and make sure that they are adequate and accessible to the population that needs them.
- Encourage ethical mortgage lenders to step forward and provide financial services to the broader community.

Per the recommendation of the Human Rights Commission Executive Director, William Wharton, the Mayor's Commission on Mortgage Lending Practices was charged to focus on the latter two of the indicated needs.

In discharge of the assignment, the Mayor's Commission on Mortgage Lending Practices (The Commission) met on November 20 and December 18, 2008, and on January 22 and March 17, 2009 to consider ways of addressing issues around financial literacy programs and financial services to the broader community.

Ground Work

Mayor Newberry created a robust membership roster for The Commission. The backgrounds of the members enabled them to provide expertise from a variety of both for-profit and civic or non-profit organizations. They shared a wealth of demographic information that brought the group to a common understanding of some critical realities. For example, data that the members provided on (1) per capita income, (2) poverty levels, and (3) home ownership created for The Commission a backdrop against which to ground some of its thinking, illustrated in the three point summaries below.

- A snapshot of the year 2007 revealed significant disparity by ethnic group in the per capita income (PCI) in Kentucky in general, and in Fayette County in particular.

Group	2007 PCI
Kentucky	$21,618
Whites	22,323
African Americans	15,287
Native Americans	17,599
Hispanics	14,238
Fayette County	
Whites	$30,377
African Americans	16,088

- The percentage of the population with income below the poverty level in 2007 revealed further disparities:

Kentucky statewide	17%
Whites	15%
African Americans	30%

- The average percentage of residents who own a home in Kentucky is 70.83%. This percentage drops sharply among underserved minorities compared to whites:

Whites	73.67%
African Americans	43.16%
Hispanics	38%
Native Americans	58%

The disparities among ethnic groups in these three areas are found in other areas as well, one example being business ownership. The Human Rights Commission found that Lexington ranked 40th in the country and first in the state of Kentucky in disparities between loans to low and moderate-income borrowers by race. Nearly 50% of all loans to African American borrowers in these income brackets were high cost loans. In fact, borrowers in this ethnic group were 2.23 times more likely to receive a high cost loan than whites with similar incomes. It seems illogical, even unconscionable, that those least able to afford it are forced into perpetual debt and victimization.

Banker members of The Commission provided insight into the industry's decision-making processes and the group's understanding of the impact of banks on neighborhood development. We looked at results from a Pew Charitable Trusts' analysis of data from the Kentucky Office of Financial Institutions, the Federal Deposit Insurance Corporation, infoUSA, and the U.S. Census Bureau. As shown in Tables 1-3 below, the analysis yielded a profile of basic financial services infrastructure of Lexington-Fayette Urban County. As is clear from Table 1, a considerable number of households in Lexington-Fayette Urban County do not have checking or savings accounts, and do not use the services of banks for financial transactions.

Table 1. Bank On Profile: Lexington-Fayette Urban County
Basic Financial Services Infrastructure (estimates)

Number of unbanked households	8,300
Number of bank and credit union branches	124
Number of non-bank check cashers	16
Number of pawnshops	10
Number of non-bank payday lenders	31

Table 2 below shows that the lower the family income, the more likely is the presence of alternative financial service providers in the community.

Table 2. Distribution of Financial Services Branches, by Neighborhood Income

Income Level	Banks and Credit Unions	Alternative Financial Service Providers
Low	25.0%	50.0%
Lower middle	23.4%	27.5%
Higher middle	32.3%	20.0%
High	19.4%	2.5%

Table 3 shows that neighborhoods with high-income residents are more likely to be the location for banks and credit unions, and that alternative financial services providers are more likely to locate in low-income neighborhoods.

Table 3. Proportion of Neighborhoods Containing a Financial Services Branch, by Neighborhood Income

Income Level	Bank or Credit Union	Alternative Financial Service Provider
Low	47%	53%
Lower middle	56%	25%
Higher middle	69%	25%
High	60%	10%
County	58%	31%

It seems apparent from the data in Tables 1-3 that check cashers and predatory lenders are more likely to establish themselves in low-to-moderate-income neighborhoods, where the potential customers are least able to afford their services but are the most susceptible to using them. If more counseling were available to low- and moderate-income families, there may be a greater likelihood that they could make their money work harder for them. The more money they lose to predatory lenders, the less they have to advance the family. The value of counseling services to the broader public, particularly in low and moderate-income neighborhoods cannot be overestimated.

Adequacy and Accessibility of Financial Literacy Programs

While the need for improved services is clear, counseling agencies have limited capacity to make connections between clients and financial institutions. This problem often is exacerbated by the location of banks and lending institutions—they are not as prevalent in low-income neighborhoods. Moreover, there exists a considerable gap in the level of lending activity between banks and mortgage companies as evidenced by the smaller size loans granted by banks. This compounds the challenge in preparing families through financial literacy programs. Furthermore, The Commission notes here that, because of insufficient funds to deliver adequate services, counseling agencies are compelled to seek external resources in order to counsel people within the community.

Despite the need and value of counseling to potential borrowers, particularly those in the low and moderate-income brackets, clearly not everyone who needs it is being served. Moreover, as The Commission discussed, there are impediments that inhibit maximum effectiveness of the services that are being provided.

Examining the impediments to counseling was important in order for The Commission to develop recommendations for potential redress that would expose, if not stop the predators. We identified the need for financial literacy programs that would encourage ethical lenders and offer ways to connect them with potential buyers. This would require vision regarding the cycle of lending and counseling, delivered by a pithy "message" campaign or logo. This is especially important as the need for counseling now includes a growing number of borrowers who are seeking to refinance. Finally, The Commission notes the need to change the perception on the part of people who think that they don't need counseling, particularly moderate and upper-income earners.

Recommendations

It is a commonly known fact that if it's everyone job to police unfair lending practices, then it's no one's job, because under such circumstances, responsibility and accountability are not assigned to anyone. The Commission finds the unfair practices very serious and prevalent. Moreover, they are likely to continue in the absence of the kind of focused attention that a responsible agency would bring. Thus The Commissions recommends that the Mayor:

- **Create an oversight agency (or appoint an existing one to the role) to mount an anti-predatory lending campaign.**

- **Identify a single point contact (or appoint a Housing Commissioner for housing), who would serve on a daily, full-time basis.** The Housing Commissioner could have the responsibility of overseeing development and implementation of an anti-predatory lending campaign.

  The estimated cost to establish a Housing Commissioner would involve at a minimum salary plus benefits for the position, which we place in the range of $130-140,000 annually. If a new Office of the Commission on Housing is to be created, then space, overhead, operating expenses and support and other staff would increase the cost. If a Housing Commissioner is associated with an existing office or agency, then a cost savings would occur.

It is not without cost that the City of Lexington will tackle the unconscionable mortgage lending and related disparities so prevalent and so vicious to those least able to abide them. The Commission's initial thoughts on the following recommendations are linked to the two mentioned above:

- **Create a fund from the general fund contributions and other sources, to be used for counseling to clients at any income level.** The Commission estimates that approximately $40,000 would be needed from the General Fund.

- **Explore the possibility of selling HOME (G26) mortgage loans.**

- **Explore creating alternatives to payday lending.**

The Commission submits that most people find it difficult and too complex or time consuming to access and navigate the available information on mortgage borrowing and lending on their own. Moreover, deciphering the financial lingo can pose a threat to the average potential borrower. These impediments are compounded by the threat of social stigma that embarrasses some borrowers who don't want to appear unschooled in such basic and necessary processes. In any case, a strong literacy campaign mounted out of or sponsored by the Mayor's Office would have a significant impact on efforts to deliver needed counseling to the populace. The Commission urges the Mayor to:

- **Resurrect the "Don't Borrow Trouble" work group.** The Commission estimates a projected cost of about $3,500 to Resurrect the "Don't Borrow Trouble" working group.

- **Provide training classes for realtors so that they can be more effective for their clients.**
  The Commission foresees nominal expense associated with this recommendation if such classes constitute part of a counseling and training program already provided.

- **Make strategic and effective use of the web to disseminate Information, including FAQ lists, hot-line and real time chat opportunities with an agent.**
  This activity could become a strategic part of the web sites of existing agencies. It could also become part of the work of a Housing Commissioner and his/her office.

- **Link banks with counseling programs by creating an incentive for people to complete the counseling program.** (See above)

- **Create a Youth Financial Education Program**
  The cost of designing and implementing a financial education program for youth would depend on whether the program is lodged in an existing agency, whether it becomes part of the work of a Housing Commissioner, or whether it is treated as a stand-along program.

In order for the above-mentioned efforts to be maximally effective, the onus for success must not be solely on the potential borrowers. There is an important part for lending institutions to play, but like borrowers, they may not do this without incentive. Thus, The Commission recommends that the Mayor's appointed agency or single point contact:

- **Create a "Good Lender" rating scale and score card for lenders, which borrowers can have in their arsenal to help inform and protect themselves from predatory lending.**
  A "Good Lender" program and educational campaign may cost up to $54,000.

- **Demand <u>full</u> transparency of lenders.**
  The "Good Lender" campaign, as well as an effective counseling, would rely on full transparency by lenders regarding their offerings, fees, and requirements of potential borrowers. Without such transparency, then Lexington-Fayette Urban County may inadvertently merely perpetuate the very unethical practices that plague our citizens, especially who can least afford to be victimized.

Respectfully Submitted,

Mayor's Commission on Mortgage Lending Practices

Presentation and Discussion with City Council

Tuesday, 1 December 2009

Charge to the Commission

- Examine our financial literacy programs and make sure that they are adequate and accessible to the population that needs them.

- Encourage ethical mortgage lenders to step forward and provide financial services to the broader community.

The Population: Per Capita Income

KENTUCKY	$21,618
• Whites	22,232
• African Americans	15,287
• Native Americans	17,599
• Hispanics	14,238
FAYETTE COUNTY	
• Whites	$30,377
• African Americans	16,088

The Population: Family Economics

KENTUCKIANS BELOW POVERTY LEVELS

- Statewide 17%
- Whites 15%
- African Americans 30%

KENTUCKIAN HOMEOWNERSHIP LEVELS

- Statewide 71%
- Whites 74%
- African Americans 43%
- Hispanics 38%
- Native Americans 58%

The Population: Financial Services Infrastructure of Lexington-Fayette Urban County Area

- Number of Unbanked Households 8,300
- Number of Bank/Credit Union Branches 124
- Number of Non-Bank Check Cashers 16
- Number of Pawn Shops 10
- Number of Non-Bank Payday Lenders 31

The Population: Distribution of Financial Services Branches, by Neighborhood Income

The lower the family income, the more likely is the presence of alternative financial service providers in the community.

Income Level	Banks & Credit Unions	Alternative Financial Service Providers
• Low	25.0%	50.0%
• Lower Middle	23.4%	27.5%
• Upper Middle	32.3%	20.0%
• High	19.4	2.5%

Proportion of Neighborhoods Containing a Financial Services Branch, by Neighborhood

Check cashers and predatory lenders are more likely to establish themselves in low-to-moderate income neighborhoods, where potential customers are least able to afford their services but are most susceptible to using them.

Income Level	Bank/Credit Union	Alternative Financial Services Provider
Low	47%	53%
Lower Middle	56%	25%
Upper Middle	69%	25%
High	60%	10%
COUNTYWIDE AVG.	58%	31%

Adequacy and Accessibility of Financial Literacy Programs

- Limited capacity of counseling agencies to make connections between clients and financial institutions.
- Insufficient funding resources curtail delivery of adequate services; agencies are forced to search outside the community for resources to deliver counseling in the community.
- Problem made worse by the location of banks and lending institutions—they are not as prevalent in low-income neighborhoods.
- Big gap in the level of lending activity between banks and mortgage companies (banks grant smaller loans).
- Need for financial literacy programs that would encourage ethical lenders and offer ways to connect them with potential home buyers.
- Need for counseling now includes a growing number of buyers seeking to refinance.
- Need to change perception of those who think they need no counseling.

A TRUTH:

If it's everyone's job to police unfair lending practices, then it's no one's job, because such circumstances leave the responsibility and the accountability assigned to no one.

RECOMMENDATION #1

Appoint a Housing Commissioner (or identify a single-point contact person/agency) who would serve on a full-time daily basis.

This person/agency could have responsibility of overseeing development and implementation of anti-predatory lending campaign.

Estimated cost to establish a Housing Commissioner:

Salary: $130-140,000 annually

Plus (if new office): Space, overhead, operating expenses, support staff

RECOMMENDATION #2

Create a fund from the General Fund contributions and other sources to be used for counseling to clients at any income level.

The Commission estimates that approximately $40,000 annually would be needed from the General Fund.

RECOMMENDATIONS #3 and #4

Explore the possibility of selling HOME (G26) mortgage loans.

Explore the feasibility of creating alternatives to payday lending.

RECOMMENDATION #5

Resurrect the "Don't Borrow Trouble" work group.

The Commission estimates a projected $3,500 to resurrect this project.

RECOMMENDATION #6

Provide training classes for realtors, so that they can be more effective for their clients.

The Commission foresees nominal expense associated with this particular recommendation if such classes constitute part of a counseling and training program already provided.

RECOMMENDATION #7

Make strategic and effective use of the web to disseminate information, including FAQ lists, hot-line and real time chat opportunities with an agent.

This activity could become a strategic part of the web sites of existing agencies. It could also become part of the work of a Housing Commissioner and his/her office.

RECOMMENDATION #8

Link banks with counseling programs by creating an incentive for people to complete the counseling program.

This activity could become a strategic part of the web sites of existing agencies. It could also become part of the work of a Housing Commissioner and his/her office.

RECOMMENDATION #9

Create a Youth Financial Education Program.

The cost of designing and implementing a financial education program for youth would depend on whether the program is lodged in an existing agency, or whether it becomes part of the work of a Housing Commissioner, or whether it is implemented as a stand-alone program.

RECOMMENDATION #10

Create a "Good Lender" rating scale and score card for lenders, which borrowers can have in their arsenal to help inform and protect themselves from predatory lending.

Development of such a scale and score card could be part of the work of a Housing Commissioner's office. The "Good Lender" campaign, as well as effective counseling, would rely on full transparency by lenders regarding their offerings, fees, and other requirements of potential borrowers. Without such transparency, LFUCG may inadvertently perpetuate the unethical practices that plague our citizens, particularly those who cannot suffer such victimization.

Mayor's Commission on Mortgage Lending Practices

Q&A/Discussion

THANK YOU!

Services Committee Items

February 21, 2010

Item	Referred By	Date Referred	Status
Emergency Snow Plan	James	2-23-10	Apr Meeting
Yard Sale Regulations	**Henson**	**2-16-10**	**Mar Meeting**
Sidewalk Café Ordinance	**Lawless**	**2-9-10**	**Mar Meeting**
Peddler Ordinance	Blues	1-26-10	Upcoming Meeting
Graffiti Removal	Feigel	1-19-10	Task Force
Snow Plan	**Myers**	**1-12-10**	**Mar Meeting**
Review Leaf Collection Program	Henson	1-12-10	Apr Meeting
Mayor's Commission on Mortgage Lending Practices	**Myers**	**12-1-09**	**Mar Meeting**
Solid Waste Ordinances	Stinnett	10-20-09	Dec 09
West Main/Vine Street Pedestrian Safety	Lawless	9-29-09	
Loading & Unloading Zones in Downtown	James	8-18-09	Nov 09
Private Solid Waste Providers	Gorton	2-13-09	Working Group Formed

Item (cont)	Referred By	Date Referred	Status
Horse Cruelty	Beard	8-6-09	
Multi-Way Stop Glendover Dr @ Valley Rd	Beard	7-8-08	Petition Drive
Employee Automobile Usage and Reimbursement	Blues	5-13-08	General Services Update