

<b>1.0</b>	<b>PHA Information</b> PHA Name: KENTUCKY HOUSING CORPORATION <span style="float: right;">PHA Code: KY-901</span> PHA Type: <input type="checkbox"/> Small <input checked="" type="checkbox"/> High Performing <input type="checkbox"/> Standard <input checked="" type="checkbox"/> HCV (Section 8) PHA Fiscal Year Beginning: (MM/YYYY): <b>07/2015</b>																										
<b>2.0</b>	<b>Inventory</b> (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: NONE <span style="float: right;">Number of HCV units: <b>5,667</b></span>																										
<b>3.0</b>	<b>Submission Type</b> <input checked="" type="checkbox"/> 5-Year and Annual Plan <input type="checkbox"/> Annual Plan Only <input type="checkbox"/> 5-Year Plan Only																										
<b>4.0</b>	<b>PHA Consortia</b> <input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below.)																										
	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2" style="width:35%;">Participating PHAs</th> <th rowspan="2" style="width:5%;">PHA Code</th> <th rowspan="2" style="width:15%;">Program(s) Included in the Consortia</th> <th rowspan="2" style="width:15%;">Programs Not in the Consortia</th> <th colspan="2" style="width:20%;">No. of Units in Each Program</th> </tr> <tr> <th style="width:10%;">PH</th> <th style="width:10%;">HCV</th> </tr> </thead> <tbody> <tr> <td>PHA 1:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>PHA 2:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>PHA 3:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) Included in the Consortia	Programs Not in the Consortia	No. of Units in Each Program		PH	HCV	PHA 1:						PHA 2:						PHA 3:					
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<b>5.0</b>	<b>5-Year Plan.</b> Complete items 5.1 and 5.2 only at 5-Year Plan update.																										
<b>5.1</b>	<b>Mission.</b> State the PHA's Mission for serving the needs of low-income, very low-income, and extremely low income families in the PHA's jurisdiction for the next five years:  Kentucky Housing Corporation (KHC) was created to provide safe, decent, affordable housing opportunities for very low-, low- and moderate-income Kentuckians. KHC's mission is to invest in quality housing solutions for families and communities across Kentucky. Recognizing that housing is a basic human need, KHC is committed to pursue all partnerships and resources necessary to promote, develop and provide affordable housing, thereby improving the quality of life for all Kentuckians in need. In order to achieve this mission, KHC will:  <ul style="list-style-type: none"> <li>• Recognize participants as our ultimate customer.</li> <li>• Improve service delivery efforts through effective and efficient program management.</li> <li>• Seek problem-solving partnerships with participants, landlords, community and government leadership.</li> <li>• Apply resources to effective, efficient management and operation of the rental assistance programs.</li> </ul>																										
<b>5.2</b>	<b>Goals and Objectives.</b> Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income and very low-income, and extremely low-income families for the next five years. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.  KHC will expand the supply of assisted housing by applying for additional rental vouchers as offered by HUD and will continue to maximize the number of HCV units administered by KHC. KHC's baseline units is 5,667 as compared to 5,271 at the time KHC submitted its last Five-Year Plan. Over the past five years, KHC has experienced program growth of 396 units. KHC has also realized growth through the Veterans Affairs Supportive Housing (VASH) Program. KHC has been allocated 30 VASH vouchers to be utilized in Meade, Hardin and Bullitt counties. KHC will be project-basing 38 vouchers for a Recovery Kentucky Center in Hindman, Kentucky and 35 vouchers for a Recovery Kentucky Center in Bowling Green, Kentucky. KHC's average program funding utilization is 103 percent.  KHC will continue to improve the quality of assisted housing through improved voucher management. During the past year, KHC has undergone a total department restructure to better address the limited administrative fee versus administrative costs. Office locations have decreased from three regional offices to one office. Staffing has decreased from 50 full-time employees to 36 full-time, 5 temporary and 1 part-time. KHC has implemented four on-line portals which allow families to apply for rental assistance on-line as well as access and/or update their personal information. Participants and landlords can access personal information, rent amounts, housing quality standards status, etc. KHC is currently finalizing program briefings in DVD format. Briefings are held in numerous locations in order to allow easy access to assistance by program participants. During the past five years, KHC has consistently received 100 percent of the allowable Section 8 Management Assessment Program score.  KHC will continue to increase housing choices by the following activities:  Providing voucher mobility counseling - KHC encourages mobility to increase housing choices and satisfaction for all participating families. This service is provided through briefing sessions with families conducted by staff. Families are briefed prior to initial program participation.  Increasing voucher payment standards - KHC utilizes fair market rents to the greatest extent possible in order to allow the program to serve as many families as possible under the Annual Contributions Contract.  Continuing homeownership voucher program - KHC currently administers a homeownership voucher program. Over the past five years, 28 families have utilized vouchers to become homeowners. Since implementation of the program, 58 families have successfully become homeowners.  VASH - In the past five years, KHC has been allocated 30 VASH vouchers to house veterans who experience chronic homelessness and are in need of case management. To date, KHC has housed 29 veterans with this program.  Veterans Emerging Through Transition (VETT) - KHC is actively partnering with HUD to implement the VETT initiative. This initiative will																										

	<p>house homeless veterans who do not qualify for the VASH program. KHC has committed to preference 100 housing choice vouchers to serve this population.</p> <p><u>Section 811 PRA Program – KHC has been awarded funding to administer a Section 811 Project Rental Assistance Program and has committed to a preference for 34 housing choice vouchers for utilization in the program.</u></p> <p>Family Self-Sufficiency (FSS) - KHC will continue to promote self-sufficiency and asset development of assisted households through the FSS. Participating families will receive housing assistance, case management and support services to enable them to become gainfully employed and independent of public housing assistance within five years. In addition, each FSS participant who fulfills their contract is provided with homeownership education and low-interest mortgage loan opportunities to be utilized in conjunction with savings earned in the FSS escrow account. KHC's original FSS allowance from HUD was 470 participants. During the past five years, the number of participants who have graduated is 96 bringing the total number of FSS graduates to 366 since program inception. Currently, 92 persons are participating and 67 of these participants have funds in escrow.</p> <p>KHC will continue to ensure equal opportunity in housing and affirmatively further fair housing through the following objectives:</p> <p>Undertaking affirmative measures to ensure access to assisted housing regardless of race, color, religion, national origin, sex, sexual orientation or gender identity, ancestry, age, disability, familial, marital or veteran status with regard to fair housing and equal employment opportunity. Inquiries regarding sexual orientation or gender identity are prohibited for purposes of determining eligibility or otherwise making housing available.</p> <p>Undertaking affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required.</p> <p>Conducting education and outreach throughout the state about the requirements of special needs populations.</p> <p>Conducting education and outreach to housing providers, consumers and fair housing advocates about discrimination and fair housing laws.</p> <p>Encouraging builders and developers to produce affordable housing in all areas of the state.</p> <p>Providing technical assistance on issues relating to fair housing.</p>
6.0	<p><b>PHA Plan Update</b></p> <p>(a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission: None</p> <p>(b) Identify the specific location(s) where the public may obtain copies of the 5-Year and Annual PHA Plan. For a complete list of PHA Plan elements, see Section 6.0 of the instructions.</p> <p>Copies of the PHA Plan and Administrative Plan are available at KHC's office at 1231 Louisville Road, Frankfort, Kentucky 40601 or by calling KHC's Rental Assistance Department at (800) 633-8896 or on KHC's Web site at <a href="http://www.kyhousing.org">www.kyhousing.org</a>.</p>
7.0	<p><b>Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers.</b> <i>Include statements related to these programs as applicable.</i></p> <p><b>HOMEOWNERSHIP VOUCHER PROGRAM:</b> Kentucky Housing Corporation currently allows program participants the opportunity to utilize a Tenant-Based Voucher to assist in the purchase of a home. This program will continue through the next fiscal year. Over the past six years, 56 families have utilized vouchers to become homeowners. To be eligible, families must be current program participants and must agree to attend and complete Kentucky Housing Corporation's homeownership counseling program to ensure that their credit standing is suitable to apply for a home loan. Other eligibility guidelines are available on KHC's Web site on the <a href="#">Housing Choice Voucher To Homeownership</a> page.</p> <p><b>PROJECT-BASED VOUCHERS:</b> Kentucky Housing Corporation uses a competitive funding process for all of its programs. Based on available funding, KHC will periodically accept applications for Project-Based Vouchers. Public notice of application acceptance will be announced via KHC's Web site and eGram service. When allocating Project-Based Vouchers, it is KHC's goal to select sites that provide for de-concentrating poverty and expanding housing and economic opportunities. KHC plans to allocate 35 project-based vouchers in Warren County, <u>35 in Carter County</u> and 35 in Pulaski County to be utilized in 3 Recovery Kentucky Centers.</p>
8.0	<b>Capital Improvements.</b> Please complete Parts 8.1 through 8.3, as applicable. NOT APPLICABLE
8.1	<b>Capital Fund Program Annual Statement/Performance and Evaluation Report.</b> As part of the PHA 5-Year and Annual Plan, annually complete and submit the <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> , form HUD-50075.1, for each current and open CFP grant and CFFP financing. NOT APPLICABLE
8.2	<b>Capital Fund Program Five-Year Action Plan.</b> As part of the submission of the Annual Plan, PHAs must complete and submit the <i>Capital Fund Program Five-Year Action Plan</i> , form HUD-50075.2, and subsequent annual updates (on a rolling basis, e.g., drop current year, and add latest year for a five year period). Large capital items must be included in the Five-Year Action Plan. NOT APPLICABLE
8.3	<b>Capital Fund Financing Program (CFFP).</b> <input type="checkbox"/> Check if the PHA proposes to use any portion of its Capital Fund Program (CFP)/Replacement Housing Factor (RHF) to repay debt incurred to finance capital improvements. NOT APPLICABLE
9.0	<b>Housing Needs.</b> Based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data, make a reasonable effort to identify the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the PHA, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location.

	<p>The main statewide housing issues remain a lack of affordable rental housing, especially for those with the lowest incomes. For each 100 families in the lowest income categories, there are only 35 affordable housing units. At the present time, more than 100,000 renter households are cost burdened or extremely housing cost burdened.</p> <p>In addition, aging multifamily housing is in danger of being lost. Through 2020, more than 50,000 affordable rental housing units may be lost. The loss of housing is due to expiring subsidies and aging housing. Kentucky Housing is currently drafting a housing preservation plan for multifamily housing.</p>
9.1	<p><b>Strategy for Addressing Housing Needs.</b> Provide a brief description of the PHA’s strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. <b>Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.</b></p> <p>The state is currently preparing to draft its strategic plan for the next five years.</p> <p>The overall strategy of the Consolidated Plan, which KHC undertakes in its role as the state housing finance agency, is to provide decent, safe housing by maintaining and increasing affordable housing opportunities for lower-income Kentuckians. This goal and KHC’s overall strategies serve to address the housing needs of families in Kentucky including those on KHC’s waiting list. Actions undertaken to accomplish this goal include:</p> <ul style="list-style-type: none"> <li>• Increasing and preserving the supply of safe, decent, affordable rental housing for low-income families through new construction and/or acquisition, rehabilitation and tenant-based rental assistance.</li> <li>• Expanding homeownership opportunities and promoting self-sufficiency for low-income families through financial assistance, homeownership counseling and other related educational opportunities.</li> <li>• Promoting housing opportunities for persons with special housing needs by increasing awareness, providing technical assistance and funding to housing and service providers.</li> <li>• Encouraging and strengthening partnerships among local governments, public agencies, for-profit and nonprofit organizations through enhanced coordination for the effective and efficient use of affordable housing resources.</li> </ul>
10.0	<p><b>Additional Information.</b> Describe the following, as well as any additional information HUD has requested.</p> <p>(a) Progress in Meeting Mission and Goals. Provide a brief statement of the PHA’s progress in meeting the mission and goals described in the 5-Year Plan.</p> <p>Kentucky Housing will expand the supply of assisted housing by applying for additional rental vouchers as offered by HUD and will continue to maximize the number of HCV units administered by Kentucky Housing. Kentucky Housing will continue to improve the quality of assisted housing through improved voucher management. Kentucky Housing has revised its organizational structure, reducing staff and closing satellite offices.</p> <p>(b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA’s definition of “significant amendment” and “substantial deviation/modification”.</p> <p>Kentucky Housing will utilize the following definition:</p> <ul style="list-style-type: none"> <li>• Changes to rent or admission policies or organization of the waiting list.</li> <li>• Any change with regard to designation of the Homeownership Program or conversion activities.</li> <li>• Any changes regarding the designation of project-based housing types.</li> </ul>
11.0	<p><b>Required Submission for HUD Field Office Review.</b> In addition to the PHA Plan template (HUD-50075), PHAs must submit the following documents. Items (a) through (g) may be submitted with signature by mail or electronically with scanned signatures, but electronic submission is encouraged. Items (h) through (i) must be attached electronically with the PHA Plan. <b>Note:</b> Faxed copies of these documents will not be accepted by the Field Office.</p> <p>(a) Form HUD-50077, <i>PHA Certifications of Compliance with the PHA Plans and Related Regulations</i> (which includes all certifications relating to Civil Rights)</p> <p>(b) Form HUD-50070, <i>Certification for a Drug-Free Workplace</i> (PHAs receiving CFP grants only)</p> <p>(c) Form HUD-50071, <i>Certification of Payments to Influence Federal Transactions</i> (PHAs receiving CFP grants only)</p> <p>(d) Form SF-LLL, <i>Disclosure of Lobbying Activities</i> (PHAs receiving CFP grants only)</p> <p>(e) Form SF-LLL-A, <i>Disclosure of Lobbying Activities Continuation Sheet</i> (PHAs receiving CFP grants only)</p> <p>(f) Resident Advisory Board (RAB) comments. Comments received from the RAB must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the recommendations and the decisions made on these recommendations.</p> <p>(g) Challenged Elements</p> <p>(h) Form HUD-50075.1, <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> (PHAs receiving CFP grants only)</p> <p>(i) Form HUD-50075.2, <i>Capital Fund Program Five-Year Action Plan</i> (PHAs receiving CFP grants only)</p>