



**Kentucky Housing Corporation  
Housing Needs Assessment**

**KHC Organization Outline  
KHC Allocation Plan Analysis  
KHC Needs Assessment Survey Results**

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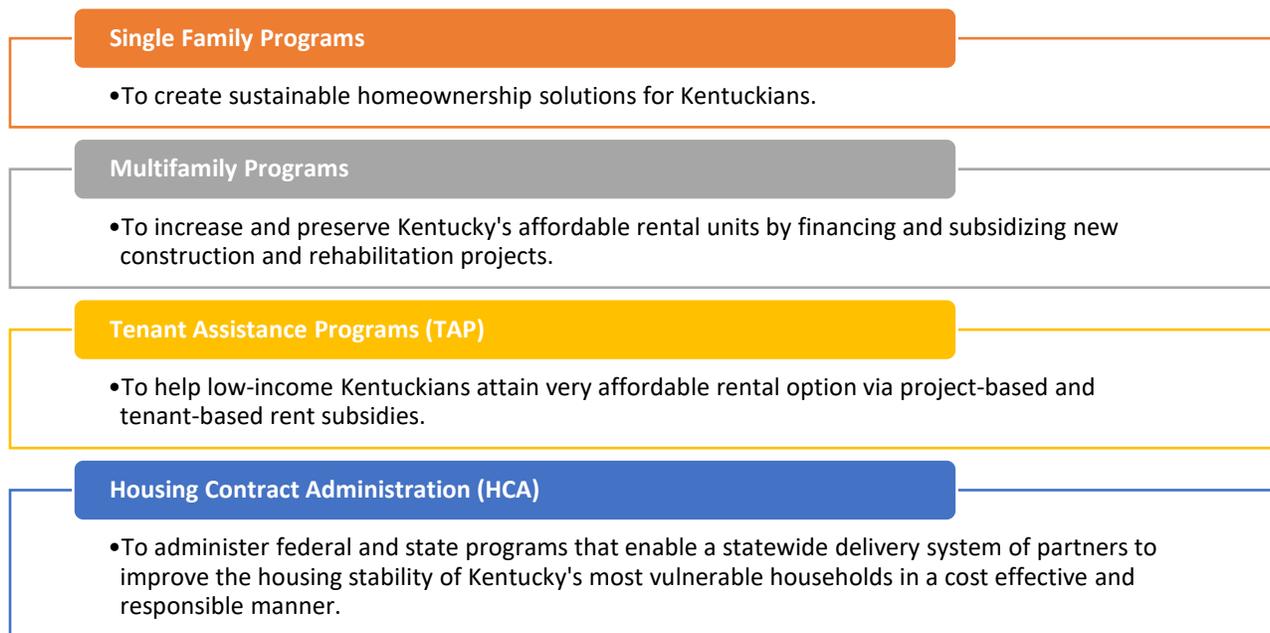
## Introduction

This document provides an organizational outline of KHC, analysis of the KHC Allocation Plan, and the results and analysis of the KHC Needs Assessment Survey.

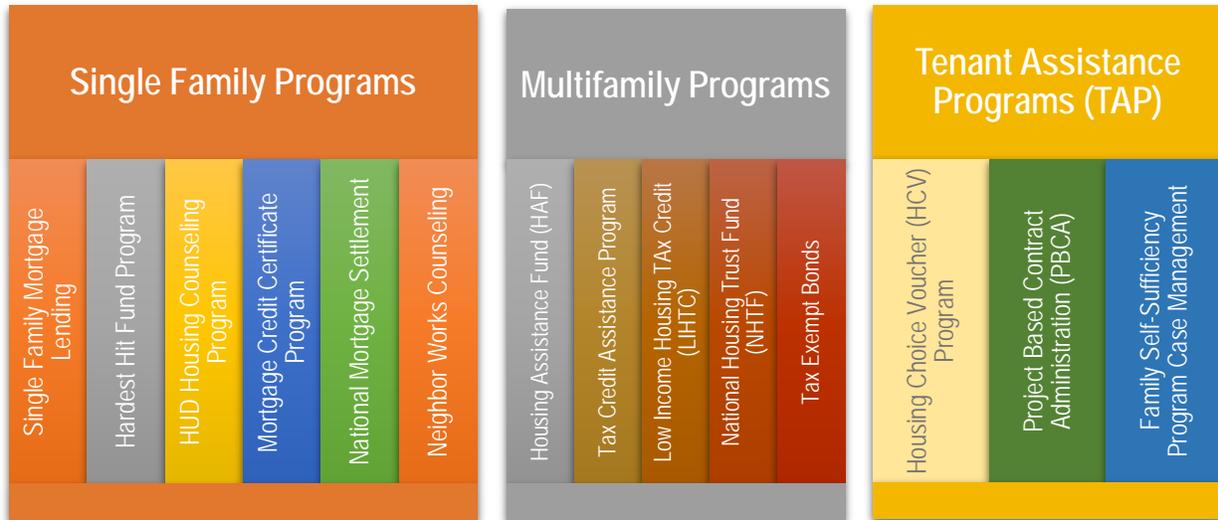
## KHC Organizational Outline

The following section provides an organizational outline of Kentucky Housing Corporation, including the structure of all program areas and sub-programs falling under the purview of the broader program areas. The program areas are: Single Family, Multifamily, Tenant Assistance Programs (TAP), and Housing Contract Administration (HCA). Figure One (below) outlines the four main program areas and their corresponding mission statement.

Figure One: KHC Program Areas and Mission Statements

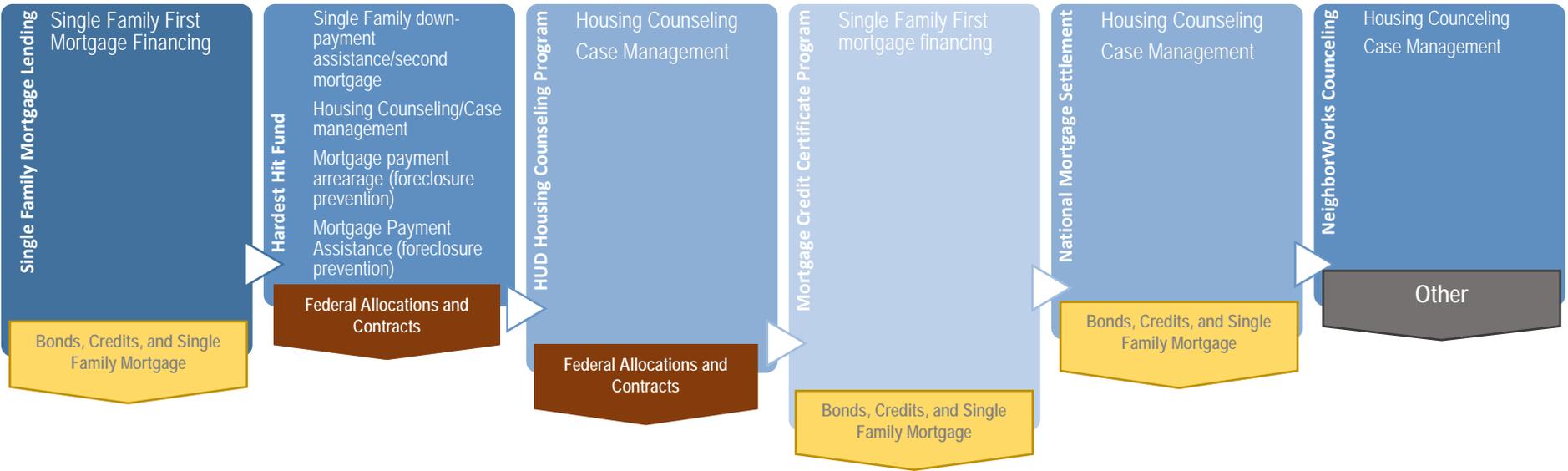


Each of the four main program areas contain Sub-Programs. These areas and agencies are outlined in the diagrams below. The single-family programs have six sub-programs; the Multifamily Programs have five sub-programs; the Tenant Assistance Programs (TAP) have three sub-programs; and the Housing Contract Administration has twelve sub-programs.

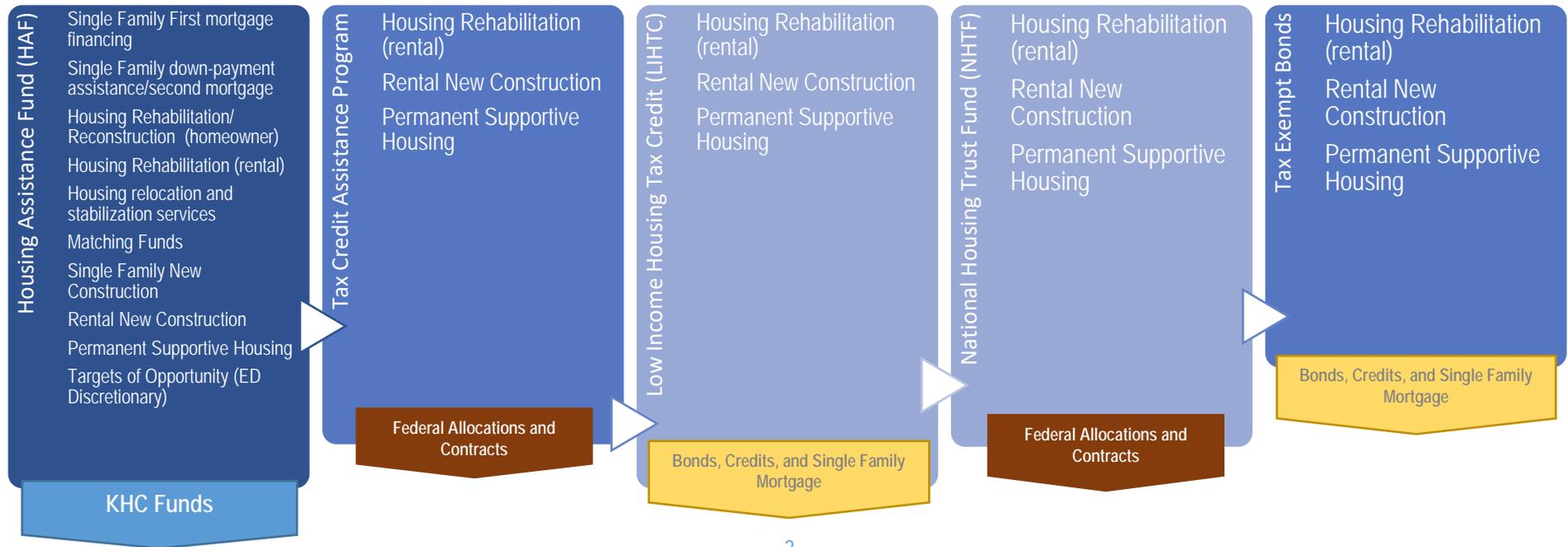


The next section displays each sub-program and the main activities performed by each program, along with the funding source for these activities.

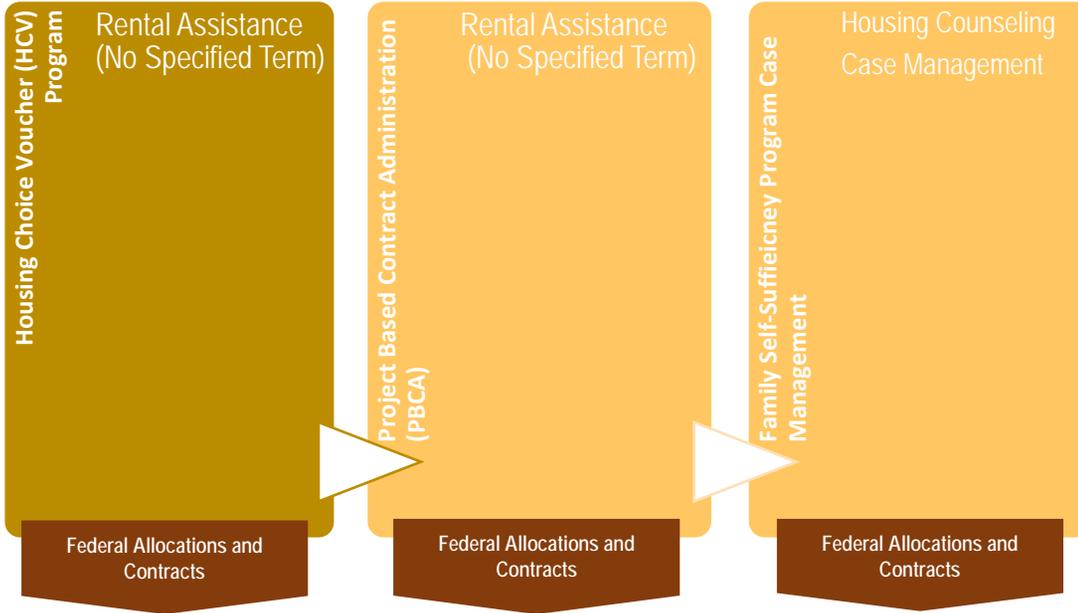
## Single Family Programs



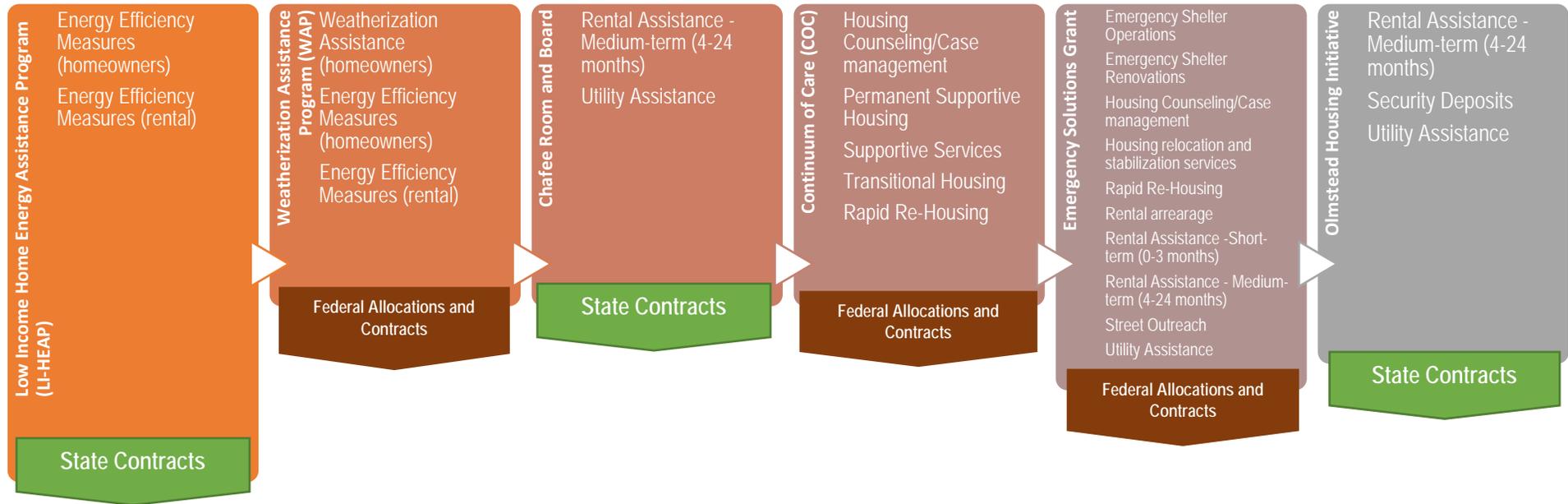
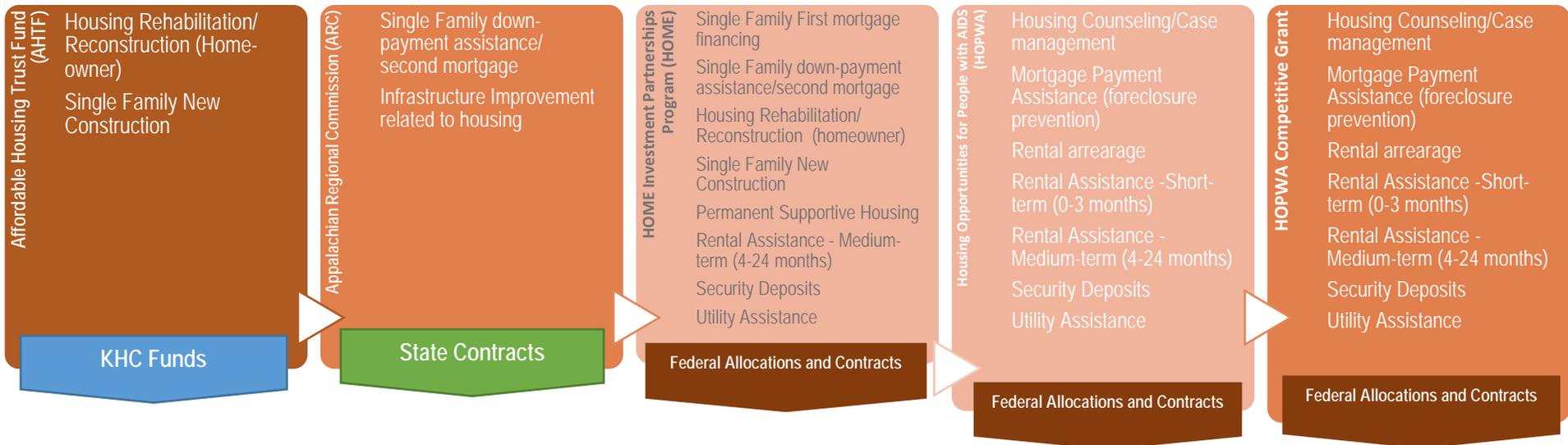
## Multi-Family Programs



Tenant Assistance Programs (TAP)



**Housing Contract Administration (HCA)**



## Analysis of Allocation Plan

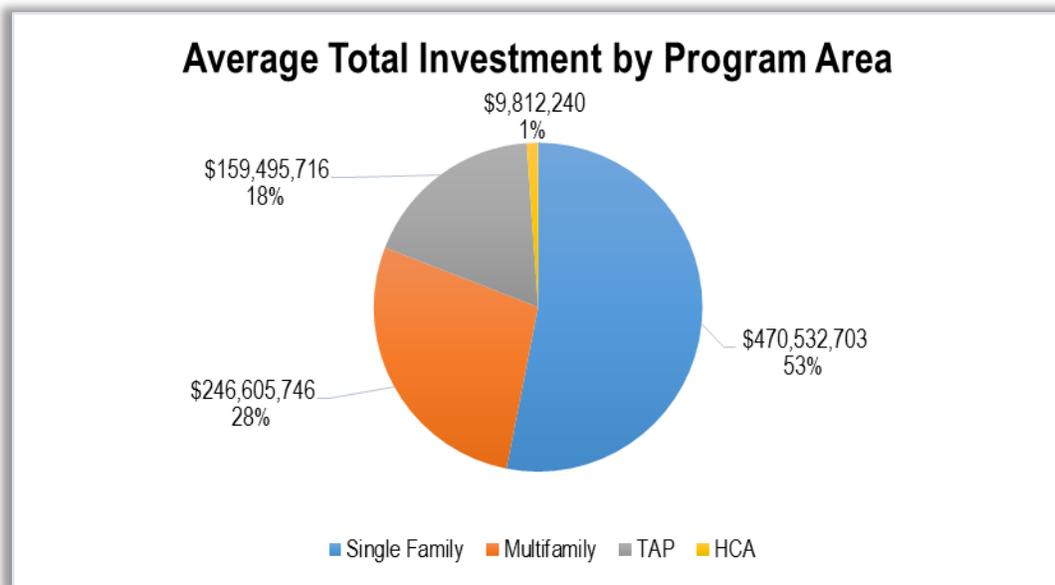
Taking into account the mission and structures outlined in the previous section, we can look more closely at the KHC Allocation plan in order to see how resources are allocated throughout the Commonwealth. KHC invests millions of dollars each year into programs that serve a wide range of the population in Kentucky. The following sections look at KHC investments in terms of allocations by program area and allocations by Congressional Districts in the state.

### Allocations by Program Area (FY2016-2018)

The following figures provide data visualization of investment by program area<sup>1</sup>, the total number of individuals assisted, and per capita investment for FY 2016 through FY2018<sup>2</sup>, as defined and outlined by the Kentucky Housing Corporation FY 2017 Annual Allocation Plan.

Beginning with the average total investment by program area (a column in the Allocation Plan), we see that 53% of total investment is allocated to Single Family Lending programs; 28% of funds are allocated towards Multifamily projects and 18% support TAP services. Only 1% of average investment between FY 2016-2018 was allocated to HCA Homeless and Special Needs Assistance programs. Figure Two (below) displays a pie chart with the average total investment and includes the percentage of the total invested for each program area (FY2016-2018).

Figure Two: Average Total Investment by Program Area (FY2016-2018)



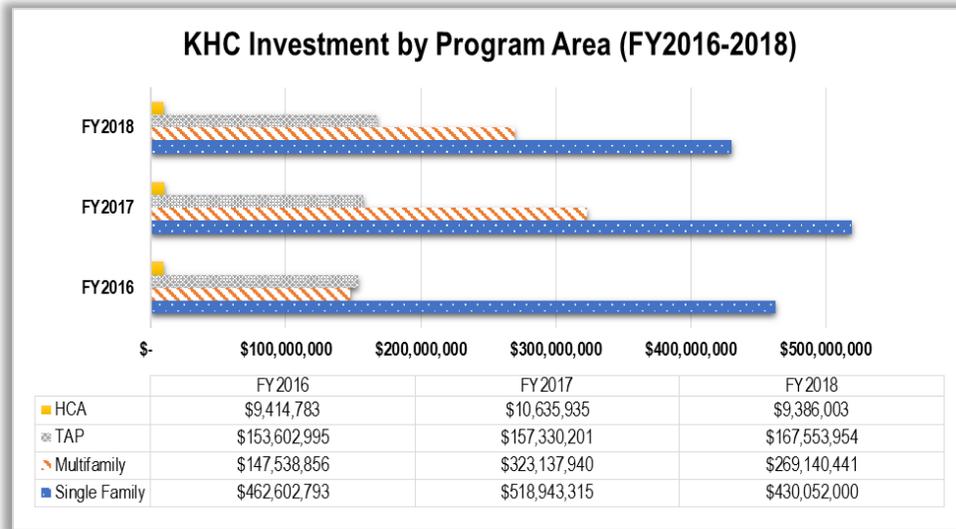
Data: Kentucky Housing Corporation FY 2017 Annual Allocation Plan

<sup>1</sup> Single Family allocations included "Single Family Lending Programs"; Multifamily allocations included "Multifamily Production Programs"; The TAP allocations were stated to be: "Section 8 Tenant Assistance Programs"; the HCA allocations used were for the "Homeless & Special Needs Programs" only.

<sup>2</sup> FY2016 and FY2017 reflect actual dollars invested in each respective fiscal year; FY2018 provides the projected allocation for that fiscal year.

Figure Three (below) provides a bar chart showing KHC Investments by Program Area from the FY2017 Allocation Plan. When we look closer at the allocations by year and program area, we see that actual investment has increased overall between FY2016 and 2017. For the HCA (Homeless and Special Needs) and Single Family program areas, FY2018 estimated allocations are below that of FY2016 in each of these program areas. Overall, TAP allocations increase across time, with the greatest increase of \$10 million between FY2017 (actual) and FY2018 (projected). Multifamily has had the greatest difference in allocations between FY2016 to FY2018. Between FY2016 and FY2017, Multifamily allocations increased by 119%, while allocations between FY2017 and FY2018 decreased by 17%; Multifamily had an overall increase of 82% between FY2016 and FY2018.

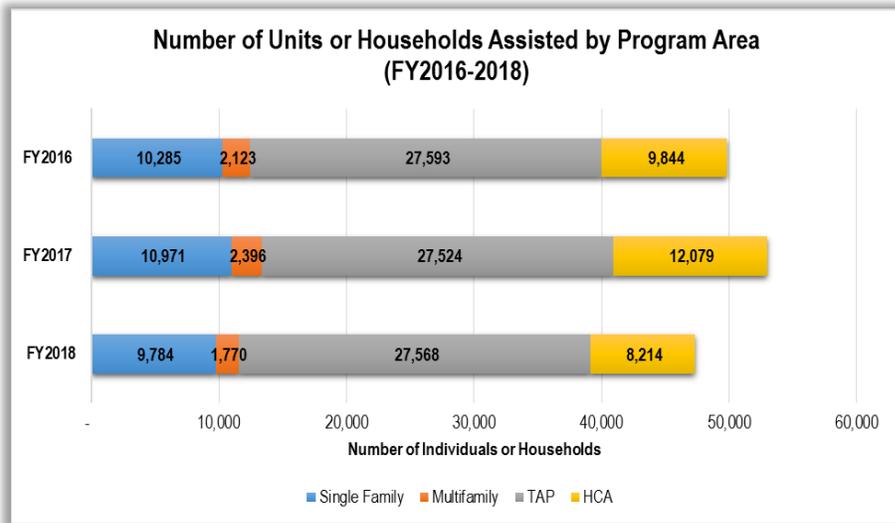
Figure Three: KHC Investment by Program Area (FY2016-2018)



Data: Kentucky Housing Corporation FY 2017 Annual Allocation Plan

Figure Four (next page) outlines the number of units or households assisted by each program area by fiscal year. Looking to the number of units or households assisted by program area, as defined in the Kentucky Housing Corporation FY 2017 Annual Allocation Plan, we see that TAP assists 27,000 households or units (on average) per fiscal year. HCA and Single Family assist, approximately, 10,000 households or units per fiscal year (on average). Multifamily supports, approximately, 2,000 households or units per year.

Figure Four: Number of Units or Households Assisted by Program Area

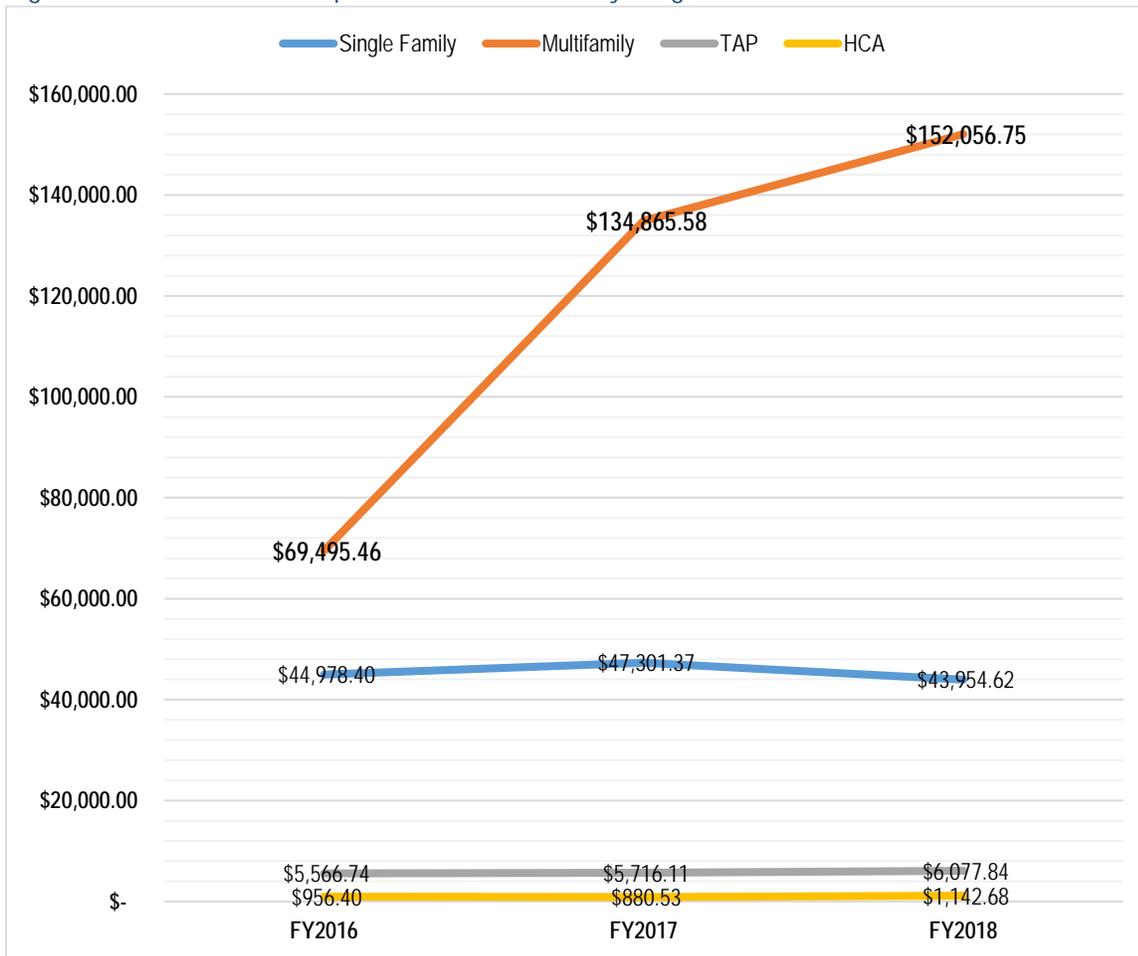


Data: Kentucky Housing Corporation FY 2017 Annual Allocation Plan

Bringing these two statistics together (Total Investment and Number of Households or Units Assisted by Program Area), we generate a per capita or per unit estimate of investment by program area, given the information provided in the KHC Allocation Plan. Figure Five (next page) provides a graphical depiction of these numbers.

From this, we see that per capita investment remains steady in the Single Family, TAP, and HCA programs in the three fiscal years analyzed. Per capita investment linked to Multifamily allocations changes dramatically between FY2016 (\$69,495) and FY2018 (\$152,056). This is due to the increase in allocations to the Multifamily program, in conjunction with the decrease of total units or households assisted across time.

Figure Five: KHC Allocation per Household or Unit by Program Area<sup>3</sup>

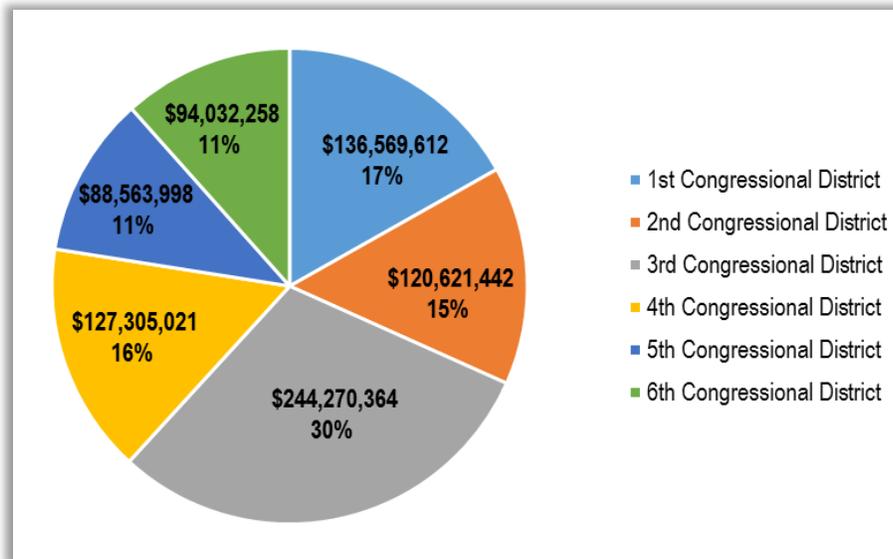


<sup>3</sup> Single Family, TAP, and HCA are measured per household, Multifamily is measured per unit, as outlined in the KHC Allocation Plan.

## Allocations by Congressional District

We can also look at trends in allocation by region or Congressional District, in order to understand where allocations are being made (See Appendix A for a list of counties by Congressional District and the corresponding population in each district). Figure Six (below) displays total KHC allocations by Congressional District. Thirty percent of KHC funds in FY2017 were allocated to projects in the 3<sup>rd</sup> Congressional District. The 1<sup>st</sup> Congressional District comes in second in terms of allocation in FY2017 at 17%; the 4<sup>th</sup> Congressional District is third at 16%; the 2<sup>nd</sup> Congressional District is fourth at 15%; the 5<sup>th</sup> and 6<sup>th</sup> Congressional Districts both sit at 11%. This seems to show a “bias” towards the 3<sup>rd</sup> district.

Figure Six: KHC Allocations by Congressional District (FY2017)



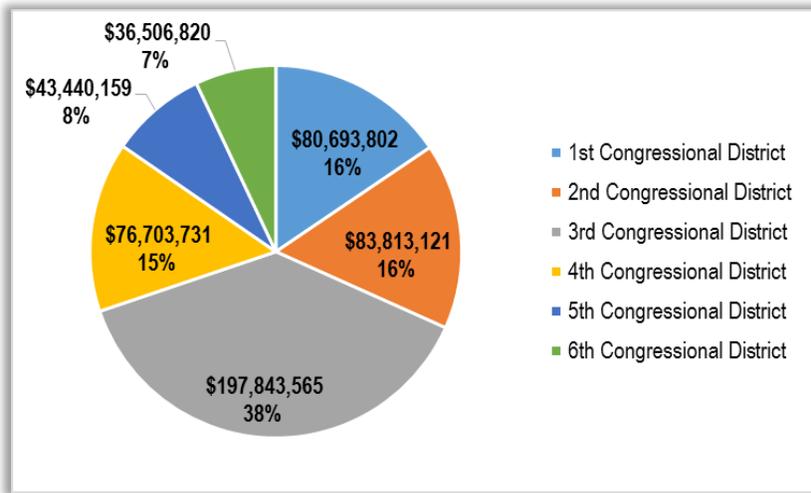
*Data: Kentucky Housing Corporation FY 2017 Annual Allocation Plan*

However, when we look at allocation by program area, a different story emerges. It is not allocated evenly to a specific district across all programs; in fact, there does not seem to be a trend or bias that emerges across Congressional Districts at all. The next sub-sections look at allocations by each program area for FY2017.

### Single Family Allocations by Congressional District

For Single-Family allocations, 38% of these dollars are spent within the 3rd Congressional District (Jefferson County). The first and second districts both receive approximately 16% of Single-Family allocations (primarily Western Kentucky counties). These numbers reflect all single family mortgages, bond allocations, the Mortgage Credit Certificate Program, Down Payment Assistance, and the Unemployment Bridge Loan Program. Figure Seven (below) provides a pie chart of allocation by Congressional District for the Single Family programs.

Figure Seven: Single Family Allocations by Congressional District (FY2017)



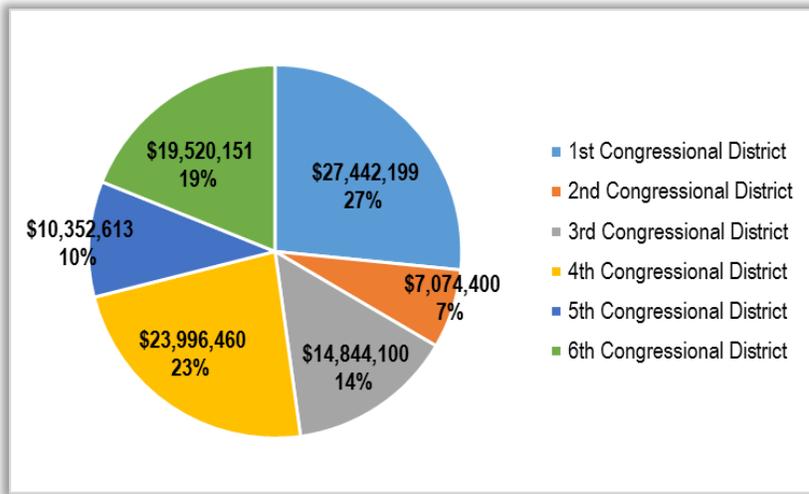
Data: Kentucky Housing Corporation FY 2017 Annual Allocation Plan by Congressional District

### Multifamily Allocations by Congressional District

Figure Eight (next page) displays Multifamily Program allocations by Congressional District in FY 2017. The 1<sup>st</sup> Congressional District (Western Kentucky) received the largest allocation of funds with 27% of Multifamily allocations going to this district. This is followed closely by the 4<sup>th</sup> Congressional District (Northern Kentucky) at 23%. In FY2017, the 2<sup>nd</sup> Congressional District received the lowest allocation of funds at 7%.<sup>4</sup>

<sup>4</sup> The numbers for Multifamily programs do not include the Conduit Bond numbers, as a discrepancy arose when these numbers were re-aggregated by Congressional District from the original Allocation Plan.

Figure Eight: Multifamily Allocations by Congressional District (FY2017)

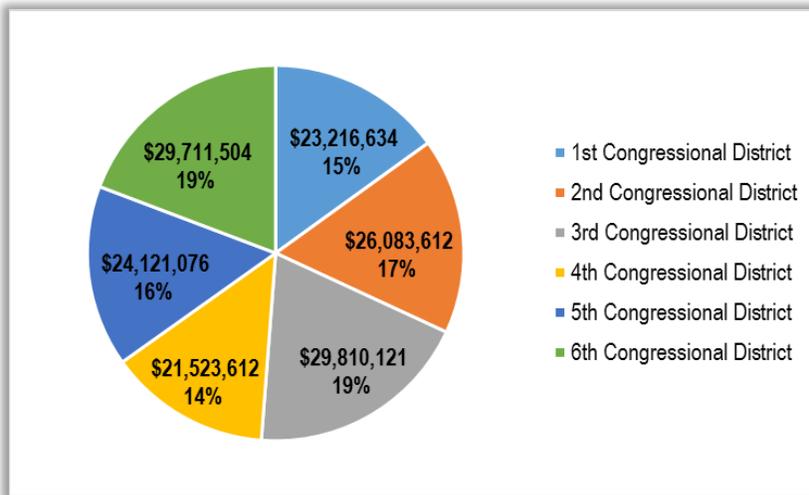


Data: Kentucky Housing Corporation FY 2017 Annual Allocation Plan by Congressional District

### TAP Allocations by Congressional District

Tenant-based Assistance Programs (TAP) funds are evenly allocated between Congressional Districts, as seen in Figure Nine (below). These numbers range between 19% in the 3<sup>rd</sup> and 6<sup>th</sup> Congressional Districts to 14% in the 4<sup>th</sup> Congressional District.

Figure Nine: TAP Allocations by Congressional District (FY2017)

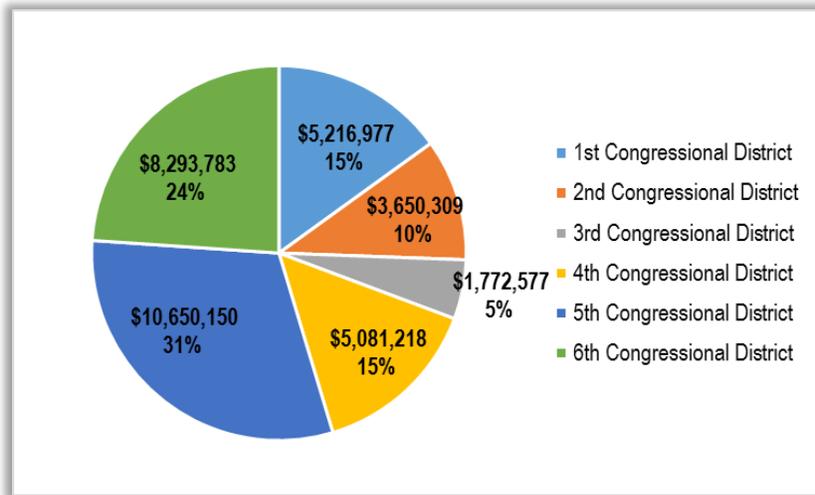


Data: Kentucky Housing Corporation FY 2017 Annual Allocation Plan by Congressional District

## HCA Allocations by Congressional District

Figure Ten (below) displays KHC allocations to HCA programs by Congressional District in FY2017. The allocation of funds associated with HCA programs are spent primarily in the 5<sup>th</sup> district (Eastern Kentucky) with 31% of the funds spent in this district; 24% of these funds are spent within the 6<sup>th</sup> district (Central Kentucky – including Fayette County). Over half of HCA allocations are spent in these two Congressional Districts. The 3<sup>rd</sup> district receives the smallest allocation of funds at 5% (Jefferson County).

Figure Ten: HCA Allocations by Congressional District (FY2017)



Data: Kentucky Housing Corporation FY 2017 Annual Allocation Plan by Congressional District

## Allocation Plan Conclusions and Comments

KHC allocates the largest percentage of its funds to Single Family programs (53%). However, when looking at spending in terms of households or units assisted, we see that the program with the largest investment is the Multifamily program; per unit or project investment on Multifamily projects ranges between \$69,495 per project in FY2016 to \$152,056 per project in FY2018. The HCA and TAP programs have the lowest investment allocation per individual or family, compared to the Single Family and Multifamily programs. It is noted that the denominator varies between programs, in that, HCA and TAP program allocations go to agencies who assist households, while Single Family and Multifamily program allocation go to building multi-unit structures, purchasing homes, or renovating multifamily dwellings.

In terms of investment by Congressional District, in FY2017 30% of allocations went to the Third Congressional District. When looking at these same allocations by program area, we see that each program area allocates money in different areas of the state. Single Family allocates the majority of its resources to the 2<sup>nd</sup>, 3<sup>rd</sup>, and 4<sup>th</sup> Congressional Districts. Multifamily allocates the most resources to the 1<sup>st</sup> and 4<sup>th</sup> Districts. HCA allocates the largest amounts of investment to the 5<sup>th</sup> and 6<sup>th</sup> Districts. TAP is the only program area with relatively even allocation across all Congressional Districts.

The next section reviews and discusses the KHC Needs Assessment Survey and its results, including analysis of respondent comments.

## KHC Needs Assessment Survey Results

The following section outlines an overview of the KHC Program Partner Needs Assessment Survey administered between 28 September 2017 and 17 November 2017 by the Center for Business and Economic Research at the University of Kentucky. Qualtrics was used as the survey platform and all email notifications regarding the survey were administered through this system.

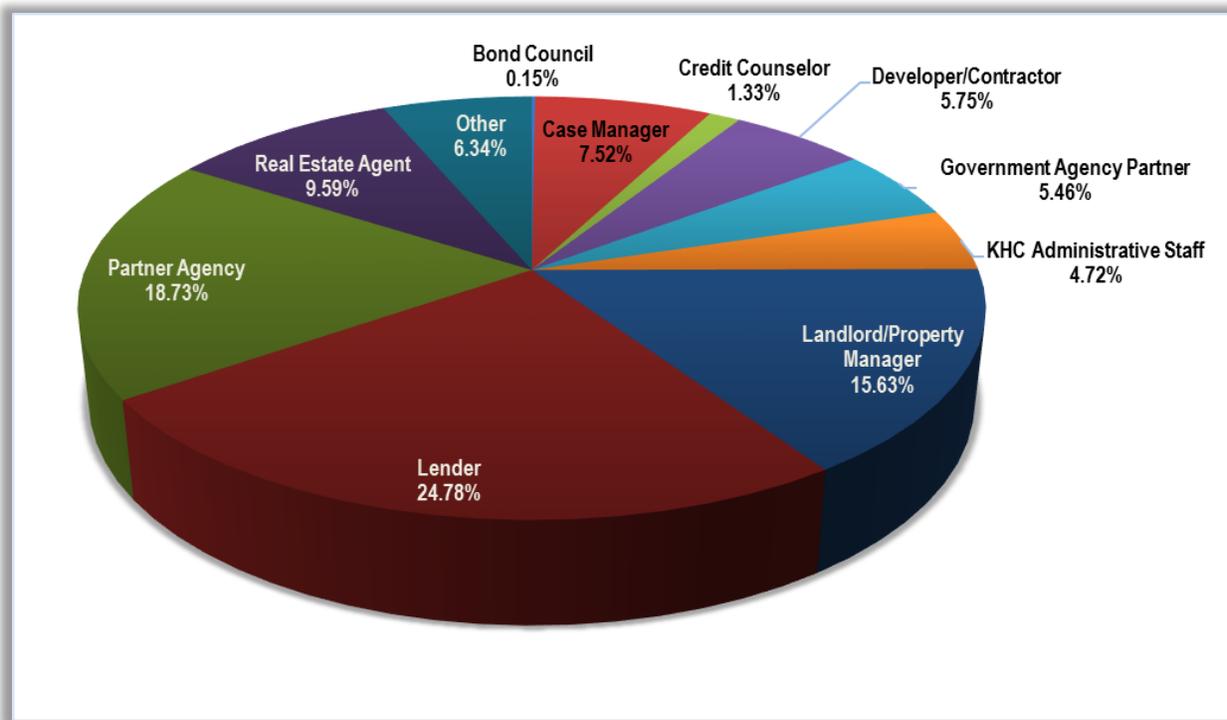
Initially 5,804 emails were distributed to the KHC egrams lists and, from this communique, 784 surveys were started in the system and 534 surveys were completely finished by respondents. The goal of this survey was to better understand how program partners view KHC and ascertain any roadblocks to using KHC services. The following sections provide a discussion of the responses to questions posed to program partners and a brief analysis of comments left by respondents<sup>5</sup>.

### Question One (Personhood)

“Please select the role listed below that best fits your working relationship with the Kentucky Housing Corporation (KHC).”

The following figure (below) and table (next page) outline the results for Question One of the survey. This question seemed to create some difficulty with survey respondents in that they were looking for their role as outlined by their company instead of the role they fulfill as a KHC partner. If this survey is re-administered in the future, this question needs additional explanation in order to increase the completion rate of the survey. Several individuals began the survey and answered this question but did not finish answering questions two through eight. Of the 678 recorded responses, the largest cohorts of responders were Lenders (24.78%), Landlords/Property Managers (15.63%), and Partner Agencies (18.73%).

Figure Eleven: Question One Results



<sup>5</sup> All analysis of comments was completed using NVivo qualitative data analysis software.

Table One: Question One Raw Numbers (Alphabetical Order by Personhood)

Personhood	Number of Responses (n = 678)	Percentage of Total
Bond Council	1	0.15%
Case Manager	51	7.52%
Credit Counselor	9	1.33%
Developer/Contractor	39	5.75%
Government Agency Partner	37	5.46%
KHC Administrative Staff	32	4.72%
Landlord/Property Manager	106	15.63%
Lender	168	24.78%
Partner Agency	127	18.73%
Real Estate Agent	65	9.59%
Other	43	6.34%

### Question Two (Program Areas)

“From the following program areas administered by KHC, select all programs with whom you work on a regular basis.”

For Question Two, the number of respondents dropped from 678 to 534. Respondents could select more than one program area in Question Two. Table Two (below and continued to the next page) outlines the number of responses by program area; the column labelled “Program Area Volume” displays the number of responses by program for each area listed. The top five programs selected by respondents (Single Family Mortgage Lending, Hardest Hit Fund Program, Housing Assistance Fund, Low Income Housing Tax Credit, and Mortgage Credit Certificate Program) directly correlate with the results from Question One. Given that Lenders had the highest response rate among the roles listed, we can also assume that there would be a higher response rate with programs that Lenders utilize on a regular basis. The results from Questions One and Two skew the results in favor of programs dealing with lending; this will be noted throughout the remainder of the discussion.

Table Two: Program Area Volume and Percentages

Program Area	Program Area Volume (n = 1,294)	Percentage of Total
Single Family Mortgage Lending	213	16.46%
Hardest Hit Fund Program	97	7.50%
Housing Assistance Fund	86	6.65%
Low Income Housing Tax Credit	86	6.65%
Mortgage Credit Certificate Program	86	6.65%
Affordable Housing Trust Fund	85	6.57%
Housing Choice Voucher Program	77	5.95%
Continuum of Care	72	5.56%
HOME Investment Partnerships	68	5.26%
Low Income Home Energy Assistance Program (LIHEAP)	58	4.48%
Project Based Contract Administration (PBCA)	57	4.40%
Emergency Solutions Grant	51	3.94%
Tax Credit Assistance Program	46	3.55%
Weatherization Assistance Program	46	3.55%
Appalachian Regional Commission	23	1.78%
Family Self-Sufficiency Program Case Management	23	1.78%
Neighbor Works Counseling	23	1.78%

Table Two: Program Area Volume and Percentages (cont.)

Program Area	Program Area Volume (n = 1,294)	Percentage of Total
Olmstead Housing Initiative	22	1.70%
Tax Exempt Bonds	20	1.55%
Housing Development Fund	18	1.39%
National Housing Trust Fund	13	1.00%
National Mortgage Settlement	12	0.93%
Housing Opportunities for People with AIDS (HOPWA)	7	0.54%
Chafee Room and Board	5	0.39%

### Question Three (County)

“Please select any and all counties in which your agency works.”

Question Three requested that the respondents select any and all counties in which they currently work or administer a program. Of the 534 respondents, 132 (24% of respondents) selected that they work in all 120 counties in Kentucky. Jefferson (226), Bell (201), Kenton (197), Fayette (192), and Boone (190) round out the top five counties, in terms of the highest number selections by respondents for those particular counties. Figure Twelve (below) provides a spatial analysis of the number of survey responses by county. The blue counties had the highest number of respondents and the counties highlighted in dark red had the least. The data is divided into interquartile ranges by five groups with four cut-points; this methodology divides the data into equal groupings based upon the median within the data (the central category). It allows us to evenly distribute data across groups based upon volume or total numbers as opposed to the average level of responses.

Figure Twelve: Survey Respondents by County

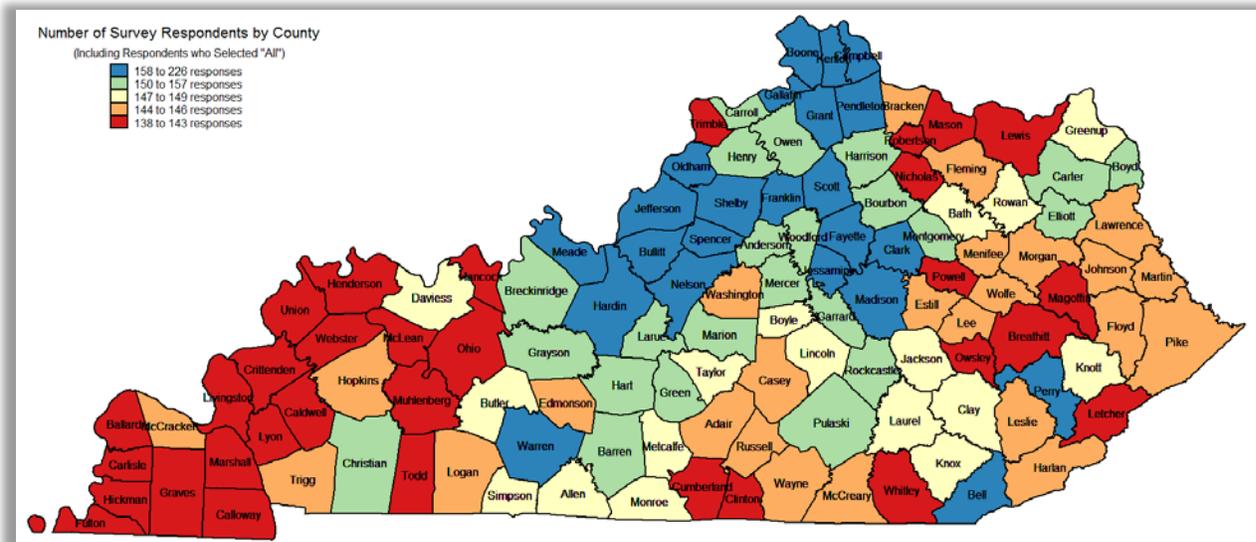
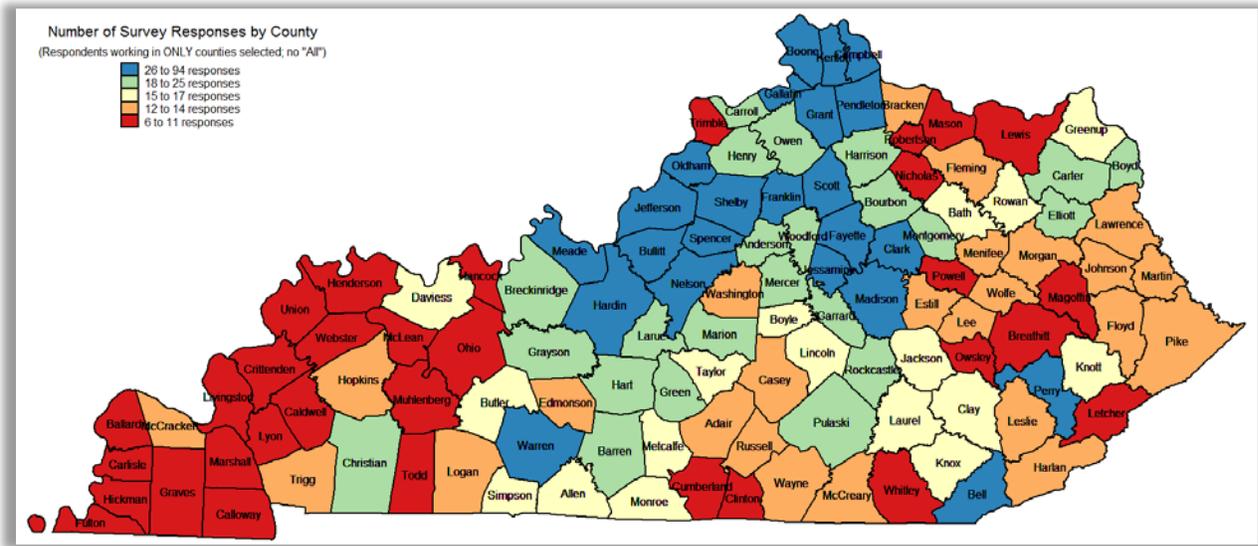


Figure Thirteen (next page) displays the number of responses by county without the respondents who selected all counties. While Figures Twelve and Thirteen are identical in shading by county, it is interesting to see in Figure Thirteen the shift in range from 138 to 226 responses to 6 to 94 responses.

Figure Thirteen: Survey Respondents by County (without "All")



### Question Four (Satisfaction with KHC)

“Overall, I feel that the Kentucky Housing Corporation...Meets the needs of the primary population I work with...Provides sufficient administrative support...Promotes a collaborative environment in working with me and my agency...Fulfills its mission in my program area(s)...Provides me with sufficient information regarding programs KHC supports.”

Question Four was a series of statements with five separate answers; the respondent selected the best response to reflect their satisfaction with KHC, ranging from strongly agree to strongly disagree (Likert Scale). All five of the sub-questions (labeled a through e) resulted in the majority of respondents strongly agreeing or agreeing with the statement made regarding KHC. The results of each sub-question are presented in the next pages with a graph and table of the overall results, in addition to a table showing the breakdown of responses by personhood. The latter table displays the number of responses in each personhood classification.

a) *Meets the needs of the primary population I work with.*

Figure Fourteen: Likert Scale Responses for Population Need

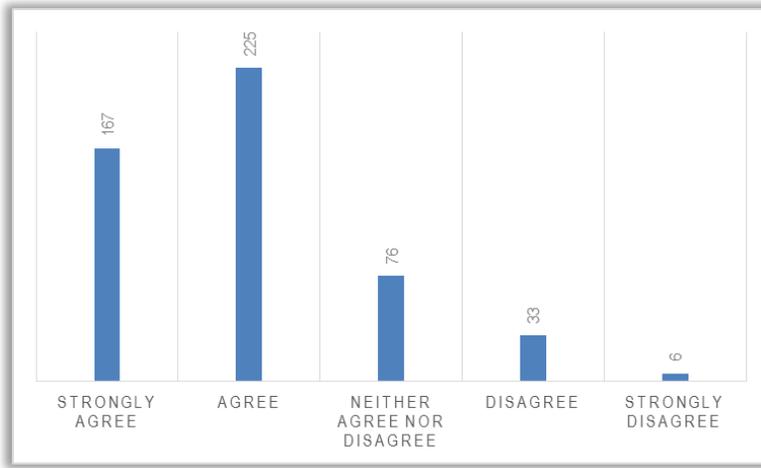


Table Three (a): Population Need Responses with Percentages

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
Number	167	225	76	33	6
Percentage (%)	22.03%	29.68%	10.03%	4.35%	0.79%

Table Three (b): Responses by Personhood

Personhood	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
Bond Council	-	1	-	-	-
Case Manager	5	22	8	7	1
Credit Counselor	1	2	1	-	-
Developer/Contractor	5	8	6	5	-
Government Agency Partner	7	11	6	3	-
KHC Administrative Staff	15	8	5	1	-
Landlord/Property Manager	23	39	8	2	-
Lender	69	56	9	2	1
Partner Agency	18	44	17	6	2
Real Estate Agent	16	21	12	4	-
Other	8	13	4	3	2

**b) Provides sufficient administrative support for my program.**

Figure Fifteen: Likert Scale Responses for Administrative Support

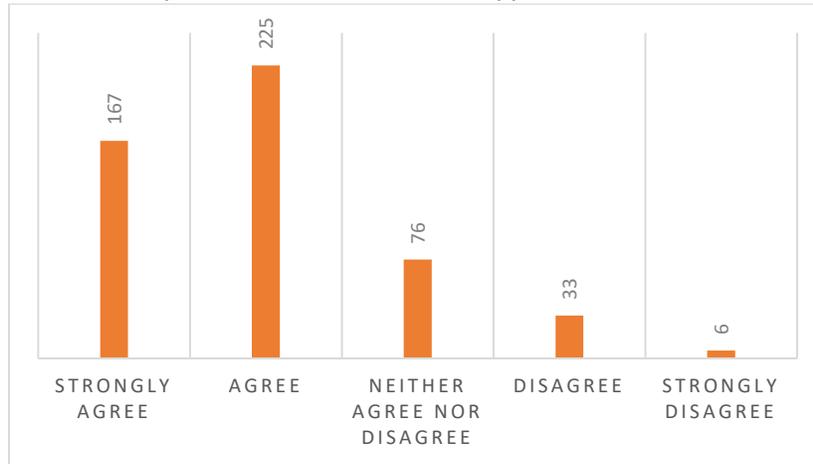


Table Four (a): Administrative Support Responses with Percentages

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
Number	167	225	76	33	6
Percentage (%)	32.09%	44.37%	14.99%	6.50%	0.01%

Table Four (b): Responses by Personhood

Personhood	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
Bond Council	1	-	-	-	-
Case Manager	9	21	8	3	2
Credit Counselor	2	1	1	-	-
Developer/Contractor	5	12	5	2	-
Government Agency Partner	7	8	11	1	-
KHC Administrative Staff	14	11	2	2	-
Landlord/Property Manager	28	34	9	1	-
Lender	79	41	13	3	1
Partner Agency	24	40	14	7	2
Real Estate Agent	15	24	10	4	-
Other	6	17	3	4	-

c) Promotes a collaborative environment in working with me and my agency.

Figure Sixteen: Likert Scale Responses for Environment

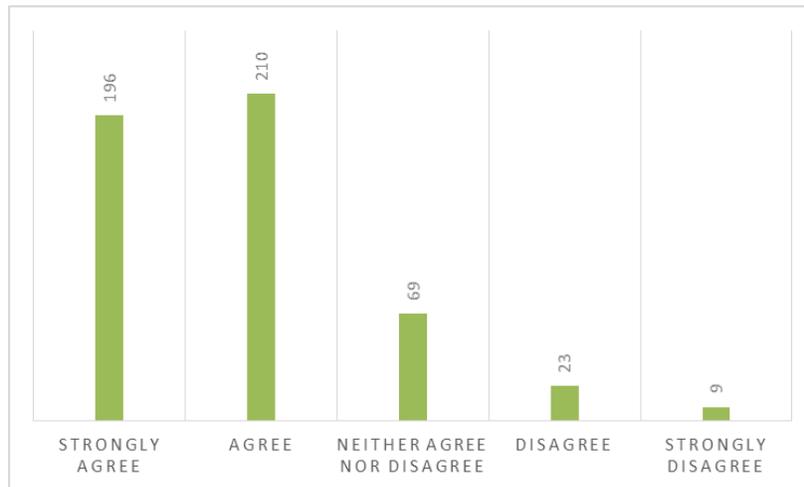


Table Five (a): Environment Responses with Percentages

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
Number	196	210	69	23	9
Percentage (%)	25.86%	27.70%	9.10%	3.03%	1.19%

Table Five (b): Responses by Personhood

Personhood	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
Bond Council	1	-	-	-	-
Case Manager	9	23	8	-	3
Credit Counselor	2	1	1	-	-
Developer/Contractor	9	9	2	3	1
Government Agency Partner	9	8	8	2	-
KHC Administrative Staff	15	11	3	-	-
Landlord/Property Manager	25	33	13	1	-
Lender	75	46	12	3	1
Partner Agency	30	41	8	4	4
Real Estate Agent	15	22	11	5	-
Other	6	16	4	4	-

d) *Fulfills its mission in my program area(s).*

Figure Seventeen: Likert Scale Responses for Mission Fulfillment

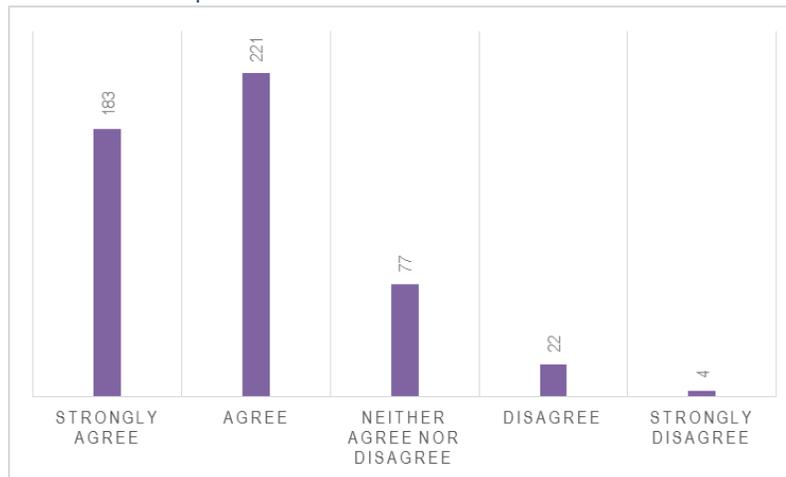


Table Six (a): Mission Fulfillment Responses with Percentages

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
Number	183	221	77	22	4
Percentage (%)	24.14%	29.16%	10.16%	2.90%	0.53%

Table Six (b): Responses by Personhood

Personhood	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
Bond Council	1	-	-	-	-
Case Manager	6	25	7	3	2
Credit Counselor	1	2	1	-	-
Developer/Contractor	7	9	4	4	-
Government Agency Partner	9	10	6	2	-
KHC Administrative Staff	15	10	4	-	-
Landlord/Property Manager	25	32	13	2	-
Lender	75	51	9	1	1
Partner Agency	23	44	16	3	1
Real Estate Agent	14	23	13	3	-
Other	7	15	4	4	-

e) Provides me with sufficient information regarding programs that KHC supports.

Figure Eighteen: Likert Scale Responses for Information Dissemination

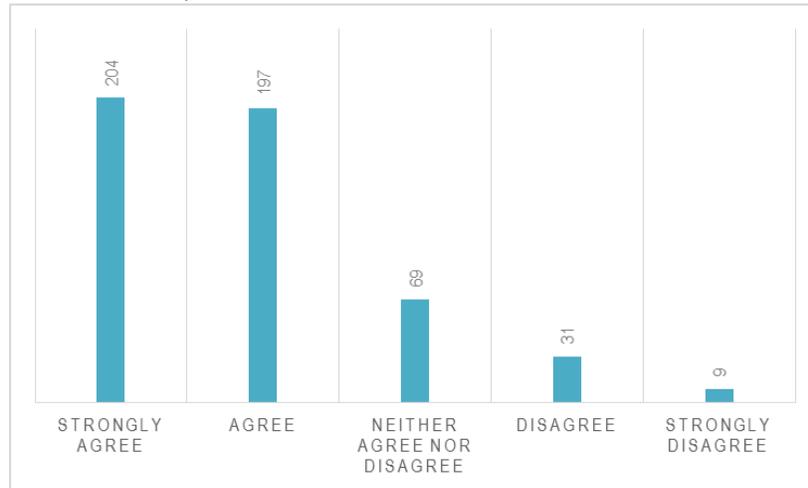


Table Seven (a): Information Dissemination with Percentages

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
Number	204	197	69	31	9
Percentage (%)	26.91%	25.99%	9.10%	1.09%	0.79%

Table Seven (b): Responses by Personhood

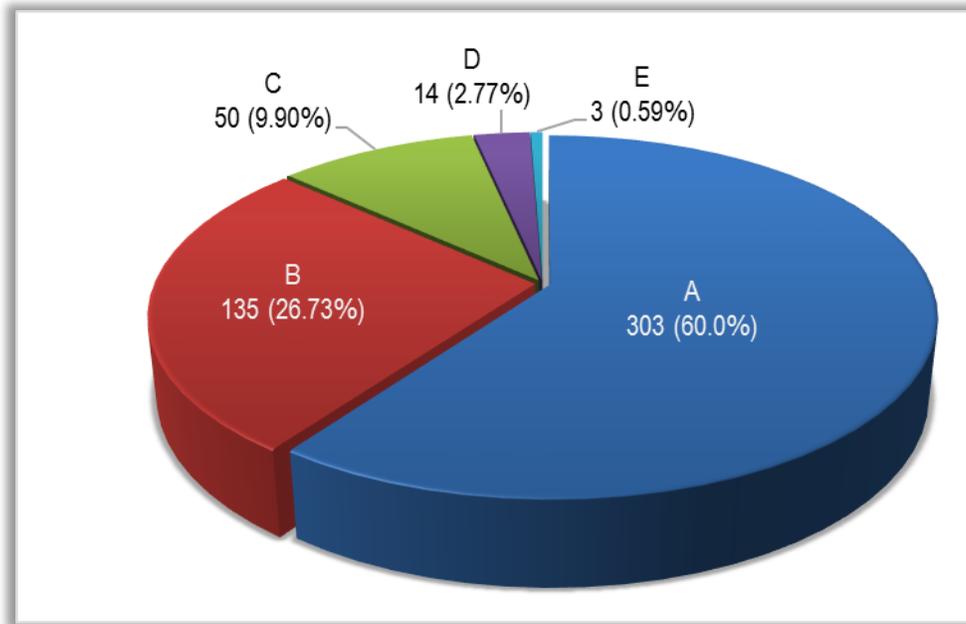
Personhood	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
Bond Council	1	-	-	-	-
Case Manager	7	24	6	5	1
Credit Counselor	2	1	1	-	-
Developer/Contractor	8	7	4	4	1
Government Agency Partner	5	11	9	2	-
KHC Administrative Staff	14	10	5	-	-
Landlord/Property Manager	28	30	11	2	1
Lender	86	38	11	1	1
Partner Agency	29	38	13	5	2
Real Estate Agent	16	23	7	7	-
Other	8	15	2	5	-

### Question Five (Grade)

“What letter grade would you give KHC programs, in terms of outreach and support to your community?”

Question Five attempted to capture the respondents' overall satisfaction with the level of support KHC provides within local communities. Overall, respondents seem to give KHC a passing grade; 60% of respondents awarded an “A” to KHC. All five categories are displayed below in Figure Nineteen.

Figure Nineteen: KHC Outreach and Support “Grade”



### Question Six (Incentive)

“Select all that apply. My primary motivation for investing in KHC programs is...”

This question was generated in order to capture what program partners perceive as their primary incentive for accessing KHC services and programs. Overall, the primary motivation for respondents seems to be linked to budget subsidization. The complete results for Question Six are displayed below in Figure Twenty and Table Eight. The final response, “Other”, had additional space for respondents to include customized responses to this question; Figure Twenty-One (next page) provides a word cloud for the most frequently occurring words from the comments submitted.

Figure Twenty: Incentives for Utilizing KHC Services

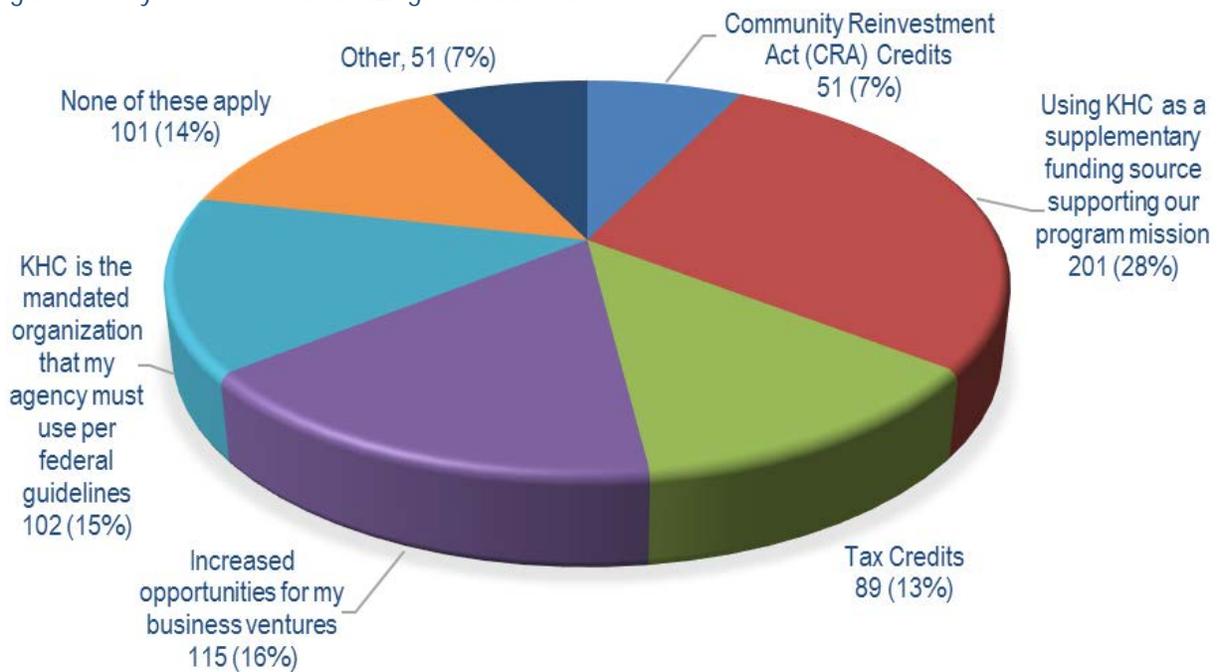


Table Eight: Incentive for Utilizing KHC Services (all data)

Incentive	Number of Responses	Percentage (%)
Community Reinvestment Act (CRA) Credits.	51	7.18%
Using KHC as a supplementary funding source supporting our program mission.	201	28.31%
Tax Credits.	89	12.54%
Increased opportunities for my business ventures.	115	16.20%
KHC is the mandated organization that my agency must use per federal guidelines.	102	14.37%
None of these apply.	101	14.23%
Other.	51	7.18%

Figure Twenty-One: Question Six Comments Wordcloud



Respondents could leave comments for this section regarding motivation for using KHC services. Two of the most frequently used words in these comments (50 total comments) are help and assist. Several respondents highlighted that the Down Payment Assistance program is a contributing factor in their partnership with KHC with ten out of fifty respondents leaving comments for this question included language regarding the DAP program or “getting clients into housing” as a key phrase.

Many other respondents highlighted in their comments that they utilize KHC services in order to stay abreast of best practices in lending. As a result, many respondents phrased their comments as requests for increased communication regarding program opportunities. These requests for communiques in order to increase community and service provider awareness of programs, along with information regarding funding opportunities provided by Kentucky Housing Corporation.

### Question Seven (Roadblocks)

“In terms of roadblocks in using KHC as an organizational partner, the following statements are true. (Please select all that apply).”

Question Seven attempted to capture problems surrounding the administration of programs or perceived “red tape” that prevent program partners from utilizing KHC services. The majority of respondents did not feel that the identified roadblocks applied to their experience (63.65%) and selected “None of these apply.” Of the identified roadblocks, it seems that respondents feel that administrative hurdles create the largest roadblock in using KHC as a partner. Table Nine (next page) outlines the number of responses and supplies the percentage of responses by answer. As with Question Six, Question Seven, also had a comments section. Figure Twenty-Two (next page) provides a word cloud of the comments left in reference to this question.





Table Ten: Number of Overall Survey Comments by Category and Personhood

Personhood	Positive Remarks	Difficulty Communicating with KHC	Programs are Cost Prohibitive/ Restrictions	Marketing/Web Updates	Other
Case Manager	4	-	-	-	2
Developer/Contractor	2	-	3	-	3
Government Agency Partner	3	1	2	-	1
KHC Administrative Staff	-	1	-	-	-
Landlord/Property Manager	9	4	-	1	2
Lender	21	5	5	2	5
Partner Agency	9	5	7	1	2
Real Estate Agent	8	1	2	3	2
Other	1	2	2	-	3
<b>Total (%)</b>	<b>57 (43.84%)</b>	<b>19 (14.61%)</b>	<b>21 (16.15%)</b>	<b>7 (5.38%)</b>	<b>20 (15.38%)</b>

### Survey Conclusions and Comments

The number of completed surveys (534) was approximately 10% of the total number of emails distributed with the survey announcement. This was lower than expected but still hits the best practice benchmark generally held for survey response rates. However, we can still make broad conclusions from these results. First, an additional reason for the low response rate may be survey fatigue. Several “unsubscribers” who emailed the survey administrator intimated that they received copious amounts of emails from KHC; also, a few indicated that they did not know why they were on the egrams list. One recommendation if future surveys are administered is to compile a list of targeted survey respondents collected from Managing Directors of individuals who interact regularly with KHC and/or are program partners; this may or may not include the egrams list.

Second, the survey confirms that the respondents of the survey are, for the most part, satisfied with the services KHC provides to local communities. Finally, from the spatial analysis seen in Figures Twelve and Thirteen, survey respondents pooled around the “Golden Triangle” (greater Cincinnati, Louisville, and Lexington metropolitan areas). One exception to this is Bell County (southeastern Kentucky) with 201 respondents working here. The lowest numbers pooled around extreme Western Kentucky, Eastern Kentucky, and Northeastern Kentucky (Robertson and surrounding counties) (all shaded in red).

Should future iterations of the survey be administered, the following items should be considered in order to assure higher survey completion rates:

- Targeted email list created from a cleaned-up distribution list;
- Using an open link to survey as opposed to email invitations. This link can be emailed from KHC staff, as opposed to the survey being distributed directly out of Qualtrics;
- Setting the survey to “force finish”, where respondents must complete the entire survey for the responses to be recorded;
- Revisiting the question capturing challenges or roadblocks to service, as the options listed did not reflect the experience of respondents;
- Adding definitions to roles/personhood elements so that survey takers better understand the roles listed.

## Appendix A: List of Counties by Congressional District and District Population

1st Congressional District	2nd Congressional District	3rd Congressional District	4th Congressional District	5th Congressional District	6th Congressional District
Population: 720,774	Population: 733,610	Population: 726,812	Population: 731,100	Population: 723,855	Population: 733,205
Adair	Barren	Jefferson	Boone	Bell	Anderson
Allen	Boyle		Boyd	Boyd	Bath
Ballard	Breckinridge		Bracken	Breathitt	Bourbon
Caldwell	Bullitt		Campbell	Carter	Clark
Calloway	Butler		Carroll	Clay	Estill
Carlisle	Daviess		Gallatin	Elliott	Fayette
Casey	Edmonson		Grant	Floyd	Fleming
Christian	Garrard		Greenup	Harlan	Franklin
Clinton	Grayson		Harrison	Jackson	Harrison
Crittenden	Green		Henry	Johnson	Jesamine
Cumberland	Hancock		Jefferson	Knott	Madison
Fulton	Hardin		Kenton	Knox	Menifee
Graves	Hart		Lewis	Laurel	Montgomery
Henderson	Jessamine		Mason	Lawrence	Nicholas
Hickman	Larue		Oldham	Lee	Powell
Hopkins	Meade		Owen	Leslie	Robertson
Livingston	Mercer		Pendleton	Letcher	Scott
Logan	Nelson		Shelby	Lincoln	Wolfe
Lyon	Spencer		Spencer	Magoffin	Woodford
Marion	Warren		Trimble	Martin	
Marshall	Washington			McCreary	
McCracken				Morgan	
McLean				Owsley	
Metcalfe				Perry	
Monroe				Pike	
Muhlenberg				Pulaski	
Ohio				Rockcastle	
Russell				Rowan	
Simpson				Wayne	
Taylor				Whitley	
Todd					
Trigg					
Union					
Washington					
Webster					

\*Boyd, Harrison, Jefferson, Jessamine, Spencer, and Washington Counties are split between districts