Executive Summary

ES-05 Executive Summary - 91.300(c), 91.320(b)

1. Introduction

The Commonwealth of Kentucky 2020-2024 Consolidated Housing and Community Development Plan (Consolidated Plan) guides the investment of federal housing and community development funds. The Consolidated Plan is a requirement of the U.S. Department of Housing and Urban Development, through which the state receives an annual entitlement, or formula grant, from each of these funds: Community Development Block Grant (CDBG), the HOME Investment Partnerships (HOME) Program, the Emergency Solutions Grant Program (ESG), the Housing Trust Fund (HTF) Program, and the Housing Opportunities for Persons with AIDS Fund (HOPWA). The state anticipates receiving the following annual grant amounts during the five years of the Consolidated Plan for program years 2020-2024.

These funds are allocated to address housing, homelessness, and community development needs throughout the Commonwealth over the next five years. The Consolidated Plan includes the non-entitlement areas of the state of Kentucky. The Commonwealth uses the Home Investment Partnership Program (HOME) funds for affordable housing. The Commonwealth uses the Community Development Block Grant (CDBG) to develop viable communities by providing decent housing and a suitable living environment and by expanding economic opportunities, principally for low- and moderate-income persons. The Emergency Solutions Grant Program (ESG) funds are used for assisting persons at risk of becoming homeless. The Housing Opportunities for Persons with AIDS (HOPWA) Grant Program assists low-income individuals diagnosed with HIV/AIDS and their family members living with them. The Commonwealth uses the Housing Trust Funds (HTF) to serve the rental needs of extremely low-income households.

- The Process describes the consultation and citizen participation process undertaken to collect information from residents and stakeholders on community conditions and needs.
- The Needs Assessment analyzes needs related to affordable housing, special needs housing, community development, and homelessness.
- The Market Analysis examines demographics, the supply of affordable units, the regional housing market, and other conditions that impact community needs and the programs that address these needs.
- The Strategic Plan identifies specific goals for each jurisdiction based on the highest priority needs informed by the Needs Assessment, Market Analysis, and extensive consultation with community groups and citizens.
The plan will also include the first year (2020) Annual Action Plan for Kentucky, which will describe the planned investment of federal resources to implement specific activities that meet the year’s strategic goals.

Please see the Appendix attached in AD-25 for additional information.

<table>
<thead>
<tr>
<th>Program</th>
<th>Funding</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Community Development Block Grant Program (CDBG)</td>
<td>$26,498,557</td>
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<tr>
<td>The HOME Investment Partnership Program (HOME)</td>
<td>$13,844,670</td>
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<tr>
<td>The Emergency Solutions Grant Program (ESG)</td>
<td>$2,574,466</td>
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<tr>
<td>Housing Opportunities for Persons with AIDS (HOPWA)</td>
<td>$891,658</td>
</tr>
<tr>
<td>Housing Trusting Funds (HTF)</td>
<td>$3,000,000</td>
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</tbody>
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Table 1 - Table 1.1: Formula Grant Programs

2. **Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

The primary objective of HUD’s Entitlement Programs is to develop viable communities through the provision of decent housing, a suitable living environment, and expanded economic opportunities.

- **Goal 1: HOME Homeowner Activities.** Increase the production of new affordable housing and continue to support the rehabilitation and resale of affordable housing.
- **Goal 2: HOME Rental Assistance.** Increase access to affordable housing through rental assistance.
- **Goal 3: HOME Multifamily Activities.** Increase access to housing by creating or rehabilitating affordable rental housing for low-income individuals.
- **Goal 4: ESG Activities.** Improve a wide range of services and support for persons experiencing homelessness.
- **Goal 5: HOPWA Activities.** Improve housing assistance and related supportive services for low-income persons living with HIV/AIDS and their families.
- **Goal 6: CDBG Housing.** Expand access to affordable housing opportunities for persons of low and moderate-income.
- **Goal 7: CDBG Economic Development.** Enhance economic stability and prosperity by increasing economic opportunities for residents through job creation, retention, and business assistance.
- **Goal 8: CDBG Public Facilities.** Improve the quality of life through funding community projects and foster revitalization of community structure.
- **Goal 9: CDBG Public Services.** Maintain funding to Recovery Kentucky programs.
- **Goal 10: CDBG Public Improvements/Infrastructure.** Increase the quality of life including water/sewer improvements and flood drainage improvements.
- **Goal 11: HTF Multifamily Activities.** Increase access to affordable rental housing for extremely low-income and very low-income households.

3. **Evaluation of past performance**
The previous Consolidated Plan included goals and strategies to preserve existing multifamily housing and increase the supply of affordable multifamily housing units; outlined programs that focus on assisting persons with special needs and the homeless; and described efforts and initiatives that focused on the revision of existing programs to focus on homelessness prevention, rapid re-housing of homeless persons, and supportive housing for persons with disabilities.

Overarching housing needs that remain constant over time are persons with special needs require supports to obtain and retain housing; households in the lowest income categories are housing cost-burdened in high numbers; and there remains a severe shortage of affordable, decent housing. Aging housing stock remains a concern. Older, single-family homes may not be energy efficient, which causes utilities to cost more and contribute to housing cost burden. Multifamily housing units constructed decades ago need rehabilitation. Affordable rental projects financed in the past are nearing the end of their affordability periods and are at risk of loss.

Future focus will remain on improving the existing housing stock, creating new affordable housing units, coordinating housing and services in partnership with other agencies for persons with special needs, and creating economic opportunities for Kentucky’s families. Additional information on past performance can be found in the Consolidated Annual Performance and Evaluation Reports (CAPERS) that KHC and DLG submit to HUD each year in September. These reports are available on KHC’s web site at www.kyhousing.org, under Resources. CAPER reports include data on the number of housing units funded, number of housing units completed, economic development, infrastructure, and other community projects, as well as demographic information on households assisted under different programs.

4. **Summary of citizen participation process and consultation process**

As part of the 2020-2024 Consolidated Plan for Kentucky Housing Corporation and the Department of Local Government across all outreach initiatives, most frequently cited needs include the following:

**Affordable housing:**

- Adequate funding at federal and state levels to develop more affordable housing and provide more rental assistance,
- Adequate supply of affordable housing to meet the demand in urban and rural areas
- Support for affordable housing from local, regional and state officials
- Affordable housing accessible to people with disabilities
- Affordable transportation, including public transit with frequent service and service for second and third shift workers
- Workforce development
- Other supportive services to keep individuals and families housed – substance abuse treatment, case management, childcare
Details of the individual outreach activities undertaken are as follows:

**Online Survey**
An online survey was created in Survey Monkey and the link distributed through the KHC project webpage and eGrams (the KHC distribution list), on the FAQ sheets and the presentations made at the Regional Public Meetings and the KAHC19 Stakeholder Workshops. At KAHC19, workshops attendees were encouraged to respond to the survey as they entered the meeting room. The survey was also marked at the end of GoToMeeting sessions that were conducted to receive stakeholder feedback.

**Project Webpage**
KHC created a webpage on its agency website for posting all information related to the Consolidated Plan. The link to the webpage was included on the Promotional Flyers, in the FAQ sheets, and listed in the presentations made at the Regional Public Meetings and KAHC19 Stakeholder Workshops.

**Regional Public Meetings**
Three regional public meetings were conducted in the north, west, and east of the Commonwealth. Each meeting was held from August 19th – 21st. During each meeting, a brief presentation was made then participants were asked five questions. Across the three locations, the most frequently cited responses can be reviewed in the Process Section of the anticipated Consolidated Plan.

**KAHC19 Stakeholder Workshops**
Two stakeholder workshops were conducted at the Kentucky Affordable Housing Conference (KAHC19) on September 12th and 13th. The two stakeholder workshops were two of more than fifteen sessions participants could self-select to attend over three days and three different time slots. At each workshop, a brief presentation was made then participants were asked four questions, similar to the Regional Public Meetings.

**Go ToMeeting Sessions**
The final opportunity for input included a series of four online GoToMeeting sessions. These were advertised on the KHC Project webpage, on the FAQ sheets, at the Regional Public Meetings and the KAHC19 Stakeholder Sessions. KHC also distributed eGrams using its own agency listserv to remind stakeholders of the session schedule and details. The format of these sessions was similar to the Regional Public Meetings and KAHC19 Stakeholder workshops with a series of five questions posed to participants.

**Promotion Flyers**
Promotional flyers were provided to KHC to distribute through its listserv and other media, including posting on the KHC project webpage.

**FAQ Sheets**
FAQ sheets were developed, one for the Consolidated Plan and one for the Analysis of Impediments to
Fair Housing Choice. These were posted on the KHC project webpage beginning on or about August 6. The links to the FAQ sheets were included on the Promotional Flyers and copies were made available at the Regional Public Meetings and the KAHC19 Stakeholder Workshops.

5. Summary of public comments

KHC and DLG held multiple outreach meetings, stakeholder sessions, and online meeting sessions in August, September, and October 2019. KHC and DLG also held one pre-draft public hearing in February 2020, one post-draft public hearing in April 2020, and conducted one 30-day public comment period from mid-March through mid-April. KHC and DLG received much feedback from the 2019 outreach meetings. The comments can be found attached in AD-25. At the pre-draft public hearing, there were no comments. The questions and comments received at the post-draft public hearing pertained to topics other than this Consolidated Plan and Analysis of Impediments. There was one written comment received from a partner organization during the 30-day public comment period. This written letter can be found attached in AD-25.

6. Summary of comments or views not accepted and the reasons for not accepting them

There were no comments or views not accepted.

7. Summary

This plan identifies the need to provide affordable housing and economic opportunities. This plan also addresses the state's intention to utilize funding in the most effective means possible.