

**Citizen Participation Comments**

System: 5/23/2025  
 2:09:18 PM  
 User Date: 5/23/2025

**Kentucky Housing Corporation**  
**PAYABLES TRANSACTION EDIT LIST**  
 Payables Management

Page: 1  
 User ID: Khala

\* Intercompany Trans:  
 Batch ID: APEK1525222025  
 Batch Frequency: Single Use  
 Batch Comment: AP Transaction  
 Trx Total Actual: 1  
 Batch Total Actual: \$908.64  
 Approved: No  
 Approval Date: 0/0/0000  
 Batch Error Messages:

**00777474**

Posting Date: 0/0/0000  
 Audit Trail Code:  
 Trx Total Control: 0  
 Batch Total Control: \$0.00  
 Approved By:

Type	Voucher Number	Document Number	Document Date	Vendor ID	Vendor Class ID	Document Total
		Purchases	Trade Disc	Freight	Miscellaneous	Tax
INV	00777474	ACCOUNT NO. 37871	5/22/2025	LEX02	AP	\$908.64
		\$908.64	\$0.00	\$0.00	\$0.00	\$0.00

Payment Information	Checkbook/Card	Payment Number	Document	Date	Amount
Cash				0/0/0000	\$0.00
Check				0/0/0000	\$0.00
Credit Card				0/0/0000	\$0.00



Distribution Messages:

Transaction Description:

tax - Legal Ad # IPL0254313



General Ledger Dist:

Account	Account Type	Account Description	Debit Amount	Credit Amount
611700.010.18.000	BURCH	Printing & Publications - Natl	908.64	0.00
211000.010.00.000	PAY	Accts Payable OPER	0.00	908.64
			908.64	908.64

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MI 48151

*W/S*  
 5/27/2025

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ORDER DETAILS	PREVIEW FOR AD NUMBER IPL02343130
<b>Order Number:</b> IPL0234313	3.22inches x 8.91inches
<b>Parent Order #:</b> IPL0157658	
<b>Order Status:</b> Submitted	
<b>Classification:</b> Legals & Public Notices	
<b>Package:</b> LEX - Legal Ads	
<b>Site:</b> lexington	
<b>Final Cost:</b> \$908.64	
<b>Payment Type:</b> Account Billed	
<b>User ID:</b> IPL0025348	

**ACCOUNT INFORMATION**

KENTUCKY HOUSING CORP LEGALS IP  
1231 LOUISVILLE ROAD  
FRANKFORT, KY 40601  
502-564-7630  
khale@kyhousing.org  
KENTUCKY HOUSING CORP LEGALS

**TRANSACTION REPORT**

**Date**  
May 19, 2025 10:53:36 AM EDT  
**Amount:**  
\$908.64

**SCHEDULE FOR AD NUMBER IPL02343130**

May 28, 2025  
Lexington Herald-Leader-Print Publication

Karla Hale

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**From:** The Legals Adportal <orders@mclatchy.com>  
**Sent:** Monday, May 13, 2025 10:54 AM  
**To:** Karla Hale  
**Cc:** kcalvey@mclatchyservices.com  
**Subject:** Thank you for placing your order with us IPL0234313

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This is your confirmation that your order has been submitted. Below are the details of your transaction. Please save this confirmation for your records.

All orders include a 7% service fee and credit card processing fee if applicable. For any questions, please contact us directly by email: [cslegals@mclatchy.com](mailto:cslegals@mclatchy.com).

<b>Job Details</b> Order Number: IPL0234313 Class/section: Legals & Public Notices Package: LEX - Legal Ads Order Cost: \$809.64	<b>Schedule for ad number IPL02343130</b> Wed May 28, 2025 Lexington Herald-Leader Print Publication <i>At Large</i>
<b>Account Details</b> KENTUCKY HOUSING CORP LEGALS IP 1221 LOUISVILLE ROAD FRANKFORT, KY 40601 800-664-7050 khal@kyhousing.org KENTUCKY HOUSING CORP LEGALS	









PO Box 630485 Cincinnati, OH 45263 0485

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gerty Sisco  
Kentucky Housing Corp  
1231 Louisville Rd  
Frankfort KY 40601-6136

STATE OF WISCONSIN, COUNTY OF BROWN

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05/28/2025

and that the facts charged are legal.  
Sworn to and subscribed before on 05/28/2025

Legal Clerk  
  
Notary, State of WI, County of Brown  
5-15-27

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**NANCY HEYRMAN**  
Notary Public  
State of Wisconsin



July 2, 2025

Mr. Ben Livingston  
Corporation Planning and Accountability Department  
Kentucky Housing Corporation  
1231 Louisville Road  
Frankfort, KY 40601

RE: 2025-2029 Consolidated Plan Comments and Assessment of Fair Housing  
Email to [CorpPlanReport@kyhousing.org](mailto:CorpPlanReport@kyhousing.org)

Thank you for providing the opportunity to submit comments/input on the 2025 Consolidated Plan. We appreciate that Kentucky Housing Corporation and the Department for Local Government conducts outreach for comments. We would like share several comments on behalf of Fahe and our 15 nonprofit Members based in Appalachian counties for consideration related to the goals and vision for addressing the Commonwealth's housing needs. Several KY Members continue to deal with issues caused by the devastating flooding event in July 2022 as well as continued high material costs and delivery delays that increases the overall development costs of housing across the Commonwealth. We are hopeful that the investment of federal funding from KHC and DLG recognizes the various market and physical issues being balanced by all affordable housing providers.

Maintain affordable housing with housing resources HOME, NHTF

As has been part of the ongoing affordable housing conversation, there is a need for continued federal funding to stimulate and supplement the economy for impact in the housing market, and we know that these federal dollars as resources are always at risk. As Fahe Members work in the Appalachian counties of Eastern Kentucky, we face even more challenges than the balance of the Commonwealth with median incomes per county that are approximately half the national median income and poverty rates that are almost double the national average. In ARC data, from 2017-2021, identifying the number of persons below the poverty level in Appalachia of 3,669,790 (poverty rate of 14.5%); in Kentucky it was 709,140 (poverty rate of 13.9%); in Appalachian Kentucky it was 260,909 (poverty rate of 23.1%). For this period the national poverty rate was 14.5%. In Appalachian Kentucky the number of households with incomes below \$13,740 is estimated at 82,433 (31.6% of those living in poverty). Many units are substandard, cost burdened, or have inadequate plumbing or are overcrowded.

In the 2017-2021 period, 6.4% of Appalachian residents were in extreme poverty (incomes below 50% of the poverty level, or less than \$13,740 for a family of two adults and two



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children in 2021). While this was slightly higher than the national average of 5.8%, the situation was even worse in much of the Region. For example, at least one in 10 residents were extremely poor in 54 Appalachian counties. All but nine of these counties were outside metropolitan areas, and 33 of them were in Central Appalachia. (Kentucky alone had 27 counties in this group.) Source: [ARC Income and Poverty Trends](#) and [ARC Webpage](#)

The income level of many families in the Eastern Kentucky area is a barrier to affordable housing and there is a significant shortage of affordable rental units in the region. The cost of rent for a modest two-bedroom apartment is out of reach of these financially burdened households and their incomes are not sufficient to support the family moving to homeownership. Homeownership, the American Dream, is the mechanism through which many of Kentucky's low-income families accumulate wealth, build assets, and break intergenerational cycles of poverty. Serving this area of the Commonwealth requires deep subsidy and programmatic flexibility to meet underserved needs as evidenced by the Kentucky Housing Gap Analysis.

In persistent poverty counties (more than 20% of residents living in poverty) the average income is artificially depressed. Those households with income just over 80% of AMI in these communities are low income compared to national incomes and have no options for federal assistance. Fahe continues to advocate that the income limits for HUD programs in these counties should be increased to a national rate of 80% of the national median income.

In the Commonwealth we have 40 counties that are listed by USDA in Persistent Poverty. Twenty five (25) of these counties are located in the Fifth Congressional District. As KHC and DLG looks to the future, adequate resources should be set aside to address the affordable housing needs of its citizens in these Persistent Poverty Counties. These counties are often best served by single family housing.

The Appalachian region is rural and has a preference for homeownership which is not as prevalent in urban areas – in Eastern Kentucky there are homeownership rates close to 80% before the July 22 flooding. Homeownership is a means to build wealth with equity in your home. It is important to recognize the need for homeownership; census data is available on rental units but not on homeowner units and doesn't provide a true picture of the housing need in Eastern Kentucky. As our population ages it will be economically wise to age in place as it will reduce the Commonwealth's expense of using Medicaid funding for some form of institutional living. KHC is promoting and building partnerships with other State offices; a potential program with the Cabinet for Families and Children to address the housing rehab and adaptability needs of our aging baby boomers continues to be of interest to Fahe Members. KHC has done tremendous work with the Recovery Centers, the Scholar House program and other rental assistance programs such as supportive housing and should be commended for thinking outside the box; DLG has been a good partner in several of these initiatives.

It is appreciated that KHC allocates more than the required 15% of HOME funds for CHDO use as this increases the capacity and production of nonprofits across Kentucky and particularly in Eastern Kentucky. Housing Contract Administration has been diligent to fund CHDOs who recycle HOME funds as CHDO proceeds to re-invest in housing their local communities. Fahe supports local nonprofits/CHDOs with expertise and consistent forms of capital to the nonprofits to ensure capacity is retained in the local communities. Fahe is in

support of KHC maintaining CHDO operating funds for CHDO nonprofits to support internal organizational capacity including staffing and systems.

While KHC allocates resources for both rental and single-family development, the current corporate strategy directs resources to preserving multi-family units. The LIHTC program is a tremendous resource for the creation and preservation of affordable rental housing and soft sources such as HOME, AHTF and NHTF are important subsidy sources to be used in the development of affordable rental housing; it is unfortunate that the LIHTC program doesn't "pencil out" well in East Kentucky. Ensuring affordable rental housing is an important role for Kentucky Housing Corporation, on a small scale as well as larger developments; it was disappointing that a non-credit multi-family development round was not issued during the last few years.

Communities need both rental units and homeowner units; successful renters can become successful homeowners. Low income, cost burdened households are more likely to live in inadequate housing – lacking complete plumbing facilities, inadequate or no heat, none or sporadic electricity or exposed wiring, and/or has maintenance and upkeep issues (leaky roofs, holes in floors or walls and rodents). The decline in our region's housing stock and the large number of people who are cost-burdened is supported by the Appalachian Housing Needs Assessment that was completed by Virginia Center for Housing Research at Virginia Tech in 2019 (currently updated). It is a concern that KHC's allocation of HOME and AHTF funds for single-family development as compared to the investment for multi-family development/preservation which KHC has identified as priority may negatively impact HOME activity in Eastern Kentucky where single-family development is a mainstay. Fahe encourages KHC to remain diligent in using equitable HOME funds for single-family production as well as multi-family housing.

The National Housing Trust Fund (NHTF) brought in additional dollars for the development of affordable housing in the Commonwealth; the NHTF is targeted to serve households at or below 30% of Area Median Income. This resource doesn't often reach the Commonwealth's poorest counties primarily because it is too difficult for a rental development to "pencil out" financially without Rental Assistance when limited to households below 30%. The NHTF dollars could be used for homeownership activities (10%) such as production, preservation and rehab for first-time homebuyers which may present an opportunity to reach ELI families with homeownership opportunities as this income range is increasingly growing harder to serve with little to no housing options.

#### Community Development Block Grant

CDBG is a tremendous resource for communities for all program areas, but particularly the Housing program area for neighborhood or scattered site housing development and revitalization, for both single-family and rental housing development, and addressing homeowner rehab which is an overwhelming need. Most low and moderate income households don't have the ability to repay a loan and a CDBG forgivable note is a preferred type of financing for owner occupied rehab. We have found CDBG housing programs are successful due to the strong partnerships between local governments and affordable housing providers; always a win-win with public-private partnerships. We would encourage DLG to consider additional funding in the Housing program area, increasing the amount from the current proposed \$3,353,572 allocated, and continue to fund the development of

affordable housing, both homeownership and rental. With the documented housing gap in Kentucky, many Mayors and Judges are more interested in housing supply for their constituents than ever before and we need to raise awareness of CDBG as a housing resource; we would encourage more funding to be available to address housing issues.

Many Eastern Kentucky communities could benefit by being able to submit applications in two program areas such as public facilities and housing which is not eligible currently. We would encourage consideration of local governments in ARC counties to be eligible to submit applications for two program areas to address the communities' needs for public infrastructure and affordable housing stock.

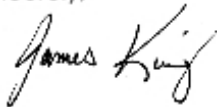
Match requirements for housing in CDBG guidelines for priority one projects can be hard to meet particularly in rural communities where local governments and local non-profits may not have resources needed for match. We would encourage considering in-kind match such as property value in a project in addition to the cash/funding match options. Bringing CDBG and HOME to communities and families allows the affordable housing providers a way to leverage other funds for the homeowner – for purchase or for rehab – and with educational counseling, these homeowners are successful. As an average, the affordable housing providers have been able to provide 2.5 to 1 leverage for HOME funds invested in the region.

Fahe would encourage KHC to consider the impact of HOME funds in the communities served by the affordable housing providers. We would also encourage KHC and DLG to continue to make efforts to engage the public, as well as Mayors and Judge Executives in local governments, for comments regarding the opportunity for impact with HOME funding for homeownership and rehab activities as well as multi-family development in their communities. Broader engagement would result in additional support for HOME and CDBG housing activity.

Related to the Analysis of Impediments to Fair Housing, we agree with the proposed Action Plan. From participating with programs requiring Fair Housing activities, one suggestion would be to facilitate an annual training with the Kentucky Fair Housing Council to coincide with April as Fair Housing Month that is a regular occurrence.

Should KHC or DLG have any questions regarding these comments, or if Fahe can be of assistance, please don't hesitate to call.

Sincerely,



Jim King  
Fahe CEO

Sincerely,



Cassie Hudson  
Kentucky Caucus Chair

Kentucky Housing Corporation  
Consolidated Plan Public Hearing | 6/3/2025, 10:00AM

KHC Staff Attendees:

Ben Livingston  
Whitney Finnstrom  
Anthony Wright  
Mark Williams (DLG)  
Curtis Stauffer  
Kendrick Vonderschmitt

Guest Attendees:

Patrick Cornett  
Renita Rosa (The Housing Partnership)  
Jackie Weiss (FAHE)  
Justin Hicks  
Nick Klein

Public Hearing Recording Link:

<https://www.youtube.com/watch?v=GSEECoSb1rM>

Notes:

Whitney Finnstrom (Cloudburst Group) started the hearing by outlining the Consolidated Planning process and explaining what the Consolidated Plan is. Mark Williams (CDBG, RHP), Anthony Wright (HTF, HOME), and Curtis Stauffer (ESG, HOPWA, HOME, HTF) then spoke to specific funding allocations and program details. Whitney then continued by outlining 2023 program accomplishments, Fair Housing plan, and the results of the stakeholder surveys. Attendees were then encouraged to share input. Jackie Weiss (FAHE) said that FAHE would provide written comment later. Renita Rosa (The Housing Partnership) asked if 40% of 3.1M NHTF funding would be prioritized for rural development and why only a small percentage of CDBG funding is allocated for housing despite the current housing shortage.



For Immediate Release  
June 5, 2025

Media Contact: Molly Tate  
502-564-7630, ext. 268  
[mtate@kyhousing.org](mailto:mtate@kyhousing.org)

## **2025–2029 Consolidated Housing and Community Development Plan Available For Public Comment**

**The 2025–2029 Consolidated Housing and Community Development Plan is available for public comment from Wednesday, June 4, 2025, through Monday, July 7, 2025.**

The Commonwealth of Kentucky 2025-2029 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 (HUD), through which the state receives an annual entitlement of the following grants: 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 (HOPWA) Program.

Kentucky has drafted the Consolidated Plan and is receiving written comments to obtain public input. Written comments will be accepted, and where applicable, will be incorporated into the document.

The Consolidated Plan and Analysis of Impediments will be available for review online from **June 4, 2025, through July 7, 2025**, at <https://www.kyhousing.org/Planning-Documents/Pages/Consolidated-Plan.aspx>.

Please send written comments to Ben Livingston, KHC, 1231 Louisville Road, Frankfort, Kentucky 40601, or by email to [corpplanreport@kyhousing.org](mailto:corpplanreport@kyhousing.org).

The Consolidated Plan and other action documents are also posted on the Department of Local Government website at <https://dlg.ky.gov/grants/federal/Pages/default.aspx>.



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<https://www.kyhousing.org/.../Pages/Consolidated-Plan.aspx...> See more

## Aviso de Período de Comentarios Públicos

Se llevará a cabo una audiencia pública virtual **el martes 3 de junio de 2025 a las 10:00 AM hora del este** para obtener comentarios del público acerca del Plan Consolidado y el Análisis de los Impedimentos para los Programas de Vivienda, el Plan Consolidado y el Análisis de los Impedimentos estarán disponibles para comentarios públicos desde el 4 de junio de 2025 al 7 de julio de 2025.

La audiencia está disponible virtualmente a través de Zoom y transmitido en vivo en el canal de YouTube de KHC - *las direcciones del sitio web se pueden encontrar a continuación.*

Visite el sitio web de KHC para obtener más información

<https://us06web.zoom.us/j/85702281367?pwd=bREGqC5f2njL4oRskYuaClj8OrzBld.1>  
<https://www.youtube.com/watch?v=GSEECoSBlrM>

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