

PHA 5-Year and Annual Plan	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 4/30/2011
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1.0	PHA Information PHA Name: KENTUCKY HOUSING CORPORATION PHA Type: <input type="checkbox"/> Small <input type="checkbox"/> High Performing <input type="checkbox"/> Standard <input checked="" type="checkbox"/> HCV (Section 8) PHA Fiscal Year Beginning: (MM/YYYY): 07/2010 PHA Code: KY-901					
2.0	Inventory (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: NONE Number of HCV units: <u>5271</u>					
3.0	Submission Type <input checked="" type="checkbox"/> 5-Year and Annual Plan <input type="checkbox"/> Annual Plan Only <input type="checkbox"/> 5-Year Plan Only					
4.0	PHA Consortia <input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below.)					
	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:					
5.0	5-Year Plan. Complete items 5.1 and 5.2 only at 5-Year Plan update.					
5.1	Mission. 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: <p>KHC was created to provide safe, decent, affordable housing opportunities for very low-, low- and moderate-income Kentuckians. Recognizing that housing is a basic human need, KHC is committed to pursue all relationships 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:</p> <ul style="list-style-type: none"> • Recognize participants as our ultimate customer. • Improve service delivery efforts through effective and efficient program management. • Seek problem-solving partnerships with participants, landlords and community and government leadership. • Apply resources to effective, efficient management and operation of the Section 8 rental assistance programs. 					

<p>5.2</p>	<p>Goals and Objectives. 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.</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’s baseline units is currently 5,271 as compared to 4,741 at the time Kentucky Housing submitted its last Five-Year Plan. Over the past five years, Kentucky Housing has experience program growth of 530 units. Kentucky Housing’s current program utilization rate is 120 percent of annual budget authority.</p> <p>Kentucky Housing will continue to improve the quality of assisted housing through improved voucher management. During the past five years, Kentucky Housing has undergone a process improvement initiative with respect to its tenant-based rental assistance program. As a result, Kentucky Housing has revised its organizational structure from utilizing 20 nonprofit agencies as the first line of service delivery to establishing three regional offices which coordinate the delivery of assistance in the 87 counties that are administered by Kentucky Housing. These offices continue to conduct public outreach, including establishing relationships with prospective landlords and educating the public. HQS inspections are coordinated through these offices and paperwork is processed. Briefings are held in numerous counties in order to allow easy access to assistance by program participants. Kentucky Housing received 100 percent of the allowable Section 8 Management Assessment Program score for FY 2009.</p> <p>Kentucky Housing will continue to increase housing choices by the following activities:</p> <ul style="list-style-type: none"> • Providing voucher mobility counseling – Kentucky Housing 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 and upon exercising portability in Kentucky Housing’s jurisdiction. • Conducting outreach efforts to potential landlords – Kentucky Housing continues to operate under its marketing action plan to increase occupancy and landlord participation and retention. • Increasing voucher payment standards – Kentucky Housing 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. Kentucky Housing has undergone an extensive payment standard review in 2008 as a result of an increased need for rental vouchers that stretched existing resources to their maximum. During the past five years Kentucky Housing has revised its payment standard numerous times to meet the needs of the program – from 110 percent in all counties to as low as 90 percent in some counties as need and demand dictate. During the next five years, Kentucky Housing anticipates following the same protocol, continually reviewing need and resources to determine changes in payment standard. • Continuing homeownership voucher program – Kentucky Housing currently administers a homeownership voucher program. Over the past five years 30 families have utilized vouchers to become homeowners. <p>Kentucky Housing will continue to promote self-sufficiency and asset development of assisted households through the Family Self-Sufficiency Program (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. Kentucky Housing’s original FSS allowance from HUD was 470 participants. During the past six years the number of participants who have graduated is <u>141</u>, bringing the total number of FSS graduates to <u>276</u> since program inception. Currently, <u>191</u> persons are participating and <u>117</u> of these participants have funds in escrow.</p> <p>Kentucky Housing will continue to ensure equal opportunity in housing and affirmatively further fair housing through the following objectives:</p> <ul style="list-style-type: none"> • Undertaking affirmative measures to ensure access to assisted housing regardless of race, color, religion, national origin, sex, familial status and disability; • Undertaking affirmative measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion, national origin, sex, familial status and disability; • Undertaking affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required; • Conducting education and outreach to housing providers, consumers and fair housing advocates about discrimination and fair housing laws; • Conducting education and outreach throughout the state about the requirements of special needs populations • Encouraging builders and developers to produce affordable housing in all areas of the state; • Providing technical assistance on issues relating to fair housing. <p>Kentucky Housing has established and will continue to endeavor to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault or stalking through its Safe Start program which provides transitional housing vouchers to this population to expedite access to safe housing. Kentucky Housing works in partnership with members of the Kentucky Domestic Violence Association to assist this population. Although KHC was unsuccessful in obtaining renewal funding for this program, KHC continues to serve this population under the Safe Start program to transition clients from unsafe housing situations and emergency shelters into safe, affordable rental housing. Safe Start participants are placed on Kentucky Housing’s Housing Choice Voucher Program waiting list with a preference.</p>
<p>6.0</p>	<p>PHA Plan Update</p> <p>(a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission:</p> <p>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 main office at 1231 Louisville Road, Frankfort, Kentucky 40601 and at its satellite offices, or by calling KHC’s rental assistance department at 800-633-8896 or on KHC’s website at www.kyhousing.org.</p>

7.0	<p>Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers. <i>Include statements related to these programs as applicable.</i></p> <p>HOMEOWNERSHIP VOUCHER PROGRAM: 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 30 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 website at http://www.kyhousing.org/page.asp?sec=54&id=651.</p> <p>PROJECT-BASED VOUCHERS: Kentucky Housing Corporation's Housing Finance and Construction Department uses a competitive funding process for all of its programs. From time to time KHC may suspend the acceptance of applications requesting project-based vouchers. The purpose of the project-based voucher program is to encourage property owners to make standard housing available to low-income families at rents within the Section 8 fair market rents in areas where there is a shortage of available affordable housing. Additionally, owners are encouraged to upgrade substandard rental housing stock, make rental units fully accessible to persons with disabilities and make the units available to very low- to moderate income families.</p>
8.0	<p>Capital Improvements. Please complete Parts 8.1 through 8.3, as applicable. NOT APPLICABLE</p>
8.1	<p>Capital Fund Program Annual Statement/Performance and Evaluation Report. 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</p>
8.2	<p>Capital Fund Program Five-Year Action Plan. 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</p>
8.3	<p>Capital Fund Financing Program (CFFP). <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</p>
9.0	<p>Housing Needs. 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> <p>Housing costs in general are a primary determinant of the need for affordable housing assistance. One of the principal factors affecting housing cost is household income. In Kentucky, over the past few decades, incomes have not kept up with national trends. The state's median household income is lower than the national average. In addition, lower incomes in Kentucky are more prevalent in rural eastern portions of the state. According to the 2000 Census, from 35 to 45 percent of families in five counties in this area live in poverty. Poverty rates are increasing rather than decreasing over time. With the current economic situation, this trend is expected to continue. According to census data, 62 percent of renter households in Kentucky are low-income. This results in families renting substandard housing (which generally feature cheaper rents); or being cost-burdened in housing they rent (paying more than 30 percent of their income for housing); or being precariously housed (living doubled-up with family or friends); or being literally homeless. Credit problems are common in low-income families which presents an additional challenge to securing rental housing.</p> <p>Nearly 200,000 elderly households in Kentucky are low-income, comprising nearly 60 percent of that demographic group. In addition to affordability, elderly households need accessible housing. KHC has adopted Universal Design Standards which are intended to build housing that will allow a residence to be easily adapted to an individual's long term physical needs. Features include wide halls to accommodate wheelchairs, larger bathrooms and framing for handrails.</p> <p>The supply of multifamily housing units in Kentucky has been an ongoing problem for decades. Multifamily units in Kentucky have comprised approximately 18 percent of housing units. However, in some regions of the state, multifamily housing comprises as little as 5.8 to 9.5 percent of housing stock. The most expensive rental markets in Kentucky coincide with the largest population centers in Kentucky around Covington, Louisville and Lexington. In Kentucky, median gross rent was \$409 in 2000 while the threshold for affordability at the time was \$373 providing an affordability gap of \$36. However, rent gaps for very low and extremely low income households were much higher at \$109 and \$161, respectively.</p> <p>Over two-thirds of very low-income renter households and over three-quarters of extremely low-income renter households experience high cost burdens. Although various housing assistance programs are available, funding levels have not been sufficient to serve all those eligible to receive benefits.</p> <p>In 2003, KHC undertook a census of all assisted rental housing in Kentucky including funding sources and characteristics. In total, there were about 102,400 assisted units in 2003. Over 60 percent of all assisted housing include funding through HUD Housing Choice Vouchers. Approximately 23 percent of units were Public Housing. For comparison purposes, at that time there were about 235,800 low-income households in the rental sector, resulting in approximately 133,400 who were not receiving housing assistance. As noted in the same needs study, approximately 130,000 low-income renter households had high cost burdens.</p> <p>The housing needs assessment provides an index of housing conditions across the area development districts throughout the state. The index averages three measures from the 2000 Census – incomplete plumbing facilities, incomplete kitchen facilities and overcrowding. The Appalachian counties tend to rank highest as a percentage of housing units while urban counties ranked highest with regard to absolute numbers of housing units affected.</p>

<p>9.1</p>	<p>Strategy for Addressing Housing Needs. 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. Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.</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"> • 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. • Expanding homeownership opportunities and promoting self-sufficiency for low-income families through financial assistance, homeownership counseling and other related educational opportunities. • Promoting housing opportunities for persons with special housing needs by increasing awareness, providing technical assistance and funding to housing and service providers. • 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.
<p>10.0</p>	<p>Additional Information. 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’s baseline unit level is currently 5,271 as compared to 4,741 at the time Kentucky Housing submitted its last Five-Year Plan. Over the past five years, Kentucky Housing has experience program growth of 530 units. Kentucky Housing’s current program utilization rate is 120 percent of annual budget authority.</p> <p>Kentucky Housing will continue to improve the quality of assisted housing through improved voucher management. During the past five years, Kentucky Housing has undergone a process improvement initiative with respect to its tenant-based rental assistance program. As a result, Kentucky Housing has revised its organizational structure from utilizing 20 nonprofit agencies as the first line of service delivery to establishing three regional offices which coordinate the delivery of assistance in the 87 counties that are administered by Kentucky Housing. These offices continue to conduct public outreach, including establishing relationships with prospective landlords and educating the public. HQS inspections are coordinated through these offices and paperwork is processed. Briefings are held in numerous counties in order to allow easy access to assistance by program participants. Kentucky Housing received 100 percent of the allowable Section 8 Management Assessment Program score for FY 2009.</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"> • Changes to rent or admission policies or organization of the waiting list. • Any change with regard to designation of the Homeownership Program or conversion activities. • Any changes regarding the designation of project-based housing types.
<p>11.0</p>	<p>Required Submission for HUD Field Office Review. 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. Note: 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>

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced 5-Year and Annual PHA Plans. The 5-Year and Annual PHA plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA's mission and strategies for serving the needs of low-income and very low-income families. This form is to be used by all PHA types for submission of the 5-Year and Annual Plans to HUD. Public reporting burden for this information collection is estimated to average 12.68 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Privacy Act Notice. The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality

Instructions form HUD-50075

Applicability. This form is to be used by all Public Housing Agencies (PHAs) with Fiscal Year beginning April 1, 2008 for the submission of their 5-Year and Annual Plan in accordance with 24 CFR Part 903. The previous version may be used only through April 30, 2008.

1.0 PHA Information

Include the full PHA name, PHA code, PHA type, and PHA Fiscal Year Beginning (MM/YYYY).

2.0 Inventory

Under each program, enter the number of Annual Contributions Contract (ACC) Public Housing (PH) and Section 8 units (HCV).

3.0 Submission Type

Indicate whether this submission is for an Annual and Five Year Plan, Annual Plan only, or 5-Year Plan only.

4.0 PHA Consortia

Check box if submitting a Joint PHA Plan and complete the table.

5.0 Five-Year Plan

Identify the PHA's Mission, Goals and/or Objectives (24 CFR 903.6). Complete only at 5-Year update.

5.1 Mission. A statement of the mission of the public housing agency for serving the needs of low-income, very low-income, and extremely low-income families in the jurisdiction of the PHA during the years covered under the plan.

5.2 Goals and Objectives. Identify quantifiable goals and objectives that will enable the PHA to serve the needs of low income, very low-income, and extremely low-income families.

6.0 PHA Plan Update. In addition to the items captured in the Plan template, PHAs must have the elements listed below readily available to the public. Additionally, a PHA must:

- (a) Identify specifically which plan elements have been revised since the PHA's prior plan submission.
- (b) Identify where the 5-Year and Annual Plan may be obtained by the public. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on its official website. PHAs are also encouraged to provide each resident council a copy of its 5-Year and Annual Plan.

PHA Plan Elements. (24 CFR 903.7)

1. **Eligibility, Selection and Admissions Policies, including Deconcentration and Wait List Procedures.** Describe the PHA's policies that govern resident or tenant eligibility, selection and admission including admission preferences for both public housing and HCV and unit assignment policies for public housing; and procedures for maintaining waiting lists for admission to public housing and address any site-based waiting lists.

2. **Financial Resources.** A statement of financial resources, including a listing by general categories, of the PHA's anticipated resources, such as PHA Operating, Capital and other anticipated Federal resources available to the PHA, as well as tenant rents and other income available to support public housing or tenant-based assistance. The statement also should include the non-Federal sources of funds supporting each Federal program, and state the planned use for the resources.
3. **Rent Determination.** A statement of the policies of the PHA governing rents charged for public housing and HCV dwelling units.
4. **Operation and Management.** A statement of the rules, standards, and policies of the PHA governing maintenance management of housing owned, assisted, or operated by the public housing agency (which shall include measures necessary for the prevention or eradication of pest infestation, including cockroaches), and management of the PHA and programs of the PHA.
5. **Grievance Procedures.** A description of the grievance and informal hearing and review procedures that the PHA makes available to its residents and applicants.
6. **Designated Housing for Elderly and Disabled Families.** With respect to public housing projects owned, assisted, or operated by the PHA, describe any projects (or portions thereof), in the upcoming fiscal year, that the PHA has designated or will apply for designation for occupancy by elderly and disabled families. The description shall include the following information: **1)** development name and number; **2)** designation type; **3)** application status; **4)** date the designation was approved, submitted, or planned for submission, and; **5)** the number of units affected.
7. **Community Service and Self-Sufficiency.** A description of: **(1)** Any programs relating to services and amenities provided or offered to assisted families; **(2)** Any policies or programs of the PHA for the enhancement of the economic and social self-sufficiency of assisted families, including programs under Section 3 and FSS; **(3)** How the PHA will comply with the requirements of community service and treatment of income changes resulting from welfare program requirements. **(Note: applies to only public housing).**
8. **Safety and Crime Prevention.** For public housing only, describe the PHA's plan for safety and crime prevention to ensure the safety of the public housing residents. The statement must include: (i) A description of the need for measures to ensure the safety of public housing residents; (ii) A description of any crime prevention activities conducted or to be conducted by the PHA; and (iii) A description of the coordination between the PHA and the appropriate police precincts for carrying out crime prevention measures and activities.

9. **Pets.** A statement describing the PHAs policies and requirements pertaining to the ownership of pets in public housing.
10. **Civil Rights Certification.** A PHA will be considered in compliance with the Civil Rights and AFFH Certification if: it can document that it examines its programs and proposed programs to identify any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with the local jurisdiction to implement any of the jurisdiction's initiatives to affirmatively further fair housing; and assures that the annual plan is consistent with any applicable Consolidated Plan for its jurisdiction.
11. **Fiscal Year Audit.** The results of the most recent fiscal year audit for the PHA.
12. **Asset Management.** A statement of how the agency will carry out its asset management functions with respect to the public housing inventory of the agency, including how the agency will plan for the long-term operating, capital investment, rehabilitation, modernization, disposition, and other needs for such inventory.
13. **Violence Against Women Act (VAWA).** A description of: **1)** Any activities, services, or programs provided or offered by an agency, either directly or in partnership with other service providers, to child or adult victims of domestic violence, dating violence, sexual assault, or stalking; **2)** Any activities, services, or programs provided or offered by a PHA that helps child and adult victims of domestic violence, dating violence, sexual assault, or stalking, to obtain or maintain housing; and **3)** Any activities, services, or programs provided or offered by a public housing agency to prevent domestic violence, dating violence, sexual assault, and stalking, or to enhance victim safety in assisted families.

7.0 Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers

- (a) **Hope VI or Mixed Finance Modernization or Development.** **1)** A description of any housing (including project number (if known) and unit count) for which the PHA will apply for HOPE VI or Mixed Finance Modernization or Development; and **2)** A timetable for the submission of applications or proposals. The application and approval process for Hope VI, Mixed Finance Modernization or Development, is a separate process. See guidance on HUD's website at: <http://www.hud.gov/offices/pih/programs/ph/hope6/index.cfm>
- (b) **Demolition and/or Disposition.** With respect to public housing projects owned by the PHA and subject to ACCs under the Act: **(1)** A description of any housing (including project number and unit numbers [or addresses]), and the number of affected units along with their sizes and accessibility features) for which the PHA will apply or is currently pending for demolition or disposition; and **(2)** A timetable for the demolition or disposition. The application and approval process for demolition and/or disposition is a separate process. See guidance on HUD's website at: http://www.hud.gov/offices/pih/centers/sac/demo_dispo/index.cfm
Note: This statement must be submitted to the extent that **approved and/or pending** demolition and/or disposition has changed.
- (c) **Conversion of Public Housing.** With respect to public housing owned by a PHA: **1)** A description of any building or buildings (including project number and unit count) that the PHA is required to convert to tenant-based assistance or

that the public housing agency plans to voluntarily convert; **2)** An analysis of the projects or buildings required to be converted; and **3)** A statement of the amount of assistance received under this chapter to be used for rental assistance or other housing assistance in connection with such conversion. See guidance on HUD's website at: <http://www.hud.gov/offices/pih/centers/sac/conversion.cfm>

- (d) **Homeownership.** A description of any homeownership (including project number and unit count) administered by the agency or for which the PHA has applied or will apply for approval.
- (e) **Project-based Vouchers.** If the PHA wishes to use the project-based voucher program, a statement of the projected number of project-based units and general locations and how project basing would be consistent with its PHA Plan.

8.0 Capital Improvements. This section provides information on a PHA's Capital Fund Program. With respect to public housing projects owned, assisted, or operated by the public housing agency, a plan describing the capital improvements necessary to ensure long-term physical and social viability of the projects must be completed along with the required forms. Items identified in 8.1 through 8.3, must be signed where directed and transmitted electronically along with the PHA's Annual Plan submission.

8.1 Capital Fund Program Annual Statement/Performance and Evaluation Report. PHAs must complete the *Capital Fund Program Annual Statement/Performance and Evaluation Report* (form HUD-50075.1), for each Capital Fund Program (CFP) to be undertaken with the current year's CFP funds or with CFFP proceeds. Additionally, the form shall be used for the following purposes:

- (a) To submit the initial budget for a new grant or CFFP;
- (b) To report on the Performance and Evaluation Report progress on any open grants previously funded or CFFP; and
- (c) To record a budget revision on a previously approved open grant or CFFP, e.g., additions or deletions of work items, modification of budgeted amounts that have been undertaken since the submission of the last Annual Plan. The Capital Fund Program Annual Statement/Performance and Evaluation Report must be submitted annually.

Additionally, PHAs shall complete the Performance and Evaluation Report section (see footnote 2) of the *Capital Fund Program Annual Statement/Performance and Evaluation* (form HUD-50075.1), at the following times:

1. At the end of the program year; until the program is completed or all funds are expended;
2. When revisions to the Annual Statement are made, which do not require prior HUD approval, (e.g., expenditures for emergency work, revisions resulting from the PHAs application of fungibility); and
3. Upon completion or termination of the activities funded in a specific capital fund program year.

8.2 Capital Fund Program Five-Year Action Plan

PHAs must submit the *Capital Fund Program Five-Year Action Plan* (form HUD-50075.2) for the entire PHA portfolio for the first year of participation in the CFP and annual update thereafter to eliminate the previous year and to add a new fifth year (rolling basis) so that the form always covers the present five-year period beginning with the current year.

8.3 Capital Fund Financing Program (CFFP). Separate, written HUD approval is required if the PHA proposes to pledge any

portion of its CFP/RHF funds to repay debt incurred to finance capital improvements. The PHA must identify in its Annual and 5-year capital plans the amount of the annual payments required to service the debt. The PHA must also submit an annual statement detailing the use of the CFFP proceeds. See guidance on HUD's website at:

<http://www.hud.gov/offices/pih/programs/ph/capfund/cffp.cfm>

9.0 Housing Needs. Provide a statement of the housing needs of families residing in the jurisdiction served by the PHA and the means by which the PHA intends, to the maximum extent practicable, to address those needs. **(Note: Standard and Troubled PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan).**

9.1 Strategy for Addressing Housing Needs. Provide a 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. **(Note: Standard and Troubled PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan).**

10.0 Additional Information. Describe the following, as well as any additional information requested by HUD:

- (a) **Progress in Meeting Mission and Goals.** PHAs must include (i) a statement of the PHAs progress in meeting the mission and goals described in the 5-Year Plan; (ii) the basic criteria the PHA will use for determining a significant amendment from its 5-year Plan; and a significant amendment or modification to its 5-Year Plan and Annual Plan. **(Note: Standard and Troubled PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan).**
- (b) **Significant Amendment and Substantial Deviation/Modification.** PHA must provide the definition of "significant amendment" and "substantial deviation/modification". **(Note: Standard and Troubled PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan.)**

- (c) PHAs must include or reference any applicable memorandum of agreement with HUD or any plan to improve performance. **(Note: Standard and Troubled PHAs complete annually).**

11.0 Required Submission for HUD Field Office Review. In order to be a complete package, PHAs must submit items (a) through (g), with signature by mail or electronically with scanned signatures. Items (h) and (i) shall be submitted electronically as an attachment to the PHA Plan.

- (a) Form HUD-50077, *PHA Certifications of Compliance with the PHA Plans and Related Regulations*
- (b) Form HUD-50070, *Certification for a Drug-Free Workplace (PHAs receiving CFP grants only)*
- (c) Form HUD-50071, *Certification of Payments to Influence Federal Transactions (PHAs receiving CFP grants only)*
- (d) Form SF-LLL, *Disclosure of Lobbying Activities (PHAs receiving CFP grants only)*
- (e) Form SF-LLL-A, *Disclosure of Lobbying Activities Continuation Sheet (PHAs receiving CFP grants only)*
- (f) Resident Advisory Board (RAB) comments.
- (g) Challenged Elements. Include any element(s) of the PHA Plan that is challenged.
- (h) Form HUD-50075.1, *Capital Fund Program Annual Statement/Performance and Evaluation Report (Must be attached electronically for PHAs receiving CFP grants only)*. See instructions in 8.1.
- (i) Form HUD-50075.2, *Capital Fund Program Five-Year Action Plan (Must be attached electronically for PHAs receiving CFP grants only)*. See instructions in 8.2.

Resident Members of the PHA Governing Board

ShaCarla Beach
233 Buck Creek Rd., Apt. 312
Simpsonville, KY 40067

Beverly Oakley
634 Paige Ct.
Versailles, KY 40383

Mary Constant
286 Highland Ct., Apt. 13
Shepherdsville, KY 40165

Anthony Adkins
P.O. Box 4019
Midway, KY 40347

Connie Barnes
65 Maidie Ln.
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Pamela Russell
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Versailles, KY 40383

Margaret Ribando
134 West Side Dr.
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Angela White
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Shawntate Aaron
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Martha Brown
10 Lynn Dr., Apt. 206
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Peggy Warner
215 Horn Dr.
Lawrenceburg, KY 40342

Steven Rainwater
P.O. Box 393
Lawrenceburg, KY 40342

Ranita Sturdivant
4480 Swope Rd.
Owenton, KY 40359

Paula Beach
P.O. Box 165
Simpsonville, KY 40067

Corinna Stumbo
768 Janet St.
Versailles, KY 40383

There were no comments to the plan received by RAB members.

**Certification by State or Local Official of PHA Plans Consistency with
the Consolidated Plan**

I, Richard McQuady the Chief Executive Officer certify
that the Five Year and Annual PHA Plan of the Kentucky Housing Corporation is
consistent with the Consolidated Plan of Commonwealth of Kentucky prepared
pursuant to 24 CFR Part 91.

 2/3/10

Signed / Dated by Appropriate State or Local Official

**PHA Certifications of Compliance with the PHA Plans and Related Regulations:
Board Resolution to Accompany the PHA 5-Year and Annual PHA Plan**

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the X 5-Year and/or Annual PHA Plan for the PHA fiscal year beginning 07 / 01 / 20 ~~10~~ hereinafter referred to as "the Plan", of which this document is a part and make the following certifications and agreements with the Department of Housing and Urban Development (HUD) in connection with the submission of the Plan and implementation thereof:

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located.
2. The Plan contains a certification by the appropriate State or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments to Fair Housing Choice, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan.
3. The PHA certifies that there has been no change, significant or otherwise, to the Capital Fund Program (and Capital Fund Program/Replacement Housing Factor) Annual Statement(s), since submission of its last approved Annual Plan. The Capital Fund Program Annual Statement/Annual Statement/Performance and Evaluation Report must be submitted annually even if there is no change.
4. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Board or Boards in developing the Plan, and considered the recommendations of the Board or Boards (24 CFR 903.13). The PHA has included in the Plan submission a copy of the recommendations made by the Resident Advisory Board or Boards and a description of the manner in which the Plan addresses these recommendations.
5. The PHA made the proposed Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the Plan and invited public comment.
6. The PHA certifies that it will carry out the Plan in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990.
7. The PHA will affirmatively further fair housing by examining their programs or proposed programs, identify any impediments to fair housing choice within those programs, address those impediments in a reasonable fashion in view of the resources available and work with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement and maintain records reflecting these analyses and actions.
8. For PHA Plan that includes a policy for site based waiting lists:
 - The PHA regularly submits required data to HUD's 50058 PIC/IMS Module in an accurate, complete and timely manner (as specified in PIH Notice 2006-24);
 - The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;
 - Adoption of site-based waiting list would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
 - The PHA shall take reasonable measures to assure that such waiting list is consistent with affirmatively furthering fair housing;
 - The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR part 903.7(c)(1).
9. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
10. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
11. The PHA will comply with the requirements of section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.

12. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.
13. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
14. The PHA will provide the responsible entity or HUD any documentation that the responsible entity or HUD needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58 or Part 50, respectively.
15. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under Section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
16. The PHA will keep records in accordance with 24 CFR 85.20 and facilitate an effective audit to determine compliance with program requirements.
17. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act, the Residential Lead-Based Paint Hazard Reduction Act of 1992, and 24 CFR Part 35.
18. The PHA will comply with the policies, guidelines, and requirements of OMB Circular No. A-87 (Cost Principles for State, Local and Indian Tribal Governments), 2 CFR Part 225, and 24 CFR Part 85 (Administrative Requirements for Grants and Cooperative Agreements to State, Local and Federally Recognized Indian Tribal Governments).
19. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its Plan.
20. All attachments to the Plan have been and will continue to be available at all times and all locations that the PHA Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its PHA Plan and will continue to be made available at least at the primary business office of the PHA.
21. The PHA provides assurance as part of this certification that:
 - (i) The Resident Advisory Board had an opportunity to review and comment on the changes to the policies and programs before implementation by the PHA;
 - (ii) The changes were duly approved by the PHA Board of Directors (or similar governing body); and
 - (iii) The revised policies and programs are available for review and inspection, at the principal office of the PHA during normal business hours.
22. The PHA certifies that it is in compliance with all applicable Federal statutory and regulatory requirements.


Kentucky Housing Corporation
PHA Name

KY-901
PHA Number/HA Code

5-Year PHA Plan for Fiscal Years 20 10 - 20 14

Annual PHA Plan for Fiscal Years 20 - 20

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official	Title
William E. Summers V	Board Chairman
Signature	Date
	February 25, 2010