

5-Year PHA Plan (for All PHAs)

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing

OMB No. 2577-0226
Expires 09/30/2027

Purpose. 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, goals, and objectives for serving the needs of low-income, very low-income, and extremely low-income families.

Applicability. The Form HUD-50075-5Y is to be completed once every 5 PHA fiscal years by all PHAs.

A. PHA Information.

PHA Name: **Campbell County Department of Housing** PHA Code: **KY136**
 PHA Plan for Fiscal Year Beginning: (MM/YYYY): **07/2025**
 The Five-Year Period of the Plan (i.e., 2019-2023): **2025-2029**
 Plan Submission Type 5-Year Plan Submission Revised 5-Year Plan Submission

Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information on the PHA policies contained in the standard Annual Plan, but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and the main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official websites. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.

How the public can access this PHA Plan: The PHA Plan and Elements, including all information relevant to the public hearing and proposed plan are available at: 1098 Monmouth Street, Suite 235, Newport, KY 41071 (regular business hours / M-F, 8:30 a.m. - 4:30 p.m.) and www.campbellcountky.gov/Departments/HousingProgram

PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below.)

Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program	
				PH	HCV

B. Plan Elements. Required for all PHAs completing this form.

B.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.
 Campbell County Department of Housing's mission is to provide, promote, and expand access to, safe, habitable, and affordable housing opportunities for eligible families and to manage resources efficiently.

B.2 Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income, very low-income, and extremely low-income families for the next five years.
 • Obtain SEMAP High Performer rating during the majority of the plan term • Increase the number of partnering property owners and/or units accessible to assisted families • Expand housing and economic opportunities through project-based vouchers Per 903.6 (c), the PHA may select one or more projects for project-based assistance without competition The PHA will project-base up to 20 percent of its authorized units and may project-base up to an additional 10 percent, provided the units meet program requirements The PHA will consider project-basing units in areas that would meet agency goals to address housing needs and/or meet excepted unit requirements • Improve the efficiency of program administration Implement additional webpage access to paperwork and processes for program, applicants, participants, and owners Upgrade agency software to allow for reduction of paperwork and/or paperless file system Enhance quality control file review and inspection processes • Assist the majority of families in low-poverty areas within the agency's jurisdiction • Consistently utilize at least 95% of unit months available or annual budget authority • Review and potentially modify local preferences to recognize those that are identified as underhoused or of enhanced need within the jurisdiction of CCDH.

B.3 Progress Report. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.
 • Goal of assisting the majority of families in low-poverty areas within the agency's jurisdiction In four of the last five years, CCDH has housed the majority of families in low-poverty areas within Campbell and Pendleton counties, despite an increase to geographic areas with a concentration of greater than 20% of low-income families. • Goal of achieving High Performer SEMAP rating CCDH has consistently received a High Performer SEMAP rating • Goal of owner expansion CCDH has partnered with 27 new owners since January 1, 2023 • Goal to consistently utilize 95% of unit months available or annual budget authority Due to insufficient funding, CCDH has regularly utilized between 78% - 85% of unit months available but consistently utilized at least 95% (and up to 100%) of annual budget authority. Projected HAP funding for calendar year 2025 ranges from a proration of

	<p>88.59% - 97.5%, despite the jurisdiction's per unit cost increasing 9.5% over calendar year 2024. CCDH anticipates the continuation of an inability to utilize at least 95% of the agency's 773 available unit months while utilizing all available HAP funding.</p>
B.4	<p>Violence Against Women Act (VAWA) Goals. Provide a statement of the PHA's goals, activities objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking.</p> <p>• CCDH has updated and amended VAWA policies in the agency Administrative Plan to comply with implementation guidance, which now includes victims of human trafficking. CCDH has established an emergency transfer plan, will take appropriate action in response to VAWA incidents and provides applicants and participants notification of rights under VAWA. CCDH does not administer programs or services related to enhancing victim safety or preventing violence, however, the agency has and will maintain relationships with domestic violence victim advocates, legal aid services, service providers, and law enforcement agencies to ensure victims of domestic violence, dating violence, sexual assault, stalking, and human trafficking are provided necessary support and resources.</p>
C.	<p>Other Document and/or Certification Requirements.</p>
C.1	<p>Significant Amendment or Modification. Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.</p> <p>CCDH defines a significant amendment or modification to the 5 Year Plan as a discretionary agency policy change that impacts the organization of an active waiting list, the cancellation of an existing program or activity, or a fundamental change to the agency's mission.</p>
C.2	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the 5-Year PHA Plan? Y <input type="checkbox"/> N <input checked="" type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the 5-Year PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations</p>
C.3	<p>Certification by State or Local Officials.</p> <p>Form HUD-50077-SL, Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
C.4	<p>Required Submission for HUD FO Review.</p> <p>(a) Did the public challenge any elements of the Plan? Y <input type="checkbox"/> N <input checked="" type="checkbox"/></p> <p>(b) If yes, include Challenged Elements.</p>
D.	<p>Affirmatively Furthering Fair Housing (AFFH).</p>
D.1	<p>Affirmatively Furthering Fair Housing. (Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.)</p> <p>Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.</p>

Certification by PHA Official Regarding the State's Consolidated Plan and Analysis of Impediments to Fair Housing

As the Executive Director/Authorized Signatory of Campbell County Department of Housing (PHA), I certify that the 5-Year PHA Plan for fiscal years 2025-2029 and/or Annual PHA Plan for fiscal year start 2025 of the PHA is consistent with the Consolidated Plan and Analysis of Impediments to Fair Housing of the Commonwealth of Kentucky pursuant to 24 CFR Part 91. A description of how the PHA Plan is consistent with the state plans is below.

Analysis of Impediments to Fair Housing Choice (must check at least one – check all that apply):

Refer to the current AI available here: https://www.kyhousing.org/Planning-Documents/Documents/Kentucky%20Statewide%20AI_04.29.20_FINAL.pdf

<input checked="" type="checkbox"/>	Actively work toward reducing or eliminating the effects of the impediments to Fair Housing choice listed on pages 113-114 of the Analysis of Impediments to Fair Housing Choice
<input checked="" type="checkbox"/>	Actively work to support the recommendations for action under the Fair Housing Action Plan in described on pages 115-119 of the Analysis of Impediments to Fair Housing Choice
	<p>Please provide additional details here: The PHA administers the Housing Choice Voucher program and has project-based approximately 9 percent of authorized units. The PHA has noted intent to project-base up to 30 percent of authorized units in the 5-Year Plan, with a goal of expanding housing opportunities for lower-income families and protected classes. The PHA staff, county and local officials, community agencies, and zoning department support funding applications, zoning decisions, regional community and stakeholder education, and other administrative functions in an effort to expand the inventory of affordable housing options in multiple locations. The PHA conducts regular owner outreach and works with local officials and service providers to improve public knowledge and perception of the program and the need for accessible housing stock. The PHA monitors the Language Access Plan and annually implements necessary updates.</p> <p style="text-align: right;">5YR PHA Plan ID: 2083 Annual PHA Plan ID: 3000</p>

Consolidated Plan Objectives (must check at least one – check all that apply):

Decent Housing -

<input checked="" type="checkbox"/>	Assisting homeless persons obtain affordable housing
<input checked="" type="checkbox"/>	Assisting persons at risk of becoming homeless
<input checked="" type="checkbox"/>	Retaining affordable housing stock
<input checked="" type="checkbox"/>	Increasing the availability of affordable permanent housing in standard condition to low- and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, sexual orientation, or disability
<input checked="" type="checkbox"/>	Increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence
<input checked="" type="checkbox"/>	Providing affordable housing that is accessible to job opportunities

Suitable Living Environment –

<input checked="" type="checkbox"/>	Improving the safety and livability of neighborhoods
<input checked="" type="checkbox"/>	Eliminating blighting influences and the deterioration of property and facilities
	Increasing access to quality public and private facilities and services
<input checked="" type="checkbox"/>	Reducing the isolation of income groups within areas through spatial de-concentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods
	Restoring and preserving properties of special historic, architectural or aesthetic value
	Conserving energy resources and use of renewable energy sources

Expanded Economic Opportunities –

	Job creation and retention
	Establishment, stabilization and expansion of small businesses (including micro-businesses)
	The provision of public services concerned with employment
	The provision of jobs to low-income persons living in areas affected by those programs and activities, or jobs resulting from carrying out activities under programs covered by the plan
	Availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices
	Access to capital and credit for development activities that promote the long-term economic and social viability of communities
x	Empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally-assisted housing and public housing

I hereby certify that all of the information stated herein is true and accurate and that the PHA's Plan(s) include(s) all applicable Civil Rights certifications required by HUD.

Name of Authorized Official: Sarah Collins

Title: Executive Director

Signature: *Sarah Collins*

Date: 02/11/2025