

**SNAPSHOT of HOME Program Performance--As of 12/31/18**  
**Local Participating Jurisdictions with Rental Production Activities**



Participating Jurisdiction (PJ): **Covington Consortium**

State: **KY**

PJ's Total HOME Allocation Received: **\$14,503,301**

PJ's Size Grouping\*: **C**

PJ Since (FY): **1992**

Category	PJ	State Average	State Rank	Nat'l Average	Nat'l Ranking (Percentile):*		
					Group	C	Overall
<b>Program Progress:</b>				PJs in State:	<b>4</b>		
% of Funds Committed	<b>93.21</b> %	<b>94.31</b> %	<b>4</b>	<b>93.33</b> %	<b>52</b>	<b>53</b>	
% of Funds Disbursed	<b>92.13</b> %	<b>92.65</b> %	<b>3</b>	<b>91.21</b> %	<b>61</b>	<b>63</b>	
Leveraging Ratio for Rental Activities	<b>11.17</b>	<b>7.15</b>	<b>1</b>	<b>5.83</b>	<b>100</b>	<b>100</b>	
% of Completed Rental Disbursements to All Rental Commitments***	<b>100.00</b> %	<b>96.78</b> %	<b>1</b>	<b>97.18</b> %	<b>100</b>	<b>100</b>	
% of Completed CHDO Disbursements to All CHDO Reservations***	<b>93.61</b> %	<b>90.75</b> %	<b>1</b>	<b>92.23</b> %	<b>49</b>	<b>51</b>	
<b>Low-Income Benefit:</b>							
% of 0-50% AMI Renters to All Renters	<b>90.32</b> %	<b>91.64</b> %	<b>3</b>	<b>82.65</b> %	<b>67</b>	<b>72</b>	
% of 0-30% AMI Renters to All Renters***	<b>67.74</b> %	<b>59.99</b> %	<b>1</b>	<b>46.76</b> %	<b>84</b>	<b>88</b>	
<b>Lease-Up:</b>							
% of Occupied Rental Units to All Completed Rental Units***	<b>100.00</b> %	<b>99.30</b> %	<b>1</b>	<b>98.01</b> %	<b>100</b>	<b>100</b>	
<b>Overall Ranking:</b>			In State:	<b>1 / 4</b>	Nationally:	<b>91</b>	<b>93</b>
<b>HOME Cost Per Unit and Number of Completed Units:</b>							
Rental Unit	<b>\$33,967</b>	<b>\$16,861</b>		<b>\$36,077</b>	<b>31</b> Units	<b>2.00</b> %	
Homebuyer Unit	<b>\$8,940</b>	<b>\$16,557</b>		<b>\$17,772</b>	<b>1,409</b> Units	<b>92.90</b> %	
Homeowner-Rehab Unit	<b>\$17,906</b>	<b>\$17,240</b>		<b>\$21,883</b>	<b>77</b> Units	<b>5.10</b> %	
TBRA Unit	<b>\$0</b>	<b>\$4,405</b>		<b>\$3,586</b>	<b>0</b> Units	<b>0.00</b> %	

\* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (27 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (169 PJs)

C = PJ's Annual Allocation is less than \$1 million (384 PJs)

\*\* - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

\*\*\*- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

## Program and Beneficiary Characteristics for Completed Units

**Participating Jurisdiction (PJ):** Covington Consortium KY

**Total Development Costs:**  
(average reported cost per unit in  
HOME-assisted projects)

	Rental	Homebuyer	Homeowner
<b>PJ:</b>	\$132,099	\$125,392	\$18,146
<b>State:*</b>	\$100,099	\$93,022	\$37,706
<b>National:**</b>	\$132,994	\$87,513	\$26,112

**CHDO Operating Expenses:**  
(% of allocation)

<b>PJ:</b>	<span style="border: 1px solid black; padding: 2px;">2.1</span> %
<b>National Avg:</b>	<span style="border: 1px solid black; padding: 2px;">1.1</span> %

<b>RACE:</b>	Rental %	Homebuyer %	Homeowner %	TBRA %
White:	<span style="border: 1px solid black; padding: 2px;">71.0</span>	<span style="border: 1px solid black; padding: 2px;">88.1</span>	<span style="border: 1px solid black; padding: 2px;">88.3</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Black/African American:	<span style="border: 1px solid black; padding: 2px;">29.0</span>	<span style="border: 1px solid black; padding: 2px;">8.7</span>	<span style="border: 1px solid black; padding: 2px;">9.1</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Asian:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.3</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
American Indian/Alaska Native:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.1</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Native Hawaiian/Pacific Islander:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.1</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
American Indian/Alaska Native and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Asian and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.1</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Black/African American and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.9</span>	<span style="border: 1px solid black; padding: 2px;">2.6</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
American Indian/Alaska Native and Black:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Other Multi Racial:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.1</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Asian/Pacific Islander:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>

### ETHNICITY:

Hispanic	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">1.6</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
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### HOUSEHOLD SIZE:

1 Person:	<span style="border: 1px solid black; padding: 2px;">32.3</span>	<span style="border: 1px solid black; padding: 2px;">52.1</span>	<span style="border: 1px solid black; padding: 2px;">29.9</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
2 Persons:	<span style="border: 1px solid black; padding: 2px;">22.6</span>	<span style="border: 1px solid black; padding: 2px;">21.7</span>	<span style="border: 1px solid black; padding: 2px;">40.3</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
3 Persons:	<span style="border: 1px solid black; padding: 2px;">29.0</span>	<span style="border: 1px solid black; padding: 2px;">12.9</span>	<span style="border: 1px solid black; padding: 2px;">14.3</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
4 Persons:	<span style="border: 1px solid black; padding: 2px;">3.2</span>	<span style="border: 1px solid black; padding: 2px;">7.8</span>	<span style="border: 1px solid black; padding: 2px;">10.4</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
5 Persons:	<span style="border: 1px solid black; padding: 2px;">6.5</span>	<span style="border: 1px solid black; padding: 2px;">3.3</span>	<span style="border: 1px solid black; padding: 2px;">5.2</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
6 Persons:	<span style="border: 1px solid black; padding: 2px;">3.2</span>	<span style="border: 1px solid black; padding: 2px;">1.2</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
7 Persons:	<span style="border: 1px solid black; padding: 2px;">3.2</span>	<span style="border: 1px solid black; padding: 2px;">0.6</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
8 or more Persons:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.4</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>

### HOUSEHOLD TYPE:

Single/Non-Elderly:	<span style="border: 1px solid black; padding: 2px;">32.3</span>	<span style="border: 1px solid black; padding: 2px;">58.5</span>	<span style="border: 1px solid black; padding: 2px;">31.2</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Elderly:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">3.3</span>	<span style="border: 1px solid black; padding: 2px;">31.2</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Related/Single Parent:	<span style="border: 1px solid black; padding: 2px;">61.3</span>	<span style="border: 1px solid black; padding: 2px;">17.5</span>	<span style="border: 1px solid black; padding: 2px;">18.2</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Related/Two Parent:	<span style="border: 1px solid black; padding: 2px;">3.2</span>	<span style="border: 1px solid black; padding: 2px;">15.9</span>	<span style="border: 1px solid black; padding: 2px;">14.3</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Other:	<span style="border: 1px solid black; padding: 2px;">3.2</span>	<span style="border: 1px solid black; padding: 2px;">4.9</span>	<span style="border: 1px solid black; padding: 2px;">5.2</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>

### SUPPLEMENTAL RENTAL ASSISTANCE:

Section 8:	<span style="border: 1px solid black; padding: 2px;">38.7</span>	<span style="border: 1px solid black; padding: 2px;">0.8</span> <sup>#</sup>
HOME TBRA:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	
Other:	<span style="border: 1px solid black; padding: 2px;">25.8</span>	
No Assistance:	<span style="border: 1px solid black; padding: 2px;">35.5</span>	

**# of Section 504 Compliant Units:** 8

\* The State average includes all local and the State PJs within that state

\*\* The National average includes all local and State PJs, and Insular Areas

# Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



— HOME PROGRAM —  
**SNAPSHOT WORKSHEET - RED FLAG INDICATORS**  
 Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Covington Consortium

State: KY

Group Rank: 91  
 (Percentile)

State Rank: 1 / 4 PJs

Overall Rank: 93  
 (Percentile)

Summary: 0 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 96.55%	<b>100</b>	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 86.05%	<b>93.61</b>	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	<b>90.32</b>	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 96.82%	<b>100</b>	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.200	<b>2.41</b>	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2013 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

