

Improving Efficiency and Reducing Delays in KHC's Construction Inspection Process

Challenge

The Kentucky Housing Corporation (KHC) Multifamily Asset Compliance Design and Construction Review (DCR) Team conducts inspections on new construction and rehabilitated multifamily and single-family housing across Kentucky. Prior to 2025, inspection reporting relied on a highly inefficient, paper-based workflow that placed a significant burden on inspectors and delayed housing development. Inspectors wrote notes during inspections, captured photos using a camera or phone, and then waited until returning home or to the office to transcribe notes into a computer and upload photos into a report. Because they travel statewide and often complete multiple inspections per day, this administrative work accumulated quickly. Even under ideal circumstances, reports were not completed for days; in some cases, developers waited weeks for inspection results.

These delays directly affected developers and homeowners, who could not close on homes or process funding draws until inspections were finalized. The inefficiency strained internal resources, slowed housing production, and created frustration for both KHC employees and partners. The DCR Team explored alternatives, including Adobe Acrobat, but none offered a truly mobile, real-time, and user-friendly solution for inspectors in the field.

Solution

In 2025, the DCR team finally found a solution in Jotform, a robust online secure form builder and workflow automation platform, and created a fully cloud-based inspection reporting process, transforming KHC inspection reporting almost overnight.

The new system was designed first and foremost around ease of use for inspectors, who now complete the entire inspection report at the site, using their mobile phones or tablets. Notes can be dictated or typed directly into the form, photos are uploaded instantly, and inspectors select from customized templates based on inspection type. What once required multiple steps across paper, cameras, and office computers is now completed in one simple, streamlined workflow.

The impact on efficiency is dramatic. The average time to complete an inspection form is approximately five minutes in the field, compared to an estimated thirty minutes or more of post-inspection administrative work under the old process. There is no transcription, no separate

photo upload, and no delayed reporting once inspectors return to the office. The work is already done.

The offline functionality of the new process is especially valuable in rural Kentucky, where cell service can be unreliable. Inspection data is saved automatically while offline and transmitted once connectivity is restored, allowing inspectors to work uninterrupted.

In addition to required compliance inspections, KHC conducts third-party inspections for partners—typically organizations that do not require inspections under their program rules but request one to ensure construction quality and code compliance. For these inspections, the new process includes additional automation. Through backend configuration, Jotform automatically pulls the appropriate inspector license and appends it to the bottom of the inspection report output. This removes another manual step, ensures accuracy and compliance, and provides partners with immediate verification of inspector credentials.

Measurable Improvement

The new inspection reporting process has produced clear, measurable results:

- Inspection reports are delivered immediately, often before inspectors leave the site.
- Processing time is reduced from weeks or days to minutes.
- Average inspection form completion time is five minutes.
- Over 1,100 inspections were completed using the new process in the past year.
- Data accuracy is improved through structured fields and integrated photos.
- Analytics track inspection volume and workflow.

The benefits far outweigh the costs. The annual software license for the DCR Team costs around \$1,000 and requires no new hardware, no system development, and no external consultants. The DCR Team worked with just one Jotform expert on the Communications and Marketing Services Team to create the form.

Prior to implementing the new process, DCR planned to hire an additional inspector to keep up with inspection volume—an expense estimated at approximately \$90,000 annually when accounting for salary and benefits. Because the new process is so efficient, that position was not needed. Because inspectors spend less time on paperwork, KHC can now cover all single-family, multifamily, and third-party inspections statewide with only five inspectors. The avoided personnel cost alone represents a substantial and recurring savings for the Corporation.

Replicability

Jotform provides a wide range of sharing options, making the platform highly adaptable and easily replicable for other housing finance agencies. Forms can be distributed through email, social media, QR codes, or direct links. In addition, any form can be published as a customizable template, giving other agencies a ready-made starting point they can tailor to their specific program requirements. As a result, any HFA can adopt a KHC inspection form, modify it to align with local policies or standards, and deploy it quickly.

The initiative demonstrates how a low-cost, cloud-based tool can dramatically improve internal operations. KHC replaced a cumbersome, paper-based workflow with a simple, mobile, real-time inspection system, transforming an inefficient process into one that delivers immediate results. Inspectors can now complete inspections in minutes, developers can close without delay, and the Corporation avoided a \$90,000 annual staffing cost—all for less than \$1,000 per year in software licensing for the department.

Visual Aids

Visual Aid A

Screenshots of Form in App

12:05   

KHC Design and Construction Re... 

T KHC Design and Constructio...



**Inspection/Monitorin
g Report**
Design and Construction Review

Date *

03/20/2026 

Date of Review

Activity *

Multifamily Inspection 

KHC Employee Name *



12:05   

KHC Design and Construction Re... 

T KHC Design and Constructio...

KHC Employee Email *


example@kyhousing.org

Project Information
Section I

Project Name *



Representative/Specialist



Activity / Project #



Use n/a if the project is not funded by KHC.

Address *

12:05   

KHC Design and Construction Re... 

T KHC Design and Constructio...

Address *

City *

County *

Please Select 

Recipient

Contact Name *

Phone

000-000-0000

12:05   

KHC Design and Construction Re... 

T KHC Design and Constructio...

KHC Funding *

- ☐ Home
- ☐ AHTF
- ☐ Tax Credit
- ☐ GAP
- ☐ Davis Bacon
- ☐ NSP
- ☐ MFP
- ☐ NHTF
- ☐ Loan Servicing
- ☐ Other

Inspection Notations

Section II

Name of Contractor *

Phone

000 000 0000

12:06   

KHC Design and Construction Re... 

T KHC Design and Constructio...

Estimated Project Completion
Percentage *

— +

Check all that Apply *

- ☐ Un-Inspectable: Access Reinspection - Fee \$500
- ☐ Inspector to Review Follow Up Information
- ☐ Deficiencies Noted and Require Correction
- ☐ Deficiencies Corrected
- ☐ No Deficiencies Noted at this time
- ☐ Project 100% Complete and Approved

Photo Upload



Browse Files

Choose a file

Upload your photos or take them by clicking browse and selecting the location.

12:06   

KHC Design and Construction Re... 

T KHC Design and Constructio...

Comments



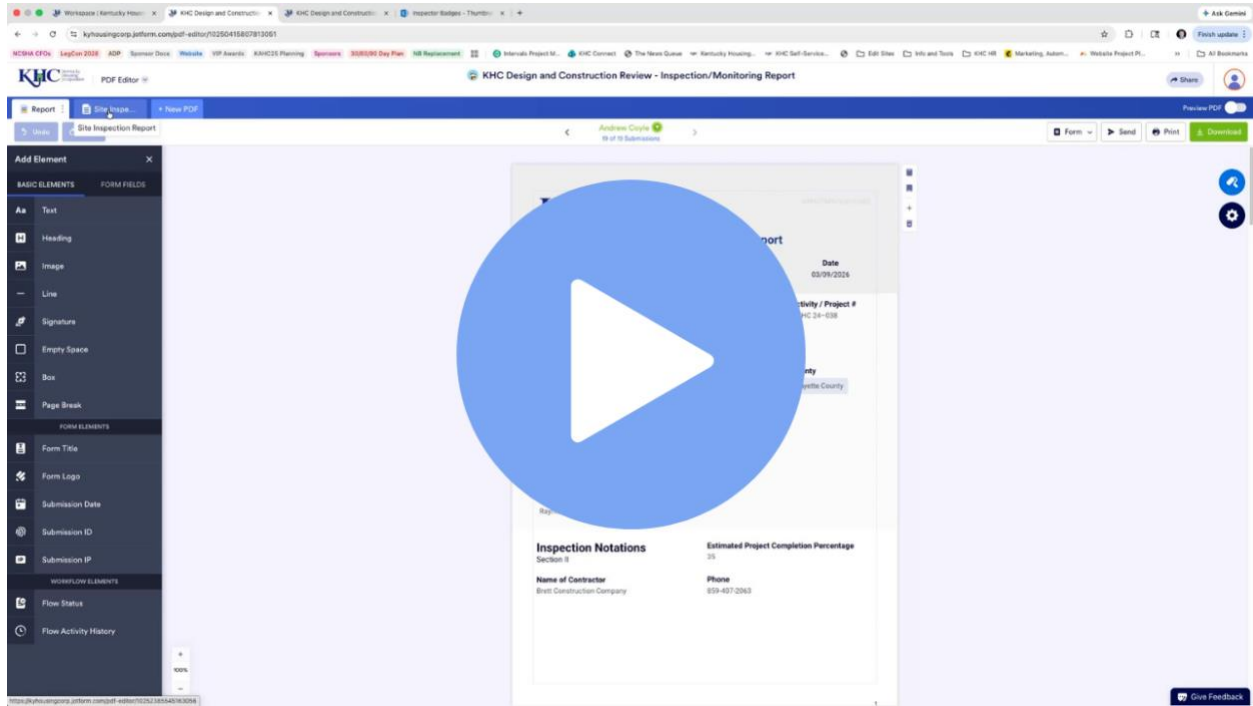
Type your comments here. If you need more space, click the arrows to expand the field

Signature

All inspections conducted by KHC personnel, as well as any reports, notices, or other documents generated in connection therewith, are solely for the benefit of KHC. No party may rely on any statement by a KHC representative made in connection with any inspection activity or communication, whether written or otherwise, for any purpose except compliance with KHC construction requirements. All reports, change orders and related communications generated in connection with KHC inspections are the sole property of KHC and may not be transmitted, in part or in whole, to any outside party not contained within this agreement except as required to complete construction or requested by KHC. No other representation, warranty or

Visual Aid B

Video Tour



Visual Aid C

Inspection Reports:

[Third-Party Inspection](#)

[Multifamily Inspection](#)

[Single-Family Inspection](#)