

People EXPERIENCE homelessness.....

Because They/we lack a support system to keep them housed during times of crisis or instability.

> State of Homelessness and Housing in Kentucky **Because** People **REMAIN** We have a system homelessness..... that lacks the capacity for appropriate responses to rapidly rehouse and support them.

State of Homelessness and Housing in Kentucky Who Experiences Homelessness Someone's Someone's **Child Parent** Someone's **Sibling** 

**Unlocking Housing for All** 



Causes of Housing Instability

Domestic Violence

Medical Emergencies

Substance Use Disorder

Mental Health Illness

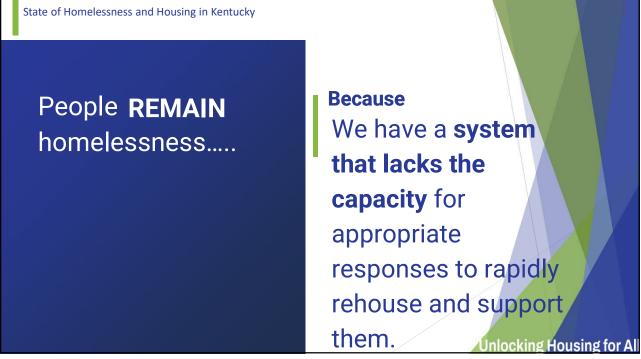
Death of a partner

Unlocking Housing for All

People EXPERIENCE homelessness.....

Because They/we lack a support system to keep them housed during times of crisis or instability.

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of KY households report spending over 30% of their income on rent (n=160,141)

of KY households, 30% AMI and below, report paying over 30% of their income on rent (n=82,675)

of KY households, 30% AMI and below, report paying over 50% of their income on rent (n=69,229)

Available rents 7.5% in the last 12 months have increased

(ending September 2021)

## State of Homelessness and Housing in Kentucky Let's pause for a minute - LOTS of DATA!! As of 2019 in Scott County: ✓ 6,160 total renter households, which is 30% of total households ✓ Average renter wage: \$17.42/hour ✓ Affordable rent for the average renter wage: \$906 ✓ Fair Market Rent for a 1-Bedroom: \$728 ✓ Actual Average Market Rent: \$1,001 ✓ The Area Median Income (AMI): \$75,500 √ 30% of AMI: \$22,650 ✓ Income needed to afford a 1-bedroom FMR: \$29,120 ✓ Housing wage for a 1-bedroom FMR: \$14.00 ✓ Living wage for a single adult: \$13.99 ✓ Living wage for a single parent: \$28.95 ✓ On any given night, 46 individuals are experiencing literal homelessness √ 408 children reported as experiencing McKinney-Vento homelessness 11

Average Renter wages compared to Housing wage (data from 2019)

In Scott County, a single person renter with no children, on average, earns \$3.42/hour over what is needed to afford a.......

1 Bedroom - Fair Market Rent

Average Renter wages compared to Housing wage (data from 2019)

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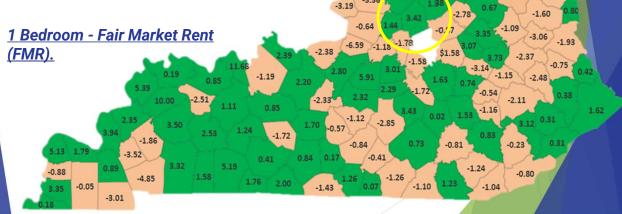
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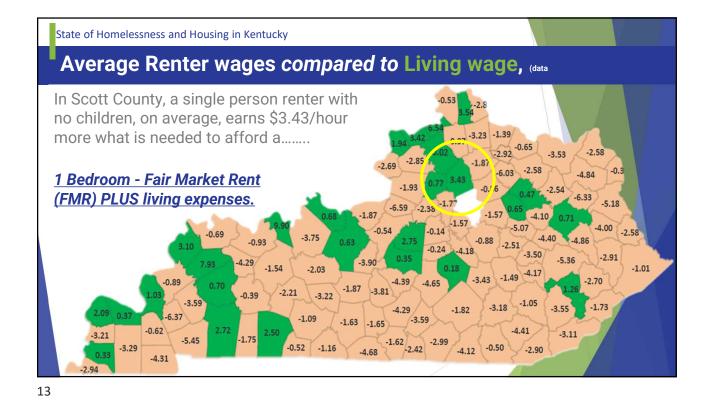
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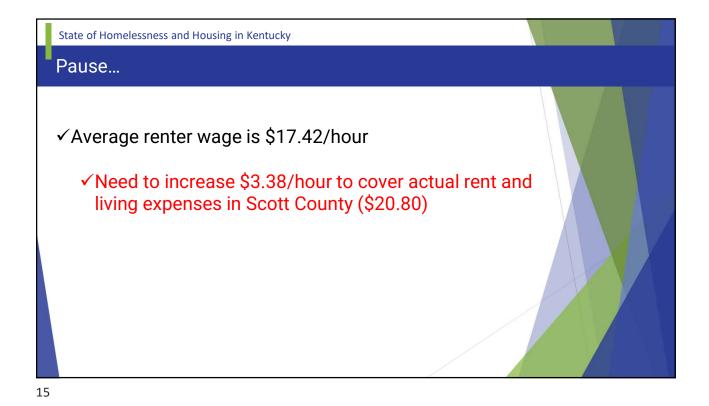
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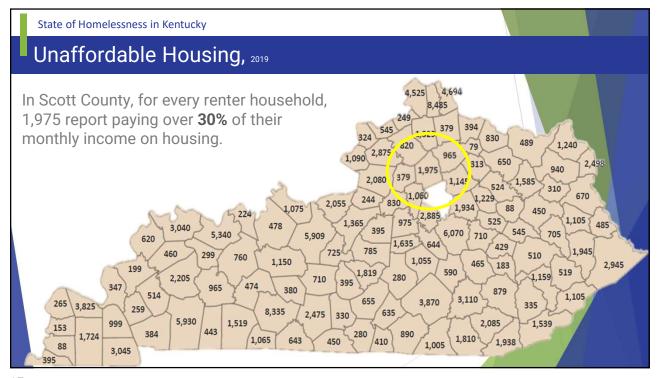
State of Homelessness and Housing in Kentucky

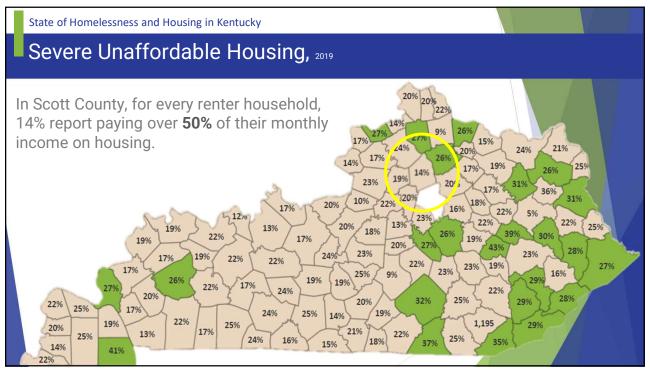


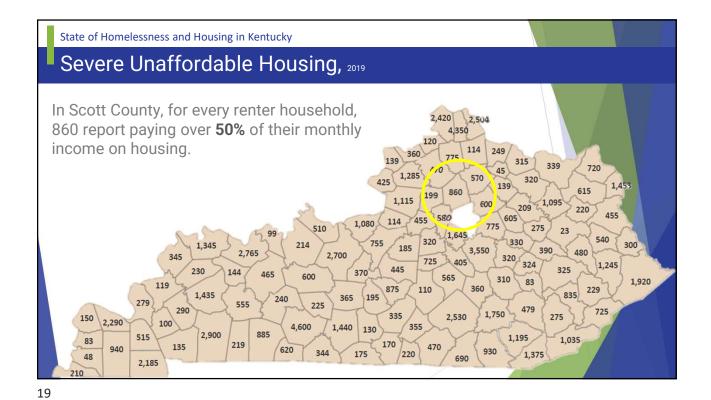


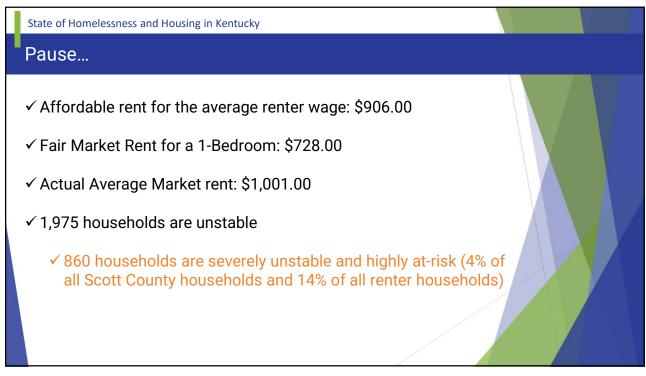
State of Homelessness and Housing in Kentucky Average Renter wages, Living wage, and Actual Average Rent (renter wage from 2019, living wage 2020, actual rents 2021) -15 19 -3.21 In Scott County, a single person renter with no children, on average, earns \$3.38/hour less what is needed to afford a...... 1 Bedroom - Actual Average -1.18 Market Rent (AAMR) PLUS living -6.28 expenses. -1.07 -2.18 -1.15 -2.21 -3.51 -7.94 1.70 -3.04 -0.08 -0.25 -6.10 -4.04 -3.19 -2.24 -6.03 -4.39 -3.28

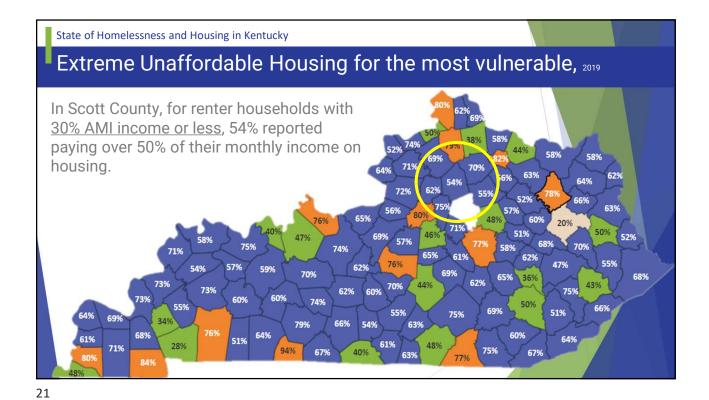








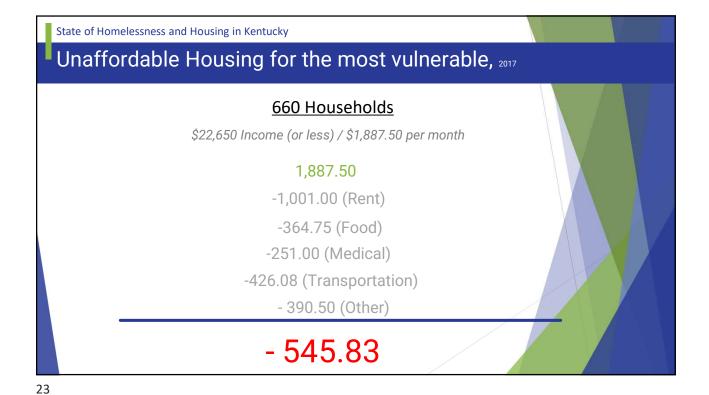




State of Homelessness and Housing in Kentucky Extreme Unaffordable Housing for the most vulnerable, 2019 660 households make less than \$22,650 per 2,145 year, \$1,887.50 per month with average rent in Scott County of \$1,001 for a 1-bedroom apartment. 1,160 This leaves \$886.50 for living. 1,445 2,705 2,110 2,150 1,560 1,175 1,615 2,070 

1,150

1,715



Pause...

As of 2019:

Need to increase average renter wages by \$3.38 to \$20.08/hour.

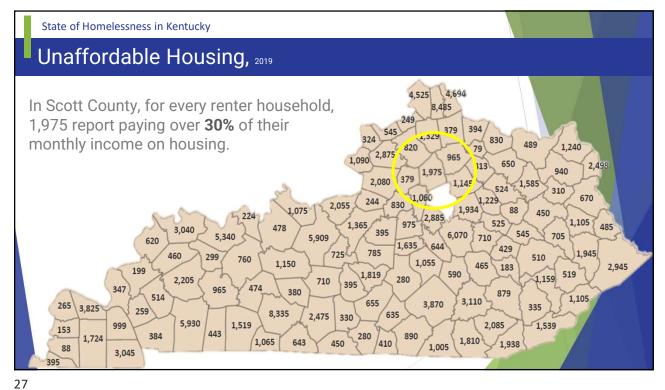
1.975 households are unstable

860 households are severely unstable and highly at-risk (4% of all Scott County households and 14% of all renter households)

660 households are extremely unstable and severely at-risk for homelessness









State of Homelessness and Housing in Kentucky

## Pause...

- ✓ Need to increase average renter wages by \$3.38 to \$20.80/hour.
- ✓ Need an additional 1,115 units of affordable housing for those 80% AMI and below.
- ✓ Need an additional 860 units of affordable housing for those 80% AMI and above.
- √ Address those already experiencing literal homelessness.

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State of Homelessness and Housing in Kentucky

## Set intent for today:

- ✓ Get to know your numbers find out who to reach out to, to learn more.
- ✓ Learn about funding options to address literal homelessness, at-risk, and affordable housing.
- ✓ Learn about how to start the conversation of addressing those literally homeless in your community.
- ✓ Learn what a developer looks for in a community and how your community can access affordable housing resources.
- ✓ ASK QUESTIONS!!! Use that chat box!

State of Homelessness and Housing in Kentucky

## Things that come up or questions to ask.....

- ✓ What does affordable housing planning and zoning look like?
- ✓ How much do Neighborhood Associations play into the development of affordable housing? Some ideas for working with them.
- ✓ How are ordinances structured?
- ✓ Is there comprehensive training and communication when it comes to homelessness?
- ✓ Are there regional funding opportunities?
- ✓ What role does the public housing authority play and how to build that relationship?
- ✓ How is information disseminated to the public, like new housing vouchers?
- ✓ What is the actual average market rent in our area?
- ✓ What is the average renter wage in our area?
- ✓ What changes when we talk about a living wage in our area?
- ✓ What is the FMR and area median income (AMI) in our area?

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