

Kentucky Housing Corporation Housing & Homelessness Programs

November 9, 2021

Wendy K. Smith

Deputy Executive Director, Housing Programs



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KHC Overview

1. About KHC
2. Homelessness Response System:
Balance of State Continuum of Care
3. Covid-19 Programs
4. Takeaways



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1) About

Kentucky Housing Corporation

www.kyhousing.org

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Kentucky Housing Corporation

Who We Are

Mission:

KHC invests in quality affordable housing solutions for families & communities across Kentucky.

State Housing Finance Agency

Self-Supporting

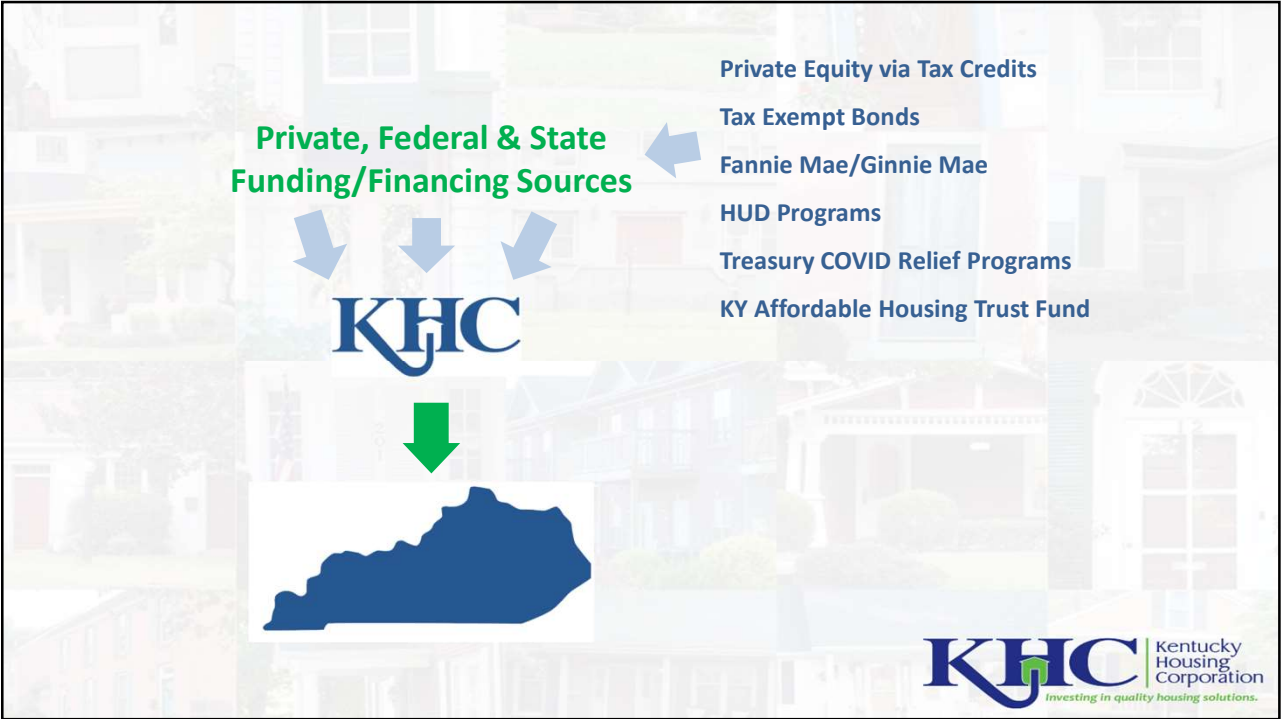
Quasi-Governmental

KHC

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What We Do		
Homebuyers & Homeowners	Rental Housing	Homelessness Programs
 Mortgages, Down Payment Assistance, Foreclosure Prevention, Homebuilding, Home Repair, Weatherization	 Affordable Rental Development & Preservation, Rental Assistance	 Homelessness Programs: Shelter Rapid Re-Housing Street Outreach Eviction Prevention

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Where We Do It	
Statewide	Balance of State
<ul style="list-style-type: none">• Homebuyers<ul style="list-style-type: none">○ Mortgages○ Down Payment Assistance○ Homebuilding• Homeowners<ul style="list-style-type: none">○ Foreclosure Prevention○ Homeowner Repair○ Weatherization• Renters<ul style="list-style-type: none">○ Rental Development/Rehab○ Sec. 8 Project-Based Rent Assistance	<ul style="list-style-type: none">• Healthy at Home Eviction Relief Rent & Utility Assistance (118 counties)• Sec. 8 Housing Choice Vouchers (87 counties)• Homelessness Programs (118 counties)<ul style="list-style-type: none">○ Emergency Shelter○ Rapid Re-Housing○ Street Outreach○ Eviction Prevention• Housing for Persons with AIDS/HIV (HOPWA)

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3) Homelessness Response System:
Balance of State Continuum of Care
(BoS CoC)



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HUD-Driven Changes to Addressing & Ending Homelessness

- A. Continuum of Care
- B. Coordinated Entry
- C. Housing First
- D. Range of Interventions
- E. Data & System Performance


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A) Continua of Care

KY has 3 Homelessness Continua of Care

HUD		
Lexington-Fayette	Louisville-Jefferson	Balance of State

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KY Balance of State Continuum of Care

- A Continuum of Care (CoC) is a comprehensive geographic system and planning body dedicated to ending homelessness.
- The CoC consists of HUD funded and non-HUD funded key stakeholders to address and eliminate homelessness by providing a continuum of housing programs and services.
- KHC is responsible for leading the Commonwealth's efforts to develop an effective Kentucky Balance of State ([KY BoS CoC program](#)) to meet Kentucky's homeless needs.



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KY BoS Continuum of Care

- Covers 118 of 120 Counties
- Creates a network of providers and key stakeholders
- Governing & planning body for homeless response system
- HUD-funded and non-HUD-funded homeless service providers, shelters, victim service providers, community mental health providers, healthcare sector, community action and service agencies with the overall goal of:

**Creating a homeless response system
whereby homelessness is
RARE, BRIEF & NON-RECURRING in Kentucky.**



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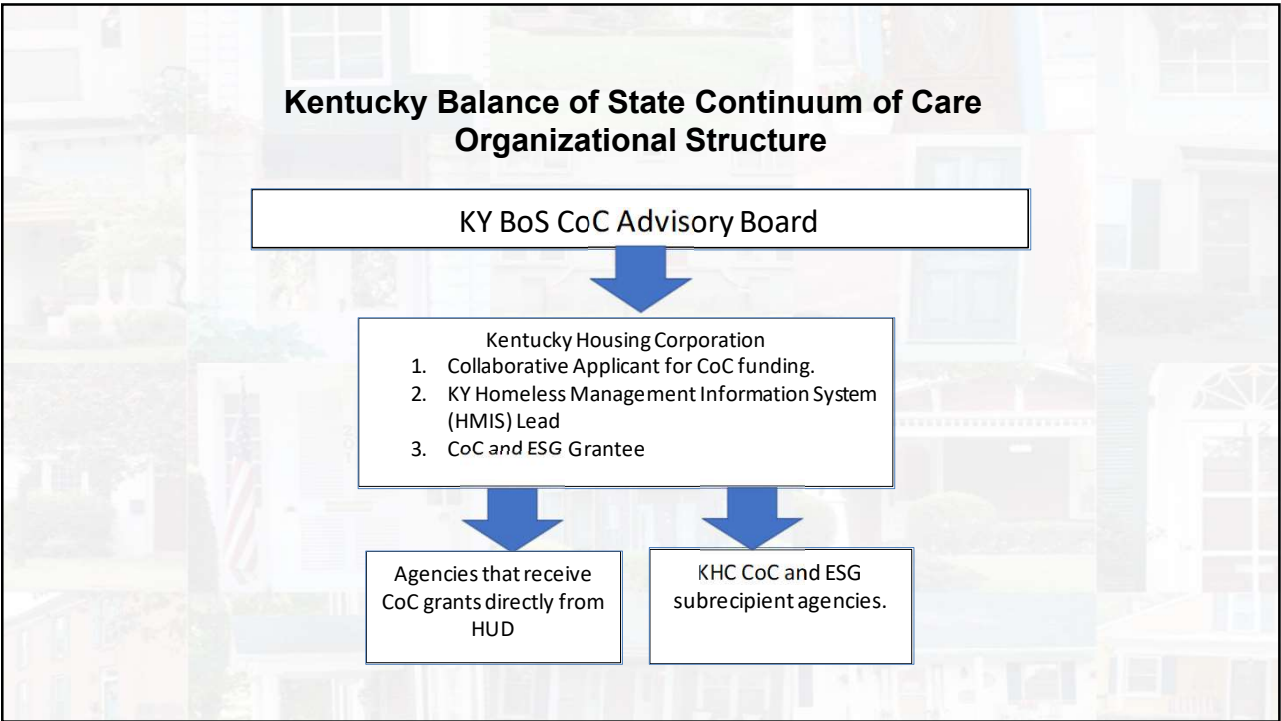
CoC Structure

- Group responsible for carrying out the duties defined by HUD.
- Composed of representatives of relevant organizations within the geographic area.
- The CoC appoints:
 - CoC Advisory Board
 - HMIS Lead Agency (KHC)
 - Collaborative Applicant (KHC)



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B) Coordinated Entry

- Systemwide process designed to:
 - coordinate intake & assessment
 - prioritize those with the highest need
 - provide quick permanent housing referrals based on available housing resources.
- No longer “first come, first served”—now a regional system of prioritizing the highest need households first.
- The Coordinated Entry System (CES), much like an ER waiting room, triages & prioritizes the most vulnerable households for limited housing resources.



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Coordinated Entry: 118 Counties

- Each ADD represents its own regional Local Prioritization Community (LPC).
- LPCs identify, assess, prioritize & coordinate housing and services for our most vulnerable community members.
- If anyone in your community is vulnerable and experiencing homelessness, contact your regional LPC Lead Agency.
- The LPC Lead will coordinate triage + access to Coordinated Entry (Access does NOT guarantee housing referral.)
- The LPC Lead Agency and the homeless service provider will work to assist the household in identifying any other local housing/ service resources.



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WHAT TO DO WHEN YOU'RE TRYING TO HELP PERSONS EXPERIENCING HOMELESSNESS?

Contact the Coordinated Entry Local Prioritization Community Lead for Your Region

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Local Prioritization Community	Lead Agency	Contact	Email
Barren River	BRASS	Tori Henninger	thenninger@barrenriverareasafespace.com
Big Sandy	Mountain Comp Care	Paula Howard	paula.howard@mtcomp.org
Bluegrass	HHCK	Cassie Carter	ccarter@hhck.org
Buffalo Trace	KHC	Lindsay Anderson	landerson@kyhousing.org
Cumberland Valley	KRCC	Patricia Parr	patricia.parr@krccnet.com
FIVCO	CAReS	Lynn Childers	lynn@boydcountycare.org
Gateway	Gateway Homeless Coalitions	Paul Semisch	psemisch@gatewayhouseky.org
Green River	OASIS	Katie Abel	kabel@oasisshelter.org
Kentucky River	KRCC	Patricia Parr	patricia.parr@krccnet.com
KIPDA	Good News Shelter	Stephanie Skeens	stephanie@goodnewshomesky.com
Lake Cumberland	KRCC	Patricia Parr	patricia.parr@krccnet.com
Lincoln Trail	KHC	Lindsay Anderson	landerson@kyhousing.org
Northern Kentucky	Welcome House	Amanda Couch	acouch@welcomehouseky.org
Pennyrile	The Salvation Army of Hopkinsville	Alisa Barton	Alisa.Barton@uss.salvationarmy.org
Purchase	Merryman House	Stephanie Hook	stephanie@merrymanhouse.org

Coordinated Entry Local Prioritization Community Lead Agencies

C) Housing First

- Mandated by HUD.
- Removes programmatic barriers to program entry.
- Housing First does not mandate participation in services prior to obtaining housing or as a condition of continued housing assistance.
- Rooted in belief that people need a place to live to effectively address issues such as substance use, mental health recovery or gaining employment.
- Shelter is NOT an end to homelessness—it’s often just the first step in ending homelessness.
- Housing First turns out to be CHEAPER for the public.



D) Housing Interventions for Persons Experiencing/At Risk of Homelessness

1. Homelessness Prevention
2. Street Outreach
3. Supportive Services
4. Emergency Shelter
5. Rapid Rehousing
6. Mid-Term Rent Assistance
7. Permanent Supportive Housing



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Annual Federal Funding

Emergency Solutions Grants (ESG)

Formula funded: approx. \$2.5M annually

Continuum of Care (CoC)

Competitively funded: approx. \$10M annually

Designed to promote communitywide commitment to the goal of ending homelessness.

Housing Opportunities for Persons w/AIDS (HOPWA):

Formula funded: approx. \$1M annually

HOME Tenant Based Rental Assistance (TBRA):

Formula funded: approx. \$2M annually

= Roughly \$15.5M for 118 counties annually.

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One-Time Federal Funding:
CARES Emergency Solution Grant Funds

KY BoS ESG-CARES Funding: \$24M

A 900% increase in annual ESG funding.

- **Homelessness Prevention**
 Approx. \$4M to preventing homelessness (when Health at Home Eviction Relief can't help).
- **Emergency Shelter**
 Approx. \$2M to reimburse shelters for COVID 19-related costs, such as hotel/motel rental, additional shelter space, PPE/isolation, additional staff costs to increase shelter operating hours.
- **Rapid Re-Housing/Street Outreach**
 Approx. \$17M to mid-term rent/utility subsidies. For the first time ever, each LPC has full ESG-CV RRH coverage and access; 13 LPCs have Street Outreach coverage.

Sunset date: September 30, 2022




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One-Time Federal Funding:
Emergency Rental Assistance 2.0

How KHC plans to deploy ERA2:

1. Provide sub-grants to Louisville & Lexington to keep local ERA programs going.
2. Continue and expand KHC's emergency rent assistance programs.
3. Sub-grant funds to partners across Kentucky to house at-risk populations—including homelessness partners.



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KY BoS Pre-Pandemic Barriers

- **Insufficient funding**
 - ESG only funding source for Street Outreach & Emergency Shelter
 - Limited funds prevent agencies from right-sizing program capacity
 - Service budgets often don't support FTE
 - Less professionalized staffing
 - Large caseloads
 - Lack of Medicaid billing capacity
- **Service 'Deserts'**
 - Western & Southern KY
 - Lack of general homeless service providers
 - Gaps in Coordinated Entry access, services & housing interventions

These barriers may be prominent again when pandemic relief funding ends

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E) Data & System Performance Homeless Management Information System (HMIS)

- Required by HUD and VA
- Data collected for those receiving assistance via federal programs.
- Allows KHC & CoC to aggregate data on the homeless populations served in the KY BoS.
- Client-level data on characteristics & service needs of those experiencing homelessness.
- HUD is focused on how data demonstrates performance and outcomes.



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3) Covid-19 Programs

Healthy at Home Eviction Relief

Homeowner Assistance Fund

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Recent COVID Relief Federal Funding for Housing					
	CRRSSA	American Rescue Plan Act			
	December 2020	March 2021			
	Emergency Rental Assistance 1.0 (HHERF)	Emergency Rental Assistance 2.0 (HHERF +)	Homeowner Assistance Fund	HOME for Homelessness	Emergency HCV Vouchers
Federal Agency	Treasury	Treasury	Treasury	HUD CPD	HUD PIH
Funds Disbursed To	Commonwealth	Commonwealth	KHC	KHC	KHC
Target Recipients	Renters	Renters	Homeowners	Homeless	Homeless
Type of Help	Rent & Utility Relief	Rent & Utility Relief	Mortgage & Utility Relief	Creation of Units, Rent Assistance	Rent Assistance
Can Fund Services Too?	Yes	Yes	Yes	Yes	No
Geography	118 Counties	118 Counties	Statewide	118 Counties	118 Counties
Deadline for Use of Funds	9/30/2022	9/30/2025	9/30/2025	9/30/2030	9/30/2023
Allowable Admin %	10%	15%	15%	15%	TBD
Est. Funding to Commonwealth	\$264,373,907	\$209,131,529	\$85,453,322	\$51,725,043	257 vouchers
Max. Administrative Funding	\$26,437,391	\$31,369,729	\$12,817,998	\$7,758,756	TBD
Max. Services Funding	Included in Admin.	\$20,913,153	TBD	TBD	-
Max. Operating Grants	-	-	-	\$5,172,504	-
Funding to KY Localities					
Louisville/Jefferson Co.	\$22,880,488	\$18,104,259		\$11,417,313	129 vouchers
Lexington/Fayette Co.	\$9,643,049	\$7,630,093		\$4,865,246	76 vouchers
Northern KY Consortium				\$2,044,421	
Owensboro				\$1,007,867	
Local Public Housing Authorities					120 vouchers
Total for ALL KY Jurisdictions	\$296,897,444	\$234,921,051	\$85,453,322	\$71,059,890	TBD


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US Treasury Emergency Rental Assistance 1.0

Healthy at Home Eviction Relief

teamkyhherf.ky.gov

Eligibility	Tenants in 118 counties who have arrears & are ≤80% area median income.
Form of Assistance	Lump sum direct deposit payments to landlords. Lump sum direct payments to utilities.
Term	Assistance calculated back to April 2020.
Max RENT Assistance	100% of back rent owed for up to 12 months + 3 months future rent. (Max of 15 months)
Max UTILITY Assistance	100% of utility arrears for up to 12 months + 3 months future utilities. (Max of 15 months)
3 rd Party Application Assistance	A caseworker, family member, property manager, etc. can help a tenant complete their online application. (They will be asked to supply contact information.)



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US Treasury Emergency Rental Assistance 1.0

Healthy at Home Eviction Relief

as of November 5, 2021:

Since launching February 15th:


- Paid out a total of **\$78M** (\$70M rent; \$8M utilities)
- **21,653** individual payments to help **15,582** households.
- Average assistance per household = **\$5,000**.
- An average of **1,000 new applications per week** have come in over the past 4 weeks, the result of increased targeted marketing.

Total Funding to State/KHC: \$264M

Over the past 6 months:

- \$38.7M sub-granted to Louisville & Lexington.
- \$78M paid out in assistance for rent, utilities, internet.
- \$5.1M utilized for administrative costs.
- \$121.8M in total has been committed—46% of the grant.
- \$125M available to assist Kentucky renters.

We also have ERA2 funding coming...We do not expect to run out of funds.



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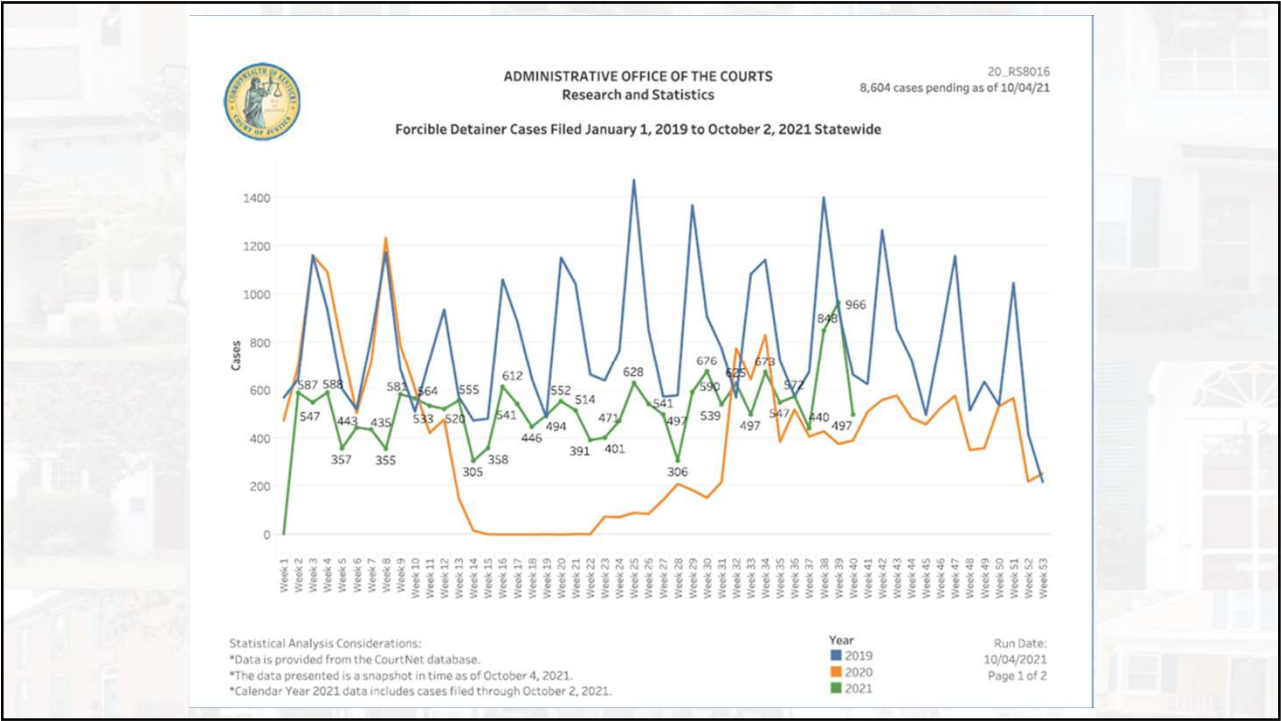
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HHERF Payments by Month

Month	Rent	Utilities	Housing Stability	Returns	Monthly Total	Month Change
March 2021	\$2,157,701	\$181,948	\$0	-7,200	\$2,332,449	
April 2021	\$6,519,537	\$1,195,548	\$2,850	-118,964	\$7,598,971	226%
May 2021	\$5,786,766	\$755,014	\$1,950	-65,545	\$6,478,185	-15%
June 2021	\$6,436,313	\$744,826	\$9,300	-48,431	\$7,142,008	10%
July 2021	\$11,188,412	\$1,585,314	\$39,000	-45,562	\$12,767,164	79%
August 2021	\$9,351,297	\$1,276,633	\$37,800	-87,980	\$10,577,750	-17%
Sept. 2021	\$8,626,683	\$1,207,594	\$35,100	-75,013	\$9,794,364	-7%
Oct. 2021	\$17,157,649	\$1,272,495	\$34,650	-168,351	\$18,296,443	87%
Nov. 2021*	\$2,867,467	\$226,393	\$9,600	-49,249	\$3,054,211	
Total	\$70,091,825	\$8,445,765	\$170,250	-666,295	\$78,041,545	

*Partial Month.



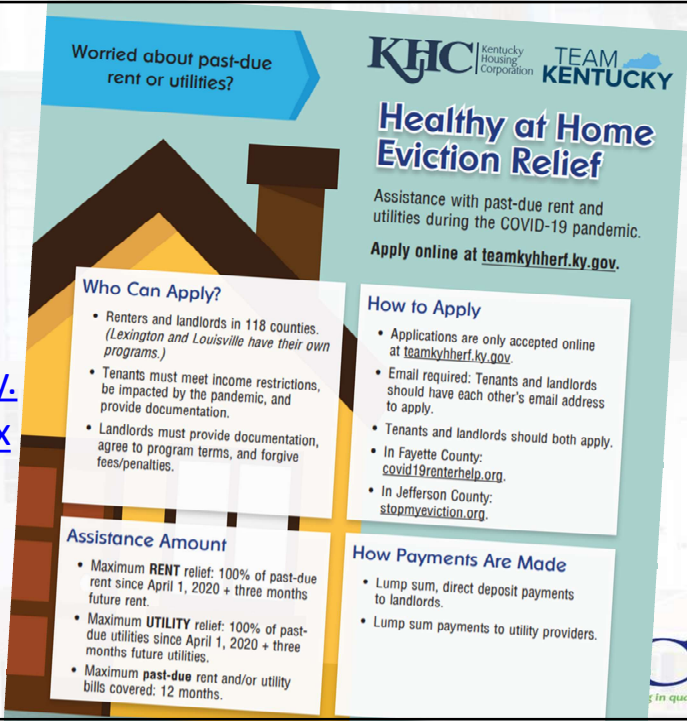
Links to:

[HHERF Flyer](#)

[Spanish Flyer](#)

Website:

teamkyhherf.ky.gov/Home.aspx



The flyer is titled "Healthy at Home Eviction Relief" and features the KHC (Kentucky Housing Corporation) and TEAM KENTUCKY logos. It includes a blue banner at the top that says "Worried about past-due rent or utilities?". The main text states: "Assistance with past-due rent and utilities during the COVID-19 pandemic. Apply online at teamkyhherf.ky.gov." The flyer is divided into four sections: "Who Can Apply?", "How to Apply", "Assistance Amount", and "How Payments Are Made".

- Who Can Apply?**
 - Renters and landlords in 118 counties. (Lexington and Louisville have their own programs.)
 - Tenants must meet income restrictions, be impacted by the pandemic, and provide documentation.
 - Landlords must provide documentation, agree to program terms, and forgive fees/penalties.
- How to Apply**
 - Applications are only accepted online at teamkyhherf.ky.gov.
 - Email required: Tenants and landlords should have each other's email address to apply.
 - Tenants and landlords should both apply.
 - In Fayette County: covid19renterhelp.org.
 - In Jefferson County: stopmyeviction.org.
- Assistance Amount**
 - Maximum **RENT** relief: 100% of past-due rent since April 1, 2020 + three months future rent.
 - Maximum **UTILITY** relief: 100% of past-due utilities since April 1, 2020 + three months future utilities.
 - Maximum **past-due** rent and/or utility bills covered: 12 months.
- How Payments Are Made**
 - Lump sum, direct deposit payments to landlords.
 - Lump sum payments to utility providers.

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American Rescue Plan Act Housing Provisions

(Legislation passed March 11, 2021)



The slide features a background image of a row of colorful houses. The text is centered and reads: "American Rescue Plan Act Housing Provisions (Legislation passed March 11, 2021)". The KHC logo is in the bottom right corner.

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Recent COVID Relief Federal Funding for Housing					
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Northern KY Consortium				\$2,044,421	
Owensboro				\$1,007,867	
Local Public Housing Authorities					120 vouchers
Total for ALL KY Jurisdictions	\$296,897,444	\$234,921,051	\$85,453,322	\$71,059,890	TBD

Emergency Rental Assistance 2.0

- \$209M from Treasury
- Rent, utilities & housing stability costs.
- 10% can go toward housing stability services.
- 18-month maximum
- Eligibility:
 - At-risk renter
 - Income \leq 80% AMI
 - Economic hardship during the pandemic



*US Treasury Emergency Rental Assistance 2.0***How KHC Proposes Allocating ERA2 Funds**

- 1. Provide sub-grants to Louisville & Lexington to keep local ERA programs going.**
- 2. Continue and expand KHC emergency rent assistance programs:**
 - A. Continue operating the Healthy at Home Eviction Relief Fund.
 - B. Continue the HHERF Eviction Diversion Program in partnership with Kentucky courts.
 - C. Cultivate a team of in-the-field Housing Connectors.
- 3. Sub-grant funds to partners across Kentucky to house at-risk populations:**
 - A. Fund homelessness organizations to continue the expansion made possible by the CARES Act.
 - B. Help very low-income tenants lease up public housing/Sec. 8 units.
 - C. Fund statewide legal services for at-risk tenants.
 - D. Partner with CHFS to increase housing stability for special populations.



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US Treasury Homeowners Assistance FundKENTUCKY HOMEOWNERSHIP
PROTECTION CENTERTEAM
KENTUCKY**Kentucky's Homeowner Assistance Fund**

- \$85M to help homeowners behind on a mortgage.
- Awaiting guidance from Treasury.
- No imminent threat of a wave of foreclosures.

KHC UPDATE:

- Expect to launch late 2022/early 2021.
- Updates: mailchi.mp/kyhousing/haf-info-signup




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HUD

Sec. 8 Emergency Housing Vouchers

- Sec. 8 Emergency Housing Choice Vouchers targeted to persons at risk of or experiencing homelessness.
- Partnership: PHA & homelessness Continuum of Care.

PHA Code	Public Housing Authority Name	# of Vouchers Offered
KY001	Louisville Metro Housing Authority	129
KY004	Housing Authority of Lexington	76
KY008	Housing Authority of Somerset	15
KY026	Housing Authority of Glasgow	15
KY027	Housing Authority of Paintsville	15
KY040	Housing Authority of Mayfield	15
KY056	Housing Authority of Springfield	15
KY132	City of Richmond Section 8 Housing Program	15
KY141	Pineville/Bell County Community Dev Agency	15
KY901	Kentucky Housing Corporation-State Agency	272
Balance of State Total		377
Kentucky Total		582



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HUD HOME for Homelessness

- \$52M from HUD—on top of our standard annual HOME grant from HUD.
- Unprecedented earmarking HOME \$ to serve homeless.
- KHC has published a draft [Allocation Plan](#):
 - Development of permanent affordable housing.
 - Supportive services.
 - Acquisition & development of non-congregate shelter.
 - Small operating grants to eligible nonprofits.
- KHC has engaged the [Corporation for Supportive Housing](#) to cultivate/evaluate projects.



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4) Key Takeaways

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Takeaway #1: **There is a System & Strategies** **Underway to Respond to & End Homelessness**

- Continuum of Care
- Coordinated Entry
- Housing First
- Range of Interventions
- HMIS



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Takeaway #2:

Pandemic Funding Create an Opportunity for Statewide Coverage & Progress

KHC aims to use one-time funds strategically to
address long-standing housing challenges.

- Healthy at Home Eviction Relief
- ESG CARES
- Emergency Rental Assistance 2.0
 - Healthy at Home Eviction Relief
 - Continue CARES Expansion of Services
 - Eviction Diversion



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Takeaway #3:

For most HUD Programs, Cities are Not Direct Recipients

- Most KHC programs target nonprofits and/or for-profit housing developers.
- Department of Local Government CDBG is an exception—this requires an application from local government.



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Takeaway #4:

Housing is the Solution to Homelessness

- Need more housing units affordable to the poorest Kentuckians (<30% AMI)
- Need Permanent Supportive Housing for those that require intensive/ongoing services in order to remain housed.



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Takeaway #5:

Cities Must Form Partnerships to Address Housing Challenges

- Continuum of Care Homelessness Organizations
- Public Housing Authorities
- For- and Non-Profit Housing Developers



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Takeaway #5½: Local Government Can be Essential to Solutions

- Localized planning & leadership is vital in developing solutions.
- Makes a big difference for local government to acknowledge the issue & pursue solutions locally.

Want to talk it through?

Contact Kenzie Strubank at KHC KStrubank@kyhousing.org.



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Takeaway #6: Pandemic Help for Tenants, Landlords & Homeowners

- **Renters** in arrears and their **landlords** can get help NOW via *Healthy at Home Eviction Relief*:

teamkyhherf.ky.gov

(Expected to operate through September 2022!)

- **At-risk homeowners** can soon get help via the *Homeowner Assistance Fund*:

mailchi.mp/kyhousing/haf-info-signup



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Weblinks	
KHC Website	www.kyhousing.org
BoS CoC Coordinated Entry Lead Agencies	kyhmis.zendesk.com/hc/en-us/articles/115003243353-LPC-Lead-Agencies-
KHC Resources Page	www.kyhousing.org/Programs/Pages/Kentuckians-In-Need.aspx
Healthy at Home Eviction Relief	teamkyhherf.ky.gov
Community Resource Guide	www.kyhousing.org/Programs/Documents/Community%20Resource%20Guide.pdf
Healthy at Home Eviction Relief	teamkyhherf.ky.gov
Homeowner Assistance Fund	mailchi.mp/kyhousing/haf-info-signup
Community Action Agencies	www.capky.org/network/
KY Public Housing Authorities	www.hud.gov/sites/dfiles/PIH/documents/PHA_Con tact_Report_KY.pdf

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THANK YOU.

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Office of Federal Grants

Community Development Block Grant
(CDBG)

Travis Weber
Branch Manager Housing and Community Projects

100 Airport Road 3rd Floor
Frankfort, Kentucky 40601
(502) 573-2382

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Community Development Block Grant

Cities and Counties eligible, except “Entitlement” Communities.

“Entitlement” communities are:

- Ashland
- Bowling Green
- Covington
- Elizabethtown
- Henderson
- Hopkinsville
- Owensboro
- Lexington/Fayette County
- Louisville/Jefferson County Metro Government

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Community Development Block Grant

- 2022 funding cycle begins March 1, 2021 (*approximately*)

Application Deadlines

- Community Projects – September 1, 2022 (*approximately*)
- CDBG Housing applications will be accepted until January 31, 2022



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Community Development Block Grant

National Objectives

Each project activity must meet one of three (3) federally mandated national objectives

- Benefit to low and moderate income (LMI) persons
- Prevention or elimination of slums or blight
- Urgent Need



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Community Facilities

\$750,000 Maximum

- Transitional Housing
- Community centers
- Public Libraries
- Health department buildings
- Volunteer fire departments
- Special needs facilities



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Community Facilities

Paris YMCA Child Development Center



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Community Facilities

Georgetown Salvation Army



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Community Facilities

Hawesville Food Bank



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Housing

\$1 Million Maximum

- Acquisition of dilapidated structures
- Relocation of households
- Rehabilitation of homes
- Conversion of vacant buildings to low income apartments

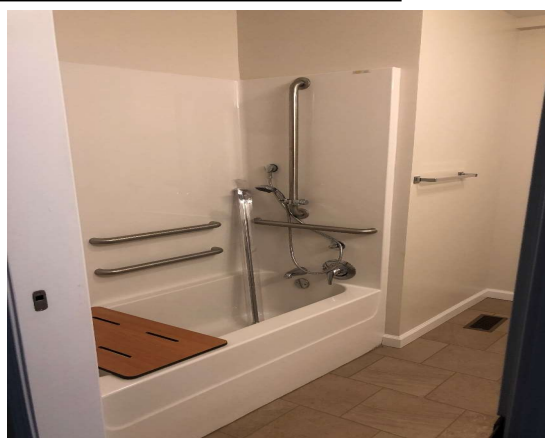


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Housing

Single Family Homeowner Rehabilitation



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Housing

Multi-Family Project-Adaptive Reuse



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Community Development Block Grant

Coronavirus Response (CDBG-CV) –


Utility Assistance Program

Guidelines Training

Kentucky Department for Local Government



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General Information

Who Can Apply?

- Units of Local Government – City And County
- Entitlement CDBG Jurisdiction

Who Cannot Apply?

- ADDs
- Individual Households
- Utility Providers*
- Local Non-Profits

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CDBG-CV Projects


\$1,000,000 Maximum

- Transitional Housing
- Community centers
- Health department buildings
- Volunteer fire departments
- Special needs facilities




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Pathways to Success



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Pathways to Success

- Collaboration
- Ask about Resources
- Know Where to Refer for Resources
- Local Community Partnerships
- Identify Community Resource Strengths and Weaknesses



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Resources and Collaborations



Adrienne Bush

Executive Director



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About HHCK and KICH

The Homeless and Housing Coalition of Kentucky is a **statewide advocacy group dedicated to eliminating the threat of homelessness and fulfilling the promise of affordable housing**. In addition to operating AmeriCorps and VISTA programs in partnership with communities, we advocate for nonpartisan housing policies on behalf of low-income Kentuckians, and provide permanent supportive housing to chronically homeless households. We are a 501(c)3 nonprofit founded in 1987.

The purpose of KICH is outlined as follows:
To serve as the single statewide homeless planning and policy development resource for the Commonwealth of Kentucky; to review, update, and recommend changes to Kentucky's Ten-Year Plan to End Homelessness and monitor its implementation; to serve as a state clearinghouse for information on services and housing options for the homeless population; to conduct other activities as appropriate and necessary; and to report to the Governor and General Assembly as requested.
KICH is facilitated by the Homeless & Housing Coalition of Kentucky.

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The Context

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What Is Affordable Housing?

- A home that costs only 30% of monthly Adjusted Gross Income, including utilities

Source: HUD,
https://www.huduser.gov/portal/glossary/glossary_a.html



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Why Is It Necessary?

- About 4,000 Kentuckians experience homelessness on a given night in January each year
- Kentucky is short 78,000 affordable homes to rent
- The average wage to affordably rent a 2 BR home: \$15.78/hour
- 1 in 4 Kentuckians are paying more than 30% of their income toward housing, including those who have a mortgage, and 6 out of 10 extremely low income renters are paying more than 50%.
- Because HOUSING is what ENDS HOMELESSNESS.

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Kentucky 1st District
Representative: James Comer

CONGRESSIONAL DISTRICT HOUSING PROFILE



DISTRICT-LEVEL RENTER STATISTICS										
	Total Renter Households	Severely Burdened Households*	% with Severe Burden	Affordable and Available Rental Units Per 100	Surplus/ (Deficit) of Affordable and Available Rental Units					
Income at or below 30% of AMI	22,310	15,001	67%	38	-13,785					
Income between 31% and 50% of AMI	16,158	3,840	24%	71	-11,205					
Income between 51% and 80% of AMI	17,934	738	4%	100	-226					
All Renter Households	86,679	19,612	23%							
Renters make up 31% of all households in the District										
Source: NLHC tabulations of 2013-2017 Comprehensive Housing Affordability Strategy (CHAS) data										
STATE-LEVEL RENTER STATISTICS										
	Total Renter Households	Severely Burdened Households*	% with Severe Burden	Affordable and Available Rental Units Per 100	Surplus/ (Deficit) of Affordable and Available Rental Units					
Income at or below 30%** of AMI	167,110	103,632	62%	54	-77,701					
Income between 31%** and 50% of AMI	91,072	15,778	17%	81	-49,074					
Income between 51% and 80% of AMI	113,563	3,557	3%	107	24,486					
All Renter Households	574,492	123,040	21%							
Renters make up 33% of all households in the state										
Source: NLHC tabulations of 2019 American Community Survey (ACS) Public Use Microdata Sample (PUMS)										
REGIONAL RENTAL AFFORDABILITY STATISTICS										
Metropolitan Statistical Areas (MSAs) and Counties in Districts	Total Renter Households	AMI	30% of AMI	Rent Affordable at 30% of AMI	One Bdrm Fair Market Rent	One Bdrm Housing Wage	Two Bdrm Fair Market Rent	Two Bdrm Housing Wage	Hours at Minimum Wage for Two Bdrm	Avg Renter Wage
Clarksville MSA	14,468	\$63,400	\$19,020	\$476	\$689	\$13.25	\$872	\$16.77	93	\$15.83
Owensboro MSA	14,393	\$64,400	\$19,320	\$483	\$623	\$11.98	\$821	\$15.79	87	\$13.58
McCracken County	9,730	\$63,600	\$19,080	\$477	\$611	\$11.75	\$805	\$15.48	85	\$13.54
Evansville MSA	7,212	\$78,400	\$23,520	\$588	\$670	\$12.88	\$845	\$16.25	90	\$13.07
Hopkins County	5,676	\$60,700	\$18,210	\$455	\$531	\$10.21	\$700	\$13.46	74	\$13.72
Calloway County	5,632	\$60,200	\$18,060	\$452	\$619	\$11.90	\$816	\$15.69	87	\$8.89
Taylor County	3,917	\$50,200	\$15,060	\$377	\$524	\$10.08	\$663	\$12.75	70	\$8.96

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Solutions

“housing is pro-family, pro-jobs and pro-investment”

Mayors & CEOs for U.S. Housing Investment

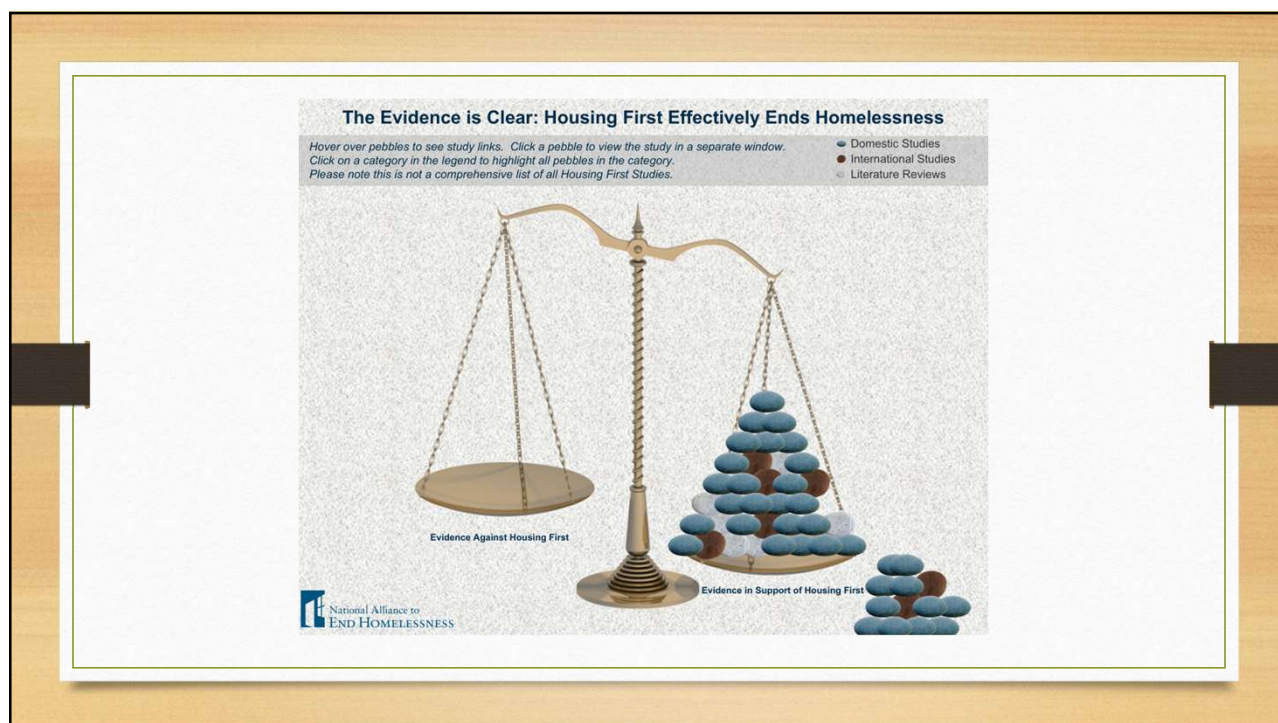
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What are local communities doing to reduce homelessness?

- **Implement a Coordinated Approach:** To address homelessness communities should take a coordinated and data-driven approach to creating a homelessness response system.
- **Expand Housing Opportunities:** Utilize both permanent supportive housing and rapid rehousing to meet the diverse needs of people experiencing homelessness and to match them more quickly with housing in the community.
- **Focus on Serving the Most Vulnerable:** Investments in permanent supportive housing have helped reduce chronic homelessness across the country by 30% since 2007. Permanent Supportive Housing is a cost-effective solution for the most vulnerable people who would otherwise cycle between shelters, hospitals, and correction facilities.
- **Create an Effective Crisis Response System:** Local response systems should include a spectrum of programs focused on connecting people with housing opportunities as quickly as possible with minimal barriers to entry. Key system components include outreach, coordinated entry, prevention and diversion assistance, emergency shelters and permanent housing.

Sources: Mayors & CEOs for U.S. Housing Investment, National Alliance to End Homelessness

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Solutions in Addressing Homelessness

Short Term

- Motel conversions – temporary or [permanent](#)
- Room in the Inn model
- Local Public Housing Authority unit set-asides
- Respite to Residence programs
- [Homes for All](#) AmeriCorps program
- Others?

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Existing Funding Mechanisms

Medium Term

- Low Income Housing Tax Credits
- HOME Investment Partnerships Program
- National Housing Trust Fund
- Kentucky Affordable Housing Trust Fund
- Emergency Solutions Grant
- What does your nonprofit infrastructure look like?

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Local Policy: Medium Term

- Source of Income, Homeless Status Protections

Housing voucher discrimination prolongs homelessness and limits participants’ choice in where they want to live, undermining the purpose and promise of housing vouchers as a tool to bridge the gap between rents and monthly income. It also intersects with disability discrimination, as many voucher programs have requirements or preferences for people with disabling conditions. Since the 1980s, [20 states and countless cities](#) have adopted legislation to ban discrimination of voucher holders, including North Dakota, Oklahoma, Utah, and Virginia, as well as Louisville.

- Short-Term Rental Regulation

With the growth of short term rental market through companies like AirBnB or VRBO, HHCK is concerned about long-term impacts to the housing market and loss of permanent rental homes. To that end, we propose that short term rentals pay their fair share by being assessed equitable transient taxes, and that a portion of those taxes be remitted to fund the state AHTF to address the housing shortage.

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Local Policy: Medium Term

- Partnering with Public Housing Authorities

The U.S. Interagency Council on Homelessness has strongly encouraged Continuum of Care (CoC) homeless service providers and public housing authorities (PHA) to collaborate and implement homeless preferences within housing authorities’ admission policies.

“For communities where long Waiting Lists are barriers to mainstream housing, HUD suggests the following partnerships: 1. Homeless service providers can help PHAs create a limited preference based on a referral source (either a specific homeless service provider, or the coordinated entry system lead). 2. PHAs can open and close their waiting lists frequently for preference populations (i.e. people on the coordinated entry prioritization list).”

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Our Perspective on Fiscal Relief Funds

The American Rescue Plan Act’s provision of Fiscal Relief Funds to counties and cities provide a new mechanism for local governments to address housing and homelessness needs outside of traditional and limited HUD funding. According to the [National Low Income Housing Coalition](#), eligible housing-related investments include:

- Services to address homelessness, such as supportive housing, and to improve access to stable affordable housing among individuals experiencing homelessness;
- Affordable housing development to increase the supply of affordable and high-quality living units; and
- Housing vouchers, residential counseling, or housing navigation assistance to facilitate household moves to neighborhoods with high levels of economic opportunity and mobility for low-income residents, to help residents increase their economic opportunity and reduce concentrated areas of low economic opportunity.

Kentucky	Ashland	\$13,474,388.00
Kentucky	Bowling Green	\$16,584,849.00
Kentucky	Covington	\$35,914,130.00
Kentucky	Elizabethtown	\$5,223,647.00
Kentucky	Henderson	\$6,345,733.00
Kentucky	Hopkinsville	\$6,758,997.00
Kentucky	Lexington-Fayette	\$58,409,570.00
Kentucky	Louisville-Jefferson County	\$239,362,213.00
Kentucky	Owensboro	\$13,324,175.00

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