

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The following tables provide a summary of Kentucky's housing environment. The data indicates the following:

- Households containing at least one person age 75 or older or with one or more children six years old or younger are more likely to be low-income.
- Incomes have increased 23 percent over the past 10 years, but rents have increased 27 percent, increasing the affordability gap.
- Housing cost burden continues to be the main housing problem for both renters and homeowners, although renter households are more likely to be cost-burdened.
- Of the 88,250 renter households in Kentucky who are housing cost-burdened, 97 percent have incomes below 80 percent of area median income.
- Of the 99,005 renter households in Kentucky who are extremely housing cost-burdened, 97 percent have incomes below 50 percent of area median income.
- Housing units lacking complete plumbing facilities and that are overcrowded are a lesser issue when compared to housing cost burden. In instances where these issues occur, the household is more likely to be of extremely low income.
- The poverty rate in Kentucky remains very high, especially in the Appalachian region counties. The state poverty rate is currently 18.08 percent and includes 756,947 persons.
- The state is in danger of losing nearly 50,000 affordable rental housing units over the next five years as projects end their affordability period and/or are in need of rehabilitation.

In April 2020, HUD issued waivers that eliminated the requirement for grantees to update the Needs Assessment portion of the Consolidated Plan. Per the CDBG waiver guidance, "To expedite grantees' use of CDBG-CV funds, HUD is waiving the requirements at 42 U.S.C. 12705(a)(2) to the extent it requires updates to the housing and homeless needs assessment, housing market analysis, and strategic plan and 24 CFR 91.220 and 91.320 to the extent the action plan is limited to a specific program year to permit grantees to prepare substantial amendments to their most recent annual action plan, including their 2019 annual action plan." Additionally, HOME TBRA allowed for the same concession: "This suspension will eliminate: 1) the requirement for PJs to amend their Consolidated Plans to include or revise an analysis of local market conditions before implementing a TBRA program".

NA-10 Housing Needs Assessment - 24 CFR 91.305 (a,b,c)

Summary of Housing Needs

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	4,041,769	4,316,040	7%
Households	1,591,739	1,681,085	6%
Median Income	\$33,672.00	\$42,248.00	25%

Table 1 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	226,635	205,760	284,505	168,720	795,465
Small Family Households	77,685	67,665	107,700	71,315	467,155
Large Family Households	12,785	11,585	19,920	12,645	57,745
Household contains at least one person 62-74 years of age	33,625	44,395	62,570	36,515	139,170
Household contains at least one person age 75 or older	27,830	41,525	41,370	17,780	48,435
Households with one or more children 6 years old or younger	44,465	32,375	45,815	26,525	92,440

Table 2 - Total Households Table

Data Source: 2007-2011 CHAS

Table Analysis

Households below 80 percent of median income - those considered low income - comprise 42 percent of all households. Households with children under age 6 and households with persons age 75 or older are most likely to be in the lowest income categories.

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	3,205	1,890	1,540	620	7,255	2,065	1,400	1,225	735	5,425
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	1,720	845	800	455	3,820	270	305	340	190	1,105
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	3,315	2,895	2,910	1,105	10,225	1,135	1,285	2,055	1,220	5,695
Housing cost burden greater than 50% of income (and none of the above problems)	79,375	21,370	2,765	145	103,655	40,250	24,995	15,680	3,625	84,550
Housing cost burden greater than 30% of income (and none of the above problems)	17,650	40,660	28,785	3,350	90,445	14,765	26,265	46,215	22,005	109,250
Zero/negative Income (and none of the above problems)	12,240	0	0	0	12,240	7,940	0	0	0	7,940

Table 3 – Housing Problems Table

Data 2007-2011 CHAS
Source:

Needs Summary Table Analysis

More than 380,000 households in Kentucky are extremely housing cost-burdened. Renter households below 30 percent of area median income who are extremely housing cost burdened comprise 77 percent of renter households who are extremely housing cost-burdened.

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	87,610	27,000	8,010	2,325	124,945	43,720	27,990	19,305	5,765	96,780
Having none of four housing problems	44,375	70,580	99,580	47,290	261,825	30,750	80,190	157,615	113,335	381,890
Household has negative income, but none of the other housing problems	12,240	0	0	0	12,240	7,940	0	0	0	7,940

Table 4 – Housing Problems 2

Data 2007-2011 CHAS
Source:

Housing Problems Table Analysis

Renter households are more likely than owner households to have one or more of the four housing problems. Data indicate that 30 percent of renter households in the table above and 20 percent of owner households have one or more housing problem. The highest incidence of housing problems for both owners and renters occurs at the lowest income levels (71 percent renters/45 percent owners).

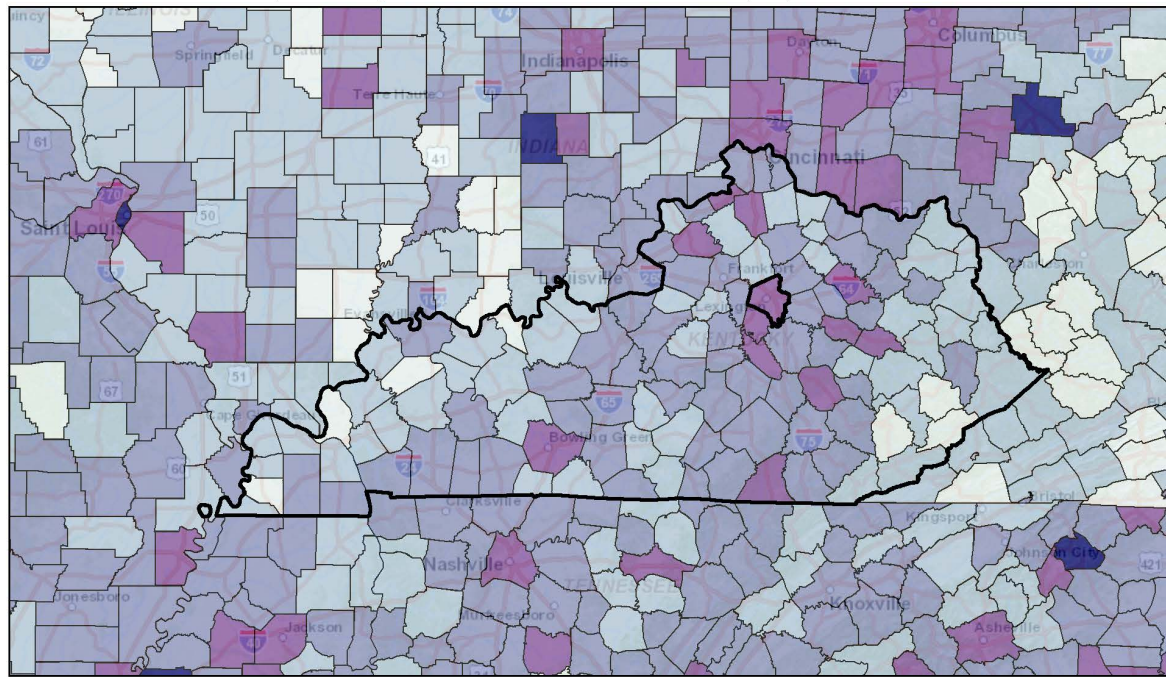
3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	41,070	27,250	13,490	81,810	16,835	18,620	28,465	63,920
Large Related	7,185	4,230	2,335	13,750	2,950	3,165	5,090	11,205
Elderly	14,825	11,710	5,225	31,760	22,505	20,420	16,325	59,250
Other	39,930	22,040	11,255	73,225	14,790	10,165	13,190	38,145
Total need by income	103,010	65,230	32,305	200,545	57,080	52,370	63,070	172,520

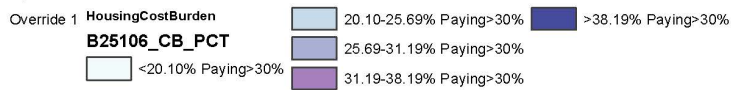
Table 5 – Cost Burden > 30%

Data Source: 2007-2011 CHAS

Kentucky Housing Cost Burden - All Incomes Paying >30% of Income



October 9, 2014



1:4,192,465
 0 35 70 140 mi
 0 55 110 220 km
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Housing Cost Burdened Households

Cost Burden >30%

More than half of housing cost burdened renter households are in the 0 - 30 percent of Area Median Income Category. According to the data in this table, more than 370,000 households in Kentucky are housing cost burdened. While the rent or mortgage payment for some housing units may in itself be burdensome, high utility costs add to the problem. Older manufactured housing is less energy efficient and the utility costs are very high.

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	34,840	9,085	870	44,795	13,645	9,750	6,655	30,050
Large Related	5,890	995	130	7,015	2,405	1,455	1,070	4,930
Elderly	9,470	4,060	1,025	14,555	13,970	8,195	4,680	26,845
Other	33,505	7,860	1,005	42,370	11,795	5,940	3,450	21,185
Total need by income	83,705	22,000	3,030	108,735	41,815	25,340	15,855	83,010

Table 6 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

Extreme Housing Cost Burden

Extremely low income renter households comprise 77 percent of all extremely housing cost burdened renter households. More than 80,000 households below 30 percent of area median income pay more than 50 percent of income for housing costs. Comparatively, approximately 50 percent of extremely low income owner households are extremely cost burdened.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	4,675	3,215	3,010	1,175	12,075	1,365	1,205	1,735	900	5,205
Multiple, unrelated family households	360	485	530	230	1,605	170	450	690	530	1,840
Other, non-family households	160	95	335	155	745	0	40	50	0	90

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Total need by income	5,195	3,795	3,875	1,560	14,425	1,535	1,695	2,475	1,430	7,135

Table 7 – Crowding Information – 1/2

Data Source: 2007-2011 CHAS

Crowding

Low income renter households are twice as likely to be living in overcrowded housing as compared to low income homeowners. While overcrowding does not affect the sheer number of households as cost-burden does, those in the lowest incomes are most likely to be living in overcrowded housing. Overcrowding is a risk factor for homelessness.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 8 – Crowding Information – 2/2

Data Source Comments:

Describe the number and type of single person households in need of housing assistance.

Single-person households in Kentucky, while not the highest number of households, comprises a segment of the population with affordability challenges. Data indicate that 193,095 owner households (22.08%) and 119,426 renter households (36.21%) are single-person households. Overall, single-person households comprise nearly 28 percent of total households in Kentucky.

According to data from the National Low Income Housing Coalition, a household must earn \$2,199 monthly or \$26,393 annually to afford the Fair Market Rent (FMR) for a two-bedroom apartment. This translates to a wage of \$12.69 per hour, assuming a 40-hour work week, working 52 weeks per year. A single, minimum wage worker household in Kentucky cannot afford this level of rent without being housing cost burdened. In order to afford this rent, a minimum wage worker household must include 1.8 full-time employed persons. The average wage for a renter in Kentucky is \$11.00 per hour. A renter must work 46 hours per week, 52 weeks per year in order to afford the FMR for a two-bedroom apartment, or the household must include 1.2 minimum wage workers to make the rent affordable.

In Kentucky, of 120 counties, only 16 counties have a mean hourly renter wage sufficient to afford a 2-bedroom unit at FMR working 40 hours a week. In the remaining counties of Kentucky, the mean hourly renter wage is insufficient to afford the FMR for a 2-bedroom rental unit on one full-time employed income.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

On any given night, there are an estimated 354 victims of domestic violence, dating violence, sexual assault, and stalking homeless in 118 of Kentucky's 120 counties (Balance of State Continuum of Care). Of these, 129 households include children and 217 do not include children, and 2 are households comprised only of children under the age of 18. The Kentucky Coalition Against Domestic Violence has reported sheltering 3,502 persons during its 2012/2013 fiscal year.

During the Balance of State CoC's point-in-time homeless count in 2014, homeless households reported a total of 1,329 instances of disability. Those those, 207 were reported in households with children (112 households) and 1,122 were reported in households without children (692 households).

It is also estimated that 600 persons with severe mental illness currently residing in personal care homes or other facilities are in immediate need of permanent housing with supportive services.

What are the most common housing problems?

Housing cost burden and extreme housing cost burden continue to be the biggest housing problem for both renters and owners. Twenty-three percent of all households in Kentucky are housing cost-burdened (187,925 renters/193,230 owners). When calculating housing cost burden, the cost of utilities

is included. Utility costs in housing that is not energy efficient are very high and unaffordable for households of low income. Housing that is substandard, aging, and the high percentage of older manufactured housing in the state also contribute to the high energy cost burden, which contributes to housing cost burden.

Are any populations/household types more affected than others by these problems?

Of renters at 0-30% of AMI, 77 percent are paying more than 50 percent of their income for housing costs. Twenty percent of renters at 30-50 percent of AMI are paying more than 50 percent of their income for housing costs. Likewise, 48 percent of homeowners with incomes below 30 percent of AMI are paying more than 50 percent of their income for housing costs. Forty-one percent of owners between 50 and 80 percent AMI are paying more than 30 percent of their income for housing costs.

Supplemental Security Income (SSI) monthly payments in Kentucky are sufficient to afford monthly rent of \$216, leaving a \$444 per month gap for a person whose sole source of income is SSI to afford the median rent for a two-bedroom housing unit in Kentucky (NLIHC data).

While over-crowding and housing that lacks complete plumbing or kitchen facilities are a smaller housing problem overall, households below 30 percent of AMI are most likely to experience these problems.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Precariously housed households in Kentucky were counted in summer of 2014. The count revealed 757 households containing 1,856 total persons. The average household size of 3.23 is higher than the average household size in Kentucky, revealing that overcrowded households are at higher risk of homelessness.

- 65 percent of the heads of household had less than a high school education or a high school diploma/GED
- 30 percent of households were doubled up due to economic conditions
- Substandard living conditions were present in some households - 21 lacked water; 21 lacked electricity; 28 lacked heat
- 64 percent had a source of income, most less than \$1,000 per month
- 44 percent had access to public transportation
- 49 percent had access to employment

Agencies that assist formerly homeless families and those who are receiving rapid re-housing assistance report that those that they are assisting face numerous barriers to regaining and maintaining housing including:

- Lack of education and skills for employment in jobs that provide a living wage - if a client is employed, the wages are very low
- Lack of transportation and childcare needed for employment
- Lack of credit or bad credit, affecting the ability to qualify for housing and obtaining utilities
- Need for case management
- Lack of financial literacy
- Need for job development
- Unable to qualify for housing due to criminal convictions and/or previous evictions

In general, as with other low income populations, high housing costs and low incomes prevent individuals and families in these categories from obtaining and maintaining housing. In addition, many of these families are in rural areas that do not offer the level of resources as those available in metropolitan areas. High on the list is reliable transportation. There is no public transportation in rural areas. Child care, if it is available, does not allow for those working evening or night shifts. Rapid rehousing assistance is available for a limited amount of time. At the end of assistance, many families and individuals face re-entering the homeless population if they are unable to obtain a housing voucher funded through Section 8 or HOME TBRA or other similar assistance programs.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Methodology and descriptions are included above.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

As seen through previous data collection on precariously housed individuals in Kentucky, there has been a linkage between instability and increased risk of homelessness in households that have the presence of one or more of the following conditions:

1. Home does not have running water
2. Home does not have electricity or has inadequate or unsafe electrical service
3. Home does not have a safe or adequate source of heat.

Kentucky's precariously housed annual survey also indicates that overcrowding is a problem in these households. Precariously housed families in Kentucky are, on average, 1.5 persons larger than the national average. Additional indicators of households who are at risk of homelessness are those who

lack transportation and employment in their area, and those who are doubled up due to economic conditions. An additional factor that contributes to households who are precariously housed and at higher risk of homelessness is lower educational levels.

Discussion

NA-15 Disproportionately Greater Need: Housing Problems - 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Per HUD guidance, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group, is at least 10 percentage points higher than the percentage of persons in a category as a whole. The four housing problems referenced in each table are defined below. In addition, below each table, a map displays the highest concentrations of each income group.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	169,884	48,945	18,382
White	137,651	42,396	14,807
Black / African American	24,169	5,262	2,620
Asian	1,311	189	346
American Indian, Alaska Native	529	120	105
Pacific Islander	120	20	0
Hispanic	3,791	324	357

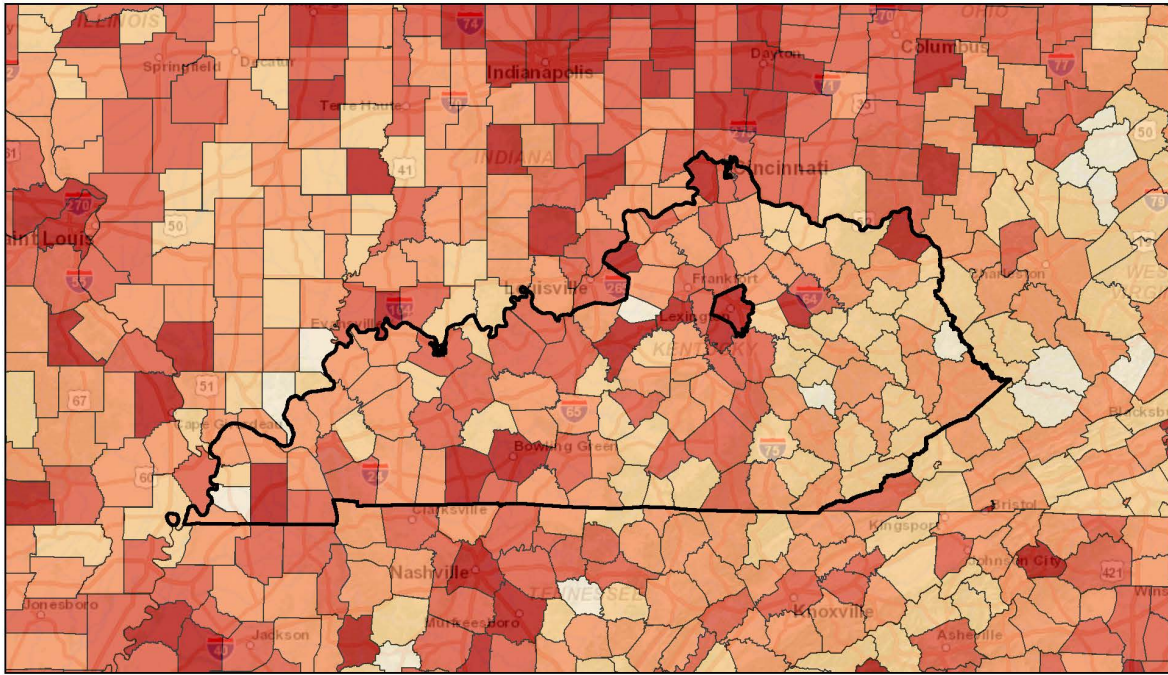
Table 9 - Disproportionally Greater Need 0 - 30% AMI

Data 2007-2011 CHAS
Source:

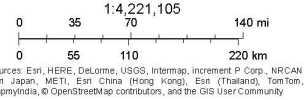
*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Kentucky Extremely Low Income Households - With Any of Four Housing Problems



October 7, 2014



ELI Households w/Housing Problems Extremely Low-Income HH Disproportionate Impact

Pacific Islander and Hispanic extremely low income households are disproportionately impacted by the presence of one or more of the four housing problems.

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	117,179	92,533	0
White	98,586	83,190	0
Black / African American	12,871	6,452	0
Asian	970	349	0
American Indian, Alaska Native	255	183	0
Pacific Islander	70	170	0
Hispanic	2,988	1,491	0

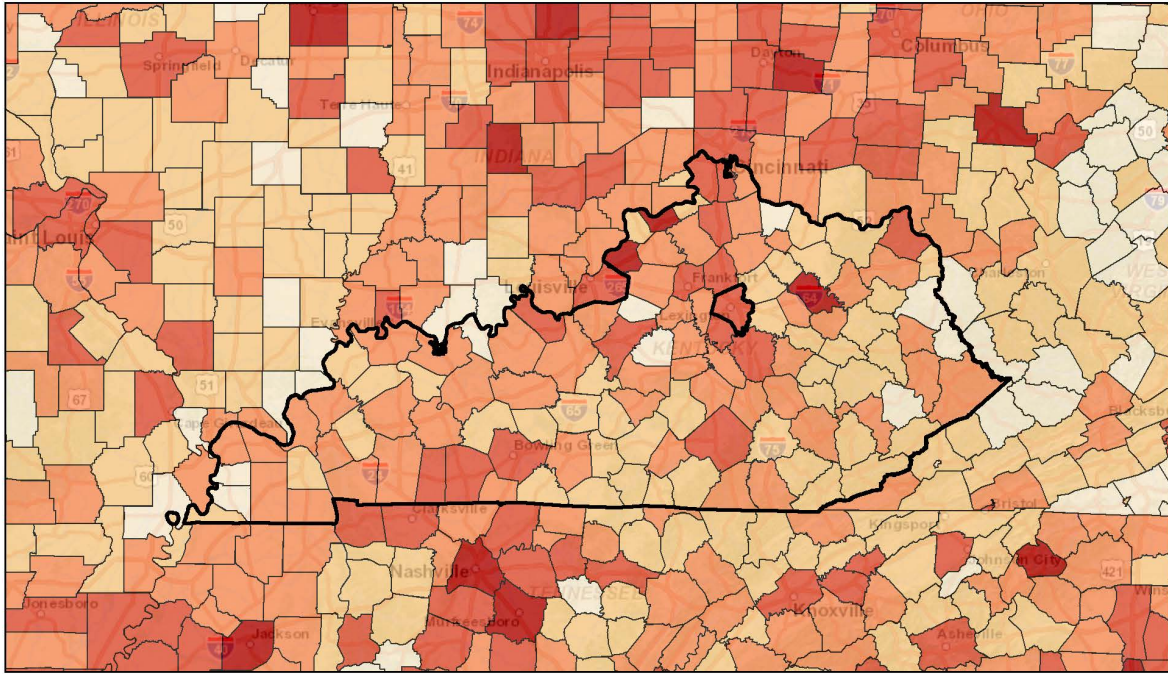
Table 10 - Disproportionally Greater Need 30 - 50% AMI

Data 2007-2011 CHAS
 Source:

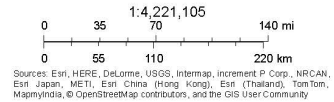
*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Kentucky Low Income Households - With Any of Four Housing Problems



October 7, 2014



**LI Households w/Housing Problems
 Low Income Households Disproportionate Impact**

Black/African American, Asian, and Hispanic low-income households are disproportionately affected by the presence of one or more of the four housing problems.

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	93,943	197,575	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	80,266	175,238	0
Black / African American	9,301	16,202	0
Asian	635	741	0
American Indian, Alaska Native	425	409	0
Pacific Islander	15	78	0
Hispanic	2,369	3,357	0

Table 11 - Disproportionally Greater Need 50 - 80% AMI

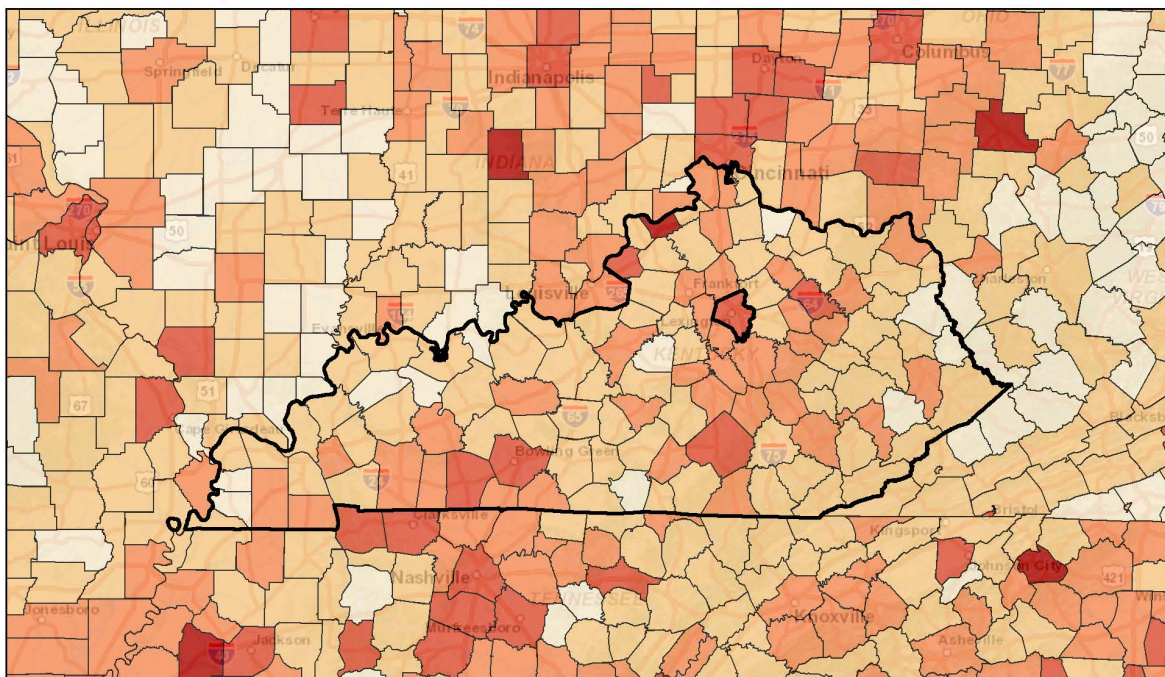
Data 2007-2011 CHAS

Source:

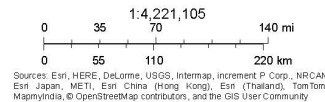
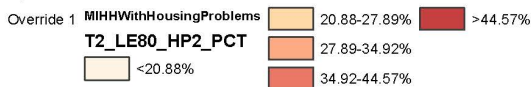
*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Kentucky Moderate Income Households - With Any of Four Housing Problems



October 7, 2014



MI Households w/Housing Problems

Middle Income HH Disproportionate Impact

Asian, American Indian/Alaska Native, and Hispanic households at 50 to 80 percent of area median income are disproportionately impacted by the presence of one or more of the four housing problems.

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	30,618	140,119	0
White	27,206	126,122	0
Black / African American	2,233	9,411	0
Asian	566	1,010	0
American Indian, Alaska Native	55	165	0
Pacific Islander	15	93	0
Hispanic	347	2,544	0

Table 12 - Disproportionally Greater Need 80 - 100% AMI

Data 2007-2011 CHAS
 Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Higher Income Disproportionate Impact

Asian households in the 80 to 100 percent of area median income category are disproportionately impacted by the presence of one or more of the four housing problems.

Discussion

Different racial/ethnic groups are affected disproportionately by the presence of one or more of the four housing problems, depending on the income level analyzed. In most instances, it appears that Hispanic households are disproportionately impacted regardless of the income level, except at the highest income level.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.305(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

In this portion of the needs assessment, three of the housing problems studied remain the same as the previous section. The fourth housing problem in this section is severe housing cost burden (over 50%) rather than housing cost burden (over 30%).

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	131,350	87,536	18,382
White	105,412	74,746	14,807
Black / African American	19,272	10,137	2,620
Asian	1,115	384	346
American Indian, Alaska Native	371	271	105
Pacific Islander	120	20	0
Hispanic	3,394	720	357

Table 13 – Severe Housing Problems 0 - 30% AMI

Data 2007-2011 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

ELI Severe Housing Problems

Pacific Islander and Hispanic extremely low-income households are disproportionately impacted by the presence of one or more of the four housing problems.

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	48,350	161,314	0
White	40,596	141,070	0
Black / African American	5,153	14,183	0
Asian	430	893	0
American Indian, Alaska Native	113	320	0
Pacific Islander	50	190	0
Hispanic	1,227	3,232	0

Table 14 – Severe Housing Problems 30 - 50% AMI

Data 2007-2011 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

LI Housing Severe Housing Problems

Asian households in the low-income category are disproportionately impacted by the presence of one or more of the four housing problems.

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	25,281	266,119	0
White	21,375	233,967	0
Black / African American	2,221	23,264	0
Asian	207	1,174	0
American Indian, Alaska Native	101	733	0
Pacific Islander	15	78	0
Hispanic	1,147	4,561	0

Table 15 – Severe Housing Problems 50 - 80% AMI

Data 2007-2011 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Middle Income Housing Needs

Hispanic households in the 50 to 80 percent of area median income category are disproportionately impacted by the presence of one or more of the four housing problems.

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,583	163,124	0
White	6,507	146,756	0
Black / African American	654	10,984	0
Asian	139	1,432	0
American Indian, Alaska Native	0	221	0
Pacific Islander	15	93	0
Hispanic	222	2,670	0

Table 16 – Severe Housing Problems 80 - 100% AMI

Data 2007-2011 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Higher Income Housing Problems

Pacific Islander households with incomes at 80 to 100 percent of area median income are disproportionately impacted by the presence of one or more of the housing problems.

Discussion

Asian, Pacific Islander, and Hispanic households appear to be more disproportionately impacted by the presence of one or more of the four housing problems, when one of the problems is severe housing cost burden.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This portion of the analysis is limited to a single housing problem - housing cost burden. Housing cost burden is present when the household pays more than 30 percent of household income for housing costs. Disproportionate impact exists when a particular racial or ethnic group who suffer from housing cost burden is at least 10 percentage points higher than the percentage of persons in the category as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	1,223,945	240,167	191,698	19,214
White	1,116,583	206,486	158,041	15,532
Black / African American	70,774	23,753	24,794	2,699
Asian	9,669	2,321	1,710	346
American Indian, Alaska Native	1,831	747	526	109
Pacific Islander	560	90	135	0
Hispanic	16,574	4,214	4,141	357

Table 17 – Greater Need: Housing Cost Burdens AMI

Data 2007-2011 CHAS
Source:

Discussion

Analysis of the impact of housing cost burden and severe housing cost burden by racial and ethnic group indicates that no group is disproportionately impacted. However, Black/African American and American Indian/Alaska Native households have a higher incidence of housing cost burden overall. Black/African American households have a higher incidence of severe housing cost burden, although it is not at a high enough level to be considered a disproportionate impact.

NA-30 Disproportionately Greater Need: Discussion – 91.305 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

As is noted with each of the previous tables, overall, no racial or ethnic group is disproportionately impacted by housing cost burden or severe housing cost burden. However, Black/African American households have a higher incidence of housing cost burden although not to the level of disproportionate impact.

If they have needs not identified above, what are those needs?

None.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

This Consolidated Plan is, for the most part, a statewide plan and does not analyze data in smaller geographies, including neighborhoods. While the highest concentrations of minority populations in Kentucky are generally in the larger urban entitlement jurisdictions, there are some counties in Kentucky with concentrations of minorities (twice the overall state rate for the population). Fulton and Christian counties in far western Kentucky have a higher concentration of Black/African Americans as compared to the remainder of the state's jurisdiction for the programs under this Consolidated Plan. Butler County has the highest concentration of American Indian/Alaskan Native population in the state's jurisdiction, and Warren County has the highest concentration of the Asian population in the non-entitlement jurisdiction covered by this plan.

NA-35 Public Housing – (Optional)

Introduction

This section is not applicable to Kentucky's state Consolidated Plan.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	128	20,397	28,558	800	26,798	181	8	454

Table 18 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
# Homeless at admission	0	0	86	33	5	28	0	0	
# of Elderly Program Participants (>62)	0	7	5,201	4,360	186	4,010	11	0	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# of Disabled Families	0	27	5,374	9,296	152	8,570	82	3
# of Families requesting accessibility features	0	128	20,397	28,558	800	26,798	181	8
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 19 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	52	13,241	18,804	665	17,452	79	6	408
Black/African American	0	74	6,990	9,456	133	9,056	99	2	45
Asian	0	0	67	44	1	41	0	0	0
American Indian/Alaska Native	0	2	36	188	1	184	2	0	1
Pacific Islander	0	0	62	60	0	59	1	0	0
Other	0	0	1	6	0	6	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 20 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	215	313	7	299	0	0	2
Not Hispanic	0	128	20,181	28,239	793	26,493	181	8	452

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 21 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Not Applicable

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

Not Applicable

How do these needs compare to the housing needs of the population at large

Not Applicable

Discussion:

Not Applicable

NA-40 Homeless Needs Assessment – 91.305(c)

Introduction:

The homeless needs assessment information in this section encompasses the Balance of State Continuum of Care, which includes 118 of Kentucky's 120 counties. Metro Louisville and Lexington/Fayette data is not included, as these two jurisdictions have individual Continuum of Care organizations separate from the Balance of State.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	282	680	2,185	1,271	1,367	130
Persons in Households with Only Children	0	13	200	84	86	35
Persons in Households with Only Adults	388	866	4,817	3,156	3,278	65
Chronically Homeless Individuals	104	137	0	0	0	0
Chronically Homeless Families	10	8	0	0	0	0
Veterans	12	167	448	372	0	0
Unaccompanied Child	0	13	220	84	86	35
Persons with HIV	4	2	55	34	15	136

Table 22 - Homeless Needs Assessment

Data Source Comments: Kentucky HMIS

Indicate if the homeless population is: Partially Rural Homeless

Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	241	252	1,120	310	336	174
Persons in Households with Only Children	0	1	20	1	1	14
Persons in Households with Only Adults	171	238	1,573	833	867	56
Chronically Homeless Individuals	42	22	0	0	0	0
Chronically Homeless Families	7	2	0	0	0	0
Veterans	0	18	44	37	0	0
Unaccompanied Youth	0	1	20	1	1	14
Persons with HIV	4	1	33	20	9	121

Data Source Comments: Kentucky HMIS

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

The rural homeless population in the Kentucky Balance of State is difficult to count due to the lack of service providers in the rural areas of the state. Additionally, homeless service providers that do serve the rural areas report that many of those homeless are doubled up with friends or family members or are precariously housed and thus not able to be counted as being literally homeless. During the Rural Homeless Needs Assessment, KHC estimated that 310 families and an additional 833 individuals per year will become homeless in the rural areas of the state. From the 2014 homeless point-in-time count, the number of homeless in rural areas reported to be sheltered versus unsheltered are similar (412 unsheltered and 491 sheltered). The numbers also reflect that more than 61 percent of the total unsheltered population (670) were located in rural areas.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Not Applicable.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	1,283	535
Black or African American	260	124
Asian	2	5
American Indian or Alaska Native	13	6
Pacific Islander	1	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	52	54
Not Hispanic	1,507	616

Data is from the Balance of State 2014 Homeless Point In Time Count. Please note that persons reporting more than one race were added to the Black or African American category in the above table to allow for the data to be reported.

Data Source
Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The Kentucky Balance of State count of homeless families indicates an overall continued decline in homelessness. The types of families seeking housing assistance are predominately single-parent households, victims of domestic violence, or families with at least one person having a disability that prevents the family from being able to secure and maintain stable housing. From the Homeless Needs Assessment, an estimated 1,271 persons in families per year will seek housing assistance through homeless service providers across the state of Kentucky, outside Fayette and Jefferson counties. During the 2014 K-Count (Kentucky Point In Time Count), less than half of the total homeless were members of households with families.

Kentucky homeless service providers are reportedly seeing fewer families of veterans seeking housing assistance due to the increase in Veterans Administration programs that serve the veterans in need such as VASH and SSFV. Based on the numbers reported from the K-Count (Kentucky's homeless point-in-time count), it is estimated that there are six families (households) of veterans in need of housing assistance including 20 persons. However, this is a single point-in-time count. Although it is estimated that the number of homeless veterans will continue to decrease, the Kentucky Department of Veterans Affairs estimates that several hundred veterans are homeless throughout the year statewide. New VASH and SSFV programs being funded in 2014 across the Balance of State have had a positive impact on assisting this population.

The Kentucky Department of Veterans Affairs is active in the state's Continuum of Care program, and is focused on assisting homeless and precariously housed veterans in an effort to alleviate and prevent

homelessness. Numerous transitional housing, treatment and counseling programs, and the Homeless Veterans Trust Fund have provided housing and assistance to several hundred veterans in the past year. These programs are expected to continue to serve this population.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The predominate number of persons experiencing homelessness in the Kentucky Balance of State are white, non-Hispanic. During the 2014 K-Count (Kentucky Point In Time Count), more than 81 percent of the total homeless population was recorded as being white. Twelve percent were recorded to be Black/African American which comprised the largest percentage of any race, other than white. The Hispanic population in the Balance of State during the 2014 K-Count represented 4.75 percent of the total homeless. Homeless service providers report that more Hispanics are considered to be precariously housed and living with friends or relatives and aren't considered literally homeless per HUD's definition and aren't allowed to be counted as homeless.

Although Black/African Americans comprise 8.8 percent of the state's population, they comprise 12 percent of the homeless population at last count, indicating that there is a disproportionate number of Black/African Americans among the homeless population when compared to the population as a whole. Likewise, the Hispanic population represented 4.75 percent of the homeless population during the last point-in-time count, but represent less than three percent of the population as a whole, indicating a higher rate of homelessness when compared to the population as a whole.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The number of homeless overall continues to decline across Kentucky. A positive impact of homeless program activities is evident in the fact that the number of sheltered persons were more than double the number of unsheltered during the 2014 K-Count (Kentucky Point In Time Count). From a total of 2,229 homeless persons counted, a total of 962 of those were members of families with 680 (70 percent) reported being sheltered and only 282 being unsheltered. For individuals experiencing homelessness, more than 69 percent were sheltered of the 1,254 reported. In addition to the shelters and transitional housing programs created through the CoC process, more privately-funded faith-based group-style programs are emerging across the state to help address the needs of the unsheltered, especially for those individuals with substance abuse issues. However, some areas of the state are still in need of outreach and more shelters to address the local need. The rural areas of the state still face obstacles in helping the homeless get transportation to available programs and also have a need for more affordable housing units that can be utilized through rapid rehousing programs. The use of rapid rehousing programs through both the American Recovery and Reinvestment Act (ARRA) programs and now the Emergency Solutions grant has provided quick housing opportunities to many homeless that previously would have still be on the streets or doubled-up with family or friends.

Discussion:

NA-45 Non-Homeless Special Needs Assessment – 91.305 (b,d)

Introduction

KHC currently administers both formula funds and competitive funds under the Housing Opportunities for Persons with AIDS (HOPWA) program. This program assists households affected by HIV/AIDS. KHC also administers funding from the state Cabinet for Health and Family Services to assist youth aging out of foster care and those in the juvenile justice system as well as the Olmstead population (persons with serious mental illness). While KHC no longer administers the housing program under the Kentucky Transitions Program (Money Follows the Person), this population is one of the populations expected to be assisted under KHC's new Section 811 Project-Based Rental Assistance Program. This new program will become active during the term of this Consolidated Plan.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	2,786
Area incidence of AIDS	109
Rate per population	4
Number of new cases prior year (3 years of data)	284
Rate per population (3 years of data)	2
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	5,829
Area Prevalence (PLWH per population)	196
Number of new HIV cases reported last year	0

Table 23 – HOPWA Data

Data CDC HIV Surveillance
Source:

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	339
Short-term Rent, Mortgage, and Utility	953
Facility Based Housing (Permanent, short-term or transitional)	581

Table 24 – HIV Housing Need

Data HOPWA CAPER and HOPWA Beneficiary Verification Worksheet
Source:

Describe the characteristics of special needs populations in your community:

The HOPWA program provides assistance to persons who are HIV-positive. These individuals have extremely high prescription and medical costs and often must choose between paying for medication or paying for housing. KHC is the non-entitlement, state grantee whose service area includes most counties in Kentucky. Some larger metro areas in the state receive a direct allocation. The majority of the counties served by KHC's allocation are rural.

An additional special needs population in Kentucky are those persons with severe persistent mental illness and other disabilities who are currently residing in nursing homes or personal care homes who could live independently in their communities if affordable housing and appropriate supportive services are available to them (Olmstead Population). Currently the Olmstead Population consists of approximately 600 persons living in personal care homes.

The Chafee population is comprised of youth aging out of foster care and those in the juvenile justice system. This population is eligible for temporary housing assistance and supportive services that assist them in transitioning from foster care to self-sufficiency.

Non-elderly disabled persons living in nursing homes or other similar facilities may be eligible for transitioning to independent, community-based living with Medicaid services. The Kentucky Transitions program is the state's Money Follows the Person program and is administered by the Division of Medicaid services at the Cabinet for Health and Family Services. The state's goal is to transition several hundred persons to independent living.

What are the housing and supportive service needs of these populations and how are these needs determined?

The majority of HOPWA clients face a high risk of homelessness due to having to choose between medical care expenses and housing costs. Through HOPWA funding they are provided stable housing and supportive services that link them to nutritional services, support groups, transportation to life-saving medical appointments, and mental health services. A comprehensive assessment is provided for each client to assess housing and service needs. Often times, clients are unable to work due to their illness which drastically reduces their income to stay in safe, decent, affordable housing.

The Olmstead Housing Initiative (OHI) is a collaboration between KHC and the Kentucky Cabinet for Health and Family Services that targets individuals with serious mental illness living in personal care homes. OHI provides assistance with moving expenses, security deposits, utility deposits, basic furniture, and provides an ongoing rental subsidy. Supportive services are provided by regional community mental health centers. The housing component of OHI is administered by KHC. The Cabinet for Health and Family Services collaborates with KHC staff on the housing and service needs of the targeted population and coordinates the service delivery system across the state.

The Chafee population requires temporary housing assistance, household set-up assistance, and case management to allow them to transition successfully from foster care/juvenile justice system care to self-sufficiency.

The Kentucky Transitions population requires housing assistance for persons of extremely low income, as most of this population receives SSI. A menu of Medicaid services are also available.

Case managers determine the housing and supportive service needs of all of these populations.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

This Consolidated Plan covers areas of the state that do not have a local Consolidated Plan. Most metropolitan statistical areas in Kentucky are covered under other plans. Statewide data from the HIV/AIDS Surveillance Report provided by the Kentucky Cabinet for Health and Family Services indicates 8,904 persons are living with HIV in Kentucky as of June 2013. Approximately one-third of this population is in KHC's Consolidated Plan service area. The number of persons in this population have remained relatively stable for several years. However, Kentucky and surrounding states are currently experiencing an increase in intravenous drug use - especially Heroin. It is possible that the number of persons affected by HIV/AIDS in Kentucky will rise over the next few years.

KHC serves this population in primarily rural areas of the state. A majority of these clients require transportation to medical appointments that are often two or more hours away.

Discussion:

On March 27, 2020, Congress passed the CARES Act in response to the health and economic crisis caused by the COVID-19 pandemic. To best assist individuals and families experiencing hardship due to being infected by the virus or due to being economically impacted by the virus, KHC identified the need to use HOPWA-CV funding to support Short-Term Rent, Mortgage and Utility (STRMU) assistance and Tenant-Based Rental Assistance to prioritize keeping people housed or quickly getting them re-housed. On an as-needed basis, KHC will also allow subrecipients to allocate funding via budget modifications to the leasing line item to support short-term hotel/motel vouchers should clients need to isolate due to a COVID-19 infection. The administrative costs to provide these services will also be funded.

NA-50 Non-Housing Community Development Needs - 91.315 (f)

Describe the jurisdiction's need for Public Facilities:

CDBG funds are used to improve quality of life through funding community projects requested by individual communities to enhance community pride and to perpetuate local identity. In particular, DLG awards grants for projects that enable local communities to provide services that they have determined are important but generally cannot afford, and foster a revitalization of community structure to help communities help themselves, especially for persons of low and moderate income. The community projects program provides funds for community development projects that address human service needs, such as senior centers, crisis centers, and facilities that provide services to low-income persons. The program has infused a large amount of funds into buildings for senior/community centers, health departments, fire stations, and facilities for handicapped persons.

How were these needs determined?

DLG works directly with eligible units of local government in distributing CDBG funds, which are awarded on a competitive basis through an open application process. Local governments are best equipped to understand the needs of their individual communities and present projects for funding that are ready to proceed. To strengthen gaps in this process, DLG conducts training for local officials and grant administrators. Training acquaints the officials with the regulatory requirements of the program. Information included that assists in ensuring strong applications and successful projects includes environmental requirements, labor standards, procurement standards, fair housing and equal opportunity and concerns related to construction and housing.

DLG undertook a survey to determine needs for all types of Public Facility projects, whether funded with CDBG funds or other sources of funding. The survey results indicated that approximately 50 percent of respondents listed park and recreation facilities as their first priority. DLG does not fund these types of projects with CDBG funds. Communities interested in these types of activities are directed to the Land and Water Conservation Fund (LWCF) and/or the Rails to Trails (RTP) programs, both of which are administered by DLG with other sources of funding. CDBG funds for public facilities are generally used for senior citizen centers, health departments, libraries, food banks, and other community capital improvement projects.

Describe the jurisdiction's need for Public Improvements:

CDBG funds are used to improve quality of life through funding public improvements requested by individual communities to enhance community pride and to address health and safety needs. In particular, DLG awards grants for projects that enable local communities to provide services that they

have determined are important but generally cannot afford, and foster a revitalization of community structure to help communities help themselves, especially for persons of low and moderate income. The public improvement program provides funds for water, wastewater, and drainage projects that provide services to low-income persons.

Water Needs - The current Kentucky Water Management Plan estimates that Kentucky has water projects scheduled with a cost of approximately \$1.75 billion to address the state's water project needs.

Wastewater Needs - The current Kentucky Water Management Plan estimates that Kentucky has wastewater projects scheduled with a cost of approximately \$1.63 billion to address the state's wastewater project needs.

How were these needs determined?

DLG works directly with eligible units of local government in distributing CDBG funds, which are awarded on a competitive basis through an open application process. Local governments are best equipped to understand the needs of their individual communities and, through an open application process, present projects for funding that are ready to proceed. To strengthen gaps in this process, DLG conducts training for local officials and grant administrators. Training acquaints the officials with the regulatory requirements of the program. Information that assists in ensuring strong applications and successful projects includes environmental requirements, labor standards, procurement standards, fair housing and equal opportunity, and concerns related to construction and housing. Applications are compared to the Water Resource Information System and the Kentucky Water Management Council's rankings of need.

DLG undertook a survey to determine all public improvement needs, including those funded with CDBG and other funds. The survey results indicated that 79 percent of respondents listed road and/or sidewalk improvements as their first priority. DLG does not fund these types of projects with CDBG funds as they are best addressed through the Kentucky Transportation Cabinet's sources of funding. The Commonwealth of Kentucky has had a long-term policy of reserving allocated CDBG Public Improvement funds for water, wastewater, and drainage infrastructure projects.

Describe the jurisdiction's need for Public Services:

At present, DLG public services projects focus on Recovery Kentucky (Transitional Supportive Housing). Data indicate that as many as one-third of homeless adults suffer from mental illness, and as many as one half suffer from some sort of addiction, and many are dually diagnosed with both. Often they have

difficulty finding and keeping employment, basic life skills are underdeveloped and they have complex health issues. The needs of this population are extensive and complex and cannot be solved solely by providing safe and affordable housing. Therefore, DLG, along with KHC, entered into a cooperative initiative with other agencies of the Commonwealth to address this need.

How were these needs determined?

DLG anticipates funding services for existing Recovery Kentucky Centers and new centers scheduled to be constructed.