

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment examines needs related to affordable housing, special needs housing, community development and homelessness for the State of Kentucky. The Needs Assessment includes the following sections:

- Housing Needs Assessment
- Disproportionately Greater Need
- Public Housing
- Homeless Needs Assessment
- Non-Homeless Special Needs Assessment
- Non-Housing Community Development Needs
- Units lacking complete kitchen facilities;
- Units lacking complete bathroom facilities;
- Housing cost burden of more than 30 percent of the household income (for renters, housing costs include rent paid by the tenant plus utilities and for owners, housing costs include mortgage payments, taxes, insurance, and utilities); and
- Overcrowding which is defined as more than one person per room, not including bathrooms, porches, foyers, halls, or half-rooms.

Annually the state receives approximately \$48 million in Community Development Block Grant (CDBG) funds, Emergency Solutions Grant (ESG), HOME Investment Partnerships (HOME) Program, Housing Opportunities for Persons with AIDS (HOPWA), and Housing Trust Funds (HTF). Please see the Appendix in AD-25 for details about the administration and uses of these funds.

The following housing and community development entitlement programs, CDBG and HOME, operate under federally-established income limits.

Generally, very-low-income refers to incomes at or below 30 percent of AMI; low-income refers to incomes between 31 and 50 percent of AMI; moderate-income refers to incomes between 51 and 80 percent of AMI; all adjusted for family size. The CDBG and HOME programs target low- and moderate-income beneficiaries, except that HOME rental activities can benefit those with income up to 60% of AMI. ESG activities are assumed to benefit low- and moderate-income persons.

The following table provides the current income limits subject to annual adjustments by HUD.

Household Size	30% of Median Very Low Income	50% of Median Low Income	80% of Median Moderate Income
1	\$13,150	\$21,950	\$35,100
2	\$15,050	\$25,100	\$40,150
3	\$16,950	\$28,200	\$45,150
4	\$18,800	\$31,350	\$50,150
5	\$20,300	\$33,850	\$54,150
6	\$21,800	\$36,350	\$58,200
7	\$23,300	\$38,850	\$62,200
8	\$24,850	\$41,400	\$66,200

Table 1 - HUD Income Limits

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

Summary of Housing Needs

The Commonwealth of Kentucky was home to an estimated 4,425,092 people in 2015 according to the American Community Survey. Forty-five percent of the state's 1,716,168 households were of low and moderate incomes (LMI) with families making up approximately 40 percent of all LMI households. An estimated 14 percent of all families live at or below the poverty rate with more than a third (36 percent) of female-headed households with children living in poverty.

The racial and ethnic composition of the state was majority white (87 percent). People identifying as Black or African American, while just eight percent of the total population, made up the largest racial group residing in the state. Roughly three percent of the population was Hispanic.

The median age of the state is 38.8 years as compared to 37.6 in the United State as a whole. Fifteen percent of the residents are 62 years of age and older. Over a quarter of the population is under 19 years of age.

Sixty-six percent of the state's housing stock is owner-occupied.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	4,339,367	4,397,353	1%
Households	1,674,738	1,708,499	2%
Median Income	\$41,197.00	\$43,740.00	6%

Table 2 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	248,025	218,510	295,870	171,575	774,520
Small Family Households	83,865	70,735	108,650	72,795	430,875
Large Family Households	13,805	12,670	20,790	12,425	58,795
Household contains at least one person 62-74 years of age	39,400	50,400	69,790	40,825	165,875
Household contains at least one person age 75 or older	27,805	41,815	44,230	18,905	51,125
Households with one or more children 6 years old or younger	46,185	33,380	43,825	26,875	87,945

Table 3 - Total Households Table

Data 2011-2015 CHAS
Source:

Household Profile

Family households make up a majority of Kentucky households (52 percent). Over a third of all family households have low and moderate incomes, roughly 40 percent of all LMI households in 2015. Many very low-income families have one or more children under the age of six living in the household (47 percent of all very low-income family households).

Over a third of all low and moderate-income households include one or more people over the age of sixty-two (36 percent).

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	3,745	2,095	1,895	600	8,335	1,870	1,450	1,155	585	5,060
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	1,405	1,155	940	505	4,005	165	315	340	270	1,090
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4,245	3,460	3,495	1,000	12,200	1,120	1,300	1,925	1,340	5,685
Housing cost burden greater than 50% of income (and none of the above problems)	85,485	22,130	2,980	195	110,790	42,595	23,785	12,315	2,740	81,435
Housing cost burden greater than 30% of income (and none of the above problems)	19,845	48,905	30,805	3,315	102,870	16,545	26,245	40,945	18,475	102,210
Zero/negative Income (and none of the above problems)	16,670	0	0	0	16,670	9,335	0	0	0	9,335

Table 4 – Housing Problems Table

Data 2011-2015 CHAS
Source:

Housing Problems

Lower-income households have higher rates of housing problems. Housing problems are defined as houses: 1) Lacking complete kitchen facilities; 2) Lacking complete plumbing facilities; 3) Cost burden greater than 30 percent (share of income devoted to housing costs), and 4) More than one person per room (overcrowding).

Very low-income households make up a significant proportion of households experiencing severe housing problems. Renter households report having one or more severe housing problems at a higher rate than owner households (31 percent as compared to 19 percent). Seventy percent of very low-income renter households and roughly half (49 percent) of very low-income owner households reported experiencing one or more severe housing problems in 2015.

Overcrowding and substandard housing, while reported at a lower rate by all households, over a third of very low income renter households lived in housing without complete plumbing or kitchen facilities or experienced some degree of overcrowded living conditions.

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	94,885	28,845	9,310	2,300	135,340	45,745	26,845	15,730	4,935	93,255
Having none of four housing problems	48,450	80,220	105,380	50,240	284,290	32,940	82,600	165,445	114,100	395,085

	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
Household has negative income, but none of the other housing problems	16,670	0	0	0	16,670	9,335	0	0	0	9,335

Table 5 – Housing Problems 2

Data 2011-2015 CHAS
Source:

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	44,075	30,675	14,535	89,285	17,990	16,645	22,065	56,700
Large Related	7,520	4,640	2,310	14,470	2,940	3,285	3,525	9,750
Elderly	16,955	14,590	5,960	37,505	24,445	21,375	17,550	63,370
Other	43,520	25,115	12,085	80,720	15,400	9,890	10,710	36,000
Total need by income	112,070	75,020	34,890	221,980	60,775	51,195	53,850	165,820

Table 6 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

Cost Burdened Households

The high cost of housing is the most frequently reported housing problem reported by all Kentucky households.

Very low-income renter households are most impacted by high housing costs and are considered housing cost-burdened (50 percent of all cost-burdened renter households and 29 percent of all cost-burdened owner households). Roughly one-quarter of all households that are housing cost-burdened are elderly, with over a third (38 percent) paying more than 30 percent of their income on housing.

Renter households are also disproportionately severely cost-burdened, representing roughly sixty percent (59 percent) of all severely cost-burdened households. Low-income renter and owner households are more likely to be severely housing cost-burdened, regardless of the makeup of the household (97 percent and 85 percent respectively).

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	36,775	8,380	775	45,930	14,195	8,330	4,590	27,115
Large Related	6,125	845	110	7,080	2,115	1,450	710	4,275
Elderly	11,735	4,975	1,005	17,715	15,695	9,170	4,680	29,545
Other	35,910	8,755	1,305	45,970	11,660	5,245	2,455	19,360
Total need by income	90,545	22,955	3,195	116,695	43,665	24,195	12,435	80,295

Table 7 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

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	5,010	3,890	3,570	1,225	13,695	975	1,150	1,670	1,120	4,915

	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
Multiple, unrelated family households	640	730	735	255	2,360	340	570	685	520	2,115
Other, non-family households	185	185	225	90	685	20	45	55	10	130
Total need by income	5,835	4,805	4,530	1,570	16,740	1,335	1,765	2,410	1,650	7,160

Table 8 – Crowding Information – 1/2

Data 2011-2015 CHAS
Source:

Overcrowding (More than one person per room)

Compared to cost-burdened households, the share of households reporting overcrowded or severely overcrowded living conditions is relatively low.

Very low and low-income renter households experience overcrowding at rates higher than owner households with similar incomes (64 percent as compared to 43 percent). Single-family households are more likely to have more than one person per room than other identified household types.

	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	0	0	0	0	0	0	0	0

Table 9 – Crowding Information – 2/2

Data Source Comments:

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

High housing costs are reported by 182,050 other, non-family renter and owner households, roughly one-third of all housing cost-burdened households.

Non-family renter households, experience high housing cost conditions. Roughly 37 percent (126,690 households) of all non-family renter households are housing cost-burdened. Over half (43,520 very low-income households) report spending more than 30 percent of their income on housing. Seventy-eight percent (35,910 very low-income households) are considered severely housing cost-burdened.

Similar housing cost burdens are reported by owner households. Twenty-three percent of all owner households with high housing costs are other, non-family households (55,360 households). Sixty percent of these households reporting a severe cost burden are very low income (11,660 households).

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.

Over 22,388 survivors received non-residential services through Kentucky Coalition Against Domestic Violence. In 2018, there was an estimate of 3,722 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, households include 1,419 children and 2,303 do not include children, and 23 are households comprised only of children under the age of 18. At a glance, in one day, KCDAV reported serving 1,188 victims and found refuge for 818 domestic violence victims in emergency shelters or transitional housing provided by local domestic violence programs. Unfortunately, 74 unmet requests for services in one day, of which 81% (60) were for housing. During the Balance of State CoC's point-in-time homeless count in 2019, 281 reported as a victim of domestic violence experiencing homelessness.

What are the most common housing problems?

The most common housing problems are high housing costs. Very low-income elderly renter household incomes are more affected by high housing costs. Nearly one-quarter of those affected by high housing costs are elderly. With a fixed income, they are paying in excess of 30 percent of their income on housing. Such circumstances increase the risk of housing instability.

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

The most common housing problems are high housing costs. Very low-income elderly renter household incomes are more affected by high housing costs. Nearly one-quarter of those affected by high housing costs are elderly. With a fixed income, they are paying in excess of 30 percent of their income on housing. Such circumstances increase the risk of housing instability.

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

According to the ALICE Report, 1,003,014 households in Kentucky live above the bare minimum economic survival level that is based on the local cost of living. ALICE is defined as at risk of poverty due to being asset limited, income constrained, and employed. The ALICE thresholds is the bare minimum economic survival level that is based on the local cost of living in Kentucky. The count revealed 24.5 percent (or 415,040 households) are at risk of poverty as they are living at the bare minimum economic survival level. Overcrowded households larger than the 2.45 average sized household in Kentucky are at higher risk of homelessness.

- 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. Childcare, 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:

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

According to the Kentucky ALICE Report, 24.5% of Kentuckians are measured as being a part of a growing number of households that do not earn enough to afford basic necessities, a population called ALICE (Asset Limited, Income Constrained, Employed). The ALICE Threshold is the bare-minimum economic survival level that is based on the local cost of living in each area (unitedforalice.org). Approximately 42% of Kentuckians are living below this threshold. Such characteristics are indication for poverty. The 24.5% population are at risk of instability and increased risk of homelessness.

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

According to HUD, disproportionate need refers to any need for a certain race/ethnicity that is more than ten percentage points above the need demonstrated for the total households within the jurisdiction at a particular income level. The tables below indicate the share of households by race/ethnicity and income level experiencing one or more of the four housing problems. The four housing problems are 1) Housing unit lacks complete kitchen facilities; 2) Housing unit lacks complete plumbing facilities; 3) More than one person per room (overcrowded), and 4) Household are cost-burdened (between 30 and 50 percent of income is devoted to housing costs).

Disproportionate need for each race/ethnicity is determined by calculating the share of the total number of households with one or more housing problems from each race/ethnicity and comparing that figure to the share of all Kentucky households at that income level that experiences the problem. (Share of Race/Ethnicity = “# of households for that race/ethnicity with one or more housing problem/total # of households for that race/ethnicity.)

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 10 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 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%

0%-30% of AMI

Many of Kentucky’s very low households (72 percent) report experiencing at least one housing problem.

Very low income Pacific Islander (86 percent) and Hispanic (85 percent) households have a disproportionate housing need with one or more identified 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 11 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 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%

30%-50% of AMI

Over half (56 percent) of low income households in Kentucky experience at least one housing problem.

Low income African American (67 percent), Asian (74 percent), and Hispanic (67 percent) households have a disproportionate housing need with one or more identified 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
White	80,266	175,238	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
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 12 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 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%

50%-80% of AMI

Roughly one third (32 percent) of moderate income households in Kentucky report at least one housing problem.

Moderate income Asian (46 percent) and American Indian and Alaska Native (51 percent) households have a disproportionate housing need with one or more identified 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 13 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 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%

80%-100% of AMI

At least one housing problem is reported by 18 percent of households with incomes between 80-100 percent AMI.

Asian households with incomes of between 80% and 100% of the area median income have a disproportionate housing need with one or more identified housing problems (36 percent).

Discussion

The following groups have disproportionately greater needs:

Households in each of the identified racial and ethnic groups, regardless of their income, were disproportionately impacted by one or more housing problems. Low- and moderate-income African-American, Pacific Islanders, and Hispanic households have disproportionately greater housing needs when compared to the Commonwealth as a whole. Asian households are disproportionately impacted regardless of the income level, except at the lowest 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

According to HUD, disproportionate need refers to any need for a certain race/ethnicity that is more than ten percentage points above the need demonstrated for the total households within the jurisdiction at a particular income level. The tables below indicate the share of households by race/ethnicity and income level experiencing one or more of the four severe housing problems. The four housing problems are 1) Housing unit lacks complete kitchen facilities; 2) Housing unit lacks complete plumbing facilities; 3) More than 1.5 person per room (overcrowded), and 4) Household is severely cost-burdened (greater than 50 percent of income is devoted to housing costs).

Disproportionate need for each race/ethnicity is determined by calculating the share of the total number of households with one or more severe housing problems from each race/ethnicity and comparing that figure to the share of all Kentucky households at that income level that experiences the problem. (Share of Race/Ethnicity = “# of households for that race/ethnicity with one or more severe housing problem/total # of households for that race/ethnicity.)

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 14 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 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%

0%-30% of AMI

The share of very low income households in Kentucky experiencing at least one severe housing problem is 55 percent. More than 131,300 households in the state experience at least one severe housing problem at this income level.

Data indicates that very low income Pacific Islander (86%) and Hispanic (76%) households have a disproportionate greater severe housing need with one or more of the housing problems identified above.

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 15 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 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%

30%-50% of AMI

Roughly one quarter of low income Kentucky households experience at least one severe housing problem. More than 48,300 households have at least one severe housing problem at this income level.

Low income Asian households have a disproportionate housing need with one or more severe housing problems (33 percent).

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 16 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 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%

50%-80% of AMI

Nine percent of Kentucky’s moderate income households report at least one severe housing problem is nine percent. Just over 25,000 households at this income level experience at least one severe housing problem.

Moderate income Hispanic households have a disproportionate housing need with one or more of severe housing problems (20 percent).

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

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
Hispanic	222	2,670	0

Table 17 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 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%

80%-100% of AMI

Roughly 7,500 households earning 80 to 100 percent of the AMI, 15 percent of all households within this income range, experienced at least one severe housing problem.

American Indian and Alaska Native (46 percent) and Hispanic (40 percent) households have disproportionate housing needs at this income range, reporting one or more severe housing problems.

Discussion

Hispanic households are more likely to be disproportionately impacted by severe housing problems than other populations especially those with extremely low incomes. Also impacted, albeit at a lesser frequency, are Asian and Pacific Islander (0-30% of AMI) and American Indian and Alaska Native (80-100% AMI) households. African-American households did not report any housing problems at any income level.

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

According to HUD, disproportionate need refers to any need for a certain race/ethnicity that is more than ten percentage points above the need demonstrated for the total households within the jurisdiction at a particular income level. The table below indicates the share of households by race/ethnicity experiencing cost burden (paying between 30-50 percent of household income for housing costs) and severe cost burden (paying more than 50 percent of household income for housing costs).

Disproportionate need for each race/ethnicity is determined by calculating the share of the total number of cost-burdened and severely cost-burdened households from each race/ethnicity and comparing that figure to the share of all Kentucky households. (Share of Race/Ethnicity = “# of households for that race/ethnicity with cost burden/total # of households for that race/ethnicity.”)

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 18 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

	Any Cost Burden (> 30%)	Cost Burdened (30%€50%)	Severely Cost Burdened (>50%)
All	26%	14%	11%
€ç White, Non-Hispanic	24%	14%	11%
€ç African-American	40%	19%	20%
Asian	29%	17%	12%

â€ç American Indian/Alaska Native	40%	23%	16%
â€ç Pacific Islander	29%	11%	17%
Hispanic	33%	17%	16%

Table 19 - Cost Burdened by Race/Ethnicity

Discussion

In Kentucky, roughly 73 percent of all households spend 30 percent or less of their income on housing. Fourteen percent are considered “cost-burdened” (30-50 percent income spent on housing costs), and 11 percent of households are “severely cost-burdened” (more than 50 percent of income spent on housing costs). The share of income to housing costs for each race/ethnicity follows. As a group, African-American and American Indian/Alaska Native households are, as defined by HUD, disproportionately affected by housing costs exceeding 30% of their household income.

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?

The housing problem data revealed that housing problems were experienced by race and ethnic categories within a specific income range at varying levels. A racial or ethnic group can have a disproportionately greater need and still have significantly fewer households experiencing a housing problem than households in other racial or ethnic groups. The racial and ethnic groups that have disproportionately greater needs than the needs of Kentucky's population in specific income categories are identified in the following listing. Hispanic/Latinx households at all income levels reported having one or more disproportionate housing or severe housing problems. Asian households, apart from extremely low-income households, report similar experiences.

Housing Problems

0-30% AMI

- Pacific Islander
- Hispanic / Latinx
- Black / African American
- Asian
- Hispanic / Latinx
- Asian
- American Indian / Alaska Native
- Asian
- Pacific Islander
- Hispanic / Latinx
- Asian
- Hispanic / Latinx
- American Indian / Alaska Native
- Hispanic / Latinx
- None

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

Per the Comprehensive Housing Affordability Strategy (CHAS) estimates used for the development of this Consolidated Plan, the needs for races/ethnicities are indicated above. Income categories have other, more general needs, as described in the Housing Needs Assessment and the Housing Market Analysis.

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

The Housing Needs section above provides an overview of demographic conditions and housing problems.

NA-35 Public Housing – (Optional)

Introduction

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 *

Table 20 - 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
# of Elderly Program Participants (>62)	0	5	0	926	124	695	0	0	
# of Disabled Families	0	15	0	1,603	94	1,260	0	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 Families requesting accessibility features	0	24	0	4,714	516	3,829	0	0
# 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 21 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	22	0	3,828	467	3,027	0	0	296
Black/African American	0	2	0	861	48	779	0	0	29
Asian	0	0	0	5	1	4	0	0	0
American Indian/Alaska Native	0	0	0	15	0	14	0	0	1
Pacific Islander	0	0	0	5	0	5	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 22 – 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	0	51	2	48	0	0	1
Not Hispanic	0	24	0	4,663	514	3,781	0	0	325

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

Table 23 – 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:

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?

As of November 2020, Kentucky Housing Corporation's (KHC) housing choice voucher (HCV) waiting list has approximately 4,500 applicants consisting of multiple family types. The HCV waiting list does target several distinct populations.

In general, applicants are placed on and selected from the waiting list according to the date and time a completed preliminary application is received in KHC's offices. However, KHC does offer several preference or referral options which allow an applicant to receive a higher placement on the waiting list at the time of application or once required criteria has been documented.

Key preferences include the following:

- Applicants who, at pre-application, reside in and remain in KHC's 87-county jurisdiction while on the waiting list.
- A preference is applied to applicants whose head of household or spouse are elderly, over the age of 62.
- A preference is applied for households that include a non-elderly person(s) with disabilities, defined as any family that includes a person with disabilities who is at least 18 years old and not yet 62 years old.
- A preference is applied for households who certify homelessness whose head, spouse, or non-elderly household member (age 18-61) is a person with disabilities.

Referral programs which bypass the waiting list include:

Veterans Emerging Through Transition (VETT):

Homeless veteran individuals or households who served in the military and received either an administrative separation from service or a bad conduct discharge.

Kentucky Moving On Program:

KHC will provide housing assistance to eligible individuals and households to transition from Continuum of Care (CoC)-funded Permanent Supportive Housing (PSH) programs to the HCV program. Eligible persons will be referred to KHC by authorized KY Balance of State Continuum of Care (KY BoS CoC) PSH grant recipients and sub-recipients.

Family Unification Program:

KHC will accept families and youths documented and/or certified by the Public Child Welfare Agency (PCWA) as eligible for the FUP.

FUP-Eligible Families are defined as families the PCWA has documented and/or certified as a family for whom the lack of adequate housing is a primary factor in:

- The imminent placement of the family's child(ren) in out-of-home care; or
- The delay in the discharge of the child(ren) to the family from out-of-home care; and
- PHA has determined eligible for a Housing Choice Voucher.

Please see continued narrative in the Discussion section.

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

Discussion:

FUP-Eligible Youth is defined as a youth the PCWA has documented and/or certified to be at least 18 years old, and not more than 24 years of age, and who has left foster care, or will leave foster care within 90 days, in accordance with a transition plan described in section 475(5)(H) of the Social Security Act, and is homeless or is at risk of becoming homeless at age 16 or older. When necessary, certification of a youth being homeless or at risk of becoming homeless may come from a Balance of State Continuum of Care partner. FUP eligible youth are encouraged to apply to the HCV waiting list when it is open.

Mainstream (Non-Elderly, Disabled Households):

KHC will accept referrals from Balance of State Continuum of Care (BoS CoC) partners. Referral jurisdiction will match that of the BoS CoC's jurisdiction (118 counties). Referrals must include one of the following targeted groups:

- Transitioning out of institutional or other segregated settings serving persons with disabilities
- At serious risk of institutionalization
- Currently experiencing homelessness
- Previously experienced homelessness and is a resident of permanent supportive housing or a rapid rehousing program, or other temporary tenant-based rental assistance program
- At risk of homelessness

Although the HCV waiting list does not accommodate a common request for immediate housing assistance, the designated preferences and referral programs do address the need for several targeted populations. The HCV team works closely with other KHC teams to identify resources for homeless

individuals, including vacant units at statewide multifamily properties and county-by-county assistance references.

NA-40 Homeless Needs Assessment – 91.305(c)

Introduction:

As of January 2018, Kentucky had an estimated 3,688 experiencing homelessness on any given day, as reported by Continuums of Care to the U.S. Department of Housing and Urban Development (HUD). Of that total, 286 were family households, 369 were Veterans, 193 were unaccompanied young adults (aged 18-24), and 369 were individuals experiencing chronic homelessness. Public school data reported to the U.S. Department of Education during the 2016 – 2017 school year shows that an estimated 27,603 public school students experienced homelessness over the course of the year. Of that total, 1,753 students were unsheltered, 3,465 were in shelters, 1,057 were in hotels/motels, and 21,328 were doubled up.

The Kentucky Balance of State (BoS) CoC serves 118 of 120 Kentucky Counties, excluding Jefferson and Fayette. The BoS CoC is subdivided into six regions that incorporate the established Area Development District (ADD) multi-county regions. These CoC regions are composed of interested homeless service providers, developers, community leaders, advocates, financial institutions, and people utilizing the homeless service delivery system. Each CoC Region appoints two representatives to the BoS CoC Advisory Board, who is tasked with decision-making and governance of the BoS CoC while KHC serves as the Collaborative Applicant and HMIS System Admin on behalf of the BoS CoC. With such a geographically expansive CoC to implement Coordinated Entry, the BoS CoC Advisory Board has opted to utilize the state's 15 Area Development Districts (ADDs) as designated geographical sub-regions for Coordinated Entry Local Prioritization Communities (LPCs). The LPCs are local/regional groups that are responsible for the implementation of the Coordinated Entry System. Each of the 15 BoS CoC LPCs are comprised of the area's HUD-funded (Continuum of Care and Emergency Solution Grants programs) homeless and housing service providers, as well as interested community partners, non-HUD funded homeless services providers, local law enforcement, veteran service providers, community mental health providers, and homeless liaisons for local school districts.

Coordinated Assessment

The CoC Program interim rule at 24 CFR 578.7(a)(8) requires that CoCs establish a Centralized or Coordinated Assessment System. A Centralized or Coordinated Assessment System is meant to improve system-wide entry, assessment, and referral of homeless people or those at risk of becoming homeless.

The BoS CoC began implementation of its Coordinated Entry system with a pilot program in Region 6 (now the Bluegrass ADD LPC), which began in July 2015. Since then, the BoS CoC learned much about BoS-wide implementation. The BoS CoC Advisory Board has adopted HUD CPD Notices

16-11 and CPD 17-01. The Coordinated Entry Committee has utilized the HUD Coordinated Entry Self-Assessment Tool, as well as updated BoS CoC Policies and Procedures annually. The BoS CoC began training each LPC in the fall of 2016 with the goal of each LPC being functional prior to the HUD January 23, 2018 deadline, which was successful. By December 2017, each Lead Agency has been identified, and each LPC has begun meeting to begin prioritization of CoC and ESG resources for those experiencing Category 1 and Category 4 of HUD’s homeless definition.

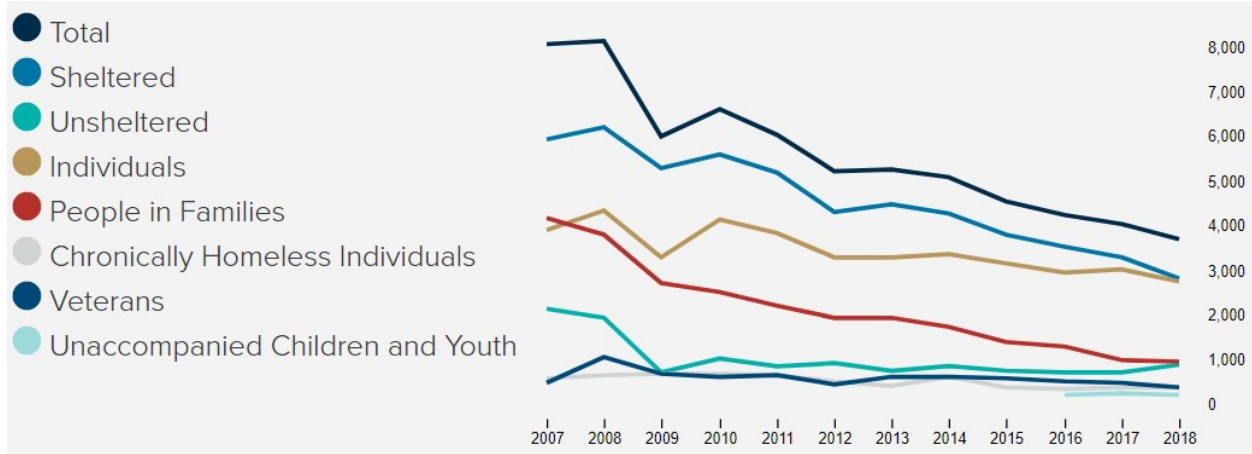
For information on the "No Wrong Door" model for Coordinated Entry access and assessment, please see the attached Appendix in AD-25.

Homeless Needs Assessment

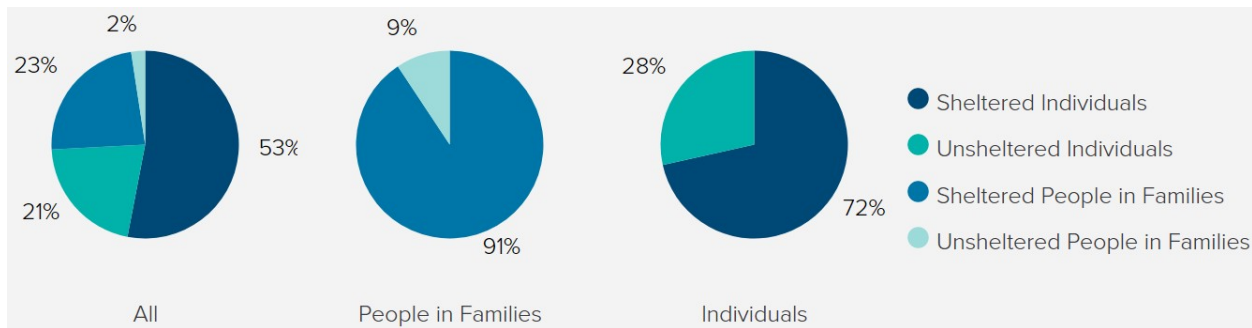
Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	58	575	2,400	2,000	1,680	45
Persons in Households with Only Children	3	6	80	68	40	30
Persons in Households with Only Adults	592	990	7,716	6,500	2,314	90
Chronically Homeless Individuals	54	128	728	100	0	730
Chronically Homeless Families	0	7	20	5	0	400
Veterans	20	124	325	276	125	60
Unaccompanied Child	78	44	610	518	300	45
Persons with HIV	5	4	10	8	5	45

Table 24 - Homeless Needs Assessment

Data Source Comments: PIT Count, State of Kentucky (2019)



Number of People Experiencing Homelessness, by Type, 2007-2018



Share of Homeless Population Living Sheltered or Unsheltered, 2018

Indicate if the homeless population is: Sheltered Unsheltered People in Families Unsheltered People in Families

Has No Rural Homeless

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):

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	1,254	586
Black or African American	221	50
Asian	0	1
American Indian or Alaska Native	7	0
Pacific Islander	2	2
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	41	15
Not Hispanic	1,530	635

Data Source

Comments:

2019 Kentucky BoS CoC Point-in Time Date 1/30/19

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

Families:

2019 PIT number of households with at least one adult and one child (“family”) was 204. Of these, 157 households were in emergency shelters, 28 in transitional housing, and 19 were unsheltered. Using HMIS data and 2019 PIT data, 2,400 people (adults and children) are expected to experience literal homelessness over one year. This equates to at least 1,200 households. When evaluating HMIS data for children in households with at least one adult for the period 7/1/18 to 6/30/19, 88 percent were under the age of 13 (45 percent of this subset of children were under the age of 5). Adults in households with children reported much lower rates of physical and/or mental health conditions or challenges with drug and/or alcohol abuse as compared to persons in households with no children (34 percent compared to 65 percent).

Veterans:

2019 PIT number of veteran households was 142 (144 veterans). Of these, 61 households were in emergency shelters, 63 were in transitional housing, and 18 were unsheltered. Of the 142 veteran households, 8 were households with children, and 136 were households without children. Using both HMIS data and 2019 PIT data, 325 veterans are estimated to experience literal homelessness (i.e., living in a place not meant for human habitation, an emergency shelter, or a transitional housing program) over one year. Using HMIS data for veterans in emergency shelters and transitional housing programs between 7/1/18 and 6/30/19, 96 percent were male, and 4 percent were female; 28 percent were under the age of 45; 33 percent reported having a mental health condition and 42% reported problems with

alcohol and/or drug abuse. Thirty-seven percent reported having no income of any type at program entry and only one percent of veterans were receiving income from employment at entry.

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

The number of persons homeless by racial and ethnic group are as follows, according to HMIS data for 7/1/2018 to 6/30/2019 and the 2019 PIT Count:

- White: 8470
- Black or African American: 1223
- Asian: 5
- American Indian or Alaska Native: 32
- Pacific Islander: 18

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The previous six PIT Counts reported the following:

In 2013, there were:

- 899 Sheltered Homeless Individuals
- 417 Unsheltered Homeless Individuals
- 893 Sheltered Homeless People in Families
- 183 Unsheltered Homeless People in Families

In 2014, there were:

- 879 Sheltered Homeless Individuals
- 388 Unsheltered Homeless Individuals
- 680 Sheltered Homeless People in Families
- 282 Unsheltered Homeless People in Families

In 2016, there were:

- 822 Sheltered Homeless Individuals
- 418 Unsheltered Homeless Individuals
- 662 Sheltered Homeless People in Families
- 155 Unsheltered Homeless People in Families

In 2017, there were:

- 880 Sheltered Homeless Individuals

- 446 Unsheltered Homeless Individuals
- 535 Sheltered Homeless People in Families
- 79 Unsheltered Homeless People in Families

In 2018, there were:

- 844 Sheltered Homeless Individuals
- 608 Unsheltered Homeless Individuals
- 541 Sheltered Homeless People in Families
- 84 Unsheltered Homeless People in Families

The source is 2013 - 2018 PIT data. For “Sheltered Individuals”, these numbers include people in “Households with only children” meaning people under 18 without an adult in the household. Please note the count for people under 18 is minimal. For “Unsheltered Individuals”, the numbers also include unaccompanied minors if they were found during that year’s PIT count.

Discussion:

The narrative above shows the number of people by household type that were experiencing literal homelessness during each year’s Point-in-Time Count (PIT). Including the 2019 PIT, which is not shown above, the number of households without children (i.e., households with only adults) continues to represent the majority of households experiencing homelessness, especially among those living in places not meant for human habitation. In 2019, 1360 households with only adults were homeless as compared to 204 households with children. Among the unsheltered, 419 households only had adults, while 19 included children. The majority of the adult-only households included just one adult. Of the people in households without children, 61.6 percent were male, 38 percent were female, and less than one percent self-identified as transgender. Among the 592 adults without children who were unsheltered, 64 percent were male. The Kentucky Balance of State Continuum of Care (KY BoS CoC) is made up of 118 counties and the majority of them do not have emergency shelters or transitional housing programs for people experiencing homelessness. Of the shelters that do exist, several limit their target population to just one gender or only households with children. This presents a significant gap in services in many areas.

Point in Time 2013-2018

In 2013:

- 2392 Total Homeless
- 1076 Families
- 1316 Individuals

In 2014:

- 2229 Total Homeless
- 962 Families
- 1267 Individuals

In 2015:

- 2119 Total Homeless
- 877 Families
- 1242 Individuals

In 2016:

- 2057 Total Homeless
- 817 Families
- 1240 Individuals

In 2017:

- 1940 Total Homeless
- 614 Families
- 1326 Individuals

In 2018:

- 2077 Total Homeless
- 625 Families
- 1452 Individuals

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 the Olmstead population (persons with serious mental illness) with housing vouchers and short-term assistance. The Recovery Kentucky program assists persons with addictions. These centers are funded by DLG, KHC, the Department of Corrections, and other funds, and are expected to assist more than 1,000 persons annually. CDBG services funding and KHC rental assistance funding supports more than 10 centers across the state.

In 2019, KHC's Housing Choice Voucher program was also awarded 74 new Family Unification Program vouchers to assist transition-age youth and families. The program can assist the following two household types:

- Families for whom the lack of adequate housing is a primary factor in the imminent placement of the family's child(ren) in out-of-home care or the delay in returning child(ren) to the family from out-of-home care. (No time limit on assistance for FUP families.)
- Youth 18-24 years of age who left foster care, or will leave foster care within 90 days, in accordance with a transition plan and are homeless or are at risk of becoming homeless. (Maximum of 36 months.)

Case workers with the Cabinet for Health and Family Services refer clients to KHC for Family Unification Program vouchers.

KHC has dedicated housing assistance for 100 homeless Kentucky veterans through the Veterans Emerging Towards Transition (VETT) Program. Through the VETT program, KHC has a preference for 100 Housing Choice Vouchers (HCV) for qualified homeless veterans in the 87 counties KHC serves under the HCV program. This special assistance will help qualified veterans pay for housing and ultimately reduce the number of homeless veterans in Kentucky.

KHC also created the Kentucky Moving On initiative in 2017. The program is a partnership with the Kentucky Balance of State Continuum of Care whereby persons currently in CoC-funded permanent supportive housing units who are no longer in need of intensive case management and supportive services may transition out of the PSH-funded resource into a Housing Choice Voucher within the community. The program allows people who have achieved housing stability to transition into community-based housing and frees up limited PSH resources for persons with more severe needs, such as those experiencing chronic homelessness.

Additionally, in 2019, KHC was also awarded 200 Mainstream Vouchers that can serve households with a non-elderly member with a disability. It is anticipated these vouchers can serve many persons experiencing or who have experienced homelessness in need of a permanent housing subsidy.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	6,909
Area incidence of AIDS	107
Rate per population	0
Number of new cases prior year (3 years of data)	225
Rate per population (3 years of data)	0
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	7,108
Area Prevalence (PLWH per population)	214
Number of new HIV cases reported last year	96

Table 25 – HOPWA Data

Data Source Comments: CHFS.ky.gov Surveillance Report

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	0
Short-term Rent, Mortgage, and Utility	0
Facility Based Housing (Permanent, short-term or transitional)	0

Table 26 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant Based Rental Assistance	236
Short-Term Rent, Mortgage, and Utility	627
Facility Based Housing (Permanent, short-term or transitional)	200

Table 27 - HIV Housing Need (HOPWA Grantees Only)

Data Source

Part 4 of HOPWA CAPER reports (last 5 years) + 20%

Notes

There was no Facility Based Housing reported during the last five years; it is estimated that there are 200 unmet needs to anticipate the need for Facility Based Housing in the future.

Describe the characteristics of special needs populations in your community:

Special needs populations include frail and non-frail elderly, persons with physical disabilities, persons with mental or behavioral disabilities, persons with HIV/AIDS, persons with alcohol and drug addictions, and victims of domestic violence.

Elderly: Needs of Elderly include increasing accessibility of housing and public spaces to accommodate wheelchairs and other physical disabilities, need for meals on wheels or other meal services, and need for transportation services. According to the 2015 ACS, there were 633,219 elderly, defined as those over the age of 65, in Kentucky.

Frail Elderly: Frail elderly is defined as an elderly person who requires assistance with three or more activities of daily living, such as bathing, walking and performing light housework. The needs of the frail elderly include those of the elderly listed above in addition to other services such as in-home aids or living situations that provide medical support. According to the 2015 ACS, there were 144,109 elderly people in Kentucky who are likely considered frail because they have either self-care or independent living difficulty. Self-care difficulty is defined as having difficulty bathing or dressing. Independent living difficulty is when someone, due to a physical, mental or emotional problem, has difficulty doing errands alone such as visiting a doctor's office or shopping.

Disability: Physical disabilities can include hearing, vision, cognitive, ambulatory, self-care or independent living difficulties. The disability rate in Kentucky is 17 percent. As shown in the table below, the incidence of disabilities increases significantly for those aged 65 or older.

Developmental Disability: The Kentucky Department for Behavioral Health, Developmental and Intellectual Disabilities (DBHDID) oversees the administration of funding and resources for preventing disability, building resilience in individuals and their communities, and facilitates recovery for people whose lives have been affected by mental illness, intellectual disability or other developmental disability, or substance abuse.

Mental Illness: According to SAMHSA, close to 4.7 percent of adults in Kentucky live with a serious mental health condition (such as schizophrenia, bipolar disorder, and major depression). Only 46.9 percent of adults with mental illness in Kentucky receive any form of treatment from either the public system or private providers (SAMHSA). The remaining 43.1 percent receive no mental health treatment. Public mental health services in Kentucky are administered and provided by the Kentucky Cabinet of Health and Family Services-Division of Behavioral Health.

Substance Use Disorders: Recovery Kentucky is a joint effort by the Department for Local Government (DLG), the Department of Corrections, and KHC. Recover Kentucky was created to help Kentuckians

recover from substance abuse, which often leads to chronic homelessness. There are 14 Recovery Kentucky centers across the Commonwealth. They are in Bowling Green, Campbellsville, Erlanger, Florence, Grayson, Paducah, Richmond, Somerset, and Knott County. These centers provide housing and recovery services for up to 2,000 Kentuckians simultaneously across the state. Please see the Appendix in AD-25 for information about Recovery Kentucky efforts.

Domestic Violence: The Kentucky Coalition Against Domestic Violence (KCADV) provides a strong, statewide voice on behalf of survivors and their children. KCADV administers \$13 million in state and federal funds to its 15 member programs, runs a Certification Program for all domestic violence program staff including 30 hours of classroom instruction, and operates an Economic Empowerment Program serving survivors across the state. For more details on the efforts to combat domestic violence, please refer to the Appendix in AD-25.

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

While the scope of supportive services varies based upon an individual's characteristics, the following is a list of services commonly needed by non-homeless people with special needs. These services may be provided either on- or off-site:

- Accessible housing
- Advocacy, referral, information
- Case management
- Childcare
- Counseling
- Crisis hotline
- Education
- Employment training
- Family and caregiver support
- Financial assistance
- Health care
- Home management activities
- Interpretation services
- Legal assistance

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

7108 persons are living with HIV in Kentucky as of June 2018. 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:

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

Describe the jurisdiction's need for Public Facilities:

Non-housing community development covers a broad range of needs, including public facilities, infrastructure and transportation, human services, and neighborhood services. Statewide, these needs are primarily addressed by a broad, range of funding sources, supplemented with targeted HUD funding.

For example, in 2019 the one Kentucky city received \$1 million from CDBG and \$372,600 from ARC to improve the sanitary sewer system. The city used the funding to rehabilitate existing sewer lines, manholes and a lift station. The updates will ensure more efficient wastewater treatment and service and improve public health. The updates will also lower water rates.

Another city Mayor stated, "We have an older sewer system with infiltration and inflow problems," "This (CDBG) funding will allow us to do work on the plant, manholes and lines to prevent those problems. Over time, the updates will prevent more moisture from getting into the lines when it rains, which will lead to better, cheaper service for our community."

Statewide, Kentucky cities and counties have water and sewer systems that have been outdated for 20 years plus. The Kentucky Infrastructure Authority estimates the total funding needs for the Commonwealth total \$5,319,791,382. Of this, water funding needs total \$2,309,292,836 and wastewater is \$3,010,498,546. Water quality issues occur often due to old equipment malfunctions, water storage and piping malfunctions. CDBG public facility improvements rank high in DLG/CDBG funding priorities.

How were these needs determined?

Existing local and regional plans helped identify needs and were complemented by resident surveys and stakeholder focus groups.

Describe the jurisdiction's need for Public Improvements:

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. The needs for public facilities and improvements include, but are not limited to, the following areas noted by participants in focus groups and surveys:

- Senior Centers
- Crisis Centers

- Community Centers
 - Health Departments
 - Fire Stations
 - Facilities for Handicapped Persons
1. Public transportation: affordable transportation, including public transit with frequent service and service for second and third shift workers. Job training and other services can be inaccessible because of limited access to public transportation, especially given increasing regionalization of job opportunities. The region needs improved public transit routes and hours of service; in addition, there is a continuing need for rural public transit.
 2. Workforce development: including training appropriate for trainees (job readiness).
 3. Substance Abuse Treatment: addressing illicit drug abuse. Funding seems to be prioritized for opioid abuse, however, resources are still needed to address marijuana and other illicit drugs.
 4. Case management (Homeless support services): persons who were formerly homeless but are living in permanent supportive housing need robust social services to successfully remain in their housing.
 5. Childcare (Youth Services): is a high priority need statewide.

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 for 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.

Describe the jurisdiction's need for Public Services:

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. Several outreach initiatives were undertaken as a part of the Consolidated Plan and Analysis of Impediments to Fair Housing Choice. An online survey was hosted as a part of this process. The survey was offered in English and Spanish. A total of 127 responses were received and tabulated. A total of three in-person regional public meetings were conducted throughout the state, with a total of 23 attendees. At each meeting, a brief presentation was made then participants were asked five questions. Two stakeholder workshops were conducted at the Kentucky Affordable Housing Conference (KAHC19) on September 12 and 13 at the Lexington Convention Center. This venue was selected because the typical conference attendees include affordable housing developers, builders, advocates and other entities who work in affordable housing. Fifteen participants were self-selected to participate in the two stakeholder workshops offered. The final opportunity for input included a series of four online GoToMeeting sessions.