

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment is comprised of five sections:

- Housing Needs Assessment
- Disproportionately Greater Need
- Homeless Needs Assessment
- Non-Homeless Special Needs Assessment
- Non-Housing and Community Development Needs

Together, these sections provide qualitative and quantitative analysis of multiple sets of data, supplemented with interviews and surveys to present key housing and community development needs of low- and moderate-income people in Kentucky. The needs identified in this section work to inform the state’s Strategic Plan, which outlines how Kentucky will use its formula grant allocations over the next five years and prioritize identified needs.

The Needs Assessment utilizes two primary data sources: data from the U.S. Census Bureau’s American Community Survey (ACS) and custom tabulations of ACS data called the Comprehensive Housing Affordability Strategy (CHAS) data. KHC analyzed the most recent data sets available at the time of drafting for both sources, which were the 2016–2020 five-year CHAS estimates, 2018–2022 ACS five-year estimates. In addition, KHC facilitated consultation sessions with partner agencies and organizations and distributed online stakeholder and community surveys to better understand current trends impacting the region. KHC analyzed information from other available sources such as local reports, plans, and studies. One such report, the Housing Supply Gap Analysis conducted by Bowen National Research, provided critical research on the housing needs of low- and moderate-income households in Kentucky.

Definition of Low- and Moderate-Income

HUD-funded programs principally benefit low- and moderate-income households. A household is defined as all the people who occupy one housing unit, which includes families, unrelated people such as roommates, and people living alone.

The low- and moderate-income levels for a particular community are determined by the Area Median Income (AMI) of that specific place. Households earning less than 80 percent of the AMI are considered moderate-income. Households earning less than 50% AMI are considered low-income, and households earning less than 30 percent AMI are considered extremely low-income. Throughout the Consolidated Plan, the term “low- and moderate-income” is used to describe all households earning less than 80 percent AMI.

The attached table presents the low- and moderate-income limits for the Commonwealth of Kentucky in 2024. It is important to note that within this document, AMI refers to the entire Commonwealth of

Kentucky. Median income range areas are often associated with a metropolitan area or county. Since this data is representative of the entire state, the income brackets are associated with aggregate data as opposed to a specific area of the state.

For example, a four-person household is considered to have a low- to moderate-income if they earned less than \$64,650 annually.

Income Category	1 Person Household	2 Person Household	3 Person Household	4 Person Household	5 Person Household	6 Person Household
Extremely Low-Income (0-30% AMI)	\$17,000	\$19,400	\$21,850	\$24,250	\$26,200	\$28,150
Low-Income (30-50% AMI)	\$28,300	\$32,350	\$36,400	\$40,400	\$43,650	\$46,900
Moderate Income (50-80% AMI)	\$45,300	\$51,750	\$58,200	\$64,650	\$69,850	\$75,000

Data Source: 2024 HUD Income Limits Documentation

State of Kentucky HUD Income Limits (2024)

Key Themes

Key Themes from the Needs Assessment

KHC and DLG identify the major trends and needs of low- and moderate-income households in Kentucky to be as follows:

Housing Needs Assessment

- Housing costs for many individuals and households have increased over the past several years for both renter and homeowner housing units. For many, incomes have not increased as quickly and, as a result, housing has become less affordable.
- The most common issues for renter and owner households are housing cost burden (spending more than 30 percent of income on housing costs) and severe housing cost burden (spending more than 50 percent of income on housing costs).

Housing Problems

- Renters are more likely to have one or more of the four severe housing problems in each of the income categories. 23 percent (almost one in four) of all renters' experience one or more of the housing problems listed.
- Elderly households and certain racial or ethnic groups, including Asian, Hispanic, and Pacific Islander households, are more affected by housing problems than other community residents.

Homeless Needs Assessment

- HMIS data indicates that more households entered homelessness in 2024 than households who exited

homelessness.

- Special populations, including people with disabilities and veterans, require additional, specialized supportive services to maintain permanent housing.
- From 2020 to 2024, unsheltered homelessness increased at a faster rate than sheltered homelessness.

Non-Homeless Special Needs Assessment

- Mental and behavioral health services are needed as an accompaniment to housing to ensure special populations have the necessary resources to stay housed.
- There is a need for accessible housing options and supportive services for people with disabilities and seniors.
- Service providers must expand the scope and scale of services to fully meet the needs of the population.

Non-Housing Community Development Needs

- Community centers and public services for specific groups, particularly seniors, people with a disability, and people with mental health and substance use disorder challenges.
- Connectivity and accessibility in transportation, streetscapes, broadband.
- Sewer and water infrastructure improvements.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The NA-10 Housing Needs Assessment section of the Consolidated Plan explores the characteristics of households in Kentucky, including demographics, total households, and housing problems. Data for this section comes from 2018-2022 ACS and 2016-2020 CHAS estimates, which were the most recent data sets available at the time of drafting the Consolidated Plan.

Stakeholders note that the demand for housing and supportive services is not currently met by available supply. According to the Kentucky Housing Gap Analysis, the state has an overall housing gap of 206,207 units in 2024. The analysis found that the greatest influences on the state’s overall rental housing gap are household growth and households living in severe housing cost burdened situations.

Housing Demographics Population growth plays a key role in local demand for housing. Table 6 provides a high-level overview of the demographic change in Kentucky from 2012 to 2022. In that span, the population increased 4 percent while the number of households increased by 10 percent.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	4,397,330	4,424,376	1%
Households	1,708,459	1,724,514	1%
Median Income	\$0.00	\$46,535.00	

Table 1 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Demographics	Base Year: 2012	Most Recent Year: 2022	% Change
Population	4,340,167	4,502,935	4%
Households	1,691,716	1,769,102	10%
Median Income	\$42,610	\$60,183	41%

Data Source: 2000 Census (Base Year), 2018-2022 ACS (Most Recent Year)

Housing Needs Assessment Demographics

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	240,915	209,270	294,255	172,795	807,275
Small Family Households	78,475	65,645	104,275	68,960	435,120
Large Family Households	13,235	12,855	20,120	13,175	62,865
Household contains at least one person 62-74 years of age	42,010	49,645	71,720	42,600	183,935

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Household contains at least one person age 75 or older	27,770	39,190	46,480	20,130	56,165
Households with one or more children 6 years old or younger	42,000	31,240	43,300	26,795	91,225

Table 2 - Total Households Table

Data Source: 2016-2020 CHAS

Number of Households

The income level and demographic makeup of Kentucky households provides insight into the nature of the low- and moderate-income population. 31 percent of households earn 80 percent AMI or less. Of these low- to moderate-income households:

- 29 percent are small family households (two to four family members).
- 21 percent are households with at least one person 62 years of age or older.
- 13 percent are households with one or more children six years or younger.

46 percent of Kentucky households earn greater than 100 percent of the AMI.

Household Type	0-30% HAMFI	31-50% HAMFI	51-80% HAMFI	81-100% HAMFI	Over 100% HAMFI
Total Households	251,135	214,410	306,780	182,070	793,655
Small Family Households	73,585	65,075	108,515	73,675	417,395
Large Family Households	13,905	13,370	19,790	13,735	64,150
Household contains at least <u>one person</u> age 62 to 74 years of age	53,830	54,025	79,920	46,450	189,590
Household contains at least <u>one person</u> age 75 or older	34,090	42,620	48,120	20,545	58,380
Household contains one or more children aged six years or younger	40,350	32,430	44,490	29,555	113,395

Data Source: 2016-2020 CHAS

Total Households

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	2,075	2,230	730	8,780	1,900	1,265	1,220	530	4,915
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	1,215	1,110	890	605	3,820	145	405	355	305	1,210
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4,085	3,675	3,150	1,390	12,300	1,315	1,270	2,020	1,355	5,960
Housing cost burden greater than 50% of income (and none of the above problems)	79,980	21,850	3,565	265	105,660	42,585	21,655	11,660	2,460	78,360
Housing cost burden greater than 30% of income (and none of the above problems)	18,725	46,535	31,580	4,180	101,020	15,525	25,855	37,830	16,715	95,925

	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
Zero/negative Income (and none of the above problems)	17,370	0	0	0	17,370	10,680	0	0	0	10,680

Table 3 – Housing Problems Table

Data 2016-2020 CHAS
Source:

Housing Needs Summary Tables

Instances of housing problems, as defined below, is one indicator of housing need for specific household types and income levels. The following tables explore the number of households in Kentucky that experience specific types of housing problems that are captured in CHAS data and defined by HUD. HUD defines a housing problem as a household experiencing at least one of the following four conditions:

- The housing unit lacks complete kitchen facilities.
- The housing unit lacks complete plumbing facilities.
- The household is crowded (more than one person per room).
- The household is cost burdened (the household spends between 30 percent and 50 percent of income on housing costs).

CHAS also provides information on severe housing problems. HUD defines a severe housing problem as a household experiencing at least one of the following four conditions:

- The housing unit lacks complete kitchen facilities.
- The housing unit lacks complete plumbing facilities.
- The household is severely crowded (more than 1.5 people per room).
- The household is severely cost burdened (the household spends more than 50 percent of income on housing costs).

Note that the tables below include a row titled “Zero/negative Income (and none of the above problems)”. This means that the household did report income, meaning cost burden could not be computed. However, the household did not experience any of the other housing problems recognized by HUD. HUD does not consider zero income to be a housing problem.

Household Type	RENTERS						OWNERS					
	0-30% HAMFI	31-50% HAMFI	51-80% HAMFI	81-100% HAMFI	Over 100% HAMFI	Total	0-30% HAMFI	31-50% HAMFI	51-80% HAMFI	81-100% HAMFI	Over 100% HAMFI	Total
Substandard Housing-Lacking complete plumbing or kitchen facilities	4,415	2,335	1,830	795	1,535	10,910	2,170	1,045	1,370	395	1,825	6,805
Severely Overcrowded-With >1.51 people per room (and complete kitchen and plumbing)	1,825	1,110	1,065	995	1,040	6,035	425	385	755	260	885	2,710
Overcrowded-With 1.01-1.5 people per room (and none of the above problems)	4,675	2,915	3,035	1,735	2,600	14,960	1,025	1,655	2,220	1,515	3,910	10,330
Housing cost burden greater than 50% of income (and none of the	76,160	17,090	2,340	165	150	95,900	45,065	18,435	8,680	2,125	2,010	76,315

Household Type	RENTERS						OWNERS					
	0-30% HAMFI	31-50% HAMFI	51-80% HAMFI	81-100% HAMFI	Over 100% HAMFI	Total	0-30% HAMFI	31-50% HAMFI	51-80% HAMFI	81-100% HAMFI	Over 100% HAMFI	Total
above problems)												
Housing cost burden greater than 30% of income (and none of the above problems)	19,895	44,190	29,565	2,715	1,340	97,700	18,410	28,010	35,405	12,240	16,590	110,650
Housing cost burden not computed (and none of the above problems)	15,755	0	0	0	0	15,755	10,150	0	0	0	0	10,150
Has none of the above housing problems	29,455	32,615	82,165	51,660	129,880	325,770	21,700	64,635	138,350	107,470	631,900	964,055

Data Source: 2016-2020 CHAS

Housing Problems Table

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	89,025	28,710	9,835	2,985	130,555	45,950	24,600	15,255	4,650	90,455
Having none of four housing problems	46,320	76,605	108,490	53,145	284,560	31,570	79,360	160,670	112,020	383,620
Household has negative income, but none of the other housing problems	17,370	0	0	0	17,370	10,680	0	0	0	10,680

Table 4 – Housing Problems 2

Data 2016-2020 CHAS
Source:

	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
Having one or more of four housing problems	87,080	23,445	8,275	3,690	122,490	48,690	21,520	13,025	4,295	87,530
Having none of four housing problems	65,100	76,800	111,725	54,375	308,000	50,260	92,645	173,755	119,710	1,084,860
Household has negative income, but none of the other housing problems	7,405	0	0	0	7,405	4,875	0	0	0	4,875

Data Source: 2016-2020 CHAS

Housing Problems 2

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	39,650	28,220	14,105	81,975	16,855	14,630	18,515	50,000
Large Related	7,105	4,805	2,060	13,970	3,290	2,895	3,425	9,610
Elderly	17,855	14,695	7,320	39,870	25,395	21,880	18,460	65,735
Other	40,355	24,880	13,235	78,470	14,295	9,085	9,630	33,010
Total need by income	104,965	72,600	36,720	214,285	59,835	48,490	50,030	158,355

Table 5 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

Household Type	RENTERS				OWNERS			
	0-30% HAMFI	31-50% HAMFI	51-80% HAMFI	Total Under 80% AMI	0-30% HAMFI	31-50% HAMFI	51-80% HAMFI	Total Under 80% AMI
Small Family	6255	18415	11260	35930	3740	8805	13220	25765
Large Family	1395	3295	1460	6150	1090	2200	2785	6075
Elderly Households	6890	9630	5725	22245	11175	14050	12355	37580
Other Households	7390	15600	12195	35185	3260	3730	7550	14540
Total Need by Income	21930	46940	30640	99510	19265	28785	35910	83960

Data Source: 2016-2020 CHAS

Cost Burden 30%

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	33,195	8,005	1,070	42,270	13,390	7,095	3,950	24,435
Large Related	5,805	1,100	135	7,040	2,310	1,055	620	3,985
Elderly	12,410	4,970	1,300	18,680	17,015	9,085	5,235	31,335
Other	33,295	8,720	1,460	43,475	10,935	4,685	1,965	17,585
Total need by income	84,705	22,795	3,965	111,465	43,650	21,920	11,770	77,340

Table 6 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

Household Type	RENTERS				OWNERS			
	0-30% HAMFI	31-50% HAMFI	51-80% HAMFI	Total Under 80% AMI	0-30% HAMFI	31-50% HAMFI	51-80% HAMFI	Total Under 80% AMI
Small Family	29,320	5,765	680	35,765	12,595	5,505	2,980	21,080
Large Family	6,370	1,045	85	7,500	2,180	960	450	3,590
Elderly Households	15,235	4,350	1,285	20,870	21,285	8,790	3,690	33,765
Other Households	31,160	7,035	715	38,910	9,915	3,460	1,655	15,030
Total Need by Income	82,085	18,195	2,765	103,045	45,975	18,715	8,775	73,465

Data Source: 2016-2020 CHAS

Cost Burden > 50%

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	4,580	4,095	3,140	1,520	13,335	1,035	1,265	1,820	1,155	5,275

	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	670	670	680	405	2,425	445	490	645	480	2,060
Other, non-family households	205	155	440	120	920	25	55	24	50	154
Total need by income	5,455	4,920	4,260	2,045	16,680	1,505	1,810	2,489	1,685	7,489

Table 7 – Crowding Information – 1/2

Data 2016-2020 CHAS
Source:

Household Type	RENTERS					OWNERS				
	0-30% HAM FI	31-50% HAM FI	51-80% HAM FI	81-100% HAM FI	Total Under 100% HAM FI	0-30% HAM FI	31-50% HAM FI	51-80% HAM FI	81-100% HAM FI	Total Under 100% HAM FI
Single Family	6,045	3,460	3,215	2,160	14,880	1,255	1,775	2,225	1,395	6,650
Multiple, Unrelated Families	520	360	575	315	1,770	320	280	735	385	1,720
Non-Family Household	315	300	455	295	1,365	45	35	70	35	185
Total Need by Income	6,880	4,120	4,245	2,770	18,015	1,620	2,090	3,030	1,815	8,555

Data Source: 2016-2020 CHAS

Crowding Information

	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	9,295	10,830	21,565	41,690

Table 8 – Crowding Information – 2/2

Data Source
Comments:

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

According to ACS data, there were 513,804 single person households in the State of Kentucky in 2022. Single person households represented 29 percent of total households in the state. 71,647 households, which accounts for four percent of total households, are single person households in which the householder is over the age of 65.

While there is no way to estimate the true number of households in need of housing assistance, ACS data provides insight into the demographic information of single person households in 2022. In that year, an estimated 142,463 single person households lived below the federal poverty line, which accounted for 27 percent of single person households and 19 percent of total households experiencing poverty. Households living below the federal poverty line may require housing assistance and supportive services.

As housing costs continue to climb in Kentucky, fewer individuals can afford to live by themselves, especially those with lower incomes. High housing costs are reported by 103,665 other, non-family renter and owner households, roughly one-third of all housing cost-burdened households. In addition, non-family renter households experience high housing cost conditions. About 17 percent of renters reporting to be housing cost burdened and earning less than 80 percent of the AMI are non-family households.

Similar housing cost burdens are reported by owner households. 20 percent of all owner households with high housing costs are other, non-family households. 63 percent of these households reporting a severe cost burden are very low 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.

According to 2022 ACS data, 777,966 individuals in Kentucky, or 17.5 percent of the population, reported a disability. Almost 33 percent of all disabled individuals were over the age of 65. 25 percent of persons with a disability also live in poverty, compared to 12 percent of people without a disability. Median earnings for people with a disability were \$26,099, compared to \$38,317 for earners without a disability. These figures underscore the struggle that many households that include a person with a disability experience in finding and maintaining suitable affordable housing.

Estimates of families in need of housing assistance who are victims of domestic violence, dating violence, sexual assault, and stalking are difficult to provide, as domestic violence is not always reported. However, the 2023 Domestic Violence Data Report by the Kentucky Justice and Public Safety Cabinet provides some insight into the number of people seeking services for domestic violence in the state. The report notes that 45.3 percent of women and 35.5 percent of men have experienced contact sexual

violence, physical violence, or stalking by an intimate partner within their lifetime. In 2023, 15,104 individuals received services through ZeroV and 23,381 crisis and hotline calls were received.

ZeroV, formerly the Kentucky Coalition Against Domestic Violence, is the statewide coalition dedicated to creating safe lives and thriving futures for survivors of intimate partner violence and their children. ZeroV has a nationally recognized housing program that works to provide short- and long-term housing solutions for survivors by providing technical assistance to ZeroV member programs and other agencies working to house survivors; providing housing subsidies and case management directly to survivors; and co-developing tax credit units to increase the inventory of housing stock set aside for survivors. Their housing team also works to maintain relationships between various service providers to make it easier for survivors to access the services they need.

What are the most common housing problems?

Housing cost burden and severe housing cost burden were the most common housing problems in the state in 2020. 30 percent of all households in Kentucky experienced housing cost burden, while 16 percent of all households experienced severe housing cost burden.

Stakeholders noted during consultation sessions that there is not enough affordable housing to meet demand. Limited naturally affordable and assisted housing options often means households must live in less affordable or substandard living situations.

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

The data indicates that certain populations and household types were more affected by housing problems. First, elderly households and small family households (two to four people) comprised the greatest share of cost burdened households. Each family type accounts for one-third of all households with cost burden. In addition, extremely low-income households were more likely to experience housing problems than low- and moderate-income households. 80 percent of extremely low-income households, 55 percent of low-income households, and 28 percent of moderate-income households experienced a housing problem.

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

In 2020, 465,545 households in Kentucky were low- or extremely low-income, accounting for 26 percent of total households. Among low- and extremely low-income households, 15 percent of these households included at least one child under the age of six. As stated in the previous section, low-income households experience housing problems at a greater and more severe rate than higher income

households, which often puts them at risk of housing instability.

According to the 2022 Asset Limited, Income Constrained, Employed (ALICE) of 996,896 children in Kentucky, 44 percent are below the ALICE threshold defined as being at risk of poverty due to being asset-limited, income-constrained, and employed. The ALICE threshold is the bare minimum economic survival level based on the local cost of living in Kentucky.

Agencies that assist formerly homeless families and those who are receiving RRH 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 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. Stakeholders noted that there is limited public transportation in rural areas. Childcare, if it is available, does not allow for those working evening or night shifts. RRH 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 Tenant Based Rental Assistance (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:

According to the Kentucky League of Cities Guide to Examine Homelessness and Affordable Housing in Your City (2022), because Kentucky ranks high nationally in homeless families with children, a lack of family shelters and affordable family housing units are among the most urgent dimensions of today's local homelessness crisis. Homelessness and housing instability have increased in school aged children's families and in English as a second language households. Since 2014, there has been a steady rise in people made homeless by being victims of domestic violence. The prevalence of these significant subpopulations of the homeless, many of whom have experienced trauma, underscores the increasing need for specialized care that is "trauma informed."

According to KHC's HOME-ARP Allocation Plan, it is estimated that 3,422 individuals and 233 families require a supportive housing intervention to exit homelessness. It is estimated that the existing Supportive Housing programs house 319 households per year, leaving a gap of 3,366 units. This includes both those who are chronically homeless, and a percentage of individuals with disabling conditions who

have not yet been documented as chronically homeless in the HMIS. There are 11,358 households who experience homelessness who lack access to safe and affordable housing, but whose needs do not rise to the level of the more intensive supportive housing intervention.

Among those who are at risk of homelessness, the Corporation for Supportive Housing estimates another 16,832 households need supportive housing in Kentucky each year. This includes individuals who are incarcerated and have behavioral health needs, individuals in nursing homes, developmental centers, psychiatric hospitals and residential treatment facilities, as well as families and youth involved in the child welfare system due to lack of safe and affordable housing

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

According to the Kentucky ALICE Report (2022), 27 percent 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. 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 44 percent of Kentuckians are living below this threshold. Such characteristics are an indication of poverty. The 27 percent population are at risk of instability and increased risk of homelessness.

KHC's HOME-ARP Allocation Plan identified the characteristics of housing associated with instability and an increased risk of homelessness. Characteristics included households experiencing severe housing problems, including spending more than 30% of income on housing and living in substandard housing (dilapidated unit, lacks operable indoor plumbing, no usable flush toilet, lacks a usable bathtub or shower, no electricity, no kitchen, and declared unfit for habitation by an agency or unit of government). As stated above, instances of housing problems, particularly housing cost burden and severe housing cost burden, contribute to housing instability. The state's stakeholder survey for the Consolidated Plan asked respondents to describe factors that increase the risk of someone becoming homeless. Listed below are common responses:

- Increased rent and lack of affordable housing options.
- Compounding factors such as mental and physical health needs and substance use disorder.
- Lack of financial resources and instances of poverty.

Discussion

KHC and DLG identify the key themes from the Housing Needs Assessment as the following:

- Cost burden and severe housing cost burden comprise the greatest share of housing problems in the State of Kentucky. A lack of affordable housing units, high cost of living, and rent increases have contributed to overall unaffordability.
- Extremely low-income households and households with seniors present are most vulnerable to housing problems.
- A variety of factors, including mental health and substance use disorder needs, compound with housing problems to exacerbate housing instability. Stakeholders and community members emphasize a need for mental health and substance use disorder supportive services to accompany housing services.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (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

The NA-15 Disproportionately Greater Need: Housing Problems section of the Consolidated Plan assesses 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 regarding housing problems. Data for this section comes from 2016-2020 CHAS estimates.

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10 percentage points that of the corresponding income level in Kentucky as a whole (represented as “jurisdiction as a whole” in the following tables). The tables below summarize the percentage of each racial/ethnic group experiencing housing problems by income levels. As stated previously, the four housing problems captured in CHAS data are:

- The housing unit lacks complete kitchen facilities.
- The housing unit lacks complete plumbing facilities.
- The household is crowded (more than one person per room).
- The household is cost burdened (the household spends between 30 percent and 50 percent of income on housing costs).

In general, the percentage of households with a housing problem is higher for the lowest income brackets (0-50 percent AMI) and decreases as income increases. According to the above definitions, four racial and ethnic groups in Kentucky experience one or more housing problems at a disproportionate level:

- Asian households earning 31 percent-50 percent of AMI and 51-80 percent of AMI (small sample size).
- American Indian, and Alaska Native earning 81-100 percent of AMI (small sample size).
- Pacific Islander households earning 31-50 percent, 51-80 percent and 81-100 percent of AMI (small sample size).
- Hispanic households earning 31-50 percent of AMI.

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	169,272	43,666	28,020
White	132,550	36,353	22,666
Black / African American	25,677	5,959	3,380
Asian	1,544	188	568
American Indian, Alaska Native	532	97	229

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
Pacific Islander	24	10	50
Hispanic	6,213	425	714

Table 9 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*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%

Race/Ethnicity	1 or More Housing Problems	None	Total Households	Percent with a Housing Problem
Total Households	174,075	77,060	251,135	69%
White Alone, Non-Hispanic	137,750	62,905	200,655	69%
Black or African American Alone, Non-Hispanic	24,740	9,945	34,685	71%
Asian Alone, Non-Hispanic	1,790	565	2,355	76%
American Indian or Alaska Native Alone, Non-Hispanic	410	185	595	69%
Pacific Islander Alone, Non-Hispanic	15	70	85	18%
Hispanic, Any Race	5,725	1,885	7,610	75%

Data Source: 2016-2020 CHAS

Disproportionally Greater Need 0 - 30% AMI

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	125,681	83,558	0
White	102,253	73,310	0
Black / African American	14,953	6,817	0
Asian	1,357	408	0
American Indian, Alaska Native	227	205	0
Pacific Islander	125	0	0
Hispanic	4,620	1,802	0

Table 10 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*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%

Race/Ethnicity	One or More Housing Problems	None	Total Households	Percent with a Housing Problem
Total Households	117,160	97,250	214,410	55%
White Alone, Non-Hispanic	92,095	85,360	177,455	52%

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Race/Ethnicity	One or More Housing Problems	None	Total Households	Percent with a Housing Problem
Black or African American Alone, Non-Hispanic	13,840	8,015	21,855	63%
Asian Alone, Non-Hispanic	1,830	480	2,310	79%
American Indian or Alaska Native Alone, Non-Hispanic	230	285	515	45%
Pacific Islander Alone, Non-Hispanic	110	0	110	100%
Hispanic, Any Race	5,875	1,890	7,765	76%

Data Source: 2016-2020 CHAS

Disproportionally Greater Need 30 - 50% AMI

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	94,394	199,799	0
White	79,301	172,232	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	9,554	17,825	0
Asian	1,229	1,537	0
American Indian, Alaska Native	287	405	0
Pacific Islander	20	34	0
Hispanic	2,810	5,495	0

Table 11 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*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%

Race/Ethnicity	One or More Housing Problems	None	Total Households	Percent with a Housing Problem
Total Households	86,265	220,515	306,780	28%
White Alone, Non-Hispanic	69,685	188,985	258,670	27%
Black or African American Alone, Non-Hispanic	9,480	20,270	29,750	32%
Asian Alone, Non-Hispanic	1,935	1,700	3,635	53%
American Indian or Alaska Native Alone, Non-Hispanic	175	360	535	33%

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Race/Ethnicity	One or More Housing Problems	None	Total Households	Percent with a Housing Problem
Pacific Islander Alone, Non-Hispanic	165	10	175	94%
Hispanic, Any Race	3,180	6,300	9,480	34%

Data Source: 2016-2020 CHAS

Disproportionally Greater Need 50 - 80% AMI

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	28,594	144,378	0
White	24,951	126,781	0
Black / African American	2,064	10,916	0
Asian	262	1,402	0
American Indian, Alaska Native	68	180	0
Pacific Islander	25	19	0
Hispanic	853	3,352	0

Table 12 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*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%

Race/Ethnicity	One or More Housing Problems	None	Total Households	Percent with a Housing Problem
Total Households	22,940	159,130	182,070	13%
White Alone, Non-Hispanic	18,935	138,100	157,035	12%
Black or African American Alone, Non-Hispanic	1,880	13,100	14,980	13%
Asian Alone, Non-Hispanic	415	1,830	2,245	18%
American Indian or Alaska Native Alone, Non-Hispanic	100	245	345	29%
Pacific Islander Alone, Non-Hispanic	49	35	84	58%
Hispanic, Any Race	830	3,760	4,590	18%

Data Source: 2016-2020 CHAS

Disproportionally Greater Need 80 - 100% AMI

Race/ Ethnicity	Income Level: 0-30% AMI	Income Level: 30-50%	Income Level: 50-80%	Income Level: 80-100%
White	-1%	-3%	-1%	-1%
Black/ African American	2%	9%	4%	0%
Asian	7%	25%	25%	6%
AI/AN	0%	-10%	5%	16%
Pacific Islander	-52%	45%	66%	46%
Hispanic	6%	21%	5%	5%

Data Source: 2016-2020 CHAS

Percentage Difference to the Relative Total Housing Problems

Discussion

KHC and DLG identify the key themes from this section to be as follows:

- Pacific Islander households were impacted at a disproportionate rate in each income category, aside from extremely low-income category. Note: the sample size was very small.
- There were no ethnic groups in the extremely low-income category that were disproportionately affected.
- In all but one instance of disproportionate impact, the racial or ethnic group experienced a housing problem at a rate 20 percent or higher than the jurisdiction as a whole.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (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

The NA-20 Disproportionately Greater Need: Severe Housing Problems section of the Consolidated Plan assesses 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 regarding severe housing problems. Data for this section comes from 2016-2020 CHAS estimates.

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences severe housing problems at a rate over 10 percentage points that of the corresponding income level in Kentucky as a whole (represented as “jurisdiction as a whole” in the following tables). The tables below summarize the percentage of each racial and ethnic group experiencing housing problems by income levels. As stated previously, the four housing problems captured in CHAS data are:

- The housing unit lacks complete kitchen facilities.
- The housing unit lacks complete plumbing facilities.
- The household is severely crowded (more than 1.5 people per room).
- The household is severely cost burdened (the household spends more than 50 percent of income on housing costs).

According to the above definitions, four racial and ethnic groups in Kentucky experienced one or more housing problems at a disproportionate level.

- Asian households earning 0-30 percent AMI, 31-50 percent of AMI, and 51-80 percent of AMI.
- American Indian, and Alaska Native earning 81-100 percent of AMI.
- Pacific Islander households earning 51-80 percent of AMI.
- Hispanic households earning 0-30 percent of AMI.

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	135,067	77,887	28,020
White	105,108	63,788	22,666
Black / African American	20,648	11,018	3,380
Asian	1,474	258	568
American Indian, Alaska Native	460	168	229
Pacific Islander	24	10	50
Hispanic	5,166	1,489	714

Table 13 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*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%

Race/Ethnicity	One or More Severe Housing Problems	None	Total Households	Percent with a Severe Housing Problem
Total Households	135,770	115,360	251,130	54%
White Alone, Non-Hispanic	106,295	94,365	200,660	53%

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Black or African American Alone, Non-Hispanic	19,595	15,085	34,680	57%
Asian Alone, Non-Hispanic	1,590	760	2,350	68%
American Indian or Alaska Native Alone, Non-Hispanic	365	230	595	61%
Pacific Islander Alone, Non-Hispanic	10	75	85	12%
Hispanic, Any Race	4,915	2,695	7,610	65%

Data Source: 2016-2020 CHAS

Severe Housing Problems 0-30 percent AMI

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	53,396	155,918	0
White	43,914	131,653	0
Black / African American	5,645	16,114	0
Asian	781	972	0
American Indian, Alaska Native	85	347	0
Pacific Islander	85	40	0
Hispanic	1,966	4,489	0

Table 14 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*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%

Race/Ethnicity	One or More Severe Housing Problems	None	Total Households	Percent with a Severe Housing Problem
Total Households	44,965	169,445	214,410	21%
White Alone, Non-Hispanic	36,085	141,370	177,455	20%
Black or African American Alone, Non-Hispanic	4,645	17,205	21,850	21%
Asian Alone, Non-Hispanic	885	1,425	2,310	38%
American Indian or Alaska Native Alone, Non-Hispanic	130	385	515	25%
Pacific Islander Alone, Non-Hispanic	30	80	110	27%
Hispanic, Any Race	2,190	5,565	7,755	28%

Data Source: 2016-2020 CHAS

Severe Housing Problems 30-50% AMI

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	25,123	269,104	0
White	21,248	230,406	0
Black / African American	1,867	25,508	0
Asian	580	2,186	0
American Indian, Alaska Native	40	652	0
Pacific Islander	10	44	0
Hispanic	1,027	7,280	0

Table 15 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*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%

Race/Ethnicity	One or More Severe Housing Problems	None	Total Households	Percent with a Severe Housing Problem
Total Households	21,300	285,480	306,780	7%
White Alone, Non-Hispanic	17,125	241,540	258,665	7%

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Race/Ethnicity	One or More Severe Housing Problems	None	Total Households	Percent with a Severe Housing Problem
Black or African American Alone, Non-Hispanic	1,755	27,990	29,745	6%
Asian Alone, Non-Hispanic	820	2,815	3,635	23%
American Indian or Alaska Native Alone, Non-Hispanic	65	470	535	12%
Pacific Islander Alone, Non-Hispanic	90	90	180	50%
Hispanic, Any Race	1,085	8,390	9,475	11%

Severe Housing Problems 50 - 80 percent AMI

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	7,698	165,213	0
White	6,341	145,268	0
Black / African American	537	12,463	0
Asian	75	1,589	0
American Indian, Alaska Native	20	229	0
Pacific Islander	0	44	0
Hispanic	594	3,608	0

Table 16 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*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%

Race/Ethnicity	One or More Severe Housing Problems	None	Total Households	Percent with a Severe Housing Problem
Total Households	7,985	174,085	182,070	4%
White Alone, Non-Hispanic	6,040	150,995	157,035	4%
Black or African American alone, <u>Non-Hispanic</u>	810	14,165	14,975	5%
Asian Alone, Non-Hispanic	225	2,015	2,240	10%
American Indian or Alaska Native Alone, Non-Hispanic	80	265	345	23%
Pacific Islander Alone, Non-Hispanic	0	90	90	0%

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Race/Ethnicity	One or More Severe Housing Problems	None	Total Households	Percent with a Severe Housing Problem
Hispanic, Any Race	445	4,140	4,585	10%

Data Source: 2016-2020 CHAS

Severe Housing Problems 80-100 percent AMI

Race/ Ethnicity	Income Level: 0-30% AMI	Income Level: 30-50%	Income Level: 50-80%	Income Level: 80-100%
White	-1%	-1%	0%	-1%
Black/ African American	2%	0%	-1%	1%
Asian	14%	17%	16%	6%
AI/AN	7%	4%	5%	19%
Pacific Islander	-42%	6%	43%	-4%
Hispanic	11%	7%	5%	5%

Data Source: 2016-2020 CHAS

Percentage Difference to the Relative Total Severe Housing Problems

Discussion

KHC and DLG identify the key themes from this section to be as follows:

- While the income and racial categories differ, there were the same number of instances of severe housing problems as housing problems.
- Asian households are overrepresented in each income level, except extremely low income.
- Pacific Islander households earning between 80-100 percent AMI are experiencing severe housing problems, but this could be partially attributed to the small sample size, as there are only 90 in this category.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (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:

The NA-25 Disproportionately Greater Need: Housing Cost Burdens section of the Consolidated Plan identifies any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category as a whole regarding housing cost burdens. Data for this section comes from 2016-2020 CHAS estimates.

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing cost burden or severe housing cost burden at a rate over 10 percentage points than that of the corresponding income level in Kentucky as a whole (represented as “jurisdiction as a whole” in the following tables). As stated previously, housing cost burden is defined as when a household spends between 30-50 percent of income on housing costs and severe housing cost burden is defined as when a household spends over 50 percent of income on housing costs.

The data analysis indicates that Pacific Islander households were disproportionately impacted by housing cost burden. Note: small sample size.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	1,272,144	227,986	194,535	29,446
White	1,138,515	188,892	156,925	23,836
Black / African American	80,082	25,626	25,835	3,465
Asian	13,306	2,311	2,095	598
American Indian, Alaska Native	2,081	568	515	229
Pacific Islander	334	110	94	50
Hispanic	25,157	6,992	6,096	855

Table 17 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Race/Ethnicity	Less than 30%	30-50%	Greater than 50%
Total Households	1,322,965	216,599	181,200
White Alone, Non-Hispanic	1,169,420	174,865	145,000
Black or African American Alone, Non-Hispanic	88,610	25,025	23,390
Asian Alone, Non-Hispanic	15,985	2,935	2,225
American Indian or Alaska Native Alone, Non-Hispanic	2,140	335	465
Pacific Islander Alone, Non-Hispanic	435	214	35
Hispanic, Any Race	30,160	8,185	6,075
Other	16,215	5,040	4,010

Data Source: 2016-2020 CHAS

Greater Need: Housing Cost Burdens AMI

Race/Ethnicity	Cost Burden Share	Severe Cost Burden Share	Total Cost Burden Share
Total Households	12%	10%	23%
White Alone, Non-Hispanic	12%	10%	21%
Black or African American Alone, Non-Hispanic	18%	17%	35%
Asian Alone, Non-Hispanic	14%	10%	24%
American Indian or Alaska Native Alone, Non-Hispanic	11%	16%	27%
Pacific Islander Alone, Non-Hispanic	30%	5%	35%
Hispanic, Any Race	18%	13%	31%

Data Source: 2016-2020 CHAS

Cost Burden by Race and Ethnicity

Discussion:

KHC and DLG identify the key themes from this section to be as follows:

- In Kentucky, 77 percent of all households spend 30 percent or less of their income on housing; 12 percent are considered “cost-burdened” (30-50 percent income spent on housing costs), and 10 percent are “severely cost-burdened” (more than 50 percent of income spent on housing costs).

- Black or African American households are cost burdened at a rate 12 percent higher than total households.
- Pacific Islander households are cost burdened at over double the general rate in each category. Pacific Islanders are severely cost burdened double the three times of the general population. Note: small sample size.

NA-30 Disproportionately Greater Need: Discussion – 91.205(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 state's analysis of housing problems, severe housing problems, and housing cost burden identified fifteen instances of disproportionately greater need by race and ethnicity (described below). Overall, Hispanic/Latinx and Asian households experienced the most instances of disproportionate impact, at five and four instances respectively. Listed below is a summary of instances of disproportionately greater need identified in the Need Assessment.

Housing Problems

Low-Income Households

- Pacific Islander
- Asian
- Hispanic/Latinx

Moderate-Income Households

- Asian
- Pacific Islander

Households Earning Between 80-100 Percent AMI

- Asian
- American Indian/Alaska Native

Severe Housing Problems

Extremely Low-Income Households

- Pacific Islander
- Hispanic/Latinx

Low-Income Households

- Hispanic

Moderate-Income Households

- Asian

Households Earning Between 80-100 Percent AMI

- Black/African American
- Hispanic/Latinx

Any Cost Burden (Regardless of Income Level)

- Pacific Islander

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

Per the CHAS estimates used for the development of this Consolidated Plan, the needs of races and 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?

One metric used to analyze the landscape of housing problems and racial or ethnic groups is the HUD Racially or Ethnically Concentrated Areas of Poverty (R/ECAP) Mapping Tool. The tool identifies census tracts in which more than 50 percent of the population identifies as non-White, and the poverty rate is over three times the poverty rate of the surrounding area.

According to updated HUD Office of Policy Advancement and Research, there are 28 census tracts in Kentucky are recognized as R/ECAPs, with most of them clustered around Louisville.

Stakeholders noted that all areas of Kentucky have a need for housing and supportive services.

However, these needs vary across the state. For instance, stakeholders note that rural areas tend to be disconnected from service networks. In addition, natural disasters, such as flooding in Eastern Kentucky and tornadoes in Western Kentucky, have created distinct challenges.

NA-35 Public Housing – 91.205(b)

Introduction

N/A

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	24	0	4,714	516	3,829	0	0	326

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	
Average Annual Income	0	8,193	0	9,606	6,210	9,973	0	0	
Average length of stay	0	1	0	3	0	4	0	0	
Average Household size	0	1	0	2	1	2	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
# Homeless at admission	0	0	0	0	0	0	0	0
# 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
# 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 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	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

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
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 20 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							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 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:

N/A

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

N/A

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

N/A

Discussion

N/A

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The NA-40 Homeless Needs Assessment of the Consolidated Plan describes the characteristics and needs of those experiencing homelessness in the State of Kentucky. The KY BoS CoC serves as the state entity for addressing homelessness through housing programs and services, which include intake, assessment, emergency shelter services, transitional housing services, and PSH for people with disabilities. The KY BoS CoC provided data from the 2024 PIT count as well as HMIS regarding the demographics of people experiencing homelessness. Overall, stakeholders noted that high housing costs and insufficient supportive services often present barriers to housing for people experiencing homelessness. Those who work within the Coordinated Entry system identified inefficiencies within the system that hinder people transitioning from shelters to permanent housing. Stakeholders particularly noted several populations that are disproportionately impacted by the need for housing, shelter, and supportive services, which include people with disabilities, people with mental health or substance use disorder challenges, survivors of domestic violence, and veterans.

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)	60	598	4,633	3,706	2,085	294
Persons in Households with Only Children	3	10	121	97	54	151
Persons in Households with Only Adults	976	1,301	6,717	5,374	3,023	486
Chronically Homeless Individuals	227	127	941	753	423	1,230
Chronically Homeless Families	8	27	289	231	130	712
Veterans	37	111	847	678	381	474
Unaccompanied Child	45	112	376	301	169	341

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 with HIV	7	6	19	15	9	238

Table 22 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: 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):

2024 HMIS data for the KY BoS CoC provides estimates for the number of people becoming homeless and exiting homelessness over the year by subpopulation. The data indicates that in all recorded categories, more individuals were recorded as entering homelessness than exiting homelessness. Note that the data indicates how many people entered or exited homelessness and does not deduct for a person entering or exiting more than once during the year.

Listed below is the specific information regarding each category of homelessness recorded in the data.

Chronically Homeless

According to the HMIS Data for the KY BoS CoC, there are 941 chronically homeless individuals with 753 individuals becoming homeless each year and only 423 exiting homelessness each year. This implies that the number of chronically homeless individuals will increase each year. The average number of days a chronically homeless individual experiences is 1,230 days, or 3.2 years.

There are significantly fewer chronically homeless families. According to the HMIS data, there are 289 families experiencing homelessness chronically. There are still more families becoming homeless each year (231) as opposed to exiting (130), meaning that the number of chronically

homeless families is increasing but not as fast as chronically homeless individuals.

Veterans

There are 847 veterans experiencing homelessness each year, with the average length of time they remain homeless is 474 days.

Unaccompanied Youth

There are 376 unaccompanied youth who are experiencing homelessness. The average length of time is 342 days or just shy of one year. As with the other groups, there are more entering homelessness (301) than exiting homelessness (169)

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

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 2024 PIT data indicates that there were 658 people in families (households with adults and children) that experienced homelessness on the night of the PIT count and 2024 HMIS data indicates that 4,633 people in families experienced homelessness during the entire year. In 2024, there were also 3,706 people in families becoming homeless and 2,085 exiting homelessness. While it is unknown how many of these people in families exited to permanent destinations over the year, the high number of people in families becoming homeless during the year signals that a significant number of households with children need housing assistance to prevent them from becoming homeless. The 2024 PIT data also shows that there were 148 veterans experiencing homelessness in Kentucky. 2024 HMIS data indicates that 376 veterans experienced homelessness throughout the year.

Stakeholders noted in consultation sessions that veterans, particularly in rural areas, experience limited access to VA and other supportive services, which exacerbates the threat of homelessness. 2024 PIT data also indicated that 658 households with adults and children experienced homelessness on a specific night in January. HMIS data indicates that throughout 2024, the BoS CoC encountered 4,633 households with children, accounting for 40 percent of total households.

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

2024 PIT data provides information on the race and ethnicity of people experiencing homelessness. Most people experiencing homelessness in the state identified as White (2,160 people accounting for 81 percent of the total population experiencing homelessness). According to most recent ACS data, 84.8 percent of Kentucky’s general population identified as White in 2022, meaning that White residents are slightly underrepresented in the population experiencing homelessness. 367 people experiencing

homelessness identified as Black or African American (14 percent of the total population experiencing homelessness). In 2022, eight percent of the state's general population identified as Black or African American, meaning that category is overrepresented in the population of people experiencing homelessness. Two percent of people experiencing homelessness in 2024 identified as Hispanic.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the 2024 Point-in-Time (PIT) count, Kentucky experienced a steady increase in homelessness since 2020, with 1,639 individuals sheltered and 1,039 unsheltered. When disaggregated by type, the number of individuals experiencing unsheltered homelessness increased more sharply than households experiencing sheltered homelessness. From 2020 to 2024, sheltered homelessness increased by 12 percent, while unsheltered homelessness increased by 37 percent. 90 percent of individuals experiencing unsheltered homelessness in 2024 identified as White and six percent identified as Black or African American.

Discussion:

KHC and DLG identify the key themes of this section to be as follows:

- HMIS data indicates that more households entered homelessness in 2024 than households who exited homelessness.
- Special populations, including people with disabilities and veterans, require additional, specialized supportive services.
- From 2020 to 2024, unsheltered homelessness increased at a faster rate than sheltered homelessness.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The NA-45 Non-Homeless Special Needs Assessment describes the housing and service needs of special needs populations. Special needs populations include people who may not be experiencing homelessness but have increased or distinct housing and supportive service need including:

Elderly: defined as aged 62 and older.

Frail elderly: defined as an elderly person who requires assistance with three or more activities of daily living such as bathing, walking, and performing light housework. CHAS data considers an individual aged 75 and over as frail elderly.

Persons with disabilities: defined as those with mental, physical, or developmental disabilities.

Persons with substance use disorders: defined as the recurrent use of alcohol or drugs which causes significant impairment such as health problems, disability, and the failure to meet major responsibilities at work, school, or home.

Victims of domestic violence: defined as persons fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking.

Veterans: defined as any person who has served at least one day in the military with any discharge type.

Overall, special needs populations have low incomes and often face challenges in finding and securing affordable housing opportunities. Stakeholders and community members emphasize the need for increased housing and supportive services to provide for these populations.

HOPWA

As recipients of HOPWA funding, KHC is responsible for reporting on the demonstrated prevalence and needs of Kentucky residents living with HIV/AIDS and their housing and supportive service needs. Tables 27 and 28 present information on the number and rate of HIV infections and AIDS progression in Kentucky.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	12,034
Area incidence of AIDS	0
Rate per population	25
Number of new cases prior year (3 years of data)	376
Rate per population (3 years of data)	9
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	0
Area Prevalence (PLWH per population)	175
Number of new HIV cases reported last year	393

Table 23 – HOPWA Data

Data Source Comments:

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 24 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Describe the characteristics of special needs populations in your community:

Demographic information regarding the special needs populations listed in the Introduction is described in this section. Data for this section is provided by 2018-2022 ACS and 2016-2020 CHAS estimates.

Elderly

In 2022, 16 percent of Kentucky residents were over the age of 65. Six percent of residents were over the age of 75. In 2020, 24 percent of total households included at least one person between the ages of 62 and 75, and 11 percent of households included at least one person older than 75.

Many elderly households live on fixed incomes, which leads to increased instances of housing cost burden and severe housing cost burden. Elderly households comprised 22 percent of low- and moderate-income renter households experiencing housing cost burden and 45 percent of owner households experiencing housing cost burden. Those figures were 20 percent and 46 percent for low- and moderate-income households experiencing severe housing cost burden.

The needs of the elderly often 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.

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 or over the age of 75.

As stated in this section, six percent of Kentucky residents and 11 percent of households consist of a person over the age of 75. The needs of the frail elderly include those of the elderly listed above in addition to other services such as in-home aides or living situations that provide medical support.

Disability 17 percent of Kentucky residents lived with a disability in 2022. 37 percent of people with a disability were considered elderly or frail elderly. Ambulatory difficulty and cognitive difficulty comprise the most common types of disabilities, accounting for 51 percent and 40 percent of disability types.

People living with disabilities in Kentucky experienced greater instances of poverty and smaller median earnings than those without a disability.

Victims of Domestic Violence As stated in previous sections, in 2023 ZeroV supported 15,104 individuals with services and handled 23,381 crisis and hotline calls.

Due to the nature of domestic violence and gender-based violence, survivors and people fleeing dangerous situations often need support with shelter, housing, and supportive services.

Individuals with Substance Use Disorder Due to its nature, substance abuse disorders can be difficult to

track. However, existing reports provide insight into the opioid trends within the State of Kentucky. According to a 2024 study published in the National Library of Medicine (“The prevalence of opioid use disorder in Kentucky’s counties: A two-year multi-sample capture-recapture analysis”), 1.3 percent of Kentucky’s population ages 12 years and older self-reported opioid use disorder in the past year. The report notes that Kentucky has one of the highest opioid overdose mortality rates in the United States, with eastern portions of the state being more effected.

Those with substance use disorder often require low-barrier housing options, particularly without sobriety options, and supportive mental and physical health services integrated within housing. Veterans ACS data from 2022 indicates that there were 244,703 veterans living in Kentucky. 48.1 percent of veterans were over the age of 65. 34.6 percent of veterans lived with a disability and 8.3 percent lived below the federal poverty line. Given that many veterans are also either elderly, frail elderly, or disabled, they often require the same services listed in this section.

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

KHC identified the jurisdiction’s housing and supportive needs for special populations by analyzing information gathered through several methods including:

- 2025-2029 Kentucky Consolidated Plan Stakeholder Survey
- Consultation sessions with organizations, agencies, and partners working with low- and moderate-income people in the community

Key findings as they pertain to special populations are outlined in this section.

Stakeholder Survey

The Stakeholder Survey asked respondents to indicate the level of need for housing for selected special needs populations in Kentucky. Listed below are the types of housing respondents indicated as the highest priority, along with the percentage of respondents who selected that type of housing.

- PSH for persons experiencing homelessness (82 percent)
- Housing for seniors (61 percent)
- Housing for persons with developmental, cognitive, or physical disabilities (61 percent)
- Housing for persons fleeing domestic violence, sexual assault, stalking, dating violence, or human trafficking (59 percent)

The survey also asked respondents to select public services and activities by need. Listed below are the three highest ranked services for special needs populations.

- Substance use disorder treatment services
- Services for persons with a disability
- Mental health services

The survey provided space for respondents to describe any specific needs of low-income subpopulations, neighborhoods, or areas in Kentucky. Multiple respondents echoed a need for affordable housing and shelter options for seniors, people with disabilities, and people with mental health and substance use challenges.

Stakeholder Consultations

KHC held 18 consultation sessions with community agencies and partners regarding the needs of low- and moderate-income households. Listed below are common themes that emerged from the consultation sessions regarding the needs of special populations.

- There is a lack of accessible, affordable housing, which serves as a barrier to creating stable housing opportunities for people with disabilities.
- Veterans, particularly in rural areas, often travel distances to obtain services. Service providers have found difficulty placing veterans into units, even with Veterans Affairs Supportive Housing (VASH) benefits.
- Youth and people with mental health challenges are increasingly facing evictions.
- There is not enough capacity among social service providers to meet the needs of Kentucky residents.

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

As stated in this section, the Kentucky CHFS estimates that 376 new cases of HIV were diagnosed in Kentucky in 2022, with a total of 12,034 cumulative HIV infections as of December 31, 2022. The 2023 HIV/AIDS Surveillance Report indicates that the Northern portion of Kentucky (including Louisville, Lexington, and Cincinnati metropolitan areas) had the highest instances of HIV diagnosis. In addition, despite accounting for 8 percent of the population, Black or African American adults account for almost one third of the HIV cases in Kentucky. Kentucky is one of seven states with a significant number of HIV diagnoses in rural areas.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

To determine the unmet need for housing and services for these individuals, it is important to consider the following factors:

- Individuals with HIV/AIDS and chronic mental illness often face challenges in maintaining stable housing due to factors such as income instability, discrimination, and the complex needs associated with their conditions.
- Access to quality healthcare is crucial for individuals with these conditions. However, many may struggle to obtain the necessary medical care, mental health services, and support services due to cost, transportation barriers, or lack of available providers.

- Individuals with HIV/AIDS and chronic mental illness may require specialized support services, such as case management, counseling, and substance abuse treatment, to help them manage their conditions and maintain housing stability.

Discussion:

KHC and DLG identify the key themes of this section to be as follows:

- Mental and behavioral health services are needed as an accompaniment to housing to ensure special populations have the necessary resources to stay housed.
- There is a need for accessible housing options and supportive services for people with disabilities and seniors.
- Service providers must expand the scope and scale of services to fully meet the needs of the population.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

Overall, stakeholders emphasized a need for more targeted community facilities, particularly for seniors.

How were these needs determined?

Stakeholder Survey Responses

110 respondents of the stakeholder survey provided input on the need for public facilities in Kentucky. The first question asked respondents to rank public facility activities they believe are needed most in Kentucky. The highest ranked selection was community centers for specific groups.

The second question allowed respondents to describe the specific populations most in need of public facilities in Kentucky. Of the 36 responses, the following populations were referenced the most:

- People experiencing homelessness
- People with mental health challenges and substance use disorder
- Seniors

Stakeholder Consultation

KHC held a consultation with DLG regarding the allocation of CDBG funds. The organization noted that most of the state’s CDBG allocation (70 percent) is used for public facilities, indicating high community need and demand for improvements to public facilities. Common public facilities projects funded through DLG include senior centers, volunteer fire departments, and healthcare facilities.

Describe the jurisdiction’s need for Public Improvements:

Overall, stakeholders emphasize a need for greater connectivity and accessibility across the state. Transportation, accessible streetscapes, and broadband all emerged as common needs in the state. In addition, stakeholders noted water and sewer infrastructure improvements and high public improvement needs.

How were these needs determined?

Stakeholder Survey Responses

110 respondents of the stakeholder survey provided input on the need for public improvements in Kentucky. The first question asked respondents to rank public improvement activities based on need. Listed below are top ranked public improvement needs selected by respondents.

- Water Infrastructure Improvements
- Sewer Infrastructure Improvements
- Street and Sidewalk Improvements
- Americans with Disabilities Act (ADA) Accessibility Improvements

The second question allowed respondents to describe the specific populations most in need of public

improvements in Kentucky. Of the 36 responses, the following themes emerged:

- Inaccessible or unavailable transportation options serve as a barrier for many populations, including people with disabilities and immigrant populations.
- There is an interest in making sidewalks and greenspace more navigable for people without vehicles and people with disabilities.
- There is limited broadband access in rural parts of the state.

Stakeholder Consultation

Listed below are common themes that emerged from the consultation session regarding public improvement needs:

- Eastern Kentucky tends to have less broadband connectivity than other parts of the state.
- Lack of reliable transportation exacerbates the difficulties in accessing housing and other resources.

Describe the jurisdiction's need for Public Services:

Overall, stakeholders noted a variety of populations with high need for public services, including seniors, people with disabilities, and people with mental health and substance use challenges. Stakeholders also note that the level of need for public services currently outweighs provider capacity.

How were these needs determined?

Stakeholder Survey Responses

82 respondents of the stakeholder survey provided input on the need for public services in Kentucky.

The first question asked respondents to rank public services activities based on need in the state. Listed below are top ranked public service needs selected by respondents:

- Substance use disorder treatment services
- Services for people with a disability
- Mental health services
- Services for seniors

The second question allowed respondents to describe the specific populations most in need of public services in Kentucky. Of the 30 responses, the following populations were referenced the most:

- Low-income households and individuals
- People experiencing homelessness
- People with mental health challenges and people with disabilities

Stakeholder Consultation

Listed below are common themes that emerged from the consultation sessions regarding public service needs:

- Mental health services are a critical need for many vulnerable populations in Kentucky, including those experiencing homelessness, domestic violence, and substance use disorders.
- There are areas in Kentucky that are far from social services, particularly for veterans, that create barriers to services.

- Service providers are struggling to meet the growing demand for housing and supportive services, particularly considering limited funding and administrative burdens.