People **EXPERIENCE** homelessness.....

Because

They/we **lack a support system** to keep them housed during times of crisis or instability.
People *REMAIN* homelessness.....

Because
We have a *system that lacks the capacity* for appropriate responses to rapidly rehouse and support them.

State of Homelessness and Housing in Kentucky

Who Experiences Homelessness

*Someone’s Parent*

*Someone’s Sibling*

*Someone’s Child*
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Causes of Housing Instability

- Unemployment
- Stagnant Wages
- High Housing Costs
- Domestic Violence
- Medical Emergencies
- Substance Use Disorder
- Mental Health Illness
- Death of a partner
People **EXPERIENCE** homelessness.....

**Because**

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

People **REMAIN** homelessness.....

**Because**

We have a **system that lacks the capacity** for appropriate responses to rapidly rehouse and support them.
Affordable Rent for:

- Someone on SSI ($794) $238
- Someone making minimum wage ($7.25) $377
- Someone earning the average wage ($11.78) $612

40% of KY households report spending over 30% of their income on rent (n=160,141)
79% of KY households, 30% AMI and below, report paying over 30% of their income on rent (n=82,675)
66% of KY households, 30% AMI and below, report paying over 50% of their income on rent (n=69,229)

Available rents have increased 7.5% in the last 12 months (ending September 2021)
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Let’s pause for a minute – LOTS of DATA!!

As of 2019 in Scott County:

✓ 6,160 total renter households, which is 30% of total households
✓ Average renter wage: $17.42/hour
✓ Affordable rent for the average renter wage: $906
✓ Fair Market Rent for a 1-Bedroom: $728
✓ Actual Average Market Rent: $1,001
✓ The Area Median Income (AMI): $75,500
✓ 30% of AMI: $22,650
✓ Income needed to afford a 1-bedroom FMR: $29,120
✓ Housing wage for a 1-bedroom FMR: $14.00
✓ Living wage for a single adult: $13.99
✓ Living wage for a single parent: $28.95
✓ On any given night, 46 individuals are experiencing literal homelessness
✓ 408 children reported as experiencing McKinney-Vento homelessness

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

In Scott County, a single person renter with no children, on average, earns $3.42/hour over what is needed to afford a 1 Bedroom - Fair Market Rent (FMR).
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Average Renter wages compared to Living wage\textsubscript{(data)}

In Scott County, a single person renter with no children, on average, earns $3.43/hour more what is needed to afford a........

1 Bedroom - Fair Market Rent (FMR) PLUS living expenses.

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Average Renter wages, Living wage, and Actual Average Rent

(renter wage from 2019, living wage 2020, actual rents 2021)

In Scott County, a single person renter with no children, on average, earns $3.38/hour less what is needed to afford a........

1 Bedroom – Actual Average Market Rent (AAMR) PLUS living expenses.
Pause...

✓ Average renter wage is $17.42/hour

✓ Need to increase $3.38/hour to cover actual rent and living expenses in Scott County ($20.80)

Unaffordable Housing, 2019

In Scott County, for every renter household, 33% report paying over 30% of their monthly income on housing.
In Scott County, for every renter household, 1,975 report paying over 30% of their monthly income on housing.

In Scott County, for every renter household, 14% report paying over 50% of their monthly income on housing.
In Scott County, for every renter household, 860 report paying over **50%** of their monthly income on housing.

- Affordable rent for the average renter wage: $906.00
- Fair Market Rent for a 1-Bedroom: $728.00
- Actual Average Market rent: $1,001.00
- 1,975 households are unstable
  - 860 households are severely unstable and highly at-risk (4% of all Scott County households and 14% of all renter households)
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**Extreme Unaffordable Housing for the most vulnerable, 2019**

In Scott County, for renter households with 30% AMI income or less, 54% reported paying over 50% of their monthly income on housing.

660 households make less than $22,650 per year, $1,887.50 per month with average rent in Scott County of $1,001 for a 1-bedroom apartment. **This leaves $886.50 for living.**
Unaffordable Housing for the most vulnerable, 2017

660 Households

$22,650 Income (or less) / $1,887.50 per month

1,887.50
-1,001.00 (Rent)
-364.75 (Food)
-251.00 (Medical)
-426.08 (Transportation)
-390.50 (Other)

- 545.83

Pause...

As of 2019:

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

✓ 1,975 households are unstable

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

✓ 660 households are extremely unstable and severely at-risk for homelessness
In 2019, in Scott County there was a 1,115 unit shortage of affordable housing built and available for those household's whose income is at or less than 80% of the AMI.
In Scott County, for every renter household, 1,975 report paying over 30% of their monthly income on housing.

In 2019, Scott County was short an additional 860 units of affordable housing for those with income over 80% AMI.
Pause...

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

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Set intent for today:

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

- ASK QUESTIONS!!! Use that chat box!
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Things that come up or questions to ask.....

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

Contact

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http://lexendhomelessness.com/
Data and Research

Massachusetts Institute of Technology
https://livingwage.mit.edu/

National Low Income Housing Coalition

Apartment Guide
https://www.apartmentguide.com/blog/topic/data-research/