

Housing Kentuckians



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The [Homeless and Housing Coalition of Kentucky](#) (HHCK) is a statewide nonpartisan advocacy organization with a unique perspective on administering housing assistance to people experiencing homelessness. Our mission is to eliminate the threat of homelessness and fulfill the promise of affordable housing.

We abide by the principles that (a) housing is a human right, and (b) housing solves homelessness.



Additionally, we convene and staff the [Kentucky Interagency Council on Homelessness](#), the statewide homeless policy and planning body authorized by Kentucky statute.

1 in 4 families
who qualify for
housing
assistance
actually get it.



How did we get here?

- Housing supply has tanked
- Housing/homeless assistance is (not yet) funded as the human right it is
- Housing viewed as a commodity and wealth-building instrument
- Continued defunding of mainstream housing assistance in real dollar value since the 1970s
- The mismatch between housing costs and income
- Policies around mental illness and incarceration
- Longstanding patterns of race and class segregation to be dismantled
- Others?

New Data on Kentucky's Housing Crisis

Kentucky is lacking the following housing for its residents:

206,207
New Homes

101,569

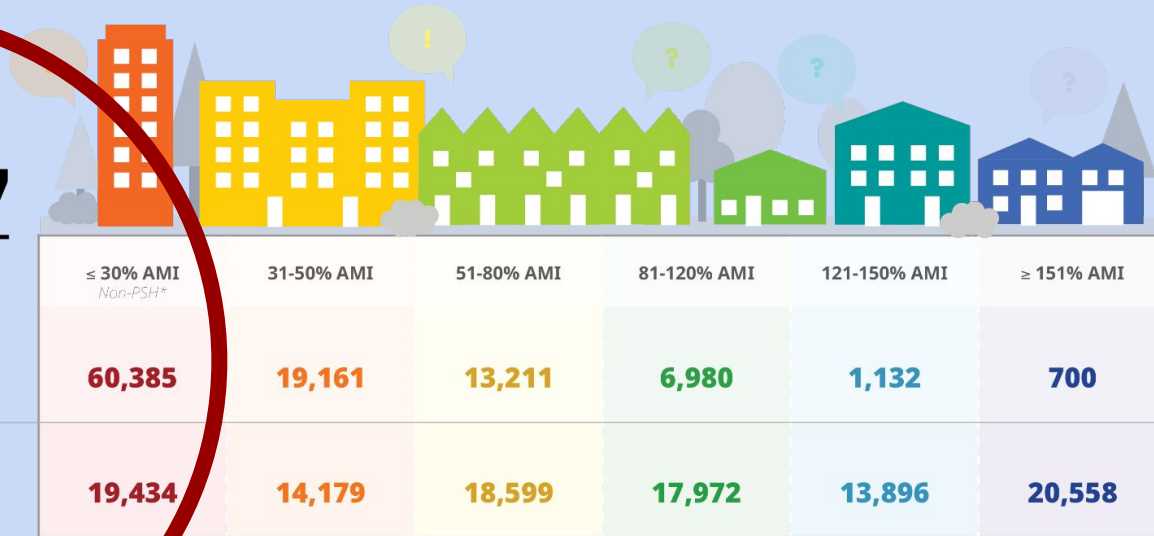


Rental

104,638



For-Sale



Current Housing Needs Broken Down By Area Median Income (AMI) Groups

* Permanent Supportive Housing (PSH) - Housing that offers supportive services and typically includes project-based rental subsidies.

New Data on Kentucky's Housing Crisis

Kentucky Housing Supply Gap

Warren County

Warren

Choose a county from the list or click on the map to see supply gap needs.

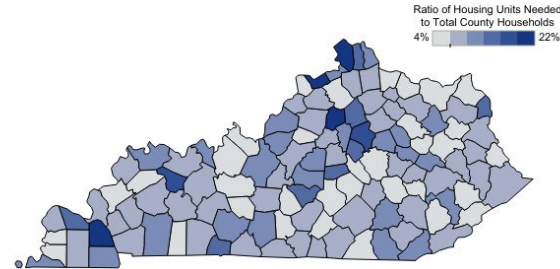
Current Housing Gap

Total Housing Units Needed

6,984

Total Rental Units Needed: 4,388

Total For-Sale Units Needed: 2,596



	<30% AMI	31% - 50% AMI	51% - 80% AMI	81% - 120% AMI	121% - 150% AMI	151%+ AMI
Rental Gap	2,888	809	453	238	0	0
For-Sale Gap	372	331	462	486	358	587

Housing units needed broken down by Area Median Income (AMI) groups.

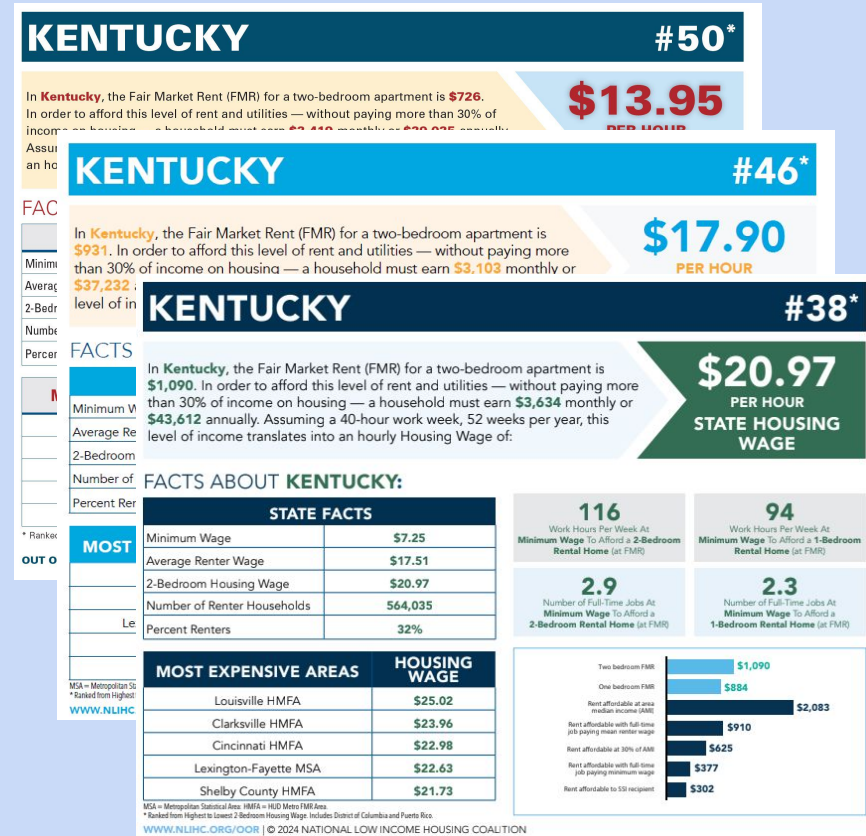
Let's talk about rent

The shortage drives up rent across the board.

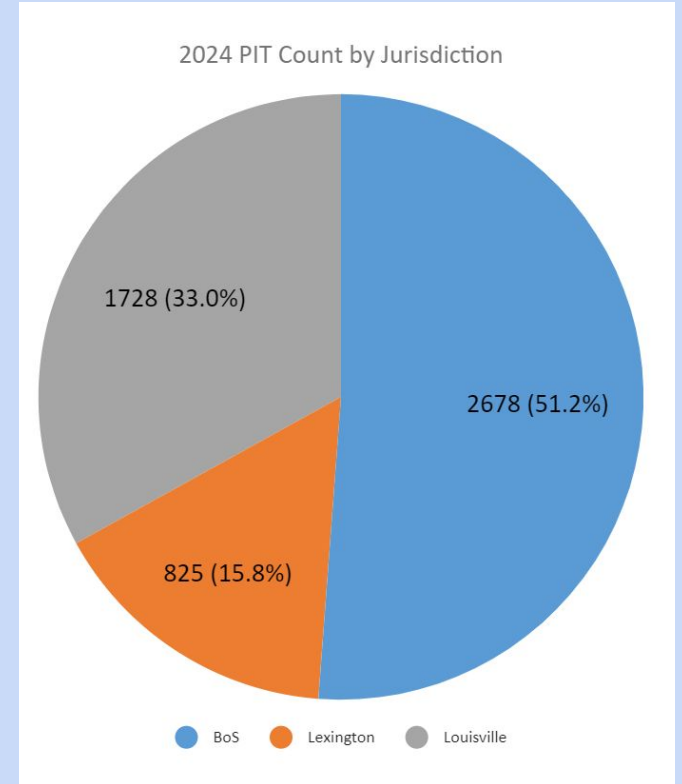
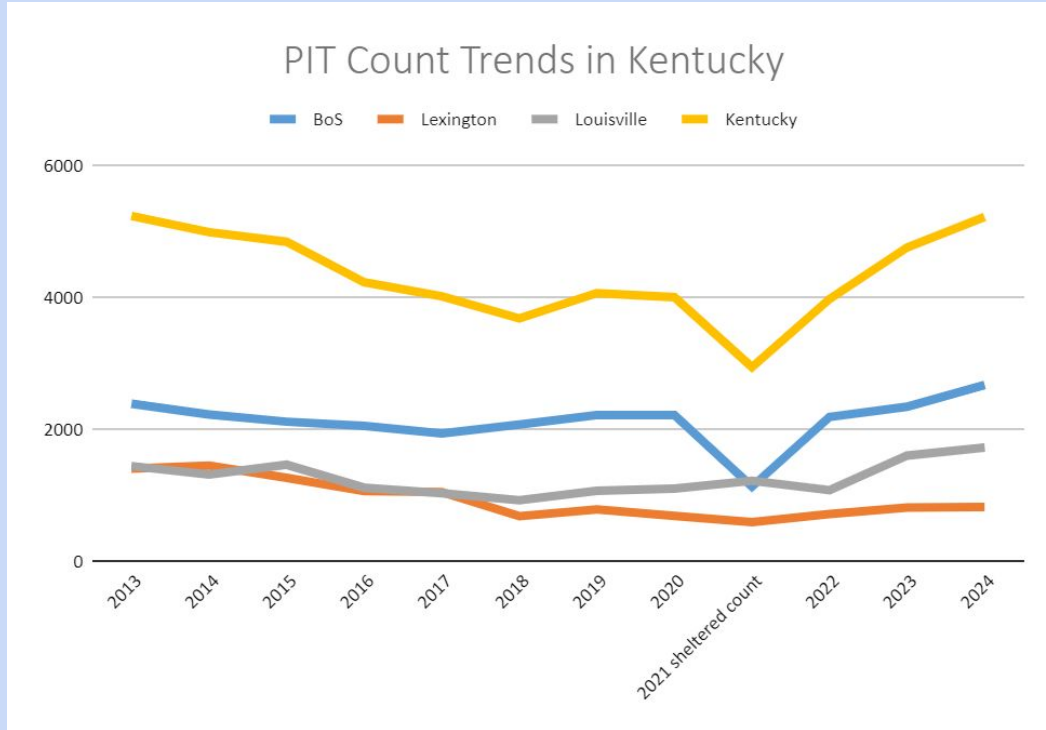
And results in...

- 1 in 4 Kentuckians paying more than 30% of their income toward housing, including those who have a mortgage, and 6 out of 10 extremely low-income renters are paying more than 50%.
- 5231 Kentuckians experiencing homelessness during the Point in Time Count in 2024
- From long-standing racist practices in the public and private housing sectors, Black and Brown Kentuckians continue to experience barriers to affordable homes in places of their choice, resulting in a 38.2% Black homeownership rate in the context of a 71.4% overall state homeownership rate.

In Bowling Green, the average wage to affordably rent a 2 BR home is \$21.23/hour - NLIHC



Snapshot of HUD-defined Homelessness in 2024



Current Policy Environment



Federal Government Uncertainty

- Shutdown averted by October 1 last year
- Leadership turmoil
- Chambers using different sets of appropriations figures
- Anti-housing amendments in House
- House appropriations significantly less than last year

Johnson v. Grants Pass

Is it Constitutional for governments to criminalize homelessness?

In April, the Supreme Court of the United States heard the case of Johnson v. Grants Pass. This case asked whether cities are allowed to punish people for things like sleeping outside with a pillow or blanket, even when there are no safe shelter options.

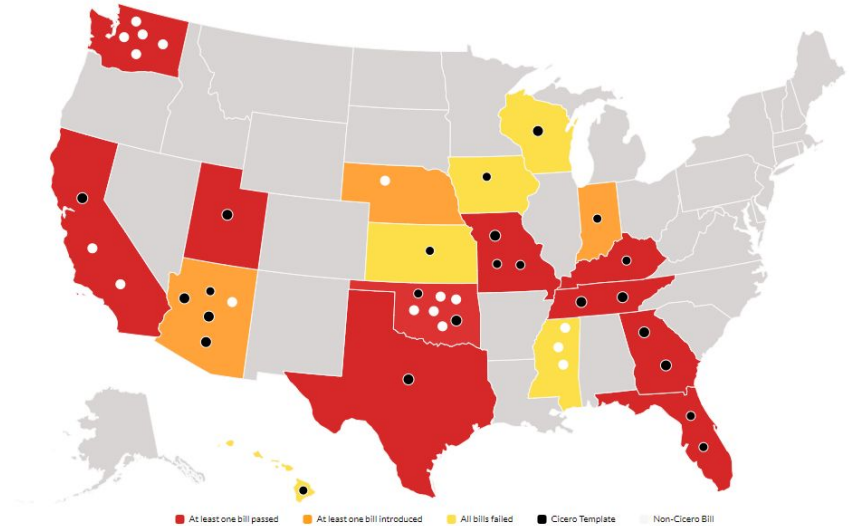


- In April: Over 1,000 organizations and public leaders filed more than 40 amicus briefs ([amicus](#)) in support of Gloria Johnson and the right to not be further criminalized
- In Kentucky, at least 5 rallies were held on April 22 on the day of oral arguments
- SCOTUS released their opinion in June that **yes, it is legal under the 8th amendment**
- **However - it does not change our work to ensure that cities and states turn to effective solutions, not counterproductive and punitive ones.**

State Legislative Updates: Policies that Harm

House Bill 5

- Creates a new crime of “street camping” otherwise known as unsheltered homelessness
- Penalties of \$250+ and up to 90 days in jail
- Attacks proven methods of solving homelessness
- “Allows” local governments to designate state-sanctioned encampments
- Prohibits local governments from not enforcing the street camping section of the criminal code
- Expands Stand Your Ground law to include legal defense for violence against people “street camping”
- Further criminalizes residential rental damages
- [Help us monitor its implementation](#)



The homeless criminalization components of HB 5 are part of a venture-capitalist-funded campaign coordinated by the [Cicero Institute](#) across the states.

Legislative Updates: Policies that Harm

House Bill 18

Housing voucher discrimination lengthens homelessness and limits participants' choice of where they want to live, undermining the purpose and promise of housing vouchers as a tool to bridge the gap between rent and monthly income. Since the 1980s, 20+ states and countless cities have adopted legislation to ban such discrimination of voucher holders, including North Dakota, Oklahoma, Utah, as well as Louisville. Lexington passed their ordinance this winter.

The Louisville and Lexington ordinances do not mandate landlords to accept all voucher holders or force landlords to do business with the federal government. The ordinances would require landlords to consider voucher holders as part of their standard screening process.

[HB18](#) will **preempt** local governments from enacting ordinances that ban discrimination based on source of income (in this case, housing vouchers). **Some voucher programs are specifically targeted to elderly and/or disabled people.**

*HB 18 passed - the governor vetoed it - the legislature overrode the veto, and **HB 18 is now law.***

Legislative Updates: Budget Implications

Bill	Description	Amount
HB 1	Rural Housing Trust Fund for housing in disaster-declared counties from tornadoes/floods	\$10M
HB 1	Housing project in Lexington	\$10M
HB 1	Shelter/acute health care project in Louisville	~\$20M
HB 4	Homeless initiative in Owsley County	\$500,000
HB 1	Affordable Housing Trust Fund	\$0
HB 6	Anything housing or homeless related	\$0
HB 8	No-cost IDs for people experiencing homelessness	~(\$20,000)

Legislative Updates: Minimizing Barriers

HB 100: No-Cost Birth Certificates for People Experiencing Homelessness

- Builds on prior legislation that allows youth experiencing homelessness under 25 to obtain a birth certificate at no cost and expands the population to all people experiencing homelessness
- Uses an established regulatory framework to have providers apply on behalf of clients
- Helps Kentuckians re-establish identity to apply for housing, school, employment, and reaffirm connections to the community

Homeless ID Training: 8/1 11:00 RSVP [Here](https://cal.et/nj3cy2tk): <https://cal.et/nj3cy2tk>

No Cost IDs:

In 2023, the legislature passed HB 21, which reduced the ID cost for this population from \$10 to \$5. As part of the revenue bill, the Personal Identification Cards for people with no fixed/permanent address will be \$0. For more information, email Adrienne Bush abush@hhck.org.

Can you help clients access identity and residency documents? [Homeless ID Document Survey](#)

Legislative Updates: Housing Supply

Kentucky Housing Task Force

The task force shall study and review the current and future policy needs of the state to address access and availability of housing to the citizens of the Commonwealth....

- Will meet monthly through November
- First meeting was June 24
- Next meeting will be July 29, 1 p.m., Capitol Annex Room 131
- Available to stream on [YouTube LRC channel](#) or [KET Legislative Coverage](#)
- Will make recommendations by November
- Legislators can use this to inform 2025 legislation

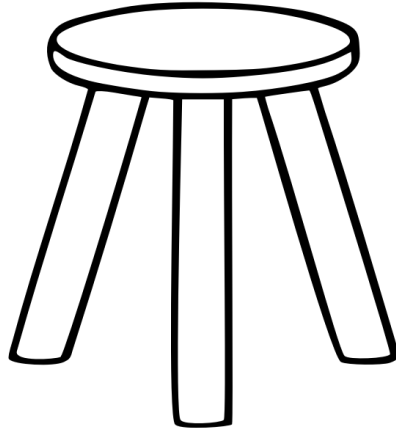
Current and Future Housing Policy Priorities

Housing Supply

-Establishment of
Rural Housing Trust
Fund

-Fund the housing
trust funds, not just
individual projects
-Stabilize the

Affordable Housing
Trust Fund



Reduce Barriers to Housing

-IDs
-Birth certificates

-Fund shelters

-Decriminalize homelessness

Renter Protections

-Truth in renting/junk fees
-Sealing/expungement of
evictions and/or dismissals
-Re-establish emergency
rental assistance
-Basic habitability
standards

*We welcome your ideas and
involvement! abush@hhck.org*

Complicating Policy Considerations

Criminal Justice System Involvement

Public Housing Authority Practices

Using Homeownership as Wealth Building Tool

Racialized and Rural Appraisal Gaps

Lack of GED/high school diploma →

Others?



**TOP 3
RISK FACTORS
FOR YOUTH
HOMELESSNESS**

Source: *Voices of Youth Count, Chapin Hall*
#missedopportunities

1 Lack of a High School Degree/GED

Young adults without a high school degree are

4.5 times

more likely to experience homelessness than peers who completed high school.

Education overcomes homelessness.

More on Education and Housing

Stable, affordable housing drives stronger student outcomes.

"Affordability exacerbates educational risk for low-income students and... providing housing supports for more eligible families would be a key way to improve the mental and physical well-being of children, as well as their academic success, in the short term and long term." Quoted from Holme, [Growing Up as Rents Rise](#)

- "Low income children who switch schools frequently due to housing instability or homelessness tend to perform less well in school, have learning disabilities and behavioral problems, and are less likely to graduate from high school (Voight, Shinn, & Nation, 2012). When they grow up, they are also more likely to be employed in jobs with lower earnings and skill requirements (Fischer, 2015)." Quoted from NLIHC, [A Place to Call Home](#)
- "Students who attend schools with large populations of hypermobile children [due to unstable and unaffordable housing] also suffer academically since more time must be devoted to review and catching up on work (Cunningham & MacDonald, 2012)." Quoted from NLIHC, [A Place to Call Home](#)
- "Living in poor-quality housing and disadvantaged neighborhoods is associated with lower kindergarten readiness scores (Coulton et. al., 2016)." Quoted from [Housing Matters](#)
- "Low-income children in affordable housing score better on cognitive development tests than those in unaffordable housing (Newman & Holupka, 2015). Researchers suggest that is partly because parents with affordable housing can invest more in activities and materials that support their children's development (Newman & Holupka, 2014). Parents also are able to save more money for their children's college tuition when they are not rent burdened and are more likely to attend a parent teacher conference (Public and Affordable Housing Research Corporation, 2016)." Quoted from NLIHC, [A Place to Call Home](#)

[NLIHC:](#)
[Opportunity](#)
[Starts at Home](#)

Housing Resources Specific to Families/Youth

[FYI | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)

[Housing Choice Voucher Program - Family Unification Program \(FUP\)](#)

Local HUD-funded housing programs may serve households of all types, but limited resources/HUD preferences may delay assistance.

Resources

[HHCK Homeless Assistance Contacts](#)

Homeowner Assistance Fund

- [Protect My Kentucky Home](#)

Utility (Electric and Water) Assistance, including LIHEAP Crisis Assistance

- Apply at your [local Community Action Agency](#).

Legal Assistance for Renters

- [Kentucky Equal Justice Center](#) - outreach/eviction issues
- [Kentucky Fair Housing Council](#) - housing discrimination issues
- Local Legal Aid - court representation
- [Team Kentucky Eviction Diversion Program](#) - mediation/rental assistance



Contact Us

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