Understanding Homelessness

A Kentucky League of Cities
Member Resource Initiative

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Mabel is a 69-year-old central Kentuckian living on social security. She worked her whole life but is not in good health. She has no children or immediate family. Her small, Section 8 subsidized apartment was her oasis. Her out-of-state niece claimed to have lost her job and asked to move in with her, which she allowed. Come to find out her niece was a drug dealer. Mabel had no idea. Police arrested her at Mabel's apartment and as a result, Mabel was evicted. She will never be able to qualify for affordable housing assistance again provided by the Public Housing Authority (PHA) because felony crimes were committed in her home. She is now living in a shelter. She is homeless.

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Overview

Homelessness is a rare occurrence, and it isn't what most people think it is. Kentucky's most recent statistics paint an abstract picture that includes social and human issues, unaffordable housing and disconnected systems of localized service providers. In every region of our commonwealth, there are organizations doing great work, yet there remains a stigma associated with individuals and families without a home and even those providing homeless services. It is a reality that homelessness exists in every community in Kentucky and whether it is highly visible or not, it impacts health care, education, law enforcement, fire and EMS services, code enforcement, economic development, housing and overall city management. And it impacts people.

It is too soon to find data relative to the impact of COVID-19 on homelessness and there is concern that evictions will make the problem worse. It's also notable that many individuals/households with full-time jobs (including city employees) qualify for housing programs and many more are already housing insecure with only "one paycheck away" from becoming homeless.

Data from the National Low-Income Housing Coalition website shows that there is a 75,000-unit shortage of rental homes affordable and available for extremely low- income renters in Kentucky, and that 66% of these renters have a severe cost burden. Go here to enter your city's zip code to see affordable home availability.

So, what is the role for cities regarding homelessness? The first step is recognizing and acknowledging the problem.

City leaders are solutions driven. At the same time, cities must be practical, visionary and creative. Professionals in the homeless/social services sectors encourage city leaders to act. One Kentucky professional said, "It has been my experience that if elected leadership doesn't care, nothing really is impactful over a long period of time and the system doesn't change." Continued progress is needed and is possible when people and organizations work to make a difference. While homelessness looks different in each community, it is a reality. Another professional stated that "local government leadership is essential to addressing any community issue. Homelessness is no different. Local government leaders are uniquely qualified to consider issues from a holistic perspective and to leverage resources others cannot."

The Kentucky League of Cities (KLC) is aware of two other state municipal leagues gathering data and beginning to look at front-end interventions. In Kentucky, we hope to help educate and empower city leaders to create scalable solutions that work in their community to effectively end homelessness. KLC is examining homelessness with guidance from several Kentucky providers. Effectively ending

homelessness means that the community has a response system that is able to prevent homelessness from happening in the first place, acting to ensure people are rehoused quickly when homelessness does occur, and the supports necessary to ensure homelessness does not occur again. The first step in addressing this issue is awareness and education, followed by action, implementation and a commitment to help this diverse group of Kentuckians.

Awareness and Education

A Commonwealth Issue – Urban, Suburban and Rural

Each January, Kentucky participates in the U.S Department of Housing and Urban Development's (HUD) annual Point-In-Time Count (PITC). The PITC occurs on one night at the end of January. It is an effort to identify the number and characteristics of people staying in emergency shelters, transitional housing programs specifically for people who are homeless, and those sleeping outside or in other places not meant for regular human habitation (e.g., cars, abandoned buildings).

On January 29, 2020 (most recent), Kentucky identified 4,011 people experiencing homelessness, as reported by Kentucky's three Continuums of Care (Lexington, Louisville, and the Balance of State) to the U.S. Department of Housing and Urban Development (HUD). Louisville identified 1,102 individuals, Lexington identified 689 individuals, and 2,220 individuals were identified in counties outside of these two metropolitan areas. This means on any given night across Kentucky, there is an estimated 4,000 who are literally homeless. Of that total identified in January, 277 were family households with children, 2,976 were adult-only households, 435 individuals were Veterans, 221 were unaccompanied young adults (aged 18-24), and 451 were individuals experiencing chronic homelessness. According to the National Alliance to End Homelessness, there are 2,397 emergency

shelter beds in Kentucky (2019). It is important to note that emergency shelters are not available in every Kentucky county and many shelters only serve certain genders and household types (e.g., women and children only).

Public school data reported to the U.S. Department of Education during the 2017-2018 school year shows that an estimated 23,964 public school students in Kentucky experienced homelessness over the course of that year. In addition to students staying in emergency shelters or sleeping outside, the Department of Education data also includes students who are in "doubled-up" or "couch-surfing" living situations where they lack safe, stable housing. Such housing instability can have a significant impact on a student's ability to learn.

Spectrum of Homelessness

Chronic homelessness – Persons most like the stereotyped profile of the homeless who are likely to be entrenched in the response system and for whom emergency shelters and the streets are more like long-term housing rather than an emergency arrangement. These individuals are likely to be older, and/or have much higher rates of mental health and physical disabilities including substance use disorders. These are high utilizers of local first responder services. While people experiencing chronic homelessness are those most often

stereotyped as being homeless, they accounted for only 11% of those who were included in the 2020 PITC.

Transitional homelessness – The majority of those experiencing homelessness enter the homeless response system only once and for a shorter period of time. Such persons are likely to be younger, have become homeless because of a catastrophic event such as loss of employment and/or excessive medical expenses, have been forced to spend time in an emergency shelter, and/or lack the support network to help during their housing crisis. The general public is less likely to see these households and are less likely to connect this situation with the stereotyped profile of those experiencing homelessness. Even though these individuals may never experience literal homelessness again, they are more likely to continue to experience housing instability.

Episodic homelessness – Those households that frequently experience homelessness mostly due to inconsistent income, mental health including substance use disorder, and lack of ongoing support systems. Beyond the emergency shelter system, those experiencing homelessness often live in cars, encampments, with other people, in public/private spaces or in hotels/motels. Among individuals experiencing homelessness nationally, one in two are unsheltered, meaning they are sleeping in locations not meant for human habitation.

Who Experiences Homelessness?

- Someone's Parent

- Someone's Sibling

- Someone's Child

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. Those experiencing homelessness because of domestic violence are also a pressing aspect of this problem. 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.

Finally, data from the Vulnerability Index-Service Prioritization Decision Assistance Tool (VI-SPDAT) notes that over half of homeless and unsheltered individuals reported at least one chronic health condition (e.g., kidney, liver, heart, emphysema, diabetes, asthma, cancer, hepatitis, tuberculosis).

Notable subpopulations (national data):

- 70 percent of people experiencing homelessness are individuals who are living on their own or in the company of other adults.

- 30 percent are people in families with children.

- On a single day, an estimated 202,623 single adults experiencing homelessness are over age 50, suggesting they may be uniquely vulnerable to becoming seriously ill during the pandemic crisis.

- In recent years, service providers in Kentucky have seen spikes in homelessness among the elderly, primarily because many live on social security and can't afford rent or home repairs, bills, food and medicine.

Causes of homelessness. There is only one.

The lack of affordable housing is the cause of homelessness. The inability to maintain housing is often due to insufficient income and the lack of supports. A person becomes homeless as a result of traumatic life events in which the individual and/or family does not have the correct support systems in place to maintain their housing. It could be the loss of a job, medical bills, a divorce, domestic violence, a sudden change in mental health, or increased physical disability needs. Truly, any event can cause an individual and/or family to become homeless. It can even be a small event that rippled into a series of events that without the correct supportive services, lead to becoming unhoused.

Humans are all different and none are created alike. No individual has the same path to becoming unhoused, therefore housing interventions should always be built with variety in mind. One person may need a few weeks to regain employment, while another person may need subsidized housing and long-term supportive services. At the end of the day, there is one constant and essential solution - affordable housing.

For some perspective, poverty guidelines are released by the U.S. Health and Human Services (HHS) for all 48 contiguous states. The 2021 guidelines are here. Note that the guideline for one person is $12,880, for a household of four is $26,500 and for a household of eight is $44,660. You often see references such as "120% of poverty level" which are based on these rates. These guidelines are released each January by the U.S. Department of Health and Human Services are used to determine financial eligibility for certain federal programs including housing assistance. There are also poverty thresholds, which are different. Thresholds are released by the U.S. Census Bureau and are statistical data, used for calculating the number of people in poverty.

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Solutions to Homelessness, Housing

What is affordable housing?

Housing and Urban Development (HUD): Affordable housing is generally defined as housing on which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities.

There is an affordable housing shortage in Kentucky, and it is especially hard for extremely low income (ELI) Kentuckians whose incomes are at or below the poverty guideline of 30% or their area median income (AMI). According to the National Low-Income Housing Coalition, 28% of renter households in Kentucky are extremely low income and 66% of ELI households carry a severe cost burden, meaning, they often sacrifice other necessities like food or health care to pay rent. The coalition estimates a 74,900-unit shortage of rental homes that are affordable and available for low income renters in Kentucky.

Housing and services work in tandem.

Many successful programs in Kentucky and across the nation serve those experiencing homelessness with a model that seeks to house first, followed by individualized supportive services to maintain

housing. This can be referred to as "recovery in place." Think of it in basic terms – before a person can thrive, he or she needs a place to sleep, eat, bathe, go to the bathroom and rest. The goal is to provide a stable and safe environment, removing the stress of being unhoused, before engaging in any type of services. Self-sufficiency is always the end goal, but all individuals are unique, and some may need continuous support for the rest of their lives.

Barriers to Shelter

It is important to remember that emergency shelters are not the ultimate solution to homelessness. Still, they are an essential part of any effective response system so that people have a safe place to stay while permanent housing can be identified. Your city may have some facilities or shelters that present barriers for those experiencing homelessness. When assessing your community's resources, it's important to know what requirements exist for each facility. These requirements are typically intended to protect the primary population being served, but in some instances are unnecessary. Barriers can include things like no men, no women or no families, no pets, not accepting an impaired person (drugs/alcohol), requiring religious program participation, or far-reaching criminal background checks that are unrelated to a person's ability to stay in a shelter without harming anyone else. This becomes especially important to consider during cold weather months, during which time temporary "warming centers" may be an option for your community.

Resources for Cities

Dignity and Preferred Terms. KLC's Glossary of Terms includes a list of preferred terms by the housing crisis response system industry. Go here to view the Glossary of Terms.

Continuum of Care (COC). The term CoC means a group of representatives from relevant agencies tasked with coordinating the implementation of a housing and service system within its geographic area that meets the needs of the homeless individuals (including unaccompanied youth) and families.

At a minimum, such systems encompass the following: outreach, engagement, and assessment; shelter, housing, and supportive services; and prevention strategies. Relevant organizations include nonprofit homeless assistance providers, victim service providers, faith-based organizations, governments, businesses, advocates, public housing agencies, school districts, social service providers, mental health agencies, hospitals, universities, affordable housing developers, law enforcement, and organizations that serve veterans and homeless and formerly homeless individuals.

In Kentucky, there are three CoCs – Lexington, Louisville and the Balance of State (BoS). Federal housing funds for the BoS are managed by the KHC.

With the exception of Jefferson and Fayette counties, all Kentucky cities should think about it like this: the CoC is KHC AND all the other local service providers. It is a partnership between the federal designated Continuum of Care KHC and all local service providers and stakeholders.

The Kentucky Housing Corporation (KHC) Community Resource Guide* is a database Listing MANY local services by county. Click here.

2021 CoC Services Contacts and Email (while these contacts represent many providers, they are listed by ADD regions)

Barren River
BRASS
Tori Henninger
thenninger@barrenriverareasafespace.com

Big Sandy
Mountain Comp Care
Paula Howard
paula.howard@mtcomp.org

Bluegrass
HHCK
Cassie Carter
ccarter@hhck.org

Buffalo Trace
KHC
Lindsay Anderson
landerson@kyhousing.org

Cumberland Valley
KRCC
Patricia Parr
patricia.parr@krccnet.com

FIVCO
CAReS
Lynn Childers
lynn@boydcountycares.org

Gateway
Gateway Homeless Coalitions
Paul Semisch
psemisch@gatewayhouseky.org

Green River
OASIS
Katie Abel
kabel@oasisshelter.org

Kentucky River
KRCC
Patricia Parr
patricia.parr@krccnet.com

KIPDA
Good News Shelter
Stephanie Skeens
stephanie@goodnewshomesky.com

Lake Cumberland
KRCC
Patricia Parr
patricia.parr@krccnet.com

Lincoln Trail
KHC
Lindsay Anderson
landerson@kyhousing.org

Northern Kentucky
Welcome House
Amanda Couch
acouch@welcomehouseky.org

Pennyrile
The Salvation Army of Hopkinsville
Alisa Barton
Alisa.Barton@uss.salvationarmy.org

Purchase
Merryman House
Stephanie Hook
stephanie@merrymanhouse.org

United Way 2-1-1. The United Way 2-1-1 is a triage service throughout Kentucky that provides free resource referrals to anyone who needs assistance. Between Metro United Way, United Way of the Bluegrass and United Way of Southeastern Kentucky and other local United Way chapters, the ENTIRE state will soon be covered with 2-1-1 services.

List of Kentucky Housing Authorities

Helping Homeless Veterans

Others doing business with KHC including affordable housing developers

Solving Street Homelessness in Louisville, KY: Improving the Climate for Care for Individuals Experiencing Homelessness, June 11, 2019 from University of Louisville Commonwealth Institute of Kentucky.

The City's Role: Getting Started

■ Step 1 - Serve as a Convener:

   ◆ Staff: Conduct a city assessment/survey with your city's department heads and elected leadership. What does this issue look like in your city – encampments, people living on streets/cars? Do you have panhandlers (a different issue)? What are the interactions city staff have with individuals who are homeless and those seeking housing or other social services? What currently happens during those interactions? What do these interactions cost in terms of staff time, liability or other quantifiable metrics?

   ◆ Public Housing Authority (PHA): Make contact with your local housing authority and understand how they address homelessness and housing. Do they have any type of admission preference for people experiencing homelessness?

   ◆ Community: Hold a town hall – virtually or in person (when safe) to assess groups that are serving the homeless in ANY way including providing housing re-entry and social services. Invite people personally to attend including representatives from groups such as local housing authority, United Way, Salvation Army, services providers such as Community Action or Comp Care organizations, veteran's services, soup kitchens, shelters, health department, hospital or clinic, domestic violence shelters, churches, the local library, chamber of commerce, affordable housing providers and developers and landlords, motels, schools, your local post office (mail carriers see a lot), county and jail officials and other logical organizations. The KHC Resources Guide lists services in your area).

   ◆ Those Experiencing Homelessness: Talk with those who are actually experiencing the crisis your community is working to address. Ask them about their situation and what they need. Also ask about the current system, barriers to access assistance or lack of assistance, and if your community built a response system, what do they think it should look like.

   ◆ Point Person: Appoint a person to record these findings (staff person, a community member, college student).

   ◆ Record and outline what each program offers, access and contacts.

   ◆ Develop data metrics.

■ Provide Basic Agreed Upon Information to All Involved:

   ◆ Training: Consider training for staff that interact with those unhoused. Contact local homeless service providers or KLC can help with education/training. Make sure this training is consistent with the community's goals, mission, and vision for a response system.

   ◆ Local Contacts List: Create a services referral system so every organization knows what the other is doing. This includes information that is useful to agencies that do not provide services, but frequently come into contact with someone without a home, like law enforcement and hospital/clinics.

   ◆ Share basic data gathered.

■ Actively Work on Affordable Housing – Ask Your Local Public Housing Authority (PHA) to Help Educate Key Stakeholders:

   ◆ Work with housing developers to purpose Low-Income Tax Credits, HOME and AHTF funding. Try to include one-bedroom units in all developments as data shows the majority of homeless are single

individuals.

- ◆ Work with PHA to set preferences for people experiencing homelessness (several ways to do this).

- ◆ Work with PHA to evaluate eligibility criteria. Is there unnecessary eligibility criteria used beyond what is required by HUD that is screening out people who really need assistance?

- ◆ Educate and encourage more landlords to accept housing vouchers.

- ◆ Remember not everything that the city does has to include "money." Often it can be about elevating awareness of the problem and asking people to help how they can.

- ◆ Consider housing tax credits. KLC's advocacy team supports this effort and can provide information.

- ■ Keep it Going and Start to Create a Plan:

  - ◆ Participate in the annual K-Count which is a physical count of all those experiencing literal homelessness (emergency shelter, those in dedicated transitional housing, and unsheltered homelessness) on the last Wednesday night of every January. The Kentucky Count (K-Count) is organized by KHC for the BoS CoC, but you should designate someone in your local community to lead all local efforts for the K-Count.

  - ◆ Consider forming a formal, dedicated local task force to focus on homelessness or take the next natural steps.

- ■ Involve Your Legislator:

  - ◆ There is also a bipartisan Kentucky Caucus on Affordable Housing. View members here.

Finally, there are Kentucky cities and cities across the country doing good things. The Kentucky League of Cities will provide virtual and in-person networking and education opportunities and additional resources regarding homelessness in the future. Watch for more information from KLC.

Helpful Names to Know:

Adrienne Bush, Executive Director
Homeless and Housing Coalition of Kentucky (HHCK)
abush@hhck.org
502.223.1834 ext. 101

Gary Cremeans, Director, Programs
United Way of the Bluegrass
859.977.7387
Gary.Cremeans@uwbg.org
Mobile: 859.948.9543

Jacqueline S. Long, Director of Housing and Grants
Mountain Comprehensive Care Center
Jackie.Long@mtcomp.org
Mobile: 859.227.7755

Rick McQuady, Director, Office of Affordable Housing
Lexington-Fayette Urban County Government
859.280.8044

Polly Ruddick, Director, Office of Homeless Prevention and Intervention
Lexington-Fayette Urban County Government
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859.258.3105

Wendy Smith, Deputy Executive Director
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The KHC Community Resource Guide is a list of agencies across the Commonwealth of Kentucky as a resource for possible assistance and not a guarantee that assistance will be provided. Individuals must contact the agency directly to receive information and/or program qualifications. Please note: KHC does not fund all of the entities listed throughout in the guide and it is not guaranteed the listed agency will have available funds.

This document was created January 2021 by the Kentucky League of Cities and reviewed by Wendy Smith and Shaye Rabold, The Kentucky Housing Corporation; Polly Ruddick, LFUCG Office of Homeless Prevention and Intervention; and Jacqueline Long, Mountain Comprehensive Care.

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