

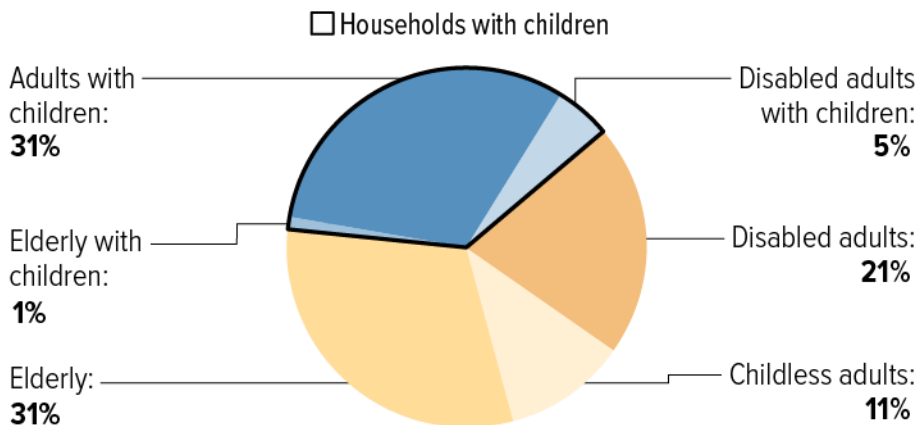
# Kentucky

## Fact Sheet: Federal Rental Assistance

Federal rental assistance helps struggling Kentucky seniors, people with disabilities, veterans, and working families keep a roof over their heads and make ends meet. Over 84,000 low-income households in Kentucky use federal rental assistance to rent modest housing at an affordable cost; at least 65 percent have extremely low incomes.\*

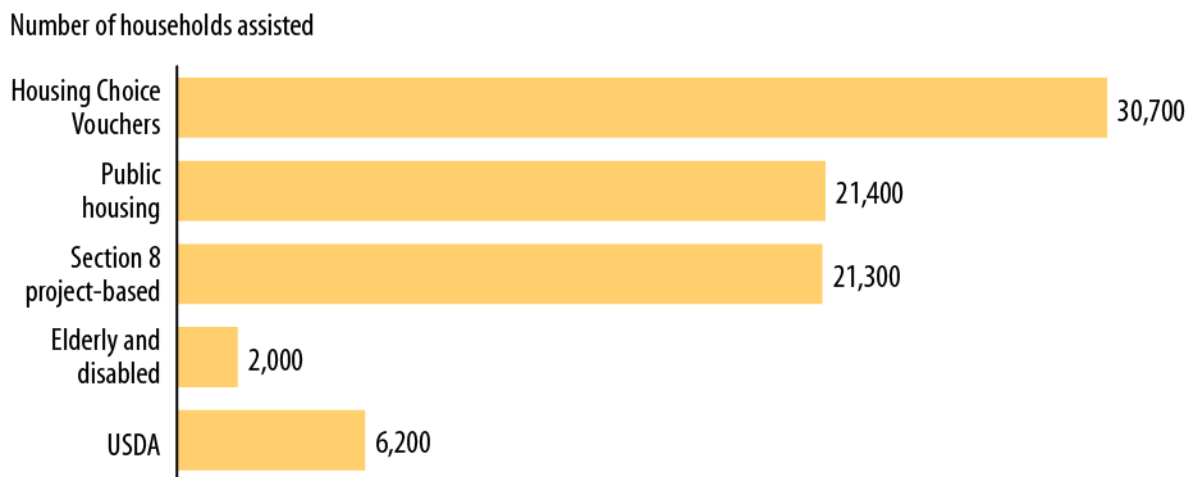
### Who Does Federal Rental Assistance Help?

#### 89 Percent of Households Using Federal Rental Assistance in Kentucky Include Children or People Who Are Elderly or Disabled



- Rental assistance supports low-wage **working families**: in 2016, **69 percent** of non-elderly, non-disabled households receiving HUD rental assistance in Kentucky were working, worked recently, or likely were subject to work requirements.
- Rental assistance helps families in urban and rural areas. More than **33,100** Kentucky households receiving federal rental assistance live in non-metropolitan areas.
- These programs brought **\$481,000,000** in federal funding into Kentucky in 2016.

### What Major Types of Federal Rental Assistance Do Kentucky Families Use?



\* Low-income households have incomes that do not exceed 80 percent of the local median income, which is equivalent to \$40,400 for a family of three in Kentucky. Extremely low-income households have incomes that do not exceed 30 percent of the local median income, which is equivalent to \$15,150 for a family of three in Kentucky.

## Most Kentucky Renters in Need Receive No Assistance

**127,000 low-income households pay more than half their income for rent, 12 percent more than in 2007.**

### Who are these households?

**38%** have children

**43%** are elderly or disabled

**48%** are working

**82%** live in poverty

## Federal Rental Assistance Programs Have Not Kept Pace with Growing Need

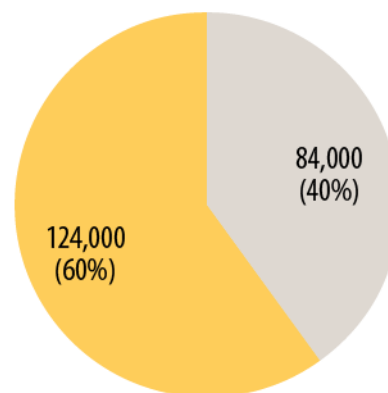
For every assisted household in Kentucky, even more low-income households are homeless or pay more than half their income for rent and do not receive any federal rental assistance due to limited funding.

When housing costs consume more than half of household income, low-income families are at greater risk of becoming homeless.

- The single-night census in 2016 found that **4,237** people in Kentucky were homeless or living in shelters, including **512** veterans and **1,288** people in families with children.
- Another **29,065** school-age children lived in unstable housing, such as doubled up with other families, during the 2014-2015 school year.

### Rental Assistance in Kentucky Falls Far Short of Need

■ Households receiving rental assistance  
■ Unassisted low-income renter households paying more than half their income for housing



For more on federal rental assistance programs, including **Kentucky-specific information**, please see:

- Sources and Methodology: <http://www.cbpp.org/cms/index.cfm?fa=view&id=3464>
- Policy Basics on Federal Rental Assistance: <http://www.cbpp.org/research/housing/policy-basics-federal-rental-assistance>
- Federal Rental Assistance in Urban and Rural Areas: <http://www.cbpp.org/sites/default/files/atoms/files/RentalAssistance-RuralFactsheetandMethodology.pdf>
- Federal Rental Assistance Going to Families with Children: <http://www.cbpp.org/research/housing/rental-assistance-to-families-with-children-at-lowest-point-in-decade>

(CHART 1) Note: “Childless adults” are households headed by a person under age 62 without disabilities and without children under 18 in the home. “Disabled adults” are households headed by a person with a disability. “Elderly” households are headed by a person age 62 or older. This chart includes data on the following programs: Housing Choice Vouchers, Public Housing, Section 8 Project-Based Rental Assistance (including Moderate Rehabilitation), Supportive Housing for the Elderly and People with Disabilities (Section 202 and 811), Rent Supplement, Rental Assistance Program, McKinney-Vento Permanent Supportive Housing, Transitional Housing, and Safe Havens, Housing Opportunities for Persons with AIDS, and USDA Section 521 Rural Rental Assistance. Sources: CBPP tabulations of 2016 HUD program data, and the USDA’s FY 2016 Multi-Family Fair Housing Occupancy Report.

(CHART 2) Note: Elderly and disabled households receive rental assistance through all of the programs listed. The bar labeled “Elderly and disabled” specifically refers to HUD’s Supportive Housing for the Elderly (Section 202) and Supportive Housing for Disabled Persons (Section 811) programs. The bar labeled “USDA” refers to the USDA’s Rural Rental Assistance Program (Section 521). Sources: CBPP tabulations of 2016 HUD program data and the USDA’s Multi-Family Fair Housing Occupancy Report for FY 2016.

(INFOGRAPHIC) Note: All households are low-income and pay over 50 percent of their monthly income on rent and utilities or have zero income but positive housing costs. “Elderly or disabled” households have a head of household or spouse age 62 or older or contain an adult with a disability. Households with kids have a child under 18 in the home; this group includes households headed by elderly or disabled persons. Working households had at least one member who worked in 2015. Source: CBPP tabulations of the 2015 American Community Survey.

(CHART 3) Note: “Low-income” households are families whose incomes do not exceed 80 percent of the median family income for the area. Area median incomes are based on HUD’s 2016 Section 8 Income Limits. Housing costs include rent and utilities. Source: CBPP tabulations of 2016 HUD program data, the USDA’s Multi-Family Fair Housing Occupancy Report for FY 2016, and the 2015 American Community Survey.