2021 KENTUCKY HOUSING PROFILE

Across Kentucky, there is a shortage of rental homes affordable and available to extremely low income households (ELI), whose incomes are at or below the poverty guideline or 30% of their area median income (AMI). Many of these households are severely cost burdened, spending more than half of their income on housing. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations like evictions.

SENATORS: Mitch McConnell and Rand Paul

### Key Facts

<table>
<thead>
<tr>
<th>Renter Households that are extremely low income</th>
<th>Maximum income of 4-person extremely low income households (state level)</th>
<th>Shortage of rental homes affordable and available for extremely low income renters</th>
<th>Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent</th>
<th>Percent of extremely low income renter households with severe cost burden</th>
</tr>
</thead>
<tbody>
<tr>
<td>167,110 or 29%</td>
<td>$25,750</td>
<td>$77,701</td>
<td>$32,824</td>
<td>62%</td>
</tr>
</tbody>
</table>

### Extremely Low Income Renter Households

- 29% In Labor Force
- 29% Disabled
- 23% Senior
- 11% School
- 5% Single-adult caregiver
- 3% Other

Note: Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or of a household member with a disability, and other. Nationally, 14% of extremely low-income renter households are single adult caregivers, more than half of whom usually work more than 20 hours per week. Source: 2019 ACS PUMS.

### Affordable and Available Homes Per 100 Renter Households

<table>
<thead>
<tr>
<th>Income Group</th>
<th>Affordable and Available Homes</th>
</tr>
</thead>
<tbody>
<tr>
<td>At 100% of AMI</td>
<td>108</td>
</tr>
<tr>
<td>At 80% of AMI</td>
<td>107</td>
</tr>
<tr>
<td>At 50% of AMI</td>
<td>81</td>
</tr>
<tr>
<td>At ELI</td>
<td>54</td>
</tr>
</tbody>
</table>

Source: NLIHC tabulations of 2019 ACS PUMS.

### Housing Cost Burden by Income Group

- Extremely Low Income (0-30% of AMI): 81.3%
- Very Low Income (31%-50% of AMI): 62.0%
- Low Income (51%-80% of AMI): 64.7%
- Middle Income (81%-100% of AMI): 5.0%

Note: Renter households spending more than 30% of their income on housing costs and utilities are cost burdened; those spending more than half of their income are severely cost burdened. Source: NLIHC tabulations of 2019 ACS PUMS.

### Other Information

- Maximum income of 4-person extremely low income households (state level): $25,750
- Shortage of rental homes affordable and available for extremely low income renters: $77,701
- Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent: $32,824
- Percent of extremely low income renter households with severe cost burden: 62%

Note: Renters households spending more than 30% of their income on housing costs and utilities are cost burdened; those spending more than half of their income are severely cost burdened. Source: NLIHC tabulations of 2019 ACS PUMS.