

Louisville Metro

Addressing Street Homelessness

2020-21 Initiatives

July - December Outcomes

Susan Buchino, PhD, OTR/L

Department of Health Promotion and Behavioral Sciences

Lora D. Haynes, PhD

Department of Psychological and Brain Sciences

Kelly Kinahan, PhD

Department of Urban and Public Affairs

Mark R. Long

Department of Urban and Public Affairs

Background

Louisville Metro Council has again budgeted \$1 million toward homeless services for fiscal year 2021.

The goals of these services, as identified by Louisville Metro Office of Resilience and Community Services (RCS), include:

- Moving homeless residents from unsheltered to sheltered;
- Engaging, educating, and improving collaboration between social-service organizations;
- Invigorating and motivating solutions that would change the outcomes of homelessness; and
- Creating innovative solutions that will fill the gaps, dissipate barriers, and mitigate underlying issues that led to homelessness.

Nine agencies and their services receive this funding:

- **Healing Place:** Twenty-four beds are designated for men's overnight shelter guests, expanding the agency's capacity to serve this population from December 2020 through March 2021.
- **Legal Aid Society:** Legal Aid lawyers engage in outreach in day shelters and care coordination with other providers, including making recommendations on what may qualify as a legal issue as barriers to housing are observed.
- **Phoenix Health Care:** One licensed clinical social worker (LCSW) accompanies the Common Assessment Team, completing on-site assessments to establish diagnoses and engaging clients in counseling, as well as making referrals for ongoing treatment as necessary.
- **Salvation Army:** Storage units are located on Salvation Army's campus, enabling individuals and families experiencing homelessness to leave their belongings in a secure location.
- **St. John Center:** In partnership with Uniting Partners (UP) for Women and Children, a six-person outreach team (5.5 FTE) provides services, including wellness checks; referrals to shelter, health care, and other social services; material goods; and transportation. This team also now includes a dedicated housing navigator.
- **St. Vincent DePaul:** Ten single-person rooms are designated as sanctuary beds, accommodating overnight shelter guests who feel threatened or in crisis, and who might otherwise sleep outside instead of abiding the requirements to sleep in a congregate space.
- **Volunteers of America:** Funds are dedicated to providing shelter or rapid-rehousing assistance to families who have been identified by an outreach service as staying in unsafe locations.
- **Wayside Christian Mission:** Funds support the operation of a 100-bed low-barrier shelter (88 single beds and 12 family beds), which allows individuals experiencing homelessness to stay with their partners and pets with minimal restrictions for entry. Wayside additionally operates a transportation service, which provides rides to medical and housing appointments and can be scheduled by any case manager in the Continuum of Care (CoC) on behalf of their clients.
- **Wellspring:** An Assertive Community Treatment (ACT) team provides wraparound services to more than 50 clients with diagnoses of severe and persistent mental illness, by providing intensive case management, quick access to psychiatric care and medication management, and rapid rehousing.

Together, these agencies are using their collective resources and capacity to tighten the network of support for individuals and families experiencing homelessness.

Summary of Activities: July 1 – December 31, 2020

Organization	Summary
The Healing Place	From December 1 – December 31, the Healing Place served 229 men in beds designated for individuals experiencing homelessness, totaling 576 overnight stays. This was an average of 19 out of 24 beds in use per night during the month of December.
Legal Aid Society	From July 1 – December 31, Project H.E.L.P. served 69 homeless clients, closing a total of 73 cases. A member of Legal Aid management has attended all virtual monthly Recipient Meetings and a Project H.E.L.P. attorney has attended all virtual bi-monthly Outreach Team Meetings. While attending meetings with other service providers, representatives of Legal Aid continue to provide insight on barriers to housing that may be legal issues. Legal services include applying for disability benefits.
Phoenix Health Center	From July 1 – December 31, 203 clients received outreach-based clinical services through 296 encounters. During the reporting period, 19 participants who received clinical services exited to Permanent Supportive Housing. The LCSW continues to be invaluable as he has provided 187 wellness checks, 70 clinical assessments, 29 crisis interventions, and 54 clinical referrals. Because many individuals living in encampments are resistant to visiting service providers, this approach has increased the accessibility of mental-health services. The Common Assessment Team has expanded to 3 employees fully engaged in street outreach and 1 staff member who has been re-dedicated toward housing navigation to help individuals find non-CoC resources for housing (e.g., public housing). Phoenix staff maintain routine contact with other outreach teams to ensure effective communication.
Salvation Army	From July 1 – December 31, 336 clients were provided with storage. The Storage Project demonstrates a significant need for Louisville’s unhoused community as evidenced by the project being filled to capacity, using all bins and large lockers nearly all of the time with a waitlist (especially for the large bins). Many clients who are employed would have nowhere to safely leave their possessions while working, were it not for this resource. Additional storage bins have been purchased, but the bins do not fully meet the needs of those experiencing homelessness because tents and other large items will not fit (this is an ongoing issue, especially as the city clears encampments).
St. John Center & UP	From July 1 – December 31, the Outreach Team provided more than 2,300 services, helped secure housing for 28 households, and conducted outreach to 532 households. The Outreach Team made over 570 referrals to homeless service agencies and shelters. Two at-risk subpopulations stand out among the clients served during this period: 29 youth between the ages of 18 – 24 and 40 older adults over the age of 62. The Outreach Team received 113 requests for support from the city and concerned community members and responded to 92% of these within 72 hours. The Outreach Team continues to provide critical support to many clients who have difficulty building rapport when they are introduced to new agencies.

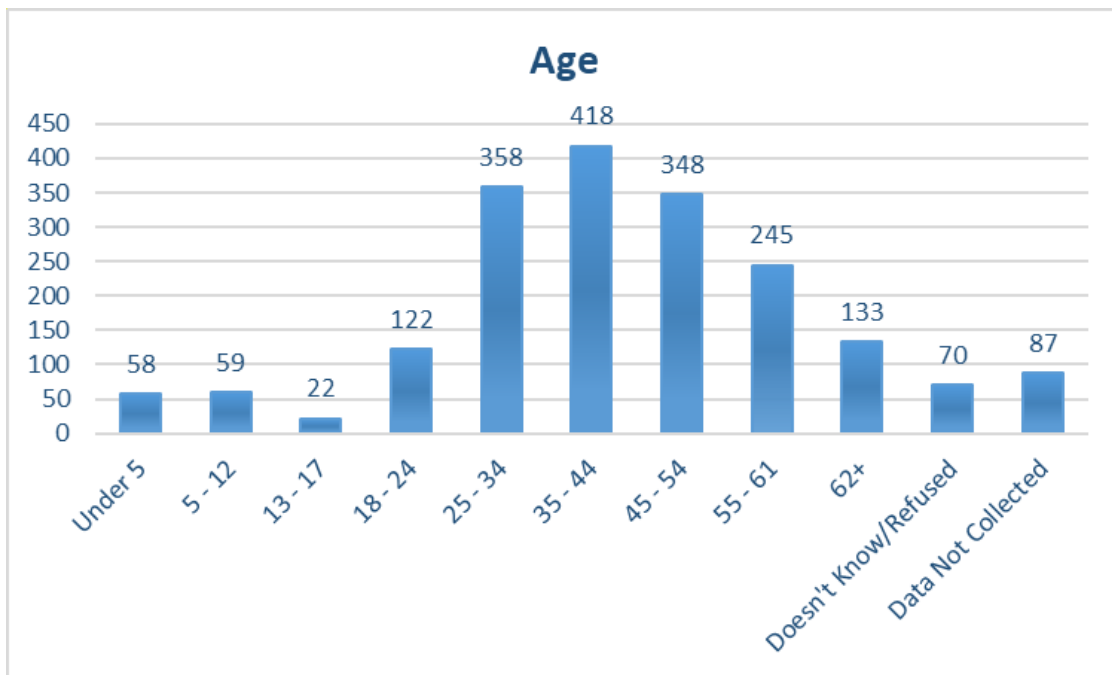
<p>St. Vincent de Paul</p>	<p>From July 1 – December 31, 33 men were served in the Sanctuary Bed Program as part of the SVDP Ozanam Inn Men’s Overnight Emergency Shelter. Of these, eight left the program for permanent housing. Another 14 moved from a Sanctuary Bed into the emergency shelter, indicating that their crisis had been resolved and they were able to tolerate a congregate setting. SVDP now has a full time Certified Alcohol and Drug Counselor (CADC) providing counseling and groups at Ozanam Inn, and has established strong collaborations with Phoenix Health Center, the St. John Center/UP Street Outreach Team, Wellspring, Our Lady of Peace, and the VA. The current model allows SVDP and others to serve individuals who need intensive mental health and substance use services.</p>
<p>Volunteers of America</p>	<p>From July 1 – December 31, VOA served 47 families, including 102 children, that would have otherwise stayed on the streets or in their cars, by moving them into a hotel, emergency shelter (as it is available), or permanent housing. Some of these are families that were experiencing domestic violence. In addition to shelter, these families have received case management support and other provisions (e.g., Kroger gift card, car seat, help with getting IDs or moving into shelter). Collaboration with the Outreach Team and the Coalition for the Homeless Single Point-of-Entry Team continues to be important.</p>
<p>Wayside Christian Mission</p>	<p>From July 1 – December 31, Wayside’s Low Barrier Shelter served 588 individuals, providing a total of 14,092 nights of care with an occupancy rate of 87%. During this period, 451 individuals moved from unsheltered or inconsistently sheltered into the Low Barrier Shelter. Overall, 34 reported fleeing domestic violence and 269 reported a chronic health conditions or physical disability. The majority of clients meet the U.S. Department of Housing and Urban Development’s (HUD) criteria for chronic homelessness. Wayside has been able to take families with children directly into emergency shelter in recent months, which has limited the number of families in Low Barrier Shelter. The Wayside transportation program served nearly 300 individuals since initiation in the last two months of 2020, and has been an critical addition to services.</p>
<p>Wellspring</p>	<p>As of December 31, Wellspring’s ACT Team had a caseload of 54 individuals, and 76% of whom have been housed. During quarters one and two, the average length of time to housing was 176 and 136 days, respectively. While this average improved by 40 days in the second quarter, delays in access to housing continue, primarily due to the impact of the COVID-19 pandemic. The vast majority of clients have met with the psychiatrist within 30 days of admission. As of last report, 91% of clients have demonstrated improvement in symptoms at 6-months into their program participation. The ACT Team and Wellspring continue to report on the importance of collaborations with partners through this initiative.</p>

Demographics of Persons Served: July 1 – December 31, 2021

In six months, eight agencies¹ funded through this initiative served 1,920 individuals in 1,551 households, according to data entered into the Homeless Management Information System (HMIS).² Although the agencies met with individuals of all ages, the greatest needs were of the subpopulation aged 25 to 54. The identified race of individuals and families served is similar to that of Louisville’s homeless population, and reflects that homelessness disproportionately affects those who identify as Black or African American. Nearly four percent of the clients served identified as Hispanic/Latino.

One-third of individuals served are categorized as chronically homeless and 6.5 percent are veterans. Just over seven percent of individuals reported that they were fleeing domestic violence. Thirty-eight percent of individuals were identified as experiencing a mental health problem and 33.7 percent were identified as using alcohol, drugs, or both. Of the individuals served, 30.1 percent report having a physical disability and 12.8 percent were identified as having a developmental disability.

Figure 1: Age distribution of clients served through all initiatives July 1 – December 31, 2020.



Source: HMIS

¹ In order to protect the confidentiality associated with attorney-client privilege, Legal Aid does not enter data into HMIS. It is therefore not possible to account for duplication of individuals.

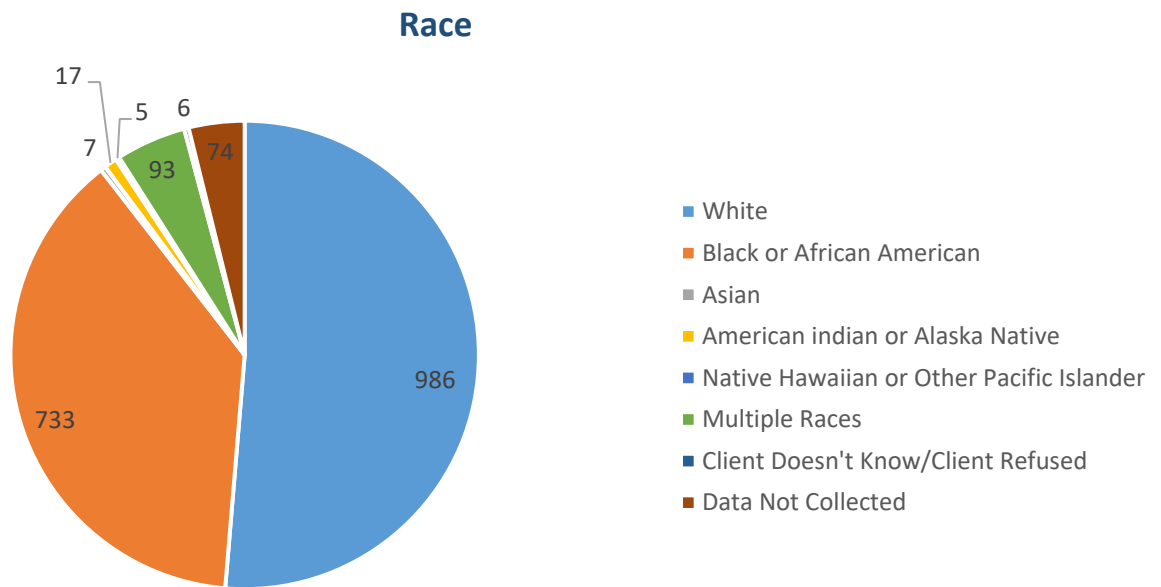
² HMIS APR was run 02/04/2021.

Table 2: Gender identity of clients served through all initiatives July 1 – December 31, 2020.

Gender	Count
Male	1177 (61.3%)
Female	724 (37.7%)
Trans Female (MTF or Male to Female)	8
Trans Male (FTM or Female to Male)	0
Gender Non-Conforming	6
Data Not Collected/Client Refused	5

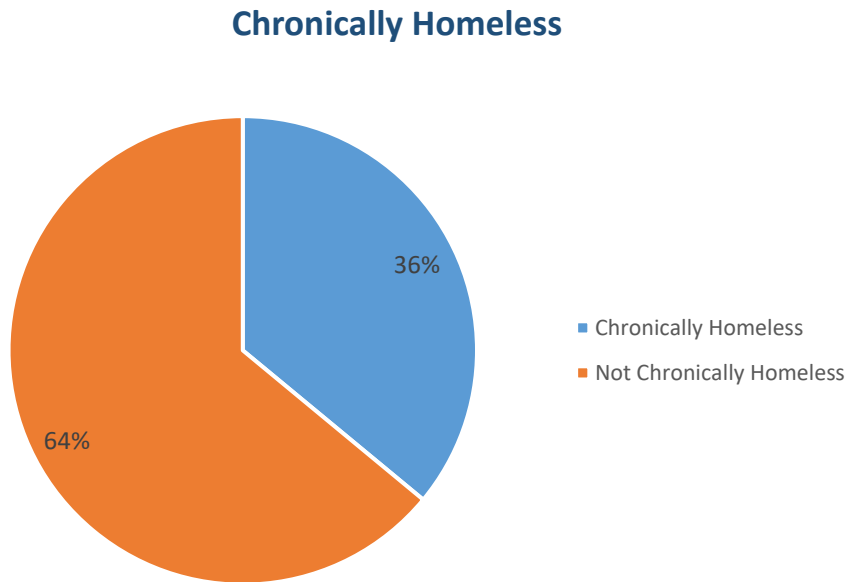
Source: HMIS

Figure 2: Race distribution of clients served through all initiatives July 1 – December 31, 2020.



Source: HMIS

Figure 3: Race distribution of clients served through all initiatives July 1 – December 31, 2020.



Source: HMIS

Communication and Collective Action

Mechanisms for increased communication have continued to evolve, tightening the network of service providers and collaboration among the system of services in Louisville. The COVID-19 pandemic posed inordinate challenges and required new and adapted services, as well as shifts in system capacity; the collaborative work to support those experiencing homelessness during this stressful time was a key factor in successfully continuing to serve those experiencing homelessness while managing social distancing protocols, and honoring the health and safety of both staff and clients.

Additionally, the Coalition for the Homeless and RCS have jointly coordinated efforts around Census outreach to encampments, planning for Street Count, and creating a system of respite beds. In October, RCS hosted a symposium for rental housing owners, landlords, and property managers in Metro Louisville, in an effort to better connect with critical partners. The forum offered conversations around landlord and property owner programs, managing prior evictions, and inspection readiness. RCS has facilitated bi-weekly Shelter Call-in meetings, which have served to open dialogue among providers. In addition to emergency shelter updates, these calls addressed activity around COVID-19 in the homeless community; providers reported on the Healthy Shelter and quarantine and isolation spaces, and Louisville Metro Public Health and Wellness provided information about COVID-19 testing.

The nine recipients of Louisville Metro Government (LMG) funding have also continued to meet monthly, and provide updates on barriers they have encountered in their work, as well as next steps. This system-level communication has proven crucial to providers, as well as to addressing the issues that prevent individuals from moving into housing. The Homelessness Task Force (formerly Homeless Encampment Task Force) additionally met during this time, offering an open community meeting in

November. The high rate of participation in this meeting offered evidence of the accessibility that the virtual platform provides.

Outreach teams have continued to participate in bi-weekly calls. These calls are critical to discussing concerns about clients, sharing good news and available resources (including open shelter beds), reporting new camps or planning for camp clearing, and problem solving. Emails and impromptu communication have also increased to ensure coordinated efforts to address the needs of those staying on the street. A distribution list of agencies and volunteer groups receives calls for concern and assistance or a response to 311 calls and shelter openings. The Louisville Metro Police Department-led Mobile Response Team provides notes summarizing their weekly activities.

Response to COVID-19

As the pandemic continued into the summer months, homeless service providers continued to work with modifications. Of particular impact was the limited capacity with which they could serve clients while enforcing social distancing measures. Often, they continued their mission with few, if any, volunteers, while staff stepped up to cover operations.

However, this was also a time that the community of service providers tightened their network by increasing communication and collaboration. The Coalition for the Homeless began issuing the COVID Daily Digest—a daily email that listed not only local confirmed cases, but also evictions updates, employment opportunities, information about stimulus payments, and tips for self-care. The email included announcements and identified resources for both providers and their clients, such as the availability and distribution of PPE and hand sanitizer, notification of Driver's License Branch and Nia Center re-opening or pop-up clinics, HUD guidance, workshops and webinars, winter planning resources, and equity practices. The frequency of the emails has since tapered, but this important communication has strengthened communication and providers' awareness of what others are offering.

In addition to the St. John Center/UP Outreach Team and other established outreach groups, providers from 11 agencies jointly conducted outreach multiple times each week. The team distributed packets with most recent info about COVID spread in the area, masks, social distancing recommendations, hand hygiene and cough etiquette instructions, how to recognize symptoms, and what to do if experiencing them.

Arguably the most significant impact on the efforts to reduce homelessness in Metro Louisville has been the increased amount of time it takes to move someone with a Permanent Supportive Housing (PSH) voucher into housing. This has stemmed from a variety of direct results of the pandemic, such as office closures that limit one's ability to acquire an ID, a slowed process time for applications, and delays in inspections. Moreover, the inventory of available affordable housing has been further diminished by the eviction moratorium. In the first quarter, one organization reported an average of 176 days for someone to move into housing with their assistance, whereas one year prior, the average time was 80 days.

Evictions

The Coronavirus Aid, Relief and Economic Security (CARES) Act funded eviction prevention and emergency rental assistance through the second half of 2020. LMG devoted \$21.2 million of CARES Act funds to eviction prevention. This funding was distributed through the RCS and the Office of Housing, and supported the Eviction Prevention for Households Program (\$10.95 million), the Landlord Tenant Rental Assistance Program (\$3.2 million), and the Court Eviction Diversion Pilot Program (\$4 million).

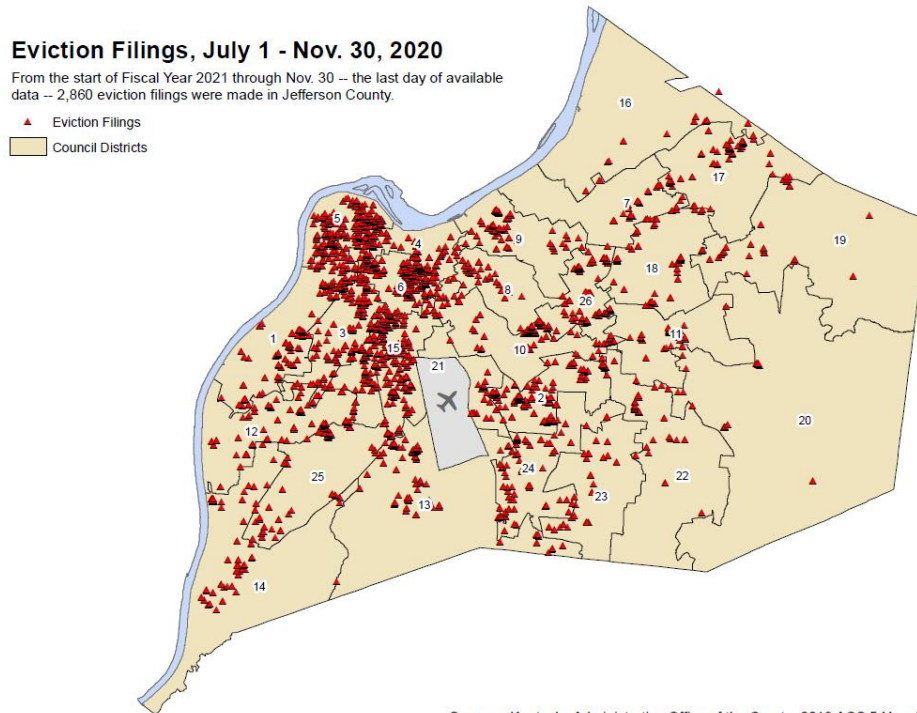
Additionally, LMG granted \$3 million to community partners for eviction prevention. Funding went to the Association of Community Ministries to support the administration of stopmyeviction.org, a centralized website for connecting homerenters to rental assistance.ⁱ The Coalition for the Homeless was awarded \$50,000 in funding to pay deposits and up to two months' rent to address the COVID-19 crisis, which allowed them to help rehouse those on the streets or at risk of homelessness as quickly as possible.

- The **Eviction Prevention for Households Program** provided assistance for households qualifying for unemployment, facing COVID-19-related challenges (e.g., income reduction, significant costs, or financial hardship), demonstrating a risk of homelessness or housing instability, and having a household income at or below 80 percent area median income (AMI). Through January 31, 2021, this program assisted 10,211 residents in 4,340 households.ⁱ
- The **Landlord Tenant Rental Assistance Program** provides rental assistance to landlords who apply on behalf of tenants. Landlords must agree to waive late fees, fines, and penalties associated with late payments and refrain from evicting assisted tenants for 60 days. Through January 31, 2021, this program assisted 3,476 residents in 1,110 units.ⁱ
- The **Court Eviction Diversion Pilot Program** targets evictions already filed with the court system and pays overdue rent to landlords who have filed for an eviction if they agree to dismiss the eviction proceeding and waive fees. Landlords can choose not to participate in the program, as was the case in about 20% of applications in 2020.ⁱⁱ Through January 31, 2021, this program helped 3,689 residents in 1,541 units.ⁱ
- Additional funds for rent, along with other needs including utilities, were provided through the privately supported **One Louisville Fund**. Through August 2020, the Fund distributed \$10.9 million, including \$2.9 million to individuals and households and \$8 million to nonprofit organizations (Community Foundation 2020).
- Similarly, the privately funded **Team Kentucky Fund**, established by executive order in late March 2020, supported families with up to \$1,000 for rent, utilities, and other needs through mid-November, and assisted 3,662 families across Kentucky. Eligible households were those with incomes four times below the poverty line (pre-Covid), fully employed (post-Covid), and with an income reduction of at least 50% due to Covid. In February 2021, the fund awarded three Louisville nonprofits \$20,000 (Coalition for the Homeless, Volunteers of America's Freedom House, and Maryhurst) for homelessness prevention or for assisting families affected by the opioid epidemic.

In August 2020, Gov. Beshear lifted the eviction moratorium and enacted a new executive order that required landlords to provide 30-day notice for nonpayment-of-rent evictions and to negotiate a payment plan with tenants. During the same month, the Kentucky Supreme Court established the Eviction Diversion Pilot Program in Jefferson County, which paused all nonpayment-of-rent eviction cases for 14 days to allow tenants to pursue rental assistance.ⁱⁱⁱ Evictions for issues other than nonpayment of rent were permitted under the moratorium. Overall, filings drastically declined after the statewide moratorium was initiated in March 2020. Figure 1 displays total eviction filings by month for 2018, 2019, and 2020. When the moratorium was lifted, evictions increased by 491% from July 2020 to August 2020. Overall, the total of evictions filed from July 1, 2020 to November 30, 2020 was 2,860, which is 62.5% lower than the total filings for the same period one year prior. Figure 1 shows the

geographic spread of these eviction filings.³ The greatest concentrations of eviction filings were in Metro Council Districts 1, 2, 3, 5, and 6, which encompass some of the poorest Census tracts in the city. These areas are also home to some of Louisville’s highest concentrations of Black residents, disabled people and renters.

Figure 4: Eviction filings were highest in Metro Council Districts 1,2,3,5, and 6 during the second half of 2020.

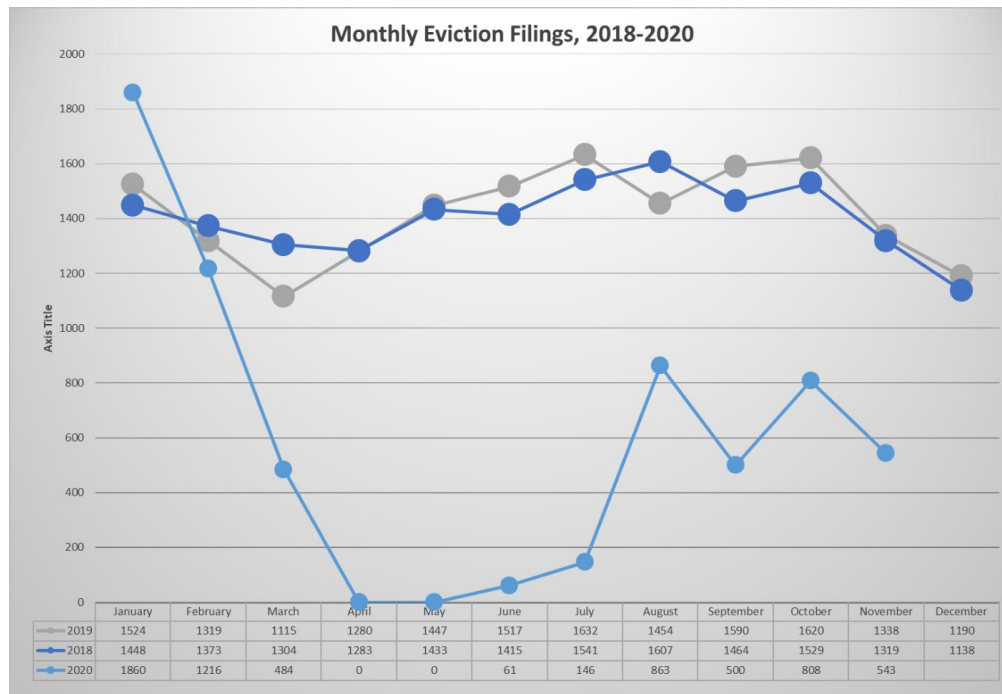


Sources: Kentucky Administrative Office of the Courts, 2019 ACS 5-Year Estimates

In early September, the Centers for Disease Control and Prevention (CDC) issued a residential eviction moratorium for nonpayment-of-rent cases, which was in place through the end of 2020 and subsequently extended through March 31, 2021 by President Biden. The monthly eviction filing data suggest this moratorium may have been helpful in reducing eviction filings, as cases declined from August (863) to September (500) 2020. While an important step for keeping people housed through the pandemic, the CDC order put the onus on homerenters, requiring a signed declaration form. Additionally, cases rose again in October (808).

³ Twenty-seven filings could not be mapped because of inadequate address information.

Figure 5: Eviction filings increased after the moratorium ended in August 2020. However, total evictions filings in 2020 were much lower compared to 2018 & 2019.



Note: Data were unavailable for December 2020 eviction filings.

Utilities

The Public Service Commission (PSC) ended their statewide moratorium on utility disconnections in October 2020 and ended the moratorium on late fees on December 31, 2020. However, disconnections could not begin until November 6, per Gov. Beshear’s executive order.^{iv} PSC subsequently established payment plans for households behind on bills. The repayment terms moving forward will mean households not making full repayments or missing repayments are eligible for disconnection. Utility companies across Kentucky were required to establish repayment plans for customers,^v per the Governor’s executive order, which also established the \$15 million Healthy at Home Utility Relief Fund.

RCS administered three utility assistance programs, including the federal Low-Income Home Energy Assistance Program (LIHEAP), the state Healthy at Home Utility Assistance Fund, and the local COVID-19 Utility Relief Fund. More households were eligible for LIHEAP funds as income restrictions were increased from 130 percent to 150 percent of poverty.^{vi} Households with income at or below three times the federal poverty line and a financial hardship due to COVID were eligible for the Healthy at Home Utility Assistance Fund, which provided \$500 towards water and wastewater services and \$400 for electric and gas utilities.^{vii} The COVID-19 Utility Relief Fund began accepting applications in late January 2021 to provide assistance for past-due utility payments (March-December 2020). Grants will cover up to \$500 for LG&E and up to \$500 for water/MSD bills paid directly to the utility companies.

Conclusion

Both through policy and in programming, Louisville continues to expand and evolve the system that responds to homelessness throughout the city, and to address the barriers to obtaining and maintaining housing. In November 2020, Louisville Metro Council voted to expand the Local Fair Housing Ordinance to include veterans, people experiencing homelessness, all sources of income, and returning citizens who have paid their debt to society for past convictions. Metro Council and Louisville Metro Housing Authority (LMHA) also allocated funding to aid homeowners to avoid displacement. The Office of Housing's Down Payment Assistance and Home Repair programs received \$7 million in the annual budget, while LMHA received HUD approval to provide funds to income-eligible homeowners residing in four low-income neighborhoods to offset mortgage or associated costs.

However, although many people experiencing homelessness moved into housing during the first half of the year, the setbacks caused by the COVID-19 pandemic, paired with remaining systemic gaps, result in the enduring crisis of homelessness in Louisville. Providers continue to demonstrate resourcefulness and creativity while battling the pandemic and advocating for their clients. Yet, beyond the shortage of affordable housing, an ongoing concern includes a greater need for support than exists, both to assist with housing navigation and to support individuals and families in housing. Agencies have recognized a number of individuals and families who have used resources to return to permanent housing, but are at high risk of recidivism without the support to maintain housing. Behavioral health needs abound. Transportation remains an issue as well, especially as providers have taken measures to account for social distancing. Storage remains an issue, particularly for the larger items of individuals who experiencing eviction or whose camps are cleared.

Housing insecurity and evictions were major concerns in Louisville prior to the pandemic. The moratoria enacted in 2020 to limit evictions and utility shutoffs were critical to keeping Louisvillians safely housed and healthy at home. Preliminary analysis of the eviction moratorium impact also points to potential long-term solutions for reducing evictions as a threat to housing insecurity – limiting landlords' ability to file evictions and expanding rental assistance. Without explicit measures to reduce eviction and other forms of housing insecurity, these issues will continue to drive homelessness in Louisville. Regardless of the current status of policies governing evictions, tenants face instability—there is uncertainty about eviction moratoria moving forward, and back rent and utilities may still be owed when moratoria end.

References

- ⁱ O'Brien, J. & Laird, T. (2021, February 10). *Eviction Prevention report for January 2021* [Memorandum]. Develop Louisville. <https://louisvilleky.gov/housing/document/january-2021-eviction-prevention-numbers>
- ⁱⁱ Ambrose, G. (2021, March 19). *Kentucky has millions to stop evictions. Some landlords won't take it.* Kentucky Center for Investigative Reporting. <https://kycir.org/2021/03/19/eviction-loopholes/>
- ⁱⁱⁱ Supreme Court of Kentucky. (2020, August 21). *Jefferson County Eviction Diversion Pilot Project* [Amend 2020-62]. <https://kycourts.gov/Courts/Supreme-Court/Supreme%20Court%20Orders/202062.pdf>
- ^{iv} Ky. Exec. Order No. 2020-881. (2020, October 19). https://governor.ky.gov/attachments/20201019_Executive-Order_2020-881_Uilities.pdf
- ^v Kentucky Public Service Commission. (2020, September 21). *PSC modifies March COVID-19 Order to provide long-term protections for vulnerable households amid unabated viral pandemic* [Press release]. https://psc.ky.gov/agencies/psc/press/092020/0921_r01.pdf
- ^{vi} Archie, A. (2020, October 19). *Beshear extends ban on cutting off utilities in Kentucky, adds additional protections.* Courier Journal. <https://www.courier-journal.com/story/news/2020/10/19/beshear-extends-ban-shutting-off-utilities-kentucky/5983966002/>
- ^{vii} Team Kentucky. (2020). *Healthy at Home Utility Relief Fund.* Kentucky Community Action Partnerships. https://www.capky.org/wp-content/uploads/2020/11/Healthy-at-Home_CAK-Fact-Sheet.pdf