



Rural Supportive Housing: The Kentucky Example

The supportive housing community has traditionally invested most of its time and money in urban areas. When working to end long-term homelessness in small towns and rural areas, there are several key aspects of service provision and housing development that require approaches very different than those required in urban areas. Some of the areas of difference described below include project size and siting considerations, transportation and service locations, identifying the homeless, and service provision.

CSH has based this summary largely on a conversation with Jim Sparks and Harry Carver from the Kentucky Housing Corporation, Kentucky's state housing finance agency. The experience of Kentucky serves to illustrate some of the key issues likely to face rural areas in other states, especially in the southern United States. It must be stressed, however, that the Kentucky experience is not the same as rural supportive housing provision in other parts of the country. This profile is not a primer on rural supportive housing in the United States. For example, unlike in Kentucky, in Minnesota there are homeless services agencies in rural areas and many services are provided on Native American tribal lands. These two facts create a much different supportive housing environment than the one presented here. There are, however, similarities, and the point remains that supportive housing investment and research as been largely focused in urban areas to date.

See the [Outreach Apartments](#) profile for a look at a rural supportive housing project. See the short profiles of [supportive housing in rural eastern Kentucky](#) for more information about the Kentucky experience.

Project Size and Siting Considerations

Most supportive housing development in small Kentucky towns is made up of duplexes and four-plexes, rather than larger apartment buildings of six or more units. Non-development approaches tend towards accessing tenant-based HOME and Shelter Plus Care rental subsidies when enough appropriate rental housing stock is available. In either model (development or rental subsidy) this more scattered-site, low-density approach is representative of the way people tend to live in small towns and rural areas. Not only the community as a whole, but also future tenants, likely prefer this lower-density approach.

Even when the supportive housing is contextual to its environment, siting can still be difficult. In Kentucky, rural areas exhibit very high ratios of homeownership. Many apartment buildings in rural areas are subsidized, so the community's perception (often true) is that only poor people live in apartments. If someone must rent due to their economic situation, a duplex is preferable over apartment complex. Many people in rural areas see apartments as places to move out of as soon as possible.

When planning to develop supportive housing in small towns, the support of local elected officials, typically the mayor, may be absolutely necessary, given his or her connections in the community. Due to the hesitancy exhibited toward rental housing explained above, it may be difficult to get political support to build supportive housing rental units inside the town limits. Even if there is

support from the political power brokers to build supportive housing in the town, there often is little properly zoned land in towns for this type of housing which is often higher-density than the surrounding homes or businesses. As in more populous areas, local zoning and funding rules govern the type and amount of public approval required. Local fair housing laws may allow some development as of right and also allow unrelated adults to share a residence without additional approval. Even if supportive housing is allowed by zoning laws, opposition from neighbors can put a stop to even the most well-designed project. In rural Kentucky, not-in-my-backyard opposition is often minimized the more isolated a site is. Taken together, these considerations mean that many supportive housing units are in more rural areas outside of city limits.

Challenge of Transportation

“People tend to be resourceful. They tend to get where they need to go somehow.”

The isolation of supportive housing outside of small towns and in rural areas in Kentucky requires a close look at the services plan. If the housing is far away from amenities such as medical care, grocery stores, and recreation, transportation support must be accounted for. Not all tenants may need transportation support, as even people with low incomes living in rural areas often have cars of some sort. Tenants in rural areas also tend to have family who can assist them with transportation. Some communities have a van service that functions as a bus system as well as some kind of formal or informal taxi service. Some of these forms of transportation may be Medicaid reimbursable.

If none of these options are available, it is often the role of the case manager to assist tenants with their transportation needs in their private vehicles.

Transportation is also necessary to get clients to the supportive services tied to their housing. In rural parts of Kentucky, there are very few on-site services other than basic case management. Most services are provided in central service offices. Typically, if an agency cannot get clients to their offices, they cannot serve clients.

It is important to keep these potential transportation needs in mind when planning caseloads for case managers in small towns and rural areas. In Kentucky, for example, typical case loads for people serving the long-term homeless population in rural areas range from 25-30 people per case manager. This allows case managers to visit clients at geographically spread-out locations and provide transportation to additional services as needed. (In rural Kentucky there are almost never homeless case managers. The case managers are usually mental health case managers or, less often, substance use case managers).

Identifying the Homeless

“In rural areas, the homeless are hidden. You don’t see them. They are not on the street.”

It is often difficult even to identify who is homeless in rural Kentucky, as the homeless people there are often “invisible.” Service providers almost never see people accessing their services who are coming off the street. Rural communities tend to not have extensive shelter systems. Churches and other institution may provide nightly shelter but not the full range of shelter services often found in

urban areas. As a result, homeless people are occasionally in shelters or institutions, but most of the time people without stable housing are living with friends or relatives for short periods of time on a rotating basis. In addition, tents, simple structures, mobile homes without utilities, and unsafe housing often serve as “homes” for the homeless. Many of these people may consider themselves “homeowners” if they own the piece of land that they sleep on, regardless of the lack of safe housing on the site.

Homeless persons may prefer to live on the land they own rather than in subsidized apartments in town. Homeless persons in rural areas may make enough money to pay their small living expenses by working for cash on farms, as self-employed mechanics, etc. This informal employment rarely provides homeless people enough money to fix up or build homes where they live, however. Many people don’t want to move from their current location and would prefer financial help creating a safe place to live where they are currently living. The subsidized housing system isn’t usually set up to provide that assistance, however.

Service Provision

“In rural communities, being homeless isn’t an entry point for supportive housing.”

In rural Kentucky, there usually are not service providers who focus specifically on the homeless population. Services are provided to people who are homeless for the long term when they access mainstream services for mental health, substance use issues, or other health needs. These service agencies tend to think of themselves as providing services for people with disabilities, rather than homeless people, even if many of their clients are in fact homeless. As a result, if people are not accessing mental health or substance use services, their homelessness may go unnoticed until there is a crisis. In many communities, there is little if any outreach to the homeless population because service providers are not funded to do it.

Unlike in urban areas, where much emphasis is placed on building community within supportive housing, in rural Kentucky the emphasis is on helping clients become integrated into their larger communities. Often, little if any assistance is needed in the area of community building because almost everyone has some kind of life-long social network already—family, friends, or acquaintances—who may or may not be involved in supporting clients in their struggles with mental illness and substance use. This may be different than in urban areas, where the perception is that people who are homeless tend to be more mobile and have not necessarily lived in a given city for a long period of time.

There is very little funding for homeless-specific services in rural Kentucky. Almost all services provided to the homeless population are paid for with Medicaid. Many homeless people who access mental health or substance use services seek services not only because they need them, but also because by accessing services, they can qualify for SSI to help pay their living expenses. In rural areas, these SSI payments may constitute a decent income which individuals can live on (as opposed to some urban areas, where SSI may not even pay someone’s rent).

When there are more traditional supportive housing units, service agencies usually become default developers and property managers. This ensures that new developments are built with service

provision to a specific population in mind, however, it is challenging for small organizations to do well in so many different areas with small, already over-committed staffs.

Lessons Learned

- Supportive housing providers need to be aware of people's preference for a low-density, more isolated way of living, rather than congregate living. If developers want to develop higher density housing, they should be sure to identify potential clients first. In larger rural cities, there may be a homeless population within town that is fairly identifiable and willing to live in higher-density housing.
- Consider transportation requirements of tenants before selecting a site or developing a service plan as this will impact your staffing ratios and your structure.
- Many people working with the homeless population in rural areas start off by providing services, then move to developing and managing housing. This means that many people working in development and management capacities have deep experience in services which informs their work.