STATE OF METROPOLITAN HOUSING REPORT
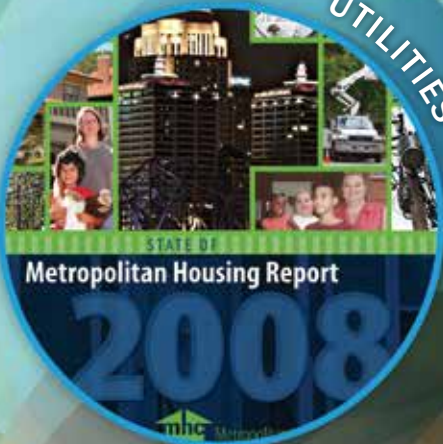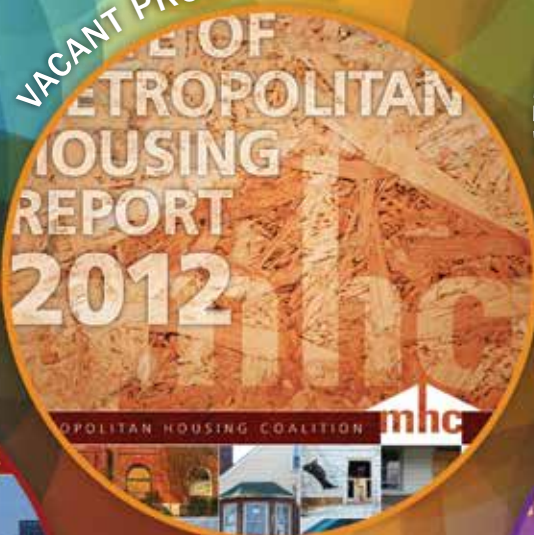
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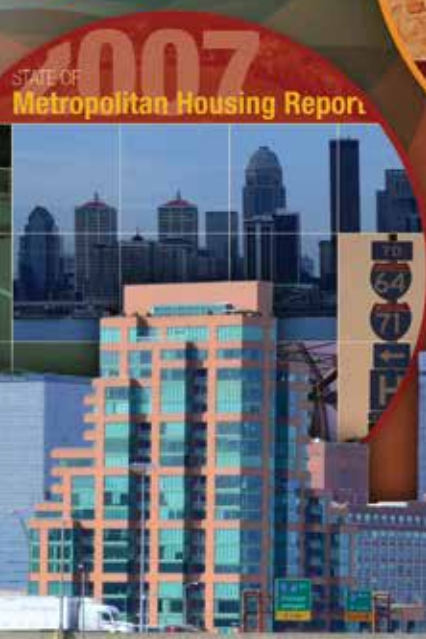
VACANT PROPERTIES

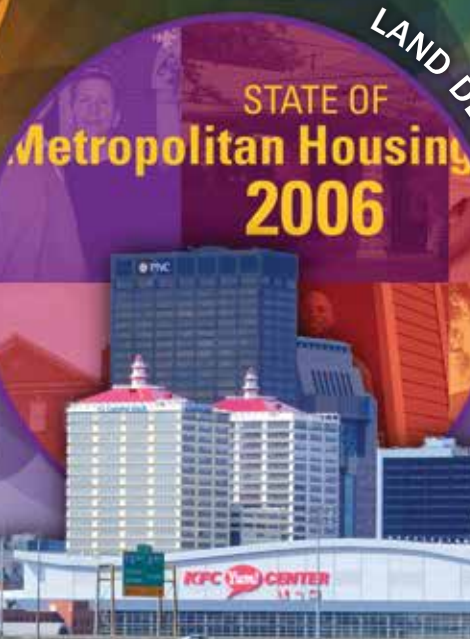ENVIRONMENTAL QUALITY

TRANSPORTATION

LAND DEVELOPMENT CODE

State of
Metropolitan Housing Report
2008

STATE OF METROPOLITAN HOUSING REPORT 2012

State of Metropolitan Housing Report
2011

State of
Metropolitan Housing Report
2007

STATE OF Metropolitan Housing 2006

A LOOK BACK » A LOOK FORWARD

letter to MHC MEMBERS

SINCE 1989, THE METROPOLITAN HOUSING COALITION (MHC) HAS BEEN AT THE FOREFRONT of policy that promotes fair housing for all and affordable housing for low wage families, those on fixed incomes, and all whose incomes do not support basic shelter. The first *State of Metropolitan Housing Report* was published in 2003 with the format of annual measures of fair and affordable housing along with a topic for in-depth research and analysis. MHC developed policy and advocacy positions from these reports and continues to work to change stagnant policies that prevent housing choice or the ability to live with dignity.

Thanks to the work of MHC members and partners, so much is possible right now! Now is a moment when several initiatives are reaching a crescendo for fair and affordable housing. Now is the time to act, more so than ever before!

- In 2014, Louisville Metro adopted what has now become a nationally recognized **20-Year Action Plan to Further Fair Housing**. This plan requires us, as a city, to view our decisions on resource allocation and policy through a lens of fair housing, cleansing our legacy of segregation still lingering in outmoded laws and policies. Sara Pratt, Deputy Assistant Secretary for Programs and Enforcement with the U.S. Department of Housing and Urban Development's Office of Fair Housing saluted this plan when in Louisville earlier this year, emphasizing "this is an ACTION plan, not a sit around plan." You can help encourage Mayor Fischer to implement this plan! Contact MHC to join the voices supporting Louisville's 20-Year Plan for Fair Housing.

- The **Land Development Code** (zoning) is currently under revision. These laws dictate where certain kinds of people are allowed to live and were instituted in times when segregation was an accepted practice. Over 40 people in our community voluntarily worked to create recommended changes to the zoning laws that will help create choices of diverse housing types throughout Metro Louisville without jeopardizing current development. Support those changes by contacting your Metro Council representative.

- We have the will, we have the backing of government, and we have the expertise, so now we turn to money. The Louisville Metro Council has the power to fund the **Louisville Affordable Housing Trust Fund** with a dedicated renewable public source of funding. This is an investment with such a significant rate of return, that we cannot turn our backs on raising our real estate values, creating jobs, lowering utility consumption, enabling children to stay in school and having workers who can go to work every day without the stress of wondering if they can pay for their housing. This creates a strong Louisville. Support the Insurance Premium tax of 1 percent dedicated to the Affordable Housing Trust Fund for a strong Louisville.

- Jewish Family and Career Services (JFCS) has been a great partner with MHC and our two agencies are poised, thanks to generous community support, to open a **Community Development Financial Institution** (CDFI) that focuses on micro-business lending and housing in a U.S. Treasury-designated area of Louisville with a lower median income level. MHC and JFCS have collaborated on this project for over two years and are now prepared to put in place the final pieces needed to earn U.S. Treasury certification in the coming year. This will bring new capital to Louisville for investment in these industries.

With all of these advances possible over the next few months to a year, this is a time when we can begin to enact real change on archaic policies and practices that had an origin in hatred, but whose original intent has been left behind. We need to leave the legacy of those policies behind as well.

The 2014 State of Metropolitan Housing Report shows:

- Eighty-seven percent of the total public housing units are located in just four of the 26 Metro Council districts (districts 1, 3, 4, and 6); there are no public housing units in Louisville Metro Council Districts 8, 12, 13, 14, 16, and 20.

- The total number of public housing units within Louisville/Jefferson County decreased by 71 units from 2013. Presently there are approximately 3,320 applicants on Louisville Metro Housing Authority's waiting list for public housing units and 17,746 for a Section 8 Housing Choice Voucher.

- The Fair Market Rent (FMR) for a two-bedroom rental unit in the Louisville MSA changed from $731 in 2013 to $705 in 2014, representing a 7.5 percent decrease. However, the mean hourly wage for renters is still less than the wage needed to afford a two-bedroom apartment at FMR.

- Homeownership in the Louisville MSA increased for the second year in a row to 64.5 percent, its highest level in four years but still well below the 2003 level of 70.3 percent.

- Foreclosure rates decreased in all Kentucky counties of the Louisville MSA except for Jefferson County, where there was an 8 percent increase; in Indiana, two counties saw a rise in foreclosures while two counties showed a decrease.

With so much at stake, it is more important than ever to be a part of MHC and to have your voice heard.

Sincerely,

Adam Hall
MHC Board President

Cathy Hinko
Executive Director
Metropolitan Housing Coalition

CONTENTS

Introduction

THIS ISSUE OF THE *STATE OF METROPOLITAN HOUSING REPORT* looks back at previous annual reports, revisiting focus topics and recommendations made by the Metropolitan Housing Coalition (MHC) over the past eight years. We take five key policy areas and point to examples of efforts by Louisville Metro government agencies, departments and other community stakeholders, which address obstacles to fair, affordable, and safe housing.

Planning and zoning, transportation, utilities, environmental quality, and vacant properties are policy issues that intersect to impact the distribution of fair, affordable, and safe housing across the metropolitan area. By highlighting examples of progress and on-going opportunities for improvement in each of these policy areas, we bring attention to the need for understanding how decisions in one sphere impact outcomes in others.

Bringing these policy areas together through the lens of fair and affordable housing clarifies what it takes to sustain a healthy community. Sustainability initiatives often highlight the triple bottom line of addressing social, economic and environmental well-being and the interconnectivity of those issues. Examining concrete policies that support affordable housing in a holistic manner reveals the material impact of those connections.

For instance, a poorly conceived planning and zoning ordinance can serve as an obstacle to efforts to increase affordable housing choices across the area. That can also implicitly encourage development that perpetuates residential segregation by race and class. Uneven distributions of environmental harms and benefits impact community health, property values, and economic development. Mismatches between residential areas and job centers, and lack of affordable transportation options between the two, limit the options of housing choice across communities. Increases in residential, commercial, and industrial vacant properties indicate a number of worrisome trends in any community but also serve to deter investment and impact adjacent property values in neighborhoods where vacancies are most prevalent.

This conversation about the intersections of housing policy and other policy areas is one in which local policymakers across the country are engaged. Policy developments at the federal level indicate that communities are increasingly going to be required to explicitly link economic and community development initiatives to equitable outcomes if using federal funds.

One example comes from the U.S. Department of Housing and Urban Development (HUD). HUD is currently in the process of reviewing comments on their proposed rule that is intended to clarify and improve the requirement of communities receiving Community Development Block Grant (CDBG) or HOME Investment Partnership Program (HOME) funds to certify that they are affirmatively furthering fair housing in their Consolidated Plans and their Public Housing Agency Plans. The new rule requires: a) communities to produce a standardized Assessment of Fair Housing replacing the current Analysis of Impediments; b) HUD to provide comprehensive and nationally uniform data; c) communities to link their Consolidated Plan with Public Housing Authority plans to actions specified under their Assessment of Fair Housing; and d) submission of the Assessment of Fair Housing for review by HUD. (For more details about this process see the National Low Income Housing Coalition's summary and updates at http://nlihc.org/issues/affh.) There is an emphasis on looking at local distributions of population by race/ethnicity and class and relating those data specifically to plans for spending any federal funds from CDBG or HOME. This implies more focus and attention to equity in policy formation and implementation.

The *State of Metropolitan Housing Report* has tracked changes in demographics and housing data since 2003. These reports link the status of affordable housing to other related policy areas and set the stage for responding to program and regulatory changes coming our way. Furthermore, *Making Louisville Home for Us All: A 20 Year Action Plan for Fair Housing*, produced for the Louisville Metro Human Relations Commission by the University of Louisville's (UofL) Anne Braden Institute in collaboration with MHC, identifies impediments to fair housing and action steps needed to affirmatively further fair housing. There is an opportunity to link the specific action steps to the soon to be required Assessment of Fair Housing and integrated into the Consolidated Plan along with the Louisville Metro Housing Authority's (LMHA) Plan and their use of CDBG and HOME funds.

In 2014, there continues to be a broad coalition of city agencies and departments, non-profit and private organizations working toward improving access to safe, fair and affordable housing. What follows is a sampling of key policy and initiative updates with identification of areas in need of continued attention.

2006 State of Metropolitan Housing Report: Planning and Zoning in Louisville Metro: Its Effect on Affordable Housing

Louisville Metro's Land Development Code (LDC) was first adopted in 2003 and went through major revisions in 2004 and 2006. References and policies on affordable housing within the LDC were weak. The Alternative Development Incentives (ADI) was added to the LDC in an effort to encourage the inclusion of affordable housing units in new subdivision plans. This land use strategy proved ineffective.
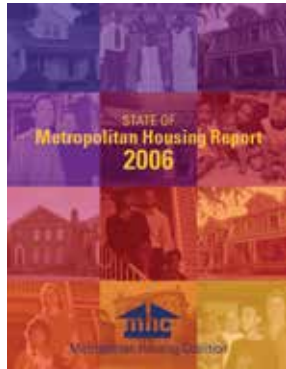
In 2012, a Fair and Affordable Housing sub-committee was formed to review affordable housing policies within the LDC and recommend improvements and new policies in an effort to increase affordable housing opportunities throughout Louisville Metro. The committee was chosen by Louisville Metro Planning and Design staff; membership of the sub-committee included homebuilders and apartment associations, market-rate and affordable housing developers, representatives from city housing departments, and affordable housing advocates.

The sub-committee's recommendations have been approved for adoption by the Planning Commission and forwarded on to the Louisville Metro Ad Hoc Land Development Code Committee for consideration; as of early December 2014, these are still in committee these are still in committee and no action has been taken. The Fair and Affordable Housing sub-committee made a number of recommendations consistent with encouraging housing developers to make available more affordable housing choices throughout the community, but the committee fell short of implementing the full range of policy changes advocated by MHC in the *2006 State of Metropolitan Housing Report*. What follows is the sub-committee's summary of the changes and new proposals to the LDC.

Significant changes in the proposed code updates are the additions of two new incentives available to developers who include affordable housing units within their proposed developments. These are the Mixed Residential Development Incentive (MRDI) and the Affordable Housing Density Bonus (AHDB).

The proposed new MRDI section permits multifamily and two-family dwellings to be considered as a permitted use within R-4 and R-5 zoning districts with special standards. Developers could receive a density bonus by providing affordable housing and other benefits such as brownfield redevelopment, proximity to a TARC route, and open space preservation. The proposed revision protects the residential quality of these areas with minimal lot sizes, a requirement that the new developments fit the residential quality of the neighborhood, and a setback requirement for denser housing near single-family residential parcels.

The proposed AHDB is an even broader incentive that may be used in any zoning district. The only condition of the bonus is that the development includes affordable housing. The commitment to affordable housing is higher with this incentive, but it is accompanied with a higher density bonus. The AHDB also requires a percentage of open space be devoted to common use based on the density bonus awarded.

Modifications to ADI are also proposed that will make the incentive more versatile for developers. Previously, 10 percent of diversity housing units in a development had to be at diversity housing Level 1 or Level 2. Now the proposed revisions require that 10 percent of diversity housing units must be at Level 1 to qualify for incentives.[1]

Developers using ADI credits will benefit through reduced setback requirements for placement of denser development. More significantly, locations using the density bonus will no longer be required to be on major transit corridors. Instead, developers of affordable housing will receive points if they develop on major transportation lines.

2007 State of Metropolitan Housing Report: The Impacts of Transportation Policy on Affordable Housing

The *2007 State of Metropolitan Housing Report* focused on the impacts of transportation policy on affordable housing. Since 2007, there have been important policy changes at the federal level which are having an impact on the planning of our local roads, transit, and alternative transportation options.
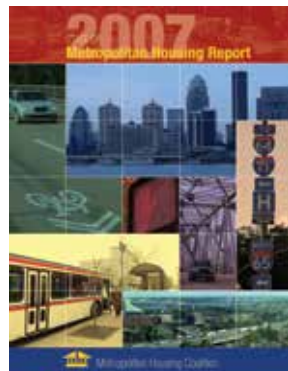
U.S. DEPARTMENT OF TRANSPORTATION, FEDERAL HIGHWAY ADMINISTRATION

In 2012, President Obama signed the Moving Ahead for Progress in the 21st Century Act (MAP-21) into law. It had been seven years since a long-term highway authorization was enacted and MAP-21 provides essential funding for developing and expanding transportation infrastructure using a streamlined, performance-based, and multimodal approach to address transportation planning challenges. Map-21 identifies these challenges as "improving safety, maintaining infrastructure condition, reducing traffic congestion, improving efficiency of the [transportation] system and freight movement, protecting the environment, and reducing delays in project delivery" (U.S. Department of Transportation, Federal Highway Administration, 2014).

MAP-21 articulates the following set of performance goals for all Federal highway programs:

- Fewer traffic fatalities and serious injuries on all public roads.

- Keeping the highway infrastructure asset system in a state of good repair.

- Reducing congestion.

- Improving the reliability and efficiency of the surface transportation system.

1 Diversity levels are determined based on a formula that balances a family's percentage of monthly income at 80, 90, or 100 percent (for Diversity Housing Levels 1, 2, and 3 respectively) of the Jefferson County median income with the percentage the family can afford to pay per month and a constant term based on the ability of a family to make monthly house payments.

- Improving the national freight network, strengthening the ability of rural communities to access national and international trade markets, and supporting regional economic development.

- Environmental sustainability while enhancing transportation system performance.

- Reduction of project costs, promote jobs and the economy, and eliminate delays in the project development and delivery process by accelerating project completion, including reducing regulatory burdens and improving agencies' work practices (U.S. Department of Transportation, Federal Highway Administration, 2014).

In addition, MAP-21 also funds alternative transportation projects including bicycling and walking, safe routes to school programs, and recreational trails (U.S. Department of Transportation, Federal Highway Administration, 2014). Metropolitan Planning Organizations (MPOs) continue to be responsible for short- and long-term planning, and public participation is still required as an integral component of the planning process.

With the new MAP-21 legislation, performance measures are required as part of the planning process and MPOs must include performance targets and a description of the expected achievements. States and MPOs are to be accountable for their plans and progress; beginning in 2017, the U.S. Secretary of Transportation will provide Congress with evaluations of the overall effectiveness of performance-based planning and the planning process in each state and for each MPO (U.S. Department of Transportation, Federal Highway Administration, 2014).

KENTUCKIANA REGIONAL PLANNING AND DEVELOPMENT AGENCY (KIPDA)

KIPDA, the MPO of the Louisville/Jefferson County, KY-IN Urbanized Area, serves the entirety of Bullitt, Jefferson, and Oldham counties in Kentucky, Clark and Floyd counties in Indiana, and portions of Shelby County, KY and Harrison County, IN. The MPO works with the Kentucky Transportation Cabinet, Indiana Department of Transportation, as well as the U.S. Department of Transportation (USDOT) (through the Federal Highway Administration and the Federal Transit Administration) and the U.S. Environmental Protection Agency (EPA) in Regions 4 and 5. KIPDA is responsible for producing and ensuring that the region's short- and long-term transportation plans are in compliance with state and federal requirements (the current Federal Transportation Act being MAP-21).

The KIPDA Transportation Division provides staff support to one of the many MPOs throughout the country whose responsibilities are to use the USDOT defined 3C (comprehensive, continuing, and cooperative) Planning Process to conduct regional transportation planning. MPOs were established through congressional action and serve to define how transportation infrastructure in urban areas will evolve in the coming years. KIPDA also works with federal, state, and local agencies to define how federal transportation dollars are utilized in the bi-state region.

Using federal regulations as a baseline, the scope of KIPDA's multi-layered transportation planning process is to define policies, collect and analyze data, engage the public, and enlist guidance and direction from state and local elected officials while defining surface transportation needs, wants, and solutions. KIPDA has the unique opportunity to both conduct transportation planning and identify federal transportation resources for project programming and implementation.

The MPO is currently updating the Metropolitan Transportation Plan, which considers transportation improvements that could occur within the next 20 years. This update, titled *Connecting Kentuckiana* (http://www.connectingkentuckiana.com), is focused on improving the regional multi-modal transportation system. Using GIS-based data, public input, and other analyses, the plan will identify gaps in the regional transportation network with an emphasis on providing multi-modal connections between residential areas, employment centers, and essential services. Goals and objectives are listed on the *Connecting Kentuckiana* website: http://www.connectingkentuckiana.com/plan/GoalsObjectives.

Public outreach and citizen participation are integral elements of KIPDA's transportation planning efforts. For *Connecting Kentuckiana*, KIPDA's outreach efforts were concentrated over a 14-month period from January 2012 through March 2013. During that time, KIPDA staff met with focus groups, gathered surveys and written comments, and provided citizens an opportunity to discuss transportation issues on at least 59 different occasions. These included: presentations at festivals, neighborhood events, clubs and association meetings; forums held at libraries, town halls, and government centers; attendance at community, neighborhood, and council meetings; meetings with senior citizen groups; meetings with bicyclists, homebuilders, and elected officials (including Metro Council members, County Judge-Executives, mayors, a U.S. Congressman, and a U.S. Senator); being featured on a local radio station; and a newspaper and billboard ad campaign (Kentuckiana Regional Planning and Development Authority, 2014).

KIPDA may consider implementation of a "complete streets" philosophy with facilities to be evaluated for use by all potential and appropriate road users, including the disabled, cyclists, and pedestrians. While there is extensive work left to be completed over the next two years, goals and objectives have already been approved for the plan by the MPO Transportation Policy Committee (TPC) (L. Chaney and D. Burton, personal communication, October 31, 2014).

For the past seven years, MHC has advocated that KIPDA's TPC meet at a time and place that allows for public participation; these meetings are currently held during work hours at KIPDA's offices in Jeffersontown's Bluegrass Industrial Park. TARC service to the Bluegrass Industrial Park is only available during the peak morning and afternoon hours, thereby providing no bus service in the late morning or early afternoon hours. Meetings are not broadcast or streamed online. Therefore the public is not afforded the opportunity to see the decision-making body at work. As a response to these concerns, the TPC has formed a working group to review the committee's operations including meeting times and locations. Both MHC and the Coalition for the Advancement of Regional Transportation (CART) are members of this working group. A report to the TPC with recommendations is expected in early 2015 (L. Chaney, personal communication, November 14, 2014).

The constituency of the TPC gives one vote to Louisville, but also gives one vote to St. Matthews, Shively, Jeffersontown, Charlestown, Jeffersonville, New Albany, and other incorporated cities. This policy was originated in the 1970s by the Falls City Council of Governments which was the precursor of KIPDA. This "one government-one vote" representation formula is practiced in most MPOs throughout the country (Goode, L., Milazzo, J., et al, 2001). MHC's position is that Louisville's urban residents are not proportionally represented which is reflected in the allocation of resources and the hierarchy of transportation projects.

MOVE LOUISVILLE

Move Louisville (http://louisvilleky.gov/government/ advanced-planning/move-louisville) is a transportation planning process that was generated by Vision Louisville (http://visionlouisville.com/). Funded by a USDOT 2012 Transportation, Community and System Preservation Grant, *Move* Louisville held a project kickoff with presentations in November 2013, followed by a series of three workshops in January, February, and March 2014.

These presentations and workshops were designed to convey the state of transportation in the city and gather community input and ideas about transportation projects.

Outcomes include establishing the following goals:

- ▶ Provide Connectivity Choices

- ▶ Improve Safety And Health

- ▶ Promote Economic Growth

- ▶ Maintain Fiscal Responsibility

- ▶ Assure Environmental Sustainability

- ▶ Enhance Neighborhoods

- ▶ Assure Equity for All System Users

A link to a downloadable presentation that outlines the program is at http://louisvilleky. gov/sites/default/files/advanced_planning/ movelouisvillevisionandgoalspublicfinalforwebpdf.pdf.

In addition, 1,000 potential transportation-related projects were identified from a variety of sources which included *Move* Louisville workshops and presentations, neighborhood plans, Horizon 2030, and corridor studies. The entire universe of projects was processed using a set of metrics which evaluated and measured these ideas against the set of goals. Factors included corridor-based projects and the likelihood of improving the overall transit, bicycle, and pedestrian infrastructure of the city. While some projects were evaluated by Louisville Metro staff and their consultants on a project-to-project basis, others were examined as an aggregate of the entire project. The resulting rankings will be used to guide funding priorities made by the city government. A draft *Move* Louisville report will be available for comment early in 2015.

One of the city's strategies for *Move* Louisville is to link the transportation plan with land use by making it an element of Louisville's comprehensive plan. This will be done by focusing land use growth and development along transportation corridors, using the transportation plan as a platform for economic development, housing, and reinvestment in older neighborhoods.

The major challenge for *Move* Louisville is funding. Though the city controls some funds for transportation projects, the release of federal transportation funds is directed by KIPDA's Transportation Policy Committee and by the Kentucky Department of Transportation. State and grant funding is competitive too. However, having a transportation plan gives the city a competitive edge and helps position Louisville when applying for grants or lobbying the state or KIPDA for funding (P. Clare and S. Sizemore, personal communication, October 30, 2014).

Like KIPDA's *Connecting Kentuckiana*, *Move* Louisville emphasizes creating a system of transportation networks and developing a series of policies and programs that would support a more complete, multi-modal system, linking housing developments to employment centers and services. These initiatives are what tie these transportation planning programs to MAP-21, the federal funding mechanism for transportation infrastructure.

TRANSIT AUTHORITY OF RIVER CITY (TARC)

Funded by a three-year Congestion Mitigation and Air Quality (CMAQ) Improvement Program award, TARC made significant changes to three most frequented routes: #4 - Iroquois/Fourth Street, #18 - Dixie Highway/Preston Highways, and #23 - Broadway/Bardstown Road. Routes #18 and #23 provide 15- minute high-frequency service and Route #4 bus arrival is every 10 minutes. Ridership on these routes increased 20 percent during the first nine months of the program. Once the CMAQ funding expires, TARC will continue to provide high-frequency service on these three routes that combined carry almost 50 percent of average daily users.

Other changes and improvements to transit service include:

- The implementation of electric buses/circulator system on Main and Market streets, and South Fourth Street. The new electric buses are zero-emission vehicles, environmentally friendly, and modern looking vehicles. This system is expected to be in operation by late 2014.

- A new fare collection system that will provide multiple payment options, including but not limited to smart cards, daily passes, and cash payment. The new system is intended to improve data collection and analysis. Work is still being developed on this project.

- TARC continuously works on fleet replacement and modernization.

TARC is an integral part of the short- and long-range transportation planning in the community; this includes KIPDA's *Horizon 2030* and *Connecting Kentuckiana* and *Move* Louisville. Yet TARC has limited operating funds and limited options to expand services. With growth in economic development and new jobs, sustainable transportation funding is critical to support the economy and provide access to jobs and education.

TARC provides critical connections to jobs and educational institutions throughout the region; 67 percent of TARC trips are provided for work and school. Its service area includes the five counties in two states that are served by KIPDA. TARC's annual ridership in the past fiscal year was almost 15 million transit boardings, with average daily ridership of 48,000 or more on 41 bus routes and 92 para-transit vehicles.

Half of the TARC users are from households with income less than $25,000 and as an affordable mode of travel, TARC is an essential component to the reduction of combined housing and transportation costs in Louisville and the surrounding counties (A. Copic, personal correspondence, November 6, 2014).

2008 State of Metropolitan Housing Report: Utilities Cost and Housing Affordability

THE DISPROPORTIONATE BURDEN OF UTILITY COSTS

Utility costs play an ever-increasing role in the overall expense of maintaining a household, and for many low-income families, represents a significant portion of their budget. The initial analysis MHC presented in the *2008 State of Metropolitan Housing Report* on utility costs and their effect on low-income families and affordable housing remains largely accurate, with increases in the prices of utilities growing faster than median family income.
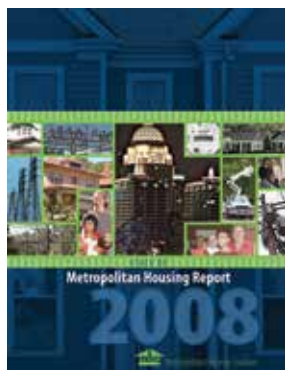
SOURCES OF ASSISTANCE

Local, state, and federal government programs, in addition to social service agencies and utility companies, provide assistance in helping families pay their energy bills. The most notable of these programs is the federal Low-Income Home Energy Assisted Program (LIHEAP). In 2013, LIHEAP provided aid ranging from $182-$263 to 130,481 households in Kentucky. Approximately two-thirds of households which received assistance had household incomes at 75 percent of the U.S. federal poverty threshold, annual earnings of $16,933 or less (Campaign for Home Energy Assistance, 2014).

In addition to LIHEAP, local programs and agencies in Louisville may also provide assistance with bill payments, home weatherization, and energy audits. Louisville Gas and Electric (LG&E), Louisville Metro Human Services, Metro United Way, and Community Winterhelp provide assistance for utility bill payments. LG&E also provides home energy audits and weatherization programs. Louisville Metro Housing and Project WARM also provide local assistance for weatherization for low-income residents in the Louisville area. Project WARM weatherizes 270-300 homes annually, with volunteers aiding in sealing windows and installing window covers. In addition, some 650 households participate in their Energy Management workshops and another 600 attend "do-it-yourself" weatherization training programs. These programs provide a free starter kit of weatherization materials (M. Griffin, personal communication, August 21, 2014).

LIHEAP Funding History, 1981–2014

LIHEAP FUNDING HISTORY (in millions of dollars)

	LIHEAP	Emergency Funds
1981	$1,850	$-
1982	$1,752	$123
1983	$1,975	$-
1984	$1,875	$200
1985	$2,100	$-
1986	$2,010	$-
1987	$1,825	$-
1988	$1,532	$-
1989	$1,383	$-
1990	$1,393	$50
1991	$1,415	$195
1992	$1,500	$-
1993	$1,346	$-
1994	$1,439	$298
1995	$1,319	$100
1996	$900	$180
1997	$1,000	$215
1998	$1,000	$160
1999	$1,100	$180
2000	$1,100	$744
2001	$1,400	$456
2002	$1,700	$100
2003	$1,800	$200
2004	$1,789	$99
2005	$1,885	$277
2006	$2,480	$680
2007	$1,980	$181
2008	$1,980	$611
2009	$4,510	$590
2010	$4,510	$4,501
2011	$4,501	$200
2012	$3,472	$-
2013	$3,255	$-
2014	$3,390	$-

SOURCE: National Center for Appropriate Technology, 2014

CHANGES IN ENERGY COST

As energy costs rise, low-income families become increasingly burdened. Since utility costs are based on usage rates alone, each increase in cost is a larger proportion of a low-income family's budget relative to the same increase in cost's effect on higher-earning families. While gas utility price averages across the nation have gone down from 2008-2013, electricity prices have increased. The cost of electricity has, in the long run, continued to outpace the growth of median family income. Electricity has increased on average by 6.8 percent per year from 2008 to 2013, while the median family income has increased by 0.63 percent on average.

Percent Changes in US Home Energy Fuel Costs and Median Income, 2008–2013

	Gas	Electricity	Median Family Income
2008	13.8	6.4	0.3
2009	-21.8	3.0	-2.4
2010	-2.1	0.2	0.2
2011	-2.8	1.9	1.2
2012	-9.6	-0.1	2.0
2013	4.7	2.1	2.5

SOURCES: U.S. Bureau of Labor Statistics; U.S. Census

Locally, gas and electric costs have two main components, with several sub-costs: a) there are meter and service charges and b) there are charges correlated with usage. With natural gas charges, there are new charges associated with usage. One is the new franchise fee of 2 percent for gas usage that only applies in the Urban Service District. Another charge is the Gas Line Tracker Fee, implemented in 2012, which now makes renters responsible for improvements to private property. Currently, LG&E has proposed an increase to recompense itself (LG&E). All proposed changes in rates must be heard and approved by the Kentucky Public Service Commission.

In 1980, Louisville's building codes and regulations required that insulation be installed in all new housing. However, there are a disproportionate number of residential units that pre-date 1980 in neighborhoods where the highest density of low-income people live; no insulation

was required during the construction of these residences. MHC is an Intervener in the case before the Public Service Commission on how to spend Demand Side Management (DSM) funds; DSM is a usage charge that must be used in programs to lower energy consumption. MHC advocates for more focus on energy efficient rehabilitation of units in areas built before 1980 that are also areas where people with low-incomes live.

CHANGES IN ENERGY CONSUMPTION

Residential consumption of electricity is projected to continue to increase through 2015 on average, although at a lower rate relative to projections discussed in the 2008 report. Residential electricity demand for 2015 is projected to be at a level that is approximately 0.9 percent higher than demand in 2011.[2] However, this data is based on previous consumption primarily and does not take into account systemic weather trends, such as human-made climate change. According to academic and federal meteorologists, the period of time from October 2013 to September 2014 featured the highest global temperature averages since data was first collected in 1880 (Borenstein, 2014). Given Kentucky's often highly variable weather with extreme highs in summer and lows in winter, the need to weatherize homes is all the more important, especially in older homes which may lack modern and more energy-efficient materials.

Louisville Metro Households by Heating Source

Gas	Electric	Other
168,489	68,919	5,536

REVISITING MHC'S RECOMMENDATIONS ON UTILITY COSTS AND HOUSING AFFORDABILITY

Two noteworthy MHC recommendations on utilities and housing affordability included:

➤ "[LMHA] should update their energy usage study such that it takes housing age into account."

➤ "Incentives should be put into place at the local and state levels for landlords to rehabilitate their rental units and homes to be more energy efficient."

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2 U.S. Energy Information Administration (http://www.eia.gov/)

Following up on the recommendation that the age of a home is a factor in energy usage, we found that in June 2014, LMHA proposed a revised utility allowance. It does not take housing age into account, but instead relies on a base rate plus potential additional payments for households that incur a higher utility cost depending on the type of heat and cooking energy used in the unit (Louisville Metropolitan Housing Authority, 2014). Households which appear to be less efficient than LMHA's baseline standards for comparable structures are incentivized towards more efficient energy sources.

Energy efficient incentives are criteria in the Louisville Metro's Office of Sustainability "Green Living Neighborhood Certification" which will be fully deployed by the end of 2014. The program will recognize neighborhoods which conserve energy, reduce waste, manage storm-water, and grow produce. The program will also have an education component to aid citizens and neighborhoods in obtaining certification. See the Green Living Certification website for more information (http://louisvilleky.gov/government/brightside/green-living).

NEW MHC RECOMMENDATION

Since Louisville Metro government now receives a 2 percent franchise fee on gas usage in the Urban Services District, MHC recommends that Louisville Metro government focus on energy efficient rehabilitation of units in those areas, particularly where low-income people live. Louisville Metro should always be an Intervener in any case affecting rates, how DSM monies are spent, and should always represent the interests of residents.

2011 State of Metropolitan Housing Report: Environmental Impacts of Housing and Environmental Justice

In 2011, MHC offered several recommendations to address environmental impacts on affordable housing in Louisville Metro. Issues covered included vacant and brownfield properties, air quality, the urban tree canopy, and the equitable development of greenspace.
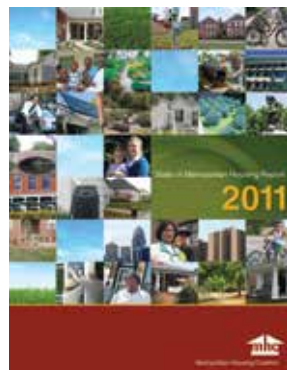
BROWNFIELDS

MHC recommended continued support for forums on brownfield assessments and cleanups to educate landowners and residents about opportunities to improve their property. Brownfields can have detrimental environmental effects on surrounding housing through migration of contaminants off-site. Once a brownfield site is remediated, it opens the opportunity for the development of affordable housing as seen in the Shipp Avenue and 7th Street development of student housing and the remediated Distler Warehouse at 2132 Rowan Street which now houses 42 affordable senior housing units.

Louisville Metro has aggressively sought funding for brownfields redevelopment through the EPA's Brownfield Assessment Grants. Louisville Metro completed 12 Phase I assessments and two Phase II assessments involving tank removal for petroleum sites. For the hazardous substances sites, the city also completed five Phase I assessments as well as five Phase II assessments. Two additional Phase I assessments at 1405 W. Broadway and 3029 W. Muhammad Ali and an Analysis of Brownfields Cleanup Alternatives at the future YMCA development at 18th and Broadway were completed in September 2014.

The city also received an EPA Area-Wide Brownfields Planning Grant to design a brownfields redevelopment strategy for the Louisville Central Rail Line Corridor in the Germantown/Shelby Park area. This corridor was once home to vibrant manufacturing, particularly the historic woolen mill industry, as well as commercial and residential areas. Many parcels could be considered brownfields as they were impacted by multiple current and legacy industrial uses as well the presence of the railway itself. Many of these sites are now abandoned as the area has experienced both commercial and industrial disinvestment.

This plan will result in the identification of catalyst sites, desirable types of redevelopment, and implementation strategies for redevelopment. The project includes community input and significant attention to Beargrass Creek, stormwater management, and green infrastructure initiatives. There is on-going concern about maintaining the multiple neighborhoods' residential strengths and housing affordability as the catalyst sites and others are re-purposed.

Louisville Metro launched LEAPS (Louisville Environmental and Property Search) in 2014. This online resource provides publicly-reported environmental data on vacant properties and properties owned or controlled by Louisville Metro, including those that are for sale (http://leaps.louisvilleky.gov). This resource could eventually be integrated with other vacant property data portals housed under VAPStat (Vacant and Abandoned Property Statistics).

AIR POLLUTION

MHC recommended improved coordination with regional air quality efforts to address pollutants such as particulate matter 2.5 (PM2.5) while providing remedies for residents who are located near high-risk polluting industries. While all of Louisville Metro is subject to unacceptable air quality, those residents in areas with already poor indoor air quality, or who have higher instances of lead exposure, poor access to health care services and poor access to clean outdoor green space, are more susceptible to the chronic negative health effects of being exposed to air pollution, such as PM2.5.

While the Air Pollution Control District (APCD) monitors ozone and particulate matter pollution, UofL has for several years conducted air monitoring for volatile organic compounds (VOCs) including benzene and 1,3-butadiene, which are emitted by vehicles as well as industry and have been found to be harmful to human health. Funding for the monitoring program decreased over recent years from $300,000 in 2002 to $84,000 in 2013. This funding also supported the West Jefferson County Community Task Force, which has advocated on behalf of the community since 1996. In 2014, the funding ended. Efforts to re-fund the program are on-going.

In 2013, APCD's air monitoring program was found to be severely lacking by critical state and federal audits, calling into question several years of ozone and particulate matter monitoring data. APCD has since been reorganized and eliminated seven positions. Results of the reorganization are yet to be seen. Questions remain about the agency's capacity to enforce air quality standards with a smaller staff and decreased monitoring support from UofL.

The Institute for Healthy Air, Water, and Soil, a privately-funded foundation, has launched an interactive web-based tool which allows visitors to map, query, visualize, and export hourly air quality data from various datasets (http://louisvilleairmap.com). This tool uses data collected by APCD air monitors and portable monitors distributed to private citizens. There is potential for this tool, once data accuracy and measurement issues are addressed, to inform the public about areas that have more serious air quality issues and empower the public to demand improvements.

EQUITABLE GREENSPACE

MHC also advocated for more equitable planning and development of parks and greenspace to improve the quality of affordable housing. Not only do greenspaces such as parks, trails, and even residential trees provide environmental benefits, such as improved air quality and reduction in stormwater runoff, they also provide health benefits to those with access to these areas including increased physical activity, reduced stress levels, and decreased healing times. Lasley (2008) found that predominantly minority areas in Louisville had significantly less park area than white neighborhoods and planned park improvements did not include a reduction in this disparity. However, some improvements to the park systems are occurring.

Louisville Olmsted Parks Conservancy, the organization that manages the original 19 Olmsted parks as well as the parkways, is installing a 10-mile bicycle and pedestrian shared-use path that will connect Cherokee, Iroquois, and Shawnee Parks, traversing neighborhoods with high concentrations of low-income households.

In addition, the Metro Parks Department's City of Parks project is implementing the 110-mile Louisville Loop: a continuous paved walking and biking trail that will circle the city, connecting current and future park spaces including those in west Louisville. However, part of the Loop is next to the Lee's Lane Landfill, a former EPA Superfund site with recurring problems related to methane collection and toxic pollution in new soil samplings (Bruggers, 2014). Such issues are of concern as officials have had problems with trespassing and vandalism at the site, posing potentially significant health concerns.

URBAN TREE CANOPY

In conjunction with increased access to greenspace, MHC recommended investment in protecting and expanding the urban tree canopy.

Research by Georgia Institute of Technology's Urban Climate Lab found that Louisville Metro has the country's fastest growing urban heat island or the largest average change in difference between urban and rural temperature over a 50-year period. As a result, Louisville Metro has made efforts to address the city's lack of tree canopy, which is only 10 percent in the urban core, by hiring an urban forester and establishing a Tree Advisory Committee to develop policies to better care for existing trees and plant new ones. While Louisville Metro funds can only be used to plant street trees in right-of-ways, the Louisville Tree Fund was founded to receive private donations for tree-related activities particularly in poorer neighborhoods where the need is greatest.

Groups such as Louisville Grows' *Love Louisville Trees*, Metro Parks, GoGreen Germantown, and Brightside have planted hundreds of trees in neighborhoods such as Shelby Park, Germantown-Paristown Pointe, Portland, Shawnee, and Chickasaw. *Love Louisville Trees* also offers a Citizen Forester Class to teach participants proper planting and care methods to not only plant trees but also ensure that they flourish.   The city also developed a Tree Tracker application for smartphones that allows residents to register trees that are planted in their yard and neighborhood to ensure the trees are included in measurements of the city's tree canopy.

SOIL TESTING

MHC proposed city-wide soil testing for heavy metals and educational programs to address concerns of soil contamination. While these problems are widespread in Louisville, they are of particular concern in neighborhoods with high concentrations of low-income residents as these residents are already at risk for exposure to poor indoor air quality, higher instances of lead exposure, poor access to health care services and greenspaces, all of which make them more susceptible to soil contamination.

Louisville Metro Department of Public Health and Wellness' Center for Health Equity received a Community Transformation Grant from the U.S. Centers for Disease Control to support safe urban gardening. This grant included funds for residents to have their soil tested for heavy metals by the Jefferson County Cooperative

Extension Service. Over 100 soil tests were performed for residents throughout Louisville Metro. Through educational programs and demonstration gardens, the Extension Service and UofL's Center for Environmental Policy and Management (CEPM) provided accessible information to help minimize the potential health risks associated with urban gardens. While this is not the city-wide soil testing program recommended by MHC, it did bring attention to soil contamination issues both within Louisville Metro government and in neighborhoods throughout Louisville.

LOUISVILLE AND JEFFERSON COUNTY METROPOLITAN SEWER DISTRICT (MSD) CONSENT DECREES

In 2005, MSD entered into a consent decree with EPA to minimize combined sewer overflows and eliminate sanitary sewer overflows while rehabilitating Louisville's aging sewer system. Since MHC's report in 2011 on environmental effects on affordable housing, efforts in Louisville to reach compliance with this consent decree continue.

In 2012, construction began on a series of green infrastructure projects in a 17-acre area near Butchertown which will reduce sewer overflows into Beargrass Creek (Louisville and Jefferson County Metropolitan Sewer District, [MSD], 2013). Examples of these projects include rain gardens, impervious pavers, and downspout disconnection projects. In addition, the Buechel Basin project is a series of three basins over 35 acres that can hold 100 million gallons of water (MSD, 2014a).

Other combined sewer overflow (CSO) storage basins are proposed for sites at: Interstate 64 at Grinstead Drive; Story Avenue and Main Street in Butchertown; Mellwood Avenue in Clifton Heights; Logan and East Breckinridge streets in Smoketown; 13th and Rowan streets in Portland; and the Portland Wharf area (MSD, 2014b). These basins are intended to prevent sewage from being released into local streams and to prevent basement backups for customers in the area.

MSD is also in the process of acquiring 120 homes on Maple Street, which is in the California neighborhood. These homes are slated for demolition as part of a flood mitigation project funded by the Federal Emergency Management Agency and the Kentucky Division of Emergency Management. The final use for the 15-acre site will be determined after public input regarding possible green infrastructure improvements. (S. Tedder, personal communication, November 5, 2014; MSD, 2012).

FORMER BLACK LEAF CHEMICAL SITE

FOR SEVERAL DECADES IN THE 20TH CENTURY, a 29-acre site at 1391 Dixie Highway was used for the formulation of pesticides such as Black Leaf 40, dichlorodiphenyltrichloroethane (DDT), dieldrin, and lindane. Site investigations in 2010 and 2011 by EPA confirmed the presence of both DDT and dieldrin in surface soils at the property. In 2012, residents expressed concern that contaminants from the site had migrated onto surrounding residential properties. After significant pressure on the EPA, the yards of residences adjacent to the Black Leaf property were tested for an array of contaminants. Sampling took place in February 2012 and November 2012 on Wilson Street and St. Louis Avenue, both of which are adjacent to the Black Leaf property.

Testing indicated elevated levels of polycyclic aromatic hydrocarbons (PAHs) as well as pesticides and arsenic. As a result, the Kentucky Department of Environmental Protection (KDEP) funded the removal of the top foot of soil from 68 residential yards, 10 of which were funded by EPA. After soil removal and disposal, new sod was laid and trees that were removed were replaced. Barriers on the Black Leaf site were inspected and reinforced to prevent future migration of contaminants.

Learning of the residential soil contamination justified residents' concerns about human health at the properties surrounding the site. Many residents had years of potential exposure including food grown in yards near the site and playing on the Black Leaf site itself as children. As a result, Dr. Matthew Cave, an associate professor at the UofL School of Medicine, conducted voluntary health screenings and biological sampling to test adult residents for exposure to lead and arsenic, both contaminants of concern in the area. The test results did not indicate levels of either to be of concern. Samples were stored for future testing for the presence of pesticides and PAHs pending funding.

Negotiations with the potentially responsible parties, which include ExxonMobil, continue. Further on-site soil sampling took place in September 2014 to determine the extent of the contamination and inform the potential clean-up and redevelopment. Currently KDEP will oversee the clean-up plan for the site and there are no plans for any further soil testing of adjacent residential properties. Updates and history of the EPA responses to the site contamination can be found at http://www.epaosc.org/site/site_profile.aspx?site_id=7247. Details of public meetings held regarding the site can be found at http://louisville.edu/cepm/projects/brownfields-and-safe-soil/blackleaf. Updates from KDEP can be located at https://kydep.wordpress.com/tag/black-leaf/.

This property is important, not only because it poses environmental risks to the nearby residents, but because it has the potential to serve as a catalyst site to improve the immediate area and contribute to community-wide economic development depending on its future re-use. The 18th Street Corridor in which the site is located has been the focus of Louisville Metro's brownfields assessment work. Because it is adjacent to a dense residential area, careful attention to clean-up and future re-use will benefit a population that has been subject to historical economic disinvestment and exposures to environmental harms from legacy industries. For more information about the corridor and suggestions for improvements, including ideas about the future of the Black Leaf property, see: http://louisville.edu/cepm/projects/brownfields-and-safe-soil/18th-street-corridor-report.

2012 State of Metropolitan Housing Report: Vacant Properties

Vacant property is a community-wide issue which disproportionately affects those who live in neighborhoods with high concentrations of low-income and minority populations. Vacant properties negatively impact surrounding property values, are health and safety risks, and reduce overall appearance and quality of life in areas where they are concentrated. MHC continues to host the Louisville Vacant Properties Campaign, a forum for residents and organizations to discuss strategies and policies for dealing with vacant properties. In 2012, MHC offered recommendations that included prevention, short- and long-term solutions and tracking of vacant properties.
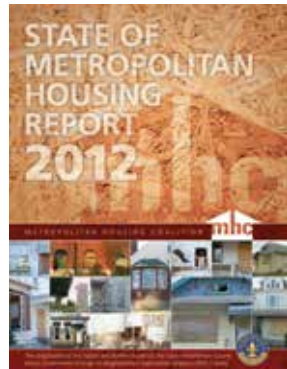
TRACKING PROPERTIES

Louisville Metro maintains an online inventory of vacant properties along with consumer resources. VAPStat provides up-to-date information about programs and resources available to prevent abandonment of properties, ensure that vacant properties are maintained, and to support property redevelopment. While it is not a comprehensive list of all vacant properties, VAPStat includes a database of vacant properties which are for sale for redevelopment and controlled by Louisville Metro, the Landbank Authority, and the Urban Renewal Commission. Usage data from Louisville Metro show that VAPStat was accessed over 50,000 times from October 2013 to September 2014 (J. Dunlap, personal communication, October 27, 2014).

Short-term solutions include demonstrating innovative methods of transforming vacant properties into productive and beneficial uses to the neighborhood even if the use is an interim one.

Louisville Metro Community Services and Revitalization Department sponsored *LOTS of Possibility* in 2014. This contest invited the public to offer innovative suggestions for the re-use of vacant lots that would challenge perceptions about potential uses. Two winners received permanent ownership; two received interim use, and all four received implementation funds.

City Collaborative, a local non-profit, launched *ReSurfaced: A Pop-Up Plaza* in downtown Louisville which brought attention to the issue of vacant properties and highlighted possible productive, even if interim, uses. The block of vacant lots at 615-621 West Main Street was turned into a pop-up beer garden, outdoor café, and entertainment venue for a month in the fall of 2014. *RESurfaced* demonstrates the economic potential and benefit of turning empty, unproductive spaces into places that encourage community engagement and walkability in our city.

Long-term solutions to the vacant properties issues require systemic and regulatory changes to how the city deals with these properties. Louisville Metro's *Progress Louisville 2013 Annual Report* highlighted some of the city's achievements in addressing the issue of vacant lots. During 2013, demolition of abandoned houses increased by 34 percent, opening the door for redevelopment of these properties. In addition, foreclosure proceedings were started on 160 vacant or abandoned properties which would return control of these sites to Louisville Metro and allow for their sale and reuse. Longer term issues that remain include mandatory vacant property registration, prioritizing the development of affordable/subsidized rental units on vacant property, and eliminating the sale of tax debt to third-party investors.

Supporting re-use and re-development in our urban core will return vacant properties to productive use and provide jobs close to the concentration of affordable housing. For example, the former National Tobacco Co. site, a 24-acre parcel in the Portland neighborhood, is planned to be the future home of the Louisville Food Hub, a project of the nonprofit Seed Capital Kentucky. The site is expected to house a warehouse, commercial kitchen, juicery, industrial food processor, a two-acre demonstration garden, and office space to support the production and distribution of locally grown food. The first project to break ground at the site was a privately funded $20 million methane gas plant powered by compost.

LOUISVILLE LAND BANK AUTHORITY

The Louisville Land Bank Authority was one of the first in the country. However, the laws under which it operates are antiquated and there are now several examples of better practices nationwide. At the state level, the Land Bank legislation needs to be updated giving more power to the Land Bank to acquire, aggregate, and hold property, and empowering local government to cleanse title on property. Kentucky is a judicial state and protects owners of property which provides an excellent counter balance to stronger Land Bank laws; therefore Kentucky should remain a judicial state in processing foreclosures or in taking land.

PARKLAND COMMUNITY GARDEN

THE LOT AT THE CORNER OF 28TH STREET AND DUMESNIL was the site of the 1968 riots after the assassination of Martin Luther King, Jr. Since then, the neighborhood has declined from a vibrant economic hub to one of the neighborhoods with the highest concentration of vacant properties in the city. In 2012, residents of the Parkland neighborhood approached Metro Councilperson Attica Scott about establishing a community garden but did not have a site to house it. This presented the opportunity for the city to allow for the interim use of a property that lacked immediate redevelopment opportunities.

With the help of a Community Transformation Grant from the Centers for Disease Control to Louisville Metro, CEPM at UofL, and the Jefferson County Extension Service were able to provide technical assistance, expertise, and materials to make the Parkland Community Garden a reality. This garden would not only make use of an underutilized property but also address the issue of food security in the Parkland neighborhood.

Because of concern over potential environmental contamination and the high cost of pavement removal, it was determined that raised, movable garden beds would be the best option for gardening at the site. Over a hundred volunteers have helped clean the site, build raised beds, shovel topsoil, plant herbs and fruit trees, and lead educational events. This once vacant lot has been transformed from a litter-strewn eyesore to a vibrant meeting place where healthy foods are grown.

CONCENTRATION OF SUBSIDIZED HOUSING

There are 17,903 subsidized housing units in Louisville Metro that are either identified as public housing, Section 8 Housing Choice Voucher or Project-Based Section 8; the majority of these units continue to be concentrated in West Louisville. Forty-one percent of these units are located in just two Louisville Metro Council districts – district 4 (27 percent) and district 6 (14 percent). Neighborhoods located in District 4 include Butchertown, Downtown, Phoenix Hill, Russell, Shelby Park, and Smoketown, and in District 6 the California, Old Louisville, Parkland, and Park Hill neighborhoods. In contrast, there are 285 of these subsidized housing units scattered throughout Louisville Metro Council districts 7, 16, 17, 20, and 22; this represents less than 2 percent of the total housing units that are either public housing or subsidized by Section 8 funds.

Public Housing

Eighty-seven of the total public housing units are located in just four (districts 1, 3, 4, and 6) of the 26 Metro Council districts; there are no public housing units in Louisville Metro Council Districts 8, 12, 13, 14, 16, and 20.

Section 8

The majority of subsidized housing units (77 percent) are classified as either being Section 8 Housing Choice Voucher or Project-Based Section 8. Seventy percent of all Section 8 housing units are located within the following six Louisville
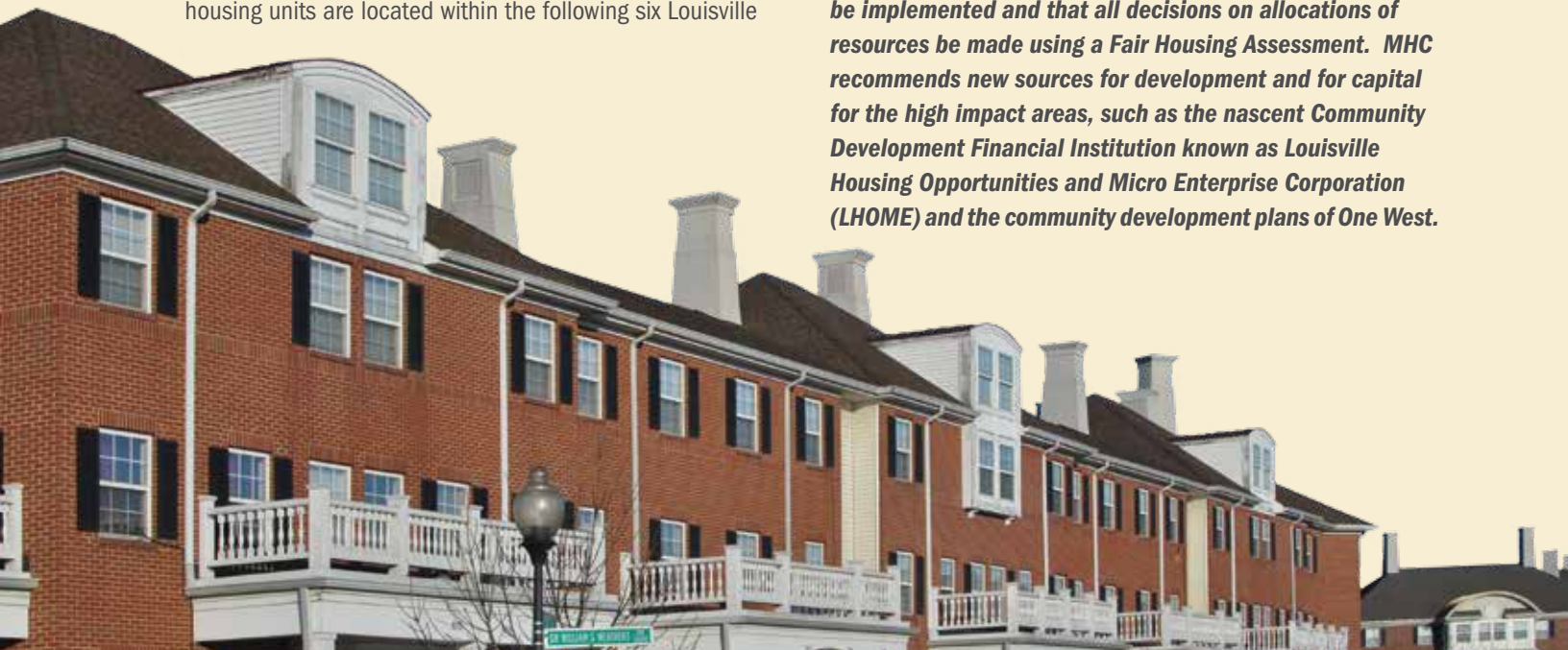
Metro council districts: 1, 3, 4, 5, 6, and 15. These council districts are all located west of Interstate 65 and north of Interstate 264 (Watterson Expressway). There are Section 8 Housing Choice Voucher units located in all Louisville Metro Council Districts; Project-Based Section 8 units are located in all but seven Louisville Metro Council districts (7, 12, 16, 17, 20, 24, and 25).

Low-Income Housing Tax Credits

The Low-Income Housing Tax Credit (LIHTC) program is another HUD-sponsored incentive for developers of affordable housing units for low-income individuals and families. Tax credits can be leveraged to ensure that rents are kept at an affordable range. LIHTCs are not an exclusive housing subsidy; properties that are eligible for these tax credits may also be subsidized public housing or Section 8 units. Like the public housing and Section 8 units, LIHTC units are also predominately concentrated within West Louisville.

. . . .

The practice of creating more low-income housing in low-income neighborhoods is counter- productive. Rehabilitating existing units and encouraging the creation of middle-income housing in neighborhoods should be encouraged through all vehicles including the Land Development Code, allocations of resources, and transportation planning. MHC recommends that the 20-Year Action Plan for Fair Housing be implemented and that all decisions on allocations of resources be made using a Fair Housing Assessment. MHC recommends new sources for development and for capital for the high impact areas, such as the nascent Community Development Financial Institution known as Louisville Housing Opportunities and Micro Enterprise Corporation (LHOME) and the community development plans of One West.

Subsidized Housing as a Percentage Total Council District Housing Units

1 10%
2 8%
3 11%
4 35%
5 10%
6 17%

7 0.5%
8 1%
9 2%
10 2%
11 2%
12 2%

13 3%
14 2%
15 8%
16 0.2%
17 0.5%
18 1%

19 2%
20 0.4%
21 5%
22 1%
23 2%
24 3%

25 2%
26 2%
Total Units 5%
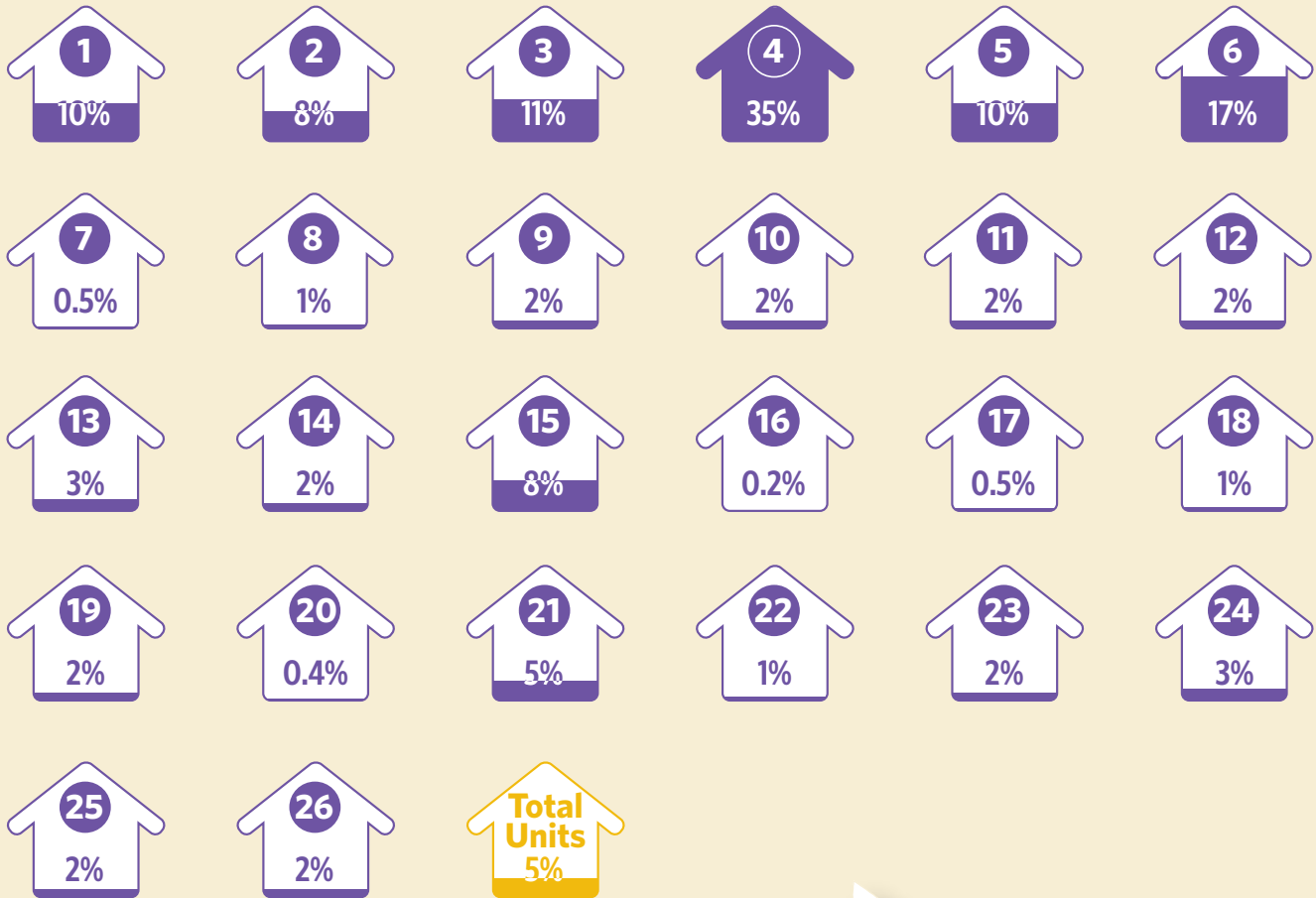
Subsidized Public Housing
by Louisville Metro Council Districts – 2014
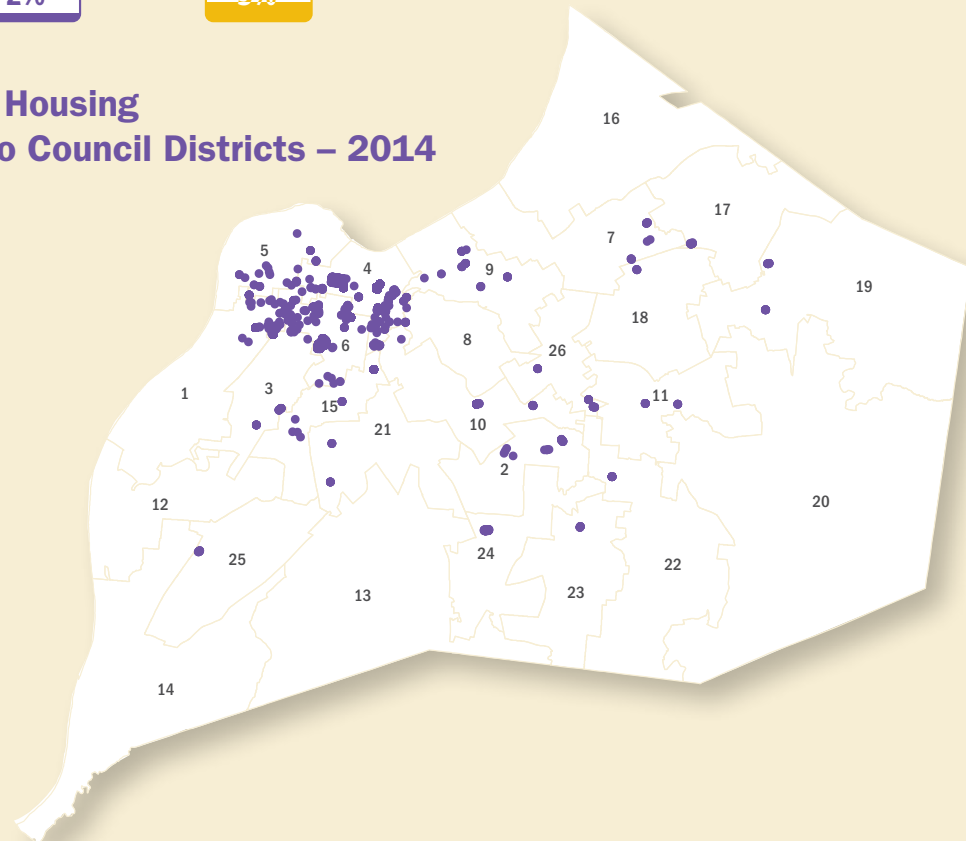
Section 8 Housing
by Louisville Metro Council Districts – 2014

- ● Section 8 Housing Choice Vouchers
- ● Project-Based Section 8

Low-Income Housing Tax Credits
by Louisville Metro Council Districts – 2014

HOUSING SEGREGATION

Poverty

In both Louisville/Jefferson County alone and in the Louisville Metropolitan Statistical Area (MSA), 16 percent of individuals reported income below the federal poverty level. For those individuals classified as white alone, the rate of poverty was lower, 13 percent for Louisville/Jefferson County as compared to 11 percent for the Louisville MSA. African-Americans or black individuals reported twice the rate of poverty than whites in both Louisville/Jefferso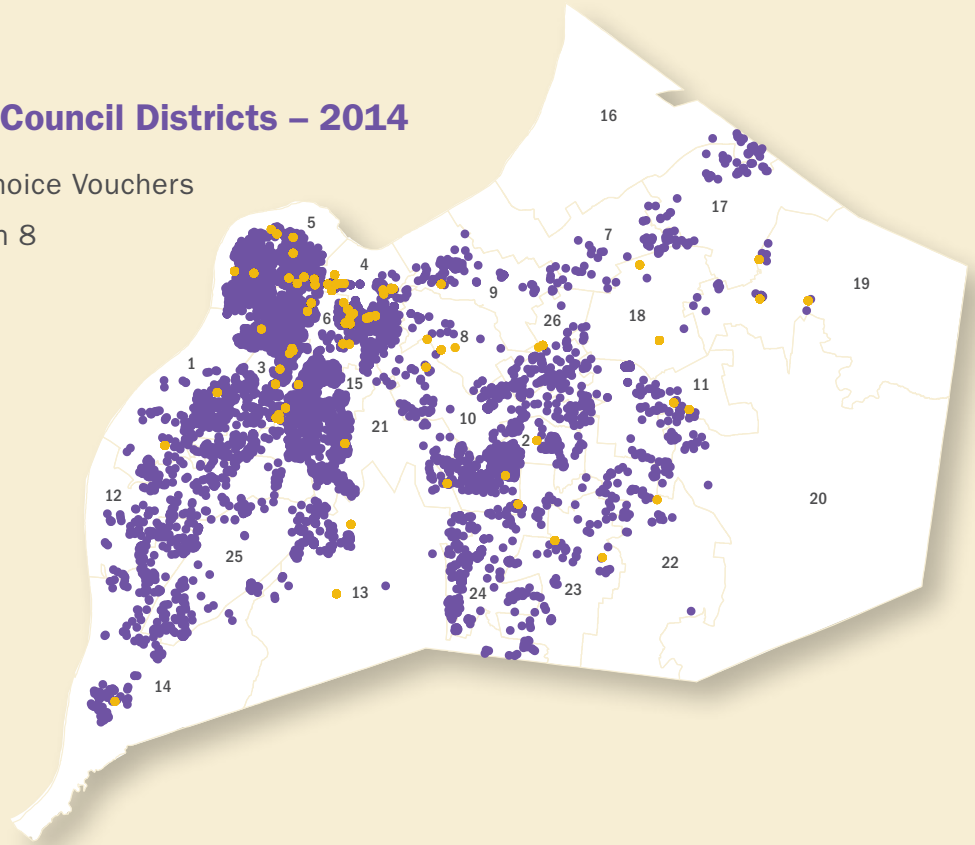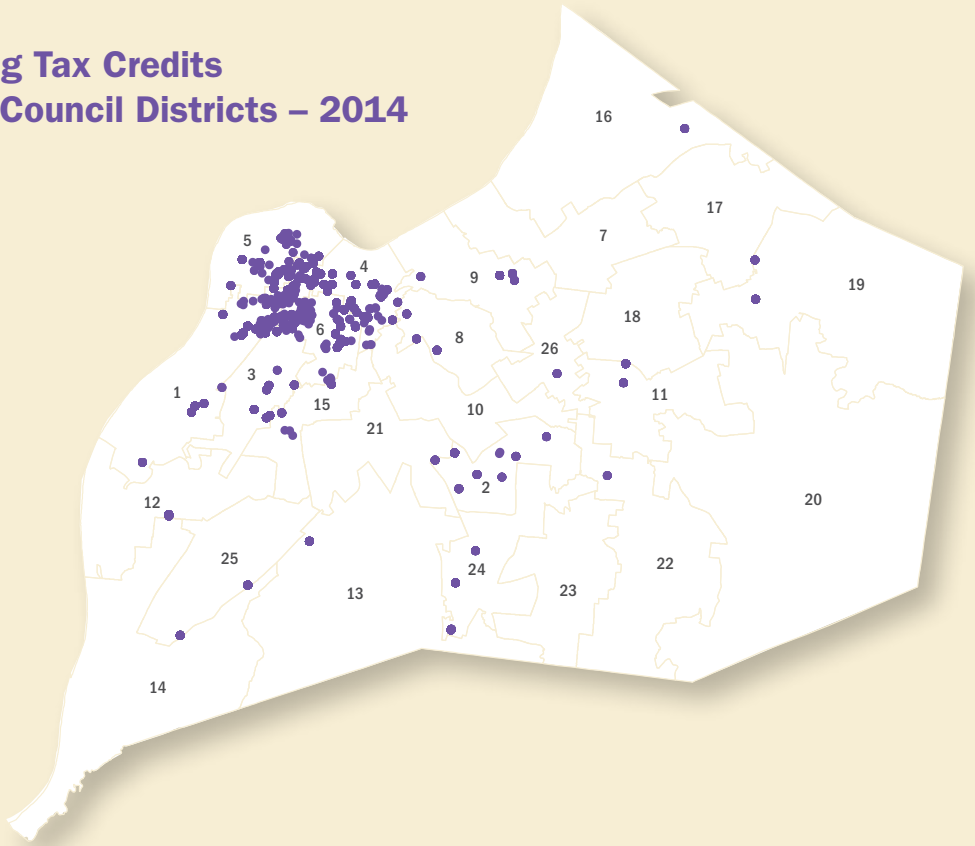n County (27 percent) and the Louisville MSA (26 percent). Poverty rates for persons of Hispanic or Latino origin are more likely in Louisville/Jefferson County (29 percent) and the Louisville MSA (30 percent) to report higher levels of poverty than both the African-American or black and white alone population. Overall we find that individuals who are African-American or black and/or Hispanic/Latino have a higher poverty rate than white alone individuals in both Louisville/Jefferson County and the Louisville MSA.

For seniors 65 and older in both Louisville/Jefferson County and the Louisville MSA, the poverty rate is 9 percent. For persons with disabilities who are 16 and older, the poverty rate is 25 percent for those who live in Louisville/Jefferson County and for the entire Louisville MSA, 23 percent of persons with disabilities who are 16 and older have 12-month incomes below the poverty level (American Community Survey, 2012 5-year estimates).

Race and Ethnicity

The vast majority of the population in the Louisville/Jefferson County and the surrounding counties that form the Louisville MSA report as being one race; 2 percent self-identify as two or more races. Most of the population is either white or black/African-American; this accounts for 96 percent of the population in both Louisville/Jefferson County and for the other Kentucky and Indiana counties in the Louisville MSA.

Those who are white continue to be the majority in both Louisville/Jefferson County and in the Louisville MSA counties surrounding Louisville (74 percent and 92 percent respectively). The black/African-American population represents 21 percent of the population in Louisville/Jefferson County and 4 percent in the other Louisville MSA counties. As illustrated by *Map 1*, the majority of the population who are black or African-American in Louisville/Jefferson County tend to live in West

Louisville and the Buechel-Newburg area, whereas in many areas of Louisville/Jefferson County the representation of those who are black or African-American is 10 percent or less.

The Hispanic/Latino ethnic group represents 4 percent of Louisville/Jefferson County population; in the Louisville MSA counties, other the Jefferson County, it is 3 percent. Though the Hispanic/Latino population is dispersed throughout most of Louisville/Jefferson County, one-third of the total Hispanic/Latino population live in 14 of the 190 census tracts in the county; the neighborhoods with the highest representation of Hispanic and Latino persons are: Buechel-Newburg-Indian Trail, Fairdale, Highview-Okolona, Jeffersontown, South Louisville, South Central Louisville, and Southeast Louisville. The area with the least representation of the Hispanic/Latino population is in West Louisville. Of the counties that comprise the Louisville MSA, the largest percentage of Hispanic/Latino population is in Shelby County, KY (9 percent/ 3,761 persons) followed by Clark County, IN (5 percent/5,573 persons) (American Community Survey, 2012 5-year estimates). *See Map 2.*

Household Type

Of the types of households in Louisville/Jefferson County, 62 percent are family households; for the other counties that are in the Louisville MSA, 72 percent are family households. When we break down the types of family households, we find that in Louisville/Jefferson County 68 percent are married-couple households, 7 percent are single-male head of household, and 25 percent are single-female head of household. In the other counties that are part of the Louisville MSA, 77 percent are married-couple households, 7 percent are single-male head of household, and 16 percent are single-female head of household.

Map 3 shows that single female-head of households with children under 18 years (no husband present) are significantly concentrated in West Louisville and Southwestern Louisville. When paired with *Map 1* and *Map 2* which illustrate the highest concentration of poverty and which areas of Louisville/Jefferson County have the highest percentage of black or African-American households, we find that black or African-American female heads of households with children under 18 are more at risk in terms of poverty and housing needs. In fact, 36 percent of all families in poverty in Louisville/Jefferson County are black or African-American female householders

with no husband present; among this group 90 percent of these households also include children under 18. Of the black or African-American families in poverty, 79 percent of the householders are single women with no husband present (American Community Survey, 2012 5-year estimates).

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MHC recommends that all local governments use a Fair Housing Analysis as part of approving any development ensure the furthering of fair housing opportunities in the jurisdiction. MHC recommends Louisville revise the Land

Development Code to allow the production of multifamily units in R-4 and R-5 and to include incentives to have a portion of the units be affordable for households below 60 percent of median income. MHC also recommends that Louisville revise the Land Development Code to provide incentives to include single-family housing in areas zoned R-4 and R-5 for households with incomes below 100 percent of median income. MHC recommends funding the Louisville Affordable Housing Trust Fund with a dedicated, renewable public funding source.

Map 1 – Percentage of Black or African-American Population by Census Tracts (2012)

- ☐ 0%–10%
- ☐ 11%–30%
- ☐ 31%–50%
- ☐ 51%–75%
- ☐ 76%–99%

SOURCE: American Community Survey 2012 5-Year Estimates
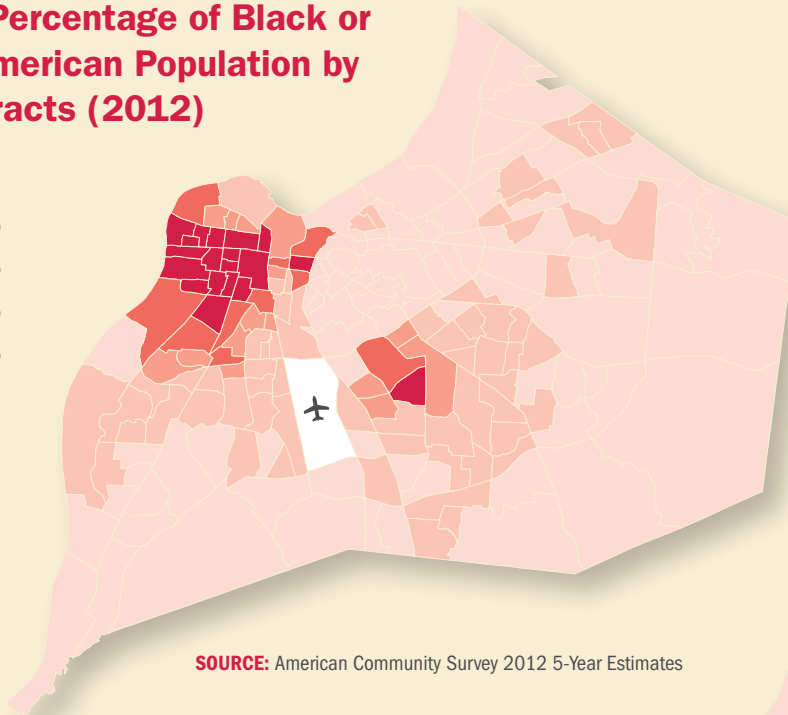
Map 2 – Percentage of Hispanic/Latino Population by Census Tracts (2012)

- ☐ 0%–5%
- ☐ 6%–10%
- ☐ 11%–15%
- ☐ 16%–25%
- ☐ 26%–55%

SOURCE: American Community Survey 2012 5-Year Estimates

Map 3 – Percentage of Households Headed by Women with Related Children under 18 and No Husband Present as Percentage of All Households with Related Children under 18 by Census Tracts (2012)

- ☐ 0%–5%
- ☐ 6%–10%
- ☐ 11%–15%
- ■ 16%–25%
- ■ 26%–50%
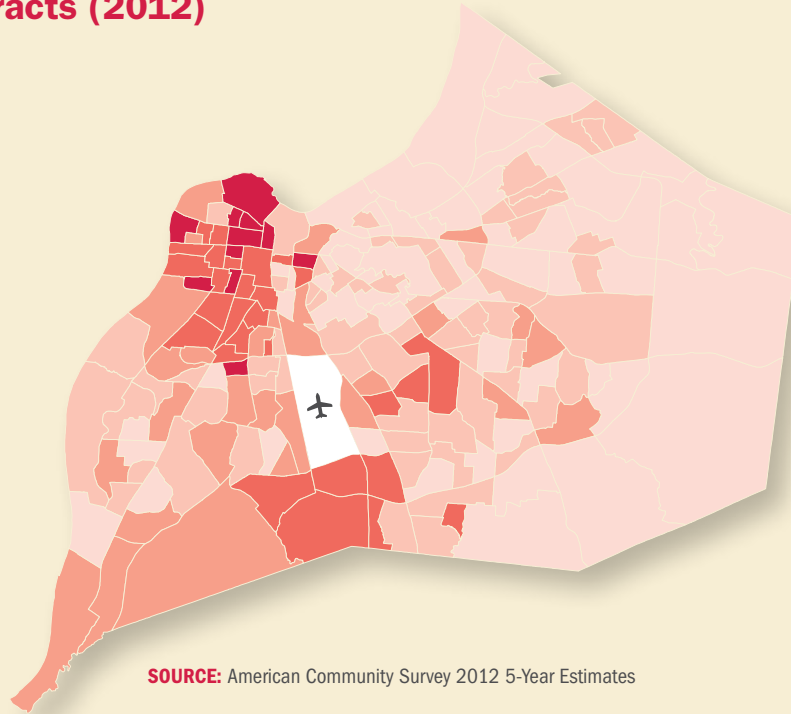
SOURCE: American Community Survey 2012 5-Year Estimates

Map 4 – Percentage of Population in Poverty by Census Tracts (2012)

- ☐ 0%–10%
- ☐ 11%–20%
- ☐ 21%–30%
- ■ 31%–50%
- ■ 51%–85%
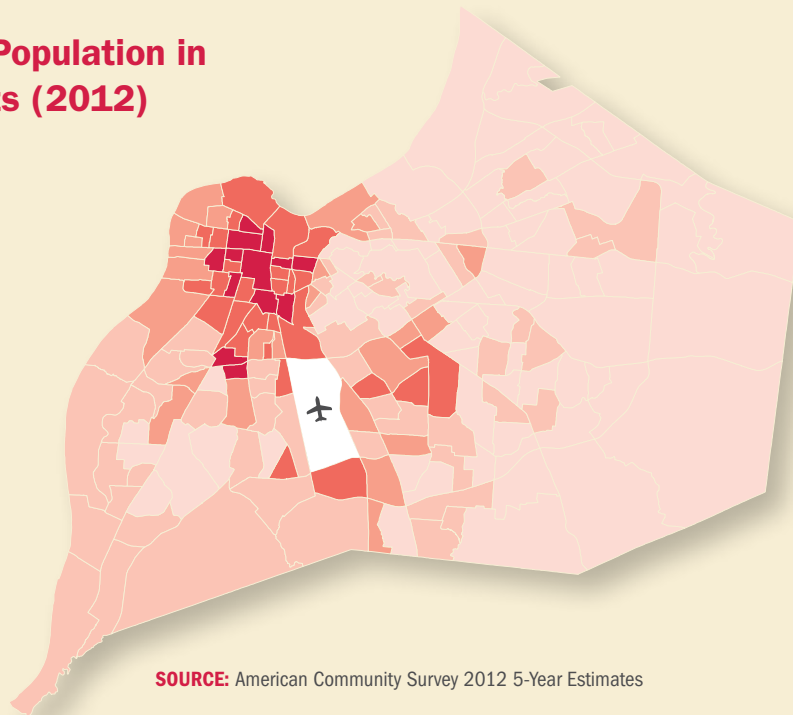
SOURCE: American Community Survey 2012 5-Year Estimates

measure three

FAIR MARKET RENT

Fair Market Rents (FMRs) is a tool developed by HUD that is used by housing authorities to determine rents for the Section 8 Housing Choice Voucher program, project-based Section 8 contracts, and housing assistance payment (HAP) contracts, and also to set rent ceilings in the HOME rental assistance program. FMRs are gross rent estimates; these estimates include shelter rent and utilities (not included are telephone, cable or satellite television). The principle is that 40 percent of standard units would be affordable if the household paid 30 percent of income for rent and utilities.

The FY2014 FMR for a two-bedroom unit within the Louisville MSA is $705, down 7.5 percent from FY2013 when adjusted for 2014 dollars. In fact, the FMR for all size apartments decreased from the previous year. The hourly wage needed to afford a two-bedroom unit at FMR is $13.56, down 3.5 percent from $14.06 last year (National Low Income Housing Coalition, 2014). However, 34 percent of households in the Louisville HUD FMR Area (HMFA) are rental, with an estimated mean renter wage of $12.81. This is $0.75 short of the wage needed to afford a two-bedroom unit at FMR (National Low Income Housing Coalition, 2014).

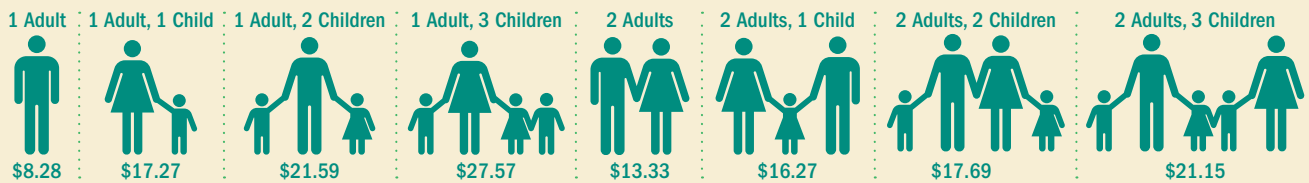The living wage calculation for one adult with one child in Louisville is $17.27; for an adult with two children it is $21.59. This wage represents the hourly rate an individual must earn to support their family if they are the sole provider and are working full-time (2,080 hours per year) (Massachusetts Institute of Technology, 2014). This calculation factors in housing as well as food, child care, medical expenses, and transportation.

MHC recommends that a) all economic and/or housing development or rehabilitation projects support by Louisville Metro government contain housing affordable to those at 60 percent of median income; b) Louisville Metro actively engage in energy efficient rehabilitation of rental as well as owner-occupied units in low-income neighborhoods; c) the Land Development Code be amended to eliminate legal bars to multifamily housing and to encourage all development to include housing affordable to those at 60 percent of median income; and d) to fully fund the Louisville Affordable Housing Trust Fund.

Hourly Wages

LIVING WAGE

1 Adult	1 Adult, 1 Child	1 Adult, 2 Children	1 Adult, 3 Children	2 Adults	2 Adults, 1 Child	2 Adults, 2 Children	2 Adults, 3 Children
$8.28	$17.27	$21.59	$27.57	$13.33	$16.27	$17.69	$21.15

POVERTY WAGE

1 Adult	1 Adult, 1 Child	1 Adult, 2 Children	1 Adult, 3 Children	2 Adults	2 Adults, 1 Child	2 Adults, 2 Children	2 Adults, 3 Children
$5.21	$7.00	$8.80	$10.60	$7.00	$8.80	$10.60	$12.40

MINIMUM WAGE

1 Adult	1 Adult, 1 Child	1 Adult, 2 Children	1 Adult, 3 Children	2 Adults	2 Adults, 1 Child	2 Adults, 2 Children	2 Adults, 3 Children
$7.25	$7.25	$7.25	$7.25	$7.25	$7.25	$7.25	$7.25

PRODUCTION AND REHABILITATION OF AFFORDABLE HOUSING

Public Housing

Public housing was established by HUD as a means to provide 'decent and safe' housing for low-income individuals and families. Eligibility requirements are based on gross income, U.S. citizenship or eligible immigration status, and other contributing qualifying factors include family status, being elderly, or having a disability. Public housing units are managed by local housing authorities. In the Louisville MSA, these housing authorities include: Louisville Metro; Eminence, KY; Shelbyville, KY; Charlestown, IN; Jeffersonville, IN; New Albany, IN; and Sellersburg, IN (which is currently under the management of the Charlestown Housing Authority).

The total number of public housing units within Louisville/Jefferson County is 4,093; this is a decrease of 71 units from 2013. In southern Indiana, the New Albany Housing Authority reported an increase of one additional unit and the number of public housing units managed by the Kentucky housing authorities in Eminence and Shelbyville remained constant.

Section 8 Housing Choice Vouchers

The number of Section 8 Housing Choice Vouchers issued by the Louisville Metro Housing Authority decreased in the past year by a little less than 100 (8,578 vouchers in 2013 as compared to 8,484 in 2014). Since 2010 there has been a 10 percent decrease in the number of Housing Choice Vouchers issued by Louisville Metro Authority. The largest cut came in 2013 when Louisville Metro lost 329 Housing Choice Vouchers as a result of the Congressional sequestration (*State of Metropolitan Housing Report,* 2013).

There was also a cumulative decrease of 26 in the number of Housing Choice Vouchers issued by the six Kentucky counties (Bullitt, Henry, Oldham, Shelby, Spencer, and Trimble), and four of the five Indiana counties (Clark, Floyd, Harrison, and Washington) which are all part of the Louisville MSA. Scott County, IN is now part of the Louisville MSA; the county issued 136 Section 8 Housing Choice Vouchers.

Section 8 Project-Based

Louisville Metro added 39 Section 8 Project-Based units over the past year. Clark County, IN had a loss of 28 Section 8 Project-Based units and the number of units remained constant in the other Kentucky and Indiana counties within the Louisville MSA. There are 108 Project-Based units in Scott County, IN.

Funding for any additional Project-Based units relies solely on a local Public Housing Authority; HUD only provides funding to renew contracts for current Project-Based units.

Waiting Lists

In 2013, Louisville Metro Housing Authority purged its centralized waiting list for public housing units, which include both those managed by the housing authority and those managed by private firms. The Section 8 Housing Choice Voucher waiting list was also purged in 2012. Applicants for these housing programs were contacted to determine current housing needs. These purges reduced the public housing waiting list by approximately 5,000 applicants and the Housing Choice Voucher waiting list by 3,600 . Presently there are approximately 3,320 applicants on Louisville Metro Housing Authority's waiting list for public housing units and 17,746 for a Section 8 Housing Choice Voucher.

The number of applicants on the waiting lists for Section 8 Housing Choice Vouchers and Public Housing units throughout the other Kentucky and Indiana counties that comprise the Louisville MSA continues to increase. Most significant is the increase in the number of Housing Choice Voucher applicants in southern Indiana. Three agencies reported substantial increases in the number of families waiting for Housing Choice Vouchers. One of these agencies is Community Action of Southern Indiana, which manages Section 8 Housing Choice Vouchers for residents of Clark, Floyd, and Harrison counties. In 2013, there were 63 families on the agency's voucher wait list; this year the number climbed to 230.

MHC examined LMHA's Financial Statements from 2004 and 2013. According to these, in 2004, LMHA had assets of $135,947,050 of which $103,656,830 (after depreciation) was land, building and equipment, leaving $32,290,220 as cash and equivalent. In 2013, LMHA assets increased to $174,201,463 of which $56,909,546 (after depreciation) was land, building and equipment, leaving $117,291,917 in cash and equivalent. MHC notes that for at least the last five years, LMHA reapportions $7 million of the budget for Section 8 vouchers allocated by Congress, through HUD, to their general budget rather than directly funding the intended vouchers; this is a net loss of households served under any program. MHC considers this budgetary decision one that deprives hundreds of families of assistance.

MHC recommends that there be an audit of the allocation of resources of the Louisville Metro Housing Authority and an audit of personnel allocation to ensure that LMHA is serving the maximum number of households and that it is at peak efficiency. MHC also recommends that replacement policies when units are demolished ensure that there be an equivalent number of family units for *families of four or more persons. MHC recommends that the Land Development Code be revised to provide more opportunities for multifamily housing or housing on smaller lot sizes throughout Louisville and provide incentives for their creation at levels affordable to those at 50 percent of median income.*

2014 Inventory of Federally-Subsidized Affordable Housing Units

Louisville Metro	Indiana counties within the Louisville MSA	Kentucky Counties within Louisville MSA, excluding Jefferson County	Louisville MSA*

TOTAL UNITS PUBLIC HOUSING

4,093	1,702	187	5,982

TOTAL LIHTC

7,881	1,513	1,079	10,473
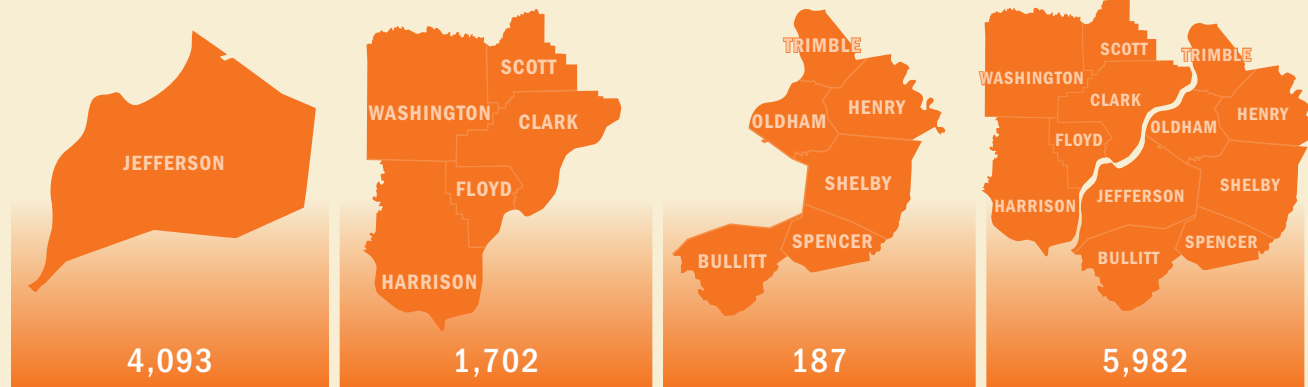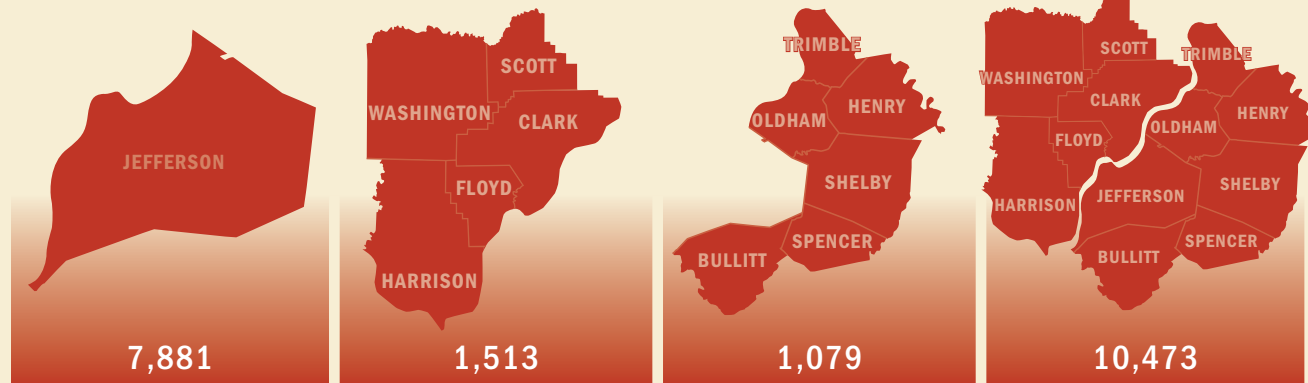
TOTAL SECTION 8 VOUCHERS & SITE BASED

13,810	2,583	1,210	17,603
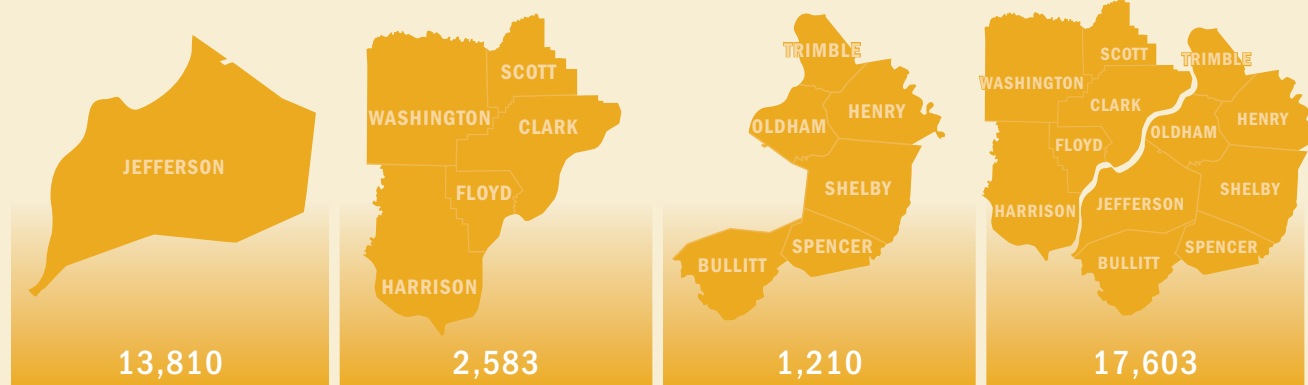
*Current Louisville MSA does not include KY counties of Meade and Nelson and now includes Scott County, IN

HOMEOWNERSHIP

Historically, homeownership represented a family's largest investment and hence, it has long been an important economic indicator. Since the economic crisis of 2008, homeownership has been much more difficult to achieve and maintain as many American households, including those in the Louisville MSA, have struggled to purchase and keep their home in the face of the foreclosure crisis.

Homeownership in the Louisville MSA saw a 10-year low in 2011, with a rate of 61.7 percent. Over the last two years, homeownership has increased to 64.5 percent in 2013. While this is still well below the 2003 homeownership rate of 70.3 percent, it does show an increasing trend in householders' ability to afford their own home. In fact, the Louisville MSA is slightly above the homeownership rate for the 75 largest MSAs in the U.S. (63.4 percent).

However, nationally there are still racial disparities in homeownership as black homeownership has dropped more than white homeownership since 2008. Since then, black homeownership has decreased almost twice the percentage of white homeownership (-4.3 percent and -2.1 percent, respectively). Within Jefferson County, 71 percent of white

households are owner-occupied compared to only 37.5 percent of black households. Of the 63 percent of all owner-occupied households, only 12 percent are black.

MHC recommends: budget and credit counseling for high school students; easy access to foreclosure counseling; and ownersh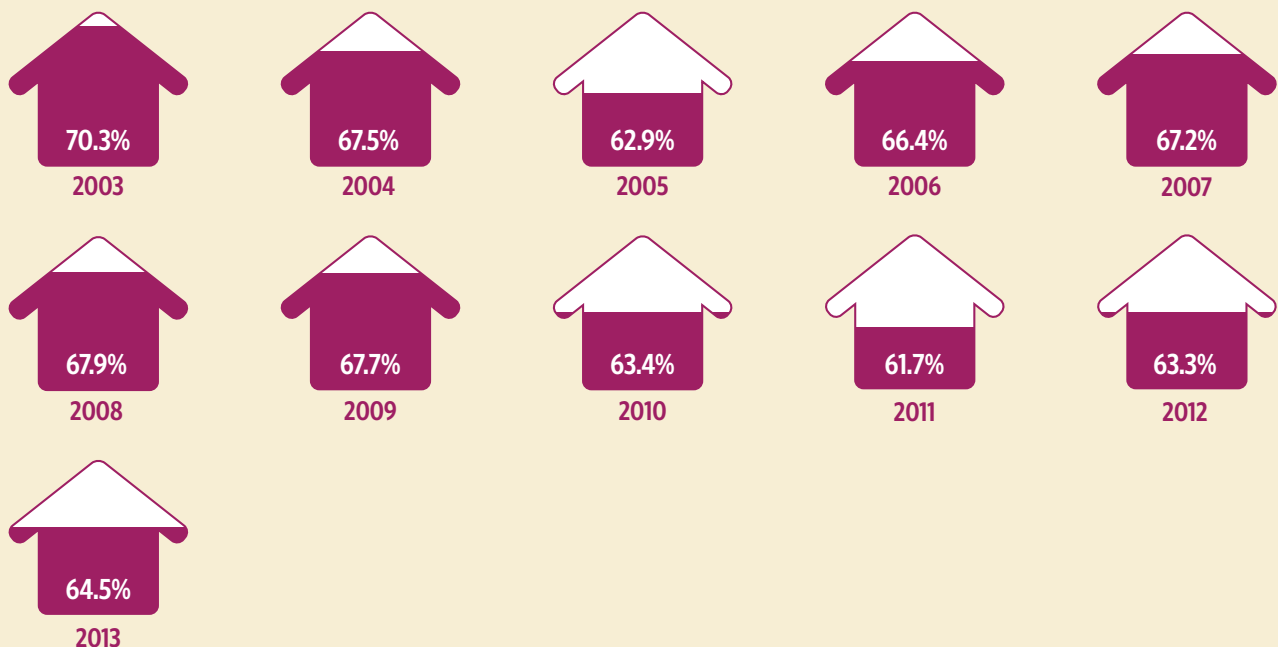ip preparation counseling. MHC also recommends that Louisville Metro lead discussions about non-traditional forms of ownership in our area that combine elements of rental and ownership in order to provide affordable housing and an opportunity for building an equity asset as well as addressing vacant property issues. MHC recommends development of a Financial Education Providers Network which establishes standards for financial education, share best practices among providers, and provides a central portal for anyone who is looking for financial education for themselves or for people they serve. MHC also recommends developing a lending source for home improvements by homeowners in areas that have lost real estate value for those who have credit and income, but whose equity has been diminished.

2003-2013 Louisville MSA Homeownership Rate

70.3% 2003	67.5% 2004	62.9% 2005	66.4% 2006	67.2% 2007
67.9% 2008	67.7% 2009	63.4% 2010	61.7% 2011	63.3% 2012
64.5% 2013				

measure six

AFFORDABILITY

The ability to purchase a home is dependent on several factors, including home prices, interest rates, loan requirements, debt burden, access to funds for a down payment and home prices. While home ownership in the Louisville MSA has increased for the second year, these factors greatly affect the recovery of the housing market both in Louisville and nationally.

Home prices are increasing both nationally and in the Louisville MSA. Home prices in Louisville have increased 6.9 percent since 2011 (National Association of Realtors, 2014), while homeownership has increased 3.8 percent in the same time period (See Measure 5). At the same time, interest rates for home loans increased sharply, from 3.6 percent in the first half of 2013 to 4.4 in the second half (Harvard Joint Center for Housing Studies, 2014).

The requirements for approval of a home loan remain rigorous with the credit score required by Fannie Mae-backed mortgages climbing to 751 in 2013 (Harvard Joint Center for Housing Studies, 2014). From 2010 to 2013, consumer debt rose 14 percent, fueled in large part by education loans. Increase in the debt-to-income ratio can greatly impact a potential buyer's ability to obtain financing.

In addition, the median income for Kentucky is still 11 percent below the 2000 median income (U.S. Census, 2000; American Community Survey, 2012 5-year Estimates). While home prices and interest rates have climbed, income has remained low thus making homeownership inaccessible to many. Indeed, 58 percent of Americans report that finding affordable homeownership opportunities is challenging (Serlin, 2014).

MHC recommends that Louisville Metro develop a loan pool for affordable housing to assist low- and moderate-income potential homebuyers to obtain financing, including financial counseling as a prerequisite, and to respond to new mortgage rules which make it more difficult to obtain financing in the market. MHC recommends that Louisville Metro supports the development of a Financial Education Providers Network which establishes standards for financial education, shares best practices among providers, and provides a central portal for anyone who is looking for financial education for themselves or for people they serve. MHC recommends that Louisville government assess how current practices for appraisals are hurting lending in areas that have lost real estate value.

FORECLOSURES

The Louisville MSA saw a decrease in the number of residential foreclosures between 2012 and 2013 in all Kentucky counties except Jefferson.   Other counties in the MSA saw decreases ranging from 10 percent to 51 percent over the number of 2012 foreclosures. The six Kentucky counties in the Louisville MSA still show an increase in foreclosures since 2005, just before the national foreclosure crisis began. Of the Indiana counties in the Louisville MSA, two show an increase in foreclosures since 2005 (Clark and Washington) and two show a decrease (Floyd and Harrison). Spencer County had the highest percentage increase of the all the counties in the Louisville MSA; the number of foreclosures reported grew from 30 in 2005 to 93 in 2013, an increase of 210 percent.

Jefferson County saw a modest 8 percent increase in residential foreclosures since 2012 with a total of 4,234 during 2013. However, this still represents a substantial increase of 69 percent since 2005. Louisville Metro has made efforts to decrease foreclosure rates through VAPStat, which is an online program to inform residents of programs and resources available to avoid foreclosures, reduce home costs through weatherization programs, and save on property taxes. (See *Vacant Properties* section on page 13 for more information about VAPStat.)

Nationally, the foreclosure crisis is easing as evidenced by the total number of foreclosures. In 2011, one in 45 (2.23 percent) housing units in the U.S. had a foreclosure filing. In 2013, that is down to one in 96 (1.04 percent) (RealtyTrac, 2014).

MHC recommends passage of a proposed ordinance in Louisville creating a registry for properties as they become the subject of a foreclosure, including a requirement that the plaintiffs designate a local representative to be responsible for upkeep if the property becomes vacant. MHC recommends local control of the collection of delinquent taxes. MHC recommends a stronger Land Bank system and funding loss mitigation counseling and legal assistance to debtors. MHC also recommends passage of a state law that requires registering a deed within a set time period, particularly those deeds acquired through foreclosure sale.

U.S. Foreclosures, 2007–2013

Year	Foreclosures
2007	1,285,873
2008	2,330,483
2009	2,824,674
2010	2,871,891
2011	1,887,777
2012	1,836,634
2013	1,361,795
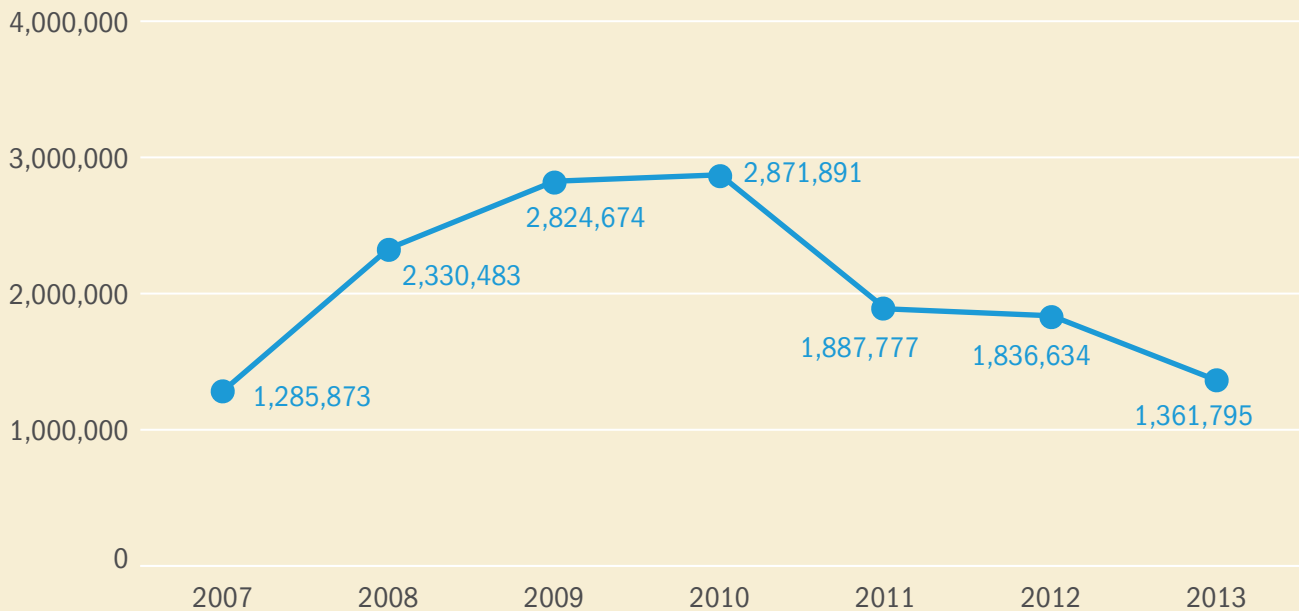
Numbers of Foreclosures Started (Ordered) in Kentucky Counties in the Louisville MSA

County	2005	2006	2007	2008	2009	2010	2011	2012	2013	%change from 2005 to 2013	%change from 2012 to 2013
Bullitt	250	300	450	450	490	450	365	500	280	12%	-44%
Henry/Trimble	81	108	120	158	114	128	90	116	92	14%	-21%
Jefferson	2,508	2,710	3,089	3,264	4,382	5,299	3,458	3,914*	4,234	69%	8%
Oldham	112	127	140	223	300	298	171	295	209	87%	-29%
Shelby	86	101	134	140	223	228	144	261	129	50%	-51%
Spencer	30	46	76	78	115	93	52	128	93	210%	-27%
Total	3,067	3,392	4,009	4,313	5,624	6,496	4,280	5,214	5,037	64%	-3%

*The 2012 State of Metropolitan Housing Report reported 2,308 foreclosures for Jefferson County for 2012. This number reflected only actual sale of foreclosed homes. This number has been adjusted to include all homes scheduled for foreclosure, as we have reported in previous years.

Numbers of Foreclosures Started (Filed) in Indiana Counties in the Louisville MSA

County	2005	2006	2007	2008	2009	2010	2011	2012	2013	%change from 2005 to 2013	%change from 2012 to 2013
Clark	455	621	655	642	509	750	556	741	470	3%	-37%
Floyd	304	379	341	424	395	375	380	423	260	-14%	-39%
Harrison	152	159	155	198	138	211	147	191	133	-13%	-30%
Scott	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	100	N/A	N/A
Washington	90	166	186	174	157	208	134	150	135	50%	-10%
Total	1,001	1,325	1,337	1,438	1,199	1,544	1,217	1,505	1,098	10%	-27%

measure eight

HOMELESSNESS

The Coalition for the Homeless, a local homeless advocacy group, reported that in 2013 there were 8,608 unduplicated individuals counted as homeless. Of these, 228 were unsheltered, a 38 percent decrease from 2012. The remaining sheltered homeless numbered 8,380, a less than 1 percent decrease from 2012. These included 628 families comprised of 1,796 individuals, 562 unaccompanied children under 18, 916 veterans, and 1,661 chronically homeless individuals. A total of 1,371 people exited shelters to enter permanent housing, representing 16 percent of the total homeless population.

The issue of homelessness in the Louisville MSA has been highlighted by the Ohio River Bridges Project, as the homeless have been evicted from highway overpasses in Jeffersonville that provide shelter as construction advances. Construction on the bridges project forced about a dozen people to leave the 7th Street overpass and more have had to relocate from the 9th Street overpass as construction continues. In addition, the city of Jeffersonville has instituted a no-camping ban which was approved by the city council just after the opening of the Big Four Pedestrian Bridge. This could hinder the ability of unsheltered homeless individuals to relocate (White, 2014), highlighting the need for more affordable housing in southern Indiana. In addition, the Campbell Camp, the oldest homeless camp in Louisville, was cleared by railroad officials who cited safety concerns for removing the trees that provided shelter to at least 40 people (WDRB, 2014).

Homeless Students in Public Schools

In September 2014, a homeless student from Clark County Middle/High School was found stabbed in Cherokee Park in Louisville and later died at Kosair Children's Hospital (Glowicki, 2014). This young man was one of 130 recorded homeless students in Clark County. His death brought attention to the plight of so many students in the Louisville MSA who are without a permanent home. Since 2008, the *State of Metropolitan Housing Report* has tracked the number of homeless students in Jefferson County and in 2011 the measure was expanded to include all counties in the Louisville MSA.

During the 2013-14 school year, the Kentucky and Indiana Departments of Education reported a total of 9,543 homeless students in the Louisville MSA, including 8,318 in Jefferson

County alone. Jefferson County Public Schools have since revised this number to 6,846 (G. Danger-Mercaderes, personal communication, November 13, 2014). In the other seven Kentucky counties, there were a total of 736 homeless students. This represents from 0.2 percent to 4.1 percent of the total enrollment for each school. The Indiana counties of the MSA, including Scott County, reporting for the first time, had 462 homeless students in the 2013-14 school year.

Jefferson County Public Schools reported a sharp decrease in the number of homeless students compared to the 2012-13 school year. This sharp decrease is attributed to changes in how homeless students are identified, including more detailed questionnaires and a more nuanced consideration of students accessing mental health and other state services. Thus, the reported decrease in homeless students in Jefferson County does not reflect an actual decrease in homelessness.

The National Center for Family Homelessness released a comprehensive report which examined rates of child homelessness in each state as well as the conditions that contribute to homelessness. They found that 1 in 30 children in the US experience homelessness every year (Bassuk et al., 2014). States were ranked from 1 (best) to 50 (worst) on factors including extent of child homelessness (Kentucky ranked 50), risk for child homelessness (Kentucky ranked 36), child well-being (Kentucky ranked 42), and state and policy planning (Kentucky ranked 20) for an overall score of 42. The report cited high rates of family poverty, lack of affordable housing, racial/ethnic disparities, and the challenge of single parenting, all issues addressed in the SMHRs nine measures.

MHC recommends: (1) the Louisville Metro Housing Authority restore the $7 million that was taken from the Section 8 voucher allocation as approved by Congress; (2) focus on creating affordable housing targeted to the lowest income individuals and families living on the minimum wage of $7.25 an hour; (3) through funding the Louisville Affordable Housing Trust fund, support transitional housing that includes life-changing supports such as education, child care and life skills; and (4) change the Land Development Code to permit and encourage multifamily housing at lower price points throughout Jefferson County.

School System	Homeless Students in 2013-2014	Total Enrollment	Percentage of Total Enrollment	Homeless Students in 2012-2013	Total Enrollment	Percentage of Total Enrollment	Homeless Students in 2011-2012	Total Enrollment	Percentage of Total Enrollment
Jefferson Co. Public Schools	8,318*	100,070	8.3%	13,897	100,457	14%	12,389	93,951	13.2%
Kentucky Counties within Louisville MSA									
Bullitt Co. Public Schools	384	13,065	2.9%	259	13,111	2%	179	12,510	1.4%
Henry Co. Public Schools	18	2,131	0.8%	8	2,235	0.4%	17	2,164	0.8%
Oldham Co. Public Schools	150	12,219	1.2%	172	4,770	3.6%	145	11,708	1.2%
Shelby Co. Public Schools	49	6,935	0.7%	71	11,877	0.6%	34	6,453	0.5%
Spencer Co. Public Schools	116	2,829	4.1%	106	2,813	3.8%	74	2,770	2.7%
Trimble Co. Public Schools	10	1,408	0.7%	6	1,362	0.4%	19	1,429	1.3%
Indiana Counties within Louisville MSA									
Clark Co. Public Schools	158	16,635	0.9%	120	11,879	1%	82	16,241	0.5%
Floyd Co. Public Schools	118	11,307	1.0%	128	11,361	1%	26	11,837	0.2%
Harrison Co. Public Schools	47	6,018	0.8%	36	5,943	0.6%	56	5,918	1.0%
Scott Co. Public Schools	45	3,964	1.1%	N/A	N/A	N/A	N/A	N/A	N/A
Washington Co. Public Schools	94	4,348	2.2%	162	3,920	4%	155	4,713	3.3%

*revised to 6,846 (G. Danger-Mercaderes, personal communication, November 13, 2014)

CDBG AND HOME FUNDS

For nearly 40 years, communities across the U.S. have depended on HUD-administered CDBG program funding for community development projects that provide safe and affordable housing, as well economic development projects for low- and moderate-income persons. These funds are awarded to states and *entitlement communities*, which are defined as either the principal city within a MSA, a metropolitan city with a population of at least 50,000, or an urban county with a population of at least 200,000 (excluding the population of an entitled city). Louisville Metro and New Albany qualify as CDBG entitlement communities.

There are new rules proposed by HUD which are relevant to communities receiving CDBG and HOME funds. These rules will require linking Consolidated Plans with both Public Housing Authority Plans and specific actions articulated in the also newly proposed Assessment of Fair Housing requirement.

Louisville Metro

More than half (58 percent) of the Louisville Metro CDBG expenditures were directed at housing projects (18 percent), public facilities and improvements (26 percent), and public services (14 percent). The Develop Louisville Office of Housing and Community Development (formerly known as the Louisville Metro Department of Community Services and Revitalization) is the lead agency in the management of the city's CDBG dollars. As part of their outlined goals of improving and maintaining neighborhoods, some 2013 achievements reported include the demolition of 50 blighted structures; conducting over 22,000 housing inspections, and infrastructure improvements made at the Sheppard Square HOPE VI housing and community project (Louisville Metro Department of Community Services and Revitalization, 2014).

Expenditures for other HUD-sponsored programs include $1,577,380 for HOME; $1,009,233 for Emergency Solutions Grants (ESG); and $541,444 in Housing Opportunities for Persons with AIDS (HOPWA) funds (Louisville Metro Department of Community Services and Revitalization, 2014).

Louisville expects to receive $10,401,445 in CDBG dollars for program year 2014. Using the Gross Domestic Product (GDP) deflator, this is a *40 percent decrease* in funding

from what was allocated in 2004. CDBG Other expected resources include: HOME – $2,541,514, ESG - $848,884, and HOPWA - $572,257 (Louisville Metro Department of Community Services and Revitalization, 2014).

New Albany

New Albany's 2013 CDBG Expenditures totaled $656,363. Of this total, 52 percent was focused on public improvements,specifically, sidewalks improvements, park facilities, and public facilities for the city's neighborhood stabilization program. The city expects to receive $623,011 in CDBG FY14 funding coupled with $2,989 of program income and an additional $68,500 in reallocated funding. New Albany officials have budgeted for an estimated total of $694,500. (C. Krauss, personal communication, August 5, 2014).
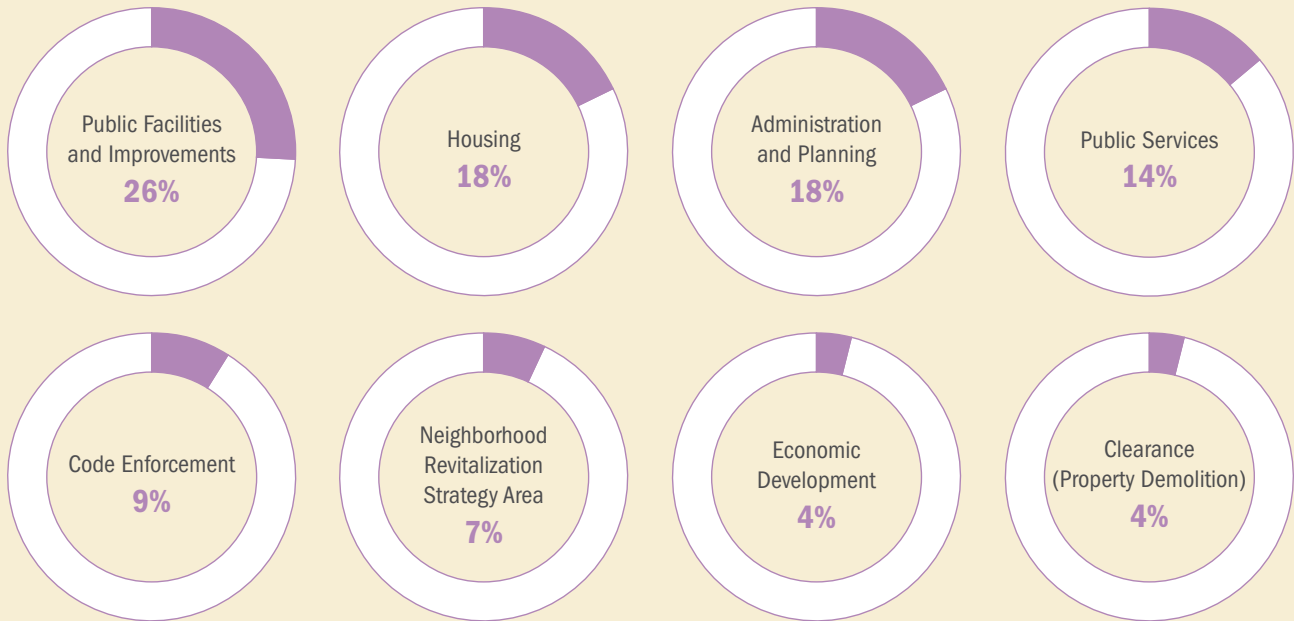
HOME Investment Partnerships

The HOME Investment Partnerships Program was established by HUD for the purpose of increasing the availability of decent, safe, sanitary, and affordable housing, especially rental housing for very low-income and low-income families. HOME funds can be used for acquisition, rehabilitation, new construction of housing, and tenant-based rental assistance. Housing assistance can also be provided in HUD approved forms of investment such as loans, advances, equity investments, and interest subsidies.

For program year 2013, Louisville received $3,138,526 ($2,482,928 formula grant, $301,701 program income, and $353,897 carryforward and/or reallocated funds from prior year activities); there was a slight decrease (-3 percent) in the 2013 HOME funds received from the 2012 formula grant (dollars adjusted using the GDP deflator). Program year 2013 expenditures were $1,577,380; 43 percent was directed at New Construction/Community Housing Development Organizations, also known as CHDOs and the remaining funds were spent on Affordable Housing Development and Tenant Based Rental Assistance programs (Louisville Metro Department of Community Services and Revitalization, 2014). The expected funding for HOME program year 2014 is $2,733,400. New Albany, IN does not receive HOME program funding.
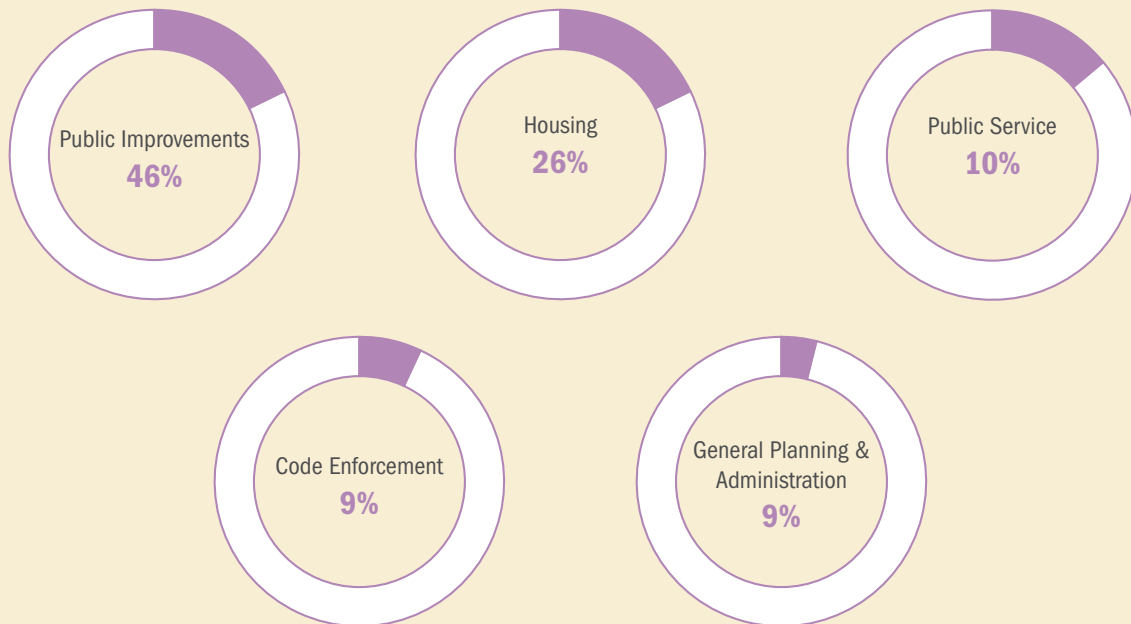
MHC advocates that funds that come from HUD be used to create housing that is affordable for families with incomes under 50 percent of median throughout Louisville as part of furthering fair housing. MHC also advocates creation of local resources through the Louisville Affordable Housing Trust Fund and through

a state program to allow localities to raise taxes for projects, and that all powers be used to ensure that affordable housing is part of any project that requires Louisville government participation either whether financial or regulatory.

Louisville Metro CDBG Expenditures 2014

Public Facilities and Improvements
26%

Housing
18%

Administration and Planning
18%

Public Services
14%

Code Enforcement
9%

Neighborhood Revitalization Strategy Area
7%

Economic Development
4%

Clearance (Property Demolition)
4%

New Albany CDBG Expenditures in Program Year 2014

Public Improvements
46%

Housing
26%

Public Service
10%

Code Enforcement
9%

General Planning & Administration
9%

data SOURCES

Measure 1: *Concentration of Subsidized Housing*   pg. 15

Statistics on subsidized housing by council district were obtained by geocoding administrative data by street address and then capturing the data for each district. Subsidized housing units data were provided by the Louisville Metro Housing Authority and the Kentucky Housing Corporation. The Metro Council Districts layer and the Address Sites layer were provided by LOJIC (Louisville/Jefferson County Information Consortium).

Measure 2: *Housing Segregation by Gender, Race/Ethnicity, and Income*   pg. 18

Data on race, ethnicity, households, and poverty were drawn from the American Community Survey 2008-2012 5-year estimates.

Measure 3: *Renters with Excessive Cost Burdens*   pg. 21

Annual income data were obtained from the Bureau of Labor Statistics Occupational Employment Survey and dollars were adjusted for inflation using the Bureau's inflation calculator. Fair Market Rent data was gathered from the U.S. Department of Housing and Urban Development (HUD), and household population data was retrieved from the American Community Survey 2008-2012 5-year estimates.

Measure 4: *Production and Rehabilitation of Affordable Housing*   pg. 22

Subsidy data were obtained from the Louisville Metro Housing Authority; Kentucky Housing Corporation; from Kentucky housing authorities in Eminence and Shelbyville; from Indiana housing authorities in New Albany, Jeffersonville, Charlestown, and Sellersburg; Community Action of Southern Indiana (CASI); Hoosier Uplands, Ohio Valley Opportunities, and HUD.

Measure 5: *Homeownership Rate*   pg. 24

Data on homeownership rates was obtained from American Community Survey 2008-2012 5-year estimates.

Measure 6: *Access to Homeownership*   pg. 25

House price data for the Louisville region are obtained from the National Association of Realtors. Data on homeownership and median family income are from the American Community Survey 2008-2012 5-Year estimates.

Measure 7: *Foreclosures*   pg. 26

Court records regarding foreclosure data are maintained differently in the two jurisdictions of the Louisville MSA. Therefore, for all Kentucky counties in the Louisville MSA, we have defined the rate to be the number of actual foreclosures (or orders of sale) as a percentage of the number of owner-occupied homes with mortgages. The foreclosure rates for Indiana counties in the MSA reflect the number of foreclosures filed as a percentage of the number of owner-occupied homes with mortgages for all Indiana counties in the MSA. Kentucky foreclosure data was obtained from the Public Information Officer of the Administrative Office of the Courts. Indiana foreclosure data was obtained from the relevant court clerks in each county.

Measure 8: *Homelessness*   pg. 28

Shelter usage data were provided by the Coalition for the Homeless. Homeless student data and total enrollment data were provided by the Kentucky Department of Education, Indiana Department of Education, and Jefferson County Public Schools.

Measure 9: *CDBG Funds*   pg. 30

Data were obtained from the Develop Louisville Office of Housing and Community Development (formerly known as the Louisville Metro Department of Community Services and Revitalization) Louisville/Jefferson County Metro Government Consolidated Annual Performance and Evaluation Report: CAPER Program Year 2013, July 1 2013 – June 30, 2014 and the New Albany Economic and Redevelopment Department.

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