



LIVING IN COMMUNITY

*Housing for People Living with Disabilities
and Our Aging Population*



LETTER TO MHC MEMBERS

Whether a mansion or a slum, all housing is the result of social engineering. How housing is built or if it is segregated by race, economic status, physical ability, or age, is the result of policy. Since the built environment has a tremendous impact on the health and well-being of people, we must pay attention to the laws governing who is allowed to live where. At MHC we know this is intimidating, but that is almost by design- a way to suppress input from people who are not in the technical industries of development.

What is your vision of a great built environment for Louisville by the year 2040? Is your vision one of housing opportunities for people at different income levels everywhere? Does it include transit and different forms of transportation other than a car with one person in it? Does it include a lush canopy of trees and amelioration from heat islands? What about clean air, soil, water, and materials for housing that are safe and made from renewable materials?

All of us have an opportunity to influence Louisville's new Comprehensive Plan, the 20-year plan for the built environment. By its very nature, this is a once-every-twenty-years event! MHC has been preparing you for participation, gently introducing you to zoning as early as 2006, then more aggressively in 2010. But zoning is dictated by the Comprehensive Plan, so get in on the ground floor (pun intended). Join a committee or get your civic or religious groups to submit suggestions!

In addition to MHC's focus on the Comprehensive Plan, MHC's work to make housing safe and affordable for all has put us on a journey ranging from helping get lead-safe housing for children to exploring how people can stay in community as they age or if they have a disability.

Current MHC projects include

- Getting public participation in the Comprehensive Plan.
- Distributing free lead dust testers to households with children in neighborhoods built before 1978 (before lead-based paint was banned).
- Working with high school students to create 2-4 minute videos on aspects of fair housing, sharing those videos online, and advertising them on TARC buses. Thank you to TARC for their commitment to this project!
- The HUD funded research on the impact on educational outcomes of children in different unstable housing conditions is now published in the *Journal on Children and Poverty!* Now we set about creating public policy that acts on this research.
- MHC will monitor utility rates and demand-side management programs and work for improvements at the state level on the Low-Income Home Energy Assistance Program (LIHEAP).
- Continue to advocate for fair and affordable housing throughout Jefferson County.

With this publication, MHC will have specific recommendations about preparing for the increase in the number of persons who are aging in our community and for those already experiencing limited choices in housing because of having a disability.

Highlights from this year's report include:

- Current and even new housing stock is not adequate anywhere in the U.S. to accommodate individuals with even moderate mobility difficulties. The Louisville region is no exception.
- 14 percent of Louisville/Jefferson County and MSA residents are 65 years and older. The Kentucky State Data Center projects a dramatic increase in the percentage of those over 65 and a much higher percent of women over the age of 65.

- Residents living with disabilities in our region make up about 14 percent of the non-institutionalized and civilian population and for those 65 and over that percentage is much higher, close to 40 percent in Louisville, Jefferson County.
- Our aging population and those who are aging and also live with disabilities are not evenly distributed across Louisville. The impact of race and class inequality is evident in the fact that all the Census tracts with high percentages of seniors who live with disabilities are located in West Louisville.
- Ambulatory difficulty is the most common disability reported in Census data.
- Louisville Metro Government has taken some steps to plan for population shifts by signing on to the AARP's Age-Friendly Communities initiative and other symbolic actions that set the tone for supporting 'living-in-community' policies.
- Louisville Metro Government has implemented actions under its Americans with Disabilities Act Transformation Plan to address right-of-way accessibility issues and has made the plan publicly available.
- There are good examples of affordable housing developers building accessible and affordable senior housing, and numerous agencies and support services working to connect individuals living with disabilities and our elderly with affordable housing options. However, funding has been cut at the federal level and plans to make new housing affordable and accessible are not certain.

Notable from the Measures:

- The poverty rate for persons living with disabilities is 25 percent in Louisville/Jefferson County and 23 percent in the Louisville MSA. This is much higher than the general poverty rates for either geographic area, 17 and 15 percent respectively. (Measure 2)
- Fair Market Rents have increased since 2005, while median household incomes have continued to decline. The potential good news of an increase from last year in median household income is hopeful, but the data are not comparable. (Measure 3)
- There has been an increase in homeownership rates since 2011 overall, but a decrease from 2014 to 2015. (Measure 5)
- Housing Affordability (ownership) measures show that 82 percent of owner occupied households earning between \$20,000 and \$34,999 have excessive shelter costs and close to half of those earning between \$35,000 and \$49,999 are in the same situation.
- Some tentative good news is that the percentage of foreclosures in the Louisville MSA have fallen by more than half over the last five years. (Measure 7)
- In 2015, the flow of federally administered CDBG funds available to local communities nationwide continued to fall, including a near 40 percent drop since 2005 for Louisville/Jefferson County (adjusted for 2015 dollars). (Measure 9)
- Despite the overall decrease in CDBG expenditures from 2014 to 2015, the expenditures programmed for housing projects increased from 14 percent to 19.6 percent of the total spent in 2015. (Measure 9)

Get involved with the planning for Louisville's future. MHC welcomes new members and appreciates the over 300 organizations and individuals who support our work for fair and affordable housing safe and welcoming to all.



John P. Cullen
MHC Board President

Cathy Hinko
Executive Director
Metropolitan Housing Coalition

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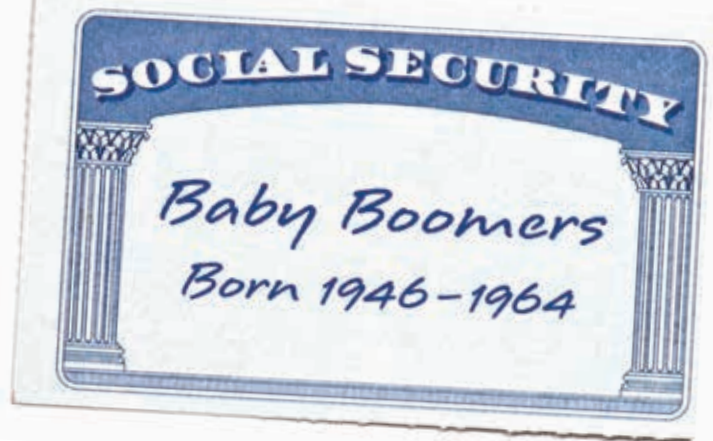
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LIVING IN COMMUNITY

Fair, Accessible, and Affordable Housing for People Living with Disabilities and Our Aging Population

Why Age and Disability Matter in Housing Policy

Our population is aging. We have known for decades that as the “Baby Boomer” generation ages, that group would contribute to an enormous increase in the numbers and proportion of those who are 65 years and older — a figure that currently stands at about 14 percent in the United States. Seniors’ ability to find affordable housing across the U.S. is an increasing challenge.



The number of those paying more than half of their household income on housing increased by 34 percent from 2005 to 2014 (Make Room 2016). Providing services to and benefiting from what this age group has to offer are issues all communities are beginning to address in some fashion. Furthermore, as we age, the potential for experiencing long-term disability increases. Attention to the intersection of age and disability is therefore crucial to examining access to fair, safe, and affordable housing. According to 2014 Census Data figures, 12 percent of the U.S. non-institutionalized population lives with a disability. There are approximately 41,871,333 individuals in the U.S. who are non-institutionalized and over the age of 65, with more than a third (36 percent) of those individuals reporting some sort of disability. Importantly, the number of individuals 65 years and over is projected to almost double by 2040. Those over the age of 85 are projected to more than double, increasing by over 130 percent. We can certainly expect a related and substantial increase in individuals living with disabilities.

People who live with disabilities face unnecessary obstacles every day accessing transportation, amenities, work, housing, and healthcare. Furthermore, our communities have been slow to adapt the built environment to meet the needs of everyone and to improve accessibility. A recent analysis of the American Housing Survey documents that only a very small percent (4)

of the current U.S. housing stock can accommodate individuals with even moderate mobility difficulties, and an even smaller percentage of residences are wheelchair accessible. That study also finds no change even in more recent construction (Chan & Ellen 2016). Individuals of all ages living with disabilities understand the obstacles to finding affordable, accessible homes. With the dramatic increase in our senior population, and amid the growing movement to help seniors remain in their own homes and communities, the lack of housing stock that will accommodate accessibility needs is overwhelming. While individuals of all income levels and all ages living with disabilities face accessibility challenges of all sorts, those living in poverty or with limited incomes face especially difficult obstacles in obtaining accessible, safe, and affordable housing.

In 2015, Louisville Metro Mayor Greg Fisher signed the Milken Institute, Center for the Future of Aging’s “Mayor’s Pledge” that commits to working toward a city that functions for older residents and to empowering older residents to fully participate in the functioning of the city (Milken Institute 2015). While this action is primarily symbolic, it sets a new tone for policy and program development. To this end, in September of 2016, Louisville became a member of the AARP’s *Network of Age-Friendly Communities*. Membership in the Network requires that Louisville Metro elected officials agree to (a) work toward making Louisville a welcoming

place for all ages to live and (b) commit to a multi-step process of improvement that includes developing a community needs assessment, action plan, implementation strategies, and evaluation framework (AARP 2016). The UofL Institute for Sustainable Health and Optimal Aging is leading this initiative.

Louisville/Jefferson County and our MSA region are not very different from the rest of the nation. There has been a demographic shift in the age of our residents, and we have been slow to commit resources to fully address the needs of residents living with disabilities. Residents living with disabilities in Louisville/Jefferson County who took part in focus groups highlighted in the 2015 report, “Searching for Safe, Fair, and Affordable Housing: Learning from Experiences”, recounted many obstacles to finding suitable housing. Their concerns went beyond the struggle to find affordable housing. They reported that their choices were constrained by proximity to limited bus routes, lack of adequate infrastructure, concerns about safety, and discrimination by landlords who did not keep units in good repair or did not make provisions for service animals (Heberle, Fosl, and Kagaba 2015).

We therefore build on those findings to examine the intersection of age and disability in accessing safe, fair, and affordable housing in this 2016 State of Metropolitan Housing Report. We provide an overview of how definitions of age and disability matter in housing policy and programs. A summary follows of current local and regional demographics, projections, and geographic distributions by age and disability type to provide a snapshot of our community and region. Many agencies are working toward better serving our residents who live with disabilities, and our aging population, so we take the opportunity to highlight federal, state, local policies and programs (with special attention to local efforts) that are in place to ensure or improve access to fair and affordable housing for seniors and for all living with disabilities. Despite current efforts, important gaps and obstacles remain in meeting the housing needs of both our aging and disabled community members. As our community steps up to address these gaps and obstacles, we can learn from others who are “doing it right” and build on what we already know will work.

Definitions of “Aging” and “Disability”

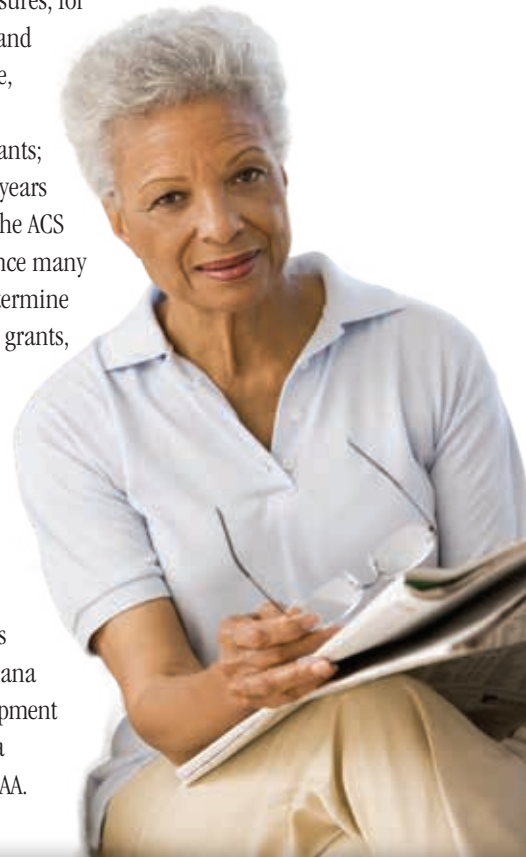
Age is not difficult to measure, and its meaning is not hotly contested. However, what defines “senior” or “retirement age” has certainly varied over time. Retirement age shifts, eligibility for social security shifts, as does eligibility for various policies and programs aimed at assisting “seniors.” Here we look specifically at housing assistance programs, demographics for those 65 and older to provide a picture of where “seniors” live in our community, and document concentrations within Census tracts. Documenting geographic distributions can inform policy decisions related to

siting services and amenities that residents need as we age. These concentrations also reveal questions our community needs to ask about uneven access to resources that affect decisions people make about where they live because their options are limited.

The definition of “disability” is often contested and therefore varies dramatically across agencies, programs, and institutions, both public and private. These variations make tracking and summarizing data about those living with disabilities difficult. This report relies heavily on U.S. Census Data, which has altered how disability is defined and measured several times over recent years. Even though discussing trends over time is therefore difficult, we have opted to use current Census data to offer a general picture of where residents with disabilities live and to provide a brief description of other demographic characteristics of their neighborhoods so that we might set the stage to better understand obstacles to accessing fair, affordable, and safe housing.

Census Definition of Disability

The U.S. Census’ American Community Survey (ACS) measures six aspects of disability to capture an overall disability measure. The ACS reports the statistics for those who live with a disability as a percent of the total civilian non-institutionalized population. The six aspects of disabilities the ACS measures are hearing, vision, cognitive, ambulatory, self-care, and independent living difficulties with further distinction by age for determining disability. Determining which children count as disabled is a particular challenge: for those under 5 years old, hearing and vision difficulty are the measures; for those between the ages of 5 and 14, hearing, vision, cognitive, ambulatory, and self-care difficulties are the determinants; and for individuals aged 15 years and older, all six are used. The ACS definitions are important since many agencies use that data to determine distribution of federal funds, grants, and program development. For example, grants under the Older Americans Act (OAA) are based on the number of elderly people who live with physical or mental disabilities. This is a key funding source of services provided by KIPDA (Kentuckiana Regional Planning & Development Agency), our designated Area Agency on Aging under the OAA.



It should be reiterated that the ACS measure is limited to the non-institutionalized civilian population--meaning that residents of institutional group quarters such as correctional facilities, skilled nursing facilities, long-term in-patient hospitals, and other institutional facilities are not included (U.S. Census 2014).

Current Local Demographics, Projections, and Geographic Distributions

Age

Regionally, the Louisville MSA does not look that different in terms of age distribution from national levels: see Figure 1. We face similar challenges as other communities across the country in addressing the housing needs of our aging population. The aging of “Baby Boomers” will fuel the expected increase in the numbers of people over the age of 65.

Projections for Jefferson County

Consistent with national trends, the Louisville/Jefferson County population is getting older in large numbers. The Kentucky State Data Center and the University of Louisville Urban Institute have calculated demographic projections for Jefferson County. Their results show a substantial increase in the percentage of residents 65 and over by 2040 as the “Baby Boomers” age. Figure 2 breaks out the population by both age and gender, revealing that not only will we face an increase in the percentage of our residents who are 65 and over but that they will be even more disproportionately female. Currently, 14 percent of Louisville/Jefferson County residents are 65 years and older. This is similar to MSA and national estimates. We can expect the Louisville/Jefferson County population of residents 65 and over to double, similarly to national projections.

Distribution of Seniors 65 and Over Across Louisville/Jefferson County

Older residents who currently live in Louisville/Jefferson County are not evenly distributed, as shown in Map 1 and as discussed further in Measure 2. The *2014 Louisville Health Equity Report* documents a longer life expectancy for those living in eastern neighborhoods due to a variety of factors, including quality of housing stock and availability of services (Louisville Metro 2014:15). There are indeed more Census tracts with higher percentages of those 65 and over in the eastern part of Louisville/Jefferson County. Furthermore, Map 2 shows the percent of the population by Census tract that is between 50 and 69 years old. This suggests that “Baby Boomers” are more likely to be located in areas that are not well served by public transportation services or have affordable housing options in their current neighborhoods. These findings highlight the need for greater attention to examining housing options for older residents who are more vulnerable due to obstacles that are a result of systems of racial and income inequality in addition to age.

Figure 1: Percentage of Louisville MSA Population in 2014

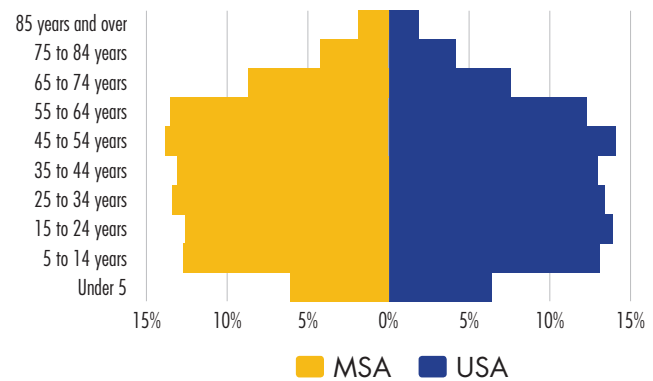


Figure 2A: Percentage of Jefferson County Population in 2010

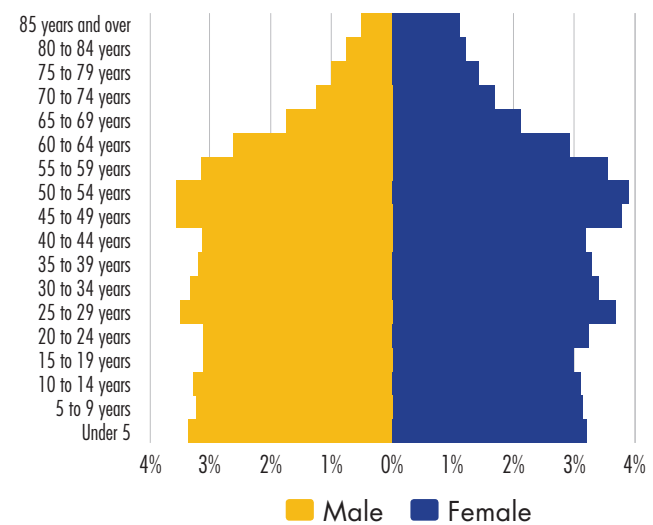


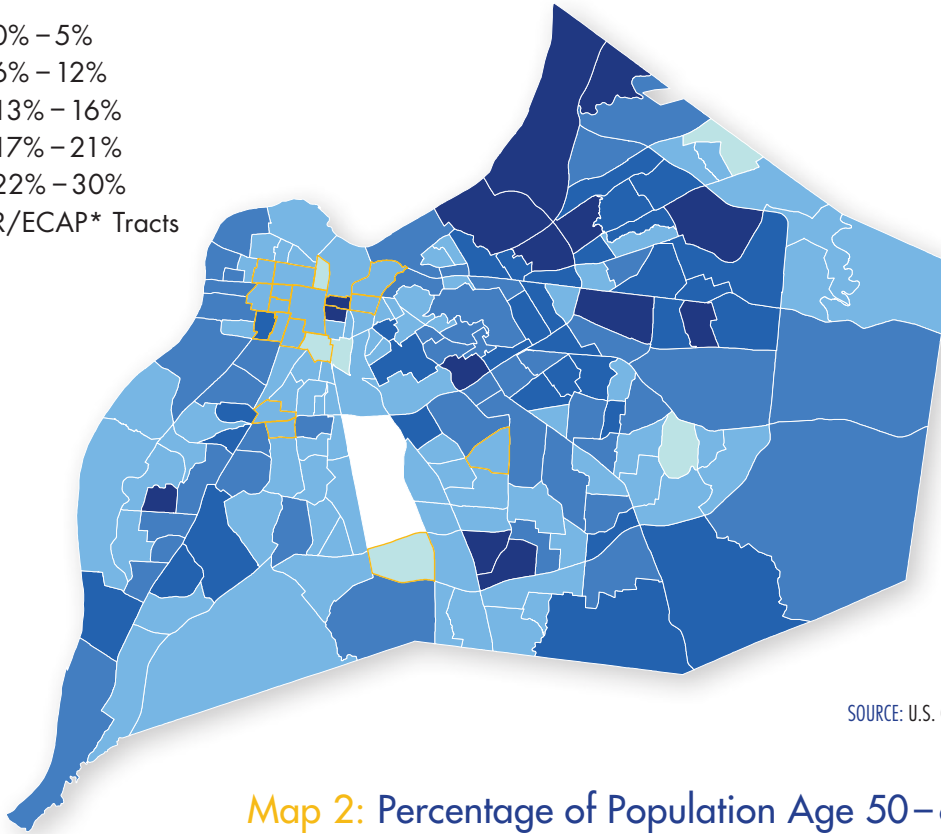
Figure 2B: Projected Percentage of Jefferson County Population in 2040



SOURCE: Kentucky State Data Center (2015) Louisville Metro Demographic and Economic Projections 2010-2014: Executive Summary December 2015: Figure 2 page 14

Map 1: Percentage of Population 65 years and Older
by Census Tracts – Louisville/Jefferson County 2010-2014

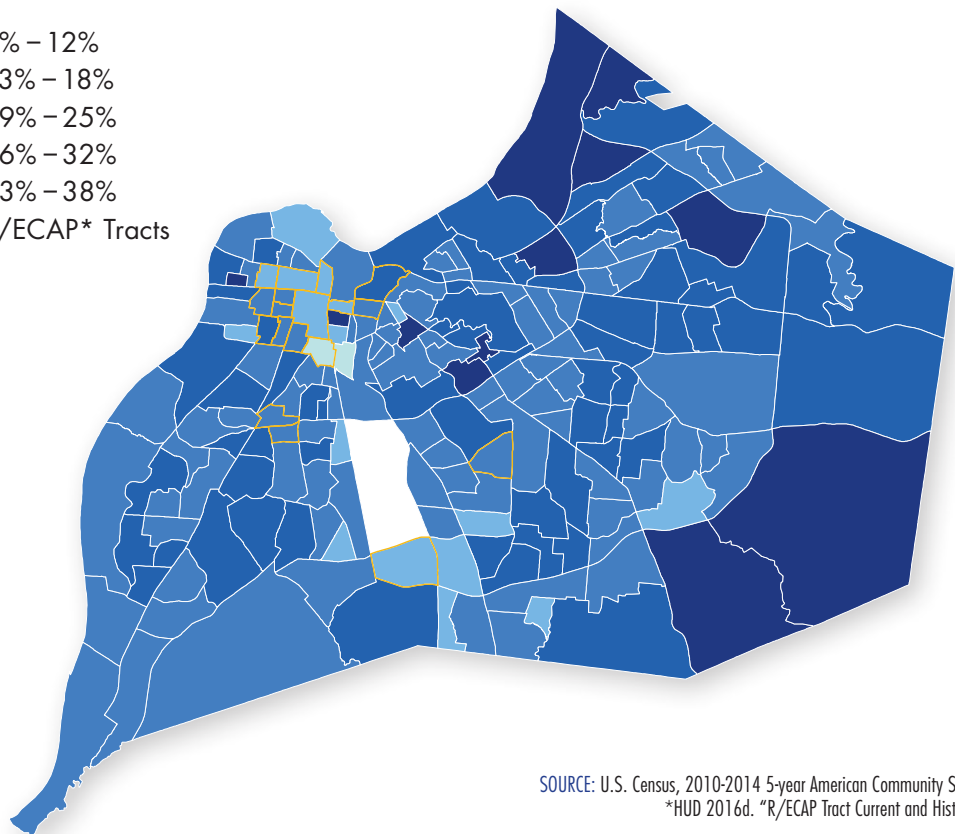
- 0% – 5%
- 6% – 12%
- 13% – 16%
- 17% – 21%
- 22% – 30%
- R/ECAP* Tracts



SOURCE: U.S. Census, 2010-2014 5-year American Community Survey
*HUD 2016d. "R/ECAP Tract Current and Historic."

Map 2: Percentage of Population Age 50–69 ("Baby Boomers")
by Census Tracts – Louisville/Jefferson County 2010-2014

- 5% – 12%
- 13% – 18%
- 19% – 25%
- 26% – 32%
- 33% – 38%
- R/ECAP* Tracts



SOURCE: U.S. Census, 2010-2014 5-year American Community Survey
*HUD 2016d. "R/ECAP Tract Current and Historic."

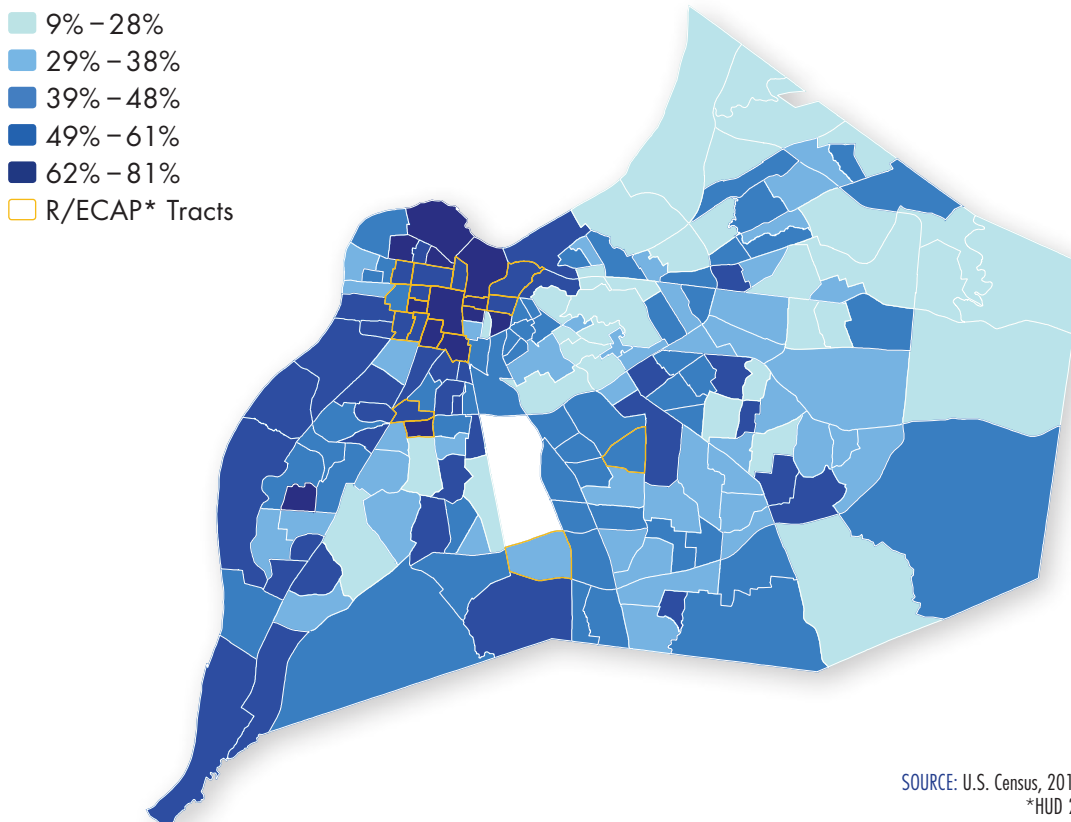
Disability

The percent of Louisville/Jefferson County and Louisville MSA residents who report having a disability is 14.7 percent and 14.5 percent, respectively, and has remained relatively steady over the past few years. This proportion is slightly higher than the national percentage of 12 percent and a bit lower than the state level of 17 percent. As mentioned above, defining disability is difficult and using the Census to create a picture of those who live with disabilities in the Louisville area has its limitations. It underestimates those who live in “group quarters” and those who live in “institutionalized” settings (Brault 2008). Housing is just one of many concerns that need to be addressed for residents who live with a wide variety of disabilities. Policy makers, program developers, service providers, and scholars often use Social Security Administration data on SSD (Social Security Disability), SSI (Supplemental Security Income), and OASDI (Old-Age, Survivors, and Disability Insurance) beneficiaries, the Survey of Income and Program Participation, various health agency reports, and the Current Population Survey (CPS) to get a fuller picture of the demographics of those living with disabilities. For instance, the SSI number tells us only the number of individuals who meet

eligibility requirements AND succeed in getting benefits. This data is also not publicly available below the county level. Other scholars and practitioners rely on their own surveys to assist in assessing and projecting needed services. KIPDA’s needs assessment (Faul and D’Ambrosio 2015:16), for example, reported that 3 in 10 individuals they surveyed in a sample of 471 from Jefferson County reported living with at least one disability. This finding is much higher than the Census data of 14.7 percent. So, even though the Census data may be an under-estimate since it does not include institutionalized population estimates, it does allow us to begin to examine more closely whether affordable, accessible, safe, and fair housing options are available in places that make the most sense for those living with disabilities to access needed services, jobs, and quality of life amenities.

Map 17 included under Measure 2 on page 22 illustrates the overall distribution of the total civilian non-institutionalized population living with disabilities. This population is not homogenous and is not evenly distributed. What follows here are maps that show the distribution of the same population broken down first by age, focusing on those 65 and over, then by disability type.

Map 3: Percentage of Population 65 years and Older with a Disability by Census Tracts – Louisville/Jefferson County 2010-2014



SOURCE: U.S. Census, 2010-2014 5-year American Community Survey
*HUD 2016d. “R/ECAP Tract Current and Historic.”

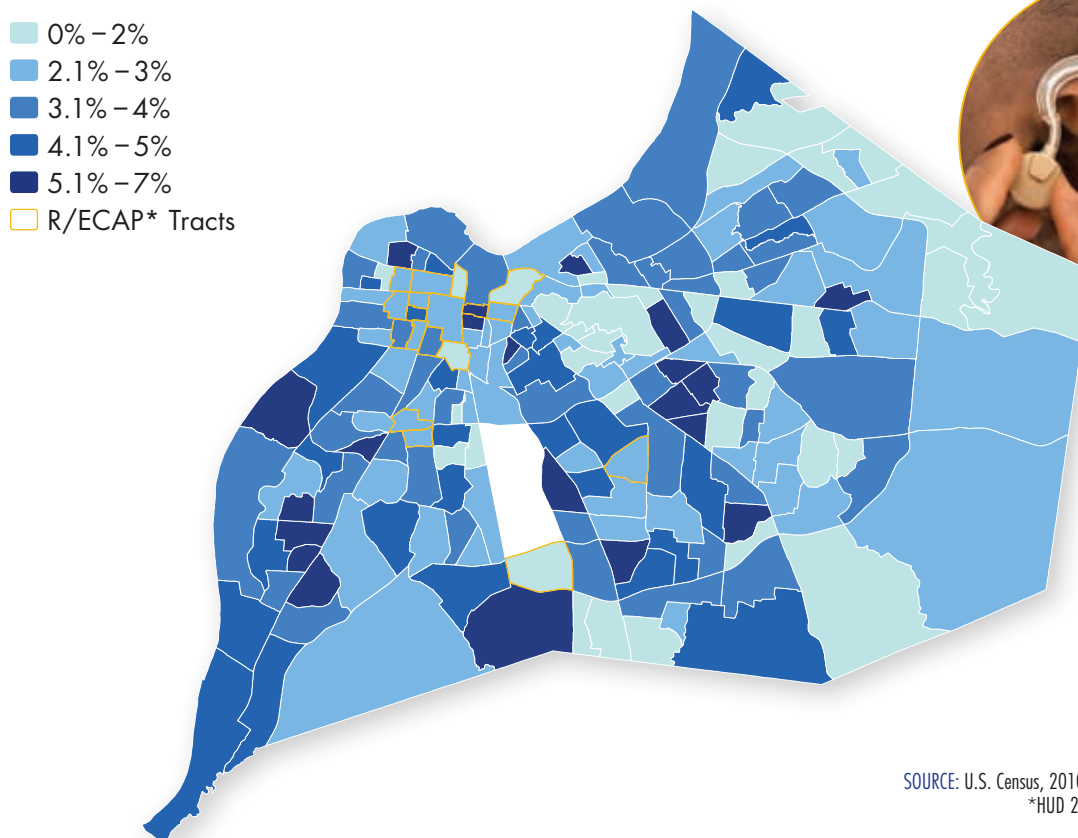
We will all age if we are lucky. Many of us who age will also acquire some level of disability that will challenge our ability to function in some manner. As we see in Map 3, those over 65 who also report living with a disability (close to 40 percent of seniors) are located across Louisville/Jefferson County. This is higher than the national percentage of 36 percent, and slightly lower than the State level of 43 percent. We see higher percentages in several census tracts represented by Council districts 3, 4, 5, and 6. All 13 Census tracts with percentages between 62 and 81 percent are in West Louisville and coincide with where affordable and subsidized housing options are located.



Census Defined Disability Categories:

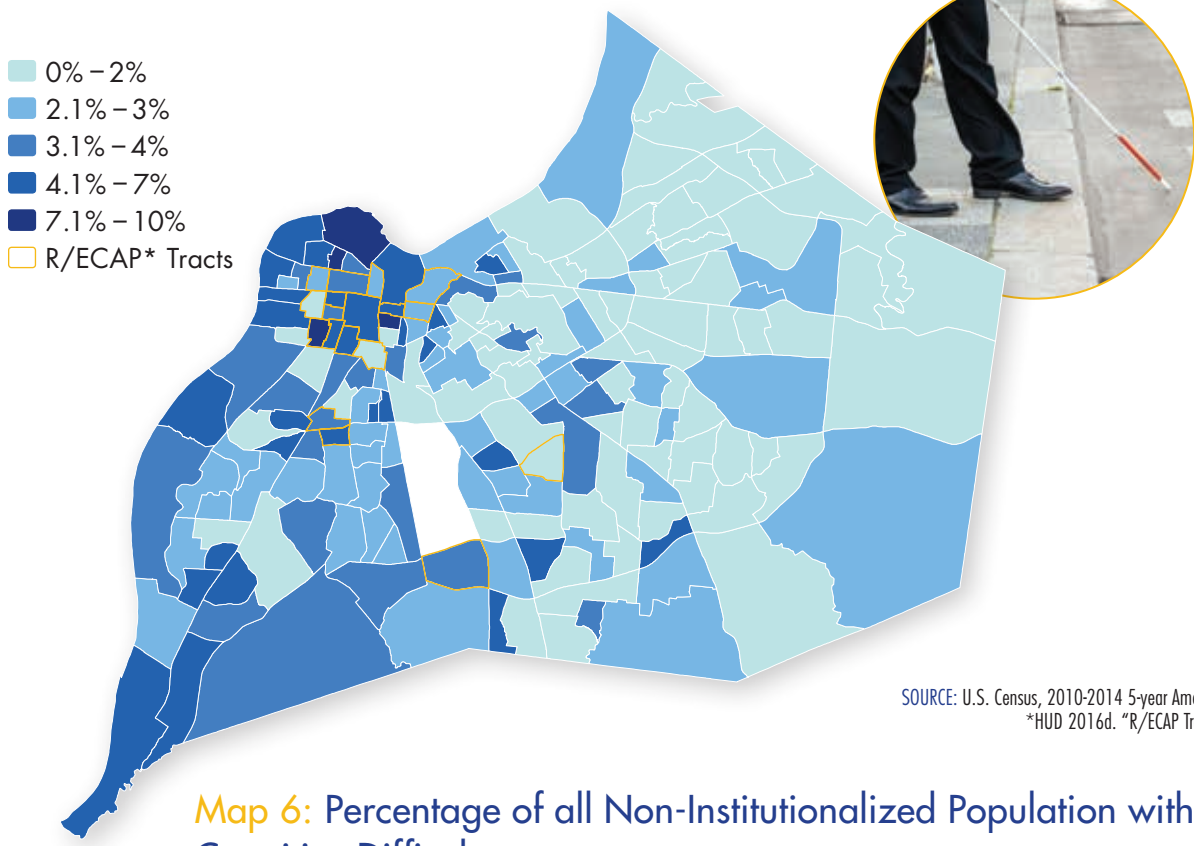
- **HEARING DIFFICULTY** – deaf or having serious difficulty hearing (Map 4)
- **VISION DIFFICULTY** – blind or having serious difficulty seeing, even when wearing glasses (Map 5)
- **COGNITIVE DIFFICULTY** – due to a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions (Map 6)
- **AMBULATORY DIFFICULTY** – having serious difficulty walking or climbing stairs (Map 7)
- **SELF-CARE DIFFICULTY** – having difficulty bathing or dressing (Map 8)
- **INDEPENDENT LIVING DIFFICULTY** – due to a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor’s office or shopping (Map 9)

Map 4: Percentage of all Non-Institutionalized Population with Hearing Difficulty by Census Tracts – Louisville/Jefferson County 2010-2014



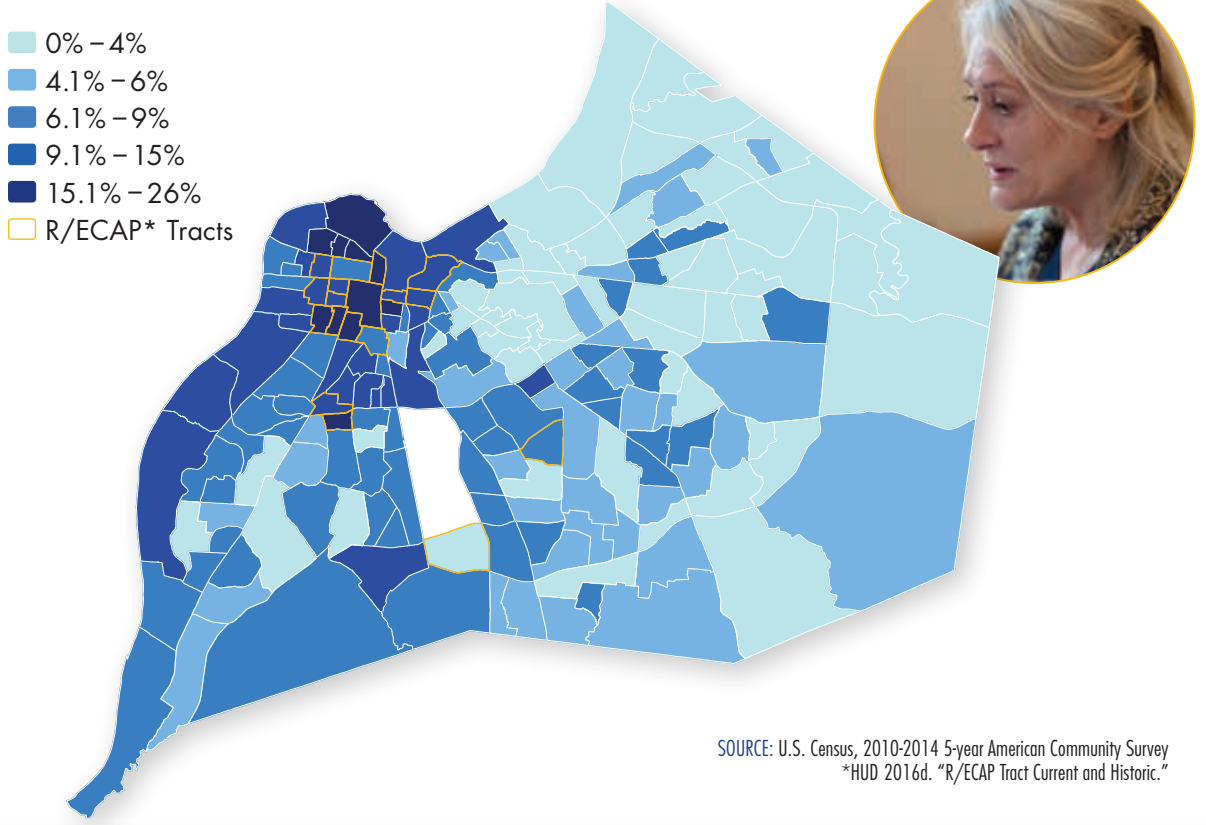
SOURCE: U.S. Census, 2010-2014 5-year American Community Survey
*HUD 2016d. "R/ECAP Tract Current and Historic."

Map 5: Percentage of all Non-Institutionalized Population with Vision Difficulty by Census Tracts – Louisville/Jefferson County 2010-2014



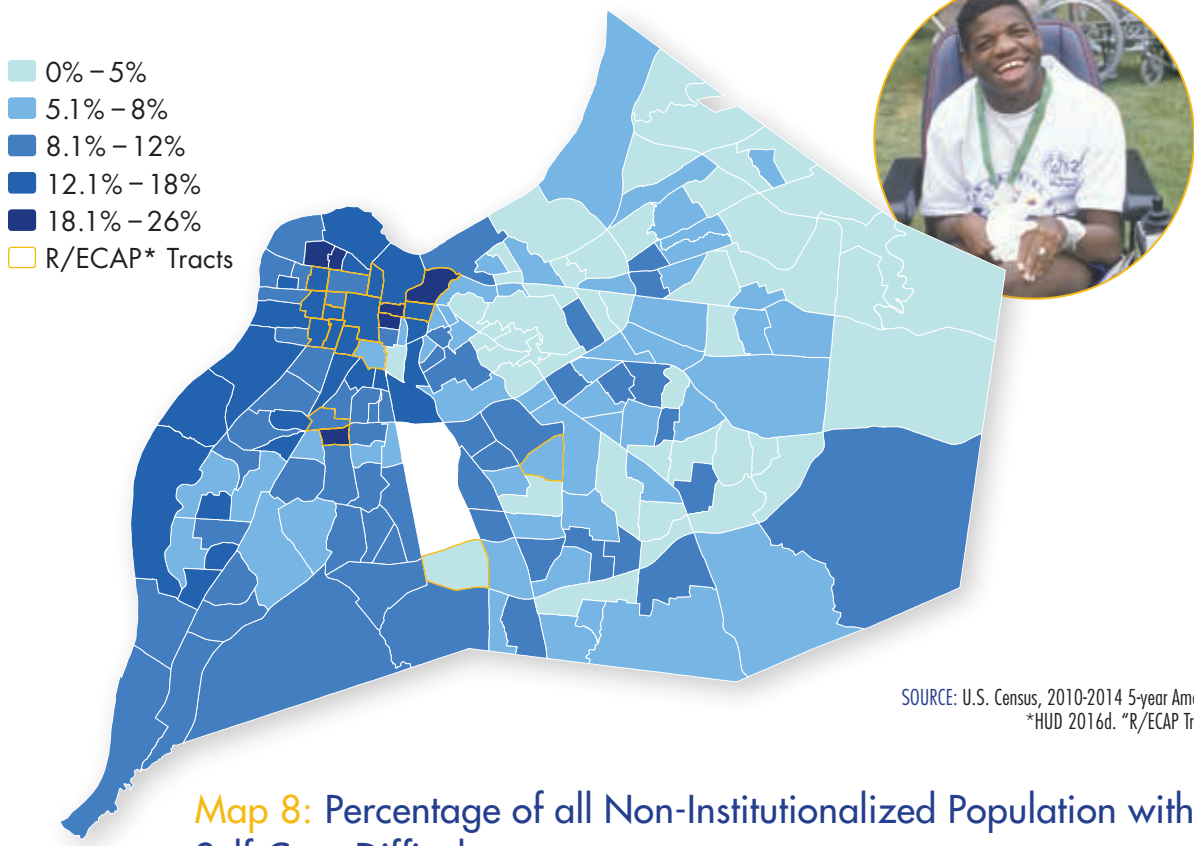
SOURCE: U.S. Census, 2010-2014 5-year American Community Survey
*HUD 2016d. "R/ECAP Tract Current and Historic."

Map 6: Percentage of all Non-Institutionalized Population with Cognitive Difficulty by Census Tracts – Louisville/Jefferson County 2010-2014



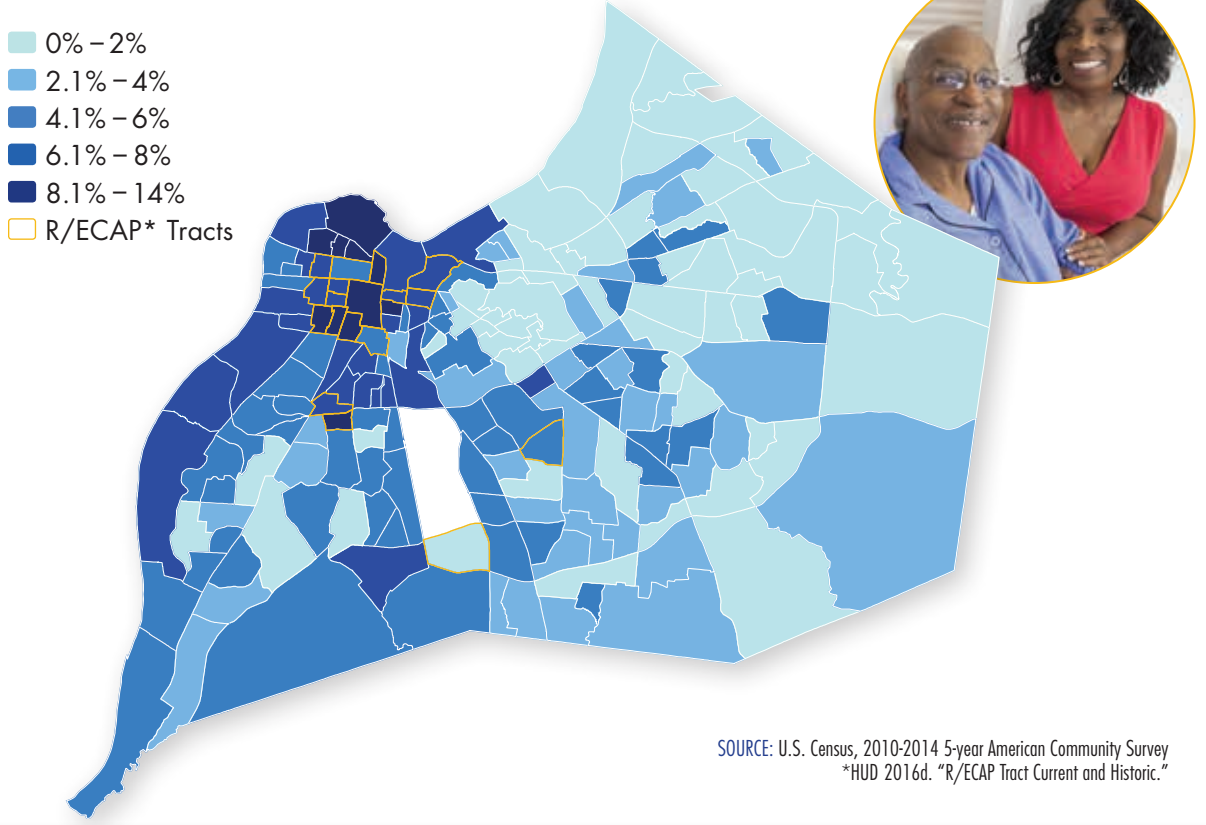
SOURCE: U.S. Census, 2010-2014 5-year American Community Survey
*HUD 2016d. "R/ECAP Tract Current and Historic."

Map 7: Percentage of all Non-Institutionalized Population with Ambulatory Difficulty by Census Tracts – Louisville/Jefferson County 2010-2014



SOURCE: U.S. Census, 2010-2014 5-year American Community Survey
 *HUD 2016d. "R/ECAP Tract Current and Historic."

Map 8: Percentage of all Non-Institutionalized Population with Self-Care Difficulty by Census Tracts – Louisville/Jefferson County 2010-2014

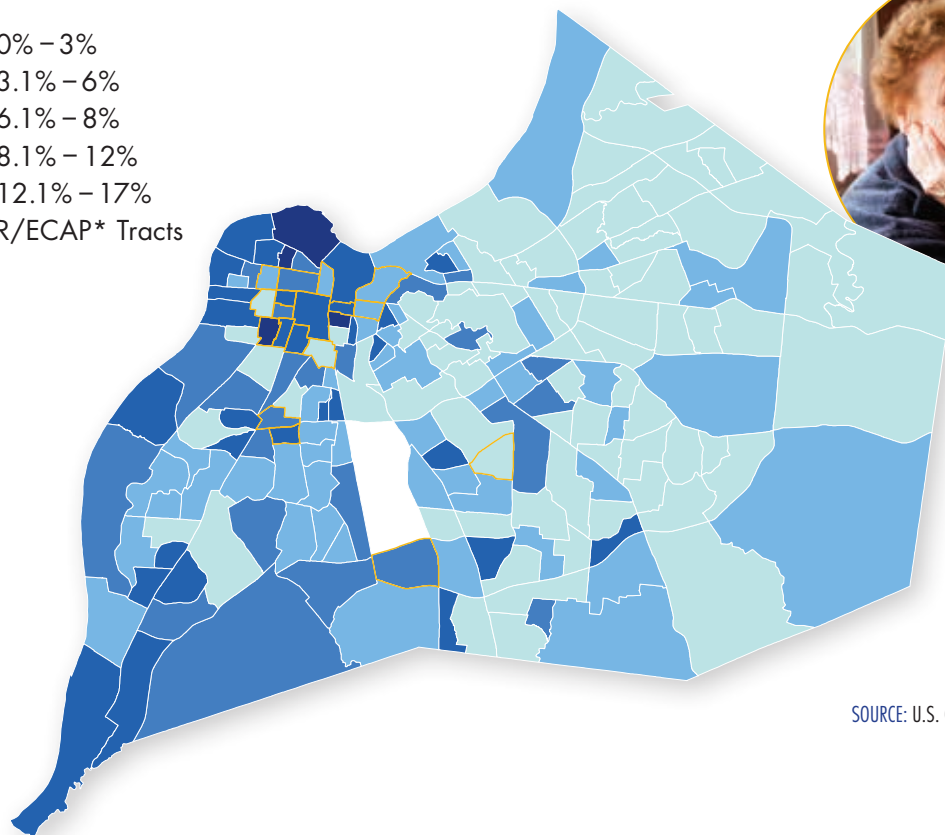


SOURCE: U.S. Census, 2010-2014 5-year American Community Survey
 *HUD 2016d. "R/ECAP Tract Current and Historic."

Map 9: Percentage of all Non-Institutionalized Population with Independent Living Difficulty

by Census Tracts – Louisville/Jefferson County 2010-2014

- 0% – 3%
- 3.1% – 6%
- 6.1% – 8%
- 8.1% – 12%
- 12.1% – 17%
- R/ECAP* Tracts



SOURCE: U.S. Census, 2010-2014 5-year American Community Survey
*HUD 2016d. "R/ECAP Tract Current and Historic."



Viewed together, these maps show a trend that is not surprising where we see Census tracts with higher percentages clustering along public transportation routes, higher percentage tracts in each category occurring more in the west and southwest sections of the city. This is also where more social support services tend to

be located (KIPDA (2) n.d.). Figure 3 documents the percentage (and number) of individuals with disabilities who reported specific types of disability in 2014 in Louisville/Jefferson County and the Louisville MSA. The most common disability type reported was Ambulatory. Cognitive difficulties were the second most common.

Figure 3: Number of Non-Institutionalized Individuals by Disability Type¹

	Jefferson County		Louisville MSA	
	Total Number		Total Number	
Total Non-Institutionalized Population	742,865		1,235,100	
Total Non-Institutionalized Population with a Disability	109,088		177,962	
	Total Number	Percentage of Non-Institutionalized Population	Total Number	Percentage of Non-Institutionalized Population
Number of People with a Hearing Difficulty	24,022	3.2%	43,512	3.5%
Number of People with a Vision Difficulty	17,449	2.3%	28,852	2.3%
Number of People with a Cognitive Disability	46,398	6.2%	73,060	5.9%
Number of People with an Ambulatory Difficulty	58,694	7.9%	95,077	7.7%
Number of People with an Independent Living Difficulty	21,518	2.9%	34,846	2.8%
Number of People with a Self-Care Difficulty	39,460	5.3%	63,084	5.1%

¹Individuals can identify in multiple disability categories. Therefore, the totals for each difficulty category can overlap and therefore will not add up to the total non-institutionalized disabled population

SOURCE: U.S. Census: American Community Survey 2010-2014, 5-Year Estimates

Protections, Programs and Services

Protections Under ADA and FHA

The Americans with Disabilities Act passed only in 1990 to provide disabled Americans with civil rights protections against discrimination in employment, education, transportation, government services, and telecommunications. It also ensures access to any public or private areas that are open to the general public. Disability under the ADA is a legal term, not a medical term, and includes protections for those individuals who may not have a disability but who are perceived or treated as if they do. While the ADA does not cover private residential housing units, it does cover government owned/operated housing. Areas of public accommodation that are part of privately owned housing are covered by ADA design standards (ADA National Network n.d and U.S. Access Board n.d.).

Further support of ensuring that individuals living with disabilities have the opportunity to live in community came from the United States Supreme Court in *Olmstead v. L.C.*, 527 U.S. 581 (1999). This decision held that title II of the ADA protects individuals living with disabilities from discrimination through unjustified segregation. In addition to providing community based services so that individuals are not isolated from community life when they would benefit from community settings, this decision ruled that, “confinement in an institution severely diminishes the everyday life activities of individuals, including family relations, social contacts, work options, economic independence, educational advancement, and cultural enrichment” (*Olmstead v. L.C.*, 1999:601). The Fair Housing Act also offers protections on disability, but not on age, through design requirements included in the act.

Louisville Metro Public Works' Efforts to Comply with ADA

The Americans with Disabilities Act requires localities to address public right-of-way accessibility and to develop plans to implement improvements. Louisville Metro's plan was drafted in 2012 and updated in October 2015 (LMGPW 2015). Using a sampled inventory of curb ramps and sidewalks, the plan reported that 99.6 percent were not in compliance. The proposed timeline developed to address upgrades used a Tier structure that puts priority on areas characterized by "latent pedestrian demand" and on missing sidewalk. The implementation plan began with improvements in the Central Business District and continues based on this Tier structure. The ADA Transformation Plan projects a budget between \$25 million and \$36.5 million through 2040 to come into compliance. The key will be combining Louisville Metro budget allocations with State funds for road repaving and improvements. The regularly scheduled maintenance and other construction plans have been dovetailed with the plan. So, for instance, Metro Public Works will benefit from the \$26 million from the current State budget for road repaving (FY 2016-17). An estimated \$3.5 million of that amount has been allocated to upgrade curb ramps to meet ADA design standards. Therefore, as segments of roads are repaved under State funding, especially in the higher density and older core of the city, curb ramp improvements are included in the project. In addition, Metro Council approved in March of 2016, \$7.7 million in street improvements and \$750 thousand sidewalks and paving within specific Council Districts.

The plans' priorities could be evaluated in light of whether they take into account proximity of the scheduled improvements to concentrations of populations in need. In addition, the plans should be coordinated with any street construction connected with water, sewer, and gas line infrastructure improvements currently in process.

Federal Housing Programs for Individuals with Disabilities and for the Elderly

HUD Section 811 (Disability)

Federal rental housing subsidies for non-elderly (18-61 years) disabled populations are provided under the Section 811 program, administered by the U.S. Department of Housing and Urban Development (HUD). Until 1992, housing needs of both elderly and disabled people were served through the Section 202 program, whereby HUD appropriated capital grants (advances) to non-profit organizations for the development of independent living and group home projects. If the project remained managed in this operation for 40 years, the advance would not have to be repaid.

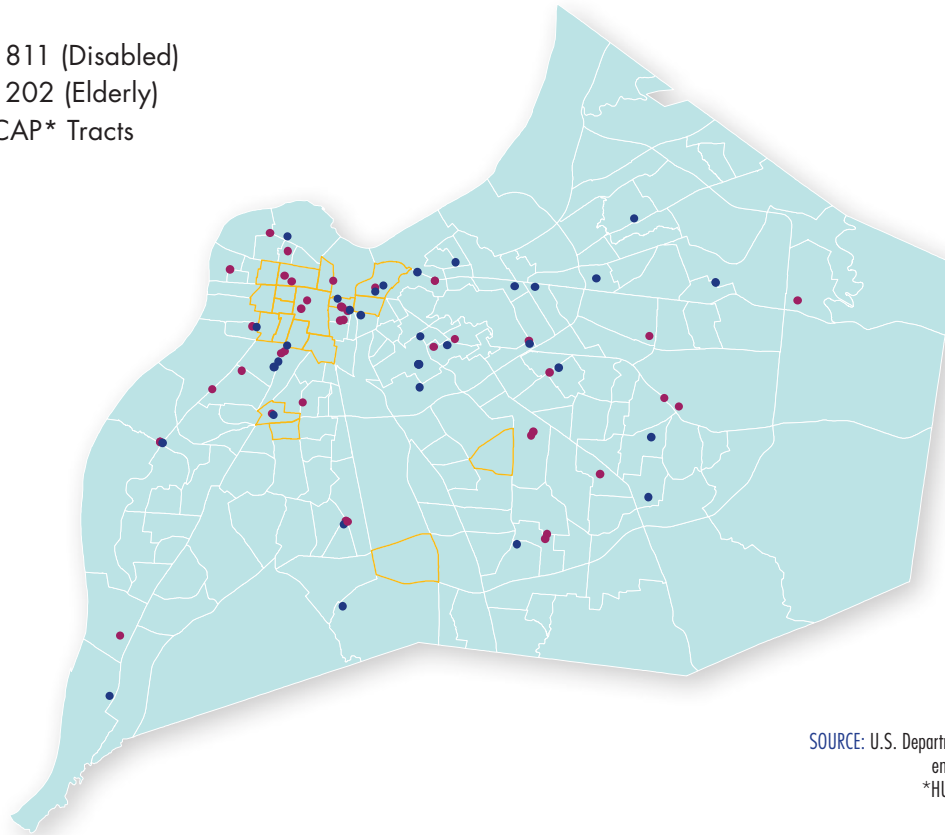
The program received major reform in 2010, with the passage of the Frank Melville Supportive Housing Investment Act. Even though the Capital Advance remains a part of the program, beginning in 2012 and continuing into the current fiscal year, the major focus on the program has shifted to focus on factors of efficiency and of leveraging other Federal funding sources. The result is that since 2012, no new funding for capital advances (funds for actual buildings) have been appropriated. Instead, the program has oriented more toward the Project Rental Assistance (PRA) component established in the Melville Act. The PRA is intended to provide project rental assistance to state housing agencies through a competitive Notice for Funding Available (NOFA) process. In turn, state agencies assist new or existing multifamily housing complexes by combining 811 funding with other sources, including Low-Income Housing Tax Credits (LIHTC), Federal HOME funds, and other state, federal, and local programs (HUD 2014, 2016c). Since 2012, despite having submitted two proposals to state housing agencies in response to calls for such proposals, Kentucky has not been awarded any funding under the PRA NOFA process.

HUD Section 202 (Elderly)

The Housing Act of 1959 generated the most significant federal program ever designated exclusively for housing the elderly - Section 202 housing. Over 50 years later, this HUD-administered program continues to serve very low -income elderly individuals (those below 50 percent Area Median Income and 62 years old or older at the time of initial occupancy) 62 years old or older at the time of initial occupancy. Residents under this program are provided the opportunity to live independently while maintaining access to supportive services that meet their unique daily needs (HUD 2016e). Section 202 subsidizes housing by providing capital advances to nonprofit organizations to cover the costs of construction, rehabilitation, or acquisition of the property. These properties provide "project rental assistance contracts" (PRAC), similar to Section 8 subsidies, covering the difference between 30 percent of adjusted tenant income and total operating costs (HUD 2016e). Despite serving over 400,000 households nationwide, Congressional funding for the program continues to lack sufficient resources. In the past decade alone, HUD has seen a 55 percent cut in program funds, including no new allocations for funding new construction since FY2011 (JCHS 2016; NLIHC 2016a). Congress appropriated \$432.7 million in FY2016 for the Section 202 program, but again omitted funding its capital advance program for new units (NLIHC 2016b). Affordable housing advocates nationwide continue to lobby hard for restoring this part of the program as well as for preserving existing Section 202 units (NLIHC 2016b).

Map 10: HUD Multifamily Housing Assisted

- Sec. 811 (Disabled)
- Sec. 202 (Elderly)
- R/ECAP* Tracts



SOURCE: U.S. Department of Housing and Urban Development (HUD) enterprise Geographic Information Systems (eGIS)
*HUD 2016d. "R/ECAP Tract Current and Historic."

Local Affordable Housing for Seniors and Those Living with Disabilities

The Louisville Metro Housing Authority (LMHA) provides housing assistance to seniors and to those living with disabilities in various ways. LMHA currently has five Senior Living sites: Avenue Plaza, Will E. Seay Plaza, Dosker Manor, Lourdes Hall, and St. Catherine Court. The agency reduced the age of 'elderly' to 55 under its *Moving to Work (MTW)* authority in 2008 so that occupancy rates could be improved in the mixed public housing high-rises. In all other circumstances, LMHA uses 62 and older to define elderly (LMHA 2016a:52). For 2015, LMHA reported 6 households where one or both householder/s live/s with a disability in the Housing Choice Voucher Homeownership Program (LMHA 2016a:45). Under certain circumstances, LMHA documents the needs of its residents as part of applications for federal funds. For example, the agency surveyed Beecher Terrace residents as part of the preparation and planning process associated with the Russell Neighborhood Choice Neighborhood Grant application to HUD. A 2016 survey related to relocation needs reported 34 percent would need special accommodation for physical, hearing, visual, or other disabilities. Another survey conducted the previous year as part of the same process asked about barriers to find and/or keep work, and 31 percent of Beecher Terrace respondents indicated that a

disability presented a challenge. About 30 percent reported that at least one household member had a disability (LMHA 2015; 2016b). LMHA's surveys indicate the importance of ongoing attention to planning for the future accommodation in accessible housing and supportive services for current recipients of housing assistance who live with disabilities and who may do, increasingly, as they age.

According to 2010 data collected by HUD, Louisville/Jefferson County had a total of 8528 HUD-funded units that were designated for elderly, 1632 designated for the disabled, and 2874 that documented accessible features. Those Section 811 and/or 202 funded units are shown in Map 10. The non-profit affordable housing developers in Louisville have been active in making use of the 811 and 202 funding when it has been available. For example, The Housing Partnership 2015 annual report includes completion of a HUD 202 senior affordable housing development with 30 units in a former school bringing their total number of 202 units to 158. New Directions Housing Corporation has developed 155 units using 811 and 202 funds for elderly housing. Two recent projects that are either under development or recently completed are the Woodbourne House (11 units) and the Tonini Station (12 units), each use green building methods for adaptive reuse. Volunteers of America has developed 119 units, 21 of which are for those living with disabilities with the remainder 202-financed properties for elderly residents.

Others of note include the following:

- The Cain Center for the Disabled (113 units financed through the 811 capital advance program)
- Day Spring (38 units financed through 811 capital advance)
- Cedar Creek Residencies (77 units, all disabled supported units)
- Catholic Charities of Louisville reports eight properties with a total of 214 units for elderly housing using a combination of 202 and LIHTC financing. Of particular note is their St. Cecilia site was the second in the nation to combine 202 and LIHTC financing.

Supportive Service Funding and Programs (Highlights)

Older Americans Act (OAA)

The OAA funds a broad set of services intended to help seniors 60 and over remain in their own homes and are mostly geared toward food and nutrition, employment programs, and other health support initiatives (Fox-Grage and Ujvari 2014). This is a significant source of funding for Kentuckiana Regional Planning and Development Agency (KIPDA). These programs are crucial in helping seniors remain in their own homes.

KIPDA Programs

KIPDA is tasked with coordinating multiple services for people 60 years and older living within the seven Kentucky counties served by the agency. The KIPDA Area Agency on Aging and Independent living coordinates and runs numerous medical, transportation, nutrition, community, advocacy, and volunteer programs that serve seniors, people living with disabilities, and those who support or care for them (KIPDA(1) n.d.). In 2012, KIPDA supported the Catholic Charities of Louisville publication of *Choices: Senior Housing Alternatives*, intended to provide a comprehensive guide to the options available to seniors who need to move from their current residence. The guide is important in that while it highlights the benefits of creating homes with universal design features that allow people to age in place and not move into a housing facility, it also provides a snapshot of the number and variety of multi-unit housing options available dedicated to senior living in the KIPDA region. More recently in 2015, KIPDA funded a needs assessment produced by the UofL Institute for Sustainable Health and Optimal Aging. Using a combination of surveys, focus groups, concept mapping, review of internal documents, and publicly available data, the assessment provides a summary of needs and gaps by county. The information collected by zip code documents the numbers of individuals who are in need and who are currently receiving

services. KIPDA documents that 40 percent of adults surveyed living in the seven county Kentucky region reported having one or more disability. This figure is much higher than the Louisville MSA Census data of 14.4 percent. This difference highlights the importance of specifying the definition of disability (KIPDA 2016).

TARC 3

TARC 3 is the Transit Authority of River City (TARC) Paratransit Service. It is offered as a safety net for those who are unable to access the regular bus service that is intended to be accessible to all individuals. Users of the TARC 3 must complete an application to determine eligibility and for some, submit to a functional assessment. The service will provide door-to-door transportation and assistance within 3/4 of a mile of an existing TARC bus stop. While this service is necessary and frequently used, it does not allow for last minute unanticipated travel needs, and it constrains individuals who are dependent on public transportation to select housing within close proximity to the limited number of TARC routes. Participants in a 2015 focus group for individuals living with disabilities reported struggling to find acceptable housing near TARC routes. That constraint represents a serious barrier to fair and affordable housing for local residents living with disabilities. TARC supports the TARC Accessibility Advisory Council (TAAC). TARC officials present the TAAC with regular reports about the transportation needs of the aging and disability community (TARC 2016).



Addressing Ongoing Obstacles

During a discussion with community stakeholders and service providers about obstacles to safe, fair, and affordable housing for seniors and those living with disabilities, the most common problem mentioned was lack of funding. Ongoing cuts in federal programs to needed housing programs and services that support keeping residents in community were of particular concern. Traditional funding mechanisms for housing aging and disabled populations such as HUD's 811 and 202 programs have seen significant reductions in recent years and continue to be at risk in Congress. With conditions changing in Washington and unspecified but almost certainly limited urban policy and program support, the next few years could be quite bare in terms of public support. More emphasis will likely be placed on the private market through tax credit programs for developers. This however, is unlikely to address the lack of units to accommodate the growing need.

Resistance to inclusionary zoning requirements poses another obstacle to building more units that able-bodied and folks living with disabilities can afford. Inclusionary zoning would allow for more geographically dispersed, affordable multifamily housing. This type of housing in creative configurations has the potential to offer one type of solution to providing better housing options for the aging and disability community to continue to live in community.

Another tremendous obstacle individuals living with disabilities face is constraint on housing choice because infrastructure is inadequate. While the Louisville Metro ADA Transformation Plan is in the process of making much needed improvements, individuals living with disabilities have remarked that the existence of well-maintained sidewalks is a key decision factor in their housing decisions (Heberle, Fosl, and Kagaba 2015). Discussions about mobility and infrastructure planning and funding are not integrated well with other planning processes, and the voices of those living with disabilities are not well represented on agency boards or community task forces.

Other solutions include fully incorporating Universal Design Standards and accessibility requirements in all new building permits. Banning threshold entries and requiring accessible bathrooms in all new builds could become the default when builders look at the projected increase in our senior population. Obstacles to implementing these kinds of solutions are mostly rooted in lack of knowledge and misperception of project costs. In reality, many accessibility designs for residential and public accommodations are both affordable and adhere to current design standards.



An emerging practice local municipality, county, and state governments have developed in recent years is to increase the use of visitability and universal design elements into programs and codes for newly built and retrofitted housing. Voluntary programs commonly incorporate incentives for the developer or consumer, including tax rebates, expedited permitting or fee waivers. One model program is Montgomery County, Maryland's Design for Life Montgomery where a voluntary certificate program, aligned with design guidelines, incentivize the use of universal accessibility to any new or renovated housing in the county (MCDPS 2016).

This report highlights existing conditions and issues the Louisville region must confront as we plan for the future well-being of our population. It draws upon the vast expertise of the many organizations and agencies who have worked for many years in advocating for individuals living with disabilities and aging residents. Building on existing programs, knowledge, and resources is crucial to developing solutions. This report merely provides an entry into an ongoing discussion of much more complicated processes and sets of solutions. What follows are a few strategic recommendations developed by MHC that are intended to further everyone's efforts toward improving access to housing for our aging population and residents living with disabilities but will benefit everyone.

MHC RECOMMENDS:

- Louisville Metro Government is engaged in a mandated process called the Comprehensive Plan 2040, which projects out plans for the built environment to the year 2040. As documented, the number and percent of persons over the age of 65 will increase dramatically and, concomitantly, so will the number and percent of persons with a disability. To show intent to conform to the holding in the *Olmstead v. L.C.*, case, government should be actively planning the built environment to be accessible to all, with connectivity to jobs, education and housing. Furthermore, both design and location of all housing and public facilities should reflect the expected increase in those with a disability and the expected lowered incomes as people age. MHC recommends that the Comprehensive Planning process include these needs.
- The ADA Transformation Plan should be reviewed to ensure that the Plan's Tiered Priority Areas include (a) a proximity measure for populations in need of access in addition to (b) a "latent pedestrian use" measure, as these areas are targeted for infrastructure repairs and improvements. The plan should also be consulted and revised in coordination with the current and future Comprehensive Planning processes. Full and comprehensive infrastructure improvements will better serve everyone.
- Housing advocates and local government representatives should advocate for State building codes for new housing that require zero threshold entries and fully accessible bathrooms in order to improve housing options and increase visitability.
- Louisville Metro Government has made a statement on planning for and supporting "aging in community" strategies and should do the same for supporting residents living with disabilities.
- MHC advocates that any voluntary incentive package offered by Louisville Metro Government to developers should include language that makes approval of the incentive contingent upon the inclusion of accessibility and visitability features in residential designs. This is already in practice by the Kentucky Housing Corporation and could easily be duplicated in a number of other development incentives offered through Louisville Metro Government agencies.
- While MHC brings attention to the impact that the aging of the Baby Boomer generation will have on our community and recommends fully incorporating this expanded demographic into future plans, the fact that this generation will be majority white while the younger generations will be increasingly minority and persons of color is another demographic shift that demands attention. This generational racial gap will need to be fully acknowledged and rather than posed as an obstacle, used as an opportunity to advocate for building a more inclusive accessible living environment for everyone.





Louisville Aging and Disability Resource Index

The following list provides the names of various organizations who provide assistance to aging, and disabled populations in the Louisville community. Each of these nonprofits, government organizations, and university groups works daily to improve the lives of Louisville's disabled, and aging populations. This list should in no way be seen as comprehensive and those highlighted here focus on housing.

LOCAL ORGANIZATIONS:

AARP of KY

A non-profit, nonpartisan organization that advocates on issues pertaining to healthcare, employment, income security, and protection from financial abuse.

Email: kyaarp@aarp.org

Phone: 1-866-295-7275

<http://states.aarp.org/region/kentucky/>

Cain Center

The Cain Center for the Disabled is a private, non-profit organization, which promotes and provides accessible, affordable housing in Greater Louisville for persons with disabilities and their families.

Phone: (502) 589-3030

<http://www.caincenter.org/>

Catholic Charities of Louisville

A non-profit that seeks to meet the needs of affordable housing for seniors in the Louisville community. Catholic Charities utilizes the HUD 202 program to finance and develop housing for elderly populations.

Phone: (502) 637-9786

<https://cclou.org/programs-services/housing-development/>

Center for Accessible Living KY

A non-profit organization that works to empower all people to achieve their goal of independent living while involving the entire community. The center provides a variety of services including but not limited to: independent living skills training, peer support, youth transition and their Rampbuilders Program. Offices located in Louisville and Murray.

Louisville Office Contact Information

Email: webinfo@calky.org

Phone: (502) 589-6620

Toll Free: (844) 689-6620

Video Phone: (502) 413-2689

<http://www.calky.org/>

ElderServe

Non-profit located in downtown Louisville that works to empower older adults. ElderServe provides a variety of services including but not limited to: adult day services, crime victim services, and their friendly visitor program.

Email: info@elderserveinc.org

Phone: (502) 587-8673

<http://elderserveinc.org/>

Greater Louisville Aging in Place Alliance

A group comprised of private, public, and nonprofit sectors who work to promote aging in place. They wish to encourage seniors, recent retirees and baby boomers about being proactive in their planning for their future housing needs.

Email: ExecDir@FCHUM.org

Phone: 502.762.9608

<http://www.glaipa.org/>

Metro United Way Community Resource Directory

Provides a search tool for housing under Basic Needs and includes housing options for elderly and individuals living with disabilities.

<http://www.referweb.net/Metro/Search.aspx>

Today's Transitions

A local magazine which provides seniors and caregivers in Kentucky with various resources pertaining to lifestyle and healthcare. They supply a fairly comprehensive directory list for all regional businesses and organizations connected to aging care.

<http://www.todaystransitionsnow.com/p/directories.html>

GOVERNMENTAL & REGIONAL ORGANIZATIONS:

KIPDA

KIPDA provides regional planning, review and technical services in the areas of public administration, social services and transportation as well as community ridesharing programs. KIPDA coordinates services for persons 60 years of age and over. In collaboration with Catholic Charities, KIPDA also provides "Choices: Senior Housing Alternatives" which is a resource for currently available housing for aging populations.

Email: jennifer.wahle@ky.gov

Phone: (502) 266-6084

<http://www.kipda.org/>

Louisville Metro Office for Aging and Disabled Citizens

The Office for Aging & Disabled Citizens provides leadership to and participates in community activities, advocating for rights, policies and funding that can enhance the lives and independence of seniors and disabled individuals. They serve as a guide for various resources, trainings, advocacy and volunteer opportunities. Related to housing, the office provides services for the homeless, housing and rental assistance, utility assistance

Email:

Phone: (502) 574-4377

<https://louisvilleky.gov/government/community-services/office-aging-disabled-citizens>

TARC Accessibility Advisory Council

Meets every third Tuesday of the month at 1:30 pm – 3 pm in the TARC Boardroom, 1000 West Broadway, Louisville, KY 40203.

<http://www.ridetarc.org/accessibility/advisory-council/#sthash.62MliSwJ.dpuf>

University of Louisville:

Institute for Sustainable Health and Optimal Aging
The institute works to empowering older adults to flourish by building collaborative community networks of research, practice, innovation, and education. They work to engage with community stakeholders to serve as a place of knowledge surrounding best practices for aging populations. The institute is also tasked with overseeing the action, implementation, and evaluation plan for Louisville's Age-Friendly designation.

Email: OptimalAging@louisville.edu

Phone: (502) 852-5629

<http://www.optimalaginginstitute.org/>

Measure One

CONCENTRATION OF SUBSIDIZED HOUSING

There are a total of 18,734 subsidized housing units in Louisville/Jefferson County. For the purposes of this report, subsidized housing units are classified as either public housing, Section 8 Housing Choice Voucher, or Section 8 Project-Based housing units.

Subsidized housing units continue to be highly concentrated in West Louisville. Roughly 70 percent of all subsidized units are located within Louisville Metro Council districts 1, 3, 4, 5, 6, and 15. 27 percent of all subsidized housing units are located within district 4 alone. District 4 also saw the highest increase (4.6 percent) of subsidized housing units in Louisville/Jefferson County since 2015. See *Maps 11, 12, and 13; Figures 4 and 5*.

In an effort to assist communities in addressing disparate impacts from policies that lead to racially or ethnically areas of concentrated poverty, HUD developed a method using U.S. Census data that identifies racially/ethnically-concentrated areas of poverty (R/ECAP) by census tract. A R/ECAP is a census tract having a population that is 50 percent or more non-white, *and* either has a poverty rate exceeding 40 percent or one that is three or more times the average tract poverty rate for the metropolitan/micropolitan area (whichever threshold is lower) (HUD 2016d).

All maps in this report highlight the HUD defined R/ECAP Census tracts in Louisville/Jefferson County. This will assist area agencies and community organizations wishing to visualize and address the legacy of policies that have concentrated subsidized housing over time, producing disparate impacts across race and class.

Public Housing

Out of the 4,353 total public housing units in Louisville / Jefferson County, 4,010 are occupied and 343 are vacant. A majority of public housing units (77 percent) are located in Metro Council districts 4 and 6. Districts 7, 8, 16, 17, 20, and 22 contain less than one percent of the total public housing units for Louisville /Jefferson County. See *Map 11*.

Section 8

Louisville/Jefferson County contains a total of 14,381 Section 8 (housing choice and project-based) rent subsidies. Section 8 Housing Choice Vouchers, vouchers giving the individual choice of where to live, account for roughly 63 percent (9,089) of all Section 8 units in Louisville/Jefferson County. The remaining 37 percent (5,292) are project-based, where the subsidy goes to the owner of the rental unit in order to offset costs for offering lower rent. Out of

the total number of project-based units, 52 percent are designated for aging populations (at least 62 years of age, handicapped or disabled), while six percent are accessible units.

Even though all Metro Council districts have at least one kind of Section 8 subsidized units, 71 percent (10,184) of all Section 8 housing in Louisville/Jefferson County is located in districts 1, 2, 3, 4, 5, 6, and 15. See *Map 12*.

Low-Income Housing Tax Credits

The U.S. Department of the Treasury, as an incentive, sponsors the LIHTC program for developers of affordable housing units focused on low-income individuals and families. The Kentucky Housing Corporation (KHC) is a state administering agency that awards credits across the state on a competitive application process. According to KHC, since 2008, the state of Kentucky received \$85,670,534 for the construction of 8,930 units using LIHTC. From this, Jefferson County received \$14,829,685 (17 percent) for the construction of 1,466 units.

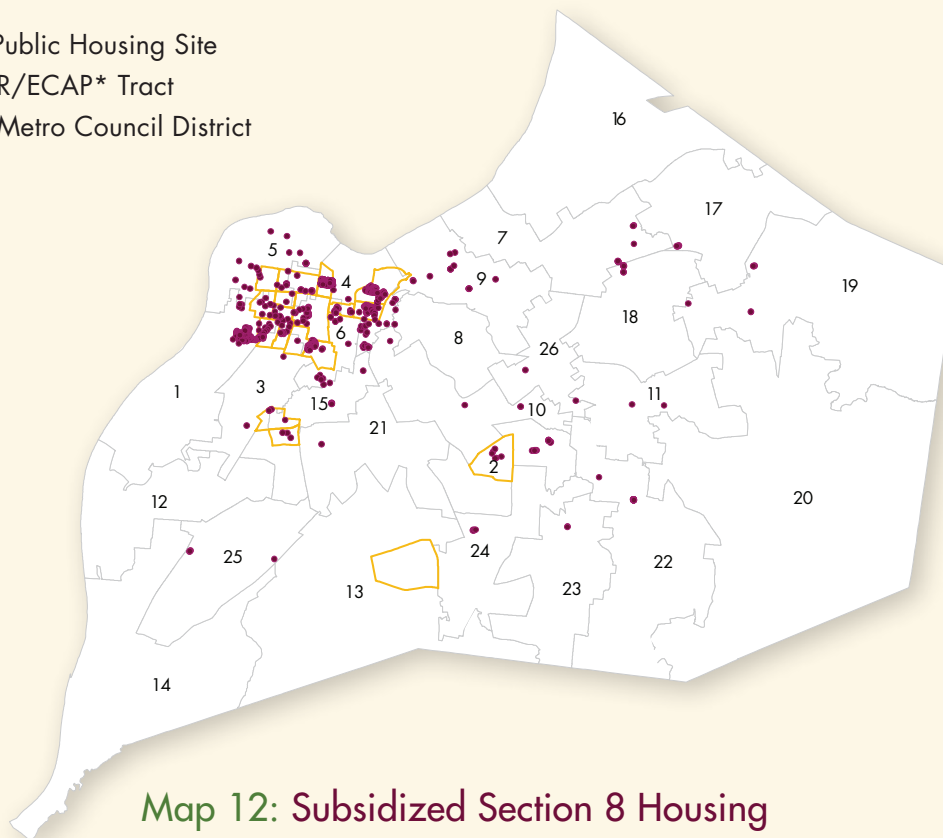
A majority of LIHTC units in Louisville/Jefferson County remain concentrated in Metro Council districts 1,2, 3, 4, 5, 6, and 7. Notable shifts from 2015 were in the Shively area, district 3, where there was a 3 percent increase in its share and in South-Central Louisville, District 15, where there was a 4.3 percent decrease. There are eight Metro Council districts out of 26 where there are no housing units built using LIHTC funds; these are districts 8, 11, 15, 18, 19, 21, 22, and 24. See *Fig. 5*.

RECOMMENDATION

As you will see in Measure 2, placement of assisted or affordable housing is intertwined with segregation of protected fair housing classes. An aggressive policy to deconcentrate rent assisted housing must be a priority and reflected in mandatory policies when Louisville Metro government is a participant or investor in housing or when any funding or waivers of the Land Development Code are requested.

Map 11: Subsidized Public Housing by Louisville Metro Council Districts – 2016

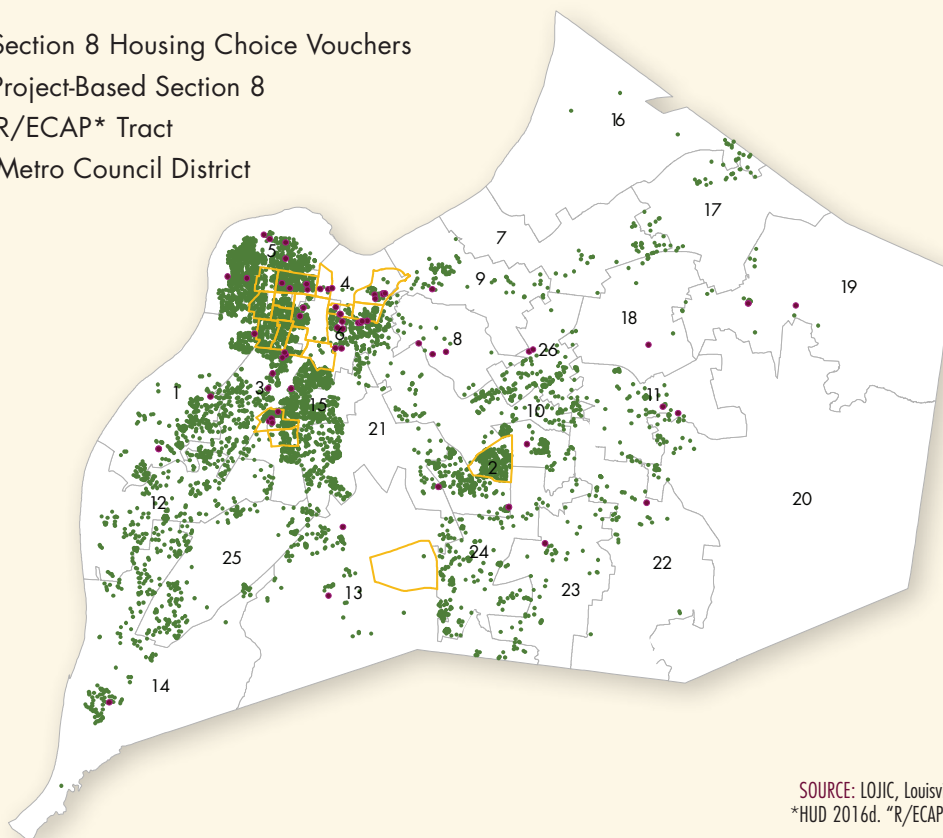
- Public Housing Site
- R/ECAP* Tract
- Metro Council District



SOURCE: LOJIC, Louisville Metro Housing Authority
*HUD 2016d. "R/ECAP Tract Current and Historic."

Map 12: Subsidized Section 8 Housing by Louisville Metro Council Districts – 2016

- Section 8 Housing Choice Vouchers
- Project-Based Section 8
- R/ECAP* Tract
- Metro Council District

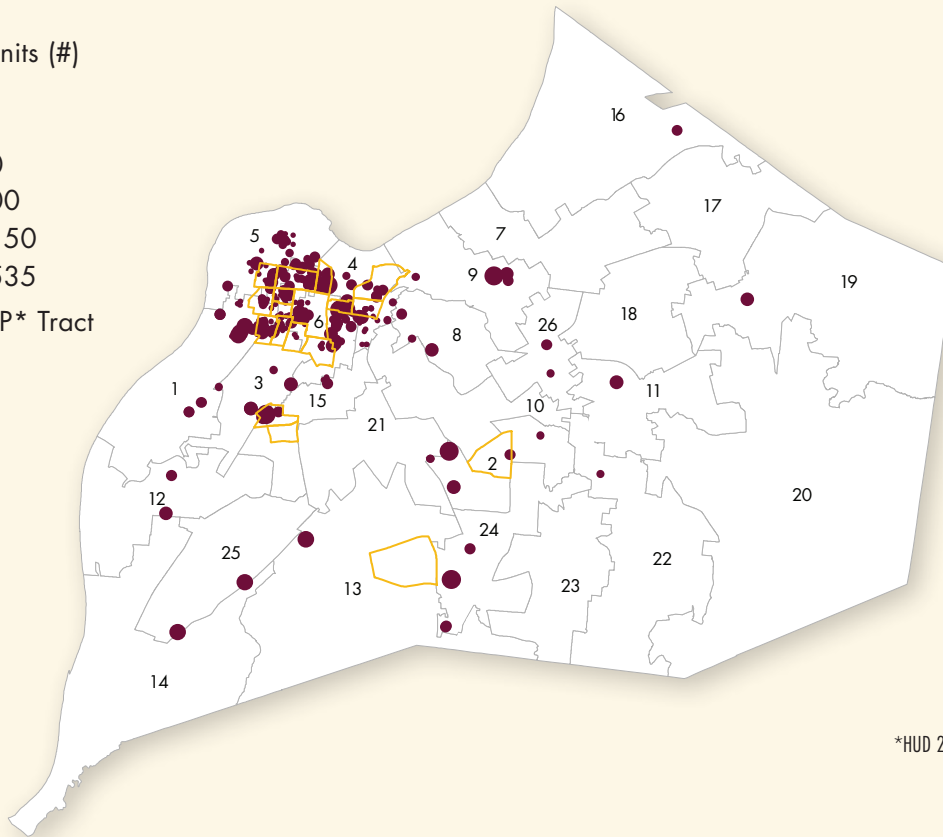


SOURCE: LOJIC, Louisville Metro Housing Authority
*HUD 2016d. "R/ECAP Tract Current and Historic."

Map 13: Low-Income Housing Tax Credits by Louisville Metro Council Districts – 2016

Housing Units (#)

- 1
- 2–20
- 21–50
- 51–100
- 101–150
- 151–535
- R/ECAP* Tract



SOURCE: Kentucky Housing Corporation
*HUD 2016d. "R/ECAP Tract Current and Historic."

Figure 4: Percentage of Total Public Housing and Section 8 Units by Louisville Metro Council Districts – 2016

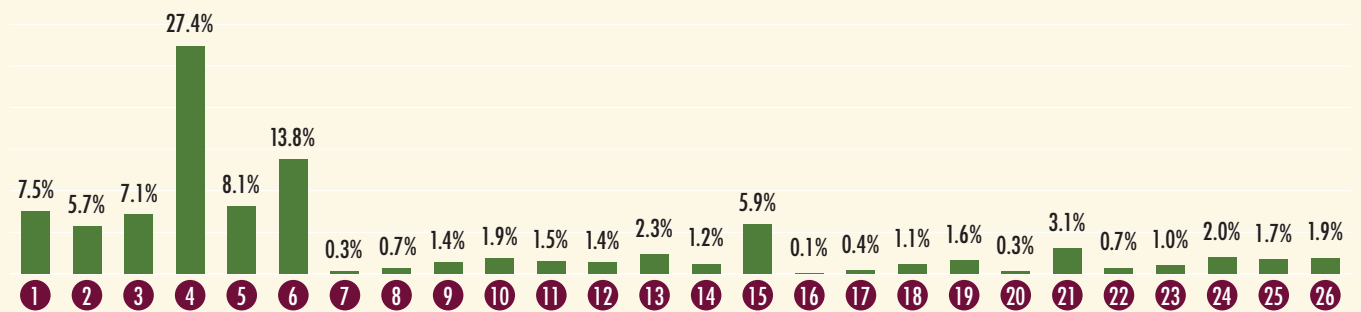
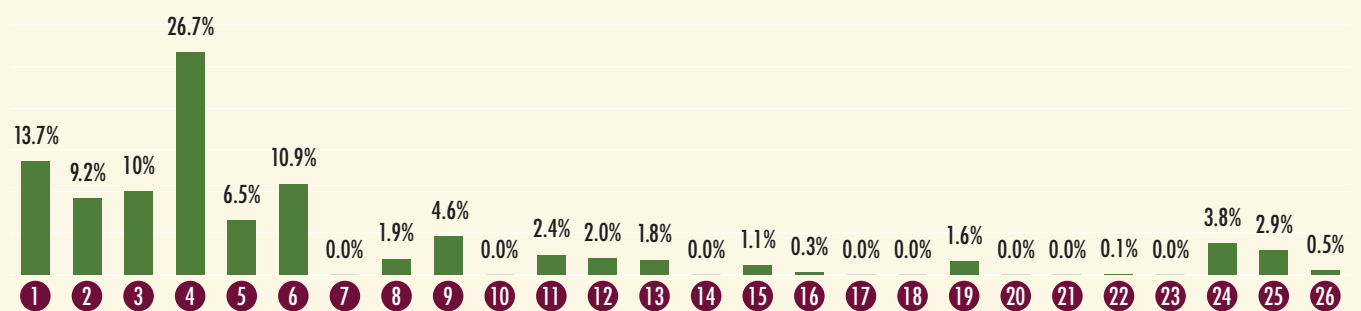


Figure 5: Percentage of Low-Income Tax Credit Units by Louisville Metro Council Districts – 2016



Measure Two

HOUSING SEGREGATION

Poverty

In 2015, the U.S. Census reported 17 percent of Louisville/Jefferson County residents and 15 percent of Louisville MSA residents were living below the federal poverty level. This was a slight increase at the county level and a slight decrease at the MSA level since 2014. Household income remained the same with 15 percent of Louisville/Jefferson County's households having an income of less than \$15,000, as compared to 13 percent in the Louisville MSA. Census tracts with the highest levels of poverty in Louisville/Jefferson County, those where one half to nearly 90 percent of the population lives in poverty, are all in West Louisville represented by Metro Council districts 4, 5, and 6. Council districts that represent Census tracts where one-fourth to one-half of the population live in poverty include: 1 and 12 in West Louisville, 2 and 10 in Central Louisville, and 13, just south and west of the Louisville Airport. *See Map 14.*

Poverty rates for blacks/African-Americans and for Hispanics/Latinos continue to be more than double the rate for whites. The poverty rate for white residents is only 12 percent in both Louisville/Jefferson County and in the Louisville MSA, substantially less than for both blacks/African-Americans (31 percent in both regions) and Hispanics/Latinos (28 percent in Louisville -Jefferson County and 29 percent in the Louisville MSA). The maps also highlight Census tracts that are considered racially or ethnically concentrated areas of poverty or R/ECAPs (see page 17 for R/ECAP definition). Notably, West Louisville contains 16 of the region's 18 R/ECAP tracts. These tracts are located in Council districts 1,3,4,5,6,9, and 15. One other R/ECAP Census tract worth highlighting, in light of its level of poverty, is Census tract (119.01), located just south of the airport in Council district 13, where 47 percent of the tract population live in poverty and Hispanic/Latino residents make up 71.7 percent of the population. *See Maps 15 and 16.*

Poverty rates for seniors (65 and over) and for persons with disabilities (16 and over) remain unchanged since the publishing of the 2014 State of Metropolitan Housing Report. Nine percent of seniors (65 and over) in both Louisville/Jefferson County and the Louisville MSA live in poverty, a lower rate than what we see for the County or MSA level total populations. Of particular importance to this year's annual report's focus on disability is that in Louisville/Jefferson County, 25 percent of persons with disabilities (16 and over) live in poverty, compared with 23 percent in the Louisville MSA. This is higher than the general poverty rates for Jefferson County and the Louisville MSA, 17 percent and 15 percent, respectively.

Poverty most affects families with children. In Louisville/Jefferson County, 24 percent of families with children have earnings below the federal poverty level: 23 percent of these are married-couple families; 10 percent are single male-headed households; and 67 percent are single female-headed households. In the Louisville MSA, 21 percent of all families with children face poverty: 24 percent of these are married-couple families; 11 percent are single male-headed households; and 64 percent are single female-headed households. Of all poverty-stricken families in Louisville/Jefferson County, 60 percent have children aged between 6 and 17; similarly, of the total number of families living in poverty in the Louisville MSA, 62 percent have children aged between six and 17.

Race and Ethnicity

The primary racial demographic remains white in both Louisville/Jefferson County and Louisville MSA: 73 percent and 81 percent, respectively. Blacks/African-Americans represent 21 percent of the population in Louisville/Jefferson County and 14 percent in the Louisville MSA, while Hispanics/Latinos comprise five percent of the population of Louisville/Jefferson County and four percent in the Louisville MSA. Nearly half (44 percent) of Kentucky's blacks/African-Americans and one-fourth of Kentucky's Hispanics/Latinos reside in Louisville/Jefferson County. It should also be noted that population projections show that Hispanics/Latinos are the fastest growing group in the Louisville MSA.

Louisville/Jefferson County continues to be highly segregated. The black/African-American population is largely concentrated in West Louisville where for 22 of 27 Census tracts, the racial demographic constitutes 51 to 99 percent of the population (for each tract). These Census tracts are represented by Council districts 1 through 6. Additionally, in parts of Council districts 10, 11, 13, 23, and 24, east of Louisville International Airport, there are 10 Census tracts in which blacks/African Americans comprise between 26 and 50 percent of the population. *See Map 15.*

As noted above, Census tract 119, located in Council district 13 and just south of Louisville International Airport, contains the largest percentage of Hispanics/Latinos in one tract. With over 72 percent Hispanic/Latino, the tract also qualifies as one the city's 18 R/ECAP tracts and the only related to this minority group. In census tracts just east of Louisville International Airport (mainly Council districts 2 and 10), Hispanics/Latinos represent up to a third of the population. *See Map 16.*

Household Type

In Louisville/Jefferson County, 61 percent of residences are classified as family households, compared with 65 percent in the Louisville MSA. Of the 185,802 Louisville/Jefferson County family households, 68 percent are married-couple households, 24 percent are female-headed households (no husband present), and eight percent are male-headed households (no wife present). In the Louisville MSA, 71 percent of the 319,185 family households are married-couple households, while 21 percent are female-headed households (no husband present), and seven percent are male-headed households (no wife present).

Most of Louisville/Jefferson County's female-headed households with children under 18 present are concentrated in western and central R/ECAP Census tracts situated in Council districts 1 through 6. These households represent between 31 and 78 percent of the population in each of these tracts.

Age

In Louisville/Jefferson County, the Census tracts with the highest concentrations of seniors, where between 22 and 30 percent of the population is 65 and older, are located in the eastern Metro Council districts of 7 and 16. This concentration is high in comparison to Louisville/Jefferson County in general where this age demographic represents about 19 percent of the population. *See Map 3.*

Persons with Disabilities

Of the total civilian non-institutionalized population in Louisville/Jefferson County (742,865), 14.7 percent reported having a disability, compared with 14.4 percent in the Louisville MSA, both remaining essentially unchanged from the previous year. There are many Census tracts with percentages of the population who report living with a disability that are higher than the County and MSA levels. Those with the highest concentrations of 21 percent and above are all located in West Louisville. *See Map 17.*

The various disability categories are defined by the U.S. Census and American Community Survey and discussed in the Main Topic section of this report (see page 6). Nearly 40 percent of seniors (65 and over) report having a disability in the combined areas of Louisville/Jefferson County and the Louisville MSA—39 percent and 38 percent, respectively. The Census tracts with the highest concentrations (where two-thirds to eight-tenths of residents 65 and older in each tract report having a disability) occur in sections of West Louisville Council districts 4, 5, and 6. Census tracts with the next highest concentrations (where two-thirds to more than three-fourths of seniors 65 and older reported having a disability) are located in Council districts 3, 4, 5, and 6 in West Louisville. *See Map 3.*

RECOMMENDATIONS

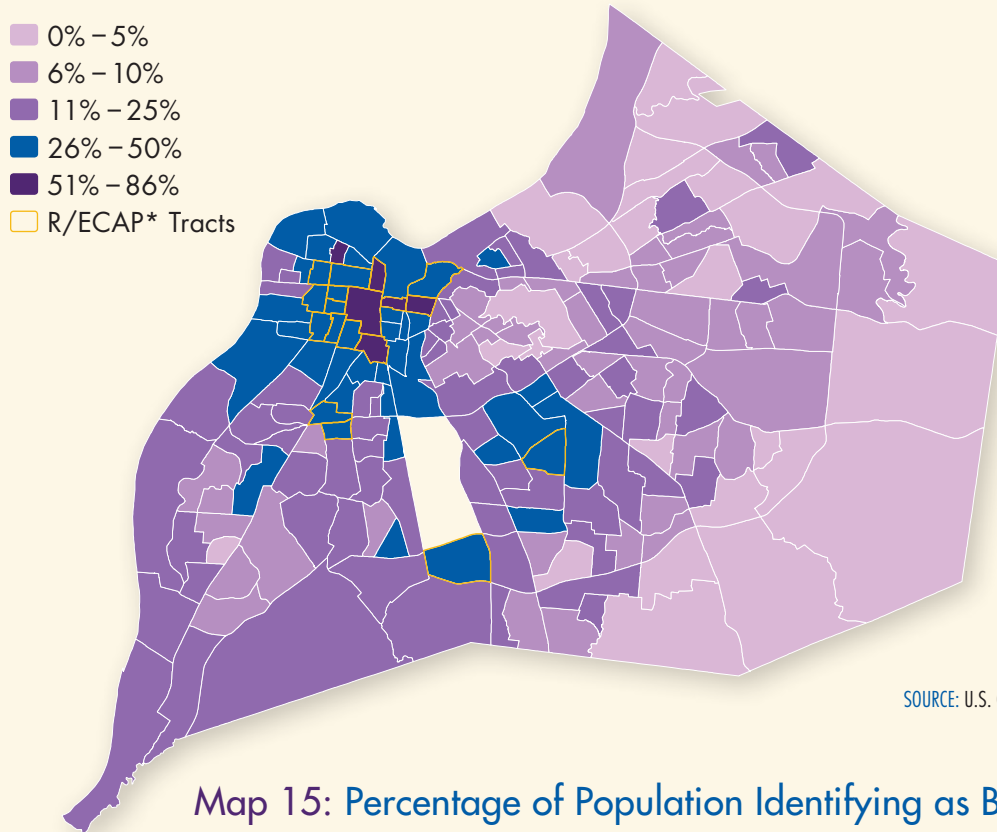
Louisville segregates several fair housing protected classes: race, color, ethnicity, persons with a disability, and female headed households with children. The expiring Comprehensive Plan did nothing to ameliorate this segregation. In fact, under the current plan, more protected classes were increasingly segregated.

Recent years have seen several activities that should encourage diversity in housing by Louisville Metro government. The U.S. Supreme Court case, *Texas Department of Housing and Community Affairs v. al. V. Inclusive Communities Project, Inc.*, which allows a fair housing case based on disparate negative impact on those in protected classes to be based on outcomes and not intent, should draw government attention. The Comprehensive Plan is in the process of being rewritten and the emphasis on affordable housing as a remedy for lack of fair housing opportunities should be promoted, given the intensity of the R/ECAP areas in Louisville. Additionally, Louisville Metro government has proposed adopting a Fair Housing Assessment which has been three years in the making; this tool should be adopted as soon as possible and support the Comprehensive Plan in achieving equity in housing.

Action items included in Louisville Metro's Analysis of Impediments to Fair Housing Choice submitted to the U.S. Department of Housing and Urban Development should be supported by the deliberate inclusion of people in fair housing protected classes on all boards and committees, especially those that make decisions affecting the built environment.

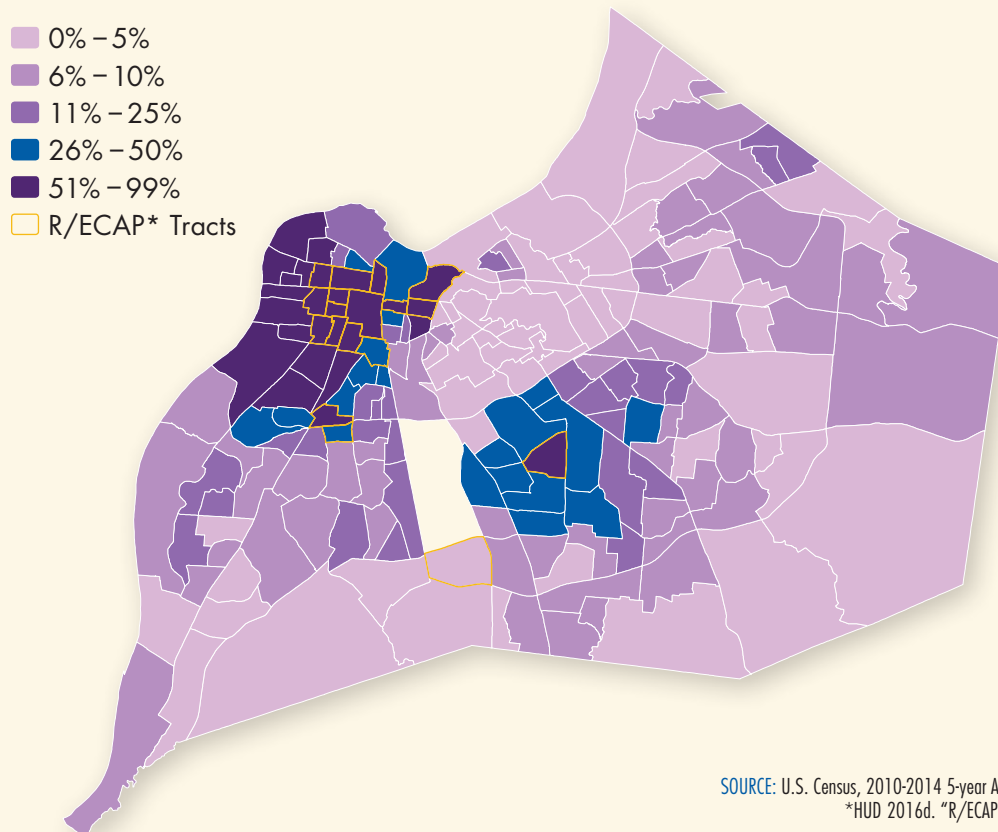


Map 14: Percentage of Total Population in Poverty
by Census Tracts – Louisville/Jefferson County 2010–2014



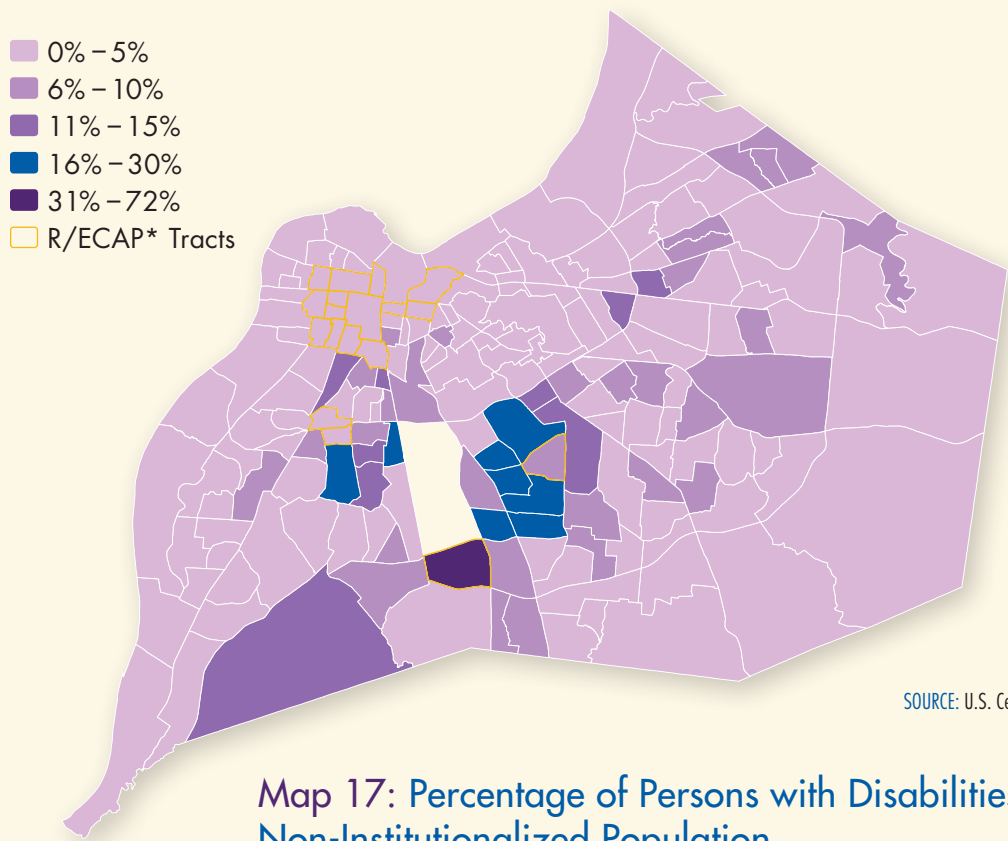
SOURCE: U.S. Census, 2010-2014 5-year American Community Survey
*HUD 2016d. "R/ECAP Tract Current and Historic."

Map 15: Percentage of Population Identifying as Black or African-American
by Census Tracts – Louisville/Jefferson County 2010–2014



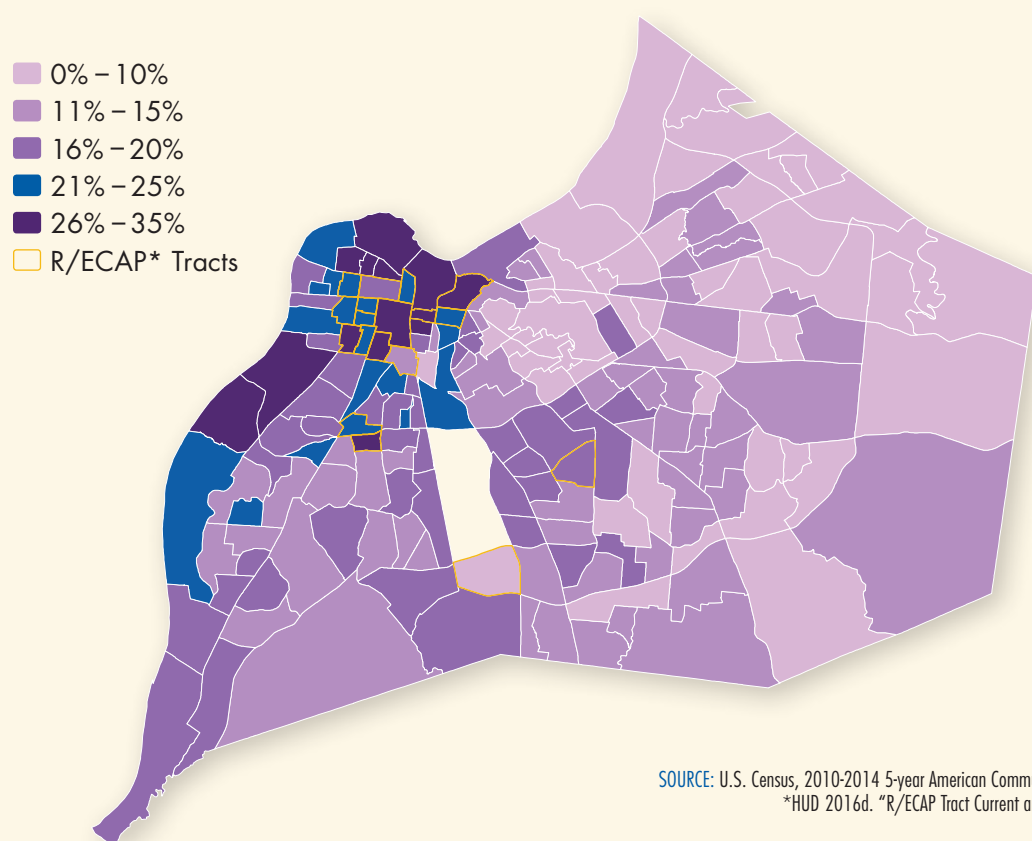
SOURCE: U.S. Census, 2010-2014 5-year American Community Survey
*HUD 2016d. "R/ECAP Tract Current and Historic."

Map 16: Percentage of Population Identifying as Hispanic/Latino by Census Tracts – Louisville/Jefferson County 2010–2014



SOURCE: U.S. Census, 2010-2014 5-year American Community Survey
 *HUD 2016d. "R/ECAP Tract Current and Historic."

Map 17: Percentage of Persons with Disabilities of the Non-Institutionalized Population by Census Tracts – Louisville/Jefferson County 2010–2014



SOURCE: U.S. Census, 2010-2014 5-year American Community Survey
 *HUD 2016d. "R/ECAP Tract Current and Historic."

Measure Three

FAIR MARKET RENTS

HUD established Fair Market Rents (FMRs) as a tool for housing authorities to determine rents for the Section 8 Housing Choice Voucher program, Section 8 Project-Based contracts, housing assistance payment (HAP) contracts, and also in setting rent ceilings in the HOME rental assistance program. FMRs are gross rent estimates, which include shelter, rent, and utilities; not included are telephone, cable or satellite television.

The FY2016 FMR for a two-bedroom unit within the Louisville MSA is \$817 (adjusted for inflation); this is a 9 percent increase in rent from the FY2015 FMR for the same sized unit (after adjusting to 2016 dollars). When compared to the FY2005 FMRs, the FY2016 FMRs for the five types of housing units have increased in cost between 11 percent and 25 percent. *See Figure 6.*

Median household incomes in both Louisville/Jefferson County and the Louisville MSA have been on a steady decline for the past decade. This decline, coupled with an increase in the FMR, indicates a growing strain on individuals.

We do see potentially good news in the 2015 ACS 1-Year Estimate, which shows median income increases to \$52,989 for Jefferson County and \$51,259 for the Louisville MSA. We also see an increase at the national level, where the median income rose to \$55,775, according to the 2015 ACS 1-Year Estimate. While it is not sound to compare the 5-year estimates with the 1-year estimates, this

43 Percent of the Total Workforce in the Louisville MSA does not earn enough to afford a two-bedroom unit at FMR without taking on excessive cost-burden.

increase is notable and could suggest overall improvement in the post-recession period.

The hourly housing wage for a two-bedroom unit at FMR is \$15.71; for a three-bedroom unit at FMR, it is \$21.60 (National Low Income Housing Coalition 2015a). Housing wage is the hourly amount a person working full-time must earn in order to afford the fair-market rent on a residential unit, while paying no more than 30 percent of his or her income on rent. Within the Louisville MSA, an estimated 269,170 workers do not earn enough to afford a two-bedroom unit at FMR without taking on excessive cost-burden; this figure represents 43 percent of the total workforce. Furthermore, 60.7 percent of the entire Louisville MSA workforce do not earn enough to afford a three-bedroom housing unit at FMR, and 68.03 percent do not earn enough to afford a four-bedroom housing unit at FMR. *See Figure 7.*

RECOMMENDATIONS

Mandatory inclusion of units affordable to people at 50 percent of median income becomes an imperative whenever there is any kind of government action to facilitate or support new or rehabilitation of housing. While the last ten years has seen an increase of almost 20 percent in the cost of a modest two-bedroom rental unit, wages lag behind, so the cost of shelter leaves more families and people behind. The poverty rate for those in protected classes is about double that of the overall population, therefore, affordability becomes a fair housing issue which requires a thoughtful but aggressive approach.



Figure 6: Fair Market Rents by Unit Bedrooms

FY2016 as compared to FY2005 and FY2015, Louisville MSA					
FMR Year	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
FY2016	\$551	\$644	\$817	\$1,123	\$1,275
FY2015	\$507	\$592	\$737	\$1,020	\$1,154
FY2005	\$400	\$466	\$553	\$789	\$826
Adjusted to 2016 dollars using the Consumer Price Index					
FY2016	\$551	\$644	\$817	\$1,123	\$1,275
FY2015	\$516	\$602	\$750	\$1,037	\$1,173
FY2005	\$494	\$575	\$683	\$974	\$1,019
Percent Change from FY2015-FY2016	6.8%	6.9%	9.0%	8.2%	8.6%
Percent Change from FY2005-FY2016	11.6%	11.9%	19.7%	15.3%	25.0%

Figure 7: Housing Wage Fair Market Rents, Louisville MSA
(Detailed Categories)

Housing Wage for 1 bedroom FMR	Housing Wage for 2 bedroom FMR	Housing Wage for 3 bedroom FMR	Housing Wage for 4 bedroom FMR
\$12.38	\$15.71	\$21.60	\$24.52
# of jobs that pay median hourly wage less than \$12.38	# of jobs that pay median hourly wage less than \$15.71	# of jobs that pay median hourly wage less than \$21.60	# of jobs that pay median hourly wage less than \$24.52
173,140	269,170	379,570	425,190
% of total workforce	% of total workforce	% of total workforce	% of total workforce
27.7%	43.0%	60.7%	68.0%

Measure Four

PRODUCTION AND REHABILITATION OF AFFORDABLE HOUSING

Public Housing

Public housing provides ‘decent and safe’ housing for low-income individuals and families. Eligibility requirements consist of gross income and U.S. citizenship/immigration status. Alongside these, other qualifying factors contributing to eligibility are family status, being elderly, and disability status. Nationally, roughly 1.2 million households live in public housing units (HUD 2016b). Units are managed by local housing authorities, which for the Louisville MSA consist of Louisville Metro Housing Authority (LMHA); Eminence Housing Authority (Henry County, KY); Shelbyville Housing Authority (Shelby County, KY); Charlestown Housing Authority (Clark County, IN); Jeffersonville Housing Authority (Clark County, IN); and New Albany Housing Authority (Floyd County, IN). Sellersburg, IN (Clark County, IN), once a housing authority, is now managed by the Charlestown Housing Authority.

LMHA added 145 public housing units since last year for a total of 4,353 public housing units in 2016. Roughly 8 percent (343) of these units are vacant or off-line. For 2016, Henry County has 85 public housing units, while Shelby County has 102 (implying no change in the total number of units from the previous year). As for Southern Indiana, the New Albany Housing Authority reported 1,014 housing units for 2016, representing a 47-unit decrease from 2015. New Albany is currently converting public housing units into Section 8 Project-Based rentals. As for Clark County, IN (Charlestown and Jeffersonville), the total number of public housing units remained the same (619) since the previous year. Overall, there was an increase of 77 public housing units for the entire Louisville MSA.

Section 8 Housing Choice Vouchers

Over the past year, there has been a 2.5 percent decrease (282 fewer) in issued Section 8 Housing Choice Vouchers throughout the Louisville MSA. For Louisville/Jefferson County, 9,089 Section 8 Housing Choice Vouchers were issued in 2016, a decrease of 337 from 2015. For Bullitt, Henry, Oldham, Shelby, Spencer, and Trimble Counties there was a total of 664 vouchers issued; this is an increase of 58 units from last year (606 issued). The Louisville MSA counties in southern Indiana (Clark, Floyd, Harrison, Scott, and Washington), alongside their three housing authorities (New Albany, Charlestown, and Jeffersonville), distributed 1,425 vouchers, a decrease of three units from 2015.

Section 8 Project-Based

In Louisville/Jefferson County, there was a decrease of 34 Section 8 Project-Based units from 2015. There was no change from 2015 for the remaining Kentucky counties. Charlestown

and New Albany were the only southern Indiana county housing authorities to report new Section 8 Project-Based units—64 and 57, respectively. The remaining Indiana counties within the Louisville MSA (which includes the Jeffersonville Housing Authority) reported no new units in 2016; the MSA total was 1,388 units.

Funding for additional site-based units originates from Public Housing Authorities; HUD only provides funding for renewing current site-based units.

Waiting Lists

LMHA maintains their waiting lists according to eligibility and applicant location preference. Thus, individual families may appear on more than one waiting list. In addition, families may be listed on public housing and Section 8 waiting lists, and, as these are dynamic lists, it is difficult to total the number of individual/families who are waiting for assistance in Louisville/Jefferson County at any given time. As of October 2016, LMHA reports 3,901 families on the managed sites waiting list and 5,901 on the site-based lists. Within the site-based list are the following locations: Liberty Green (1,629); Park DuValle (1,198); Sheppard Square (2,139); and Wilart Arms (125). There are a total of 979 families on the waiting list for Family Scholar House, which is a merged list of Section 8 and public housing applications. Overall, there are a total of 16,712 on the Section 8 waiting lists in Louisville/Jefferson County.

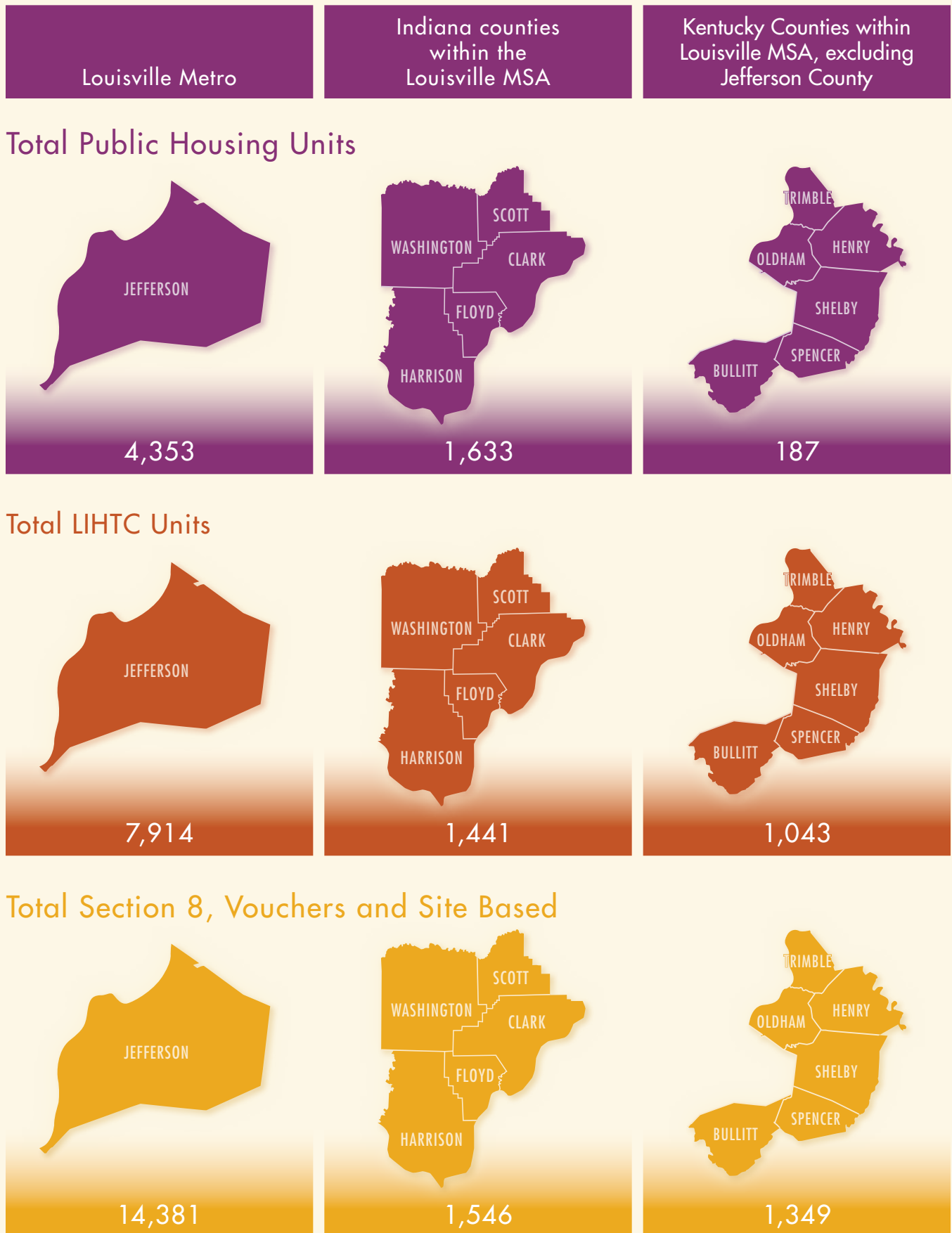
Throughout the entire Louisville MSA (including Louisville/Jefferson County), there are more than 28,000 families/individuals on either a public housing or the Housing Choice Voucher waiting list. This is an increase of roughly 1,000 families/individuals from last year. For Section 8, Bullitt County had the highest decrease, by 366 units, and Jeffersonville, IN had the highest increase (by 301 families/individuals). In respect to public housing, Jeffersonville had the highest increase (by 250 families/individuals).

RECOMMENDATIONS

During times that housing is less affordable, there have been cuts in assisted housing. This only adds to the imperative to use mandatory policies as well as incentives to include housing affordable to those at 50 percent of median income.

The new tools for reclaiming vacant and abandoned property offer the ability to have a strategy, not just reaction, to bringing properties back in to use. The strategy should be neighborhood specific and should allow people who may only be able to have one piece of property to participate as well as major investors.

Figure 8: 2016 Inventory of Federally-Subsidized Affordable Housing Units



Measure Five

HOMEOWNERSHIP

Since 2011, the Louisville MSA has seen increasing homeownership rates, aside from a minor decrease of about one percent from 2014 to 2015 (from 68.9 percent to 67.7 percent). Since 2006, homeownership rates for the country's 75 largest MSAs have been decreasing slightly by an average of 0.45 percent per year. In Louisville/Jefferson County, 50.8 percent of individuals 55 and older who live in their own home are mortgage holders, compared to 50.7 percent for the Louisville MSA. For individuals 65 and older who live in their own home in Louisville/Jefferson County, 36.2 percent are mortgage holders, compared to 36.5 percent for those 65 and older in the Louisville MSA.

Nationally, there remain large racial disparities in homeownership rates. National average homeownership rate for whites is 68.2 percent, while the rates for blacks/African-Americans and Hispanics/Latinos are 42.3 percent and 45.6 percent, respectively. Rates for both whites and blacks/African Americans dropped slightly (by 0.7 percent) from 2014 levels, while the rate for Hispanics/Latinos increased by 0.2 percent.

Homeownership rates by age are highest for all individuals older than 55 (77.7 percent for those 55 and older; 78.9 percent for those 65 and older); in contrast, the rate for individuals younger than 55 was only 50.9 percent. Generally, this does not diverge from previous trends.

RECOMMENDATIONS

MHC recommends promoting the ability of renters to build positive credit through rental payments; budget and financial counseling for high school students; easy access to foreclosure counseling; and education in non-traditional forms of ownership that combine elements of rental and ownership in order to provide affordable housing and increase opportunities for building equity.

Figure 9: Homeownership Rate
Louisville, MSA 2003-2015

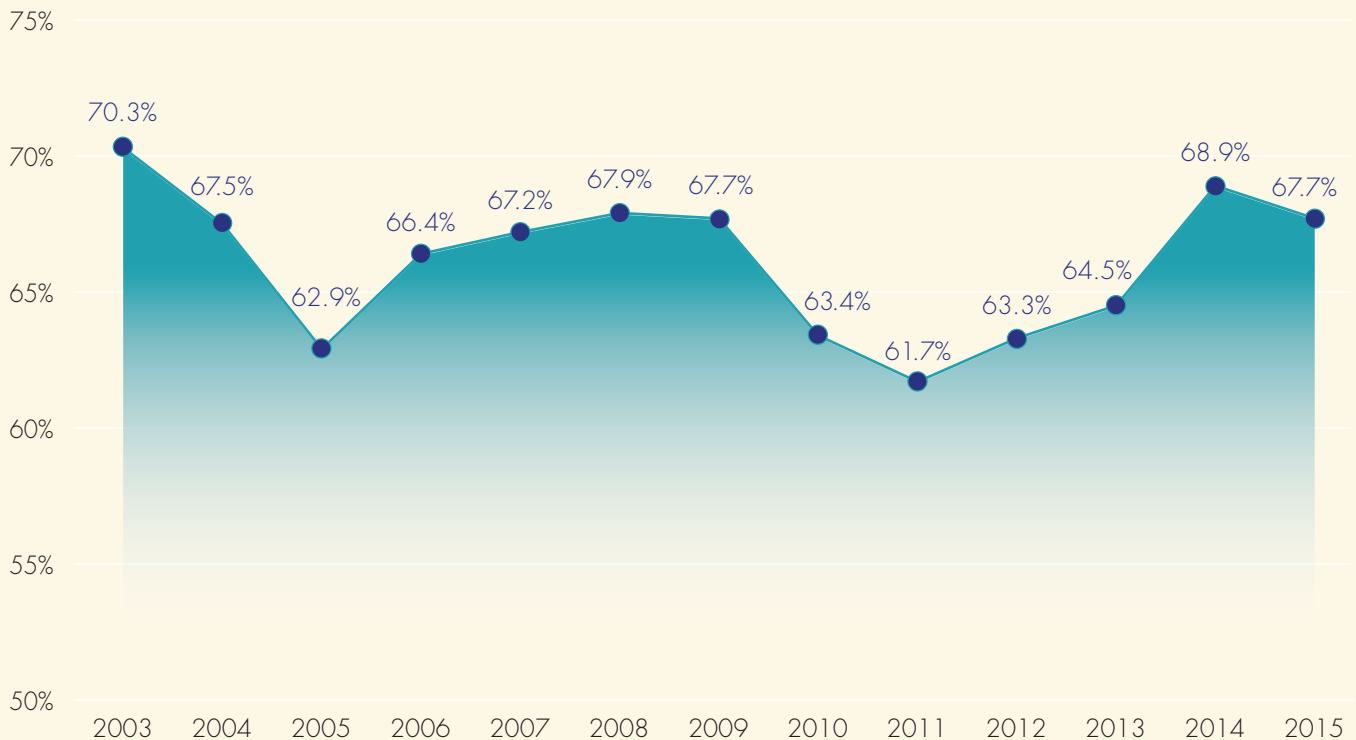


Figure 10: National Homeownership by Race/Ethnicity
2015

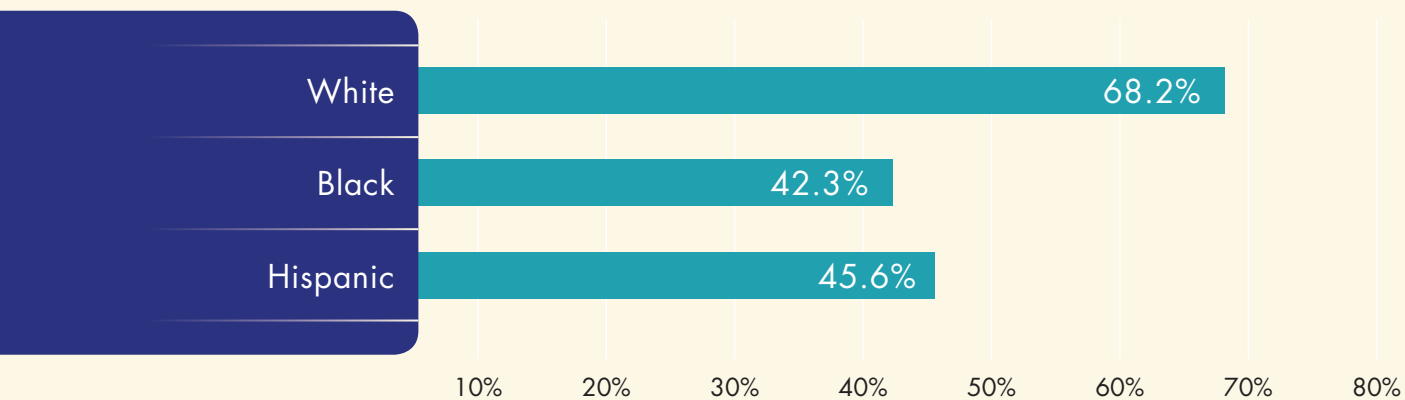
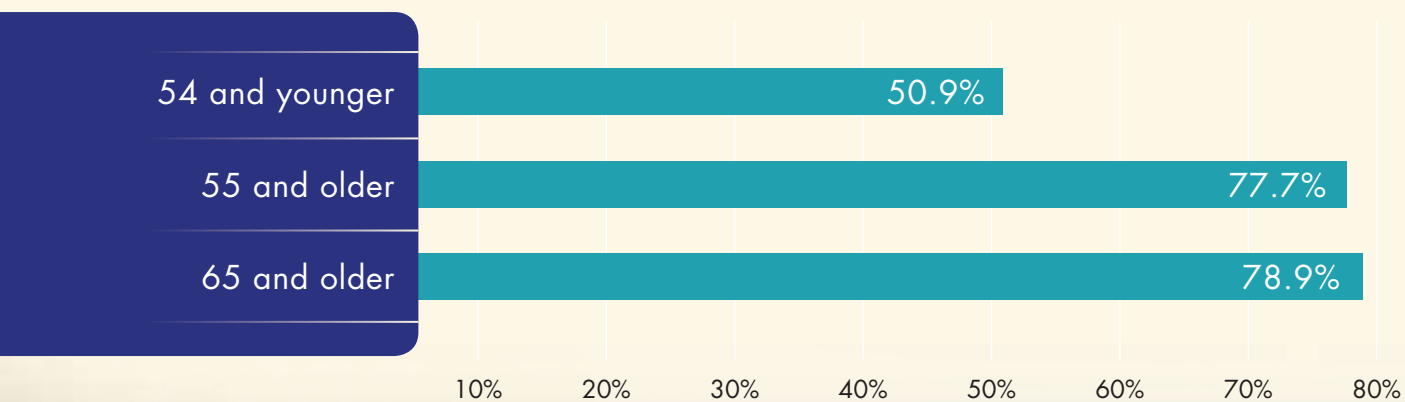


Figure 11: National Homeownership by Age
2015



Measure Six

HOUSING AFFORDABILITY (OWNERSHIP)

Homeownership rates in the Louisville MSA continue to rise, despite both low federal interest rates and with national homeownership rates leveling off in recent years (JCHS 2016). Continued disparities in homeownership rates (see Measure 5) speak to several elements impacting one's ability to purchase and keep a home. Owning a home is not simply paying a mortgage but also includes property tax, insurance, maintenance, and utility costs.

As individuals age, average annual incomes decline, resulting in one-third of individuals 50 and older paying excessive shares of income on housing (JCHS 2014) and forcing them to cut back on other expenditures such as food, healthcare, and transportation. Nationally, the lowest quartile earners who have burdensome housing costs, spend 40 percent less on food and vital expenses than individuals living in affordable housing (JCHS 2014). This further emphasizes the need to understand the connection between affordable housing and living a full and healthy life.

Map 18 represents the median home values in each census tract for Louisville/Jefferson County. High median home values are concentrated in the eastern portions of the county and also in the downtown central business district. These higher home values are found in Metro Council districts 4, 8, 16, 18, 19, and 20. Over the past decade, multiple Census tracts have seen large gains in their median home values. *Research by Governing* magazine shows that investment in lower median housing Census tracts, has led to an increase in housing valuation but also gentrification. See *Map 19*. To be eligible to be included in Governing's research, a tract must have both median household incomes and median housing values in the bottom 40th percentile of all tracts within their metropolitan area. From this sample of eligible tracts, to be considered gentrified, a tract must meet the following criteria:

- An increase in a tract's educational attainment, as measured by the percentage of residents age 25 and over holding bachelor's degrees, was in the top third percentile of all tracts within a metro area.
- A tract's median home value increased when adjusted for inflation.
- The percentage increase in a tract's inflation-adjusted median home value was in the top third percentile of all tracts within a metro area.

As the data show, gentrification in Louisville has occurred predominately in Council districts 4 and 9, located just south and east of the downtown central business district. See *Map 19*.

The cost burden of owning a home varies. Examining data for homes with mortgages shows the various levels of burden

placed on those working to pay off their homes. The median values of homes with mortgages in Louisville/Jefferson County and in the Louisville MSA are \$153,700 and \$152,500, respectively. In both Louisville/Jefferson County and the Louisville MSA, one-fifth of all mortgages are either second mortgages or are home equity loans. The median monthly housing cost for homes with a mortgage in Louisville/Jefferson County is \$1,235, compared to \$1,224 for homes in the Louisville MSA; median real estate taxes are \$1,472 for Louisville/Jefferson County and \$1,421 for the Louisville MSA.

Housing affordability is calculated by factoring all housing costs with income; a homeowner whose monthly housing costs exceed 30 percent is designated as having excessive shelter costs. (Schwartz and Wilson 2006). Owner-occupied households with annual incomes less than \$35,000 are at risk of not being able to meet household expenses; 82 percent of households earning \$20,000 to \$34,999 have excessive shelter costs while 98 percent of households earning less than \$20,000 annually have excessive shelter costs. Additionally, 50 percent of Louisville/Jefferson County homeowners and 48 percent of Louisville MSA homeowners earning \$35,000–\$49,999 have excessive shelter costs. Overall, 27 percent of households with mortgages have excessive shelter costs both in Louisville/Jefferson county and in the Louisville MSA. See *Figure 12*.

RECOMMENDATIONS

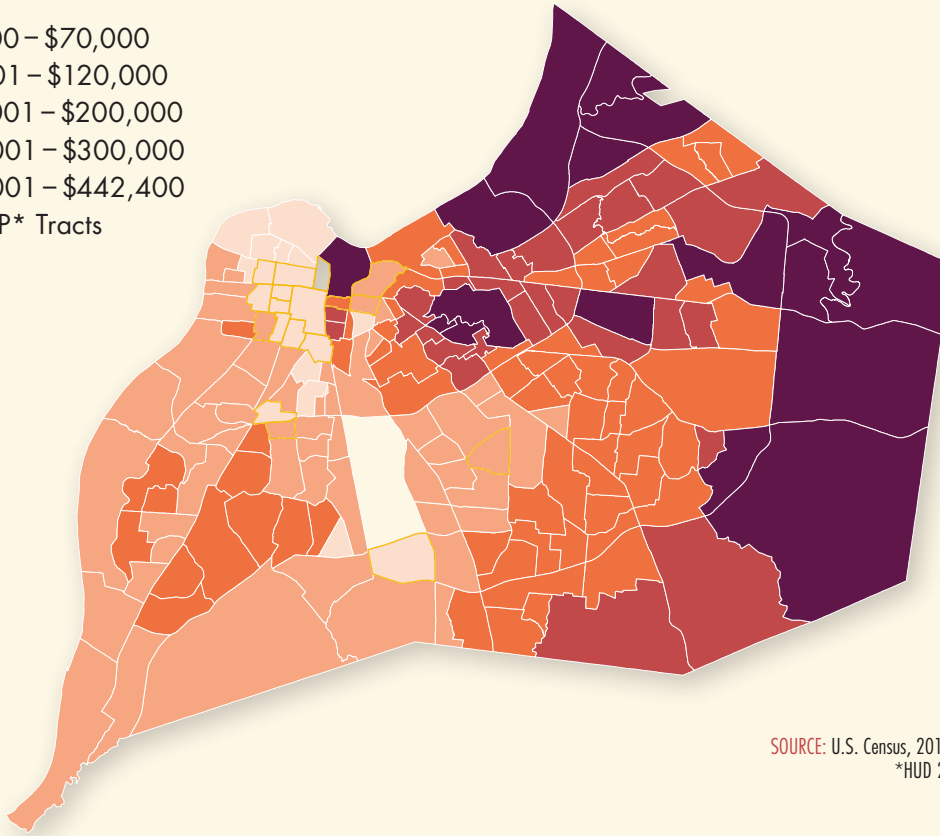
Given the cost burden for people with incomes under \$35,000, MHC recommends assisting in repairs through an Individual Development Account for matched savings for home maintenance.

MHC recommends further expansion of the incentives program in the Land Development Code to allow lower price points for housing in all areas of Jefferson County.

To allow areas to improve in value, but avoid unaffordable gentrification for those currently living in neighborhoods, MHC recommends a set of criteria be established to measure what is happening in a neighborhood and to provide flexibility to control development in the neighborhood. Further, MHC recommends a limit on increases in annual property taxes for owner-occupied housing that has not changed ownership in five years.

Map 18: Median Home Values by Dollars
by Census Tracts – Louisville/Jefferson County 2010–2014

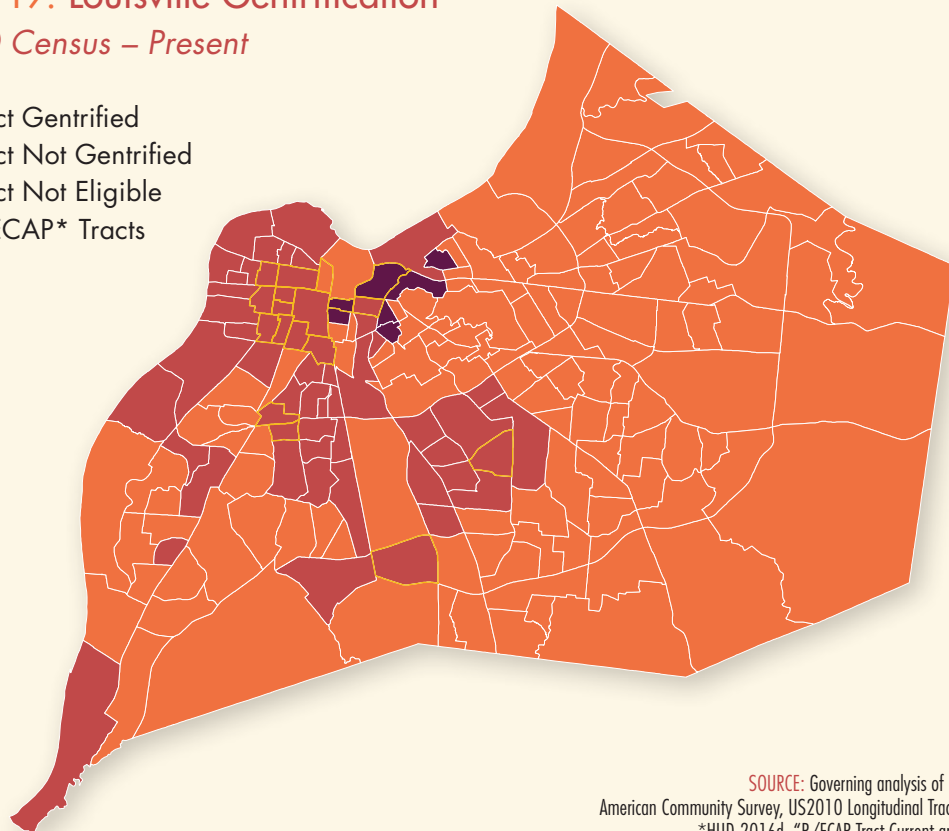
- \$11,500 – \$70,000
- \$70,001 – \$120,000
- \$120,001 – \$200,000
- \$200,001 – \$300,000
- \$300,001 – \$442,400
- R/ECAP* Tracts



SOURCE: U.S. Census, 2010-2014 5-year American Community Survey
 *HUD 2016d. "R/ECAP Tract Current and Historic."

Map 19: Louisville Gentrification
2000 Census – Present

- Tract Gentrified
- Tract Not Gentrified
- Tract Not Eligible
- R/ECAP* Tracts



SOURCE: Governing analysis of 2009-2013
 American Community Survey, US2010 Longitudinal Tract Data Base
 *HUD 2016d. "R/ECAP Tract Current and Historic."

Figure 12: Mortgage Status by Monthly Housing Costs as a Percentage of Household Income in the Past 12 Months

Percentages based on within-group mortgage ranges. (May not total 100 percent due to rounding)

	Jefferson County, Kentucky	Louisville/Jefferson County, KY-IN Metro Area
	Estimate	Estimate
Total Owner-Occupied Households:	190,583	331,957
Households with a Mortgage:	129,700	227,508
Less than \$20,000:	8,053	13,399
	6%	6%
Less than 20 percent	0%	1%
20 to 29 percent	2%	2%
30 percent or more	98%	98%
\$20,000 to \$34,999:	12,676	22,144
	10%	10%
Less than 20 percent	3%	4%
20 to 29 percent	14%	15%
30 percent or more	82%	81%
\$35,000 to \$49,999:	16,962	30,162
	13%	13%
Less than 20 percent	11%	12%
20 to 29 percent	39%	40%
30 percent or more	50%	48%
\$50,000 to \$74,999:	27,490	49,789
	21%	22%
Less than 20 percent	33%	35%
20 to 29 percent	46%	45%
30 percent or more	21%	21%
\$75,000 or more:	64,157	111,289
	49%	49%
Less than 20 percent	75%	73%
20 to 29 percent	21%	22%
30 percent or more	4%	4%
Percentage of Households Spending 30 percent or more, out of all Households with a Mortgage	27%	27%

Measure Seven

FORECLOSURES

Five years following the peak of the national mortgage foreclosure crisis, new lows provide a strong indication that the pace of property foreclosures continues on a downward trend, both nationally and in the Louisville MSA. Overall, the percentage of “foreclosure starts” in the Kentuckiana region have been cut in half since 2010 and continue to inch closer to pre-recession numbers. Jefferson County has seen a 58 percent drop in the past five years, while Oldham County has seen the most significant shift with 66 percent fewer foreclosure filings. National foreclosure filings have dropped 62 percent since 2010.

In 2015, all counties in the Louisville MSA saw a 12 percent decrease in foreclosures from the previous year. In addition, filings are down 55 percent since 2010 and are seven percent less than a decade ago. This is a positive sign for the region when compared to the national trend. However, despite these improvements, 51 percent more properties were entering foreclosure in 2015, as compared to 2005.

Overall, the Indiana counties within the Louisville MSA, saw a decrease in foreclosures by 19 percent. Despite a 13 percent increase in 2014, Scott County experienced the greatest improvement with 36 percent fewer properties entering foreclosure in 2015. Harrison County experienced the largest drop in foreclosures since 2005, with a 42 percent reduction. As of 2015, Floyd County and Clark County, IN share nearly 71 percent of the Indiana county level MSA filings and have experienced a significant improvement in the past decade with 22 percent fewer overall filings.

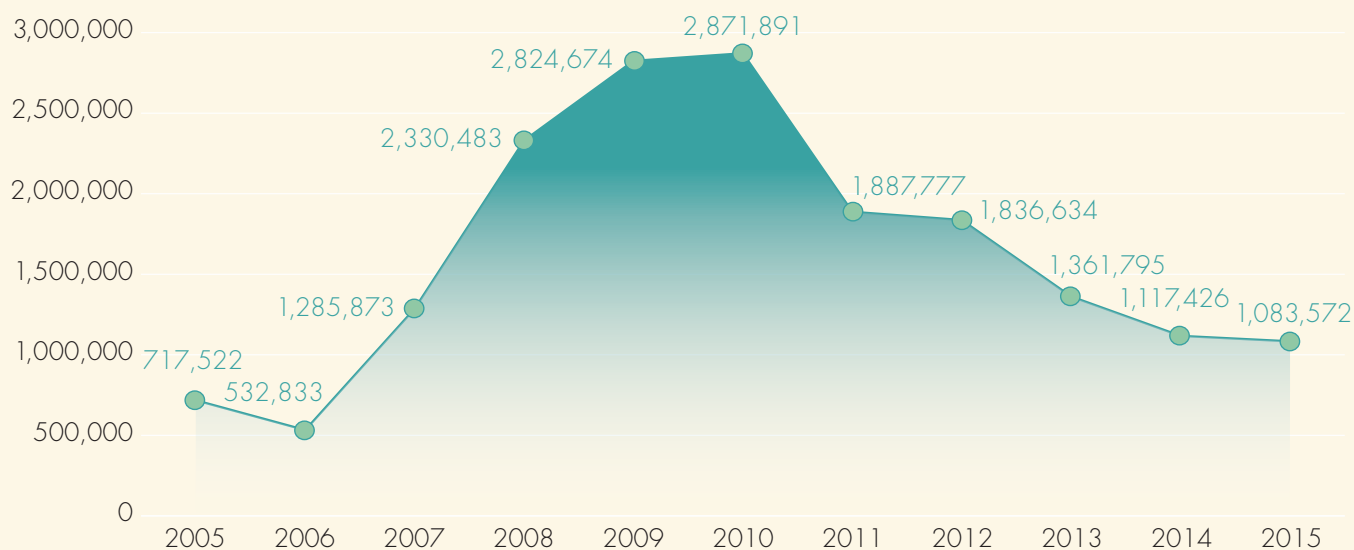
RECOMMENDATIONS

While the time to complete a foreclosure has been reduced, it still takes over a year. Meanwhile, the land is often not occupied, and the public perception of ownership is impaired. MHC recommends a time limit on how long an uncontested foreclosure can languish in the courts. MHC also recommends a change to the new Administrative Office of the Courts procedure which now requires a bonding that prohibits those who do not already own land from bidding on a foreclosed upon property. This new procedure favors investment housing over owner-occupied housing.

MHC has identified the problem that Kentucky does not mandate the registration of a deed within a determined time period and recommends that a mandatory time period to register a deed be enacted. MHC recommends the passage of a local ordinance mandating a registry of 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 over the collection of delinquent property taxes. MHC recommends a stronger Land Bank system to allow acquiring vacant and abandoned property and reuse of properties with clear titles.



**Figure 13: U.S. Properties with Foreclosures
2005–2015**



SOURCE: ATTOM Data Solutions

Figure 14: Numbers of Foreclosures Started (Ordered) in Kentucky Counties in the Louisville MSA

County	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	%change from 2014 to 2015	%change from 2010 to 2015	%change from 2005 to 2015
Jefferson	2,508	2,710	3,089	3,264	4,382	5,299	3,458	3,914	4,234	2,448	2,251	-8%	-58%	-10%
Bullitt	250	300	450	450	490	450	365	500	280	244	258	6%	-43%	3%
Henry/Trimble	81	108	120	158	114	128	90	116	92	97	91	-6%	-29%	12%
Oldham	112	127	140	223	300	298	171	295	209	144	100	-31%	-66%	-11%
Shelby	86	101	134	140	223	228	144	261	129	99	98	-1%	-57%	14%
Spencer	30	46	76	78	115	93	52	128	93	66	60	-9%	-35%	100%
Total	3,067	3,392	4,009	4,313	5,624	6,496	4,280	5,214	5,037	3,098	2,858	-8%	-56%	-7%

Figure 15: Numbers of Foreclosures Started (Ordered) in Indiana Counties in the Louisville MSA

County	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	%change from 2014 to 2015	%change from 2010 to 2015	%change from 2005 to 2015
Clark	455	621	655	642	509	750	556	741	470	451	369	-18%	-51%	-19%
Floyd	304	379	341	424	395	375	380	423	260	240	217	-10%	-42%	-29%
Harrison	152	159	155	198	138	211	147	191	133	114	88	-23%	-58%	-42%
Scott	N/A	N/A	N/A	N/A	N/A	157	129	153	100	113	72	-36%	-54%	NA
Washington	90	166	186	174	157	208	134	150	135	109	83	-24%	-60%	-8%
Total	1,001	1,325	1,337	1,438	1,199	1,701	1,346	1,658	1,098	1,027	829	-19%	-51%	-17%

Measure Eight

HOMELESSNESS

The Coalition for the Homeless' 2015 Homeless Census reported 6,737 unduplicated homeless people being served during 2015 in Louisville/Jefferson County, a 12.4 percent decrease from the previous year. The total number of unsheltered homeless (608) decreased by 0.4 percent from 2014. The report estimated 904 chronically homeless individuals in 2015 but noted that this number cannot be compared to earlier estimates since HUD introduced new questions in 2015 to be used for tracking (Coalition for the Homeless 2016). The Coalition reported 791 homeless veterans, 1,257 homeless children under 18 years of age, and 3,471 homeless people with disabilities, an increase of 1 percent. All categories tracked by the Coalition saw decreases in the percentages served, except for people with disabilities and those who were victims of domestic violence. The latter category (1,042 individuals) saw an increase of 19 percent.

During the 2015-16 school year, data from the Kentucky Department of Education and the Indiana Department of Education

showed that 7,075 students within the Louisville MSA were considered homeless. This includes 6,059 in Jefferson County Public Schools (JCPS), or six percent of all enrolled students; down from 6.5 percent in the 2014-15 school year. There were 426 homeless students in the Indiana counties included in the Louisville MSA.

RECOMMENDATIONS

MHC recommends a focus on families who are experiencing severe housing instability as educational outcomes and attendance for the children in those families is jeopardized due to lack of stable housing. Further, MHC recommends funding the Louisville Affordable Housing Trust Fund at \$10 Million per year to help create and sustain affordable housing for working families.

Figure 16: Louisville MSA Homeless Students

School System	Homeless Students in 2015-16	Total Enrollment 2015-16	Percentage of Total Enrollment	Homeless Students in 2014-15	Total Enrollment in 2014-15	Percentage of Total Enrollment
Jefferson County Public Schools	6,059	96,581	6.3%	6,483	100,070	6.5%
Kentucky Counties within Louisville MSA						
Bullitt County Public Schools	389	12,926	3.0%	316	13,065	2.4%
Henry County Public Schools	21	2,112	1.0%	40	2,131	1.9%
Meade County Schools	51	4,842	1.1%	5	5,127	0.1%
Oldham County Schools	12	12,126	0.1%	34	12,219	0.3%
Shelby County Public Schools	21	6,756	0.3%	31	6,935	0.4%
Spencer County Public Schools	85	2,816	3.0%	126	2,829	4.5%
Trimble County Schools	11	1,274	0.9%	29	1,408	2.1%
Indiana Counties within Louisville MSA						
Clark County Public Schools	286	16,179	1.8%	130	16,635	1.2%
Floyd County Public Schools	22	11,404	0.2%	124	11,307	0.8%
Harrison County Public Schools	31	6,068	0.5%	37	6,018	0.8%
Washington County Public Schools	78	4,214	1.9%	156	4,348	1.2%
Scott County Public Schools	9	3,857	0.2%	124	3,964	2.7%

Measure Nine

CDBG AND HOME FUNDS

The U.S. Department of Housing and Urban Development (HUD) administers multiple financial and technical assistance programs to assist local governments in the development of viable urban communities. Among the most entrusted programs are the Community Development Block Grant (CDBG) and HOME Investment Partnerships program, each administered as entitlement programs allocating grants on a formula basis. As entitlement communities, Louisville Metro Government and the City of New Albany receive an annual amount that assists in the development of affordable housing, a suitable living environment, and the support of local economic development.

CDBG funds are more flexible in their implementation strategies, whereas HOME funds are limited to aiding local housing projects. Even though these are not the sole programs for addressing these types of needs, they are critical resources for jurisdictions like Louisville Metro and New Albany in aiding households and individuals in low and moderate income neighborhoods. Each participating jurisdiction must report to HUD their intentions and allocations for granted funds through the regular production of a Consolidated Plan (every 3-5 years), an annually updated Action Report and Consolidated Annual Performance and Evaluation Report (CAPER). The following paragraphs briefly describe how Louisville Metro and New Albany used these programs' funds in 2015 as part of their local strategies.

Community Development Block Grant (CDBG)

CDBG program funds are awarded to states and local governments as a source for supporting strategies of affordable housing, community services, job creation, and expansion in some of the nation's most vulnerable urban areas. Since 1974, the program has allotted annual funding amounts to entitlement communities, defined as either the principal city within a Metropolitan Statistical Area (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) (HUD 2016a). Louisville Metro and New Albany both qualify as CDBG entitlement communities.

Louisville Metro CDBG dollars are managed by Develop Louisville in the Office of Housing and Community Development. In 2015, Louisville Metro expended about 25 percent less than 2014 with just over \$10 million spent on CDBG projects. These included a reduction in public improvements (36.5 percent in 2014 – 27.8 percent in 2015), an increase in housing projects (14 percent to 19.6 percent), an increase in administration/planning (13.5 percent to 17.9 percent), and no change in public facilities and improvements spending (12 percent in 2014 and 2015). Specific projects supported by 2015 CDBG expenditures included the demolition of 57 blighted structures, various sidewalk and street improvements, expanded homeownership opportunities, owner-occupied housing rehabilitation, micro-enterprise development, multiple park improvements, and renovations at the Center for Women and Families and the Louisville Urban League, among others.



Louisville officials' projections for 2016 HUD program budgets include \$11,009,981 in CDBG dollars; \$2,190,300 for HOME; \$927,600 for Emergency Solutions Grant (ESG); and \$587,100 for Housing Opportunities for Persons with AIDS (HOPWA).

After 50 years, as HUD continues to maintain its dedication to help Americans face and overcome barriers and challenges of attaining fair, safe, and affordable housing, federal funding levels have shrunk considerably. Since 2005, CDBG allocations (adjusted to 2016 dollars) dropped nationally by 39 percent. In the same time period, local allocations have also decreased to 37 percent and 38 percent for Louisville Metro and New Albany, respectively.

New Albany, the only other entitlement community in the Louisville MSA, reported \$637,142 in total CDBG expenditures in 2015. The majority of these funds (61 percent) were spent on improvements to sidewalks and parks facilities located in their CDBG target area. New Albany officials have budgeted for an estimated total of \$694,240 CDBG allocations for program year 2016.

HOME Investment Partnerships

The HOME Investment Partnerships program aids participating communities in the development and protection of decent, safe, sanitary, and affordable housing, especially rental housing for both very low-income and low-income families. The most common uses of HOME funds include acquisition, rehabilitation, new housing construction, 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.

Louisville Metro's 2015 HOME fund resources distributions totaled \$3,579,332. About 70 percent of these funds (\$2,496,989) were split nearly evenly between Community Housing Development Organizations (CHDOs) and Affordable Housing Development Programs. Expenditures included down-payment assistance for homebuyers and gap financing for affordable housing developers.

Louisville Metro's expected entitlement HOME funds for program year 2016 is \$2,411,277, including \$192,018 in carryover and program income.

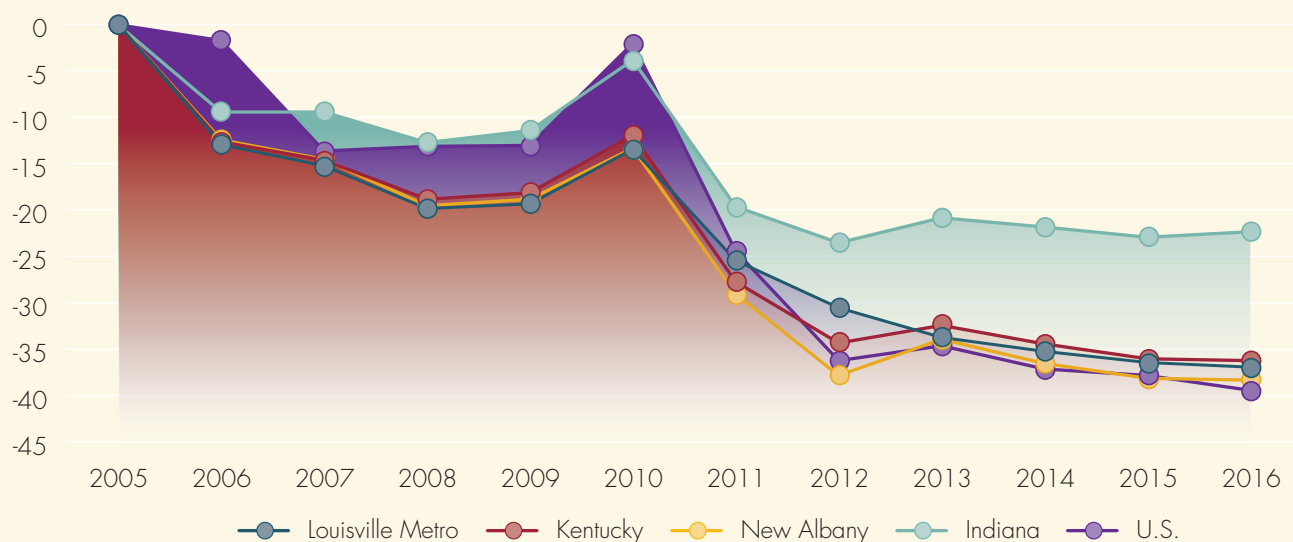
New Albany does not receive HOME program funding.

RECOMMENDATIONS

MHC recommends that HUD funds be used to create housing that is affordable for households with incomes under 50 percent of median throughout the geographic area. MHC also advocates for creation of local resources through the Louisville Affordable Housing Trust Fund, through state Low Income Housing Tax Credits, and through state approval of local control to raise taxes for projects voted on by the locality. MHC recommends that local government use its power to require affordable housing be a part of any project that requires local government approval, waiver, or financial support.

Figure 17: U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) Allocations

Percentage of Change 2002–2016



SOURCES: U.S. Department of Housing and Urban Development (HUD)

Figure 18: Louisville Metro CDBG Expenditures 2015

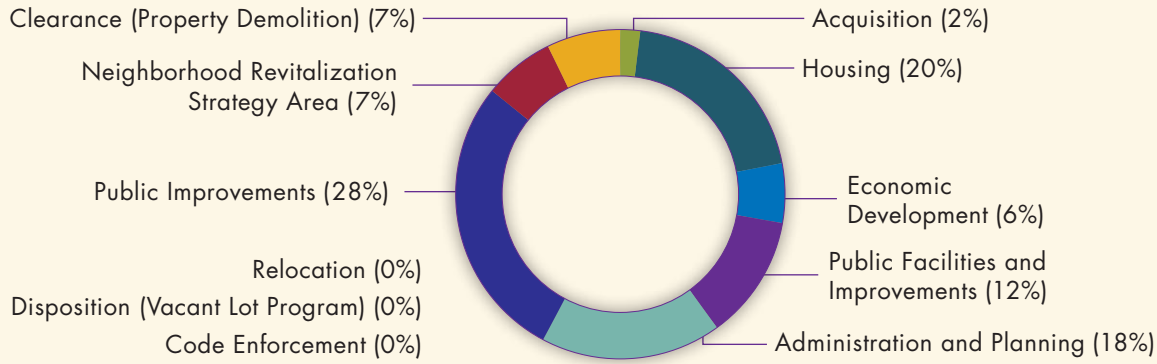


Figure 19: Louisville Metro CDBG Budget Plan 2016

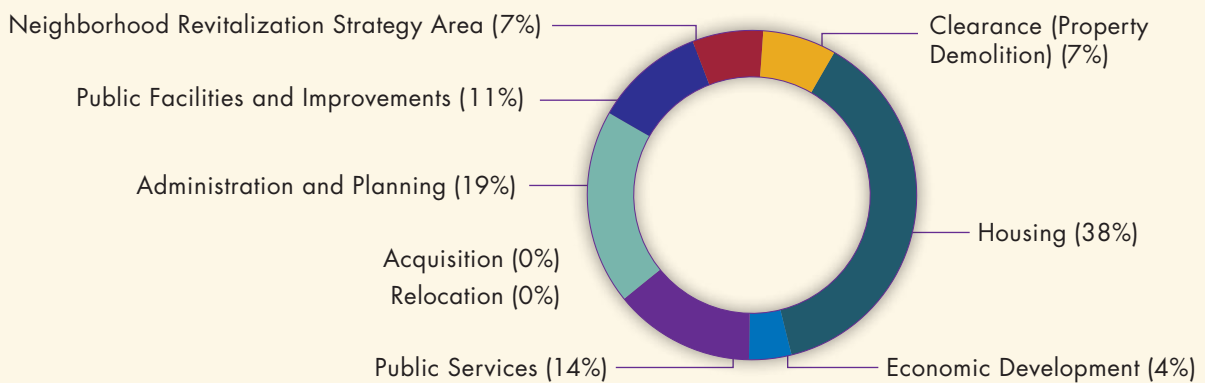


Figure 20: New Albany CDBG Expenditures in Program Year 2015

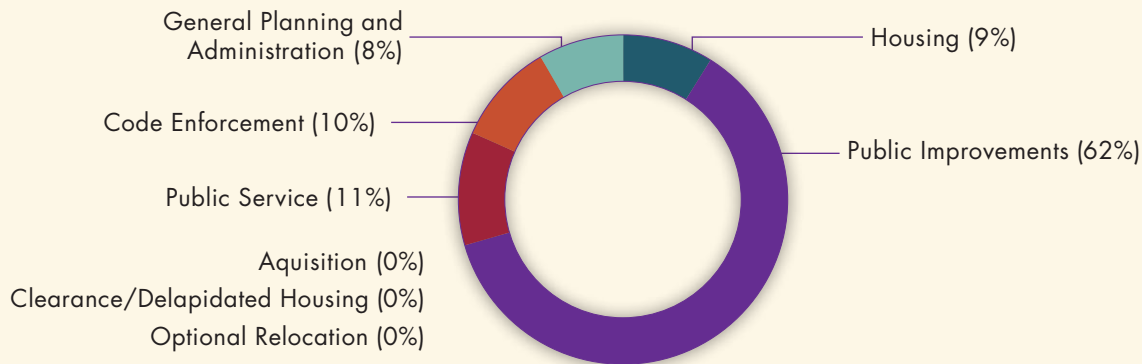
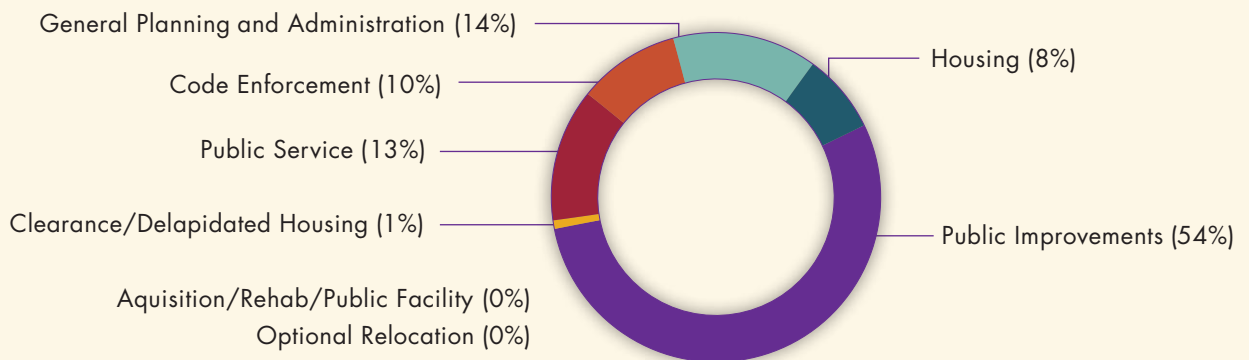


Figure 21: New Albany CDBG Budget Plan 2016



DATA SOURCES

INTRODUCTION: **Living in Community** pg. 1

National population projections are drawn from the U.S. Census 2014 Population Projections: Summary Tables (Table #3). U.S., Jefferson County, and Louisville MSA age and disability data for 2015 are from the American Community Survey (ACS) 2010-2014 5-year estimates.

Jefferson County data for the six difficulty maps also come from the American Community Survey 2010-2014 5-year estimates. Because the universe upon each population characteristic is based varies, the maps should not be used to directly compare distributions of disability types. Vision and hearing difficulty percentages are taken from the entire non-institutionalized population. Cognitive, Ambulatory, and Self-care percentages are based on the whole non-institutionalized population over the age of five. Finally, the Independent Living Difficulty percentages are taken from the non-institutionalized population over the age of 18. This methodology for measuring and computing difficulties follows the standards set by the U.S. Census Bureau. The data in Figure 3 summarize the raw numbers of individuals who report living with a particular disability type. These are not exclusive categories and thus should not be totaled.

Qualitative information from stakeholders and individuals from the aging and disability communities is drawn from focus groups held in 2014 as part of the “Searching for Safe, Fair, and Affordable Housing: Learning from Experience. An Analysis of Housing Challenges in Louisville Metro” report for the Louisville Metro Human Relations Commission and from a meeting convened by Metropolitan Housing Corporation of community stakeholders on September 6, 2016.

Data from local affordable housing developers were collected from published reports and email correspondence with agency representatives.

Budgetary data for road repaving, curb ramps, and sidewalk improvements were provided by Louisville Metro Government Department of Public Works in personal conversation on October 18, 2016 and from published Metro Council Budget Amendment dated from March 31, 2016.

MEASURE 1: **Concentration of Subsidized Housing** pg. 17

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 unit’s data were provided by the Louisville Metro-Housing Authority and the Kentucky Housing Corporation. Data used for LIHTC money allotment data were collected for Kentucky and Jefferson County on October 31st, 2016 from KHC’s “Housing Credit Award List”.

MEASURE 2: **Housing Segregation by Gender, Race/Ethnicity, and Income** pg. 20

Data on race, ethnicity, disability, and poverty were drawn from the American Community Survey 2010-2014 5-year estimates. Percentages for mapping each census tract were rounded to the nearest whole number.

MEASURE 3: **Fair Market Rents** pg. 24

Fair Market Rent was gathered from the U.S. Department of Housing and Urban Development (HUD), and household population data were retrieved from the American Community Survey 2010-2014 5-year

estimates. Annual income data come from the U.S. Census Bureau. Data regarding the workforce come from the U.S. Labor Statistics and were computed using the detailed labor categories, not categorical groups.

MEASURE 4: **Production and Rehabilitation of Affordable Housing** pg. 26

Subsidy data were obtained from the Louisville Metro Housing Authority; Kentucky Housing Corporation; from Indiana housing authorities in New Albany, Jeffersonville, and Charlestown; Indiana Housing and Community Development Authority; and HUD. For New Albany data concerning the replacement of Public Housing units to Section 8 Project-Based units were obtained from personal communication with Chris Habermel with the New Albany housing authority on October 25, 2016.

MEASURE 5: **Homeownership Rate** pg. 28

Data on homeownership rates were obtained from the US Census Bureau’s Housing Vacancies and Homeownership Annual Statistics for 2015.

MEASURE 6: **Housing Affordability (Ownership)** pg. 30

Data on homeownership and median family income are from the American Community Survey 2010-2014 5-year estimates. The map and methodology regarding gentrification were constructed by Governing.

MEASURE 7: **Foreclosures** pg. 33

Court records regarding foreclosure data are maintained by the State Courts of both Kentucky and Indiana. Kentucky foreclosure data were obtained from the Commonwealth of Kentucky Public Information Officer of the Administrative Office of the Courts. Indiana foreclosure data were obtained from the Indiana Supreme Court’s Division of State Court Administration office. National foreclosure data were obtained from the Public Relations office for ATTOM Data Solutions.

MEASURE 8: **Homelessness** pg. 35

Data regarding homelessness come from the Coalition for the Homeless, 2015 Annual Census of the Homeless in Metro Louisville, accessed on October, 27th, 2016. Homeless student data were provided by the Kentucky Department of Education, Indiana Department of Education, and Jefferson County Public Schools. The number reported by JCPS is lower than what was reported by the state for Jefferson County, this is because the state data do not include the students who moved to another county to prevent double counting.

MEASURE 9: **CDBG and HOME Funds** pg. 36

Data were obtained from the Develop Louisville Office of Housing and Community Development Louisville/Jefferson County Metro Government Consolidated Annual Performance and Evaluation Report: *CAPER Program Year 2015*, July 1, 2015 – June 30, 2016, the *Louisville/Jefferson County Metro Government Program Year 2016 Action Plan*, and the New Albany Economic and Redevelopment Department.

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Faith Weekly
Judy Westmeier
Jessica B Whitish
Caitlin Willenbrink
Thomas Williams
Lisa Willner & John Scruton

MHC ORGANIZATIONAL MEMBERS

Thanks to our organizational members for their partnership and support!

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 American Founders Bank
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 LDG Development LLC
 Lexington Fair Housing Council
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 Craig Henry PLC
 ELCA-South Central Conference of Lutherans

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 Kentucky Commission on Human Rights
 Kentucky Equal Justice Center
 Kentucky State AFL-CIO
 KIPDA Area Agency on Aging
 LJH Infinity Realtors
 Louisville Central Community Center
 Louisville Metro Human Relations Commission
 New Hope Services
 Seven Counties Services
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 St. John Center
 St. Williams Church
 Valbridge Property Advisors
 Vision Homes LLC
 Weber Group, Inc
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 CLOUT
 Family & Children's Place
 Federal Reserve Bank of St. Louis
 Harbor House

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 League of Women Voters
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 Louisville Metro Office for Aging & Disabled Citizens
 Metro Bank
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 Rodman Agency
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 Kentucky Resources Council
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 Lock Up Lead
 Becky Peak
 Preservation Louisville
 Watrous Associates Architects, PSC



Kenny Lanham, Jr.

On behalf of MHC's Board of Directors & Staff, we want to thank everyone who donated to MHC in honor of Kenny Lanham, Jr. Kenny was a great advocate for fair & affordable housing and a former MHC Board Member. He will be greatly missed.

Mary Gail Bryan	Daniel Garvey	Kenneth & Sharon Bohnert	Martha McIntire
Tom Miron	Lisa Osanka	Sally & Richard Johnson	Vision Homes LLC
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The Metropolitan Housing Coalition exists to bring together this community's private and public resources to provide equitable, accessible housing opportunities for all people through advocacy, public education and support for affordable housing providers.