

2022

# State of Metropolitan Housing Report

TOWARDS A JUST HOUSING FUTURE IN UNCERTAIN TIMES



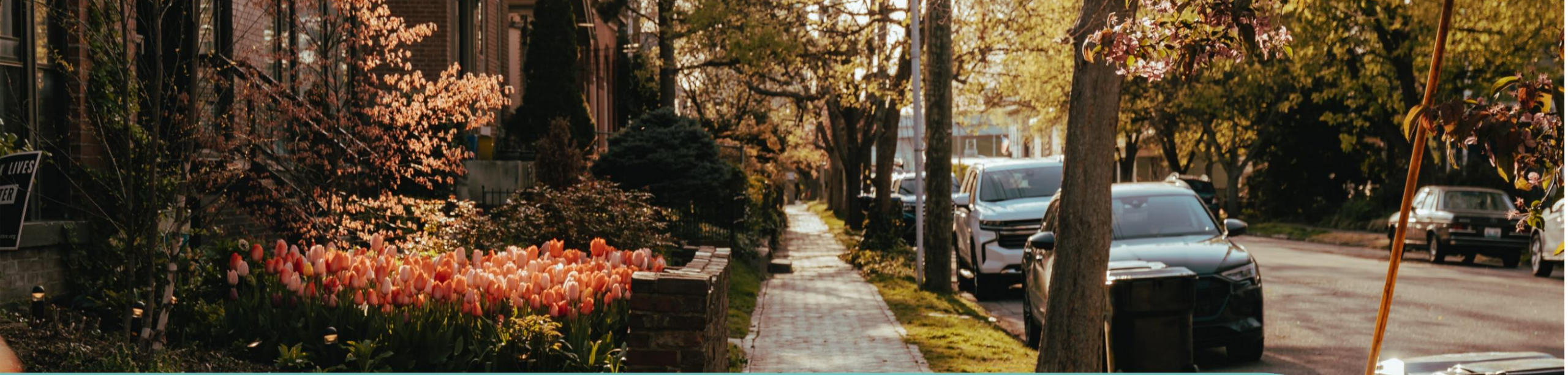
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# Towards a Just Housing Future in Uncertain Times





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**Local Use of Federal  
Funding  
Under the CARES Act and  
ARP**



Louisville will use  
ARP funds to  
invest in  
housing.

**\$89 million of American Rescue Plan (ARP) funds** to support unhoused residents and to create more affordable housing.

Affordable housing investments will focus on **households earning 30% or less of area median income (AMI)**, \$23,050 for a family of four.

Emergency  
Rental Assistance  
Programs  
prevented an  
estimated **1.36  
million evictions  
in the U.S.**

(Eviction Lab, 2022)

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### **Louisville' ERAP Distribution through 2021:**

- **\$68.5 million** in past and future rent payments to both landlords and tenants
- **10,086 households** housed and **22,809 individuals**

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### **Keys to Effective Implementation:**

- Strong community partnerships
- Presence in eviction court
- Flexibility in payments
- Fact-based proxy income verification

# Confronting Barriers in Issuing Assistance

**Insufficient Infrastructure**

**Language Barriers**

**Timely Intervention for At Risk Tenants**

**Mental and Physical Health of Program Staff**

**Staff Shortages**



# Emergency Rental Assistance primarily benefitted 30% AMI households.

**Figure 1:** Household Income Ranges of Emergency Rental Assistance Applicants  
*Jefferson County, KY*

	Landlord Tenant Rental Assistance Program		Court Eviction Diversion Program*	
	Applicants Assisted	Percent of Total Applicants	Applicants Assisted	Percent of Total Applicants
30% AMI and below	189	78.1%	1107	71.3%
30-50% AMI	22	9.1%	236	15.2%
50-80% AMI	30	12.4%	209	13.5%
80%+ AMI	1	0.4%	0	0.0%
<b>Total Applicants</b>	<b>242</b>	<b>100.0%</b>	<b>1552</b>	<b>100.0%</b>

\*Includes applications received through the approximately the end of July 2021

**Figure 4:** Payments Received by Landlords through the Landlord Tenant Rental Assistance Program - *Jefferson County, KY*

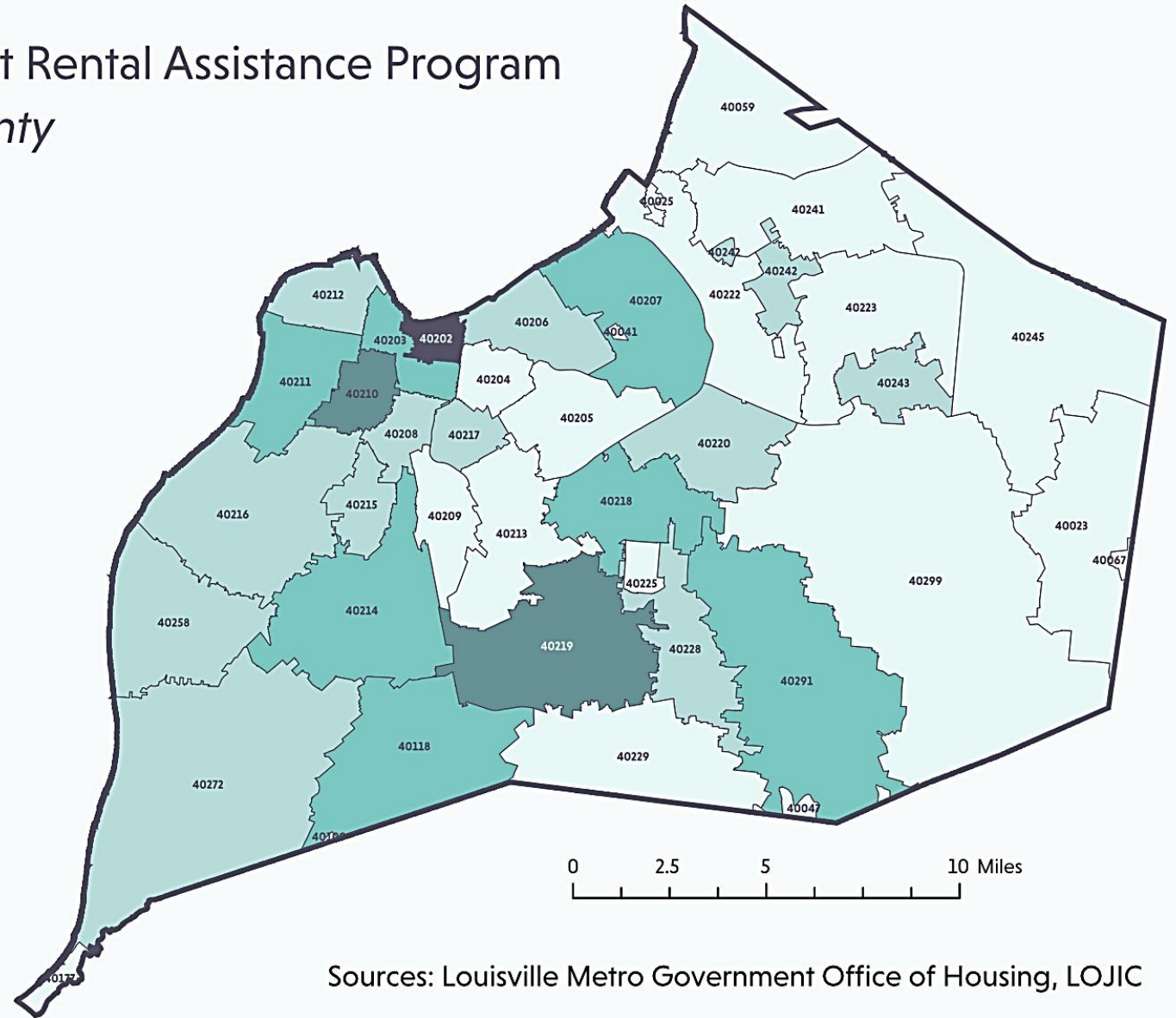
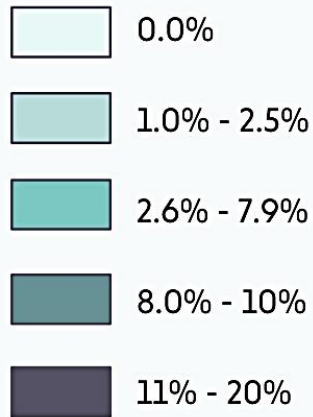
Landlord	Count of LTRAP Payments Received in 2021	Share of Total Applications	Total Amount Received	Share of Total Funding
Louisville Metro Housing Authority	129	53.3%	\$220,890	40.6%
Vines at StonyBrook	18	7.4%	\$59,161	10.9%
Aries Properties	15	6.2%	\$60,858	11.2%
White Oak Park Apartments	24	9.9%	\$42,851	7.9%
Regency Park of Louisville	14	5.8%	\$11,884	2.2%
Village Manor Apartments	17	7.0%	\$67,657	12.4%
Willowbrook Apartments	4	1.7%	\$9,529	1.8%
Williamsburg Apartments	5	2.1%	\$12,090	2.2%
Royal Gardens Apartments	8	3.3%	\$17,378	3.2%
Franklin Properties	3	1.2%	\$9,200	1.7%
Left Back Properties	1	0.4%	\$3,000	0.6%
804 Palatka Rd	1	0.4%	\$16,150	3.0%
1812 Baird Street	1	0.4%	\$6,900	1.3%
J&S Investors	1	0.4%	\$2,000	0.4%
Kiefer Property Management	1	0.4%	\$4,520	0.8%
<b>Totals:</b>	<b>242</b>	<b>100%</b>	<b>\$544,068.70</b>	<b>100%</b>

Largest beneficiary of the *Landlord Tenant Rental Assistance Program?*

Louisville Metro Housing Authority and its tenants.

## Map 1: 2021 Landlord Tenant Rental Assistance Program By ZIP code – Jefferson County

### Percent of Total Applications



Zip Codes with Largest Shares	Percent of Total LTRAP Applications
40202	20.2%
40219	10.3%
40210	9.5%

Sources: Louisville Metro Government Office of Housing, LOJIC

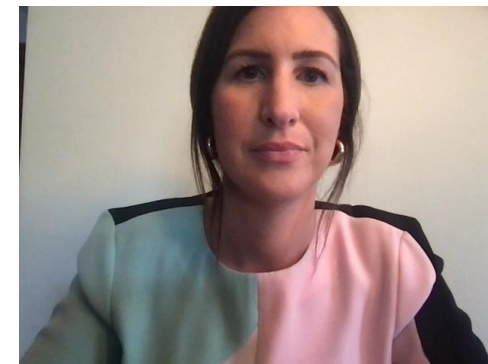




# Housing Insecurity and Displacement



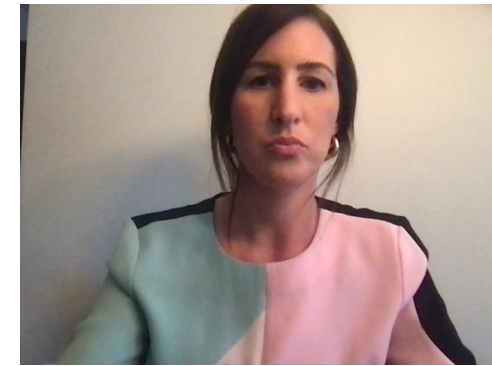




# Evictions



# Eviction Filings



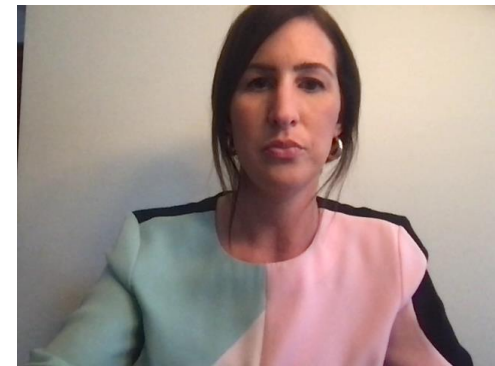
**Figure 10:** Eviction Filings 2019-2021, Louisville, KY

Quarter	2019	2020	2021	Percent Change 2020-21	Percent Change 2019-21
January - March (Q1)	3,983	3,573	2,877	-19.5%	-27.8%
April - June (Q2)	4,262	64	2,493	3795.3%	-41.5%
July - September (Q3)	4,689	1,546	2,541	64.4%	-45.8%
October - December (Q4)	4,148	2,452			
Total Filings through Q3	12,934	5,183	7,911	52.6%	-38.8%
Total Filings	17,082	7,635			
Filing Rates through Q3	10.81%	4.33%	6.61%		
Annual Eviction Filing Rate	14.28%	6.38%			
Renter Occupied Housing Units	119,595				

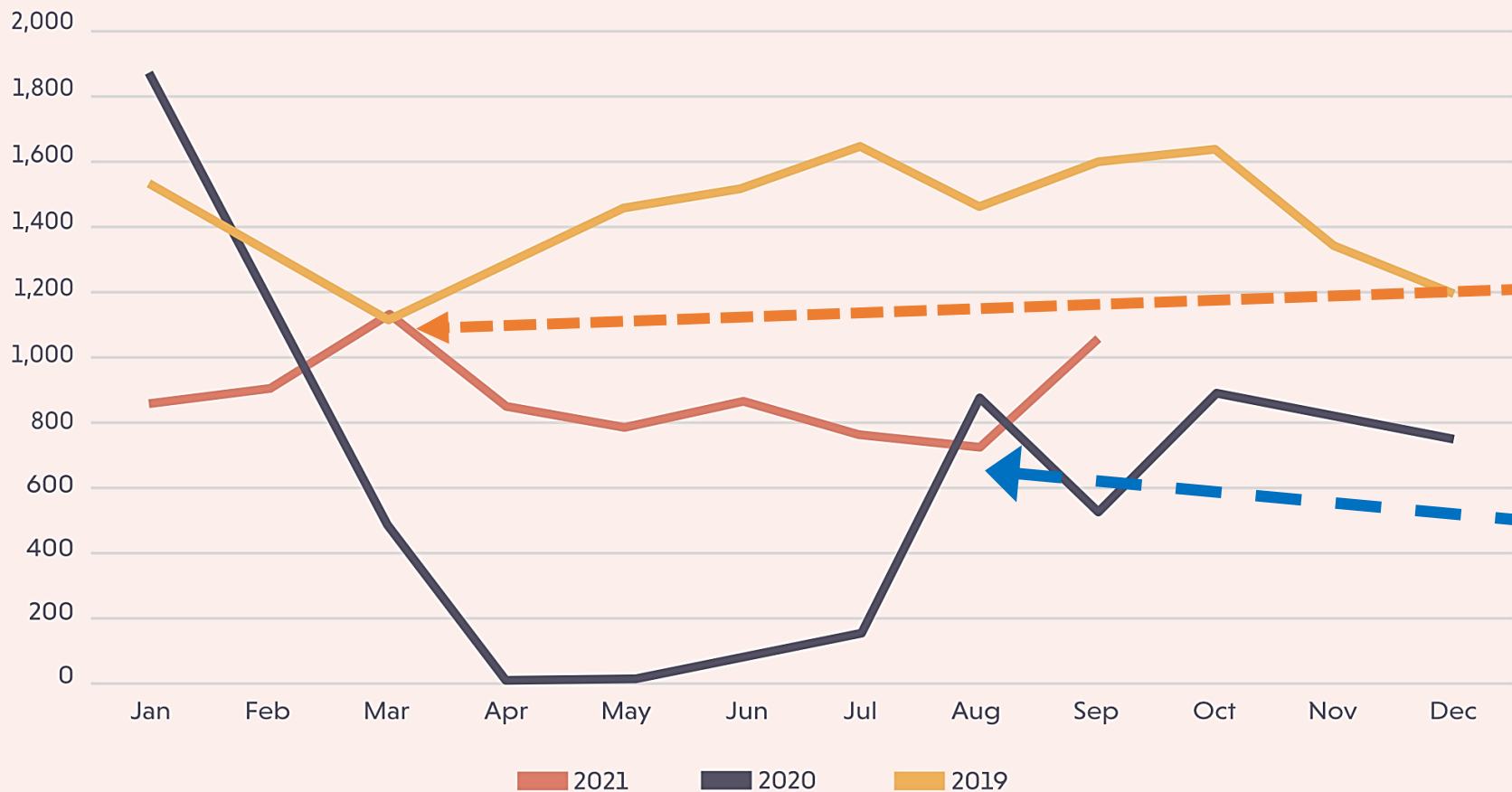
**2021**  
**Total Filings: 7,911**  
**Filing Rate: 6.61%**  
**38.8% decrease from pre-pandemic levels**

Sources: Jefferson County Administrative Office of the Courts; ACS 2019 5-Year Estimates

# Monthly Eviction Filings



**Figure 11:** Monthly Eviction Filings 2019 – 2021, Louisville, KY



**2021**

60% of pre-pandemic levels

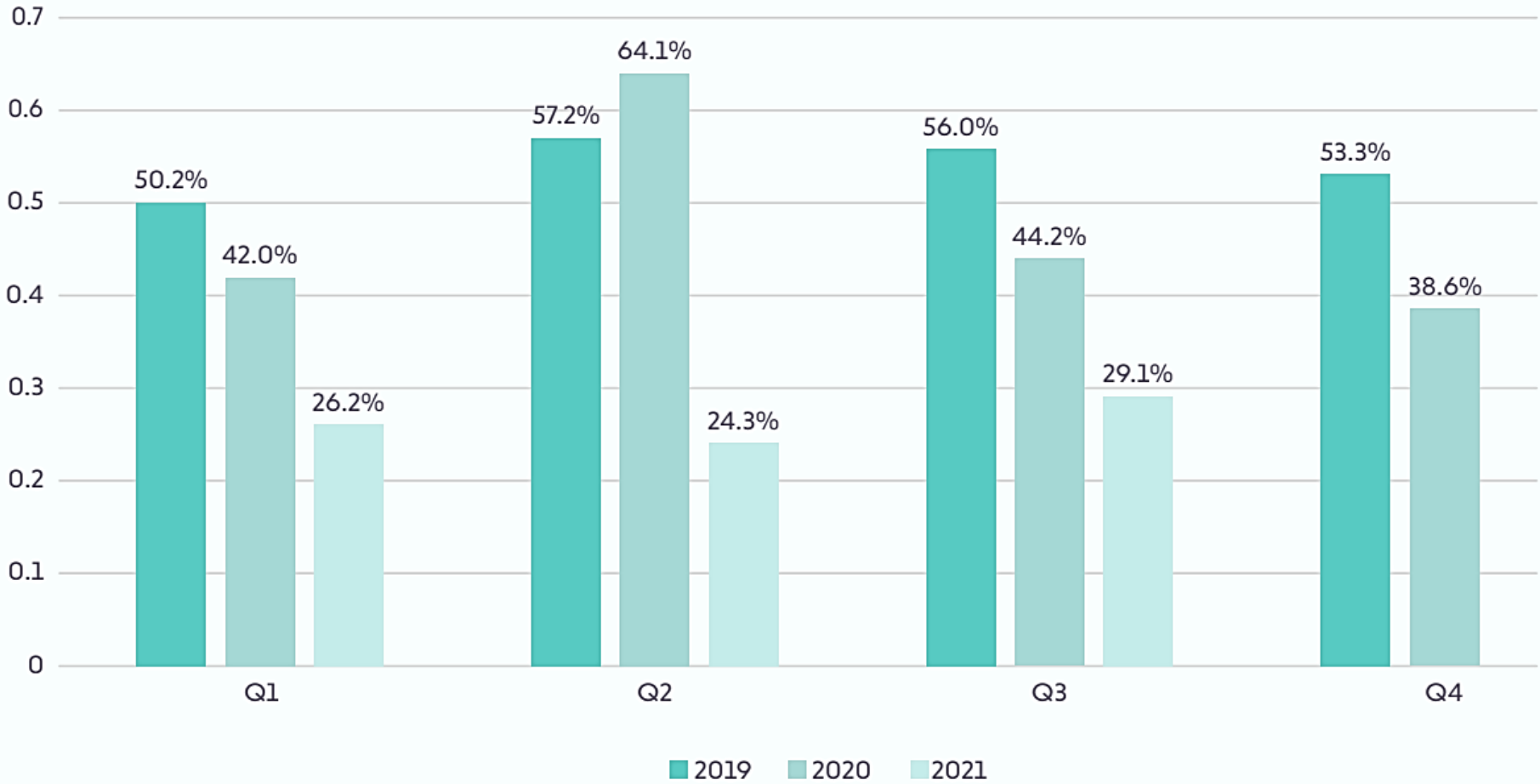
ERA, Right-to-Counsel, & Eviction Court changes.

End of **CDC** eviction moratorium

# Eviction Judgement Rates



**Figure 14:** Quarterly Eviction Judgement/Judgement Rates: 2019, 2020, and 2021



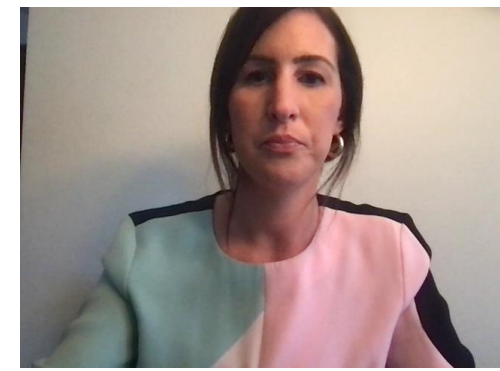
### 2021 Q1-Q3

**70.3%** lower than 2019 Q1-Q3

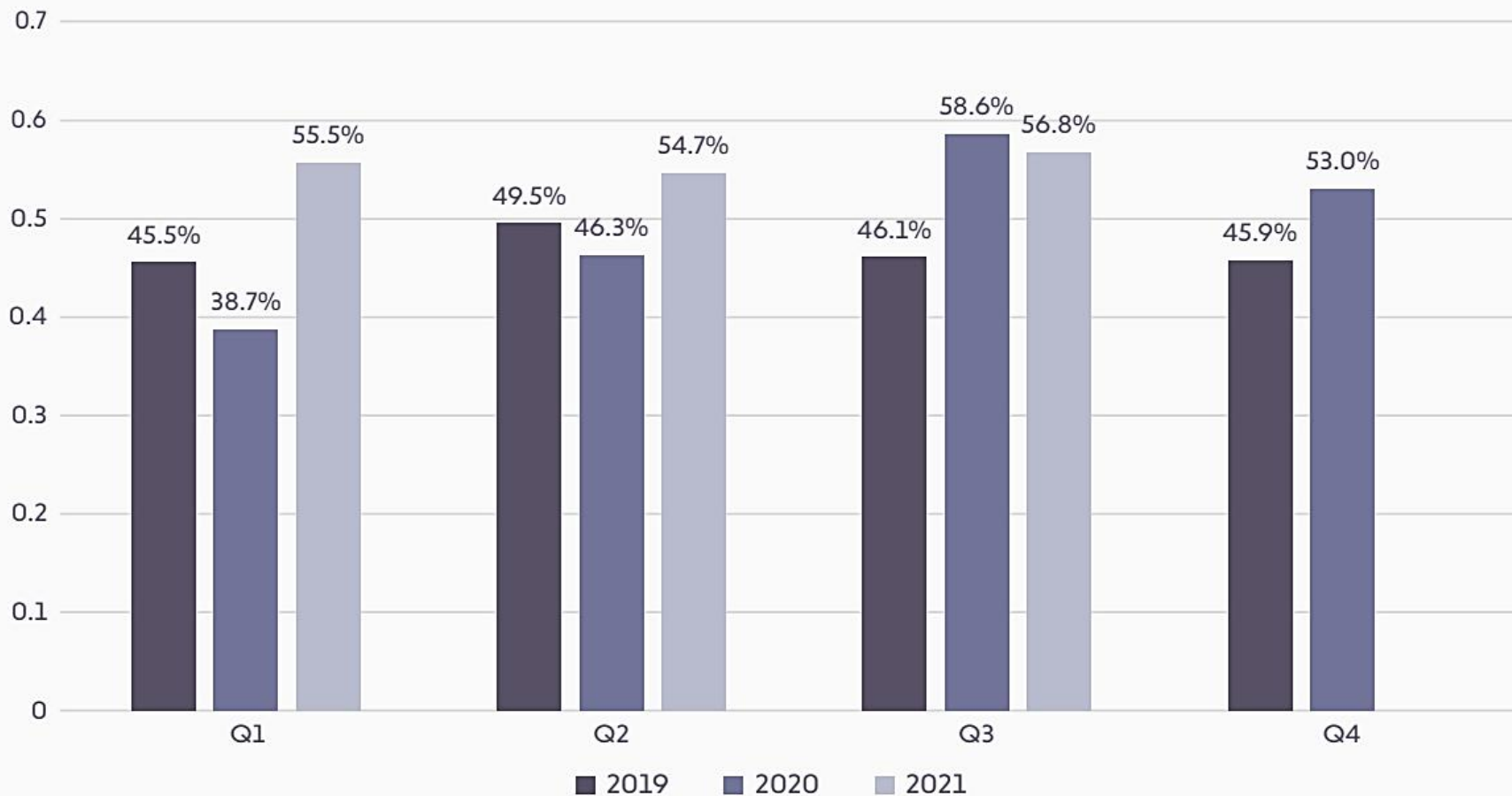
**1/4** of all eviction filings resulted in a judgement against the tenant



# Quarterly Warrant Rates



**Figure 15:** Quarterly Warrant Rates: 2019, 2020, and 2021



Warrant rates remain **high**

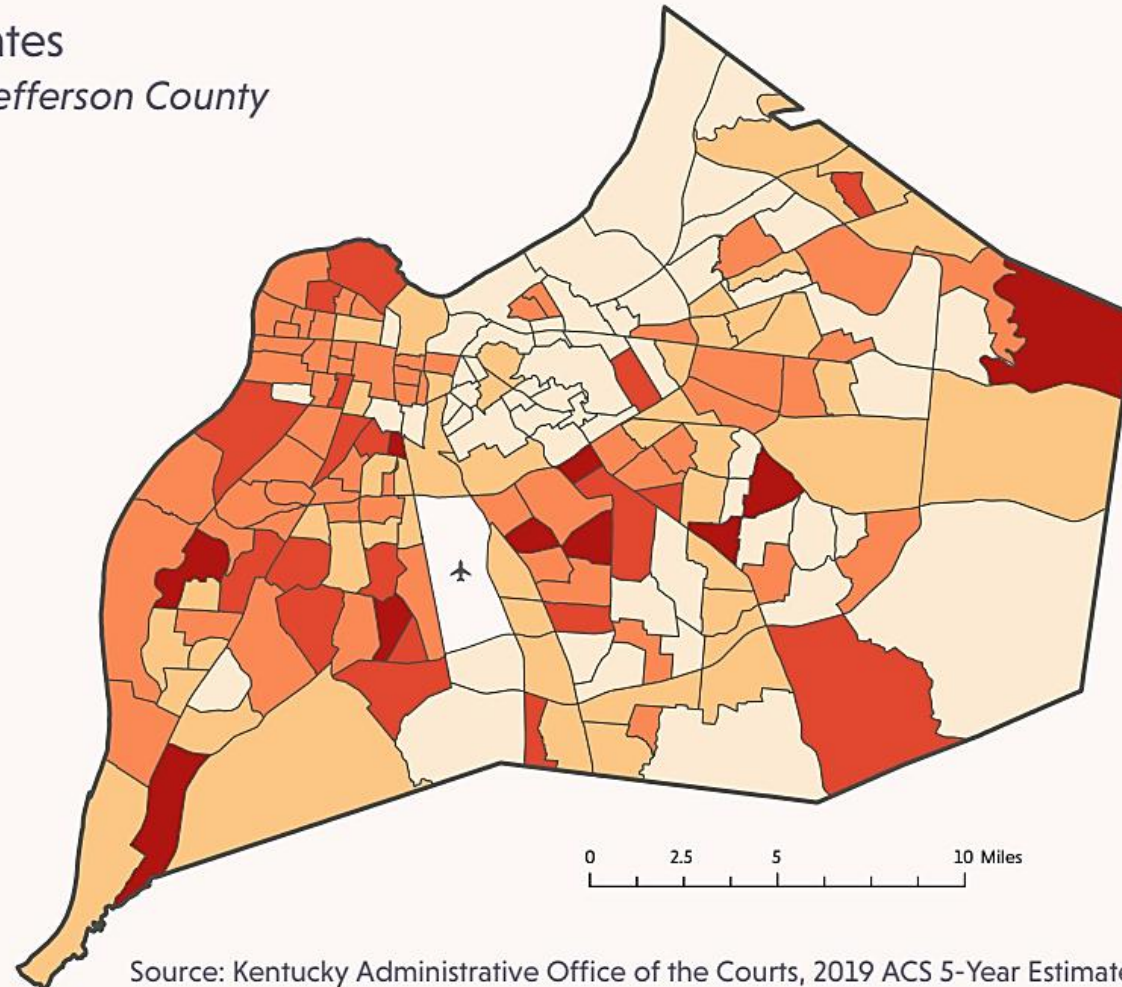
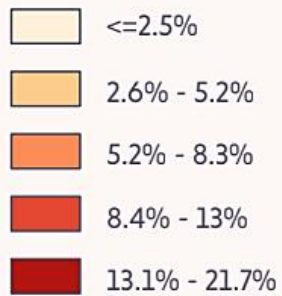
# Eviction Filing Rates

## Map 8: 2021\* Eviction Filing Rates

By Census Tract (2010) - Louisville/Jefferson County

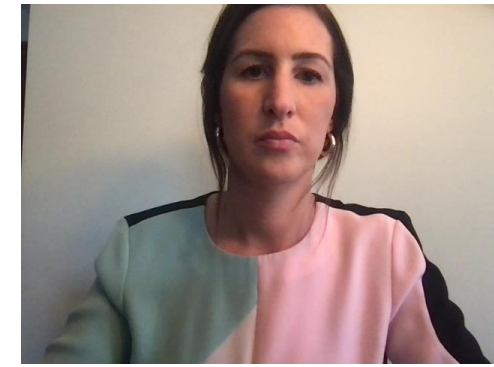
### Eviction Filing Rates

Eviction Filings / Renter Occupied Units



\*Quarters 1 through 3 of 2021

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



Eviction filing rates range from **0.0% - 21.7%**

# Housing Policy & Program Updates



# LOUISVILLE METRO GOVERNMENT HOUSING POLICY, 2021

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Fair Housing Ordinance Amendment

Land Development Code Review

**Community Land Trust**

**Louisville Affordable Housing Trust Fund**

Vacant Property and Land Bank

SB 105 Conservator Law

**Addressing Homelessness**

Rental Registries and Regulating Short-Term Rentals



# Addressing Homelessness

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Metro

\$1 Million general program support  
for unhoused people

ARP Funding

\$32 Million for 200 Permanent Supportive Housing Units  
\$1.5 Million for Safe Outdoor Space plus \$7.5 Million  
building renovations

Homeless Protection  
Ordinance

Fair Housing Ordinance  
Amendment

# Louisville Affordable Housing Trust Fund

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## § 40.42 HOUSEHOLDS SERVED BY THE AFFORDABLE HOUSING TRUST FUND.

...

- “(1) Fifty percent of any public dollars allocated to the Trust shall be dedicated to serving households at or below 50% Area Median Income (AMI); and
- (2) The remaining 50% shall serve households at or below 80% AMI (this includes households below 50% AMI).”

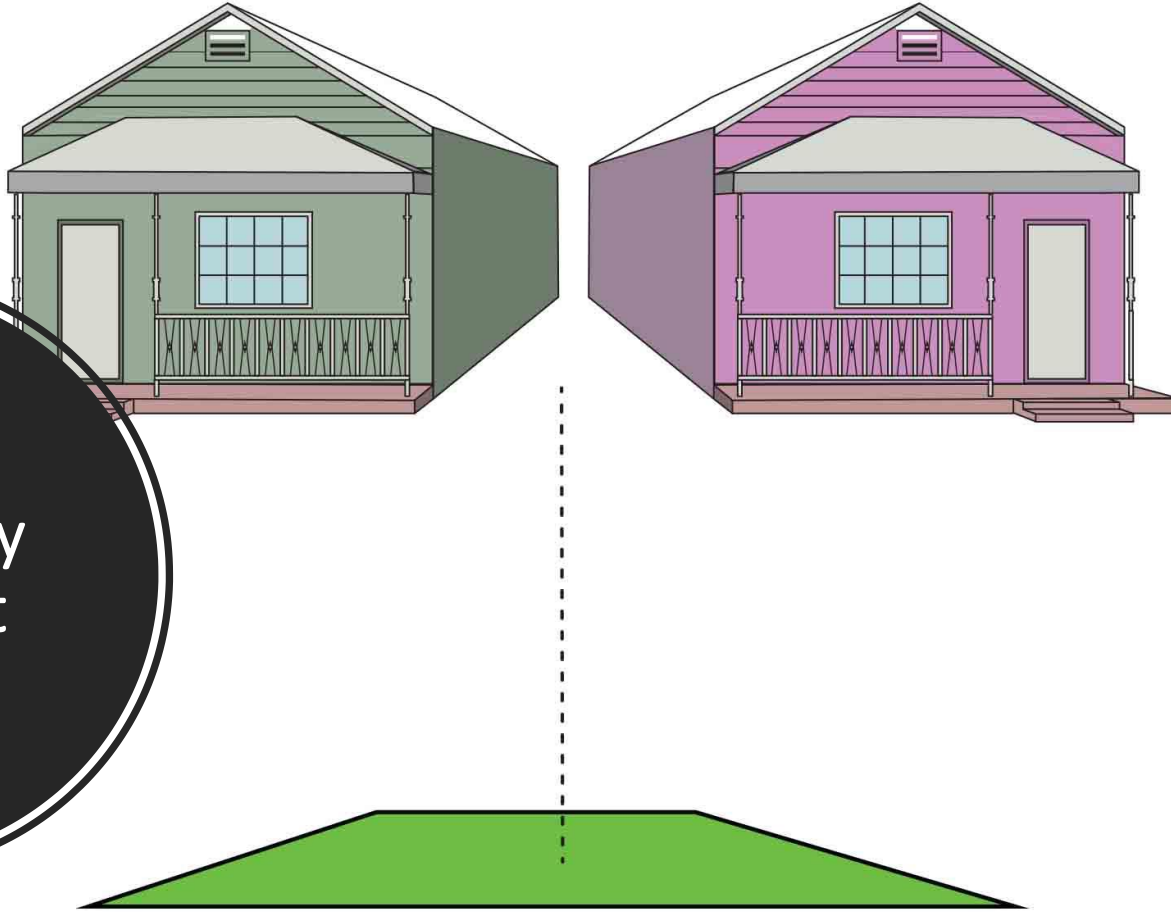
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### ***WHAT’S NEW:***

**\$2.5 Million FY22 general funds for households @ or below 30% AMI**

**and**

**\$40 Million of ARP for 200-250 units @ or below 30% AMI.**



**STRUCTURE:**

The resident owns the home or commercial property

**PERMANENT AFFORDABILITY:**

A 99-year old ground lease between the CLT and owner ensures long-term affordability

**LAND:**

CLT retains permanent ownership of land





**Production, Rehabilitation,  
and Inventory of Affordable  
and Subsidized Housing**



**Housing Insecurity  
and Displacement**



**Housing Segregation**



**West Louisville Area Updates**



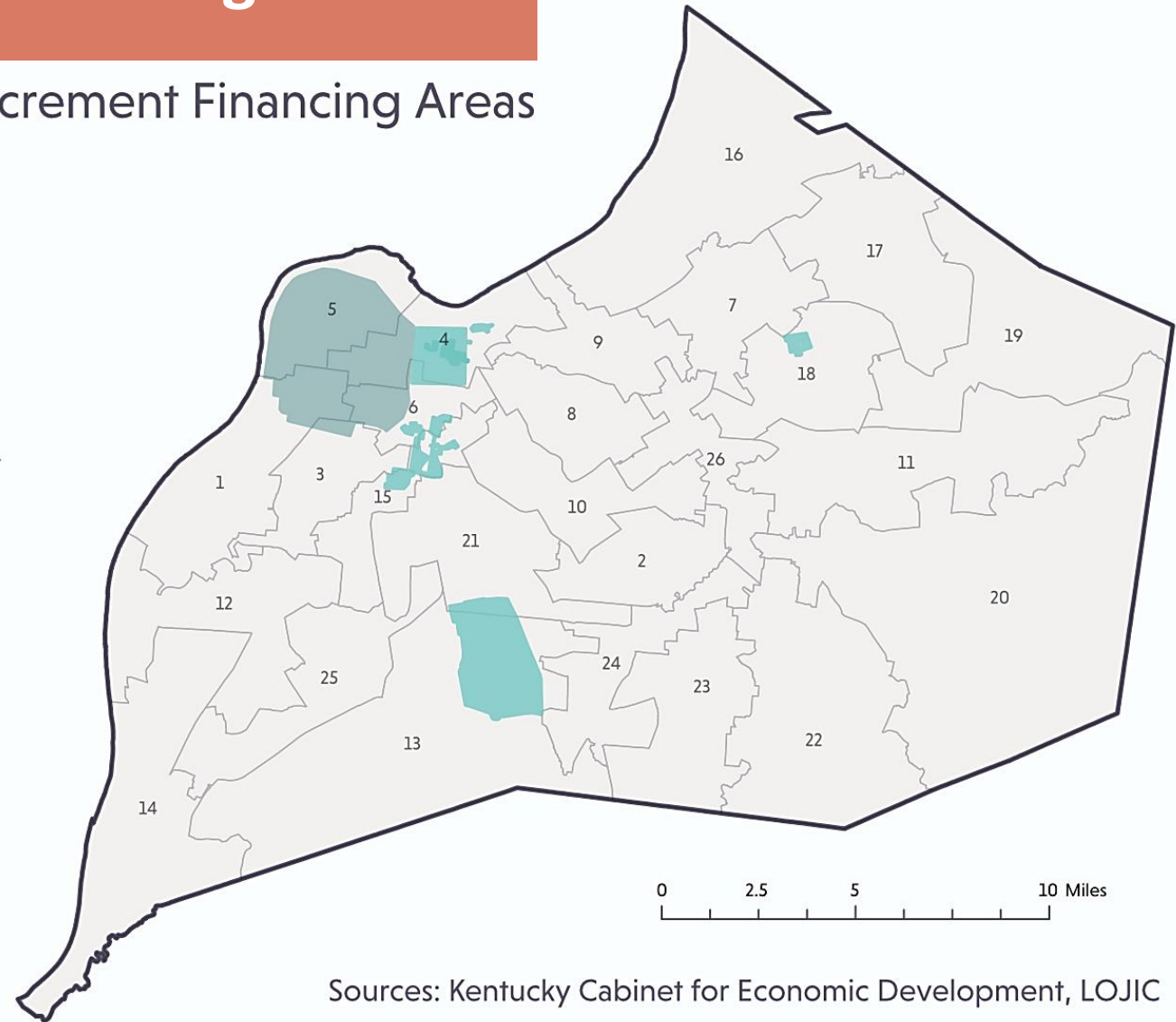
**Homeownership and Affordability**



# West Louisville Tax Incentive Financing District

**Map 10:** State and Local Tax Increment Financing Areas  
*By Council District - Louisville, KY*

- West End TIF Approximate Boundaries
- TIF Project Area
- Current Louisville Metro Council District



Sources: Kentucky Cabinet for Economic Development, LOJIC



# A Housing Policy Road Map for Louisville





# *Local Housing Solutions* Policy Framework Categories

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I

Create and preserve dedicated affordable housing units

II

Increase the overall housing supply

III

Help households access and afford private-market homes

IV

Protect against displacement and poor housing conditions

# I. Create & Preserve Dedicated Affordable Housing Units

**Policy Recommendation:** Expand Rights of First Refusal

**Policy Model:** Washington D.C.'s *Tenant Opportunity to Purchase Act (TOPA)*

## II. Increase the Overall Housing Supply

**Policy Recommendation:** Enact Zoning Changes to Increase Overall Housing Supply & Allow Higher Residential Densities

**Policy Model:** Implement existing recommendations in Phases 2 & 3 of the Land Development Code Reform and expand to include the elimination of Single-Family Zoning

### III. Help Households Access and Afford Private Market Homes

**Policy Recommendation:** Fund  
Security Deposit and Rent Assistance

**Policy Model:** Washington D.C.'s  
Local Rent Supplement Program



## IV. Protect Against Displacement & Poor Housing Conditions

**Policy Recommendation:** Expand Eviction Protections Through Just Cause Policies

**Policy Model:** Just Cause Eviction Ordinances (e.g., Chicago and New Orleans)

# QUESTIONS?

**Thank you for joining us!**

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**THANK YOU  
DR. KELLY KINAHAN!**

