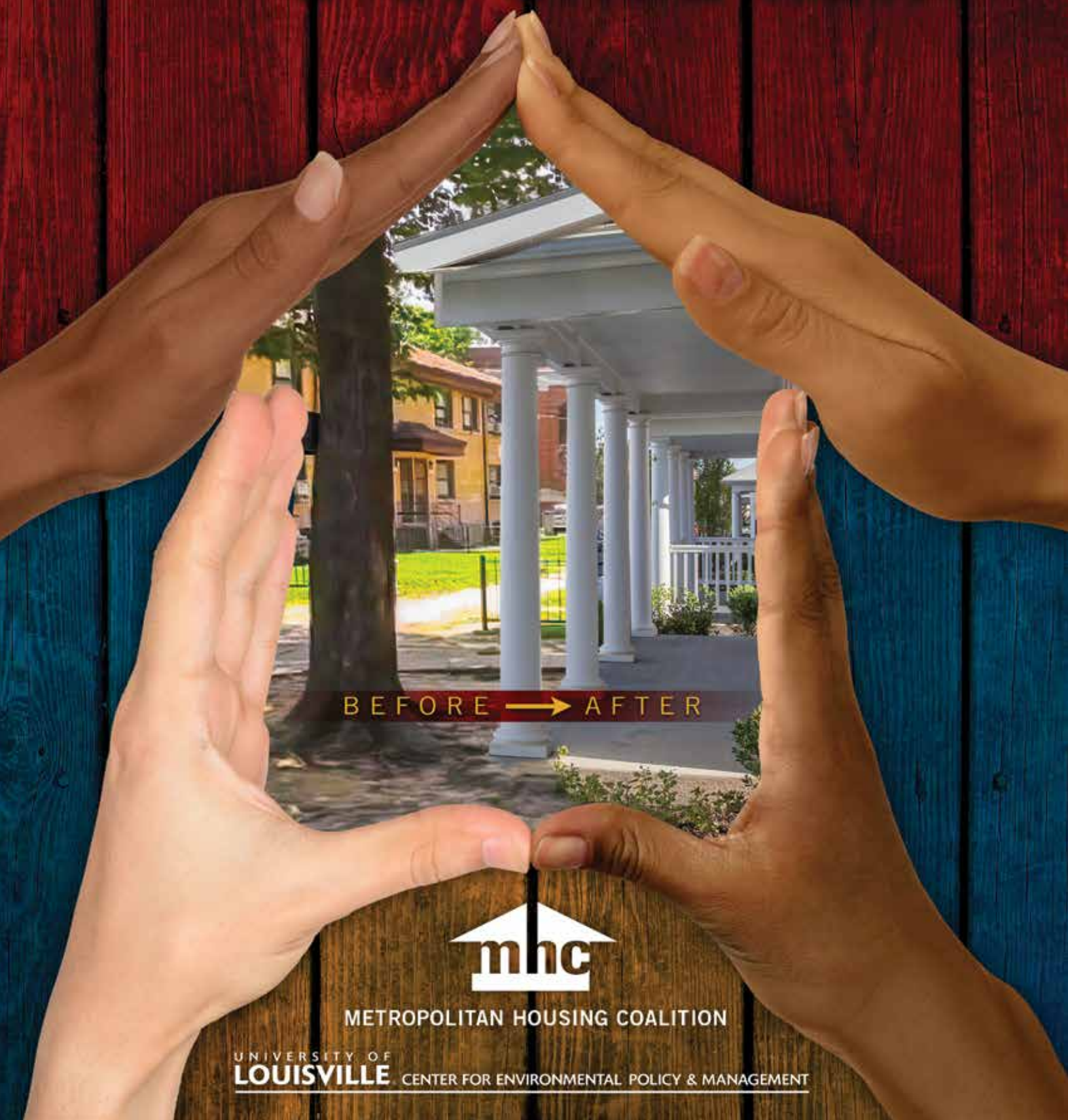


2018 STATE OF METROPOLITAN HOUSING REPORT

# Involuntary **DISPLACEMENT**



BEFORE → AFTER



METROPOLITAN HOUSING COALITION

UNIVERSITY OF  
**LOUISVILLE** CENTER FOR ENVIRONMENTAL POLICY & MANAGEMENT

# LETTER TO MHC MEMBERS

**THE LOUISVILLE MSA IS PART OF THE NATIONAL ECONOMIC RECOVERY** and there are new investments occurring in the region. Does this mean that segregation has abated or that the need for housing affordable to those at or below 50 percent of median income has lessened? Quite the contrary.

While the unemployment rate is low, wages have lagged far behind the increase in the cost of housing, especially rental. The Fiscal Year (FY) 2018 Fair Market Rent (FMR) for a two-bedroom unit within the Louisville MSA is \$821 whereas in 2008 it was \$779 — an increase of over 5 percent. Real median household income in Louisville/Jefferson County was on a steady decline from 2008 to 2014, but as FMR has generally been on the rise since 2008, households are strained in their capacity to afford rent. Incomes are beginning to increase, but have not caught up with increases in rent.

This report looks at the surprisingly high rate of evictions of renters in Louisville. Key findings show that while eviction rates are declining overall since 2000, census tracts in the western and southeastern parts of Jefferson County have eviction rates that are higher than other areas of Louisville. The report also looks at foreclosures because the rate of foreclosure is still above what it was before the crisis (2005). The analysis in the report shows that areas in the western part of Jefferson County are still struggling with higher foreclosure sales than other parts of Louisville. These places also had the largest shares of foreclosure filings in 2007 and 2005, according to MHC's 2008 Louisville Foreclosure Crisis report, highlighting the enduring nature of the spatial concentration of foreclosure in high poverty and majority non-white communities.

The report also looks at how Louisville and the whole Metropolitan Statistical Area is changing and whether we have planned and acted to ensure that low wage workers and those on fixed income are not in peril of being forced along to ever diminishing areas of affordability. There are new and significant investments in areas of western Louisville that may bring much needed and welcome prosperity. The neighborhood typology developed in the report highlights areas facing the highest risk for involuntary displacement. As real estate and commercial enterprises rise in these areas, where will those who have been limited to the areas of lowest rents and housing costs be able to live?

How can we have a bright economic future if our residents, particularly children trying to learn, workers trying to be reliable and the elderly trying to maintain health are experiencing instability in housing?

## MHC projects over the year included:

- MHC intervening in two utility cases, keeping rates low and promoting the demand-side management programs
- Co-teaching a graduate level course at U of L entitled "Fair and Affordable Housing in Louisville and Beyond."
- Continuing to advocate for fair and affordable housing throughout Jefferson County.
- Producing videos on different aspects of rental readiness, rights and responsibilities.

- Continuing support of LHOME which has gained certification as a Community Development Financial Institution.
- Continuing support of the Louisville Affordable Housing Trust Fund
- Continuing the MHC lending pool for non-profit housing developers
- Facilitating both the Fair Housing Coalition and the Louisville Vacant Properties Campaign.
- Helping produce forums on the impact on investment in western Louisville on housing.

With this publication, MHC will have specific recommendations about preparing for the impact of increasing prosperity on those whose incomes have not increased and how to stabilize low-wage workers throughout the MSA.

## Highlights from this year's report include:

- From 2000-2016, Louisville/Jefferson County total evictions were, on average, more than half (54.0 percent) of all evictions statewide, and Louisville/Jefferson County eviction filings accounted for about two-thirds (66.9 percent) of the state total. Yet, Jefferson County contains only 21.1 percent of the state's renter-occupied housing units.
- In 2016, 6,052 evictions occurred across the 12 counties in the Louisville MSA, for an eviction rate of 3.66 percent, which is higher than the Kentucky eviction rate (2.91), but lower than Jefferson County (4.49).
- Among census tracts in Jefferson County, the average total evictions in 2016 are 36.68 and the average rate is 5.18 percent. Tracts with the 10 highest eviction rates all have rates of 12.0 percent or higher, which is higher than the 2001 peak eviction rate of 8.20 for Louisville/Jefferson County.
- Nearly three of every ten (29.5 percent) foreclosure sales occur in just three zip codes (40212, 40211, and 40216), and each of these zip codes account for more than 9.1 percent of total foreclosure sales in Louisville.
- The neighborhood typology finds 28 Louisville census tracts in one of five stages of neighborhood change that illuminate risks of involuntary displacement. These include: Susceptible tracts (11) with vulnerable populations near neighborhoods with increasing home values; Early Type 1 tracts (5) with vulnerable populations and increasing home values; Early Type 2 tracts (3) with vulnerable populations and demographic change near neighborhoods with increasing home values; Dynamic tracts (8) with vulnerable populations, demographic change, and increasing home values; and Continuous Loss tracts (1) with demographic change and high home values.

MHC not only gives you data, but analysis and action items. Get involved as we keep working to improve our community.



John P. Cullen  
MHC Board President

Cathy Hinko  
Executive Director  
Metropolitan Housing Coalition

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# Involuntary DISPLACEMENT

## Introduction

The focus of the *2018 State of Metropolitan Housing Report* is **Involuntary Displacement**.

**Displacement** occurs when any household is forced to move from its residence by conditions which affect the dwelling or immediate surroundings, and which:

- 1) are beyond the household's reasonable ability to control or prevent;
- 2) occur despite the household's having met all previously imposed conditions of occupancy; and
- 3) make continued occupancy by that household impossible, hazardous or unaffordable.

(Grier and Grier 1978:8)

Gentrification is commonly linked to displacement. However, in this report, we follow the approach of Zuk, Bierbaum, Chapple, Gorska, and Loukaitou-Sideris (2018) in distinguishing between these two terms. Residential displacement is a component of gentrification but can also occur in places that are not gentrifying. Specifically, displacement via formal and informal eviction is common in poor neighborhoods (Desmond and Schollenberger 2015). The foreclosure process can also lead to displacement.

For some, gentrification describes positive neighborhood change that leads to increased property values, more commercial and retail services, and economic opportunity more generally. For others, gentrification is a process that leads to displacement of original residents, small businesses, and culture. Oftentimes, the term is connected to racial and economic neighborhood changes that result from public or private sector investments. While reinvestment in neighborhoods that have experienced historical disinvestment is a positive action, the displacement of existing residents because they can no longer afford their housing costs, or do not feel welcome in public or commercial spaces, is not. **Involuntary displacement** rather than gentrification is the framework for this report for these reasons, in addition to the fact that displacement is the component of gentrification that is of particular interest in the context of affordable housing.

Concerns over residential displacement are longstanding. Programs like urban renewal and highway expansion that

occurred in the middle decades of the twentieth century were among some of the largest federally funded efforts that resulted in massive displacement. Actors in both the public and private sector take on varying roles in the process of displacement, including property owners seeking to capitalize on changing housing market conditions, government officials responding to code violations, and banks making lending decisions (Zuk et al. 2018).

Scholars associate involuntary displacement with “root shock,” which can affect individuals — financially and psychologically — as well as communities through the collective loss of political power and cultural connections (Fullilove 2016). As we argue throughout this report, attention needs to be paid to those residents who will be displaced intentionally or unintentionally because of public and/or private sector investments and other economic changes. New development and an influx of new residents must be balanced with processes and policies that recognize and protect existing residents. **Prosperity without Displacement** is key to neighborhood stability and residential well-being.

In the academic literature, some scholars find strong evidence that supports the narrative of gentrification leading to physical displacement (Chizeck 2017; McKinnish, Walsh and Kirk White 2010). Others note that the physical displacement of poor and minority households from gentrification is more muted than expected (Ellen and O'Regan 2011; Freeman and Braconi 2004; Ding, Hwang and Divringi 2016; Vigdor, Massey and Rivlin 2002). These disagreements could be related to the improving amenities in upgrading neighborhoods, which induces existing residents to remain, even in the face of rising costs (Chapple 2014; Freeman 2006). Additionally, a limited period of observation may not be capturing displacement over the long-term.

While displacement from gentrification captures much attention in both the academic and popular press, Mallach (2018) argues that, particularly in older industrial cities, neighborhood decline is a disproportionately larger problem. Mallach's work shows that more neighborhoods are in decline than in recovery and those neighborhoods with higher percentages of black and African American residents have withstood the worst of the decline across many cities. The one exception he specifies is displacement through eviction.

Zuk et al. (2018:35) identify three different categories of displacement, including: direct or physical causes (e.g. formal and informal eviction, landlord foreclosure, eminent domain, natural disaster, building condemnation, housing deterioration, violence, disinvestment, removal of utilities) indirect or economic causes (e.g. foreclosures, condo conversion, rent increases, increased taxes, loss of social networks or cultural significance of place), and exclusionary causes (e.g. Section 8 discrimination, zoning policies limiting density or unit size, Not In My Backyard [NIMBY] resistance to development, unaffordable housing, cultural dissonance, lack of social networks).

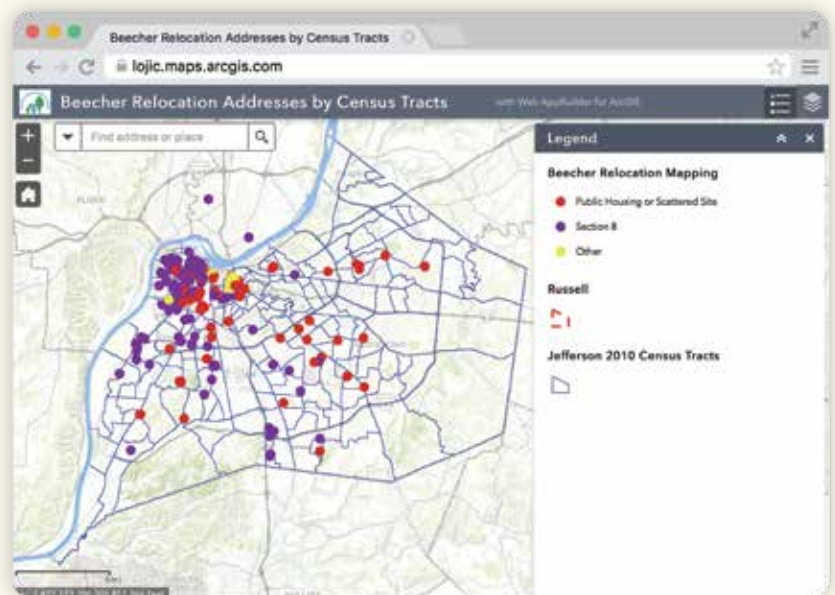
Thus, displacement is a complex phenomenon and accurately capturing its multiple dimensions and scale is challenging. To attempt to capture some of these dimensions, the focus topic analyzes eviction, foreclosure, and neighborhood change data in Louisville. This approach captures elements of direct or physical causes of displacement (eviction), indirect or economic causes (foreclosures), and exclusionary causes (neighborhood changes in ways that align with stages of gentrification).

## A Brief History of Involuntary Displacement in Louisville

Involuntary displacement has been an ongoing part of Louisville's urban development. In "Making Louisville Home for Us All: A 20-Year Action Plan for Fair Housing," Fosl (2013) describes policies and practices throughout the twentieth century that have led to, and still perpetuate, segregated outcomes and disparate access to affordable housing based on race and other social identities that have historically faced group discrimination. Economic growth was often the driver behind those housing policies and those with limited means were often displaced, especially if they were black. For example, in the name of improving the city and making it competitive with emerging suburban development, the federal urban renewal program of the 1950s-60s displaced many black and poor residents as well as thriving black-owned businesses and black middle-class residences along Old Walnut Street, West Chestnut, the hospital district, and other areas (Fosl 2013; Aubespain, Clay, and Hudson 2011). The expansion of the University of Louisville campus in the 1950s resulted in the displacement of many residents, churches, and businesses on its perimeter (Cox and Morison 2000). Between 1987 and 1991, expansion of the airport displaced the residents of Highland Park, Prestonia, and Standiford whose homes were declared blighted by city officials. Residents were eventually partially compensated when the "blighted" designation was challenged in

court. That area had already lost homes when the Watterson Expressway was built, followed shortly by the state Fairgrounds (Gorbett 2017). In 2001, when the first Housing and Urban Development (HUD) HOPE VI project was implemented to deconcentrate poverty in western Louisville's predominantly African-American Cotter Lang housing projects, only 5.7 percent of the original residents returned to the redeveloped Park DuValle neighborhood (Poynter 2004). In 2012, the Louisville/Jefferson County Metropolitan Sewer District (MSD) was awarded a grant to buy out 128 homes on Maple Avenue in order to reduce flooding in the area by installing a retention basin where the homes were located (MSD 2012). While the MSD's buy-out offer can be characterized as voluntary, the displacement was not voluntary.

This history shapes how current residents view public efforts to revitalize or invest in areas that have had a long history of disinvestment. For example, in 2010, the city was awarded the most recent generation of the federal neighborhood redevelopment grants through HUD, Choice Neighborhoods, to focus on reinvesting in the Russell neighborhood and demolishing the public housing at Beecher Terrace. Since 1940, Beecher Terrace was home to many low-income Louisvillians. Residents of 758 units (or 1,317 bedrooms) will be relocated in three phases during demolition of the housing complex. The plan includes construction of 316 units on the existing site, with the remaining 442 units proposed offsite but within the neighborhood. The first phase of relocating residents was initiated in 2017, and phase II began in 2018. Residents have the option of using a Section 8 voucher anywhere or a Project-Based voucher at an approved site in Russell or other eligible areas (Vision-Russell n.d.). The Louisville Metro Housing Authority (LMHA) tracks and maps where residents move during the demolition phase of the project. This information is updated regularly and available to view at: <https://lojic.maps.arcgis.com/apps/webappviewer/index.html?id=42a5c460b5204e089d9028c1bd8b38f1> (see map below).



As of October 12, 2018, the map indicates that many residents have already moved outside the immediate neighborhood while most have remained in west Louisville neighborhoods.

Local residents who have historically experienced disinvestment and neighborhood decline (such as in Russell) worry about what recent public and private investments will actually yield. They voice concern in a variety of ways that include fears of displacement, fears of another round of urban renewal, and general distrust of public agencies and private developers. Concurrent with fears of displacement are research and media reports about evictions, paralleling foreclosures that resulted from the housing crisis and, which in many areas across the country, were precursors to wholesale neighborhood displacement. For instance, in the spring of 2018, Eviction Lab launched the first publicly available national dataset of evictions. Both the Kentucky Center for Investigative Reporting (Ryan and Kanik 2018) and *Louisville Magazine* (Marshall 2018) reported on evictions in Louisville in July 2018, using this data along with first-hand accounts of persons experiencing eviction. This data and reporting launched eviction into ongoing conversations about involuntary displacement.

What follows in the focus topic is an analysis of three datasets that capture elements of involuntary displacement including evictions, foreclosures, and neighborhood change/gentrification. We use the Eviction Lab database to examine evictions over space and time in Louisville at the census tract level from 2009-2016 (Desmond et al. 2018). Foreclosures are documented by zip code using data from the Jefferson County Circuit Court records on foreclosure sales. Finally, we examine neighborhood changes in Louisville and replicate a typology (Bates 2013) created to identify potential displacement and gentrification occurring at the census tract level.

While this report focuses on the concept of involuntary displacement, we also recognize that the dividing line between what is voluntary versus involuntary is contested. As Newman and Owen (1982:137) explain, “low-income households who experience extremely large rent increases may technically ‘choose’ to move, but the likelihood that they had any real alternative is very small.” In Louisville, fears of involuntary displacement are on the rise because of recent investments and development activity. This analysis is intended to contribute to policy discussions that seek to develop pro-active approaches that will maintain residential stability and expand affordable housing options.

## Examples of Current Areas of Public and Private Investment

Over the past five to ten years, some areas of Louisville/Jefferson County experienced new investments, the effects of which are yet-to-be-determined on the existing residents and businesses. Private investments are supporting some of these projects, along with funding from Louisville Metro Government (LMG), the state, and some federal programs. Tax Increment Financing designations, Brownfield Program grants for assessments and clean-ups, and other federal grants and funding programs that support planning and improvements to infrastructure are just some examples of public reinvestment in Louisville. We have a new bridge across the Ohio River (INDOT 2018) Bus Rapid Transit (TARC 2017) and other safety improvements are being installed along Dixie Highway, LMG Public Works (Rivest 2018) is implementing accessibility improvements with new sidewalks, and the Metropolitan Sewer District and Louisville Water Company are upgrading and replacing aging water infrastructure (Elahi 2018). Liberty Green, formerly the Clarksdale Public Housing site, is still in the final stages of redevelopment and will be impacted by new developments in the hospital cluster spurred by the University of Louisville Medical School and others (Louisville Downtown Partnership 2018).



Photo: MSD

The Portland neighborhood and East Market Street have seen considerable private investments (Grabar 2015). The Waterfront Park expansion (Louisville Waterfront Park n.d.) west of 9th Street and other investments will attempt to bridge the spatial divide between the Central Business District and west Louisville (LMGAP 2018). The neighborhoods around Spalding University (Jones 2017), Simmons College (Finley 2018), and the University of Louisville (Watkins 2018) have all been impacted by investments from their respective institutions. Butchertown is now the home of new distilleries and will soon be the home of a soccer stadium and botanical garden. The neighborhoods near the old LMG office complex on Barrett Avenue will soon have new residents and other uses occupying this property (Bowling 2018a).

The residents and businesses adjacent to the intersection of Broadway and Baxter Avenue will have additional neighbors living in two high-density, luxury multi-family units (Bowling 2018b). In Russell, the neighborhood will see the redevelopment of Beecher Terrace (Vision Russell n.d.), a new track and field facility (Green 2017), Passport Health's new headquarters (Ryan 2017), and a new YMCA (Shafer 2017), along with other investments sparked by the Choice Neighborhood Grant and the future Place of Promise initiative (LMG 2018b). Furthermore, we will see how the new federally designated Opportunity Zones will shape future investments in Louisville, as there are 19 census tracts identified as eligible for that program, eight of which we identify in our typology as either Susceptible, Early Type 1, or Dynamic tracts (LMGLF 2018).

## Health and Involuntary Displacement

Involuntary displacement results from a variety of processes and occurs in many ways that are not covered in this report. For example, health-related crisis events, change in family status, senior residents forced to move, domestic and other violence, and weather disasters, are just some additional forces that could lead to involuntary displacement. The [2017 Health Equity Report](#) (Kelly Pryor et al. 2017) produced by the LMG Center for Health Equity identifies the following health-related issues that could lead to, and are exacerbated by, involuntary displacement:



**ASTHMA AND LEAD POISONING (AND OTHER ENVIRONMENTAL HEALTH ISSUES)** – severe asthma in children may force parents to seek other housing options beyond their price range or desired location. Lead paint issues can also cause a family to move to protect their child from further exposure or they may be forced out by a property owner as a form of retaliation after being issued corrective orders from Louisville Metro Public Health and Wellness to correct the hazards.



**SEXUAL ASSAULT AND INTIMATE PARTNER VIOLENCE** – both may force an individual or child out of their home from fear of violence.



**MENTAL HEALTH** – individuals with mental health issues may have a harder time finding a place to live if their mental illness prevents them from having a job that can provide income for housing. Additionally, lack of medical care and access to medications may prevent someone from being permitted to stay in a shelter. A recent study exploring the connections between displacement and public health in New York City's gentrifying neighborhoods finds statistically higher rates of mental illness among displaced residents (Lim et al. 2017).



**SUBSTANCE ABUSE** – individuals with substance abuse issues may have a harder time finding a place to live if their addiction prevents them from having a job that can provide income for housing. Additionally, lack of medical care and access to medications may prevent someone from being permitted to stay in a shelter.



**DIABETES AND HEART DISEASE** – both of these diseases are a result of poor access to quality foods. With displacement, or fear of displacement, quality food and exercise are often not top priorities. These diseases require medications that may not be attainable without health insurance and/or a job. Combined with unstable housing, substance use and/or mental health issues, diabetes and heart disease are common in older homeless individuals and other low-income populations.

# Eviction Landscape in Louisville

The Eviction Lab data show that evictions are declining at the state level and in Louisville/Jefferson County since 2000 (Desmond et al. 2018; Figure 1). However, these data do not capture informal evictions, which Desmond and Schollenberger (2015:1754) note are usually “less expensive and more efficient than formal evictions.” Thus, the data analyzed here are a conservative estimate of the scale of eviction in Louisville.

While there is research to suggest that that eviction rates are likely to differ by race/ethnicity, with Hispanic/Latinx and Black renters disproportionately affected compared to white renters (Desmond and Schollenberger 2015), the eviction data examined here do not allow a direct analysis of individuals by race or ethnicity. What we do see, however, is that 2016 evictions rates are higher in many areas with high concentrations of racial and ethnic minority residents (Map 1, compared to Maps 10-11 in Measure 2).

Sims (2016) argues that high rates and concentrations of evictions should be viewed within the context of the actors that are part of these processes; specifically, that it may represent the purposeful actions of property owners. Displacement may precede large-scale public or private investment, “especially when property owners attempt to vacate units in anticipation of rising rents and neighborhood change” (Zuk et al. 2018:37). For example, in the context of the investments happening in the Russell neighborhood — the area chosen for a HUD Choice

Neighborhood Grant and experiencing other revitalization efforts — there are concerns about this type of practice.

## EVICTON MEASURES

### Evictions

Number of eviction judgments in which renters were ordered to leave in a given area and year. Only counts a single address that received an eviction judgment per year.

### Eviction Filings

All eviction cases filed in an area, including multiple cases filed against the same address in the same year.

### Eviction Rate

Ratio of the number of renter-occupied households in an area that received an eviction judgement in which renters were ordered to leave. Only counts a single address that received an eviction judgment per year.

### Eviction Filing Rate

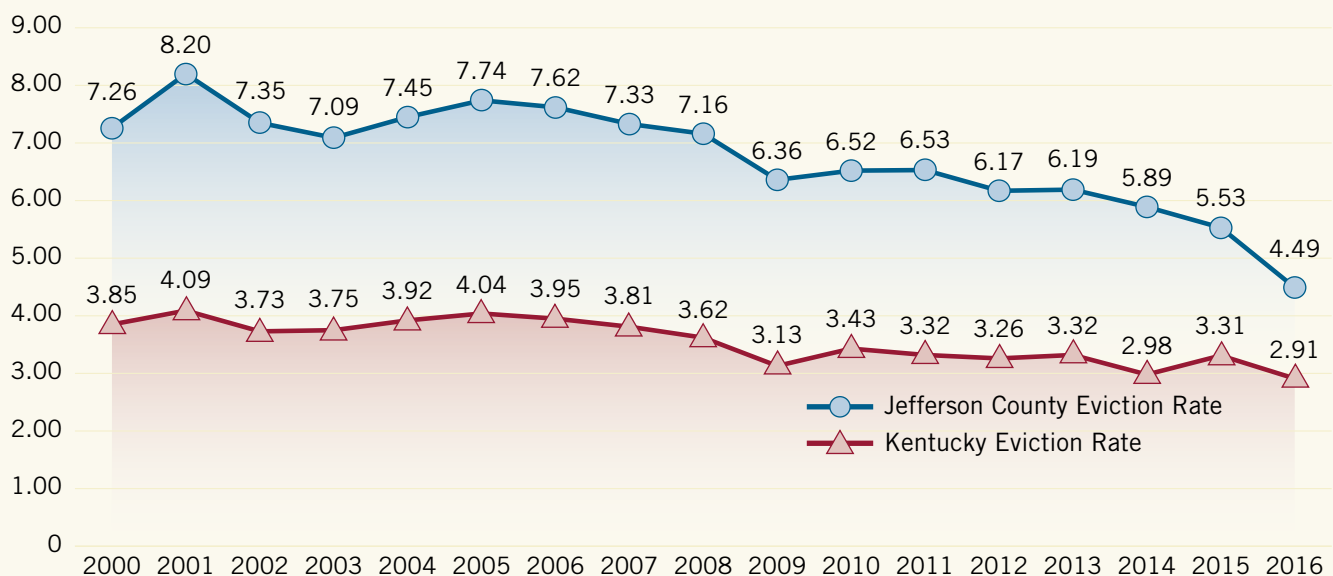
Ratio of the number of evictions filed in an area over the number of renter-occupied homes in that area. Counts all eviction cases filed in an area, including multiple cases filed against the same address in the same year.

### Evictions per day

The number of eviction judgments per day.

**SOURCE:** Desmond et al. (2018).

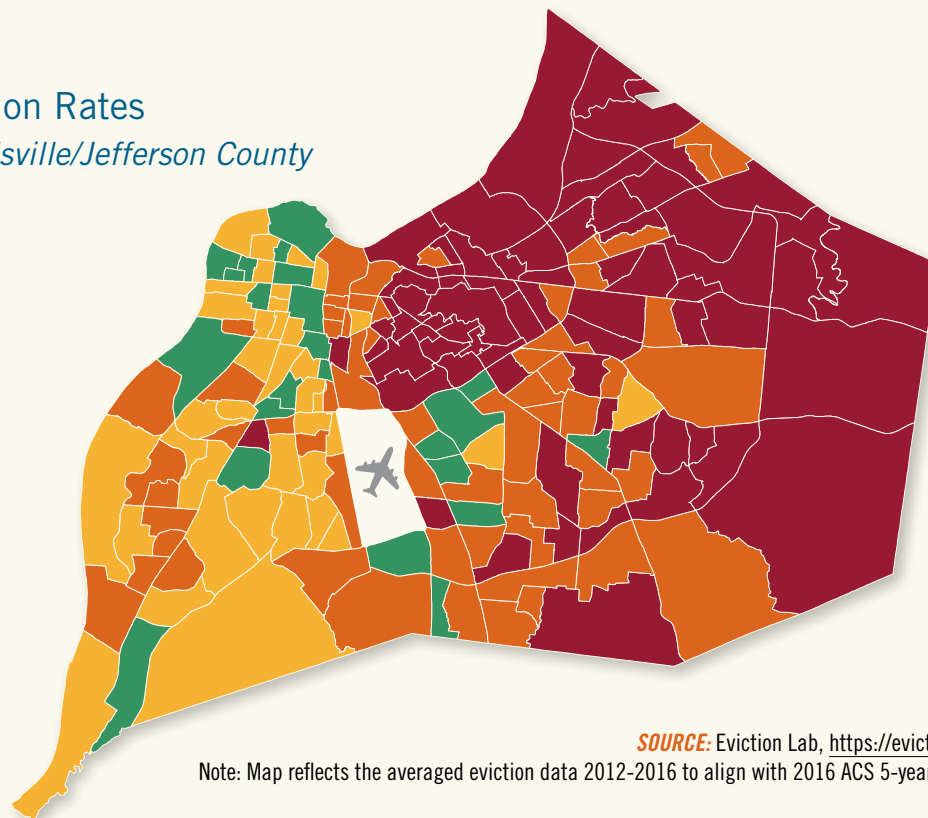
**Figure 1: Eviction Rates: Jefferson County and Kentucky, 2000-2016**



**SOURCE:** Desmond et al. (2018).

**Map 1: 2016 Eviction Rates**  
by Census Tract – Louisville/Jefferson County

- ≤3.2%
- 3.3%–6.3%
- 6.4%–9.9%
- 10.0%–15.4%
- No Data Available



**SOURCE:** Eviction Lab, <https://evictionlab.org/>.

Note: Map reflects the averaged eviction data 2012–2016 to align with 2016 ACS 5-year Estimates.

## Eviction Trends in Kentucky and Jefferson County, 2000–2016

From 2000–2016, Louisville/Jefferson County averaged 7,548 evictions and 16,309 eviction filings annually. In Kentucky, average evictions over the same time were 13,989, with eviction filings at 24,375. Thus, according to the data available through Eviction Lab, Louisville/Jefferson County evictions were, on average, more than half (54.0 percent) of all evictions statewide, and Louisville/Jefferson County eviction filings accounted for about two-thirds (66.9 percent) of the state total. Yet, Jefferson County contains only 21.1 percent of the state’s renter-occupied housing units. Over the same period, the average eviction rate in Jefferson County was 6.8, the average eviction filing rate was 14.6, and the average evictions per day was 20.7. Average eviction rates in the state were 3.6, eviction filing rates were 6.2, and average evictions per day were 38.3.

Eviction rates in Louisville/Jefferson County peaked at 8.20 in 2001 and remained relatively stable through 2009 when they dipped to 6.4 (Figure 1). Since 2013, eviction rates have been steadily declining, with the 2016 rate (4.5) the lowest for all years in which data are available. Similar trends are observed statewide, with evictions again peaking in 2001 (4.1) and remaining steady until a decline in 2009 (3.1). However, eviction rates increased for Kentucky in 2015 (3.3). Like Louisville/Jefferson County, 2016 eviction rates (2.9) in the state are the lowest for all years in which data are available.

*Louisville/Jefferson County evictions were, on average, more than half (54.0 percent) of all evictions statewide, and Louisville/Jefferson County eviction filings accounted for about two-thirds (66.9 percent) of the state total. Yet, Jefferson County contains only 21.1 percent of the renter-occupied housing units in Kentucky.*

## State of Evictions in 2016

### Louisville Metropolitan Statistical Area (MSA)

There were 6,052 evictions in 2016 across the 12 counties in the Louisville MSA.<sup>1</sup> This results in an MSA eviction rate of 3.7 percent, which is higher than the Kentucky eviction rate (2.9), but lower than Jefferson County (4.5). Unsurprisingly, the bulk of evictions (95.2 percent) occurred in Jefferson County, which also contains a majority (72.8 percent) of the MSA’s rental housing. Bullitt County has the second largest numbers of evictions (183) and an eviction rate of 2.8 percent.

<sup>1</sup> 2016 data was unavailable for three counties (Clark, Oldham, and Shelby).

## Louisville Compared to Peer Cities

Among large U.S. cities, Louisville had the 42<sup>nd</sup> highest eviction rate in 2016 (4.82 percent), which reflects the rate for the area controlled by Metro Government, rather than the whole of Jefferson County. Compared to a group of peer cities, as defined by *Plan 2040: A Comprehensive Plan for Louisville Metro*, Louisville's 2016 eviction rate, total evictions, and evictions per day are far higher than the rates of some of its peer cities (e.g. Austin or Portland), but lower than others (e.g. Indianapolis, Charlotte) (Figure 2).

## Diving Deeper: Evictions by Census Tracts in Louisville/Jefferson County

While it is certainly positive that total evictions and eviction rates have been declining, because Louisville's rates are higher relative to several of our peer cities and Louisville/Jefferson County accounts for a majority of evictions state wide, we take a closer look at variation within Louisville/Jefferson County. Among census tracts in Jefferson County, the average total evictions in 2016 are 36.7 and the average rate is 5.2 percent.<sup>2</sup> Tracts with

<sup>2</sup> We averaged the eviction data from 2012-2016 to be able to analyze with 2016 ACS 5-year Estimates.

the 10 highest eviction rates all have rates at or above 12 percent, which is higher than the 2001 peak eviction rate of 8.2 for Louisville/Jefferson County. Half of these tracts are identified within the neighborhood typology as places with high risk for involuntary displacement due to gentrification related changes; three are Susceptible tracts (123.02, 27.00, 112.00), one is Early Type 1 (119.01), and one is Dynamic (35.00). Thus, these neighborhoods are experiencing the squeeze of involuntary displacement from both evictions and gentrification-related changes.

Map 1 of eviction rates by census tract across Louisville/Jefferson County shows us that those 15 of the 22 tracts with rates of 10.0 percent or higher are located west of I-65, with the remaining eight located in the southeastern area of the county. Furthermore, all but three tracts with rates between 6.4 and 9.9 percent are also located west of I-65. While this also reflects where rental units are more likely to be located, this is an average rate of evictions by total number of rental units. In addition, while there are fewer rental units in other areas of the city, this uneven distribution of eviction rates by census tract indicates a disparity in vulnerability based on geography in Louisville.

Figure 2: Evictions - Selected Peer Cities

City	Eviction Rate	Evictions	Evictions Per day	Eviction Rate Rank by Large U.S. Cities (Top 100)
<b>Louisville/Jefferson County*</b>	<b>4.82</b>	<b>5,094</b>	<b>13.96</b>	<b>42</b>
Austin, TX	0.98	2,043	5.60	not ranked
Charlotte, NC	6.15	9,101	24.93	21
Cincinnati, OH	4.70	4,174	4.70	46
Denver, CO	2.29	3,566	9.77	not ranked
Indianapolis, IN	7.27	11,570	31.70	14
Lexington-Fayette, KY	4.59	2,829	7.75	49
Miami, FL	0.38	3,255	8.92	not ranked
Nashville-Davidson, TN	3.42	4,457	12.21	87
Philadelphia, PA	3.48	10,264	28.12	81
Portland, OR	1.07	1,397	3.83	not ranked
San Antonio, TX	4.10	9,848	26.91	68
Seattle, WA	0.22	371	1.01	not ranked

**SOURCE:** Desmond et al. (2018).

\*Metro Government only



Two census tracts stand out when ranked by average eviction rate and total number of evictions. Tract 119.01 is just south of the airport and is the location of two mobile home parks. The average eviction rate for 2016 was 15.4 percent, among a small number of households (385). However, with 37 percent renters, a poverty rate of 52.3 percent, 67 percent of the residents are people of color, 41.2 percent foreign-born residents (the second highest rate of all Jefferson County tracts), and many of the housing units being mobile homes, this census tract provides an example of an isolated residential area at risk of involuntary displacement. This is further supported by its designation as Early Type 1 neighborhood in our typology, which describes places with vulnerable populations and accelerating housing markets but limited demographic change. Tract 119.01 is also the only remnant of residential homes that remain after the expansion of the airport and the construction of I-264 Watterson Expressway.

Census tract 112.00 had the highest total number of evictions (192) in 2016 and an eviction rate of 12.0 percent. It is located in the south central part of the county near Bashford Manor. The poverty rate is 24.0 percent, and 58.0 percent of households are renter occupied. Furthermore, 55.0 percent of the renter households are cost burdened, devoting more than 30 percent of their income to rent, and all cost-burdened renters earn less than \$50,000. The majority of residents in this tract are people of color (53.7 percent). In the neighborhood typology, this tract is classified as Susceptible because of its vulnerable population and because the current home values are relatively low or moderate, but it is adjacent to areas with high or rapidly increasing home values.

Map 2 illustrates the **change** in eviction rates by census tract from 2009 to 2016.<sup>3</sup> While eviction rates declined in the vast majority of tracts, rates increased by more than 2 percentage points in five tracts, all of which are west of I-65. Two of these five are classified within the neighborhood typology, one as Early Type 1 (14.00) and one as Susceptible (27.00). Another 10 tracts experienced eviction rate increases between one and two percentage points. These tracts are again spatially concentrated west of I-65, although two are in eastern Jefferson County near Jeffersontown and Anchorage but note the total number of evictions in the Anchorage tracts is in the single digits.

3 This change over time reflects data averaged from 2005-2009 and 2012-2016 to align with ACS 5-year estimates.

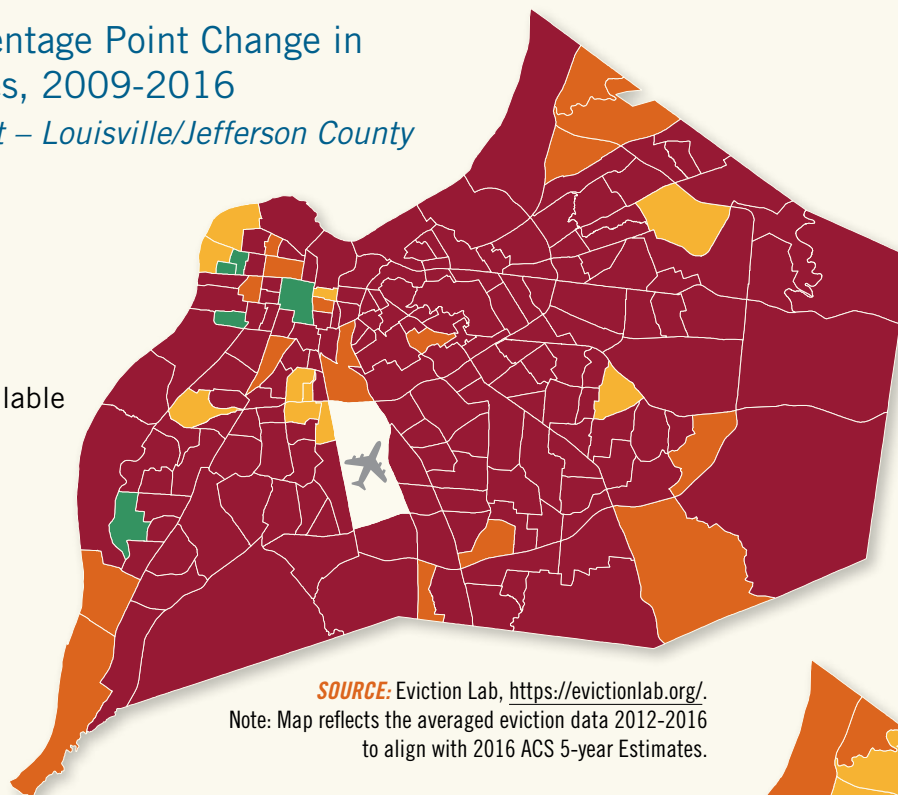
*"[Da'Marrion] is a familiar face in west Louisville. A few years ago he started his nonprofit Sowing Seeds with Faith, and it has grown to tutor and mentor hundreds of kids... The Portland apartment he lived in, owned by Mirage Properties, had raised his rent from \$400 to \$750 and told him that if he didn't pay it, he'd have seven days to leave. Even though [Da'Marrion] was without a lease, by law Mirage had to give him 30 days notice for a rent increase. 'This sounds to me like a landlord trying to squeeze out low-income people,' [Da'Marrion's attorney] Green argued. The case was ultimately dismissed... The moment [Da'Marrion's] case was dismissed... Mirage followed up with the proper 30-days notice about hiking up his rent. [Da'Marrion] says it rose to \$900. He felt wronged and didn't pay January's rent. 'It's Portland,' he'd explain later. 'And there were several substantial issues, maintenance issues that were never dealt with'" (Marshall 2018).*

Finally, Map 3 displays the change in eviction filing rates, which differs from eviction rates in that it shows where eviction proceedings were started but may not have continued to an eviction judgement. There are multiple reasons why an eviction may not proceed to a judgement, including that the tenant already vacated the property or negotiated with the landlord to remain in the unit. As noted above, even if a household is not forced to move, an eviction filing can still cause harm and is a barrier to obtaining housing in the future. From 2009-2016, the eviction filing rate declined in the vast majority of tracts in Jefferson County.

Similar to the change in eviction rates, six tracts experienced substantial increases in eviction filing rates, and rates rose by more than five percentage points in these tracts, one of which is an Early Type 1 neighborhood (14.00). These tracts with the highest increases in eviction filing rates are again west of I-65, with the exception of one tract near Jeffersontown. There were moderate increases (up to 5 percent) in eviction filing rates for 36 tracts; one-quarter of these places (9/36) are classified among the Susceptible, Early, or Dynamic types within the typology. These tracts are dispersed throughout the county, with about half west of I-65 and half east of I-65.

**Map 2: Percentage Point Change in Eviction Rates, 2009-2016**  
by Census Tract – Louisville/Jefferson County

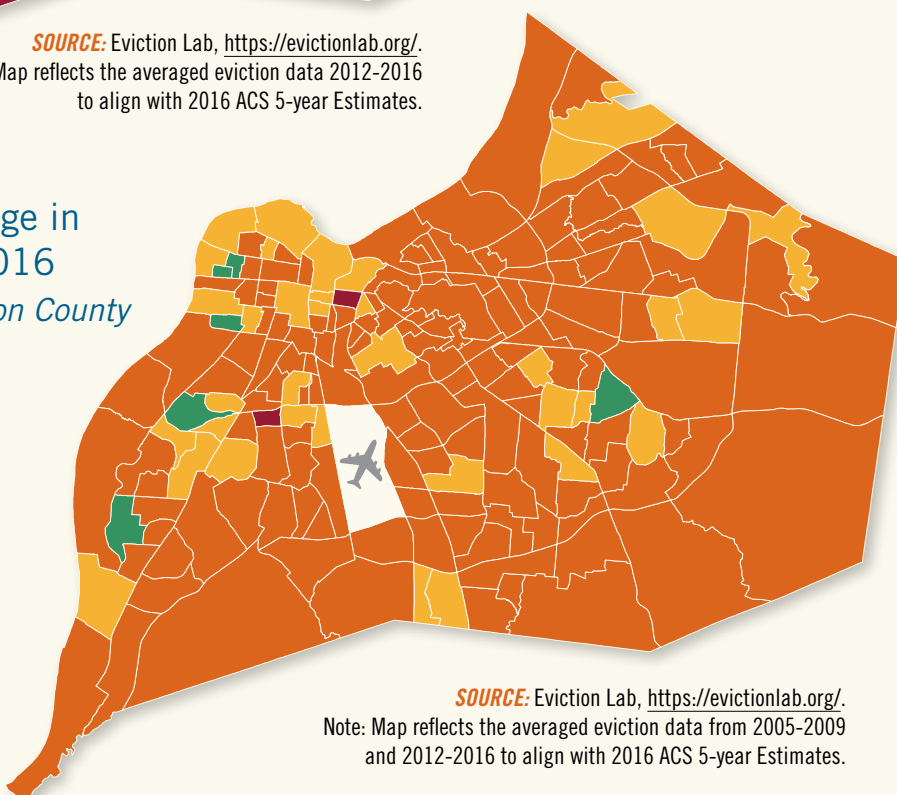
- -11.5%–0%
- 0.1%–1.0%
- 1.1%–2.0%
- 2.1%–4.6%
- No Data Available



**SOURCE:** Eviction Lab, <https://evictionlab.org/>.  
Note: Map reflects the averaged eviction data 2012-2016 to align with 2016 ACS 5-year Estimates.

**Map 3: Percentage Point Change in Eviction Filing Rates, 2009-2016**  
by Census Tract – Louisville/Jefferson County

- -75.6%–-25.0%
- -24.9%–0.0%
- 0.1%–5.0%
- 5.1%–17.1%
- No Data Available



**SOURCE:** Eviction Lab, <https://evictionlab.org/>.  
Note: Map reflects the averaged eviction data from 2005-2009 and 2012-2016 to align with 2016 ACS 5-year Estimates.

## Eviction Steps in Louisville/Jefferson County

Evictions create another barrier to finding housing, as landlords can screen potential tenants through the Jefferson County Sheriff's Office database of evictions which makes no distinction between eviction filings and eviction judgments in the record-keeping. Therefore, if a tenant paid back rent or negotiated a payment plan with the property owner, this information is not evident to landlords using the database (Ryan and Kanik 2018).

Eviction in Louisville/Jefferson County is regulated under Kentucky the Uniform Residential Landlord and Tenant Act (URLTA). URLTA sets forth the rules and regulations landlords and tenants must follow when renting property. The most common legal reason a landlord may evict a tenant is due to failure to pay rent or the tenant's violation of the lease of rental agreement. Once the landlord has established legal cause, he or she must give the tenant the proper notice. The length of the notice depends upon the reason for the eviction.



**SEVEN-DAY NOTICE TO PAY RENT** – The landlord may give the tenant seven days to pay rent before terminating the lease agreement. If the tenant does not pay rent during the seven-day period, the landlord can then file an eviction lawsuit against the tenant (Dillman 2018).



**FIFTEEN-DAY NOTICE TO REMEDY** – The property owner may give the tenant a 15-day notice to fix a lease or rental agreement violation. If the tenant fails to remedy the violation within the 15-day period, the landlord may file an eviction lawsuit.



**FOURTEEN-DAY UNCONDITIONAL QUIT NOTICE** – If the landlord has already given the tenant a 15-day notice to remedy within the past six months, and the tenant commits the same violation again, then the landlord can give the tenant a 14-day unconditional quit notice. This notice informs the tenant that the landlord is terminating the lease because the tenant committed the same violation of the lease agreement within a six-month period. The landlord is not required to give the tenant the opportunity to remedy on this second violation.



**REMOVAL OF TENANT** – Many tenants are not aware that landlords must win an eviction lawsuit in court in order to remove a tenant from a unit. Many who show up to court often appear without legal representation. Eviction is most certain for tenants that do not attend their court hearings. If the property owner wins the judgement, only a law enforcement officer with a court order may enforce the removal (Legal Aid Network of Kentucky 2009). The officer may not physically move any of the tenant's possessions and the property owner may only remove the possessions and place them outside for a period of 48 hours. After that period, they may remove the possessions from the property. In the state of Kentucky, it is illegal for property owners to force the tenant out of the unit without a court order, and the tenant may sue the landlord who tries. As such, property owners may not attempt to remove a tenant by other means such as changing the locks or shutting of the utilities.



**LANDLORD RESPONSIBILITIES** – A landlord must comply with all building and housing codes that affect health and safety and keep in good repair all facilities including but not limited to electrical, plumbing, sanitary, heating and cooling. If a landlord fails to keep a property in good repair, the tenant has several options available but must also follow certain procedures, including providing the proper notification (Dillman 2018).

## FORECLOSURES

### *Foreclosure Rates in Jefferson County*

In 2017, the foreclosure rate was 0.70 percent for Jefferson County and 0.65 percent for the Louisville MSA, both of which were much higher than the state rates of Kentucky and Indiana (0.20 percent and 0.21 percent, respectively) as well as the national rate of 0.50 percent. The foreclosure rate is equal to the total number of foreclosure filings occurring during the calendar year divided by total housing units. National foreclosure trends since 2005 are discussed further in Measure 7, along with trends at the county level for places within the Louisville MSA (p. 37).

### *Foreclosure Sales in Jefferson County Zip Codes*

Using data from the Jefferson County Circuit Court on foreclosure sales, we analyzed the distribution of foreclosures across zip codes in Jefferson County, based on properties that received orders of sales (or commissioner sales) in 2017. This differs from the analysis in Measure 7, which relies on foreclosure filing data. Commissioner's sales are a conservative estimate of foreclosures in that they only reflect the properties sold at auction, rather than total foreclosure filings, which are indicative of the initiation of the foreclosure process.

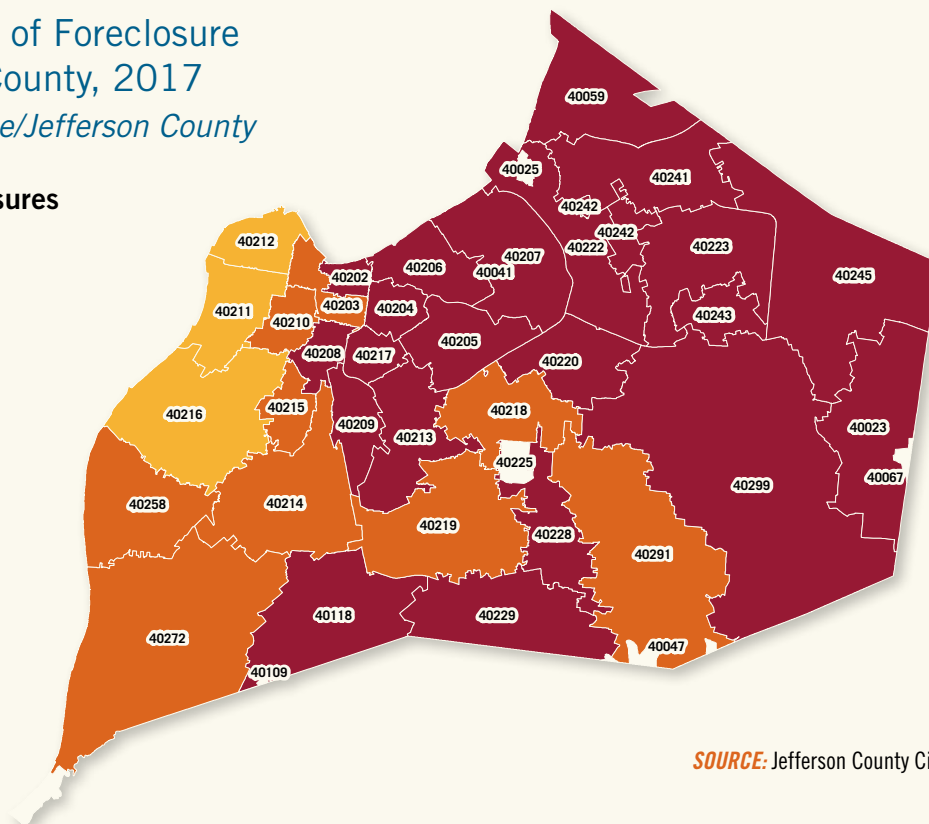
However, the Commissioner's sales data are for all properties (not just residential).

Map 4 shows the distribution of foreclosure sales across Jefferson County by zip code. The majority of zip codes contain 3.0 percent or less of the total foreclosure sales in Louisville and these zip codes are geographically concentrated in the eastern part of the county. Collectively, these 23 zip codes have just over one-quarter (26.3 percent) of all foreclosure sales in Jefferson County. Nine zip codes each account for between 3.1 and 9.0 percent of foreclosure sales. These zip codes are located in southwest, southeast, and west Jefferson County, and account for 44.2 percent of all foreclosure sales. Finally, nearly three of every ten (29.5 percent) foreclosure sales occur in just three zip codes (40212, 40211, and 40216), and each of these zip codes account for more than 9.1 percent of total foreclosure sales in Louisville. These three zip codes are adjacent and form part of the county's western boundary. These zip codes were also among the places with the largest shares of foreclosure filings in 2007 and 2005, according to the *Louisville's Foreclosure Crisis* report (MHC 2008), highlighting the enduring nature of the spatial concentration of foreclosure in high poverty and majority non-white communities.

**Map 4: Distribution of Foreclosure Sales in Jefferson County, 2017**  
*by Zip Code – Louisville/Jefferson County*

#### Percent of Total Foreclosures

- 3.0% or less (each)
- 3.1%–9.0% (each)
- 9.1% or more (each)
- No Data Available



## Foreclosure Process in Kentucky and Indiana

The mortgage foreclosure process involves a series of complicated steps by which the homeowner's right to property is terminated by course of default payment on a loan. Like most states, Kentucky and Indiana follow the judicial foreclosure process, which define the actions taken through the court system. Upon non-payment by the borrower, (90-day delinquency is common practice), the lender sends a notice of default to begin the pre-foreclosure phase. Although not a legal requirement, many states, including Kentucky and Indiana, offer pre-foreclosure mediation to help prevent foreclosure or negotiate a fair agreement (e.g. LMG's Foreclosure Conciliation Project (LMGV&PPA 2018) or the Indiana Foreclosure Prevention Network (IFPN 2018)). In Jefferson County, local law provides the homeowner the right to a "conciliation conference" by which the borrower can engage in a process to work things out to prevent the foreclosure.

Once the foreclosure is filed, the borrower has a set period to respond to the complaint (20 days for both Kentucky and Indiana). Two responses trigger action, the non-response resulting in a "default judgement" and a summary judgement. The default judgement proceeds to a scheduled foreclosure sale, whereas a summary judgement reflects a judge's recommendation and final rule on whether to sign the judgment and issue an order of sale (Metropolitan Housing Coalition 2008). In the contested cases, the case proceeds as a regular civil action. If the judge signs the order to proceed with the sale of the foreclosed loan, the case is sent back to the sheriff's (Indiana) or commissioner's office (Kentucky) in order to prepare the legal notice for selling the property at auction. The property is then sold at auction to the highest bidder and the sheriff/commissioner issues the new deed to that party upon payment.

Following the auction and new title claim, Kentucky's process includes a "right of redemption" period of up to six months. The former deed holder can reclaim the title to the house if the property sells at auction for less than 2/3 of its appraised value with the option to buy back the property for the price paid at the auction plus 10%. Indiana foreclosure laws do not provide this option.

Finally, in both Indiana and Kentucky, if the former homeowner has not vacated the property voluntarily, the foreclosing party may proceed with an eviction against the former owners as an extension of the foreclosure action. Renters are protected by right following the foreclosure sale under the federal 2009 Protecting Tenants at Foreclosure Act (PTFA), which provides the right to stay for at least 90 days after the court issues the deed transfer to the new property owner or until the lease ends, whichever is longer (LAS n.d.).

*"Vicki [. . .] was 28 years old when she and her parents co-signed a deed for her Mulberry Street home, 32 years ago. Her dad hadn't thought she could find a house she'd be able to afford, [she] said. But with a \$1,460 down-payment, the Schnitzelburg home was a steal. Now, at 60, [Vicki] doesn't think anything is a steal. She counts her years in debt that's piled up, from student loans to hospital bills. And she tears up when talking about potentially losing the only home she's ever owned. "It's been a whole lot of stuff, and it's all snowballed," [she] said. "I've been fighting to save this house since 2010." ... By May of this year, [Vicki's] home was foreclosed on again, with court documents estimating her amount to be raised at \$110,000 – more than three times the property's original price. A letter sent to [Vicki] in June states that she owes more than \$11,000 in past due payments, late charges and attorney fees. On Aug. 4, a judge approved the house for sale. Just a week later, [Vicki] received her sale date: Sept. 29. If the house sells at auction, real estate website Realty Trac estimates an investor could make nearly \$70,000 in profit by flipping the house. ... "I always figured that when I retired, I would have this house," Vicki [. . .] said. "I could rent it out, and that would mostly pay for the house payment and that would be my extra income. If I lose this house, I lose everything" (Loosemore 2017).*

# Characterizing Neighborhood Dynamics and Displacement Risk Type

In addition to analyzing eviction and foreclosure data as measures of involuntary displacement, other elements of neighborhood change are associated with involuntary displacement. Many of those elements are captured in a neighborhood typology approach used in both academic (Freeman 2005) and policy-oriented research (Bates 2013; Just Cause 2014). We describe this method in more detail on page 44.

This approach attempts to capture the multidimensional process of one type of neighborhood change – gentrification. The neighborhood typology classifies census tracts experiencing substantial changes in terms of the following three indicators:

- **VULNERABILITY** (share of renter households, people of color, population without a bachelor’s degree, and households in poverty)<sup>4</sup>
- **DEMOGRAPHICS** (share of homeowners, white population, the population with a bachelor’s degree, and median household incomes), and
- **HOUSING MARKET CONDITIONS** (changing median home values, home value appreciation rates, and adjacency to tracts with large changes in overall home values or rapidly appreciating home values).

Changes at the census tract level are benchmarked to Jefferson County, so that the local context is taken into consideration. Neighborhoods (census tracts) with substantial change are then grouped into one of six categories – **Susceptible, Early Type 1, Early type 2,**

4 The designations of certain populations as ‘vulnerable’ is reflective of the ways in which these groups have been historically disadvantaged through housing policies and other practices that tend to privilege white people, homeowners, and persons of higher incomes/educational attainment.

**Dynamic, Late, or Continued Loss.** These categories are explained in Figure 3 and in the online methodological appendix. Rather than observing gentrification as a static outcome (Zuk et al. 2018), this typology characterizes gentrification-related change in different phases. We selected change over a 9-year period to capture the end of the Great Recession, 2009 through the most recently available 2016 ACS five-year estimates.

The analysis examined all tracts in Jefferson County (n= 190), excluding the airport tract. The results characterize 28 tracts in one of the six stages of neighborhood change that illuminate risks of involuntary displacement. Figure 4 summarizes the frequency of tracts in each the six types<sup>5</sup>, and Map 5 displays where these tracts are located in Jefferson County. The next section presents descriptions of the typology categories, with a more detailed account of notable tracts in each group.

**Susceptible Tracts (n= 11)** *are near neighborhoods with high value or accelerating home values, but the home values in these tracts remain low or moderate and have low appreciation rates. These tracts contain vulnerable populations, but they have not experienced substantial demographic change.*

5 It is also important to note that this typology does **not** capture all kinds of neighborhood change. Thus, the tracts that do not fall within one of the six types described below should not be interpreted as irrelevant or unimportant, they simply have not followed change patterns that align with the way in which we have chosen to operationalize proxy measures for involuntary displacement. Additionally, it is important to recall that neighborhoods not identified within one of the six types (areas in grey on Map 5) may have changed in ways similar to those described here, but not during the period that we observe (i.e. before 2009 or after 2016).

Figure 3: Neighborhood Typology Definitions

Neighborhood type	Description	Vulnerable population	Demographic Change	Housing Market Condition
Susceptible	Vulnerable populations near neighborhoods with increasing home values	Yes	No	Adjacent
Early Type 1 (property shifts)	Vulnerable populations with increasing home values	Yes	No	Accelerating
Early Type 2 (population shifts)	Vulnerable populations and demographic change, near neighborhoods with increasing home values	Yes	Yes	Adjacent
Dynamic stage	Vulnerable populations, demographic change, and increasing home values	Yes	Yes	Accelerating
Late stage	Vulnerable populations, demographic change, and high home values	Yes	Yes	Appreciated
Continuous Loss	Demographic change and high home values	No	Yes	Appreciated

SOURCE: Adapted from Bates (2013)

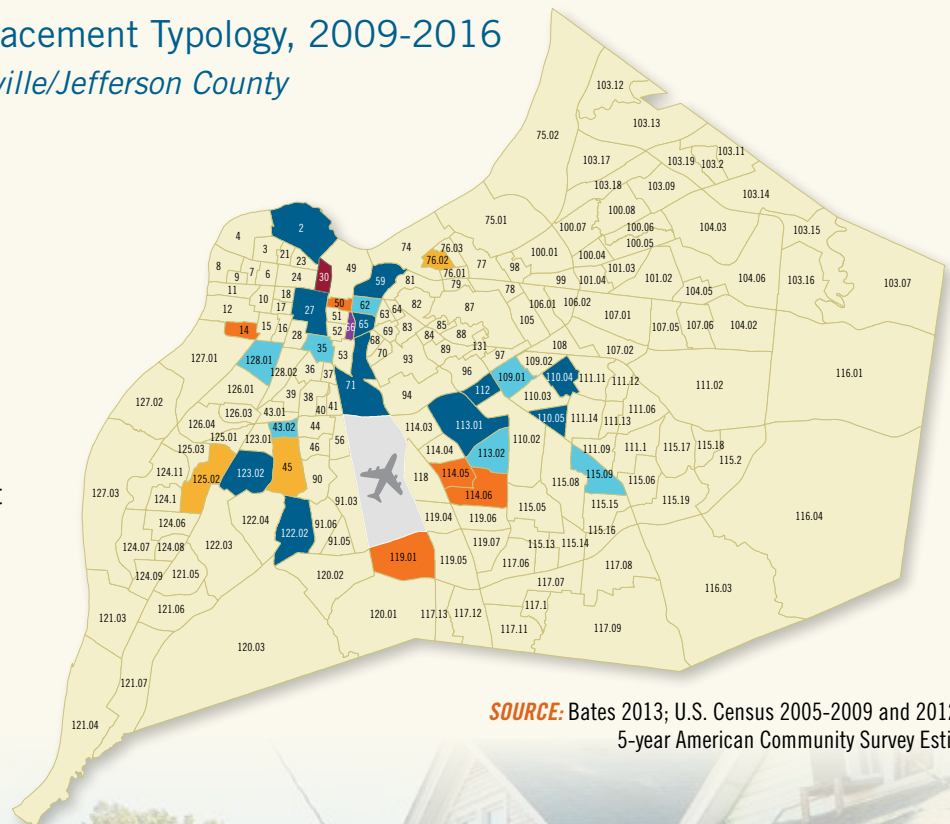
Figure 4: Average Change in Neighborhood Types, 2009-2016

Neighborhood type	Number of Tracts	Median Home Value	Median Household Income	Share of Owner-Occupied Housing Units	Share of Non-Hispanic White	Share of persons with a Bachelor's Degree
Susceptible	11	-17.8%	-6.1%	-8.7%	-5.6%	-1.2%
Early	8	4.3%	-10.8%	-7.5%	-8.1%	3.0%
Early Type 1	5	12.0%	-14.9%	-9.9%	-16.4%	1.4%
Early Type 2	3	-8.6%	-3.9%	-3.5%	5.7%	5.7%
Dynamic	8	3.4%	42.2%	-2.0%	10.2%	4.4%
Late	0	—	—	—	—	—
Continued Loss	1	9.2%	8.3%	1.6%	32.2%	23.4%
Jefferson County		-4.3%	-1.6%	-4.2%	-4.4%	3.7%

Map 5: Risk of Displacement Typology, 2009-2016  
by Census Tract - Louisville/Jefferson County

#### Neighborhood Types

- Susceptible
- Early Type 1
- Early Type 2
- Dynamic
- Continued Loss
- Not Classified
- Russell Dynamic Tract
- No Data Available



**SOURCE:** Bates 2013; U.S. Census 2005-2009 and 2012-2016 5-year American Community Survey Estimates.

Photo: Rob Gorstein

In Jefferson County, 11 tracts were classified as **Susceptible** to involuntary displacement (2.00, 27.00, 59.00, 65.00, 71.00, 110.04, 110.05, 112.00, 113.01, 122.02, and 123.02). These tracts tend to be found on the periphery of Dynamic and Early areas and are located throughout the county with about half on either side of I-65 (Map 5).

On average, the median home value in the **Susceptible** tracts was \$101,409 in 2016, lower than Jefferson County overall (\$154,100). Since 2009, median home values declined by an average of 17.8 percent in these 11 tracts. Concurrently, renter-occupied housing units became more prevalent in **Susceptible** tracts, as owner-occupied units declined by an average of 8.7 percent. This is more than double the 4.2 percent drop in owner-occupied units experienced countywide. The non-Hispanic white population decreased in most of the **Susceptible** tracts, falling on average by 5.6 percentage points. Each **Susceptible** tract's characteristics and history shape investment impacts on residents.

For example, Tract 59.00 includes much of the Phoenix Hill and Butchertown neighborhoods, as well as the East Market Street commercial district. This area is perceived by many as one that has already experienced significant neighborhood change over the past five years. However, the tract's median home value declined by 24.4 percent from 2009 to 2016 while median household income increased by 3.1 percent. Simultaneously, poverty rates remained high, 44.1 percent, 60.1 percent of residents were persons of color in 2016, and there was a slight decrease in white residents, 2.3 percent from 2009 to 2016. Furthermore, over 90 percent of the tract households are renter. While all of this indicates vulnerable populations, the analysis does not capture change in the rental market and therefore suggests the need to do so in further analyses.

Overall, residents in this and other **Susceptible** neighborhoods face a greater risk of displacement. Recent investments around East Market Street resulted in commercial and infrastructure improvements and future policy should focus on ensuring **existing** residents can take advantage of these new amenities. In **Susceptible** tracts, wholesale demographic change has not yet taken place and there is an opportunity to ensure the residents of these areas can afford to stay, for instance, by requiring affordable rental units in new developments or limiting the conversion of units into short-term rentals.

.....

***Early Tracts (n= 8)** are neighborhoods with low to moderate home values in 2016. **Early Type 1** tracts have accelerating home values and vulnerable populations, but do not yet exhibit related demographic change. **Early Type 2** tracts are adjacent to neighborhoods with accelerating home values, are beginning to undergo demographic change, and contain vulnerable populations.*

.....

Eight tracts are characterized as **Early Tracts**. Five of these are **Early Type 1** tracts (14.00, 50.00, 114.05, 114.06, and 119.01) where home values are accelerating, **but** there has not yet been notable demographic change, and three are **Early Type 2** tracts (45.00, 76.02, and 125.02) which **are changing demographically** and are adjacent to tracts with accelerating home values.

Two **Type 1** tracts are located in the neighborhoods of Old Louisville and Park DuValle, another is due south of the airport, and two adjacent tracts intersect Fern Valley Road near the General Electric facility in the northern part of Okolona and Newburg. Two **Type 2** tracts are located in the southern portion of the county, one (45.00) partially in Hazelwood, adjacent to and including parts of Iroquois Park and one (125.02) borders Dixie Highway to the west in the northern section of Pleasure Ridge Park. The remaining **Type 2** tract (76.02) includes part of the Clifton Park neighborhood, northeast of downtown.

Median home values in the five **Early Type 1** tracts increased by an average of 12.0 percent from 2009 to 2016, whereas in **Type 2** tracts, home values declined by an average of 8.6 percent. All of the **Early tracts** contain larger shares of vulnerable populations as compared to the county as a whole. However, on average, **Type 1** tracts have larger percentages of people of color (69.6 percent) compared to tracts characterized as **Type 2** (27.2 percent). In both **Type 1** and **Type 2**, the average percentage of renters is above 50 percent, average poverty rates are near 30 percent, and the average percent without a bachelor's degree is above 80 percent. The three **Type 2** tracts differ from **Type 1** tracts in that while their percentage of residents with a bachelor's degree remains below the county, that percentage increased between 2.0 and 8.7 percent in each. This suggests more change is coming.

Tract 50.00 is categorized as a **Type 1** tract. Located in the northern part of Old Louisville, this area is commonly identified as part of SoBro (South of Broadway). This area once had more Victorian homes such as those further south into Old Louisville, but over time, surface parking lots supporting automobile sales and other manufacturing uses came to dominate the urban fabric (LMGP&DS 2007). This area is now a transition zone from the Central Business district to the historic preservation zone of the Old Louisville neighborhood. The median home values of the fewer than 100 owner-occupied households in this tract increased by 43.8 percent from 2009-2016. The tract maintained larger shares of vulnerable populations as compared to the county but did not see major changes in demographics. More recently, investments in the area by Spalding University and Simmons College could affect vulnerable residents and renters if housing values continue to rise (Jones 2017; Finley 2018).

By comparison, Tract 14.00, also an **Early Type 1**, includes a large portion of the Park DuValle neighborhood, and has a very different history and neighborhood context than the northern part of Old Louisville. Starting in 1996, the Cotter Lang public housing units in this neighborhood were demolished as part of a HOPE VI grant and replaced with a mixed-income community of new single-family homes, townhomes, and apartments. Median home values were \$145,800 in 2016, an increase of 6.0 percent from 2009. The tract is 99 percent black/African American with 35.0 percent of housing units owner-occupied in 2016, a decrease of 4.7 percentage points since 2009. This rate is similar to homeownership rates among blacks/African Americans in Jefferson County (35.8 percent) in 2016 and therefore reflects the disparate access to homeownership compared to whites. Median household income declined by 17.8 percent since 2009 to \$27,642 in 2016, also well below the Jefferson County median of \$50,099 in 2016. The 2016 poverty rate remained above 30 percent, double the county level of 16 percent. Finally, while residents with a bachelor's degree increased by 2.6 percentage points from 2009, the rate in 2016 (15.3 percent) was half the rate for all of Jefferson County (31.8 percent). This tract must be understood in the context of its history connected to the HOPE VI redevelopment and the resulting residential displacement in the late 1990s and early 2000s. The neighborhood had already experienced extensive displacement prior to the dates covered by the typology. Since home values increased while income decreased, and poverty and education remained below county levels, many current

residents are at risk for future displacement, as they continue to face ongoing economic challenges, especially if their home values continue to rise faster than the countywide rate.

***Dynamic tracts (n= 8)** experienced high appreciation rates over the 2009-2016 period, but still have relatively low or moderate home values. They exhibit demographic change indicative of displacement, yet still have vulnerable populations.*

Seven **Dynamic** stage tracts are found in or contain portions of the following neighborhoods or places - Smoketown (tract 62.00), Algonquin (tract 35.00), Hallmark and northern parts of Shively (tract 128.01), Newburg (tract 113.02), most of Hazelwood (tract 43.02), Bon Air (tract 109.01), Fern Creek (tract 115.09) and part of Russell (tract 30.00).

All **Dynamic** tracts exhibit **accelerating** home values, with larger percent increases in home values from 2009-2016 than Jefferson County. Real home values grew on average by 3.4 percent from 2009-2016 with the largest increase (21.6 percent) in tract 35.00. By contrast, home values decreased by 4.3 percent in Jefferson County. These tracts also exhibit **demographic change** indicative of potential displacement where areas become wealthier and whiter. In these tracts, the percentage white, non-Hispanic population increased on average by 10.2 percent and the median household income increased by 42.2 percent on average compared to the rest of the county.

In **Dynamic** tracts, between 2009 and 2016, homeownership rates decreased on average, but by a smaller rate, 2.0 percent compared to 4.2 percent, than the county. Both of these trends differ from the Louisville MSA, where homeownership rates were on the rebound from the recession edging toward 70 percent by 2017 (see Measure 5). Tract 43.0 showed a particularly large increase (12.1 percent) in homeownership. Finally, Dynamic tracts still contain concentrated populations **vulnerable** to displacement. They still experience high average rates of poverty (34.0 percent) and lower average levels of educational attainment (86.3 percent without a bachelor's degree) and are home to more renters (62.3 percent) and persons of color (57.7 percent), when compared to the county.

**Dynamic** neighborhoods are in the midst of demographic and housing market changes, but there may still be an opportunity to mitigate the involuntary displacement of existing residents, because even as home values are increasing, they remain relatively low or moderate compared to the rest of Jefferson County. For example, in tract 113.02 near Newburg, the median home value in 2016 was \$83,300, compared to \$154,100 for Jefferson County. Housing values remained stable in this tract while Jefferson County home values decreased by 4.3 percent. Median household income increased by 47.5 percent from 2009 to 2016 to \$34,607 remaining below the Jefferson County median of \$50,009. The poverty rate was 35.7 percent in this tract and the mix of owner and renter-occupied units was close to a 50-50 split. Thus, residents' risk of displacement would lessen with the retention of affordable rental and owner-occupied housing in this and other Dynamic neighborhoods.

Part of the Russell neighborhood (specifically, tract 30.00) is characterized as **Dynamic** because of relevant demographic change as well as the presence of vulnerable populations when compared to the county. However, this area is not easily compared to others since there are zero owner-occupied housing units in tract 30.00, so no change from zero to zero does not mean positive stability. As previously noted, this tract is currently undergoing massive reinvestment through the Choice Neighborhoods Grant, and other investments in the broader Russell neighborhood. These investments will increase pressure on existing residents in the neighborhood that are vulnerable to displacement and induce further demographic changes.

***Late tracts (n=0)** had low or moderate median home values in 2009, but experienced high appreciation over the decade and are now high-value tracts. They have experienced displacement-related demographic change, and still have vulnerable populations.*

Notably, no tracts in Jefferson County meet the definition of a **Late** tract. However, since anecdotal evidence suggests this type of neighborhood change might have occurred in areas east of the University of Louisville, such as Germantown or Schnitzelburg, we take a closer look at one such tract.

Tract 68.00, for example, is comprised of part of the Schnitzelburg neighborhood north of Texas Avenue. This tract is experiencing housing market and demographic changes that likely reflect gentrification, but it has fewer vulnerable households – compared to Jefferson County – and thus fewer people at risk for displacement due to these changes. The median home value in 2016 was \$111,900, a 0.1 percent increase since 2009, which is comparatively strong since median values declined by 4.3 percent in Jefferson County over all. Since 2009, median household income increased by 9.8 percent to \$45,458, but remained below the Jefferson County median (\$50,009). The tract experienced demographic change that aligns with gentrification - increasing in its share of homeowners, non-Hispanic whites, and persons with a bachelor's degree, and median household income. However, it does not have a large presence of vulnerable households and its poverty rate (16.5 percent) was only slightly higher than Jefferson County in 2016.

***Continued Loss (n=1)** tracts have median home values that appreciated at among the highest rates in Jefferson County from 2009-2016. They also show demographic change but have small vulnerable populations.*

One tract (66.00) was classified as **Continued Loss**. This area comprises the eastern portion of Old Louisville extending two to four blocks on either side of South Brook Street from Hill to Kentucky. In 2016, median homes values were \$170,800, above the Jefferson County median of \$154,100, and increased by 9.2 percent since 2009. The percent of the population with a bachelor's degree increased by 23.4 percentage points, the second largest increase among all census tracts since 2009. Similarly, the percent non-Hispanic white increased 32.2 percentage points, the largest overall increase among all census tracts since 2009. While real median household income increased by 8.3 percent, the poverty rate remains above 30 percent. Furthermore, the tract is predominantly renter-occupied, and 18 percent of the tract's residents are people of color. Based on this analysis, it is particularly important to retain affordable rental housing in this tract as a means of protecting the remaining population in this tract at risk for displacement.

# POLICY AND PROGRAM RECOMMENDATIONS

The data and analysis in this report contributes to ongoing conversations about involuntary displacement and neighborhood change in Louisville. Eviction, foreclosure, and neighborhood change are examples of processes that can lead to involuntary displacement. Policymakers should consider these processes and how they result in physical involuntary displacement of existing residents as they make public investments and partner with private developers. In addition, attention should also be given to problems that arise when neighborhood change results in an influx of new residents with different socio-economic characteristics than existing residents, posing additional, potentially negative, community-wide effects. For example, new residents may lack an understanding and appreciation of cultural and social traditions of existing residents. A neighborhood's existing political power could be diluted. For existing residents that remain in the neighborhood and are not displaced, "they may suffer a loss of place as commerce, culture, civic life, aesthetics, and the people living around them become unaffordable, unfamiliar, or unwelcoming" (Cohen 2018: 2). "People can be displaced — and unable to (re)construct place — without spatial dislocation" (Davidson 2009: 228).

Policy options are often framed as a binary choice — no investment that perpetuates neighborhood decline or reinvestment with unavoidable displacement. This is a false dichotomy. Each of the public and private investments previously noted taking shape in Louisville, has the potential for involuntary displacement and further concentration of prosperity into the hands of the few. Displacement can occur through a variety of direct, indirect, and exclusionary forces. Therefore, the responses needed to address this issue must be comprehensive. We highlight existing policies and programs that address different aspects of involuntary displacement. Each is always under budgetary threat and thus precarious. We follow with selected examples of efforts from other cities that encourage prosperity without displacement.

## LOUISVILLE EFFORTS

### Eviction and Foreclosure Intervention Programs

*Louisville Metro Government's (LMG) Office of Resilience and Community Services*

#### ► Financial Assistance Program

The Financial Assistance Program provides emergency funds for households that meet eligibility criteria that can be used for rent, mortgage,



## FOOD RELATED CULTURAL STABILITY

*Changes to a neighborhood's food landscape provides one example of social and cultural changes that affect original residents. For instance, an increase in food retailers with high-quality, but high-priced food that is unaffordable to existing residents, combined with newcomers not patronizing longstanding local businesses could result in overall reduction of local businesses that cater to the needs of long-term residents or the loss of ethnic and cultural food practices rooted in a neighborhood's history (Cohen 2018; Deener 2007; Pearsall 2012).*

*Strategies to mitigate food related impacts in changing neighborhoods, includes increasing access to healthy, affordable, and culturally appropriate food; including incentives for existing food retailers and manufacturers in new development processes; promoting retail diversity through zoning changes and incentive programs; requiring inclusion of neighborhood-serving food retail for publicly funded projects; enacting community benefits agreements with supermarket chains that require local hiring and affordable pricing; promoting food cooperatives that ensure affordability; and protecting urban agriculture sites through permanent long-term tenure Cohen (2018).*

deposits, or utility payments (LMGR&CS 2018). Funds are distributed through the eight regional Neighborhood Place locations.

#### ► Low Income Home Energy Assistance Program (LIHEAP)

LIHEAP provides utility payment assistance for low-income residents. The program is open to households with incomes at or below 130 percent of federal poverty guidelines. Addressing utility costs can help keep people in their homes. Furthermore, households with utilities included in the rent are eligible for the program if they are facing eviction.

#### ► Protect My Kentucky Home

This statewide program assists homeowners who are currently delinquent or facing financial problems that may result in mortgage delinquency. The program connects homeowners to free HUD-certified counseling agencies.

## ► Kentucky Unemployment Bridge Program (UBP)

Homeowners who have recently experienced job loss or reduction in income are eligible for this forgivable loan that assists with mortgage payments (KHPC 2018).

### *Legal Aid Society Louisville (LAS)*

The LAS hosts bi-monthly Tenants' Rights and Foreclosure clinics, which offer access to attorney's and the opportunity to ask questions regarding eviction and foreclosure processes, as well as information on individual rights and potential alternatives to foreclosure or eviction. These clinics include instructions and forms to demand the return of a security deposit, how to make a written request related to maintenance issues, and other aids for self-advocacy. LAS also provides information on foreclosure rescue scams, the federal Making Home Affordable program, and the state UB Program (LAS n.d.).

### *Louisville Urban League (LUL)*

The LUL's Center for Housing & Financial Empowerment provides Foreclosure Counseling services that assist homeowners who are delinquent in their mortgage payments (LULa n.d.). The Rental Readiness program provides counseling for renters and includes information on both tenant and landlord rights and responsibilities, which may help tenants mitigate eviction proceedings (LULb n.d.).

## Property Tax Relief

LMG property tax relief programs could help homeowners at risk of involuntary displacement if augmented or modified.

**Assessment Moratorium Program:** The current program provides a 5-year moratorium of selected local tax assessments for residential and commercial buildings that are at least 25 years old and meet specified guidelines:

- cost of rehabilitation is at least 25 percent of improved value; OR
- is located in a census tract where at least 70 percent of residents are at 80 percent median income for Jefferson County or 20 percent of residents are living below the poverty level; in these locations, cost of rehabilitation must be at least 10 percent of improved value; OR
- be LEED certified upon completion of improvements (LMGCR 2018).

This program could be redesigned or expanded to focus on protecting homeowners in neighborhoods vulnerable to displacement, by limiting the moratorium to properties in those at risk areas and increasing the period of the freeze on tax increases.

**Disability Exemption:** Applies to persons who are 100 percent disabled, and own the property that is also their primary residence. The tax exemption for 2017-2018 is \$37,600 (JCPVAa n.d.).

**Homestead Exemption:** Applies to property owners 65 and over who own their primary residence. The tax exemption for 2017-2018 is \$37,600 (JCPVAb n.d.).

## Education, Empowerment, and Action

### *Home Repair*

**LMG's Office of Housing and Community Development**, and non-profit organizations such as **New Directions Housing Corporation**, assist low-income homeowners in need of home repairs (LMGH&CD 2018; NDHC n.d.). These programs can reduce the cost burden of home repairs, allowing homeowners to stay current on mortgage payments or lessen pressures to sell their home.

### *Louisville Urban League's "Stop! Don't sell, yet" Campaign*

In August 2018, LUL started the "Stop! Don't sell, yet" campaign (Bard 2018). Speculators seeking to take advantage of the predicted rise in real estate values in Russell and other areas in western Louisville neighborhoods where there are recent planned public and private investments are targeting current homeowners. LUL informs homeowners and residents in western Louisville specifically about their options to protect them from predatory home speculators and ensure they understand the value of their property.

### *Black Lives Matters Louisville (BLM)*

The Housing Team of BLM Louisville is engaged in direct work that includes purchasing and renovating homes for youth and emergency family housing through fund raising efforts and donations. BLM solicits volunteers to assist with home repairs, works to clear liens from property titles, educates people about home purchases through the auction system, and empowers residents to take ownership within their neighborhoods.

### *Russell: A Place of Promise*

In August 2018, LMG, Cities United, and The William R. Kenan, Jr. Charitable Trust, announced the creation of

the ‘Russell: A Place of Promise’ initiative (LMG 2018b). Supported by a \$5 million grant, this program will support equitable community development, build community wealth, and curtail displacement in Russell. The initiative will focus on creating affordable housing, new jobs, and business ownership opportunities. The goal is to ensure the current residents are the beneficiaries of ongoing and future investments in the Russell neighborhood and to create a standalone community-owned development organization. The efforts described above create a foundation for addressing involuntary displacement that should be supported and augmented. However, gaps remain. There are other relevant programs and policies that could contribute to a more comprehensive approach to promoting prosperity without displacement.

## ADDITIONAL POLICY AND PROGRAM OPTIONS

### Cooperative Ownership and Community Land Trust Models

Nationally, cooperative land ownership and community land trust models offer promising approaches to help residents remain in neighborhoods where home values and rents are increasing. These strategies can build wealth through homeownership for low-income households and paths to permanently maintaining affordable housing (Ehlentz and Taylor 2018). For example, in recent years, more than 200 mobile home parks have transitioned to resident-owned communities, many with the assistance of ROC USA, a non-profit organization that assists with the process (Golden 2018).

### Right-of-Return to historically African American neighborhoods

In Portland, OR, the ‘Pathway 1000 Initiative’ addresses historical and current displacement in historically African American neighborhoods head-on. The goal is to build 1,000 new homes and create opportunities for previously displaced African American residents to return to these neighborhoods. The program offers down-payment assistance and affordable housing dollars in historically African American neighborhoods (Pope 2016).

### Community Benefit Agreements and Community Impact Reports

Planning processes can proactively address involuntary displacement by including community input **before** major reinvestments take place, prioritizing the concerns of

existing residents, and offering a means through which the needs of these residents are incorporated into development plans. **Community Benefit Agreements** allow for negotiation between the neighborhood and developers, with a focus on ensuring that project benefits align with residents’ needs. Similarly, a **Community Impact Report**, like an environmental impact report, analyzes project costs, benefits, and outcomes to the neighborhood, and identifies ways to mitigate negative consequences (Bates 2013). Cities can require these in any project receiving public incentives or investment.

### Enhancing Tenants Rights

Enhancing and expanding tenants’ rights should be a core element of all housing policy in Louisville. Kansas City, for example, recently proposed a five-year housing plan that limits the power of landlords to use prior evictions (more than five years old) as a screening tool and expands discrimination protections to source of income (e.g. Social Security or Section 8 vouchers) (Turque 2018). These types of policies could be incorporated by modifying the Housing section in *Plan 2040: A Comprehensive Plan for Louisville Metro*, and the Louisville/Jefferson County Housing Needs Assessment that will be released in late 2018. This could be addressed by Louisville’s emerging **Eviction Diversion Working Group**.

### Short-Term Rentals

As the short-term rental market continues to grow in Louisville, LMG has proposed changes to the existing ordinance regulating these units, including limiting the allowed number of individuals per unit, requiring a local contact, and fining persons advertising unregistered rentals (Bowling 2018c). The effects of increased short-term rentals on rental affordability, involuntary displacement, and availability of rental units overall, has yet to be considered. Research in other cities indicates short-term rentals are related to rising rents, fewer total units, and increased property values, all components that lead to involuntary displacement (Merante and Horn 2016).

**In conclusion, the current policies, programs, and community efforts along with those suggested above will work best in conjunction with other legislation, policy, and practice that support equitable planning and development. This report serves as a resource to encourage deeper discussions around policy change and investment reallocations towards *prosperity without displacement*.**

## Concentration of Subsidized Housing

In this report, subsidized housing units are classified as either public housing, Section 8 Housing Choice Voucher, or Section 8 Project-Based housing units. There are a total of 19,066 subsidized housing units in Louisville/Jefferson County. This is an increase of 29 subsidized housing units from 2017.

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 representing no change over the past two years. Roughly one-third of all subsidized housing units are located within districts 4 and 6 alone. See Maps 6, 7, and 8; Figure 5.

In an effort to address disparate impacts of policies that lead to Racially/Ethnically Concentrated Areas of Poverty (R/ECAP), HUD developed a method using U.S. Census data that identifies such areas, by census tract. A R/ECAP is a census tract with a population that is 50 percent or more non-white and has a poverty rate exceeding 40 percent or one that is three or more times the average tract poverty rate for the metropolitan area (whichever threshold is lower) (HUDa n.d.).

The maps in this measure, and others 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. The population within these R/ECAPs are represented by Louisville Metro Council districts 1, 2, 3, 4, 5, 6, 13, and 15.

### Public Housing

There are 4,565 total public housing units in Louisville /Jefferson County. Out of the 4,565 units, 3,727 are occupied and 838 are vacant. It is important to note that LMHA is in the process of implementing the Choice Neighborhood grant that involves razing the 758 housing units (1,317 bedrooms) in Beecher Terrace and providing a one-for-one replacement of each as part of the revitalization process (LMHA n.d.). The vacant unit number without including Beecher Terrace units that are in transition, is 431. A majority of public housing units (75 percent) continue to be located in Metro Council districts 4 and 6. Districts 2, 7, 8, 11, 13, 14, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, and 26 each continue to contain less than one percent of the total public housing units for Louisville /Jefferson County. See Map 6.

### Section 8

Louisville/Jefferson County grants a total of 14,501 Section 8 (housing choice and project-based) rent subsidies. Section 8 Housing Choice Vouchers that give the individual some choice of where to live account for roughly 64 percent (9,224) of all Section 8 units in Louisville/ Jefferson County. The remaining 36 percent (5,277) are project-based,

where the subsidy goes to the owner of the rental unit in order to offset costs for offering lower rent.

While all Metro Council districts have at least one type of Section 8 subsidized units, 69 percent of all Section 8 housing in Louisville/ Jefferson County is located in districts 1, 2, 3, 4, 5, 6, and 15. See Map 7.

### Low-Income Housing Tax Credits

The U.S. Department of the Treasury sponsors the Low-Income Housing Tax Credit (LIHTC) program as an incentive for developers to create affordable housing units for low-income individuals and families. The Kentucky Housing Corporation (KHC) is the state administrative agency that awards credits across the state through a competitive application process. According to KHC, since 2008, the state of Kentucky has received \$107,300,660 for the construction of 10,845 units using LIHTC. From this, Jefferson County has received \$18,401,239 (17 percent of state allocated funds) for the construction of 1,902 units.

A majority of LIHTC units (78 percent) in Louisville/Jefferson County are concentrated in Metro Council districts 1, 2, 3, 4, 5, and 6. The concentration of LIHTC units has not substantively changed since 2016; the largest change was an increase of less than one percent in district 4. There continues to be eight Metro Council districts out of 26 that do not contain any housing units built using LIHTC funds; these are districts 7, 10, 14, 17, 18, 20, 21, and 23. See Fig. 5.

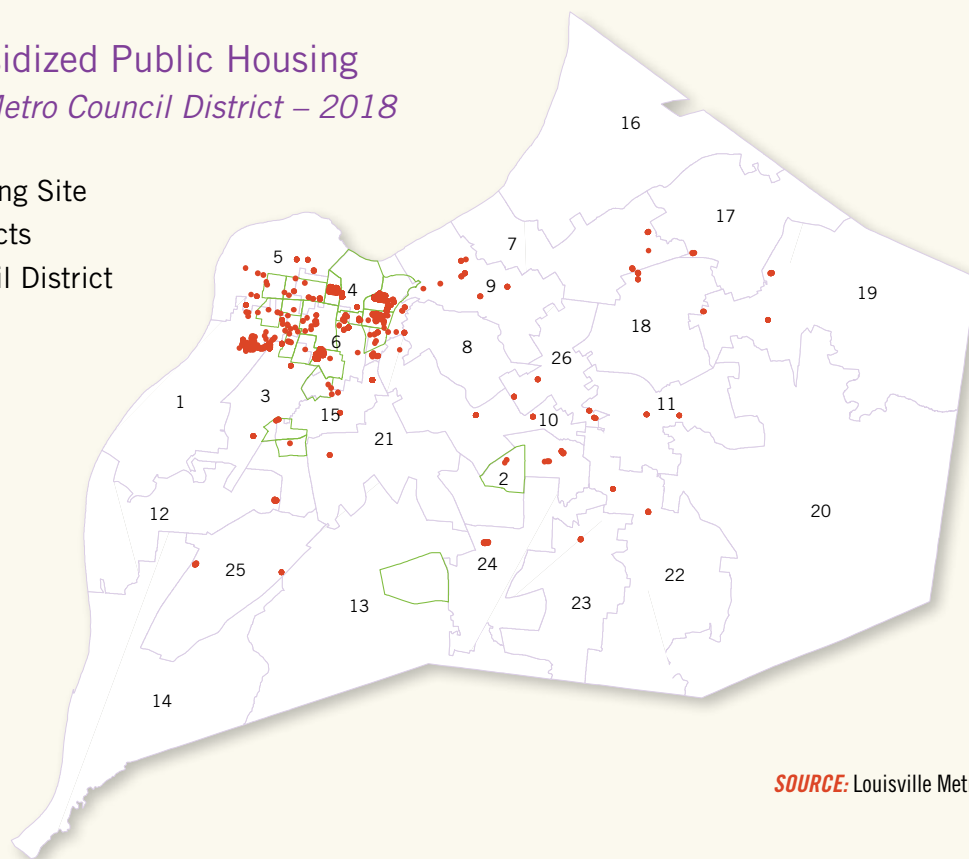
### MHC RECOMMENDS

The new *Plan 2040: A Comprehensive Plan for Louisville Metro* has conflicting sections. For example, the Community Form contains coded language that could derail the more assertive and robust fair housing and affordable initiatives set forth in the Housing section. As you will see in Measure 2, placement of assisted or affordable housing is intertwined with segregation of protected fair housing classes. Advocates of fair and affordable housing must keep up the pressure to deconcentrate rent assisted housing. Our local governments must make fair and affordable housing a priority and have it 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.

The soon to be released *Housing Needs Assessment* will make recommendations of where housing types at price/ rental costs are needed. Louisville must make housing affordable to low wage workers the priority in implementing the recommendations of the Assessment.

**Map 6: Subsidized Public Housing**  
by Louisville Metro Council District – 2018

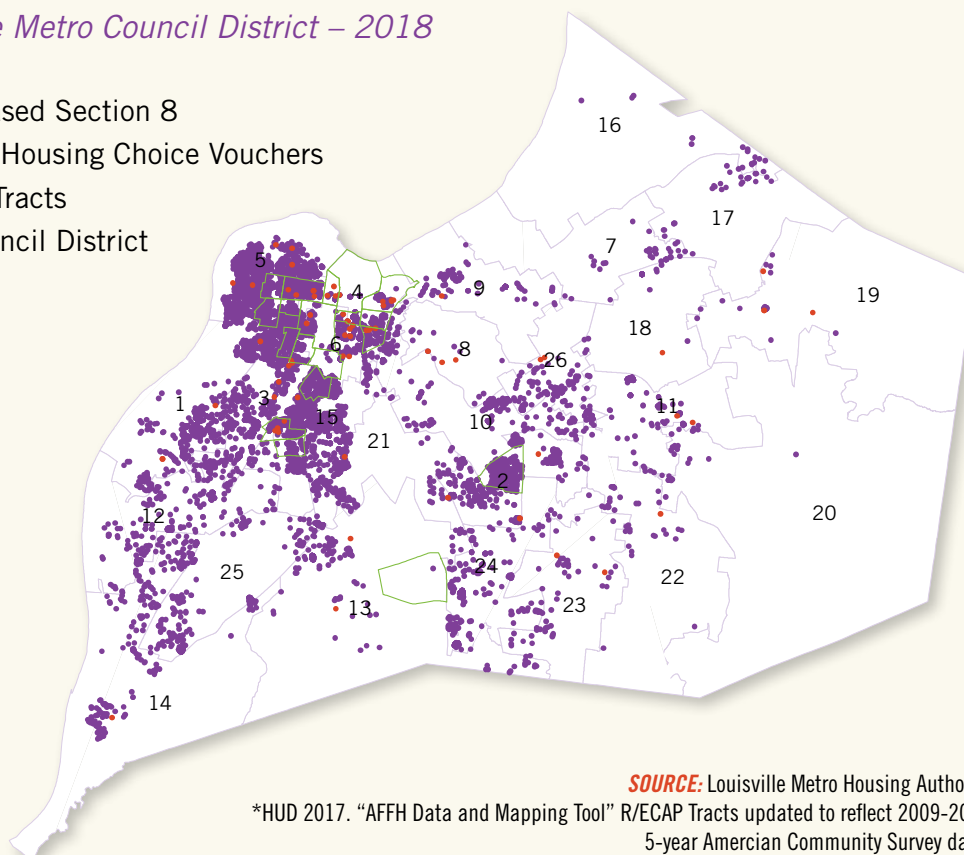
- Public Housing Site
- R/ECAP\* Tracts
- Metro Council District



**SOURCE:** Louisville Metro Housing Authority

**Map 7: Subsidized Section 8 Housing**  
by Louisville Metro Council District – 2018

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

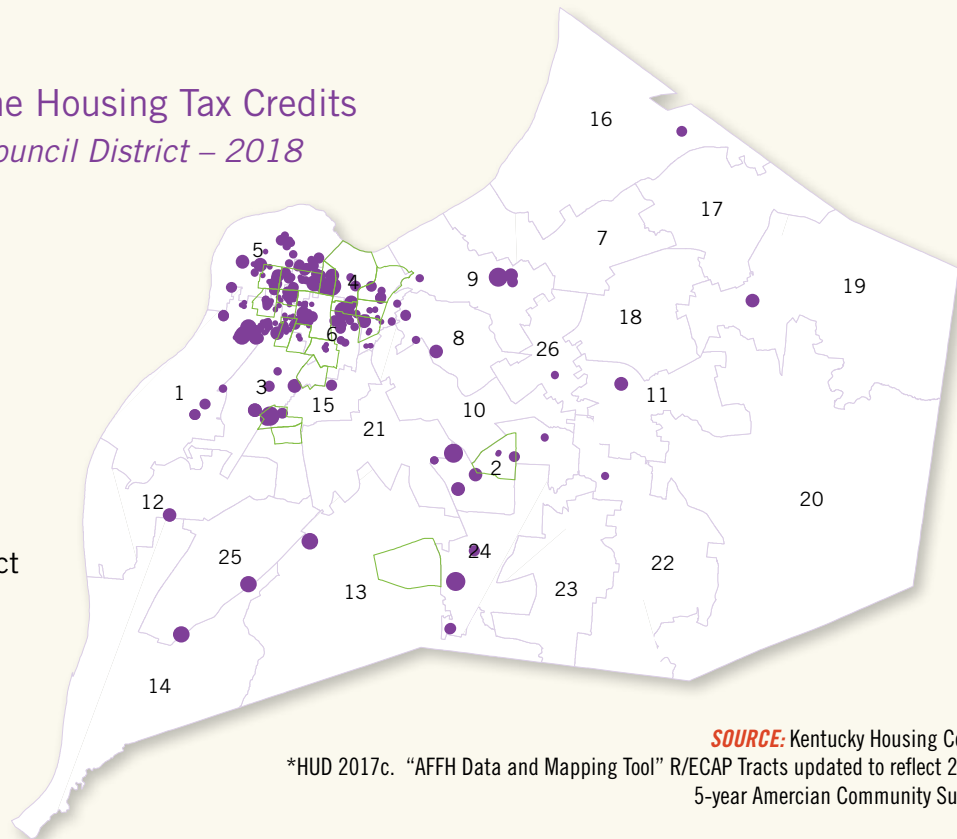


**SOURCE:** Louisville Metro Housing Authority  
\*HUD 2017. "AFFH Data and Mapping Tool" R/ECAP Tracts updated to reflect 2009-2013 5-year American Community Survey data.

**Map 8: Low-Income Housing Tax Credits**  
by Louisville Metro Council District – 2018

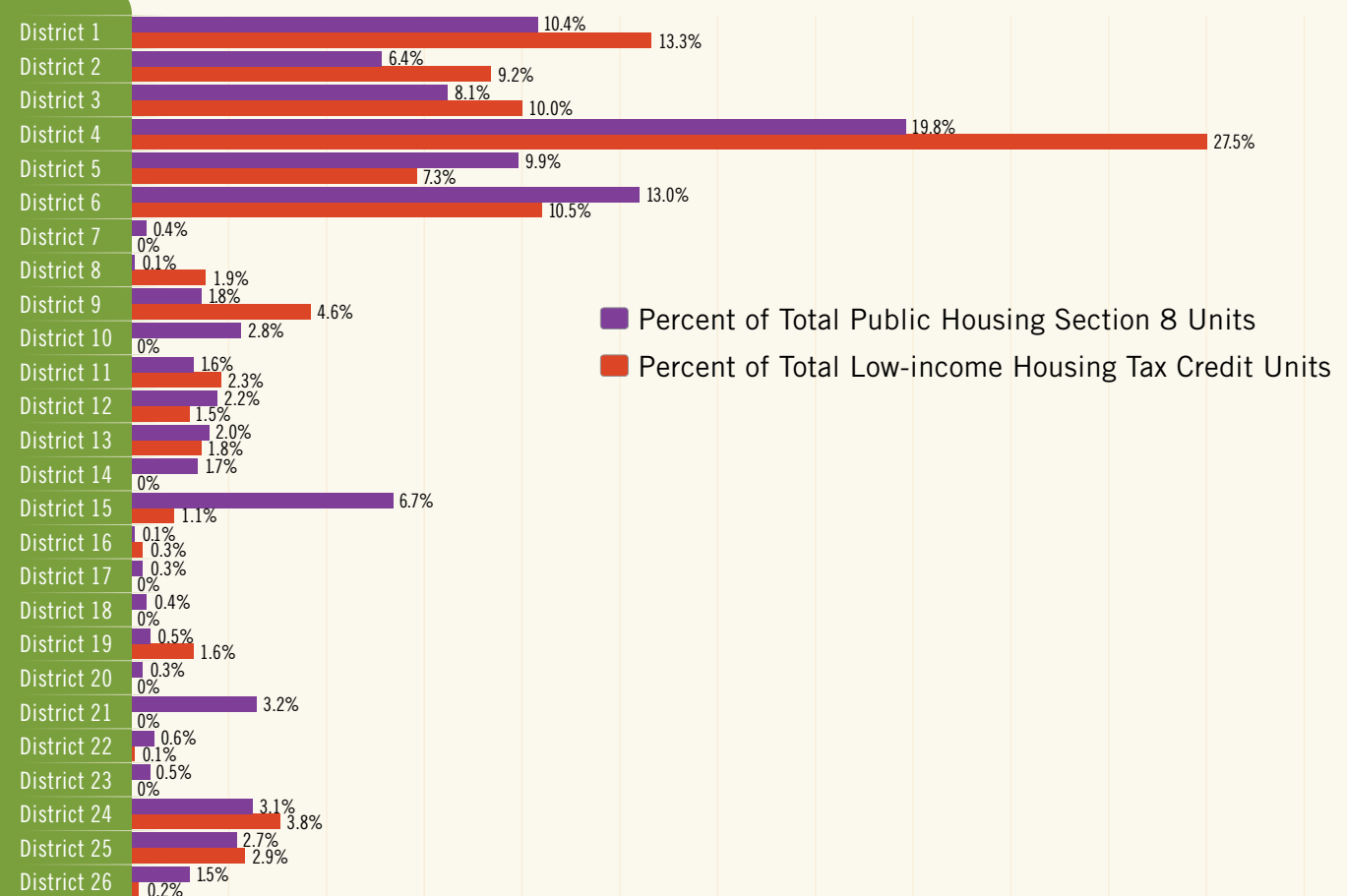
Housing Units (#)

- 1
- 2–20
- 21–50
- 51–100
- 101–150
- 151–535
- R/ECAP\* Tracts
- Metro Council District



**SOURCE:** Kentucky Housing Corporation  
\*HUD 2017c. "AFFH Data and Mapping Tool" R/ECAP Tracts updated to reflect 2009-2013  
5-year American Community Survey data.

**Figure 5: Percentage of Low-Income Housing Tax Credit Units and Combined Public Housing and Section 8 Units**  
by Louisville Metro Council District – 2018



# MEASURE 2

## Housing Segregation

### Poverty

In 2016, the U.S. Census reported 16.0 percent of Louisville/Jefferson County residents and 14.1 percent of Louisville MSA residents live below the federal poverty level, representing minor (less than half of one percent) decreases in poverty from last year for both areas. The number of households subsisting on an income of less than \$15,000 a year is also down slightly in Louisville/Jefferson County, to 13.6 percent from 14.4 percent last year, and in the Louisville MSA, from 13.0 percent to 12.3 percent in 2016.

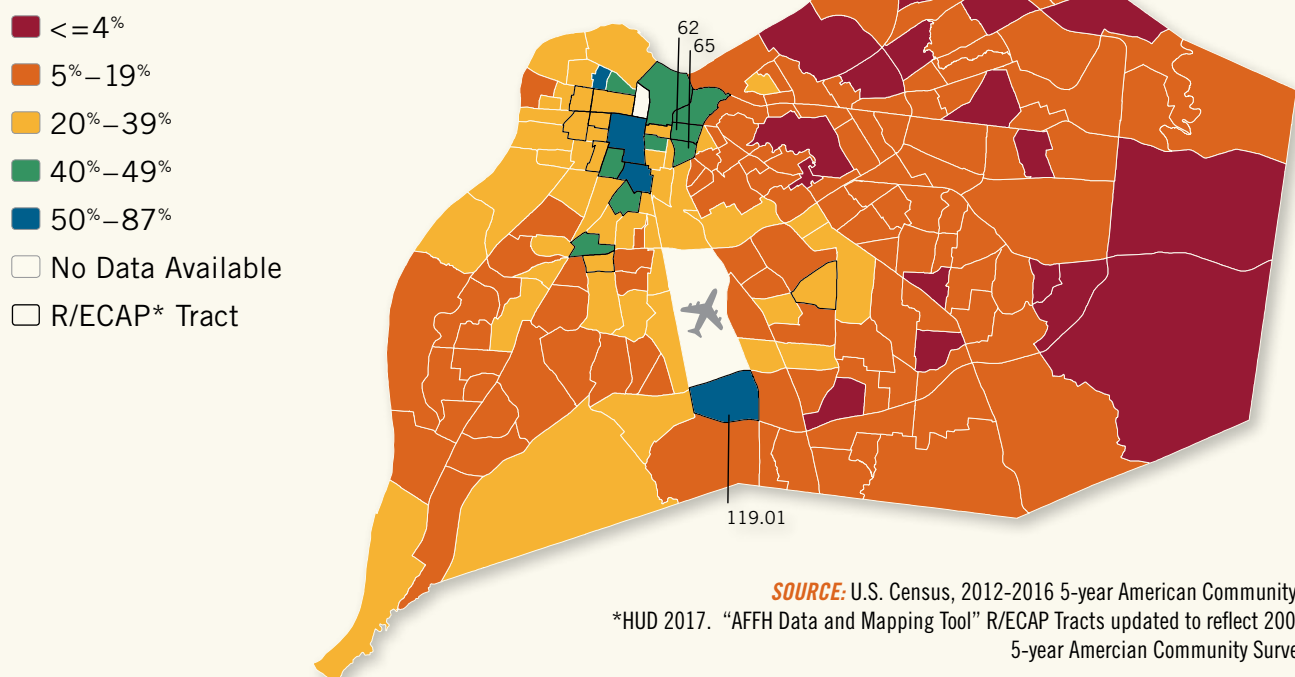
Poverty continues to be concentrated in Louisville's west and south-central areas. Census tracts with the highest levels of poverty in Louisville/Jefferson County, those where one half to nearly 90 percent of the population lives in poverty, are in Metro Council districts 4, 5, 6, and 13. Poverty rates dropped below 50 percent in two tracts that were previously above this threshold – tracts 62 and 65, which include much of the Smoketown and Shelby Park neighborhoods. However, this may reflect changing demographics in central Louisville, and does not necessarily mean that conditions have improved for the original residents. Notably, poverty has also increased from 42.8 percent to 52.3 percent in tract 119.01 south of the airport. See Map 9.

The poverty rates among blacks/African-Americans and Hispanics/Latinx are more than double the current rate for whites. The poverty rate for

white residents is 11.6 percent in Louisville/Jefferson County and 11.1 percent in the Louisville MSA, which is substantially less than for blacks/African-Americans, for whom it is 30.2 percent in Louisville/Jefferson County and 29.3 percent in the Louisville MSA. Hispanic/Latinx also have high rates of poverty, with 25.6 percent of the community in Louisville/Jefferson County and 26.6 percent of the community in the Louisville MSA living in poverty. West Louisville contains a majority of the region's 18 R/ECAP tracts. These tracts are located in west Louisville Council districts 1, 3, 4, 5, 6, and the remaining tracts are in Council districts 2, 13, and 15. See Map 9.

The poverty rates for seniors (65 and over) and for persons with disabilities (16 and over) have declined slightly from 2013 to 2016, by less than 1 percent for seniors and by less than 2 percent for disabled persons in both the Louisville MSA and Louisville/Jefferson County. In 2016, 8.6 percent of seniors in Louisville/Jefferson County and 8.3 percent of seniors in the Louisville MSA lived in poverty, which is a lower rate than the overall county or MSA poverty rates. However, 24.0 percent of persons with disabilities (16 and over) in Louisville/Jefferson County live in poverty, and 21.8 percent of persons with a disability live in poverty in the Louisville MSA. This is substantially higher than the general poverty rate for Jefferson County and the Louisville MSA. The census tracts with the highest rates of individuals with disabilities are located in Council Districts 1, 3, 4, 5, 6, and 15. See Map 12.

**Map 9: Percentage of Total Population in Poverty by Census Tract - Louisville/Jefferson County**  
*2016 ACS 5-Year Estimates*



**SOURCE:** U.S. Census, 2012-2016 5-year American Community Survey  
\*HUD 2017. "AFFH Data and Mapping Tool" R/ECAP Tracts updated to reflect 2009-2013 5-year American Community Survey data.

In Louisville/Jefferson County, 11.3 percent of families live in poverty compared to 10.0 percent of families in the Louisville MSA. 19.0 percent of families with children in Louisville/Jefferson County have earnings below the federal poverty line, while 16.5 percent of families with children live in poverty in the Louisville MSA. It is important to note that 39.1 percent of female-headed households with children in Louisville/Jefferson County are living in poverty, as are 37.3 percent of female-headed households in the Louisville MSA.

## Race and Ethnicity

White remains the primary racial demographic in both Louisville/Jefferson County (72.7 percent) and the Louisville MSA (80.6 percent). Blacks/African-Americans represent 21.0 percent of the population in Louisville/Jefferson County and 14.1 percent in the Louisville MSA. Hispanics/Latinx comprise 4.8 percent of the population of Louisville/Jefferson County and 4.3 percent in the Louisville MSA.

Louisville/Jefferson County is home to nearly half (45.5 percent) and nearly one-quarter (24.9 percent) of the state's black/African-American and Hispanic/Latinx populations, respectively. Louisville/Jefferson County continues to be highly segregated. The black/African American population predominately lives in west Louisville in census tracts represented by Council districts 1, 3, 4, 5, and 6 and east of the Airport in census tracts represented by Council districts 2 and 10. The majority of the white population of Louisville/Jefferson County continues to reside in east Louisville. The largest percentages of Hispanics/Latinx are living in census tracts south of the Watterson Expressway. The sole R/ECAP tract with a predominately Hispanic/Latinx population is census tract 119.01, directly south of the Louisville Airport, and represented by Council district 13. See Maps 10 and 11.

## Household Type

In Louisville/Jefferson County, 59.9 percent of households classify as family households, compared to 64.1 percent of households in the Louisville MSA. Of the 185,805 Louisville/Jefferson County family households, 67.6 percent are married-couple households, 24.2 percent are female-headed households (no husband present), and 8.2 percent are male-headed households (no wife present). In the Louisville MSA, 71.5 percent of the 318,689 family households are married-couple households, while 20.9 percent are female-headed households (no husband present), and 7.6 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 28 and 55 percent of the population in each of these tracts. See Map 13.

## MHC RECOMMENDS

Louisville's segregation of several fair housing protected classes: race, color, ethnicity, being disabled, female headed households with children has not improved over the life of this Report. Louisville Metro government has adopted a Fair Housing Assessment which has been three years in the making; this tool should be used assertively to support the new Comprehensive Plan in achieving equity in housing.

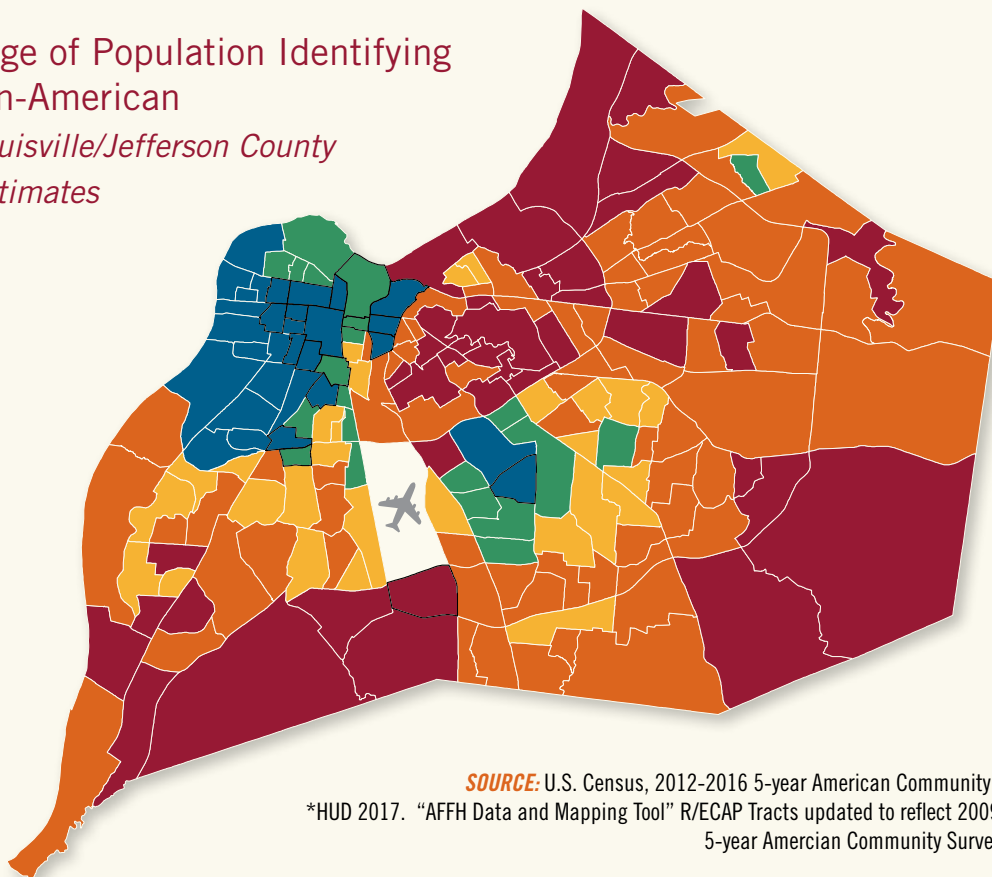
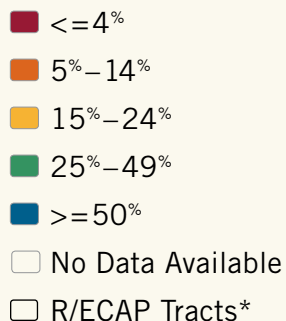
MHC recommends deliberate inclusion of people in fair housing- protected classes in all boards and committees, especially those making decisions affecting the built environment.

The soon to be released **Housing Needs Assessment** will make recommendations of where housing types at price/ rental costs are needed. Louisville must make housing affordable to low wage workers the priority in implementing the recommendations of the Assessment.



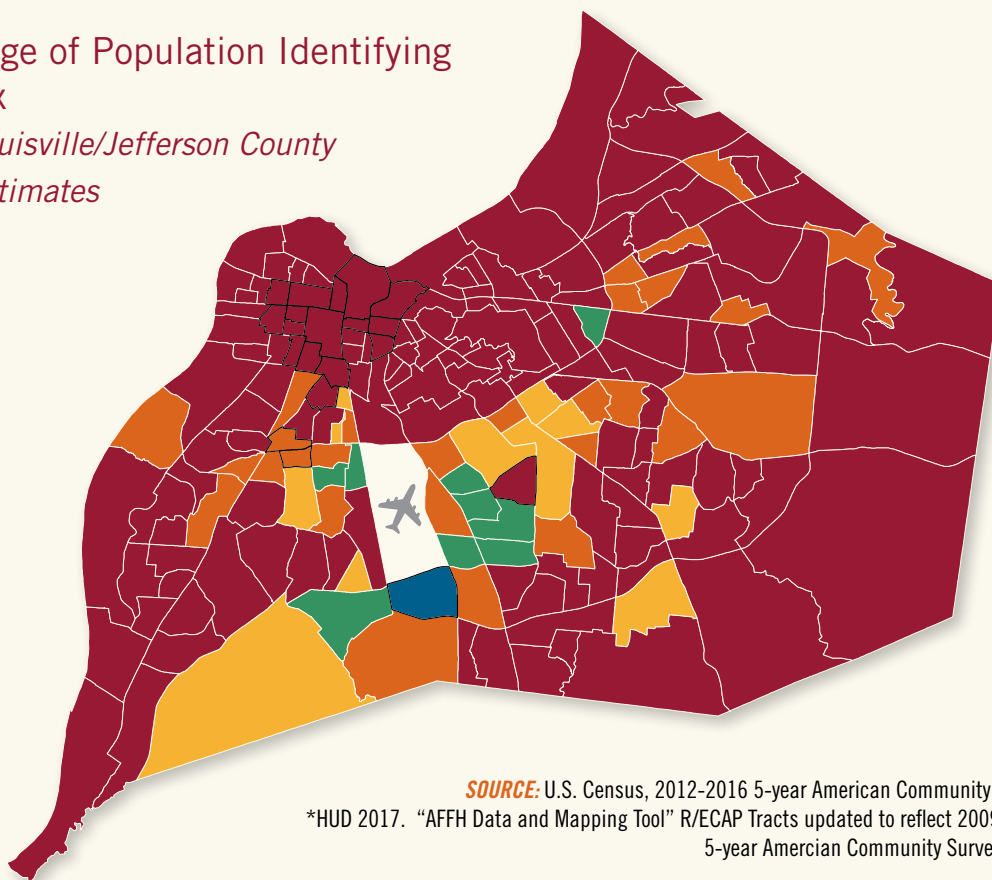
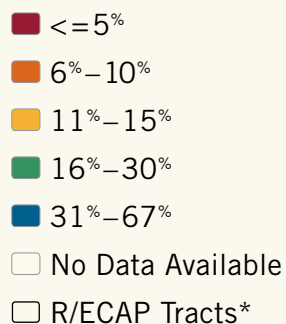
Photo: Alexandra Marie Peot

**Map 10: Percentage of Population Identifying as Black or African-American**  
by Census Tract – Louisville/Jefferson County  
2016 ACS 5-Year Estimates



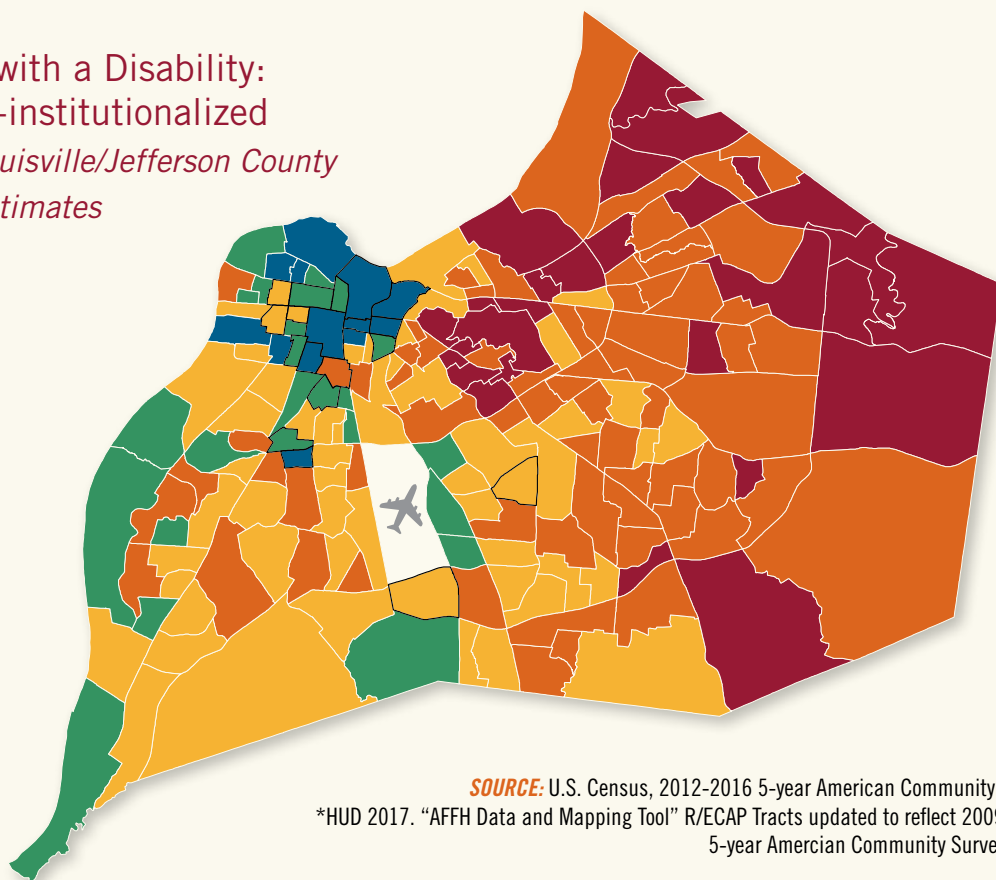
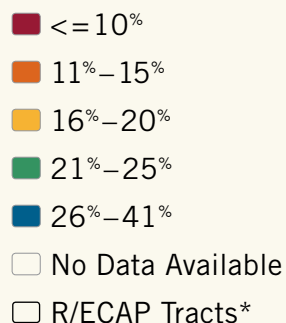
**SOURCE:** U.S. Census, 2012–2016 5-year American Community Survey  
\*HUD 2017. “AFFH Data and Mapping Tool” R/ECAP Tracts updated to reflect 2009–2013 5-year American Community Survey data.

**Map 11: Percentage of Population Identifying as Hispanic/Latinx**  
by Census Tract – Louisville/Jefferson County  
2016 ACS 5-Year Estimates



**SOURCE:** U.S. Census, 2012–2016 5-year American Community Survey  
\*HUD 2017. “AFFH Data and Mapping Tool” R/ECAP Tracts updated to reflect 2009–2013 5-year American Community Survey data.

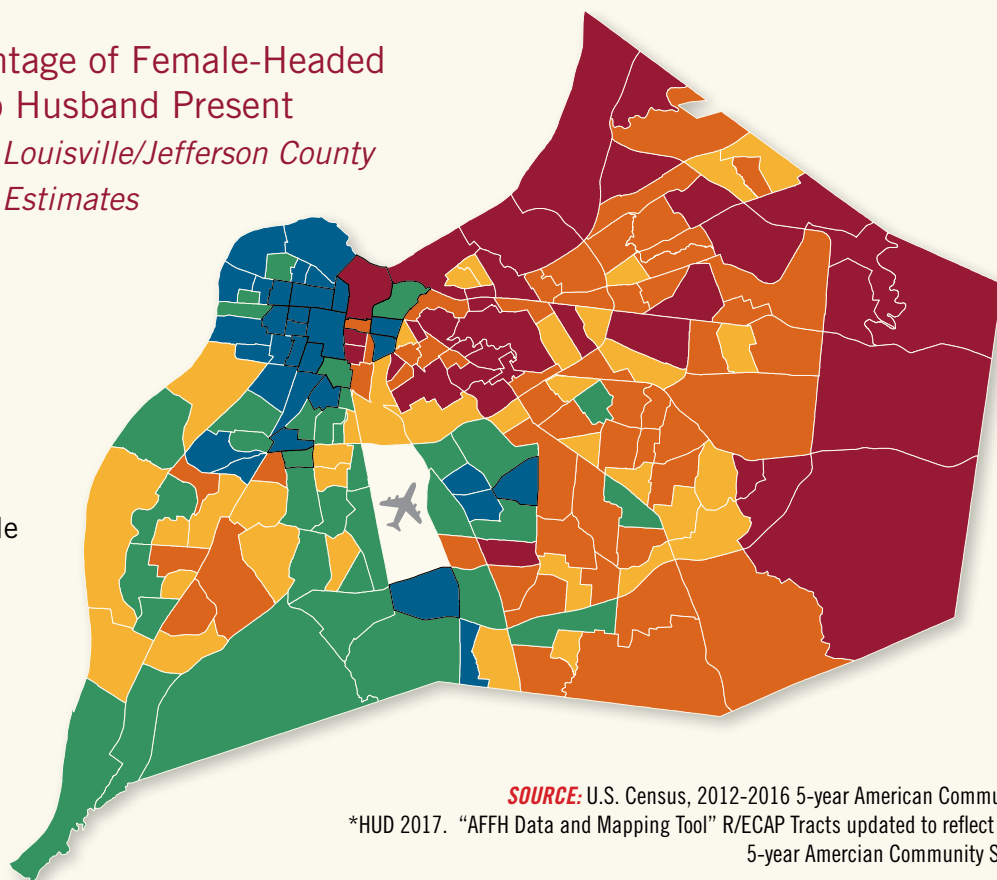
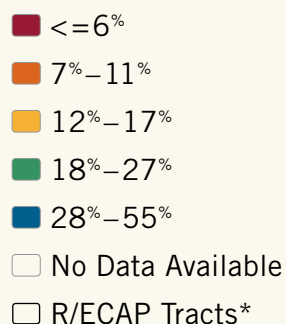
**Map 12: Percent with a Disability:**  
Total Civilian Non-institutionalized  
*by Census Tract – Louisville/Jefferson County*  
2016 ACS 5-Year Estimates



**SOURCE:** U.S. Census, 2012–2016 5-year American Community Survey

\*HUD 2017. “AFFH Data and Mapping Tool” R/ECAP Tracts updated to reflect 2009–2013 5-year American Community Survey data.

**Map 13: Percentage of Female-Headed Households, No Husband Present**  
*by Census Tract – Louisville/Jefferson County*  
2016 ACS 5-Year Estimates



**SOURCE:** U.S. Census, 2012–2016 5-year American Community Survey

\*HUD 2017. “AFFH Data and Mapping Tool” R/ECAP Tracts updated to reflect 2009–2013 5-year American Community Survey data.

# MEASURE 3

## Fair Market Rents

The U.S. Department of Housing and Urban Development (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 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, satellite television, or internet.

The Fiscal Year (FY) 2018 FMR for a two-bedroom unit within the Louisville MSA is \$821; this is a 1.5 percent increase in rent from the FY2017 FMR for the same sized unit (after adjusting to 2018 dollars). When compared to the FY2008 FMRs, the FY2018 FMRs for the five types of housing units have increased in cost between 0.0 percent and 9.0 percent. See Figure 6.

Median household incomes in both Louisville/Jefferson County and the Louisville MSA were on a steady decline from 2008 to 2014. Since FMR has been on the rise since 2008, households have been strained in their capacity to afford rent. However, the 2016 ACS 5-year estimates shows that incomes have risen for two years in a row now, from 2014 to 2016. In this two year period, adjusting to 2016 dollars, Jefferson County has seen a 3.6 percent increase in incomes, and the Louisville MSA, a 2.7 percent increase. Despite this improvement, incomes in both areas are still 3.1 percent below what they were in 2008.

The Louisville HUD Metro FMR Area (HMFA) is a HUD defined geographic space, which includes all Louisville MSA counties minus Washington County, Indiana, Scott County, Indiana, and Shelby County, Kentucky. The hourly housing wage in the Louisville HMFA for a two-bedroom unit at FMR is \$15.79; for a three-bedroom unit at FMR, it is \$21.52 (National Low Income Housing Coalition 2018). 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 and utilities. Within the Louisville MSA, an estimated 254,410 workers do not earn enough to afford a two-bedroom unit at FMR without taking on excessive cost-burden; this figure represents 39.3 percent of the total workforce. Furthermore, 61.9 percent of the entire Louisville MSA workforce does not earn enough to afford a three-bedroom housing unit at FMR and 69.6 percent does not earn enough to afford a four-bedroom housing unit at FMR. See Figure 7.

### MHC RECOMMENDS

Although about 40 percent of units rent at or below the Fair Market Rent, they are very segregated into small geographic areas. Frequently, these are some of the areas experiencing significant investment and, hopefully, economic growth. So as the areas become more prosperous, where will those who cannot afford the increases go? To combat segregation and to prevent net loss of units affordable to low wage workers, two approaches are necessary: keeping rents affordable and placing affordable rental in every area of Louisville/Jefferson County. Fair Market Rents need to be supplemented or calculated using small area fair market rent to make choice more possible. Since rental units in the Louisville MSA are not affordable for a large percentage of our workforce, 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. Intentional inclusion of affordable units in all areas is necessary following the soon to be released “Housing Needs Assessment” recommendations.



Photo: Alexandra Marie Peot

Figure 6: Fair Market Rents by Unit Bedrooms

FY2018 compared to FY2017 and FY2008, Louisville MSA					
<i>FMR Year</i>	<i>Efficiency</i>	<i>One-Bedroom</i>	<i>Two-Bedroom</i>	<i>Three-Bedroom</i>	<i>Four-Bedroom</i>
<i>FY2018</i>	\$578.00	\$656.00	\$821.00	\$1,119.00	\$1,259.00
<i>FY2017</i>	\$551.00	\$629.00	\$793.00	\$1,085.00	\$1,230.00
<i>FY2008</i>	\$483.00	\$559.00	\$663.00	\$926.00	\$984.00
Adjusted to 2018 dollars using the Consumer Price Index*					
<i>FY2018</i>	\$578.00	\$656.00	\$821.00	\$1,119.00	\$1,259.00
<i>FY2017</i>	\$562.00	\$642.00	\$809.00	\$1,107.00	\$1,255.00
<i>FY2008</i>	\$567.00	\$656.00	\$779.00	\$1,087.00	\$1,155.00
Percent Change from FY2017-FY2018	2.85%	2.18%	1.48%	1.08%	0.32%
Percent Change from FY2008-FY2018	1.94%	0.00%	5.39%	2.94%	9.00%

**SOURCE:** U.S. Department of Housing and Urban Development, 2018 (<http://www.huduser.gov/portal/datasets/fmr.html>)  
 \*Dollars shown in 2018 dollars using the Consumer Price Index Calculator (<http://data.bls.gov/cgi-bin/cpicalc.pl>)

Figure 7: Housing Wage for Fair Market Rents 2017, Job and Wage Numbers for Louisville MSA 2017

<i>Housing Wage for One-Bedroom FMR</i>	<i>Housing Wage for Two-Bedroom FMR</i>	<i>Housing Wage for Three-Bedroom FMR</i>	<i>Housing Wage for Four-Bedroom FMR</i>
\$12.62	\$15.79	\$21.52	\$24.21
<i># of jobs that pay median hourly wage less than \$12.62</i>	<i># of jobs that pay median hourly wage less than \$15.79</i>	<i># of jobs that pay median hourly wage less than \$21.52</i>	<i># of jobs that pay median hourly wage less than \$24.21</i>
148,270	254,410	399,970	450,220
<i>% of total workforce</i>	<i>% of total workforce</i>	<i>% of total workforce</i>	<i>% of total workforce</i>
22.93%	39.34%	61.85%	69.62%

## Production and Rehabilitation of Affordable Housing

### Public Housing

Nationally, roughly 1.2 million households live in public housing. Public housing provides ‘decent and safe’ housing for low-income individuals and families. Eligibility requirements consist of gross income limits, alongside U.S. citizenship/immigration, family, elderly, and disability status. Public housing units are managed by roughly 3,300 local housing authorities nationwide (HUDb n.d.). Public housing agencies in the Louisville MSA include: 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).

LMHA has a total of 4,565 public units; this is an increase of 238 units from 2017 in the stock of public housing. However, roughly 18 percent (838) of these units are vacant or off-line. Nearly half of these vacant units are directly tied to LMHA’s demolition and revitalization of Beecher Terrace (758 units of which about 400 are vacant or off-line) and the surrounding Russell neighborhood (see Measure 1). LMHA has committed to maintain the number of units (and bedrooms) in this process thus not losing the overall number of units (LMHA n.d.).

Henry County has 85 public housing units, while Shelby County has 102 (representing no change over the past two years). New Albany, IN reported 1,014 housing units for 2018, a 2-unit decrease from 2017. The New Albany Housing Authority stated in 2017 that they would demolish some of their public housing units in favor of Housing Choice Vouchers (Sayers 2017). The current NAHA website details Phase 1 of that plan describing the planned demolition of the 129 Parkview/Broadmeade housing units to be replaced by 70 units. The total number of public housing units in Clark County (Charlestown and Jeffersonville), IN, remained the same (619) as well. Overall, there was an increase of 236 public housing units for the entire Louisville MSA.

### Section 8 Housing Choice Vouchers

There has been a 2.9 percent decrease (321 less) in issued Section 8 Housing Choice Vouchers throughout the Louisville MSA from 2017 to 2018. For Jefferson County, 9,224 Section 8 Housing Choice Vouchers were issued in 2018, a decrease of 194 from 2017. For Bullitt, Henry, Oldham, Shelby, Spencer, and Trimble Counties there were 22 more vouchers issued in 2018 (644 total). The Louisville MSA counties in southern Indiana (Clark, Floyd, Harrison, Scott, and Washington), alongside their three housing authorities (New Albany, Charlestown, and Jeffersonville), distributed a total of 1,271 vouchers; a decrease of five vouchers from 2017.

### Section 8 Project-Based

The number of Louisville/Jefferson County Section 8 Project-Based units was 5,977 units, a decrease of 15. There has been no change in

project-based housing units over the past three years for the remaining Kentucky counties in the MSA (685 units). New Albany reported 63 units, a decrease of one unit compared to last year. New Albany is the only southern Indiana county housing authority to report Section 8 Project-Based data. 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. Since 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 2018, LMHA reports 3,608 families on the managed sites waiting list and 4,417 on the site-based lists for public housing. Within the site-based list are the following locations: Liberty Green, Park DuValle, Sheppard Square, and Wilart Arms. There is a total of 817 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 13,092 on the Section 8 waiting lists in Louisville/Jefferson County.

Throughout the entire Louisville MSA (including Louisville/Jefferson County), there are more than 23,000 families/individuals on either a public housing or the Housing Choice Voucher waiting list. This is a decrease of roughly 2,000 families/individuals from last year. For Section 8, all Kentucky counties, besides Jefferson, reported increases on their waiting lists. For Jefferson County, there was a decrease of 832 on the Section 8 waiting list. The other Kentucky counties within the Louisville MSA have a total increase of 222. For Southern Indiana, there was a reduction of 174 families on the Section 8 waiting list compared to 2017. Jeffersonville accounts for a large percentage of this reduction with 192 individuals/families taken off the waiting list. There is an increase of 18 on the waiting list for the remaining Southern Indiana localities from 2017.

### Louisville CARES

The Louisville Creating Affordable Residences for Economic Success (CARES) Program, provides gap financing (a loan to cover costs that cannot be covered by other sources or programs) to encourage the creation of “affordable workforce housing” (80 percent Area Median Income (AMI)). The program also sets income limits and maximum rent using HUD’s Income Limits Documentation System and rent limits using one person/bedroom + one calculation. In 2017, this meant that affordable rent for a three-bedroom unit for a family of 4 at 80 percent of AMI or \$53,100, is set at maximum \$1,327. This was \$242 higher than 2017 Fair Market Rent (\$1085), which is the rent limit for families using Housing Choice Vouchers.

The program is intended to supplement other financing tools such as HOME or Community Development Block Grants (CDBG) as well as private financing mechanisms. LMG structured CARES to operate with the Louisville Affordable Housing Trust Fund (LAHTF) as another layer of financing to encourage private developers to build more affordable units. In October of 2016, the CARES program set a goal of creating 750 new units. The program projects as those units fill with renters looking to reduce their current rent burden, units they leave will become available. Between 2016 and 2017, CARES committed to six projects with 679 one to three-bedroom units. Four of the 6 projects were under construction in 2018, representing 557 of those units.

### Louisville Affordable Housing Trust Fund

Louisville Affordable Housing Trust Fund (LAHTF) supports the development of affordable housing through grants, loans, and technical assistance to housing developers by reducing financing gaps and project risk. LAHTF reports that FY18 funds have been allocated for 20 projects. This includes the rehabilitation/renovation of 687 multi-family/rental units, 264 new multi-family/rental units, the rehabilitation/renovation of 39 single family homes, and the construction of 19 new single-family homes (LMGH&CD 2018b).

## MHC RECOMMENDS

Though housing is less affordable, there have been cuts in assisted housing. All area governments should use mandatory policies as well as incentives to include housing affordable to those at 50 percent of median income. Louisville Metro Government should continue funding for Louisville CARES and for the LAHTF and find a permanent revenue stream to support the trust fund. In addition, the Louisville Metro Council should codify a formula for developers creating housing that is not rent assisted who are asking Louisville Metro for a public support of their project to either include affordable housing units or make a payment to the Louisville Affordable Housing Trust Fund.

The new state legislation for reclaiming vacant and abandoned property offers 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.



Photo: Alexandra Marie Peot

Figure 8: Annual Change in Public Housing Units, Louisville MSA, 2014-2018

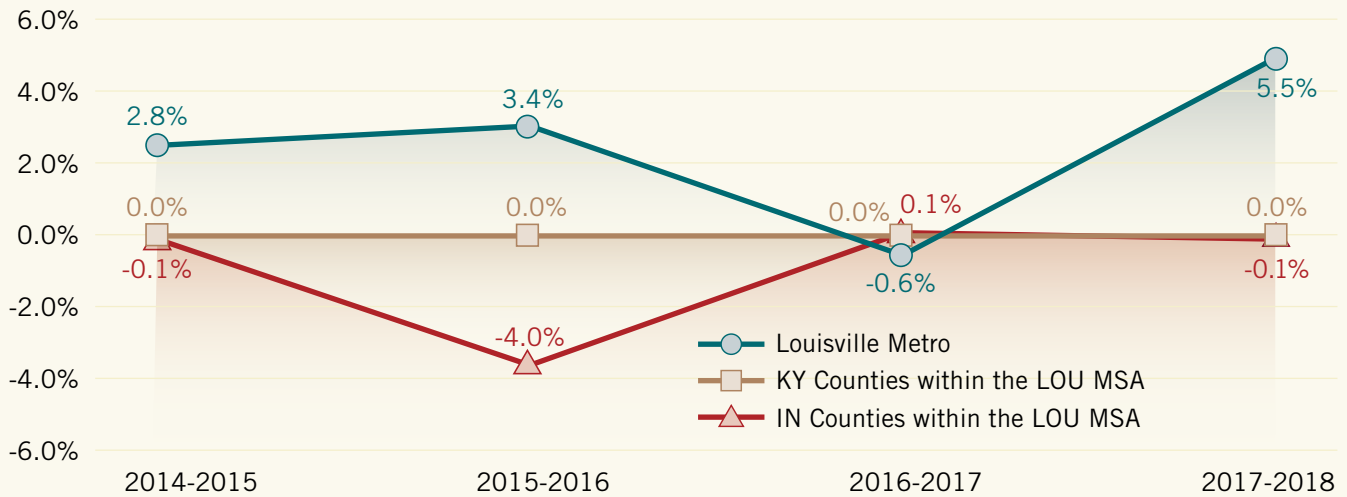


Figure 9: Annual Change in LIHTC Units, Louisville MSA, 2014-2018

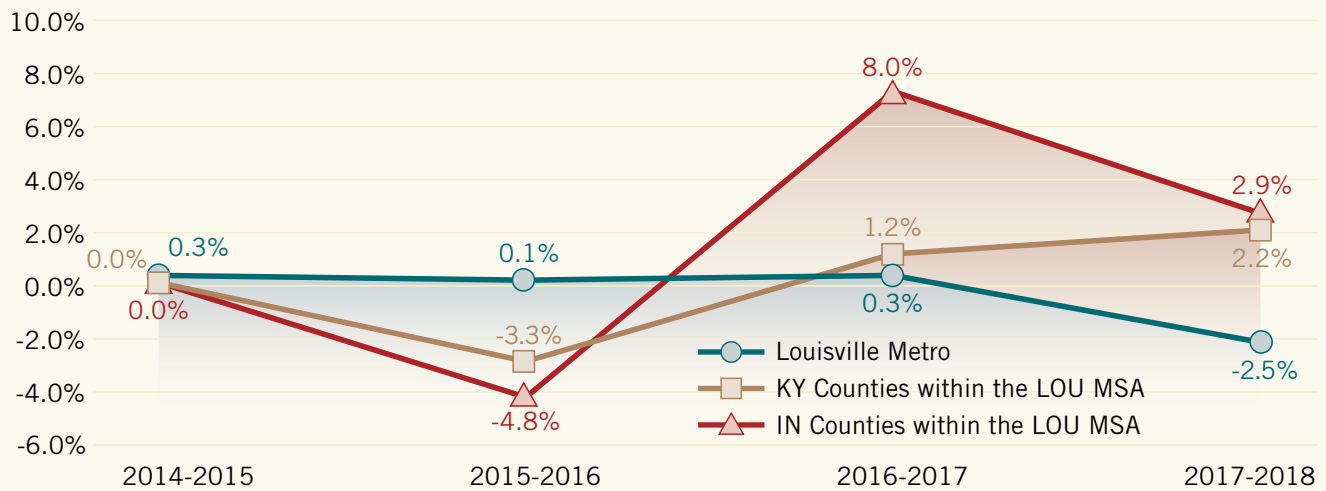
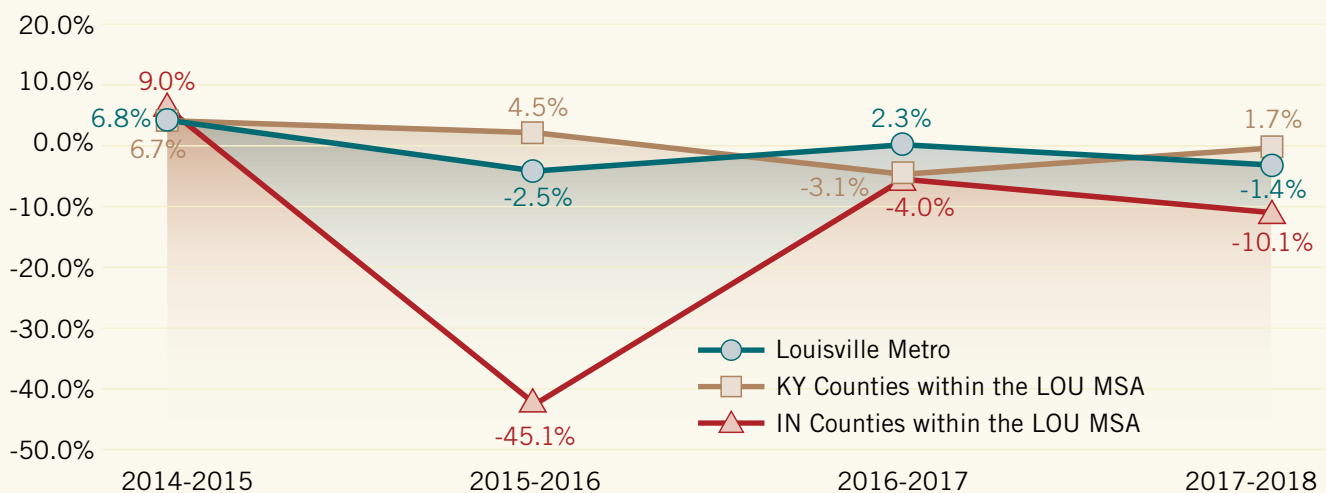


Figure 10: Annual Change in Section 8 Housing Units, Louisville MSA, 2014-2018



# MEASURE 5

## Homeownership

According to the Current Population Survey, in 2017, rates of homeownership in the Louisville MSA increased to 71.7 percent, the highest rate of homeownership since 2005. This marks a 10.0 percentage point increase in homeownership from the 2011 low point (61.7 percent) after the recession and exceeds rates prior to the burst of the housing bubble (Figure 11). At the national level, the large MSAs exhibited relatively stable homeownership rates over the past 2 years (62.6 percent in 2016 and 63 percent in 2017), whereas Louisville's growth from 2016-17 is the seventh largest increase among 75 large MSAs.

Nationally, a large disparity in homeownership rates by race continues to exist. The national homeownership rate for non-Hispanic whites is 71.4 percent, while the rates for blacks/African Americans and Hispanics/Latinx are 41.9 percent and 45.8 percent, respectively. This racial disparity in homeownership rates exists at the local level as well. Moreover, despite an overall rate of home ownership in the MSA that is higher than the national rate (66.7 versus 63.6 percent, based on ACS 2016 estimates), minority rates of homeownership at both the MSA and Louisville/Jefferson County level are lower than the national rates. In Louisville/Jefferson County and the Louisville MSA, homeownership rates for Black/African American households are 35.8 percent and 36.6 percent respectively, lower than the national rate of 41.9 percent. Similarly, Hispanic/Latinx show homeownership rates of 39.0 percent in the MSA and 37.1 percent in Louisville/Jefferson County, but 45.8 percent nationally. In other words, the racial disparity in homeownership rates is even more pronounced locally.

Alongside homeownership rates by race, we also see a gendered difference in homeownership among single family households. Roughly,

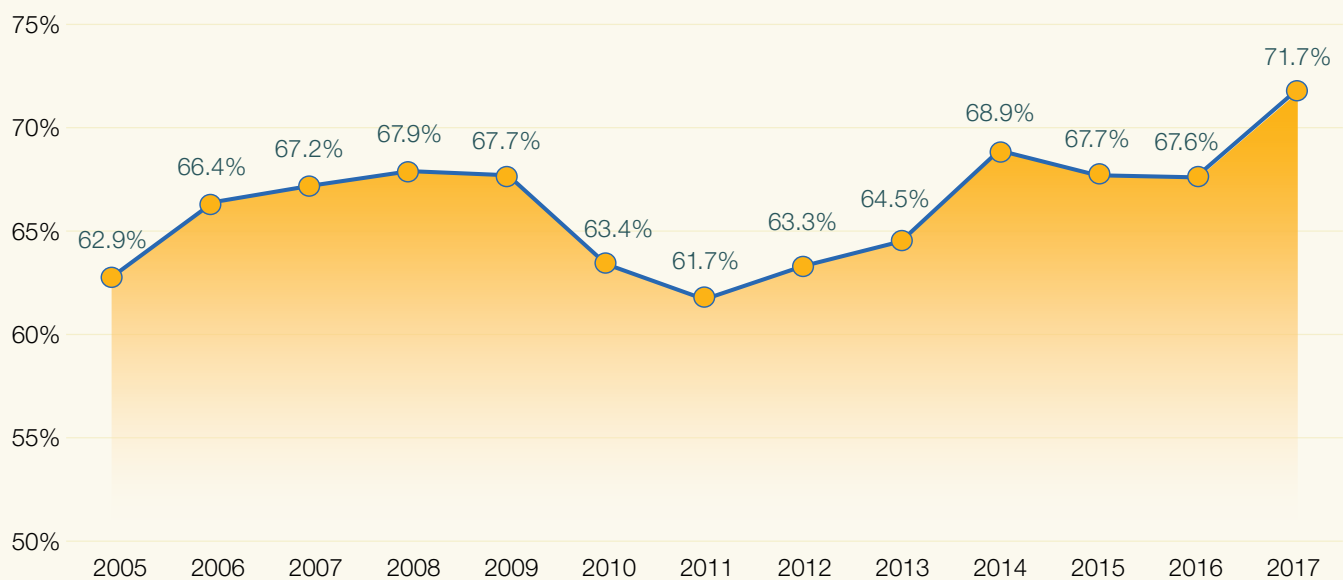
59 percent of single male-headed householders own their own home, whereas 46 percent of single female-headed householders are homeowners in the MSA. This difference persists in Louisville/Jefferson County with 55 percent and 42 percent for single male-headed and female-headed households, respectively (Figure 12).

### MHC RECOMMENDS

MHC recommends further expansion of the density incentives program in the Land Development Code to allow lower price points for housing in all areas of Jefferson County. MHC recommends focus on the Housing section in the Comprehensive Plan to bring different types of housing at different price points to all areas of Louisville Metro. MHC recommends programs that support ownership costs.

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

Figure 11: Homeownership Rate Louisville MSA, 2005-2017



SOURCE: Data obtained from U.S. Census Bureau's Current Population Survey

Figure 12: Housing Tenure

United States, Kentucky, Louisville MSA, and Louisville/Jefferson County 2016

	United States	Kentucky	Louisville MSA	Louisville/ Jefferson County
<b>Total Households</b>	117,716,240	1,718,217	497,174	310,355
Owners	63.6%	66.8%	66.7%	61.2%
Renters	36.4%	33.2%	33.3%	38.8%
<b>Households by Race/Ethnicity</b>				
<b>White Households</b>	81,079,480	1,506,718	396,501	224,570
Owners	71.4%	70.7%	73.7%	70.3%
Renters	28.6%	29.3%	26.3%	29.7%
<b>Black/African-American Households</b>	14,343,764	134,831	70,530	63,585
Owners	41.9%	36.5%	36.6%	35.8%
Renters	58.1%	63.5%	63.4%	64.2%
<b>Hispanic/Latinx Households</b>	14,725,771	37,970	15,596	11,259
Owners	45.8%	35.3%	39.0%	37.1%
Renters	54.2%	64.7%	61.0%	62.9%
<b>Households by Family Type</b>				
<b>Family households</b>	77,608,832	1,136,651	318,689	185,805
<b>Married-couple Household</b>	56,270,862	836,940	228,179	126,001
Owners	79.5%	82.5%	84.7%	81.9%
Renters	20.5%	17.5%	15.3%	18.1%
<b>Male Household, No Wife Present</b>	5,681,312	82,911	24,196	15,241
Owners	53.2%	57.7%	59.2%	55.4%
Renters	46.8%	42.3%	40.8%	44.6%
<b>Female Household, No Husband Present</b>	15,146,112	220,274	66,710	44,990
Owners	45.1%	46.9%	46.4%	42.3%
Renters	54.9%	53.1%	53.6%	57.7%

SOURCE: U.S. Census, 2012-2016 5-year American Community Survey

# MEASURE 6

## Housing Affordability (Ownership)

Findings from Measure 5 highlight disparities with respect to homeownership rates across race, gender, and family structure. In this measure, we assess variation in the ability to afford housing amongst homeowners as a group. Homeownership costs are complex and extend beyond mortgage payments. In addition to monthly principal plus interest on a home loan, further costs include property taxes, insurance, maintenance, and utilities. Thus, an accurate depiction of housing affordability factors in all these costs as a percentage of household income.

Homeowners with monthly housing costs exceeding 30 percent of their annual income are designated as having *excessive shelter costs*. Those who own their home with annual incomes of less than \$35,000 are at risk of having *excessive shelter costs*, often putting them one emergency away from coming up short at the end of the month. In Jefferson County, 83.2 percent of households earning \$20,000 to \$34,999 have excessive shelter costs while 97.6 percent of households earning less than \$20,000 annually have *excessive shelter costs*. Additionally, roughly 46 percent of both Jefferson County homeowners and Louisville MSA homeowners earning \$35,000–\$49,999 have *excessive shelter costs*. This translates to 24 percent of all households (no matter the income level) with *excessive shelter costs* both in Louisville/Jefferson County and in the Louisville MSA. See Figure 13.



**97.6 percent** of people who make less than \$20,000 a year **spend more than 30 percent of their income** on housing costs; compared to 3.3 percent of those making more than \$75,000 a year.

Individuals making less than \$50,000 a year in Louisville/Jefferson County are more likely to have excessive shelter costs than others who make more than \$50,000 a year. Excessive shelter costs impact one's ability to obtain and afford adequate food, healthcare, transportation, and childcare, as well as impede the ability to build and grow wealth. Taken alongside the concentrations of poverty and median home values from Measure 2, these findings reveal the highly unequal social reality homeowners must navigate.

Map 14 shows the uneven geographic distribution of median home values by 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 in Metro Council districts 4, 7, 8, 16, 18, 19, and 20. The median values of homes with mortgages in Louisville/Jefferson County and in the Louisville MSA are \$157,600 and \$155,800, respectively.

In both Louisville/Jefferson County and the Louisville MSA, 18 percent 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 \$1,218, compared to \$1,204 for homes in the Louisville MSA; median real estate taxes are \$1,499 for Louisville/Jefferson County and \$1,447 for the Louisville MSA.

### MHC RECOMMENDS

MHC has focused on the enormous disparity between white household homeownership and African American household homeownership rates (70.3 percent and 35.8 percent, respectively). MHC tracks this back to government policies that barred African Americans from the supportive ownership programs made available to whites and to redlining techniques to confine African American households to small geographic areas.

MHC recommends a settlement towards fair housing violations, by investing in ownership support for households covered by the Fair Housing Act. This would include female headed households with children who are, because of pay inequities, far less likely to have funds to purchase without support. MHC recommends continued expansion of the ability of renters to get positive credit scoring through rental payments; budget and financial counseling for high school students; easy access to foreclosure counseling and education in non-traditional forms or ownership that combine elements of rental and ownership to provide affordable housing and an opportunity for building an equity asset. Given the cost burden to people with incomes under \$35,000, MHC recommends assisting in repairs through an Individual Development Account for matched savings for home maintenance.

Photo: Rob Gorstein

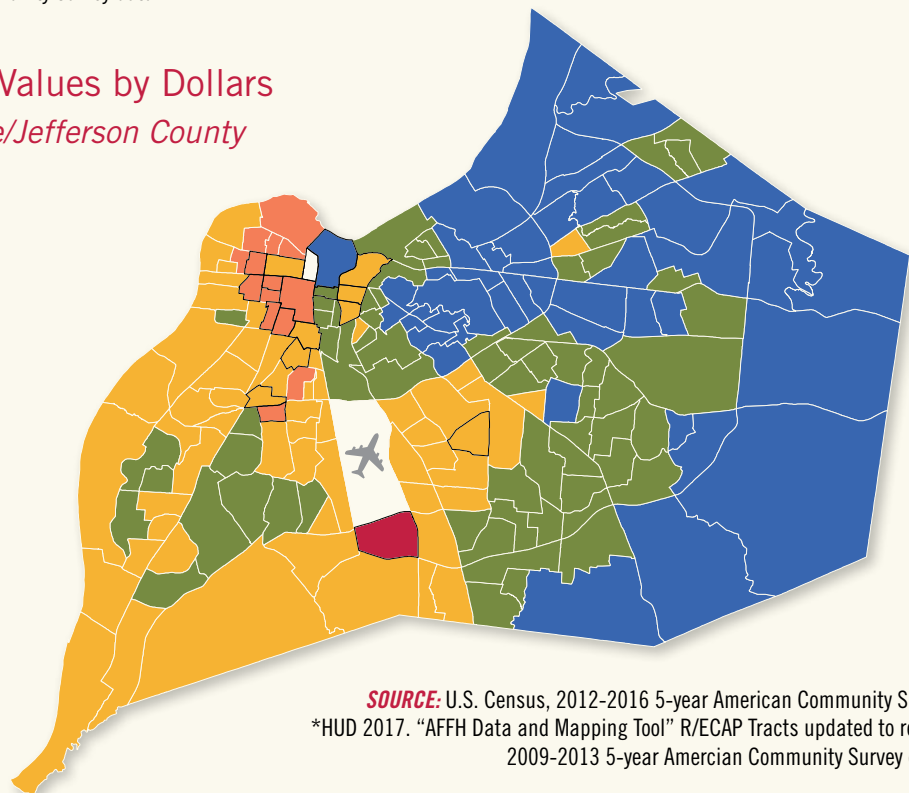
Figure 13: Mortgage Status by Monthly Housing Costs as a Percentage of Household Income in the Past 12 Months

		Louisville/Jefferson County	Louisville MSA
		Estimate	Estimate
Total Households:		189,981	331,747
Households with a mortgage:		127,060	222,183
Percentage of Income	Less than \$20,000:	7,506	12,502
		5.9%	5.6%
	Less than 20 percent	0.3%	0.7%
	20 to 29 percent	2.1%	1.9%
Percentage of Income	30 percent or more	97.6%	97.5%
	\$20,000 to \$34,999:	11,307	19,744
		9%	9%
	Less than 20 percent	3.2%	3.8%
Percentage of Income	20 to 29 percent	13.6%	15.2%
	30 percent or more	83.2%	81.0%
Percentage of Income	\$35,000 to \$49,999:	15,963	27,650
		12.6%	12.4%
	Less than 20 percent	11.2%	12.0%
	20 to 29 percent	42.4%	42.4%
Percentage of Income	30 percent or more	46.4%	45.6%
	\$50,000 to \$74,999:	26,613	47,857
		20.9%	21.5%
	Less than 20 percent	36.1%	38.4%
Percentage of Income	20 to 29 percent	46.5%	44.7%
	30 percent or more	17.3%	16.8%
Percentage of Income	\$75,000 or more:	65,278	113,680
		51.4%	51.2%
	Less than 20 percent	77.7%	77.4%
	20 to 29 percent	19.1%	19.1%
Percentage of Income	30 percent or more	3.3%	3.5%
	Percentage of Households Spending 30 percent or more, out of all Households with a Mortgage	24.3%	23.8%

**SOURCE:** U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates; Percentages computed based on within group. May not total to 100 percent due to rounding. 5-year American Community Survey data.

Map 14: Median Home Values by Dollars  
by Census Tracts - Louisville/Jefferson County

- \$11,000 or less
- \$34,900 – \$70,000
- \$70,001 – \$120,000
- \$120,001 – \$200,000
- \$200,001 – \$496,000
- No Data Available
- R/ECAP Tracts\*



**SOURCE:** U.S. Census, 2012-2016 5-year American Community Survey  
\*HUD 2017. "AFFH Data and Mapping Tool" R/ECAP Tracts updated to reflect 2009-2013 5-year American Community Survey data.

## Foreclosures

Foreclosed properties can have an effect on surrounding neighborhood quality and value. High concentrations in small areas affect crime, population instability and possibly overall fiscal stress to the local government. As witnessed during the 2010 foreclosure crisis, housing markets nationwide suffered as a record number of properties fell into foreclosure. Therefore, foreclosures are a critical housing variable to track the Louisville region's recovery. In 2017, national foreclosure filings fell to their lowest level since 2005 (ATTOM Data Solutions n.d.; Figure 14). In the Louisville MSA, 2017 foreclosure starts (legal actions filed in circuit courts) are below their 2005 levels, but they have increased slightly from 2016-2017 and thus continue to be an issue to monitor.

As 2017 outcomes indicate, foreclosure starts continue to present a challenge for Jefferson County's housing market. Although Jefferson County continues to trend well below its 2010 peak, there was a 5.7 percent increase between 2016 and 2017. Despite an overall improvement trend in recent years, foreclosure rates in Jefferson County remain 89.0 percent higher than in 2002, the first year Metropolitan Housing Coalition began tracking foreclosures. Oldham, Bullitt, and Spencer counties represent the most positive trends in the Kentucky counties, each with decreasing properties falling into foreclosure. However, in absolute numbers, Jefferson County's third consecutive year of increasing foreclosure starts presents a negative trend for the region and is worthy of further investigation.

The Louisville MSA counties altogether saw a 3.9 percent increase in foreclosures from 2016 to 2017, partly due to the increased volume of starts in Jefferson County, KY. This small increase breaks a 4-year span of declining rates in the MSA. Even though outcomes reflect an overall improvement from the 2010 peak, the region still faces the problem of mitigating foreclosure starts. Filings are down 56.0 percent since 2010 and are 32.9 percent less than a decade ago for the region. However, compared to national trends, the Louisville MSA lags behind behind, as filings have fallen 76.4 percent nationally since 2010 and 47.4 percent since 2007. See Figure 15.

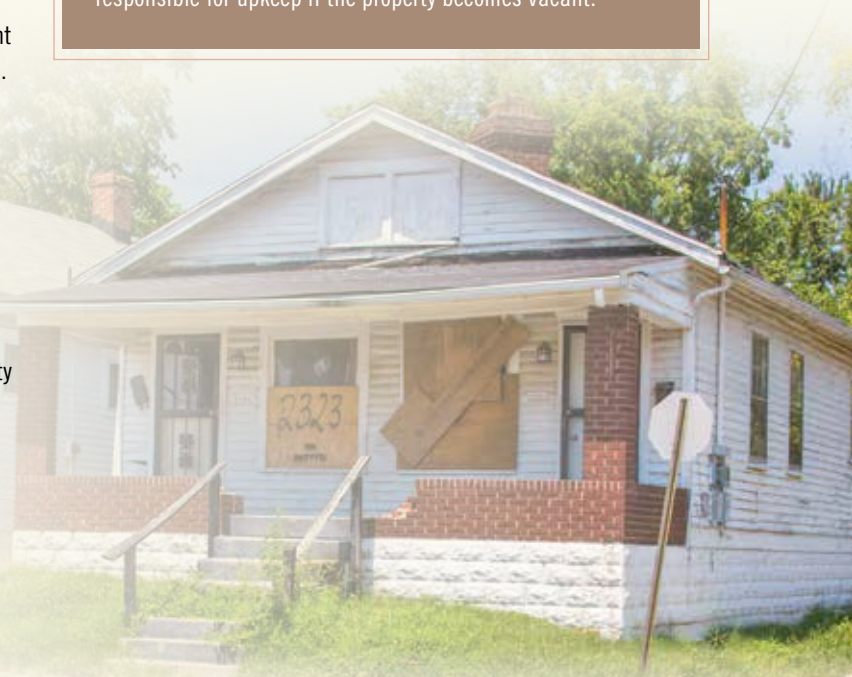
The Indiana counties within the Louisville MSA continued their downward trend with 1.2 percent fewer foreclosures within 2016. Floyd and Clark counties, which consisted of nearly 70 percent of the foreclosure filings in the Indiana counties, each saw fewer filings from the previous year. Compared to the 2010 peak year, Washington County experienced the largest drop in foreclosures with a nearly 70 percent decline. Overall, foreclosure filings in the Indiana counties are down 60.5 percent from 2010. See Figure 16.

Even though the total foreclosure starts for Indiana and Kentucky demonstrate an improvement from 2016 and the peak in 2010, as described above, there are indications of a leveling off of this positive trend. These outcomes demonstrate the problem continues to affect the ability of households to maintain secure mortgages and should be further analyzed.

### MHC RECOMMENDS

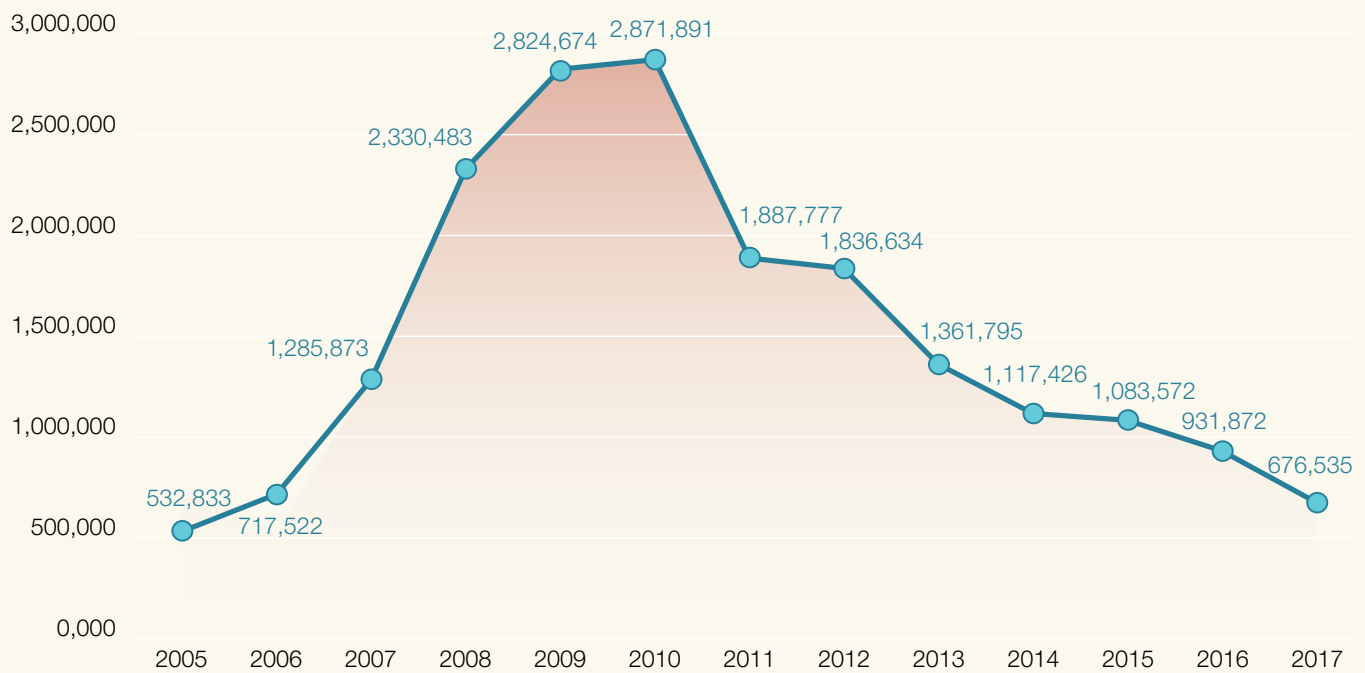
Foreclosures are on the rise again in Louisville/Jefferson County. MHC recommends that foreclosure filings include an electronic entry of the address of the property for geocoding to see where foreclosures are happening. MHC recommends a limit of time on how long an uncontested foreclosure can languish 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.



Louisville/Jefferson County Metropolitan Sewer District (MSD)

Figure 14: U.S. Properties with Foreclosures 2005-2017



SOURCE: ATTOM Data Solutions

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

County	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	%change from 2016 to 2017	%change from 2010 to 2017	%change from 2007 to 2017
Jefferson	2,508	2,710	3,089	3,264	4,382	5,299	3,458	3,914	4,234	2,448	2,251	2,256	2,385	5.7%	-55.0%	-22.8%
Bullitt	250	300	450	450	490	450	365	500	280	244	258	214	213	-0.5%	-52.4%	-52.7%
Henry/Trimble	81	108	120	158	114	128	90	116	92	97	91	83	92	10.8%	-35.2%	-23.3%
Oldham	112	127	140	223	300	298	171	295	209	144	100	88	84	-4.5%	-70.5%	-40.0%
Shelby	86	101	134	140	223	228	144	261	129	99	98	87	117	34.5%	-61.8%	-12.7%
Spencer	30	46	76	78	115	93	52	128	93	66	60	50	31	-38.0%	-46.2%	-59.2%
Total	3,067	3,392	4,009	4,313	5,624	6,496	4,280	5,214	5,037	3,098	2,858	2,778	2,922	5.2%	-57.2%	-27.1%

Figure 16: Numbers of Foreclosures Started (Ordered) in Indiana Counties in the Louisville MSA

County	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	%change from 2016 to 2017	%change from 2010 to 2017	%change from 2007 to 2017
Clark	621	655	642	509	750	556	741	470	451	369	294	-20.3%	-60.8%	-52.7%
Floyd	379	341	424	395	375	380	423	260	240	217	165	-24.0%	-56.0%	-56.5%
Harrison	159	155	198	138	211	147	191	133	114	88	87	-1.1%	-58.8%	-45.3%
Scott	N/A	N/A	N/A	N/A	157	129	153	100	113	72	59	-18.1%	-62.4%	NA
Washington	166	186	174	157	208	134	150	135	109	83	67	-19.3%	-67.8%	-59.6%
Total	1,325	1,337	1,438	1,199	1,701	1,346	1,658	1,098	1,027	829	672	-18.9%	-60.5%	-49.3%

## Homelessness

The Louisville Metro Continuum of Care 2017 Homeless Census reported 6,695 unduplicated homeless people served in Louisville/Jefferson County. Overall this reflects an 5 percent increase from 2016. The total number of unsheltered homeless individuals (774) is an increase of 4 percent from 2016. Of those surveyed, 708 were veterans (up by less than 1 percent), and 3,616 were individuals with disabilities (up by 2 percent).

For the third year in a row, the Homeless Census documented the number of individuals who reported being a victim of domestic violence increased by 8 percent, to 1,349 in Louisville/Jefferson County. In other parts of the country, service providers are shifting to a mobile advocacy model in an attempt to reach more individuals affected by domestic violence. In fact, a plan to phase out traditional shelter services at the 10-room New Albany facility of the Center for Women and Families in favor of such a model by the end of 2018 will impact those affected by domestic sexual violence seeking such services in New Albany. The Center is implementing this to achieve greater flexibility and personalization of services (The Center for Women and Families 2018).

In 2017, 1,084 of those surveyed in the Louisville Homeless Census were youth under 18 years of age. Of those, 453 were not accompanied by an adult, reflecting a 39 percent increase from 2016. The Homeless Census reported for the first time in 2017 that 847 youth between 12 and 24 stated they had no other family member older than 24. In July of 2018, the Coalition for the Homeless was awarded a \$3.45 million Homeless Youth Demonstration Grant from the U.S. Department of Housing and Urban Development (HUD) to reduce and eventually eliminate youth homelessness in Louisville through the provision of outreach, services, and housing for unaccompanied youth under 25 years of age (Coalition for the Homeless 2018a).

Homeless youth are a particularly vulnerable population. A 2018 survey administered to 128 homeless youth seeking services from homeless youth-serving agencies in Louisville and Southern Indiana documents their on-going struggles. Over half of those surveyed (53.9 percent) had a personal history of suicidal ideation (Frey et al. forthcoming). 41.2 percent reported that, at some point in their life, they had been victims of sex trafficking (Middleton et al. 2018:149). Of the homeless, sex-trafficked youth, 82.5 percent had attempted suicide (Frey et al. forthcoming). In total, 24.4 percent of those interviewed in the study identified as lesbian, gay, bisexual, or some other non-heterosexual orientation (Middleton et al. 2018:147). In an effort to serve at-risk LGBT youth in Louisville, a new shelter, Sweet Evening Breeze, plans to provide services tailored to under-served homeless youth (Jones 2018).

Schools face a particular challenge in supporting the education of students without adequate shelter. Identifying, serving, and tracking students who experience homelessness continues to be a challenge due to changes in how districts are asked to report those numbers based on eligibility criteria. In December of 2016, the federal definition of which students were

eligible for homeless services, and thus “counted” as homeless, changed to remove students awaiting foster care placements. This may account, in part, for this year’s 22.6 percent drop in enrolled homeless students in the Louisville MSA reported by the Indiana and Kentucky Departments of Education (IDE and KDE): from a total of 6,868 students in the 2016-17 school year to 5,315 in the 2017-18 school year.

The level of homeless students measured as a percentage of total enrolled students in 2017-18 in each of the Kentucky counties in the Louisville MSA either declined or remained about the same when compared to the previous school year. KDE reported 4,580 homeless students were enrolled in Jefferson County Public Schools (JCPS) in 2017-18, representing 4.6 percent of the student body, a higher percentage of the enrolled population than other counties in the MSA. See Figure 17.

The racial and ethnic disparity in individuals’ and families’ access to safe and affordable housing in Louisville/Jefferson County is reflected in JCPS 2016-17 and 2017-18 school year counts of students receiving homeless services (JCPS 2018). During the 2016-17 school year, 49.6 percent of these JCPS students were black/African American, 16.1 percent were Hispanic/Latinx, 8.2 percent were other races, and 26.4 percent were white. The 2017-18 JCPS data indicate a small shift in that distribution with 53.6 percent black/African-American, 11.9 percent Hispanic/Latinx, 8.0 percent other races, and 26.5 percent white. Along with the shift in the definition of homeless students that could account for the drop in the total reported homeless students, the notable decrease in the percent of homeless students who are Hispanic/Latinx may reflect the reluctance of those students and families to seek assistance in the face of increased immigration policing in Louisville/Jefferson County and elsewhere. Further support of this possibility is in the Coalition for the Homeless annual point in time counts. The point in time report began documenting Hispanic/Latinx ethnicity in 2016 when 29 of the 305 homeless individuals counted identified as Hispanic/Latinx. This number dropped to 8 of 265 in 2017, and rose to 15 of 223 counted in 2018 (Coalition for the Homeless 2016 and 2018b).



The Indiana Department of Education reported 259 homeless students enrolled in 2017-18 in the Indiana counties included in Louisville MSA. This is down from 509 students in the previous year. Three of the Indiana counties in the MSA reported increased percentages while two, Clark County and Floyd County showed remarkable declines in the number of students identified, 96.7 percent (269 to 9) and 91.8 percent (73 to 6), respectively. These data may indicate both a shift in how students are identified, and which students are eligible for homeless services. The largest number of homeless students in the Indiana counties (126) now attend school in Washington County, which represents 3.1 percent of their student body. See Figure 17.

There are many locations in Louisville/Jefferson County where individuals who do not have shelter or cannot stay in a shelter, have set up 'camp sites' as an alternative. Louisville Metro Government has, in the past, cleared such camps with little to no notice to the residents. In response to the demand to provide protections for homeless camp residents in the event of a displacement, Louisville Metro Council passed an ordinance in February 2018 that requires Louisville Metro to notify camp residents and the Coalition for the Homeless 21 days before clearing a camp ("Protections in the Event of Displacement" 2018). In case of an emergency clearing, Louisville Metro must store any personal property for at least 30 days, and transport any animals found with the personal property to Louisville Metro Animal Services,

where the fee to reclaim the animal will be waived ("Personal Property Storage" 2018). As of October 10, 2018, Louisville Metro Government has posted and cleared ten locations (Eric Friedlander, Personal Communication).

## MHC RECOMMENDS

The rise in people being homeless calls for adherence to the already existing plans to transition youth, veterans, and the chronically homeless into stable housing. Affordable housing, including smaller units, along with services— has been effective. While there may be a state plan, a local plan needs to be adopted to transition the growing number of victims of domestic violence.

MHC applauds Louisville's attempt to assess the needs of people living in the streets to create a more responsive system. Funding is a big barrier to cover the gap of housing— but it is well proven that the cost of housing is much less that cost of all other services if people are left in the streets. A "low-barrier" shelter is needed to safely shelter the growing numbers of persons dealing with addiction.

**Figure 17: Louisville MSA Homeless Students**

School System	Homeless Students in 2016-17	Total Enrollment in 2016-17	Percentage of Total Enrollment in 2016-17	Homeless Students in 2017-18	Total Enrollment in 2017-18	Percentage of Total Enrollment in 2017-18	Percentage Change 2016-17 to 2017-18
Jefferson County Public Schools	5780	96774	6.0%	4580	98877	4.6%	-20.8%
<b>Other Kentucky Counties within Louisville MSA</b>							
Bullitt County Public Schools	388	13131	3.0%	373	13309	2.8%	-3.9%
Henry County Public Schools	32	877	3.6%	28	2136	1.3%	-12.5%
Oldham County Public Schools	21	12318	0.2%	19	12614	0.2%	-9.5%
Shelby County Public Schools	33	6868	0.5%	15	7014	0.2%	-54.5%
Spencer County Public Schools	96	2840	3.4%	31	2926	1.1%	-67.7%
Trimble County Public Schools	9	1236	0.7%	10	1224	0.8%	11.1%
<b>Indiana Counties within Louisville MSA</b>							
Clark County Public Schools	269	16174	1.7%	9	15907	0.1%	-96.7%
Floyd County Public Schools	73	11420	0.6%	6	11459	0.1%	-91.8%
Harrison County Public Schools	25	6127	0.4%	63	6137	1.0%	152.0%
Scott County Public Schools	50	3877	1.3%	55	3880	1.4%	10.0%
Washington County Public Schools	92	4151	2.2%	126	4131	3.1%	37.0%
<b>Louisville MSA Total</b>	<b>6868</b>	<b>175793</b>	<b>3.9%</b>	<b>5315</b>	<b>179614</b>	<b>3.0%</b>	<b>-22.6%</b>

# MEASURE 9

## CDBG and HOME Funds

Since the enactment of the Housing and Community Development Act of 1974, local governments such as Louisville Metro Government and the City of New Albany, have depended on federal entitlement funds to meet critical housing and community development needs. These funds are essential to assist individuals of low- and moderate-income in finding safe and decent affordable housing, seeking economic opportunities, and to fulfilling overall fair housing objectives. The Consolidated Plan outlines local governments' short-term plan (every 3-5 years) for how they intend to allocate those funds. The U.S. Department of Housing and Urban Development (HUD) administers these funds through the Community Development Block Grant (CDBG) and HOME Investment Partnerships programs on a formula basis.

In order to qualify for and receive HUD funding, each participating jurisdiction must submit two reports each year – the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER). The updated Action Plan summarizes the actions, activities, and resource allocations, and the CAPER reports each jurisdiction's accomplishments and progress toward the Consolidated Plan. The following sections summarize Louisville Metro and New Albany's

distribution and projected fund allocation reported from program year 2017 as well as their budget plan for the 2018 program year.

### Community Development Block Grant (CDBG)

CDBG funds support state and local government in the provision of many beneficial strategies beyond affordable housing, including community services, job creation, construction of public facilities and improvements, and other critical public services. Each Place that receive CDBG funds, known as entitlement communities, are defined based on the criteria that they serve 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 2017).

In 2017, Louisville Metro's CDBG funding increased by 5 percent to \$11,551,552, which includes a carry over \$424,000 from the previous year and program income of \$181,241. Total CDBG spending decreased by 8.77 percent compared to 2016 expenditures. Nearly half (47.2 percent) of the total 2017 expenditures were devoted to housing, an increase of 137.04 percent over the 2016 amount.



Photo: Christopher Harrell

For the Program Year 2018 budget, Louisville Metro projects to expend \$11,765,100 in CDBG; \$3,553,200 for HOME; \$979,328 for Emergency Solutions Grant (ESG); and \$704,415 for Housing Opportunities for Persons with AIDS (HOPWA). Each of these categories reflect an expected increase in expenditures.

Since 2005, national CDBG allocations (adjusted to 2018 dollars) have continued to trend downward by approximately 34.0 percent. Likewise, over the same time period, local allocations follow the same pattern with a 34.2 percent decline for Louisville Metro Government and 36.3 percent less for the City of New Albany. However, both cities saw increases in their funding with in 2018 by 7.5 and 6.9 percent, respectively.

New Albany reported a 41.3 percent increase in CDBG expenditures for 2017 over the previous year for a total of \$426,907. Out of these funds, 42 percent were allocated to improve sidewalks and park facilities, including upgrades to achieve compliance with the Americans with Disabilities Act (ADA) standards (a 406 percent increase over 2016). \$105,077 of CDBG funds were spent on housing (25 percent of the total)—a 6.4 percent decrease from the previous year. Despite the decrease, New Albany continues to leverage local resources by fostering partnerships with non-profit developers to fund housing rehabilitations.

New Albany officials have budgeted for an estimated total of \$1,230,919 CDBG allocations for program year 2018, a 101.5 percent increase from program year 2016. This increase reflects the city's \$566,533 carried over from FY 2017 adjusted to reflect the additional allocation from HUD in 2017.

### HOME Investment Partnerships

Unlike CDBG funds, which are flexible in their project allocation, HOME Investment Partnerships Program funds are reserved strictly for meeting housing goals, especially rental, housing for low- and very low-income

families. The most common uses of HOME funds include acquisition and rehabilitation of properties, 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.

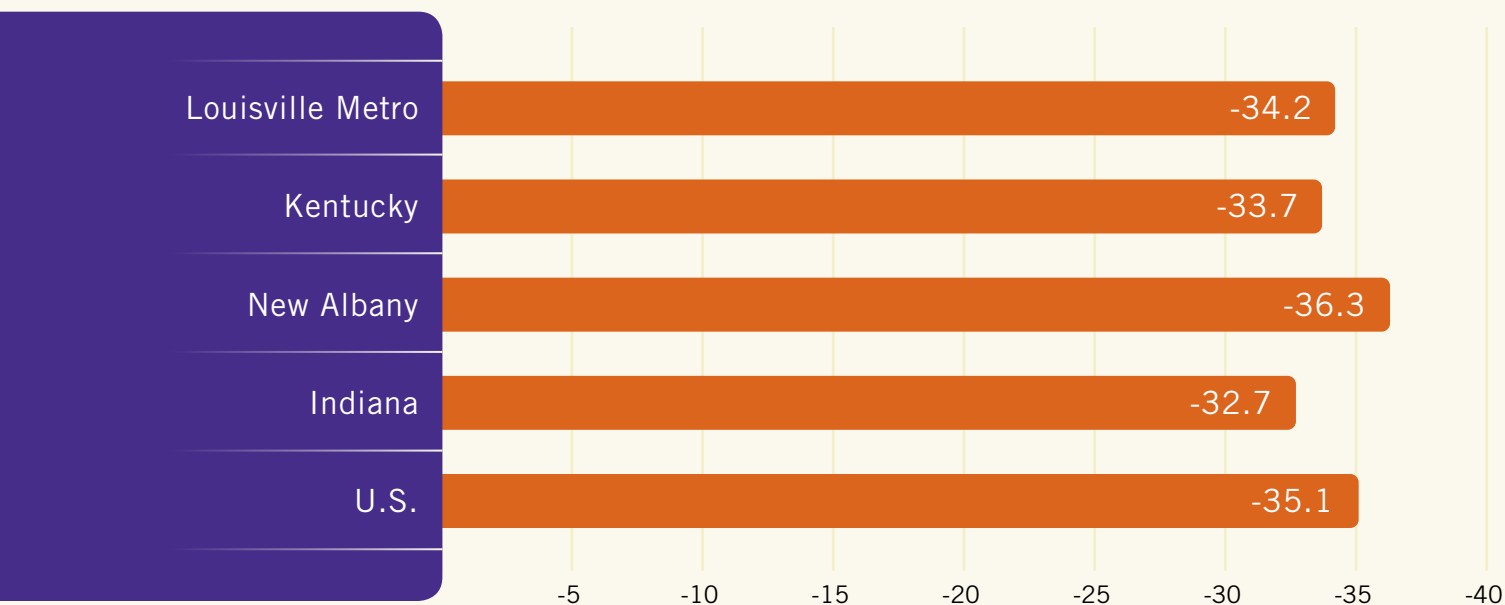
Louisville Metro's 2017 HOME fund distributions totaled \$4,225,596, a 204.3 percent increase from the previous year. Louisville Metro's expected entitlement HOME funds for the program year is \$2,831,394 including \$492,018 in carryover and program income. These funds provide a critical resource for funding affordable housing development, homebuyer and rental assistance, homeowner rehab, new construction and rental rehab for multi-family units.

New Albany does not receive HOME program funding.

### MHC RECOMMENDS

MHC recommends that funds coming from HUD be used to create housing that is affordable for households with incomes under 50 percent of median Louisville/Jefferson County. MHC also advocates for the 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 18: Percent Change in CDBG Allocations, 2005-2018



Adjusted to 2018 dollars

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

Figure 19: Louisville Metro CDBG Expenditures 2017

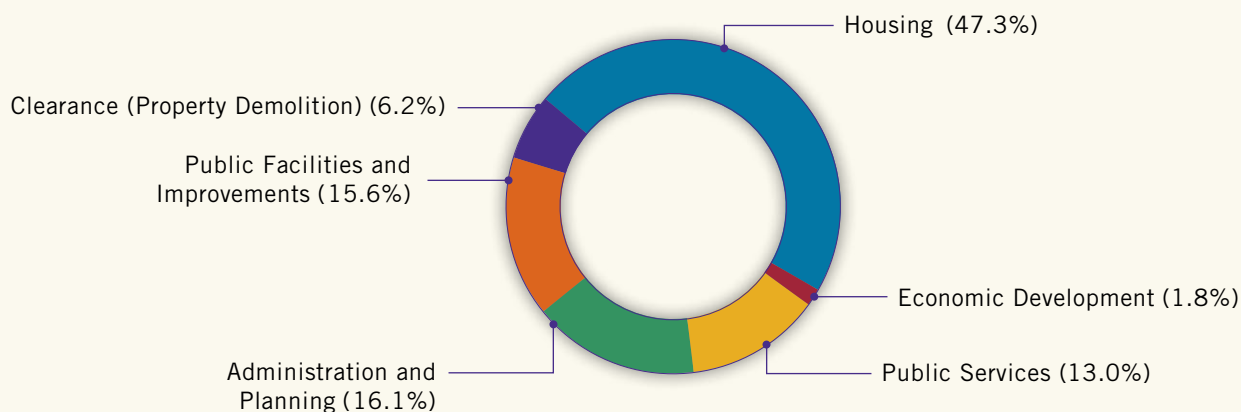


Figure 20: Louisville Metro CDBG Budget Plan 2018

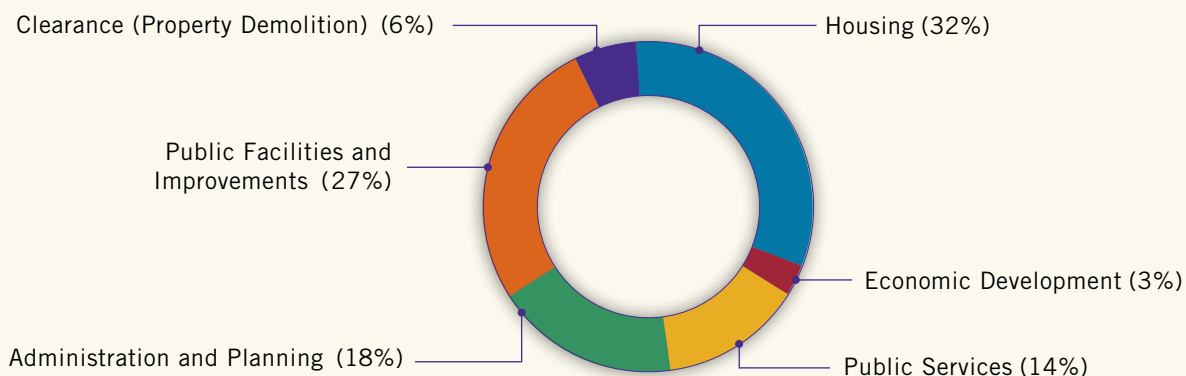


Figure 21: New Albany CDBG Expenditures 2017

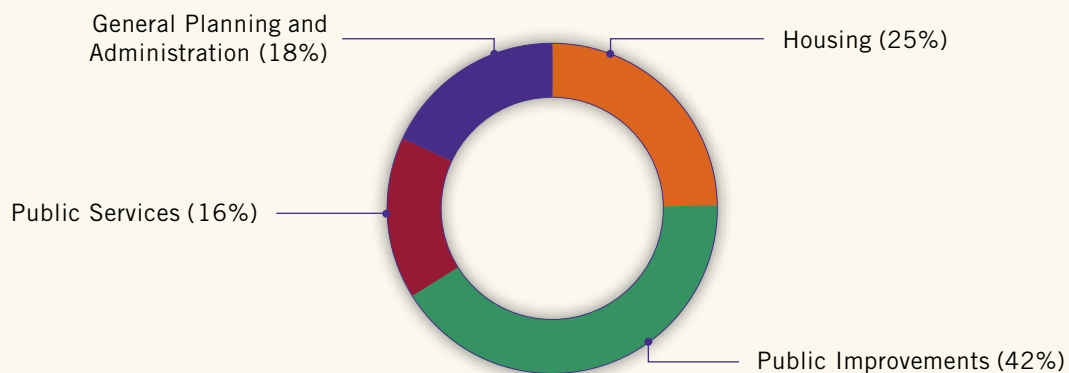
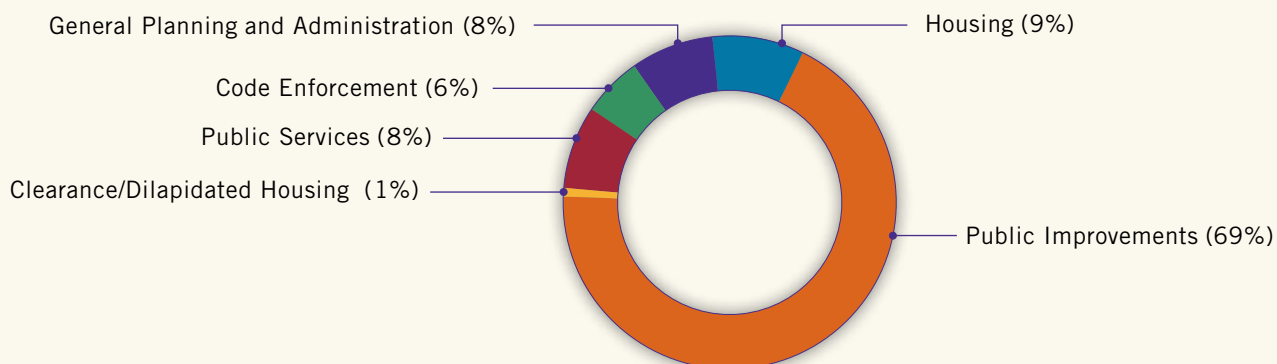


Figure 22: New Albany CDBG Budget Plan 2018



## INTRODUCTION: INVOLUNTARY DISPLACEMENT PAGE 1

Eviction data is from the Eviction Lab National Database, Version 1.0 (Desmond et al. 2018). Because we are interested in understanding how evictions relate to the other Census data we use throughout this report, and since the Eviction Lab data is available annually, we calculated the average of the eviction data from 2012-2016, thus matching the approach of the ACS 5-year estimates used elsewhere in the report. As noted in the literature, even if a city or region is improving in terms of lower eviction rates, that level of analysis can mask variations at smaller geographies. Census tract analysis can also mask finer grained variation at the block group level; however, for the purposes of this report, we chose census tracts as our unit of analysis.

Data on foreclosure sales comes from the Jefferson County Circuit Court (2018). 2017 Sales Results were downloaded from the “Past Auction Results” page of the Jefferson Circuit Court Commissioner’s Office. We excluded observations designated as withdrawn or where the winning bid was zero dollars or blank.

For the neighborhood typology, we follow the methodology Bates (2013) used in Portland, OR, which is adapted from Freeman (2005) and has also been applied in Oakland, CA (Causa Justa: Just Cause 2014) using ACS 2005-2009 and 2012-2016 5-year estimates at the census tract level. A detailed description of the methods is available at: <http://louisville.edu/cepm/projects/housing-policy/mhc-2018-methodsappendix>.

## MEASURE 1: CONCENTRATION OF SUBSIDIZED HOUSING PAGE 21

Statistics on subsidized housing by council district were obtained by geocoding administrative data by street address and summarizing the data for each district. Subsidized housing unit data were provided by the Louisville Metro-Housing Authority and the Kentucky Housing Corporation. Data used for LIHTC data was collected for Kentucky and Jefferson County on August 1, 2018 from KHC’s “Housing Credit Award List.” Data concerning the public housing units at Beecher Terrace and vacancies were obtained from personal communications with officials from the Louisville Metro Housing Authority on October 2, 2018.

**Section 8 Housing Choice Vouchers**—a voucher given to low-income individuals/families, the elderly, and/or those living with a disability to help offset the cost of rent. Participants are given the choice in finding their own housing, depending upon whether it meets program requirements (HUDb n.d.).

**Section 8 Project-Based**—a voucher given to privately owned rental establishments to offset the cost of rent to low-income individuals/families, the elderly, and/or those living with a disability. Project-based differs from a housing choice vouchers in that the individual is not given the option to choose where they live (HUDb n.d.).

**Public Housing**—housing provided by government authorities to provide decent and safe housing options for low-income individuals/families, the elderly, and those living with a disability (HUDb n.d.).

## MEASURE 2: HOUSING SEGREGATION PAGE 24

Data on race, ethnicity, disability, and poverty are from the ACS 2012-2016 5-year estimates.

## MEASURE 3: FAIR MARKET RENTS PAGE 28

Fair Market Rent comes from the U.S. Department of Housing and Urban Development (HUD). Household population data are from the ACS

5-year estimates. Estimated Housing Wage for Fair Market Rent comes from the National Low Income Housing Coalition. Workforce data are from the U.S. Bureau of Labor Statistics, Occupational Employment Statistics (OES) Survey, and the table was computed from detailed occupational categories, where median wage and employment estimates were available.

## MEASURE 4: PRODUCTION AND REHABILITATION OF AFFORDABLE HOUSING PAGE 30

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. Note that the number of CARES units under construction has been updated for the online version of this report. We obtained updated information after the report went to print.

## MEASURE 5: HOMEOWNERSHIP PAGE 33

Data on homeownership rates comes from the U.S. Census Bureau’s Current Population Survey. Data on homeownership by race comes from the ACS 2012-2016 5-year estimates.

## MEASURE 6: HOUSING AFFORDABILITY (OWNERSHIP) PAGE 35

Data on homeownership and income are from the ACS 2012-2016 5-year estimates. Percentages for mapping each census tract were rounded to the nearest whole number.

## MEASURE 7: FORECLOSURES PAGE 37

**Foreclosure Starts:** In states with the judicial foreclosure process defined by state law, a foreclosure start is initiated when the lender files a foreclosure suit with the circuit court and files a lis pendens with the county clerk. All states allow this type of process, but many require it, including both Kentucky and Indiana.

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

## MEASURE 8: HOMELESSNESS page 39

Data on homelessness come from the Coalition for the Homeless, 2017 Annual Census of the Homeless in Metro Louisville. Homeless student data are from the Kentucky Department of Education (KDE 2018a; KDE 2018b; KDE 2018c; KDE 2018a), Jefferson County Public Schools (JCPS 2018), and the Indiana Department of Education (IDE 2018a; IDE 2018b; IDE 2018c).

## MEASURE 9: CDBG AND HOME page 41

Data were obtained from the Develop Louisville Office of Housing and Community Development and the Louisville/Jefferson County Metro Government Consolidated Annual Performance and Evaluation Report (CAPER) Program Year 2017, July 1, 2017 – June 30, 2018, the Louisville/Jefferson County Metro Government Program Year 2018 Action Plan. The CDBG data for the City of New Albany were obtained from the New Albany Economic and Redevelopment Department and the Fiscal Year 2017 Consolidated Annual Performance and Evaluation Report (CAPER). Note that several numbers on pages 41 and 42 have been updated for the online version of this report. We obtained updated information after the report went to print.

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*Thanks to our organizational members for their partnership and support!*

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Family Scholar House  
Louisville Climate Action Network (LCAN)



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*The Metropolitan Housing Coalition (MHC) facilitates research-based advocacy by MHC, our members and supporters, for fair housing and affordable housing in the Louisville MSA.*