



COALITION
FOR THE
HOMELESS

HOUSING AND HOMELESSNESS IN LOUISVILLE

Why Advocacy Matters



April 1st 1996

Mrs. Kappes' Primary (2-3)

Billy Brown



Amy Caudill



Ray Duffy, Kelli Copher, and George Eklund mold clay pots.

Jason Conlee
Kelli Copher
Betty Curtis
Brandi Crouch



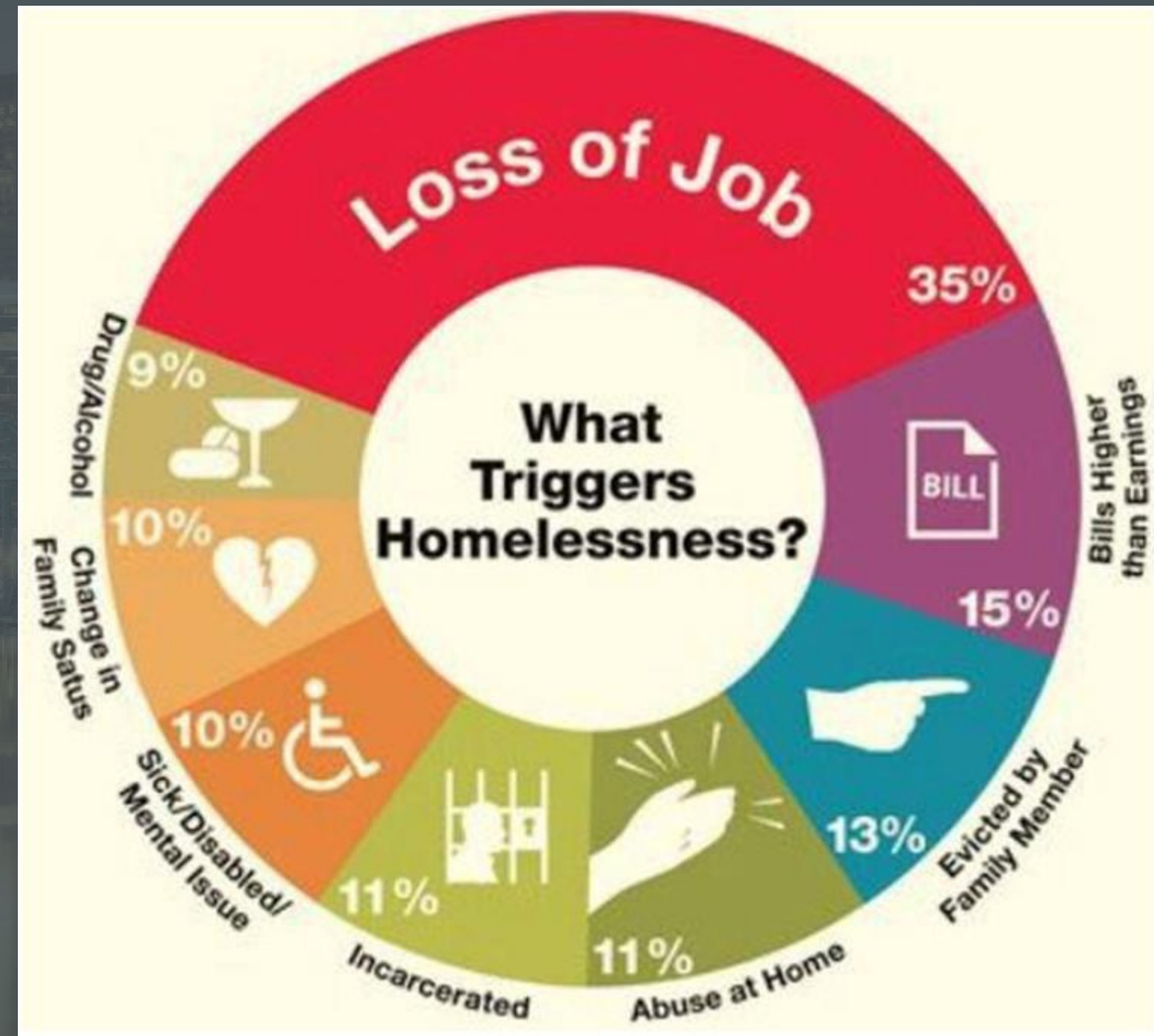
Jonathan DeWitt
Ray Duffy
George Eklund
Johnny Estes



Travis Goodpaster
Brandon Gregory
Emily Hansen
Joel Harvey



About 4,000
Kentuckians
experience
homelessness
on a given night
in January each
year.



TYPES OF HOMELESSNESS



Persons living in improvised dwellings, tents, or sleeping out



Persons in supported accommodation



Persons staying temporarily with other households



Persons living in boarding houses



Persons in other temporary lodgings



Persons living in severely crowded dwellings

TYPES OF HOMELESSNESS

CHRONIC HOMELESSNESS

- Continuously homeless for 1+ year or a min. of 4 periods of homelessness in the last 3 years.
- On any given night, roughly 86,962 chronically homeless individuals in the U.S. (24% of the total homeless population.)
- Typically older, have complex, long-term health issues, and often live on the street, in a car, park.

EPISODIC HOMELESSNESS

- Currently homeless and have experienced at least 3 periods of homelessness in the previous year.
- Often younger and suffer from some type of disabling condition, such as substance abuse, mental illness, and/or medical problems.

TRANSITIONAL HOMELESSNESS

- Most common type of homelessness.
- Likely to be younger and enter shelter or temporary housing system for only 1 brief stay.
- Often the result of a catastrophic event or sudden life change.

PROVISIONALLY OCCUPIED

- Temporarily living with others (or 'couch-surfing') with no long-term stay guarantee and no immediate permanent housing prospects.
- Includes extended-stay motels, with friends, or with family
- 'Hidden' because they do not access homeless supports and services, despite their need for them.

DEMOGRAPHICS

10,640 people utilized emergency shelter, transitional housing, outreach services, Common Assessment, supportive services only projects, & day shelters in 2021.

5844 Were for shelter

- 8300 were Individuals
- 1995 Were families
- 296 were children
- 719 Were veterans
- 1032 were fleeing domestic Violence
- 144 were parents under 25 years old

DEMOGRAPHICS(RACE)

Point in Time Summary for KY 501 - Louisville Jefferson County COC

	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
White	242	72	0	167	481
Black or African-American	269	122	0	64	455
Asian	5	0	0	4	9
American Indian or Alaska Native	2	2	0	4	8
Native Hawaiian or Other Pacific Islander	0	0	0	2	2
Multiple Races	31	11	0	16	58

Chronically Homeless	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Total number of persons	194		0	98	292

AFFORDABLE HOUSING CRISIS

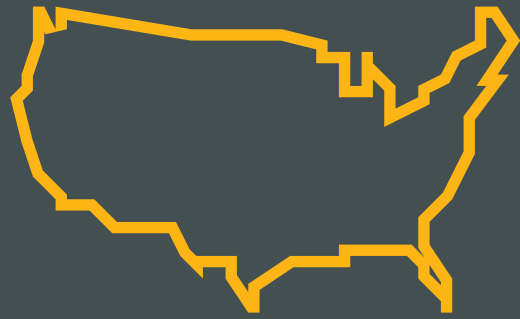
Louisville
needs over
31,000
affordable
homes (KY-
78,000.)

\$15.78/hour:
The average
wage to
affordably
rent a 2 BR
home.

1 in 4
Kentuckians are
paying more
than 30% of
their income
toward housing,
including those
who have a
mortgage.

6 out of 10
extremely
low-income
renters are
paying more
than 50%

EVICTIION STATS



The eviction rate in Louisville is 2x the national average.



17,000 evictions are filed in Jefferson County each year.



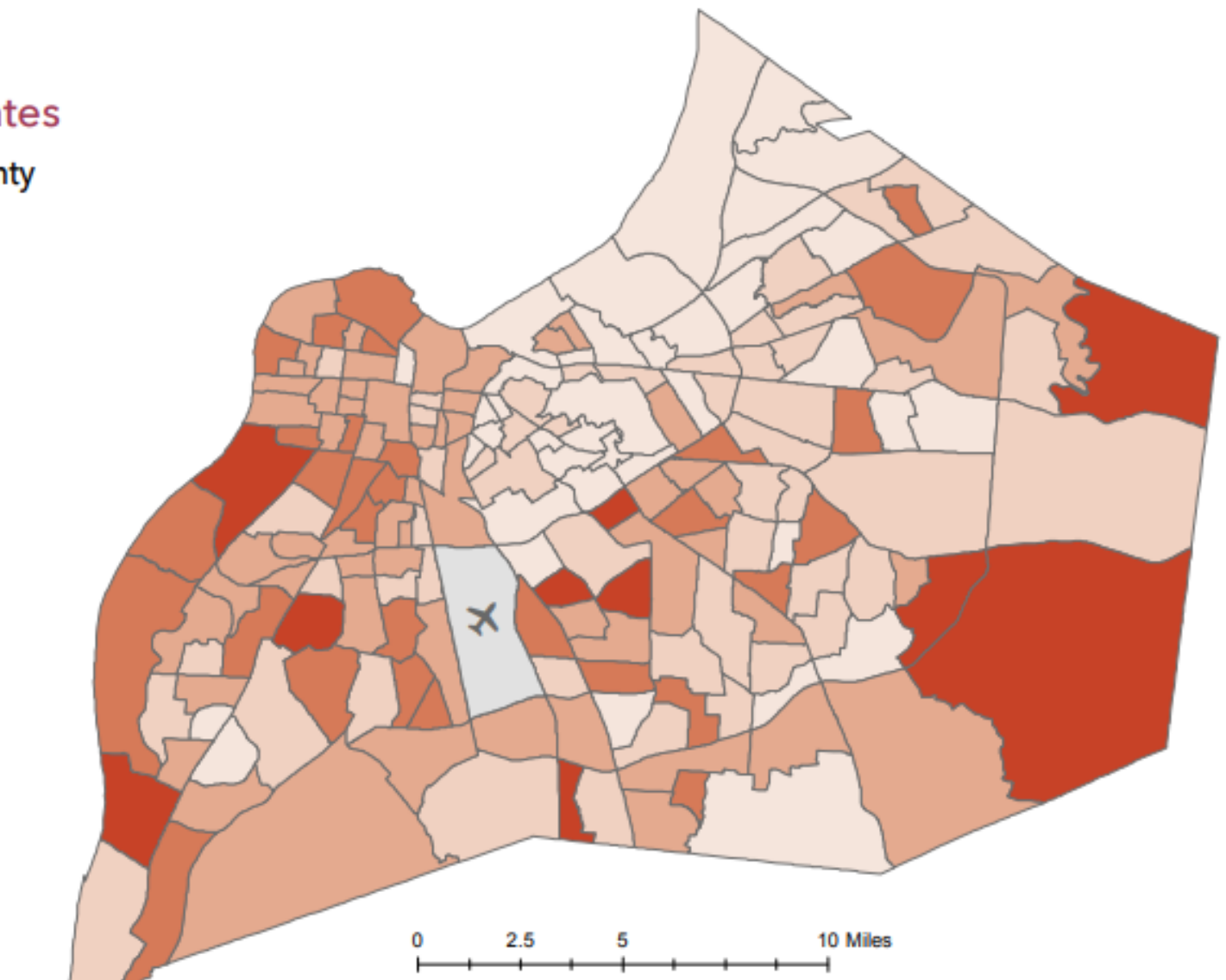
Black Kentuckians are 2.5x more likely to end up in eviction court.



14 set-outs happen in Louisville every day

MAP 2 2020 Eviction Filing Rates
By Census Tracts–Louisville/Jefferson County

- <=1.9%
- 2.0%-4.4%
- 4.5%-7.2%
- 7.3%-12.4%
- 12.5%-23.5%



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

HOUSING TODAY

- Louisville/Jefferson county stats:
 - Home renters:
 - 38% total households
 - 29% White households
 - 63% Black households
 - 62% Hispanic households
- 46% of Renters are cost Burdened
 - 38.6% of black Louisvillians
 - 24% of White Louisvillians

HOME OWNERSHIP DISPARITIES

RACE/ETHNICITY

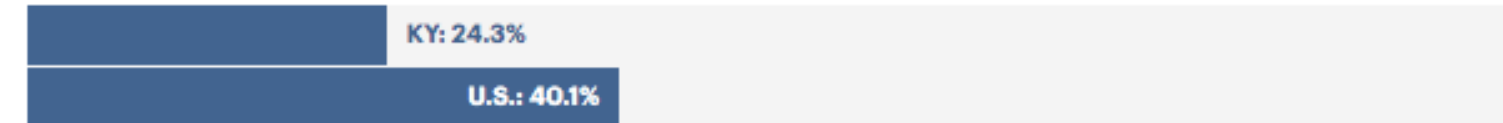
Homeownership - American Indian/Alaska Native



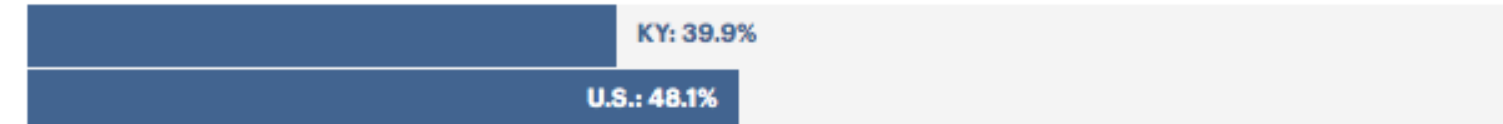
Homeownership - Black



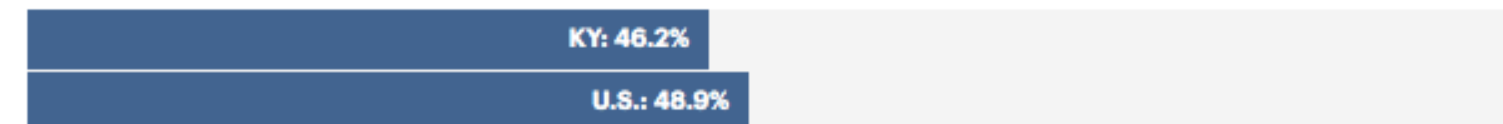
Homeownership - Hawaiian/Pacific Islander



Homeownership - Hispanic



Homeownership - Multiracial



Homeownership - Other Race



Homeownership - White



Percentage of occupied housing units

Data suppression rules are as defined by the original source.

Race and ethnicity populations are as defined by the original source.

Source:

- U.S. Census Bureau, American Community Survey, 2019

Housing search in real time:

Family Budget: \$ 2,500

Take home: \$1,990

55 hrs/week at \$10/hr

Needs a 2 br/1 ba

apartments /
housing for rent

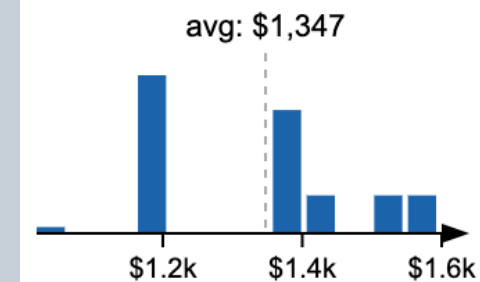
- ☐ search titles only
- ☐ has image
- ☐ posted today
- ☐ bundle duplicates

MILES FROM LOCATION

✕ Louisville ± 1.7 mi

PRICE

\$ min - \$ max



BEDROOMS

2 - max

BATHROOMS

min - max

FT²










min max

AVAILABILITY

all dates


- ☐ cats ok
- ☐ dogs ok
- ☐ furnished
- ☐ no smoking
- ☐ wheelchair access

« search apartments / housing for rent

-  ★ Jul 21 **Pets Love Us And You Will, Too!**
\$1,209 2br - 1100ft² - (Louisville) 1.3mi ✕
-  ★ Jul 21 **Home You Can Love** ❤️
\$1,439 3br - 1300ft² - (Louisville) 1.3mi ✕
-  ★ Jul 21 **Once Upon a Time**
\$1,209 2br - 1028ft² - (Louisville) 1.3mi ✕
-  ★ Jul 21 **These Deals are Shocking!**
\$1,209 2br - 1028ft² - (Louisville) 1.3mi ✕
-  ★ Jul 21 **Surprise! District's Got the Deals!**
\$1,209 2br - 1100ft² - (Louisville) 1.3mi ✕
-  ★ Jul 21 **Coming Soon at District!**
\$1,209 2br - 1100ft² - (Louisville) 1.3mi ✕
-  ★ Jul 20 **What's the Buzz?**
\$1,209 2br - 1100ft² - (Louisville) 1.3mi ✕
-  ★ Jul 20 **Take The Next Big Step**
\$1,209 2br - 1028ft² - (Louisville) 1.3mi ✕
-  ★ Jul 20 **District Welcomes You**
\$1,209 2br - 1100ft² - (Louisville) 1.3mi ✕

A stylized yellow outline of a house with a gabled roof and a chimney on the right side, set against a dark gray background.

**WHY SHOULD
WE CARE
ABOUT
HOUSING?**

- 
- People deserve housing
 - Workforce wellbeing
 - Child wellbeing
 - Economics
 - The health of the city
 - Wealth

HOW DID WE GET HERE?

- 31k units of affordable housing
- 17k evictions each year
- 4,000 homeless Kentuckians
- 5,000 JCPS students experience homelessness.



HISTORY OF HOUSING

1900 HOUSING

- 1917 Buchanan v Warley(37th and Pflanz)
- Home loan structure
- 46% of Americans owned their homes

1929 DEPRESSION

- 13 out of every 1000 homes were foreclosed on
- Hoovervilles1
- 1934 National Housing Act
 - FHA and the amortized mortgage
 - Made homeownership cheaper than rent
 - Federally backed mortgages

1933 HOLC

- 1933 Residential Security Maps “redlining maps”
 - Black people could get a private non backed mortgage
 - Secondary predatory market

HISTORY OF HOUSING 2

1940-1960S POSTWAR BOOM

- 1944-1952: GI Bill-nearly 2.4 million veterans received Backed loans
- 1947: 100 of 67,000 went to black service members in the NY area
- From 1940-1960 ownership rate went up from 43% to 64%
- Prices increased 35% during this time

1948 SHELBY V. KRAEMER

- landmark Court case that struck down racially restrictive housing covenants

1968 FAIR HOUSING ACT

- race, color, national origin, or religion
- Rarely enforced

1970 HUD DEFUNDED

- 1973: moratorium on most of subsidized-housing programs:
 - No new public housing
- Shift to housing choice vouchers
 - Housing assistance privatizations
- Growing income disparity

HISTORY OF HOUSING

1980 MORE CUTS

- 1982: HUD budget slashed:
 - 1/2 Trillion to 50 billion
- 1986: low-income housing tax credit
- Stopped building multifamily
- Started Means testing services
- Mental health facilities' releases
- Street homelessness booms

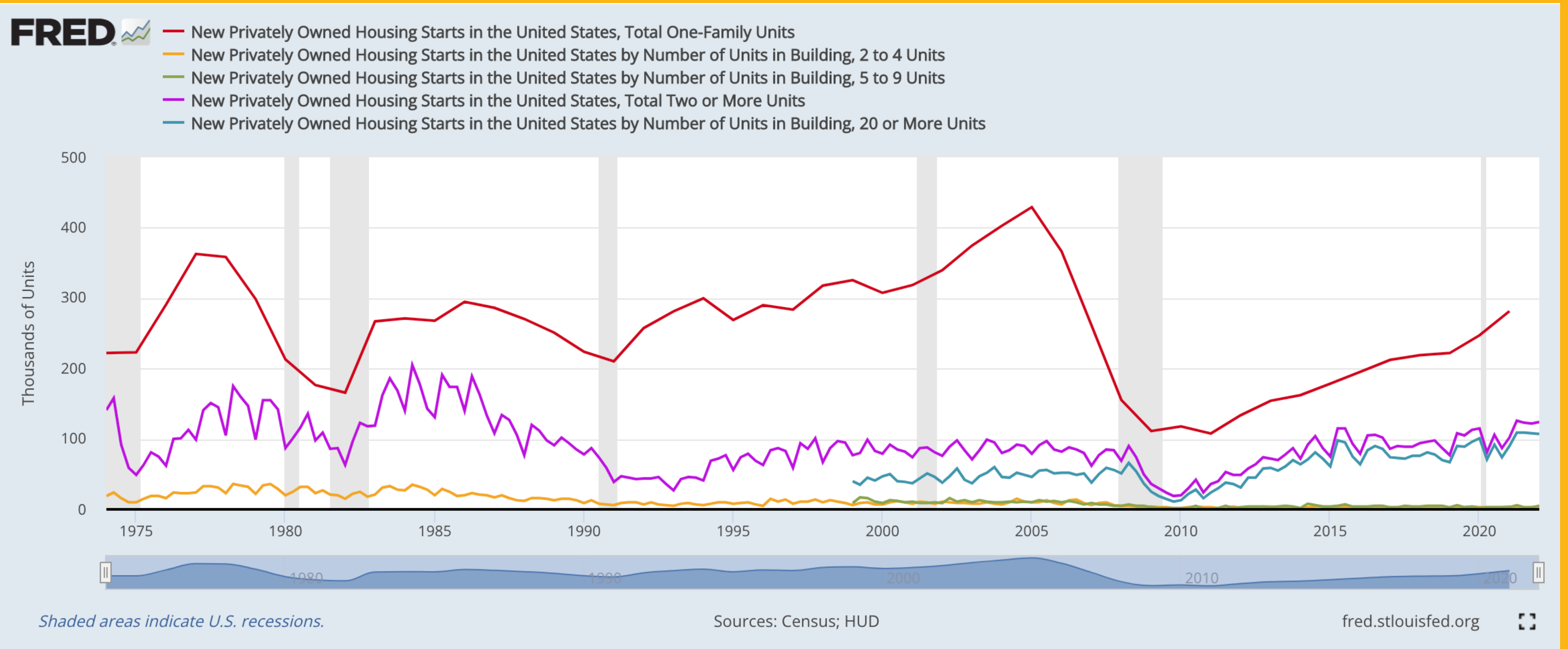
1990 HOUSING BECOMES COMODIFIED

- Hope VI program redevelops or eliminates public housing projects
- Build up to foreclosure
- Build bigger homes- more profit
- Fewer Entry-Level Homes
 - 1/5 of what we produced in the 1970s

2008 GREAT RECESSION

- Foreclosures 2.2 %
 - 2.3 million homes in 2008
- Blackstone purchased 10 billion worth in homes- the largest single-family landlord in us
- A decline in new housing starts. 2.07 million homes in 2006 .5 million in 2009

NATIONAL HOUSING STATS



CONTINUUM OF HOUSING





SOLUTIONS

- Land Development Code reform
- Fund housing development
- Eviction reform
- Set out reform
- Affordable Rental
- Fair housing
- Utilities
- Energy efficiency
- Affordable homeownership
- Trailer park law changes
- Rethink home ownership
- Tax Lien Sale Reform

WAYS TO HELP

- Work with shelters and organizations doing the work.
 - Ask what their most pressing need is.
- Use Human Centered language
- Acknowledge the humanity of people that are panhandling
- Advocate for Affordable housing everywhere
 - Land development code.
 - Affordable Housing trust fund.
 - When developments are proposed, ask your cm to support the development.

Please dont show up at camps with your goodwill box.

ACTIONS AND RESOURCES



- Evicted by Desmond
- Color of Law by Rothstein
- evictionlab.org
- Louisville Redlining Project



- You're Wrong About: Homelessness
- On the Media: Scarlet E
- How Houston Moved 25,000 People



- Geklund@louhomeless.org
- Email list sign-up: louhomeless.org/advocate
- Louisville Metro Housing Needs Assessment

QUESTIONS?

