

# Affordable and Fair Housing in Louisville: How Can You Advocate & Educate?



**Tony Curtis**

Executive Director

Metropolitan Housing Coalition

[tony@metropolitanhousing.org](mailto:tony@metropolitanhousing.org)

**George Eklund**

Education & Advocacy Director

Coalition for the Homeless

[geklund@louhomeless.org](mailto:geklund@louhomeless.org)

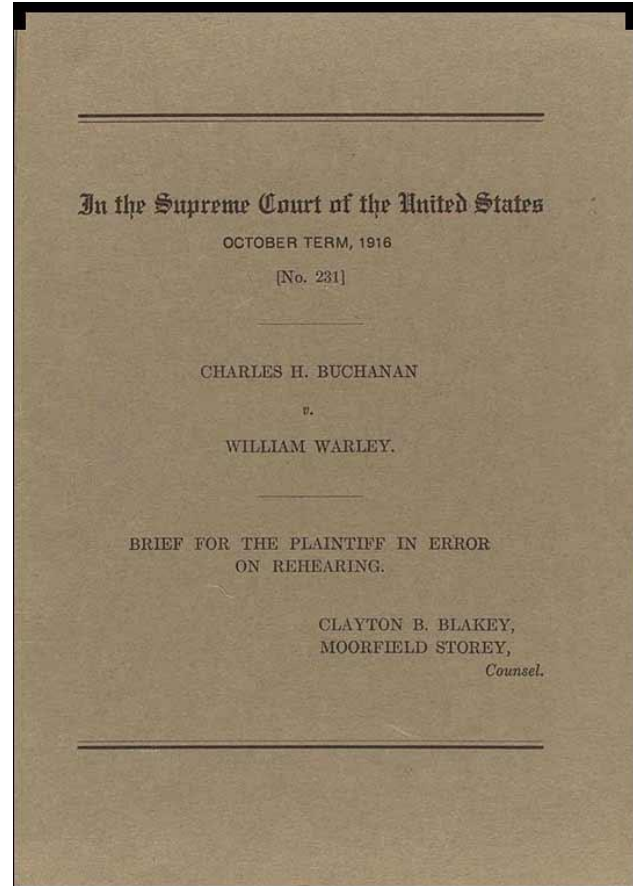


**Metropolitan  
Housing Coalition**



**COALITION  
FOR THE  
HOMELESS**

# A Brief Contextual History of Housing Segregation Black or African American Population



# Restricted Covenant

"All outbuildings must be under one roof and of the same construction as residence.

"The side walls of all residences shall not be nearer than six feet to the adjoining property line.

"No fence over 6 feet in height shall be erected on this property. None nearer than 50 feet from the front property line.

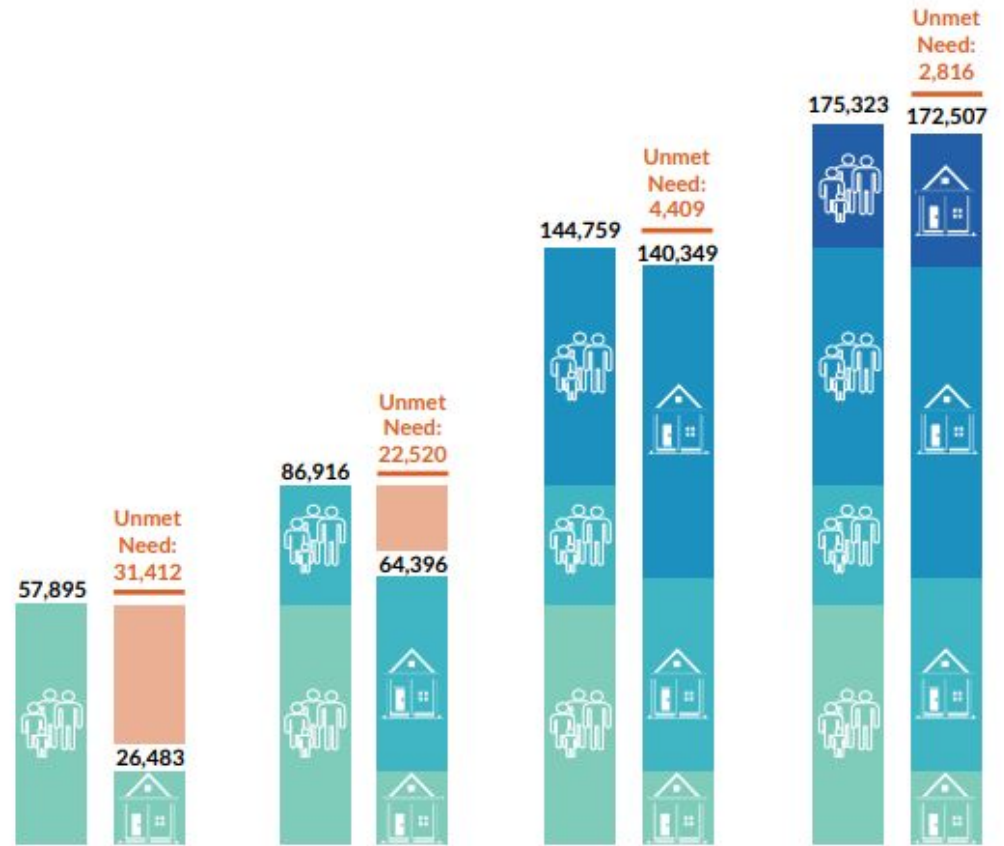
"This property shall never be sold or rented to any person of African descent.

"All residences shall set back 50 feet from the front property line, keeping front lawns of uniform depth.

"The stone and iron fence on Bardstown Road which has been reset by the trustees, beginning on Woodford Place and extending in a south-eastwardly direction, the full length of lot No.8, as shown on said plat, to the northerly line of lot 16, as shown on said plat, is to remain undisturbed

# The Need for Housing

2019 Housing Needs Assessment



There are enough *affordable* and *available* homes for:

**46%**  
of households  
up to  
**30% AMI**

**74%**  
of households  
up to  
**50% AMI**

**97%**  
of households  
up to  
**80% AMI**

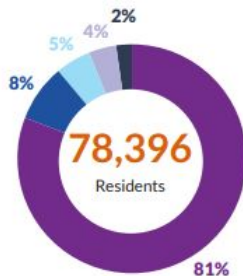
**98%**  
of households  
up to  
**100% AMI**

# East Metro Market Area

(includes Anchorage)

## 2019 Housing Needs Assessment

<https://louisvilleky.gov/housing/document/eas-tmetropdf>



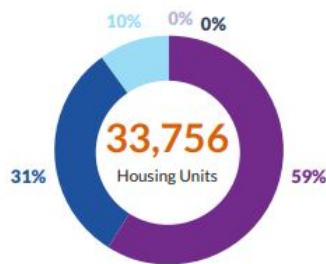
### Race & Ethnicity

- White
- Black/African American
- Asian
- Latinx
- Other

### Median Household Income

**\$69,703**

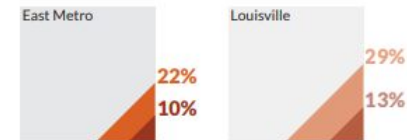
Louisville Median  
**\$50,099**



### Housing Type

- Single Family Detached (19,751)
- Multifamily (10,518)
- Single Family Attached (3,255)
- Duplex (156)
- Manufactured (76)

### Cost Burden



Households who spend **more than 30%** and **more than 50%** of income on housing

### Tenure



### Median Gross Rent

**\$978**

Louisville Median  
**\$770**



### Median Home Value

**\$234,158**

Louisville Median  
**\$174,400**





## On the Map



**1,213** new single-family and multifamily residential construction permits (2013-2017)



**265** affordable assisted units in 5 developments, developed through funders and programs like LIHTC, project-based Section 8, LAHTF, or KHC



**0** subsidized income-restricted units in 0 developments expiring by 2023



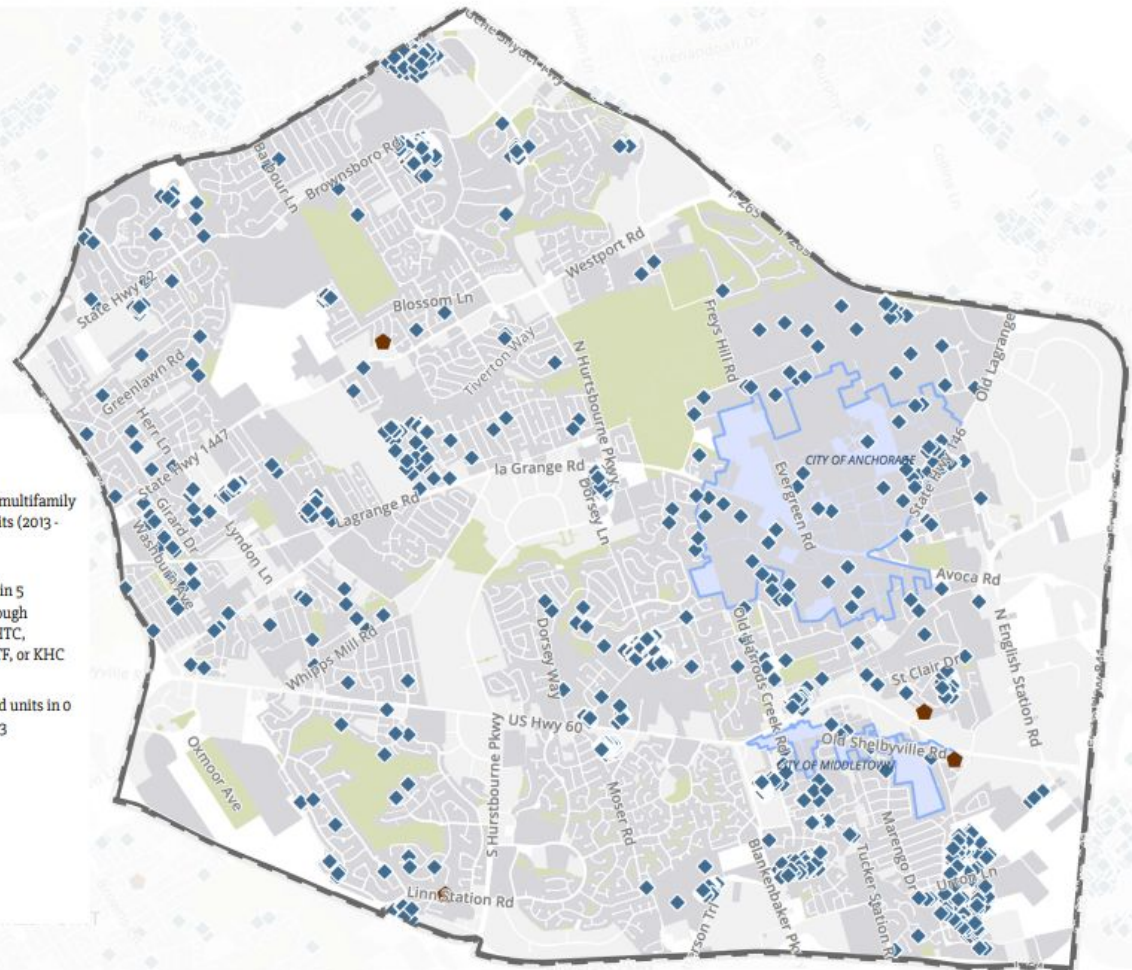
**0** homes with visible exterior issues



**22,846** residential parcels



Nonresidential parcels

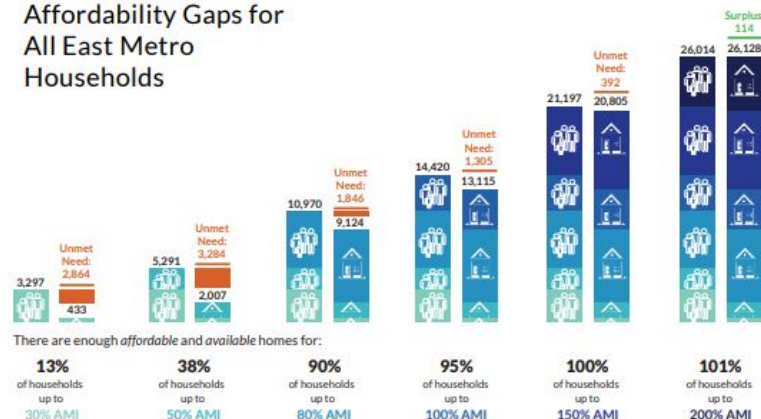


Only 20 percent of families in East Metro earn **50% AMI** or less, but there are very few homes affordable to these low-income families.

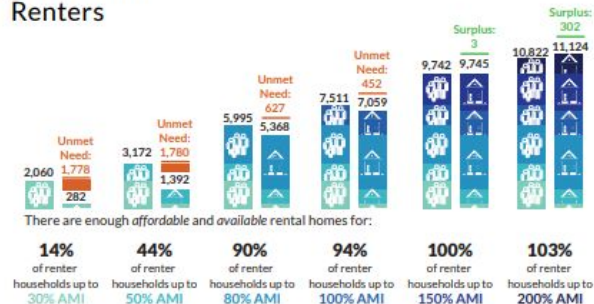
East Metro does not have enough affordable and available homes for an estimated 2,864 of its **30% AMI** families and 3,284 of its **50% AMI** families.

This shortage of affordable and available units for makes it difficult for Louisville families whose income is below **50% AMI** to find a home in East Metro.

## Affordability Gaps for All East Metro Households

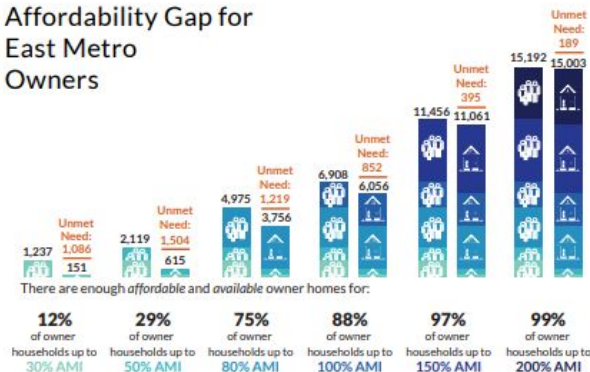


## Affordability Gap for East Metro Renters



Almost 20 percent of families renting homes in East Metro earn **30% AMI** or less, but less than three percent of all rental units are affordable to these households.

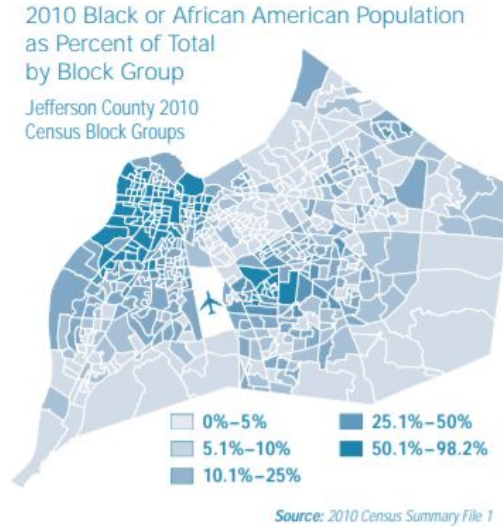
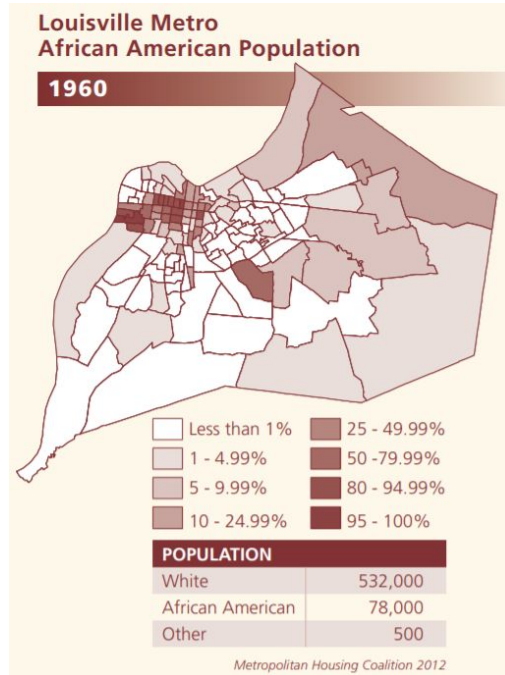
## Affordability Gap for East Metro Owners



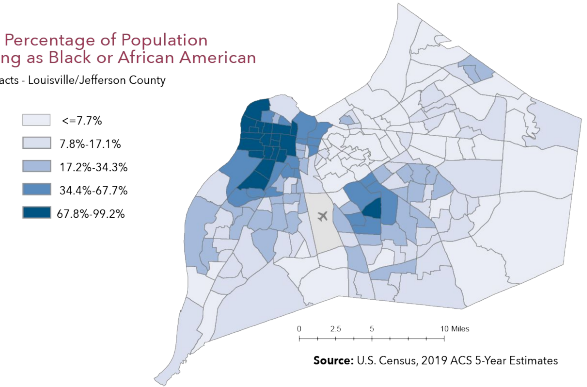
There are few owners with income below **50% AMI** in East Metro, but a shortage of homes affordable to the lowest income families creates an affordability gap for higher income households.

# A Brief Contextual History of Housing Segregation

## Black or African American Population



**MAP 8** Percentage of Population  
Identifying as Black or African American  
By Census Tracts - Louisville/Jefferson County



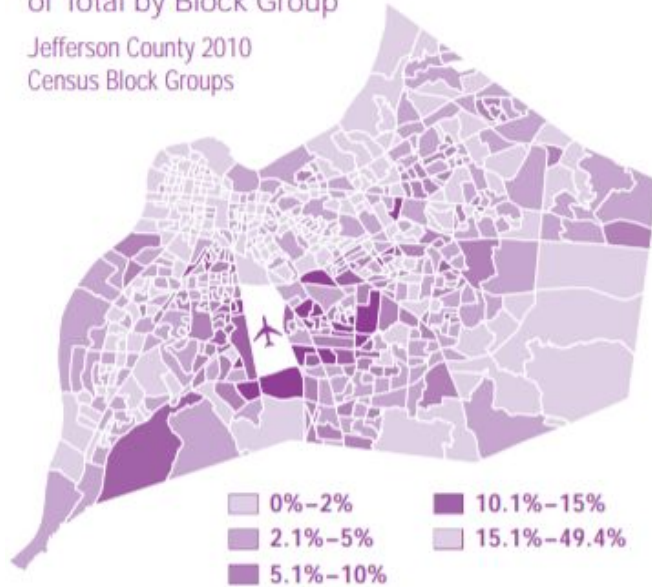


# A Brief Contextual History of Housing Segregation

## Hispanic/Latino Population

2010 Hispanic Population as Percent  
of Total by Block Group

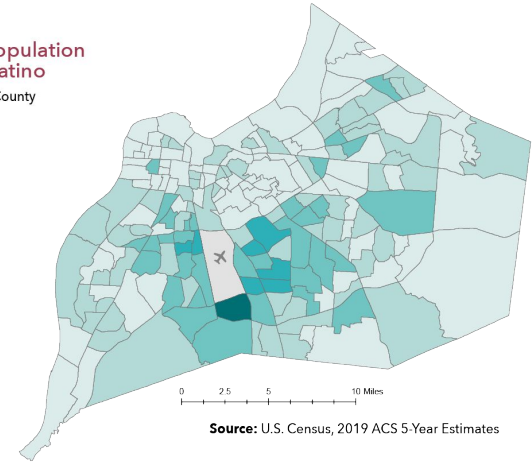
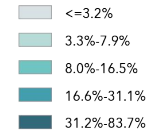
Jefferson County 2010  
Census Block Groups



Source: 2010 Census Summary File 1

**MAP 9** Percentage of Population  
Identifying as Hispanic/Latino

By Census Tracts - Louisville/Jefferson County



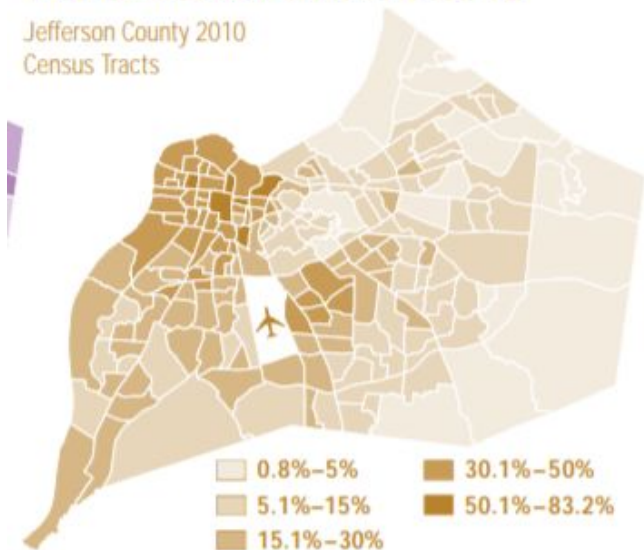
Source: U.S. Census, 2019 ACS 5-Year Estimates

# A Brief Contextual History of Housing Segregation

## Population of Female-Headed Households w/ Children <18

Female Householder, No Husband Present,  
with Related Children Under 18 As Percent  
of All Families with Children Under 18

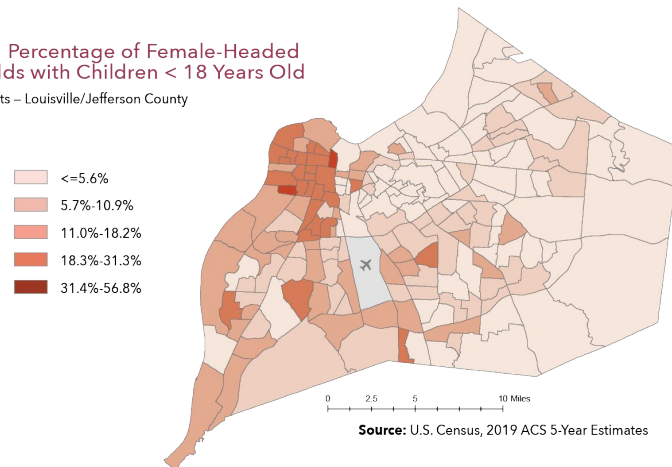
Jefferson County 2010  
Census Tracts



Source: 2010 Census Summary File 1, Table P-39

**MAP 10** Percentage of Female-Headed  
Households with Children < 18 Years Old

By Census Tracts – Louisville/Jefferson County



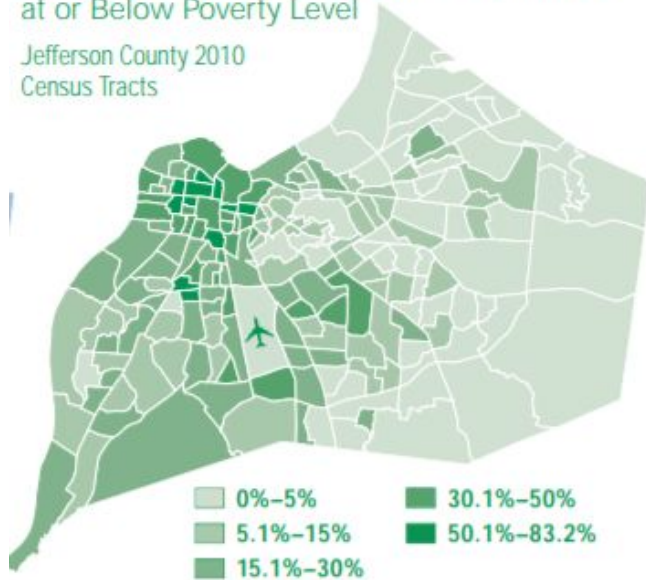
Source: U.S. Census, 2019 ACS 5-Year Estimates

# A Brief Contextual History of Housing Segregation

## Population in Poverty

2010-2015 Estimated Percent of Population  
at or Below Poverty Level

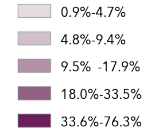
Jefferson County 2010  
Census Tracts



Source: 2010–2015 American Community Survey 5-year Estimates

**MAP 6** Percentage of Population in Poverty

By Census Tracts - Louisville/Jefferson County



0 2.5 5 10 Miles

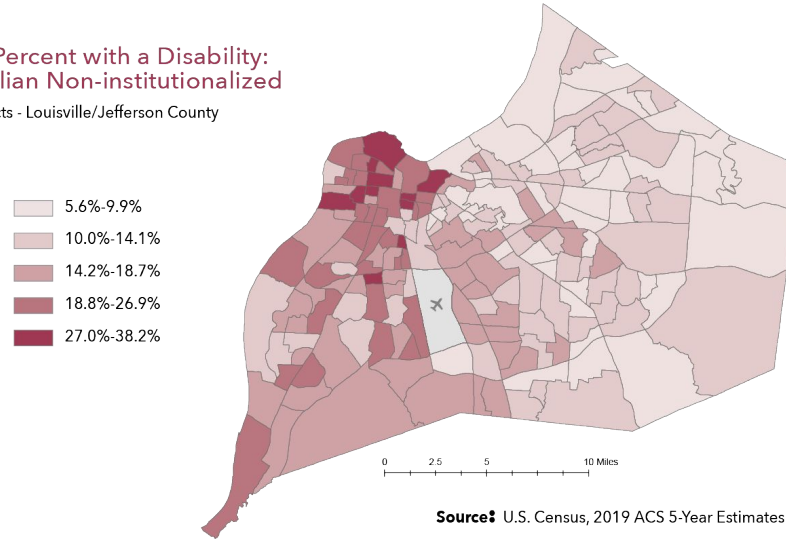
Source: U.S. Census, 2019 ACS 5-Year Estimates

# A Brief Contextual History of Housing Segregation

## Population with a Disability

**MAP 7** Percent with a Disability:  
Total Civilian Non-institutionalized

By Census Tracts - Louisville/Jefferson County

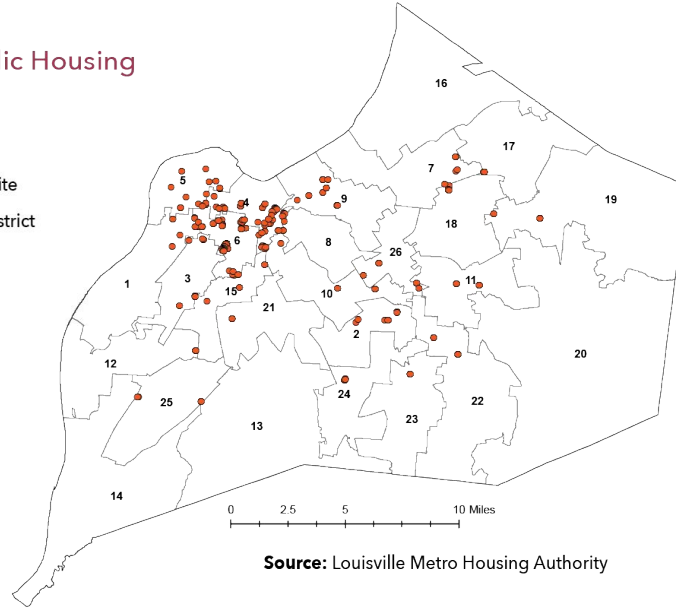


# Subsidized Public Housing

## MAP 11 Subsidized Public Housing

Louisville/Jefferson County - 2020

- Public Housing Site
- Metro Council District









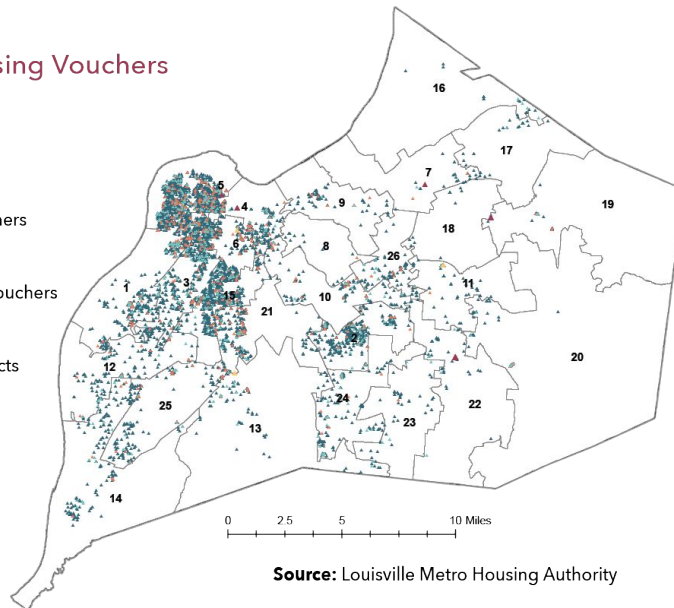


# Affordable Housing Vouchers

## MAP 12 Affordable Housing Vouchers

Louisville/Jefferson County - 2020

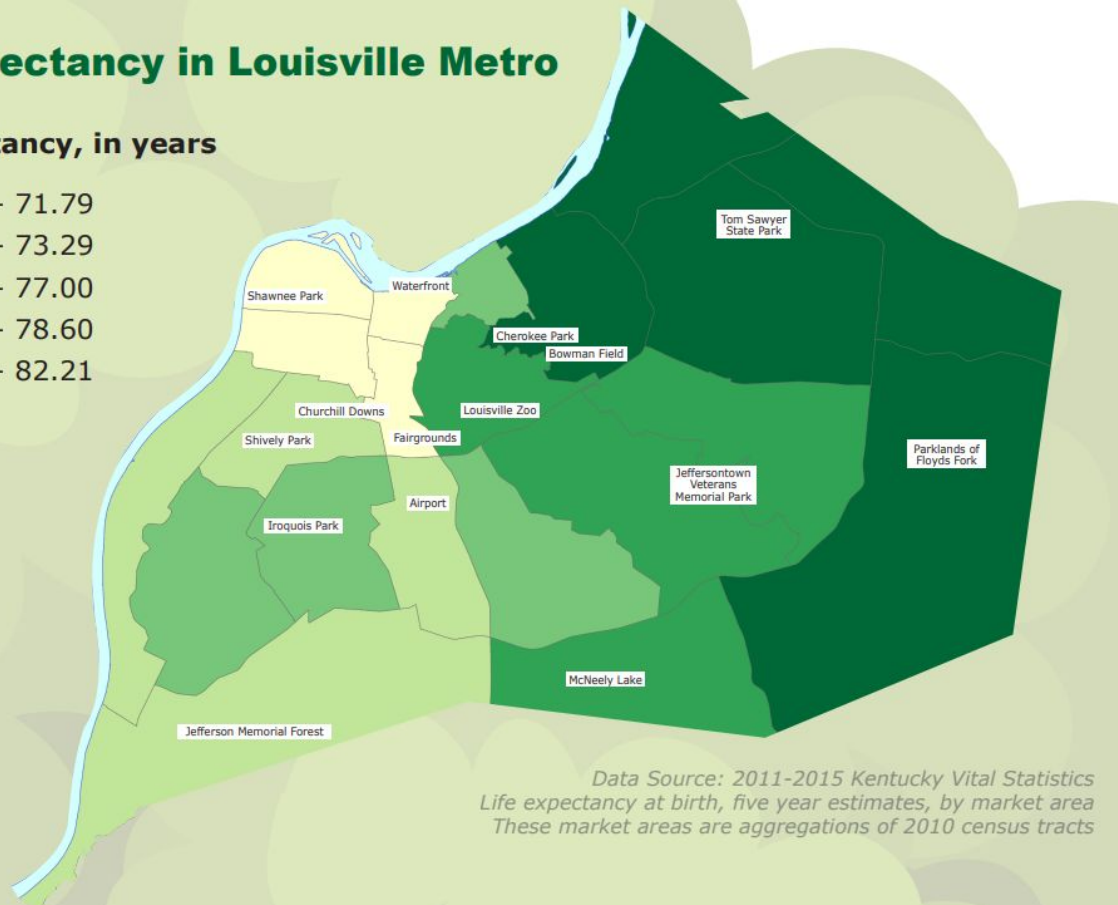
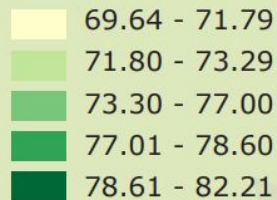
-  Incoming Portable
-  Project Based Vouchers
-  Rent Reform Study
-  Tenant Protection Vouchers
-  Vouchers
-  Metro Council Districts



Source: Louisville Metro Housing Authority

# Life Expectancy in Louisville Metro

## Life Expectancy, in years



*Data Source: 2011-2015 Kentucky Vital Statistics  
Life expectancy at birth, five year estimates, by market area  
These market areas are aggregations of 2010 census tracts*

# Homeowners vs. Renters

## Housing Tenure

**FIGURE 13** Housing Tenure

	United States	Kentucky	Louisville MSA	Louisville/Jefferson County
<b>Total Households</b>	120,756,048	1,734,618	491,443	312,679
Owners	64.0%	67.2%	64.0%	61.8%
Renters	36.0%	32.8%	36.0%	38.3%
<b>Households by Race/Ethnicity</b>				
<b>White Households - Not Hispanic</b>	81,642,121	1,507,458	385,975	222,839
Owners	71.9%	71.9%	74.5%	71.1%
Renters	28.1%	28.1%	25.5%	28.9%
<b>Black/African American Households</b>	14,883,197	140,519	72,970	66,342
Owners	41.8%	36.6%	37.2%	36.7%
Renters	58.2%	63.4%	62.8%	63.3%
<b>Hispanic/Latino Households</b>	15,892,113	43,049	17,365	12,458
Owners	47.3%	37.7%	39.5%	37.8%
Renters	52.7%	62.3%	60.6%	62.2%
<b>Households by Family Type</b>				
<b>Family Households</b>	79,114,031	1,135,835	312,529	185,937
<b>Married Couples Households</b>	58,198,771	837,020	226,389	127,418
Owners	79.8%	82.8%	84.9%	82.1%
Renters	20.2%	17.2%	15.1%	17.9%
<b>Male Household - no wife present</b>	5,898,296	85,074	23,582	14,953
Owners	54.1%	57.4%	59.9%	55.6%
Renters	45.9%	42.6%	40.1%	44.4%
<b>Female Household - no husband present</b>	15,016,964	213,741	62,558	43,566
Owners	46.2%	47.7%	46.1%	43.3%
Renters	53.8%	52.3%	53.9%	56.7%

Source: U.S. Census, ACS 2019 5-year Estimates

# Homeowners vs. Renters

## 50% of Black Homeowners in 22 or 198 Census Tracts

**Map 2:** 22 Tracts Containing 50% of Total Black/African American Homeowners in Louisville/Jefferson County (2017)

- Number of Black/African American Homeowners
- Tracts with fewer than 330 Black/African American Homeowners

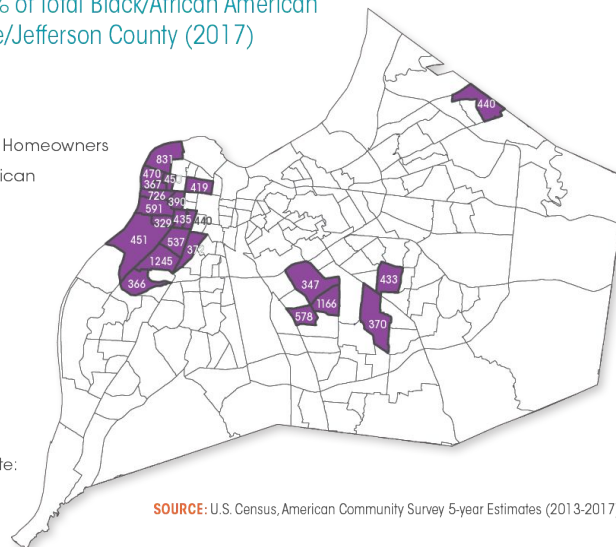
**Louisville/Jefferson County Totals:**

Non-Hispanic Black/African American Homeowners: 23,170

Non-Hispanic Black/African American Homeownership Rate:  
36.1 per 100 Households

Total Non-Hispanic White Homeowners:  
158,189

Non-Hispanic White Homeownership Rate:  
70.8 per 100 Households



**SOURCE:** U.S. Census, American Community Survey 5-year Estimates (2013-2017)

# Homeowners vs. Renters

## Housing Wage for Fair Market Rents

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

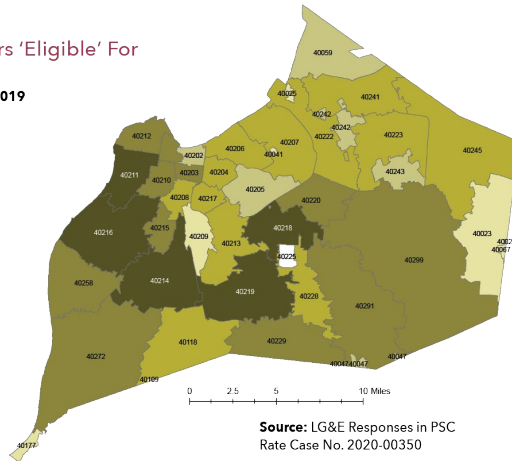
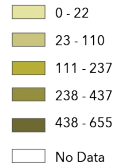
<i>Housing Wage for One-Bedroom FMR</i>	<i>Housing Wage for Two-Bedroom FMR</i>	<i>Housing Wage for Three-Bedroom FMR</i>	<i>Housing Wage for Four-Bedroom FMR</i>
\$12.62	\$15.79	\$21.52	\$24.21
<i># of jobs that pay median hourly wage less than \$12.62</i>	<i># of jobs that pay median hourly wage less 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%



# LG&E Customers 'Eligible' for Disconnections

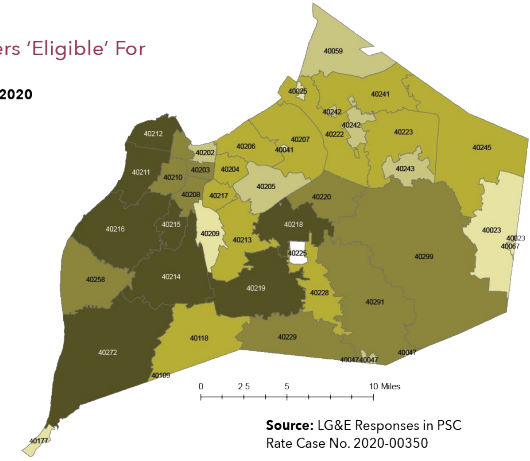
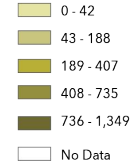
**MAP 13** LG&E Customers 'Eligible' For Disconnection

Monthly average for March-December, **2019**



**MAP 14** LG&E Customers 'Eligible' For Disconnection

Monthly average for March-December, **2020**



# Evictions Filings by Quarter, 2016-2020 (Louisville/Jefferson County)

**FIGURE 16** Eviction Filings by Quarter, 2016-2020 Louisville/Jefferson County

	2016	2017	2018	2019	2020
Q1: January-March	3,676	3,997	4,125	3,958	3,560
Q2: April-June	4,272	4,201	4,131	4,244	61
Q3: July-September	4,716	4,457	4,612	4,676	1,509
Q4: October-December	4,493	4,446	3,986	4,148	1,351
Total Annual	17,157	17,101	16,854	17,026	6,481
Eviction Filing Rate	14.35%	14.30%	14.09%	14.24%	5.42%

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

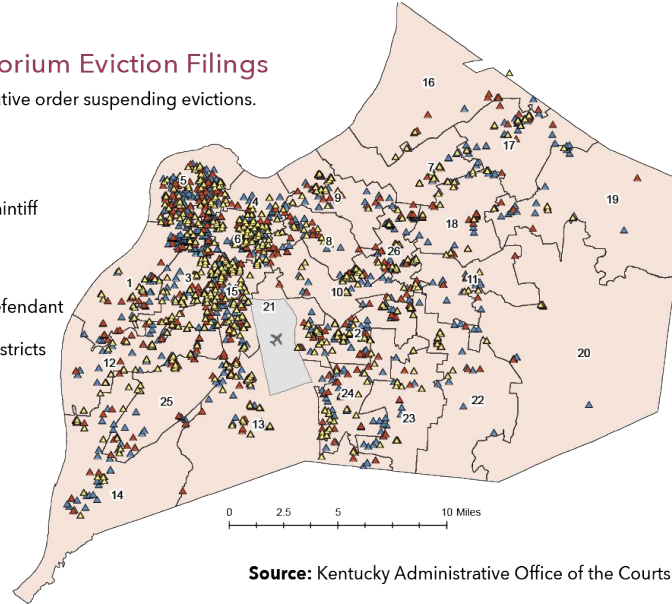
# 2020 Post-Moratorium Eviction Filings

## MAP 3 2020 Post-Moratorium Eviction Filings

Filings made after March 25, 2020 executive order suspending evictions.

### Eviction Filings

- ▲ Judgment for Plaintiff
- ▲ Warrants Issued
- ▲ Dismissed
- ▲ Judgment for Defendant
- Metro Council Districts



Source: Kentucky Administrative Office of the Courts

## Homelessness By the Numbers

- 1,013 were homeless in Jefferson County.
  - 257 Sleeping outside
  - 756 Sheltered
  - 168 under 18
  - 380 Females
  - 630 Males
  - 481 were White; 455 were Black
  - 292 were chronically Homeless





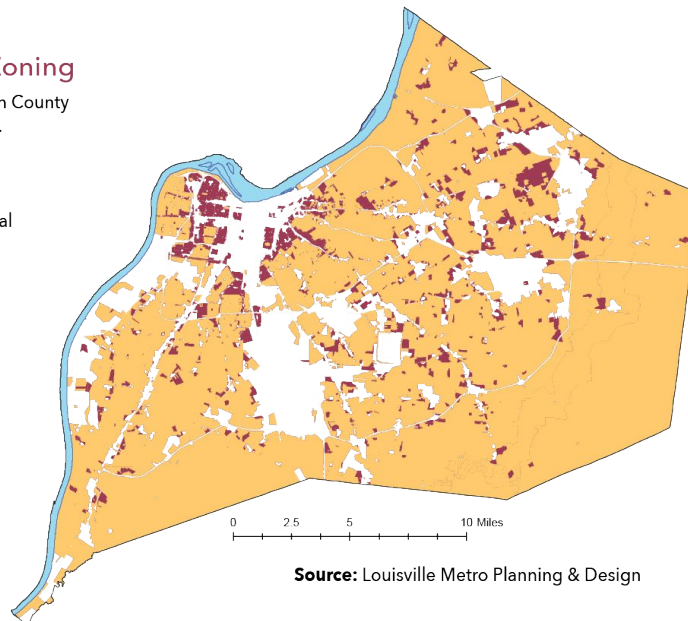
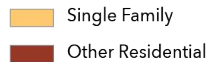
- America has experienced waves of homelessness
  - Fluctuates based on economy, war, unemployment
- Prior to HUD funding cuts in the 1970s:
  - \$83 billion per year on affordable housing for those below the poverty line
  - That would equate to \$583 billion in today's dollars
  - 2019 HUD budget request is \$41 Billion
- HOWEVER we spent \$64 billion in 2017 on the federal mortgage deduction



# Single-Family Zoning

## MAP 16 Single-Family Zoning

Nearly three-quarters of land in Jefferson County is zoned for single-family residential use.



Source: Louisville Metro Planning & Design

# Let's Talk Land Development Code Reform

## Land Development Code Reform



# ATTAINABLE HOUSING FOR ALL

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*Louisville's Opportunity  
for Housing Choice*



Metropolitan  
Housing Coalition

# Land Development Code Reform

## Goals of ATTAINABLE HOUSING FOR ALL



Increase *housing choice* by allowing affordable housing to be constructed in all parts of the city.



Increase the production of *affordable housing*.



Increase the production of *diverse housing* types to meet the needs of a diverse and growing population.



Metropolitan  
Housing Coalition



# MHC Goals for Land Development Code Reform

[www.metropolitanhousing.org/aha](http://www.metropolitanhousing.org/aha)

**Goal 1: Decrease residential segregation and increase housing choice by allowing affordable housing to be constructed in all parts of the city.**

- ***Reforms that fall under this theme include:*** Deed Restrictions and Covenants; Density and Minimum Lot Size; Identify Areas Appropriate for Higher Density Residential Uses (Phase 3); Capacity Standards for Development (Phase 3).

**Goal 2: Increase the production of affordable housing.**

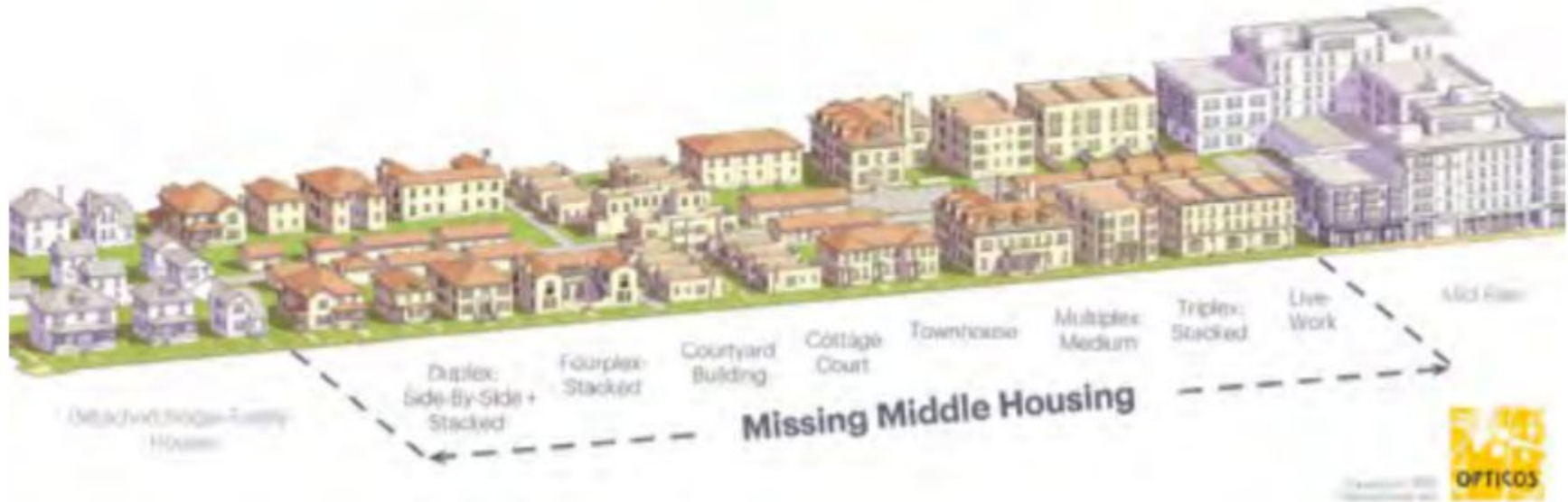
- ***Reforms that fall under this theme include:*** Incentivize Desirable Development Types; Density and Minimum Lot Size; Building Type or Form; Private Yard; Review Building Design Standards; Review Infill Standards; Inclusionary Zoning (Phase 3).

**Goal 3: Increase the production of diverse housing types to meet the needs of a diverse and growing population.**

- ***Reforms that Fall under this theme include:*** Multiplex Housing Units; Courtyard and Pocket Neighborhoods; Duplex; Tiny House Review; Accessibility Review (Phase 3).



# Land Development Code Reform









## Christie McCravy

*Executive Director*

*Louisville Affordable Housing Trust Fund*

“ Successful communities are those that understand that the entire community thrives when basic needs are met. Affordable housing is the cornerstone of meeting these basic needs. By addressing the housing needs of our community now, we establish a path of stability and continuity for generations to come. ”



**Metropolitan  
Housing Coalition**



# Rebecca Hollenbach

“Housing is a critical root cause of health. Improving access to safe, affordable housing protects families and leads to better mental and physical health outcomes, making Louisville a healthier and safer community.”



*MPH Executive Administrator  
Center for Health Equity  
Louisville Metro Department of Public Health and Wellness*



**Deana Karem**  
*CEO of Jeffersontown Chamber  
of Commerce Kentucky*

“ Affordable housing is a necessary asset our community must have to attract talent and support a healthy and thriving workforce. Our greater Louisville economy is built on manufacturing, distribution and service-related jobs. We must encourage and expand housing options for hard working folks making a living in this economy’s thriving industries.”



**ATTAINABLE**  
HOUSING FOR ALL

*Louisville's Opportunity  
for Housing Choice*



**Metropolitan  
Housing Coalition**

“One thing we all have in common is that our days begin and end at home. Quality affordable housing is the foundation for healthy communities where people can learn, work, play, and thrive. These are basic opportunities that we must ensure for every citizen.”



ATTAINABLE  
HOUSING FOR ALL

*Louisville's Opportunity  
for Housing Choice*



**Celine Mutuyemariya**  
*Louisville Urban League*



**Metropolitan  
Housing Coalition**



# *Meet the Coalition*



**Tony Curtis**

*Executive Director, Metropolitan Housing Coalition*

“

*Housing is the keystone to better living. If we can give someone stable housing, it opens up the opportunity for better jobs, health care, education and so much more.*

”



# Actionable Housing Policy @ Local & State Levels

## Local

- Land Development Code Reform
  - Oppose Proposed Moratorium & Review of Mixed Residential Development Incentives (MRDI)
  - Oppose Accessory Dwelling Unit (ADU) notification requirements
- Legal Representations for Tenants/Right to Counsel
- Strengthen the Rental Registry
- Expanded Funding and a Dedicated Funding Source for the Louisville Affordable Housing Trust Fund
- Renter Representation on Louisville Metro Boards/Commissions

## Several bills have been filed in the **2022 Kentucky General Assembly**, and we need your support! Please click the links to send emails to your representatives regarding these bills.

- [\*\*HB 197: Improving ID accessibility.\*\*](#) State-issued IDs are an essential key to getting access to housing, medication, employment, and interacting with the world. For someone without a fixed address, getting an ID is incredibly difficult. This bill aims to update our current laws to streamline the process for providers, lower the cost of an ID for those that are homeless, allow youth to get an ID without parental consent, and allow people to renew a driver's license without a fixed address.
- [\*\*HB 86: Establish a state affordable housing tax credit.\*\*](#) HB 86 creates the Kentucky Affordable Housing Credit to help fund affordable housing development in the Commonwealth. Twenty other states have established such credit and have seen the number of housing units produced each year double.
- [\*\*SB 21: Truth in renting.\*\*](#) Many tenants face unnecessary barriers as they apply for apartments, which leaves them stuck in a cycle of homelessness. To reduce the period of homelessness and help low-income families get back into housing, we must reform the rental application screening process to ensure it is both fair and transparent for Kentuckians.
- [\*\*HB 159: Eviction expungement.\*\*](#) Once an eviction is filed, it remains on a tenant's record for the rest of their life, and landlords can deny housing to someone for no reason other than that prior eviction. We should not let a prior financial crisis impede someone's future ability to have a safe place to call home. HB 159 allows for automatic eviction expungement.
- [\*\*HB 160: Eviction set-out reform.\*\*](#) An eviction set-out is a dehumanizing experience for tenants—one that we can and must prevent. Kentucky is one of only nine states with no property protection for people being forcibly removed from their homes. HB 160 requires landlords to secure and store property for 21 days after an eviction to allow for a family to move out with dignity and maintain their belongings.
- [\*\*HB 131: Rent control ordinances in West End Louisville.\*\*](#) Here in Louisville, we are short 31,000 units of affordable housing for the poorest tenants, and many Louisvillians face being priced out of their West End homes as a result of steep rent hikes. HB 131 would allow Louisville Metro government to limit unreasonable rent hikes within defined areas in the West End, allowing low-income Louisvillians to stay in their homes.

# Resources

## Books

- *The Color of Law* by Richard Rothstein
- *Evicted* by Matthew Desmond
- *Race for Profit* by Keeanga-Yamahtta Taylor
- *The Address Book* by Deirdre Mask

## Reports

- **2020-2021 State of Metropolitan Housing Report -**  
[www.metropolitanhousing.org/annual-reports/](http://www.metropolitanhousing.org/annual-reports/)
- **2020 Impediments to Fair Housing Choice in Louisville Metro, Ky -**  
[https://metropolitanhousing.org/wp-content/uploads/2020/10/FINAL\\_2020-AI\\_MHC\\_May-11-2020.pdf](https://metropolitanhousing.org/wp-content/uploads/2020/10/FINAL_2020-AI_MHC_May-11-2020.pdf)
- **2019 Louisville Housing Need Assessment -**  
<https://louisvilleky.gov/government/housing/housing-needs-assessment>
- **2017 Louisville Health Equity Report -**  
<https://louisvilleky.gov/government/center-health-equity/health-equity-report>
- **2021 Point in Time Homeless Count for Metro Louisville -**  
<https://louhomeless.org/wp-content/uploads/2021/06/2021-Street-Count-Final-Report.pdf>
- **Health Impact Assessment Kentucky's Affordable Housing Tax Credit -**  
[https://louisvilleky.gov/sites/default/files/2022-02/Affordable\\_Housing\\_HIA\\_21422\\_0.pdf](https://louisvilleky.gov/sites/default/files/2022-02/Affordable_Housing_HIA_21422_0.pdf)



**Tony Curtis**

Executive Director

Metropolitan Housing Coalition

[tony@metropolitanhousing.org](mailto:tony@metropolitanhousing.org)



**George Eklund**

Education & Advocacy Director

Coalition for the Homeless

[geklund@louhomeless.org](mailto:geklund@louhomeless.org)

