

Housing Needs and Opportunities for the West End



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**Metropolitan
Housing Coalition**

RECOGNIZE THE HISTORY

"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. There shall be a 50 foot setback from the front property line.

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

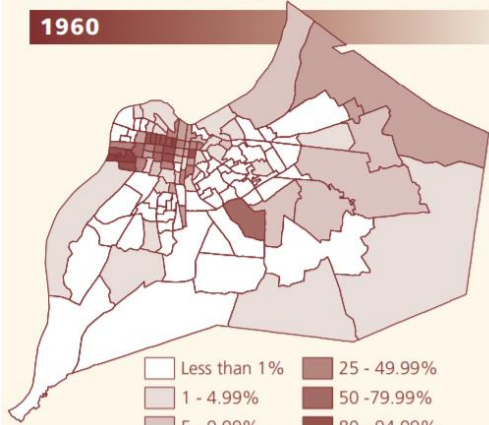
"All residences shall set back 50 feet from the front property line, keeping front lawns of uniform depth.

"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 18, as shown on said plat, is to remain undisturbed.

KNOW THE PEOPLE

Louisville Metro African American Population

1960



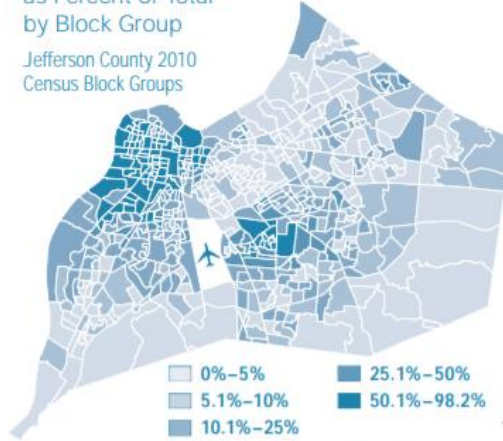
POPULATION

White	532,000
African American	78,000
Other	500

Metropolitan Housing Coalition 2012

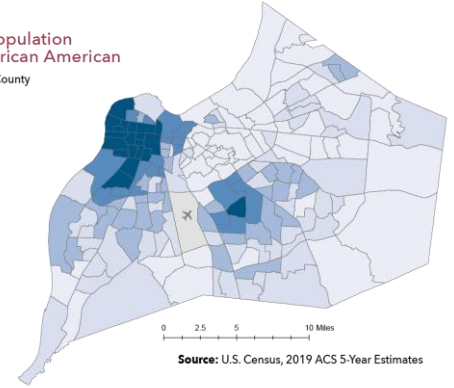
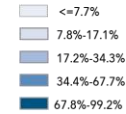
2010 Black or African American Population as Percent of Total by Block Group

Jefferson County 2010
Census Block Groups



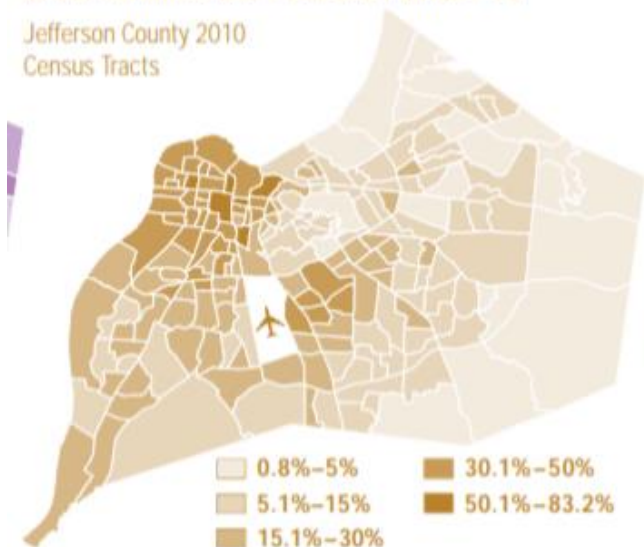
Source: 2010 Census Summary File 1

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



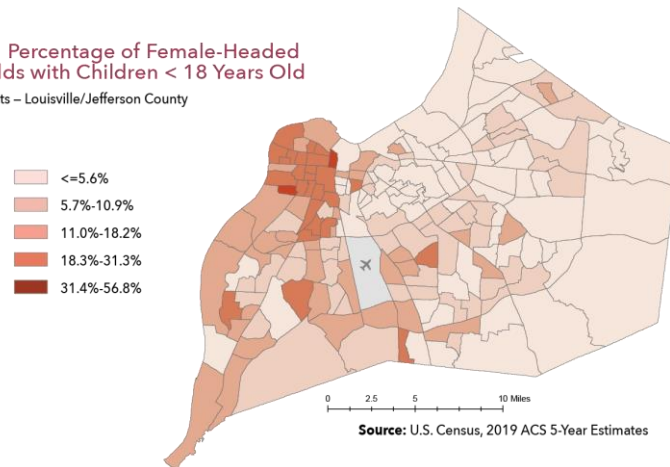
Female Householder, No Husband Present,
with Related Children Under 18 As Percent
of All Families with Children Under 18

Jefferson County 2010
Census Tracts



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

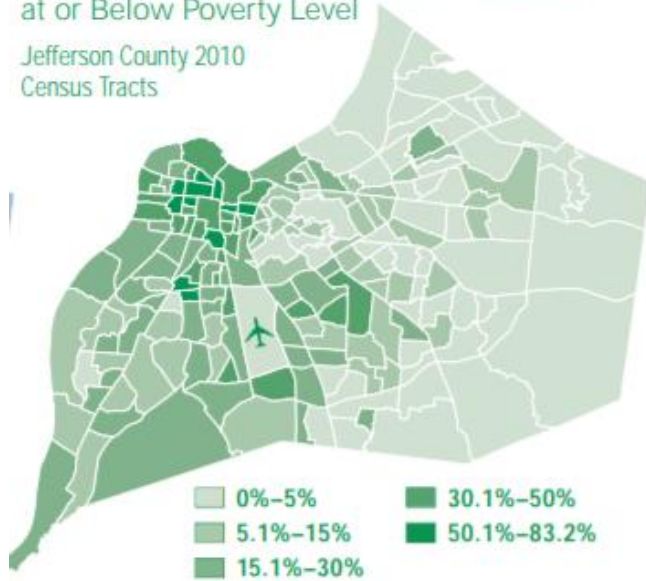
MAP 10 Percentage of Female-Headed
Households with Children < 18 Years Old
By Census Tracts – Louisville/Jefferson County



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

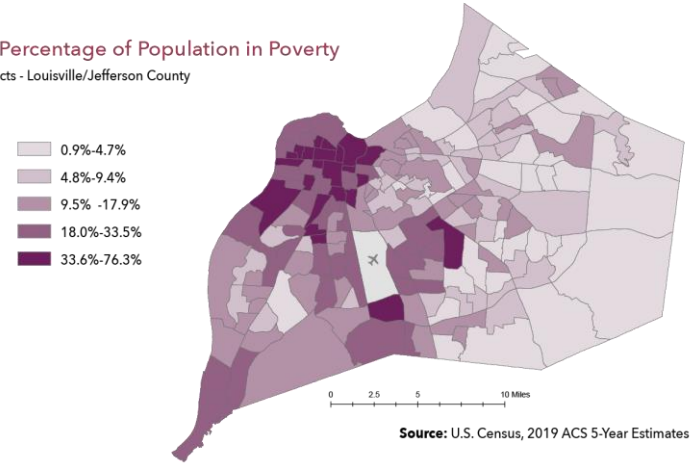
2010-2015 Estimated Percent of Population at or Below Poverty Level

Jefferson County 2010
Census Tracts



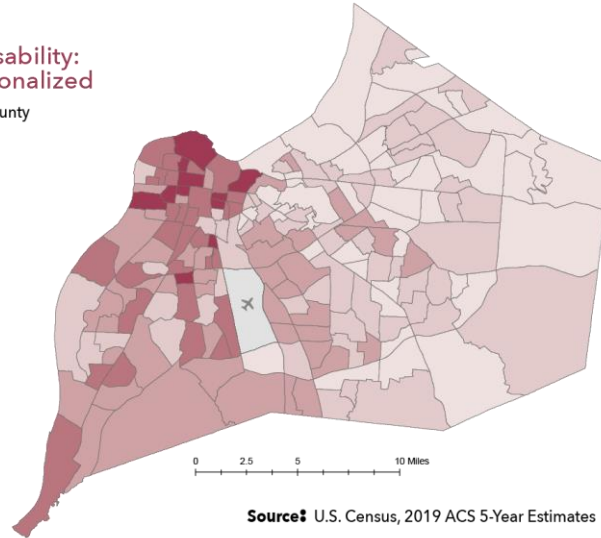
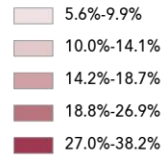
Source: 2010–2015 American Community Survey 5-year Estimates

MAP 6 Percentage of Population in Poverty
By Census Tracts - Louisville/Jefferson County



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

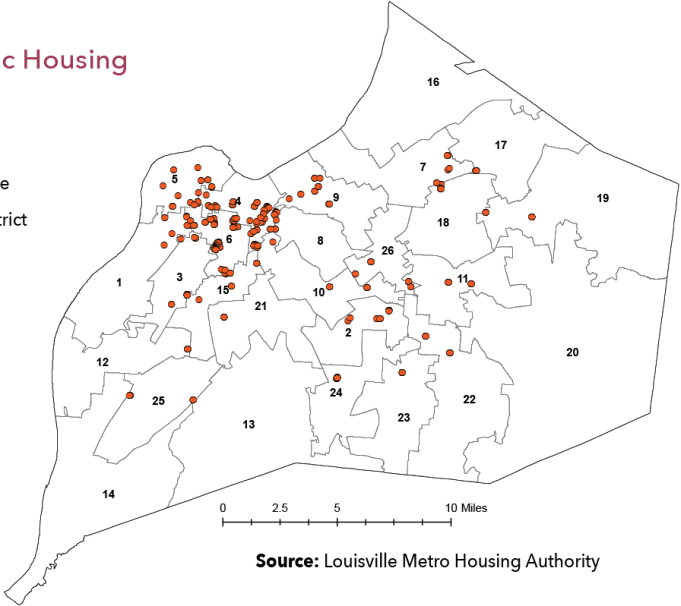
MAP 7 Percent with a Disability:
Total Civilian Non-institutionalized
By Census Tracts - Louisville/Jefferson County



MAP 11 Subsidized Public Housing

Louisville/Jefferson County - 2020

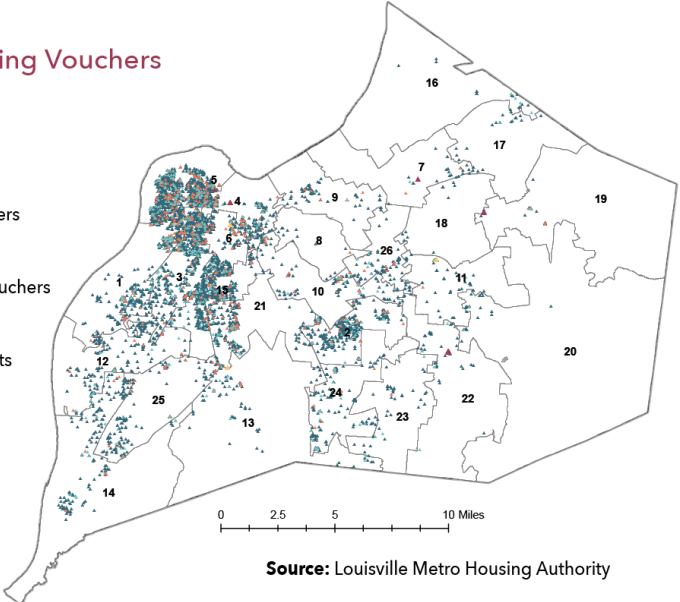
- Public Housing Site
- Metro Council District



MAP 12 Affordable Housing Vouchers

Louisville/Jefferson County - 2020

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

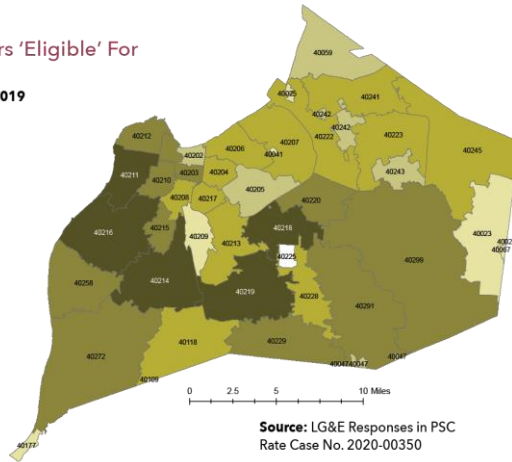


LG&E Customers 'Eligible' for Disconnections

MAP 13 LG&E Customers 'Eligible' For Disconnection

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

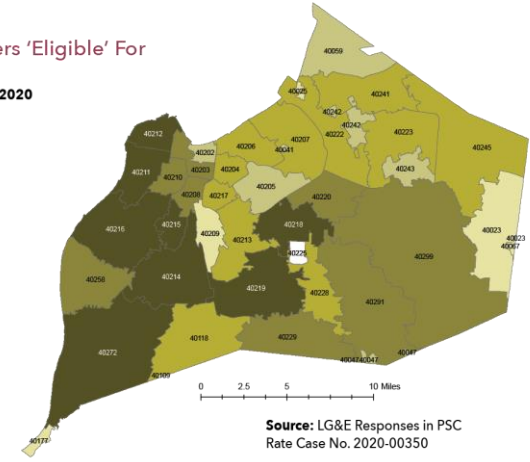
- 0 - 22
- 23 - 110
- 111 - 237
- 238 - 437
- 438 - 655
- No Data



MAP 14 LG&E Customers 'Eligible' For Disconnection

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

- 0 - 42
- 43 - 188
- 189 - 407
- 408 - 735
- 736 - 1,349
- No Data

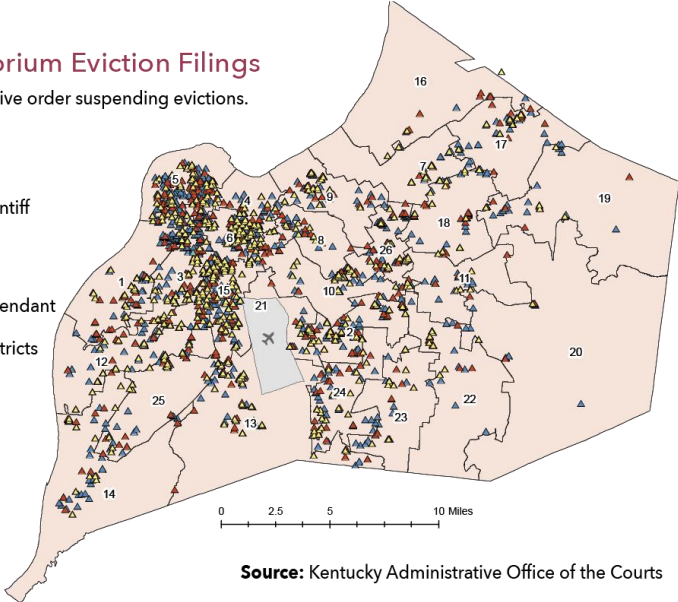


2020 Post-Moratorium Eviction Filings

MAP 3 2020 Post-Moratorium Eviction Filings

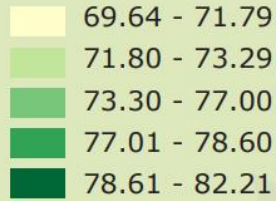
Filings made after March 25, 2020 executive order suspending evictions.

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



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
Total Households	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%
Households by Race/Ethnicity				
White Households - Not Hispanic	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%
Black/African American Households	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%
Hispanic/Latino Households	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%
Households by Family Type				
Family Households	79,114,031	1,135,835	312,529	185,937
Married Couples Households	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%
Male Household - no wife present	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%
Female Household - no husband present	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

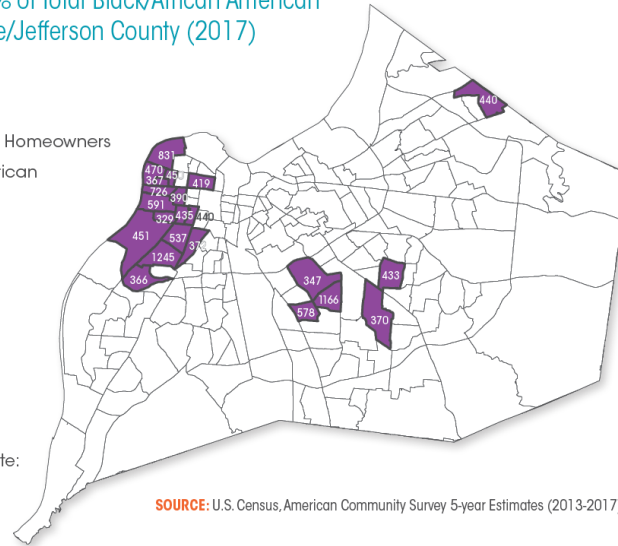
Louisville/Jefferson County Totals:

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

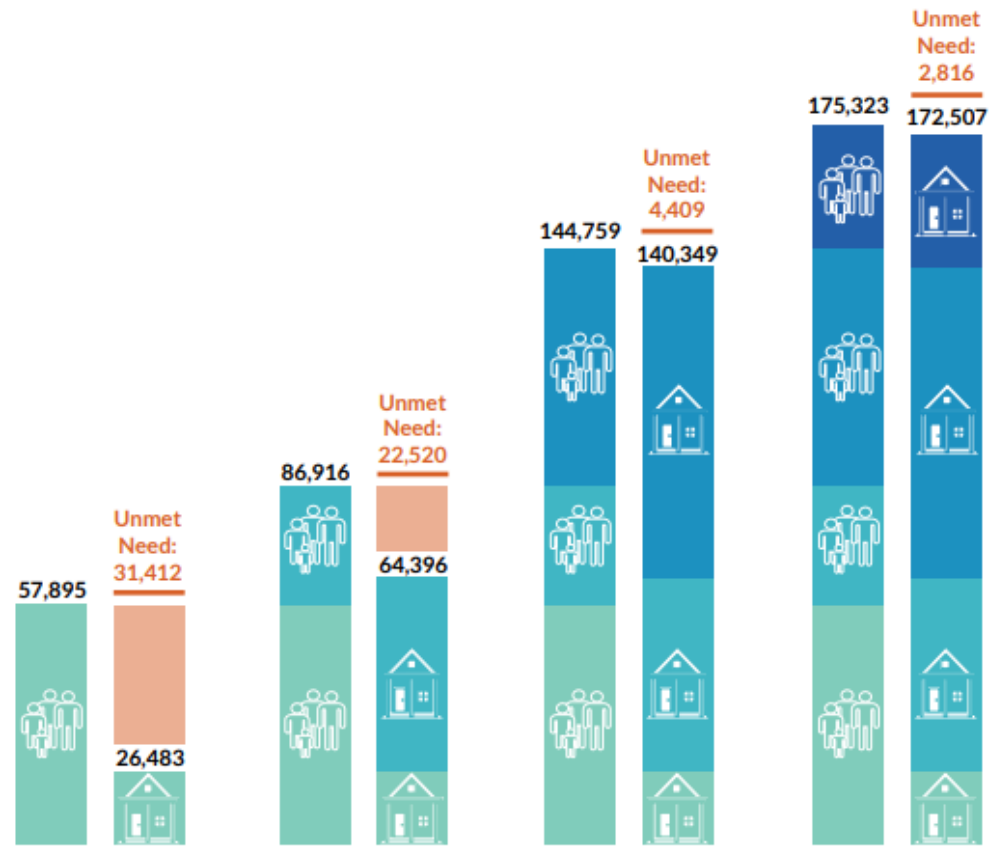


SOURCE: U.S. Census, American Community Survey 5-year Estimates (2013-2017)

KNOW THE HOUSING NEED

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

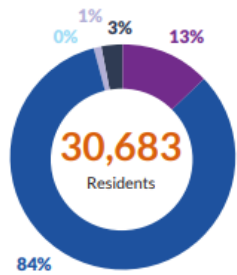
97%
of households
up to
80% AMI

98%
of households
up to
100% AMI

West Core Market Area

2019 Housing Needs Assessment

<https://louisvilleky.gov/housing/document/eastmetropdf>



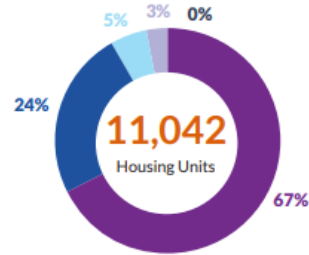
Race & Ethnicity

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

Median Household Income

\$25,249

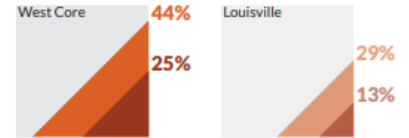
Louisville Median
\$50,099



Housing Type

- Single Family Detached (7,412)
- Multifamily (2,647)
- Single Family Attached (572)
- Duplex (386)
- Manufactured (25)

Cost Burden



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

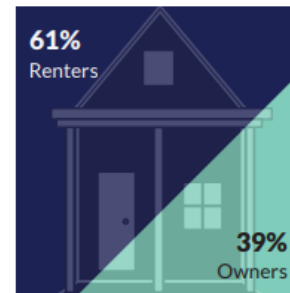


Median Gross Rent

\$633

Louisville Median
\$770

Tenure








Median Home Value

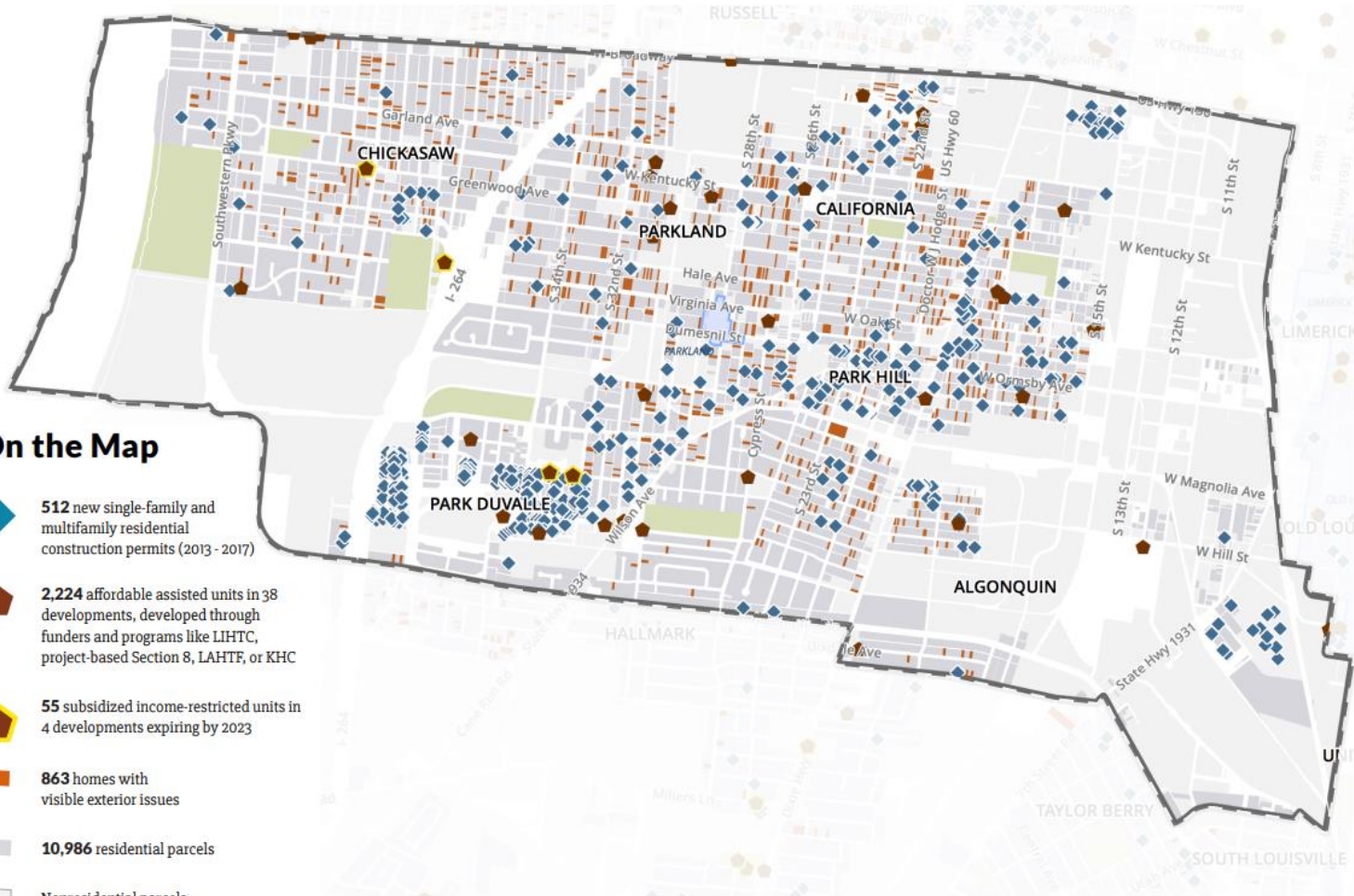
\$69,770

Louisville Median
\$174,400



On the Map

-  512 new single-family and multifamily residential construction permits (2013 - 2017)
-  2,224 affordable assisted units in 38 developments, developed through funders and programs like LIHTC, project-based Section 8, LAHTF, or KHC
-  55 subsidized income-restricted units in 4 developments expiring by 2023
-  863 homes with visible exterior issues
-  10,986 residential parcels
-  Nonresidential parcels

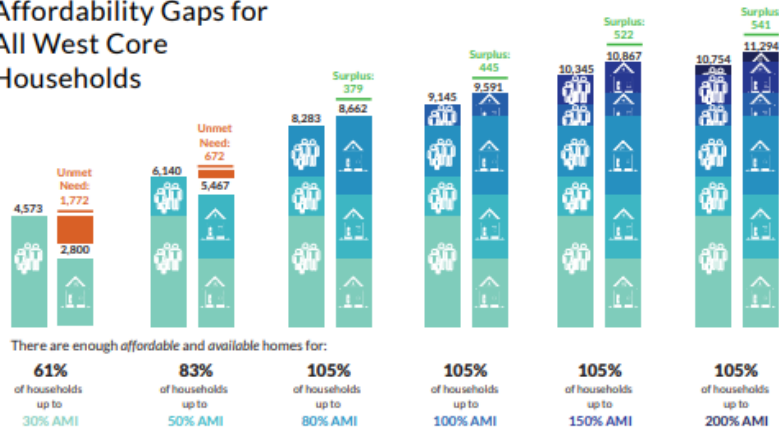


More than half of all West Core families earn **50% AMI** or less, and there is a shortage of homes affordable to these low-income families.

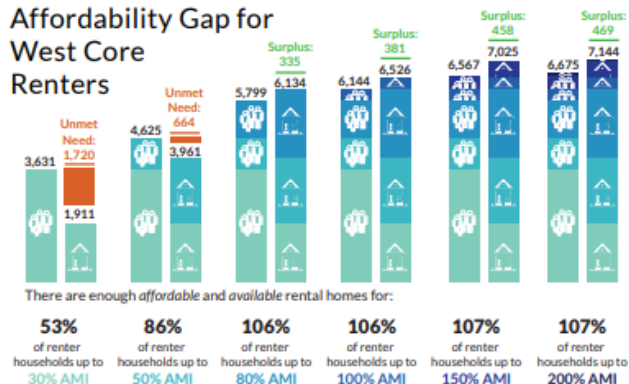
West Core does not have enough affordable and available homes for an estimated 1,772 of its 30% AMI families and 672 of its 50% AMI families.

There are also few homes in higher income affordability groups. This small supply decreases the chances that Louisville families whose income is above **100% AMI** will look for a home in West Core.

Affordability Gaps for All West Core Households

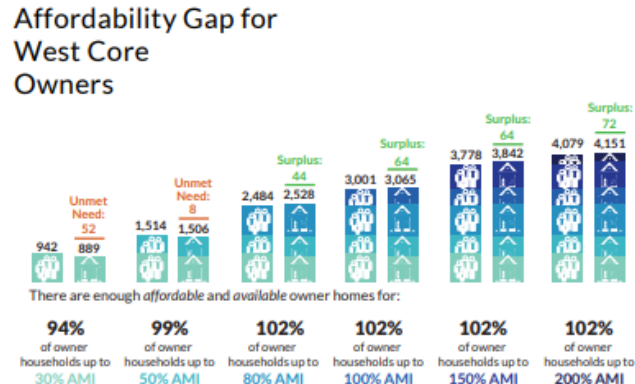


Affordability Gap for West Core Renters



In West Core, 61% of households are renters, and over half of those renters have an income at or below **30% AMI**. The housing supply can only meet the needs of 53% of **30% AMI** renters.

Affordability Gap for West Core Owners

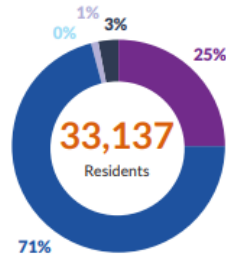


For owners, the low supply of homes affordable to low-income households roughly matches the low demand.

Northwest Core Market Area

2019 Housing Needs Assessment

https://louisvilleky.gov/housing/document/eas_tmetropdf



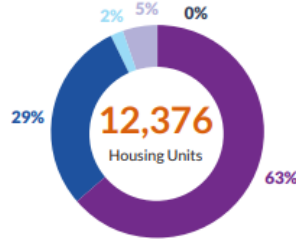
Race & Ethnicity

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

Median Household Income

\$23,230

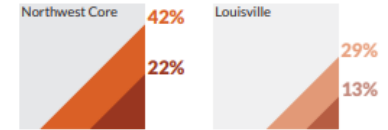
Louisville Median
\$50,099



Housing Type

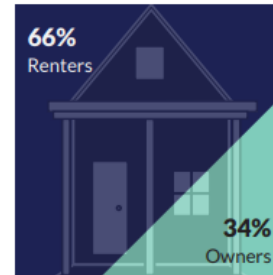
- Single Family Detached (7,820)
- Multifamily (3,643)
- Single Family Attached (239)
- Duplex (622)
- Manufactured (52)

Cost Burden



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

Tenure



Median Gross Rent

\$622

Louisville Median
\$770

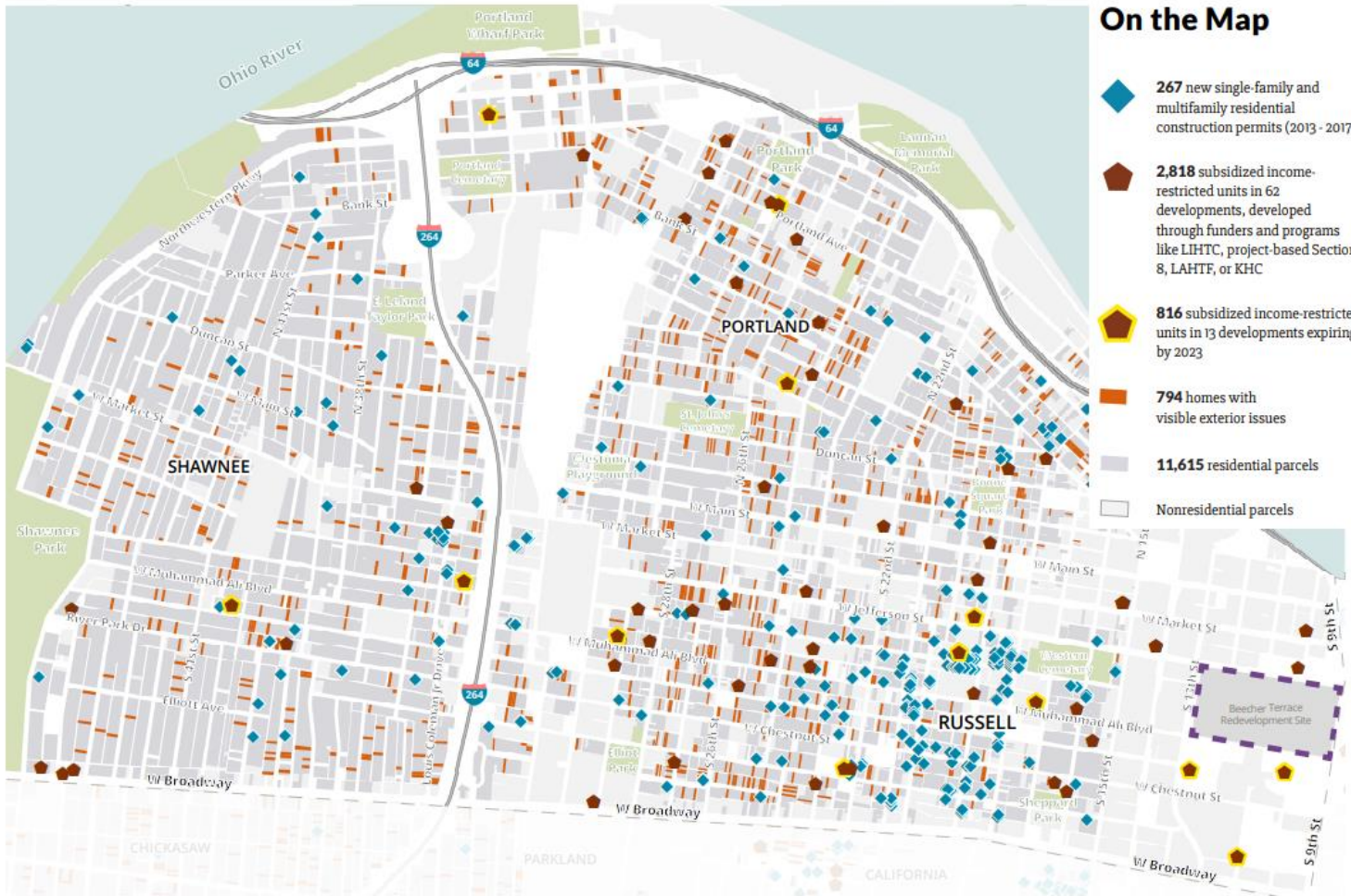


Median Home Value

\$60,507

Louisville Median
\$174,400



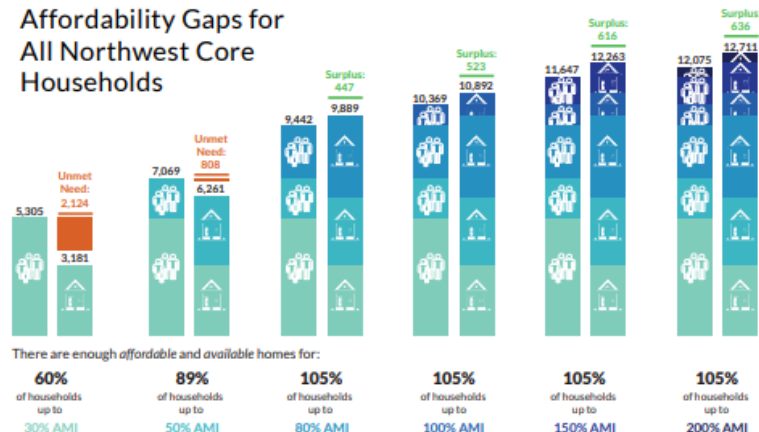


More than half of all Northwest Core families earn **50% AMI** or less, and there is a shortage of homes affordable to these low-income families.

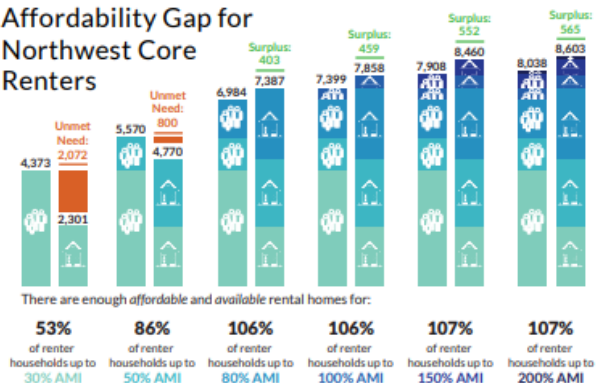
Northwest Core does not have enough affordable and available homes for an estimated **2,124 of its 30% AMI families** and **808 of its 50% AMI families**.

There are also few homes in higher income affordability groups. This small supply decreases the chances that Louisville families whose income is above **100% AMI** will look for a home in Northwest Core.

Affordability Gaps for All Northwest Core Households

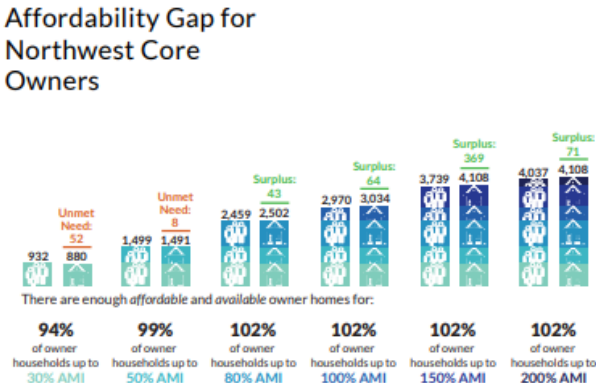


Affordability Gap for Northwest Core Renters



In Northwest Core, 66% of households are renters, and over half of those renters have an income at or below **30% AMI**. The housing supply only meets the needs of 53% of **30% AMI** renters.

Affordability Gap for Northwest Core Owners

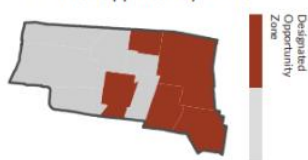


For owners, the low supply of homes affordable to low-income households roughly matches the low demand.

West Core currently has relatively low access to key resources and a very high number of homes in need of repair or demolition. There has been little residential construction in the past four years. Yet the market area has been the site of several recent revitalization initiatives, and the new federally designated Opportunity Zones present an additional chance to leverage private investment to improve the quality of life in West Core.

Because West Core has such a high concentration of low-income renters, it has a shortage of housing that is affordable to its residents. Cost burden is high and the rate of ownership is low. There is a high volume of affordable assisted units in the area, and very few of them will lose their period of affordability within the next five years without intervention. Still, new investment possibilities could create development pressures that increase residents' risk of displacement. Revitalization efforts will need to ensure that West Core residents can participate in and benefit from the growth of their neighborhoods.

Federal Opportunity Zones



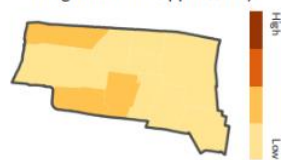
Newly designated Opportunity Zones cover **nearly half of West Core**, one of only four market areas with this designation.

Vulnerability to Displacement



West Core neighborhoods have **moderate to high vulnerability** to residential displacement due to development pressure.

Neighborhood Opportunity

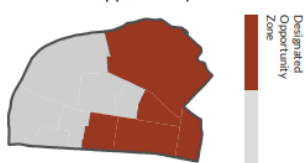


West Core residents have **low access** to key resources like jobs, stable housing, transit, and health hazard mitigation.

Northwest Core currently has relatively low access to key resources and a very high number of homes in need of repair or demolition. There has been little residential construction in the past four years. Yet the market area has been the site of several recent revitalization initiatives, most notably in the Russell neighborhood, and the new federally designated Opportunity Zones present an additional chance to leverage private investment to improve the quality of life in Northwest Core.

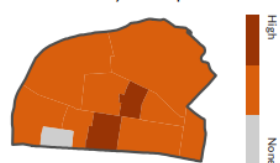
Northwest Core has a shortage of housing that is affordable to its residents. Cost burden is high and the rate of ownership is low. There is a high volume of affordable assisted units in the area, but nearly 30 percent will lose their period of affordability within the next five years without intervention. This fact, combined with new investment possibilities, makes Northwest Core residents highly vulnerable to displacement. Revitalization efforts will need to ensure that Northwest Core residents can participate in and benefit from the growth of their neighborhoods.

Federal Opportunity Zones



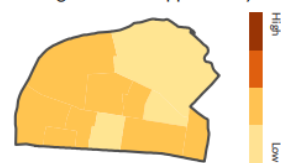
Newly designated Opportunity Zones cover **nearly half of Northwest Core**, one of only four market areas with this designation.

Vulnerability to Displacement



Residents of Northwest Core, especially those closest to Louisville's downtown, are **vulnerable to displacement** due to development pressure.

Neighborhood Opportunity



Northwest Core residents have **relatively low access** to key resources like jobs, stable housing, transit, and health hazard mitigation.



ATTAINABLE HOUSING FOR ALL

*Louisville's Opportunity
for Housing Choice*

Goals of **AHA!**

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.



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*



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.

”



EXPLORE WINDOWS OF OPPORTUNITY



Tony Curtis
Executive Director
Metropolitan Housing Coalition
tony@metropolitanhousing.org

