

ECONOMIC

2025 STATE OF METROPOLITAN HOUSING REPORT



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Dear MHC Members and Friends,

Centering Louisville's workforce and economic development conversation around housing is mission critical for the Metropolitan Housing Coalition (MHC), the Louisville community, and the people of the Commonwealth. Political leaders and policymakers must move past the cursory nod and take definitive action. Whether longtime resident or a newly welcomed neighbor, we all seek housing stability and a roof over our head that we can call home. The 2025 State of Metropolitan Housing Report focuses on how Louisville/Jefferson County's housing challenges are rooted in long-term structural imbalances between where people live, work, and can afford to live. Addressing these issues will require coordinated policy reform, cross-sector partnerships, and data-driven implementation.

We would like to spotlight a few important data points from the 2025 State of Metropolitan Housing Report:

- Louisville is facing a widening gap between household formation and housing construction.
- Louisville's population is aging and there is slower growth among younger generations, placing a constraint on the future labor supply. This creates a need for diverse types of housing to meet the needs of both an aging population and the demands of attracting a new, younger workforce to our community. The four key factors to meeting this need are affordability, accessibility, diversity, and age-friendliness.
- Almost half of Louisville's renters are cost-burdened, spending more than 30% of their income on housing and utilities.
- Rising utility costs, especially in western and southern Louisville, are a key indicator of increasing housing insecurity for many of our neighbors.
- Fair Market Rents (FMRs) fall below median rents for all rental unit sizes.
- Comparing 2020 to 2025, the median sales price of a single family home increased 31%, the average 30-year mortgage rate increased 124%, and the average median mortgage (based on median home) increased 83%. Homeownership has become a distant dream or impossible under these circumstances.
- Service-sector employees earn monthly wages that can support a mortgage equal to half the current median home price.
- Jefferson County Public School (JCPS) student homelessness increased, despite a slightly declining enrollment.

As you read the report, you will be introduced to many more critical housing data points that will help you drive this community conversation. You will also notice the new report format, an attempt to make the data more accessible and usable for the community to take action.

One final thought, the Kentuckiana region is projected to add 33,425 jobs by 2032, where are people going to live? We need to have a community-wide answer to this question, aligning housing policy, economic development, and transportation planning, through building partnerships between government, employers, and community stakeholders.

Let's get to work!



Felicia J. Nu'Man
MHC Board Chair



Anthony P. Curtis
MHC Executive Director

MHC ACCOMPLISHMENTS

- Completed and approved the 2025-2028 Metropolitan Housing Coalition Strategic Plan.
- Released the 2024 State of Metropolitan Housing Report (SMHR) entitled *Zoning in on Change: Building Stronger Communities Through Bold Action* through a new partnership with the Northern Kentucky University Center for Economic Analysis and Development (CEAD).
- Researched, wrote, and published the *2025 Analysis of Impediments to Fair Housing Choice in Louisville, Kentucky* for Louisville Metro Government.
- Completed an impact analysis of the Metropolitan Housing Coalition Loan Program for nonprofit developers over an approximate 30 year period.
- Published *Housing Affordability Beyond the Rent: Utility Burdens and the True Cost of Housing in Louisville, Kentucky*, a housing and utility affordability report through a new partnership with Southeast Energy Efficiency Alliance (SEEA).
- Celebrated the first anniversary of MHC's EveryHome program with over 10,000 Louisvillians reached.
- Partnered with Louisville Metro Office of Sustainability on a Building Upgrades award from the Department of Energy (DOE) to expand upon the C-LEAP report findings from 2022.
- Intervened as a Joint Intervenor before the Kentucky Public Service Commission (PSC) on behalf of low- and fixed-income households in the LG&E-KU IRP case, CPCN case, and rate case where the LG&E/KU suggested \$3.7 billion in new generation and 11.5% rate increase due to potential data centers.
- Continued to lead efforts on Land Development Code (LDC) Reform and building coalitions with the LMG Office of Planning, Center for Health Equity, Louisville Affordable Housing Trust Fund, Age-Friendly Louisville, AARP Kentucky, the League of Women Voters, Louisville Urban League, Association of Community Ministries, Coalition for the Homeless, and many others.
- Assisted in Metro United Way's strategic plan for lead and hosted a panel of experts on lead exposure, the current challenges facing the lead rental registry, and actionable solutions and policies.
- Continued to lead efforts in the newly revamped Housing Alliance of Louisville (HAL) group, formerly the Louisville Eviction Prevention Work Group. HAL unites diverse voices to reduce evictions, end houselessness, and expand access to affordable housing through coordinated action, innovative solutions, and policy advocacy.
- Co-leads, in partnership with Metro United Way, work on the Roof Over Our Head initiative, to shift the public narrative, build broad-based support, and drive policy and funding decisions that expand access, affordability, and choice across the entire housing continuum.
- Advocated with the Safe and Stable: Housing for All coalition to expand Louisville's funding commitment to local housing and homelessness resources in the upcoming 2026 budget.
- Continued to work in partnership with Louisville One Water on water utility issues of affordability, equity, and access in conjunction with the U.S. Water Alliance.
- MHC Executive Director Tony Curtis served on the steering committee of the 2024-2025 Leadership Louisville Bingham Fellows Class focused on workforce housing.

Changing Demographics Are Fueling Demand for Housing

Will Jefferson County's household growth continue to outpace its housing supply?

Key Findings

Between 2013 and 2023, Jefferson County's demographic and household shifts revealed four critical patterns.

- **Growth:** Jefferson County's population grew by 4.1% between 2013 and 2023, slower than the U.S. average (6.7%) but faster than Kentucky overall (3.4%).
- **Tightening Market:** Household growth (+7.2%) outpaced both population (+4.1%) and housing unit growth (+5.9%), signaling a tightening housing market (see Table 1 and Figure 1).
- **Demographic Shift:** One-person households increased sharply (+14.4%), especially among renters (+15.8%), mirroring national trends toward smaller household sizes (see Table 1).
- **Affordability Pressure:** The widening gap between household formation and housing construction indicates mounting pressure on affordability and a growing need for diverse housing types.

Bottom Line

Jefferson County is not undergoing rapid population growth, but it is experiencing rapid changes in household demographics.

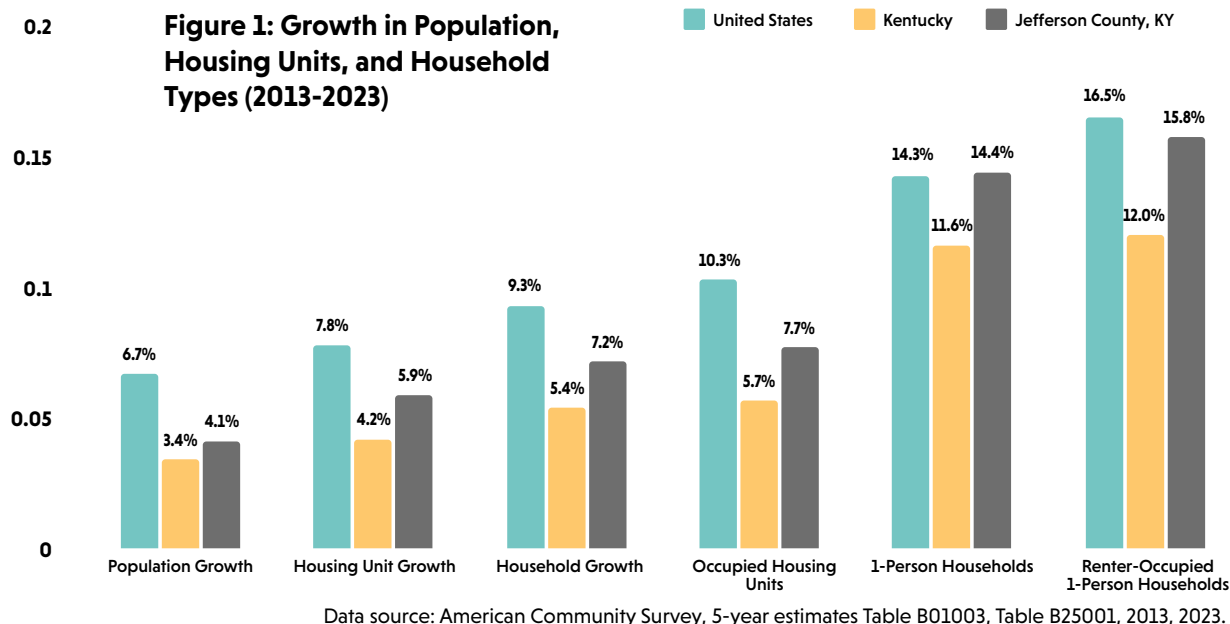
Increasingly, more residents are living alone, particularly renters. This trend places new pressure on housing availability and underscores the need for smaller, affordable, and diverse housing options to meet shifting demand.

These shifts suggest that Louisville's future housing needs will emphasize smaller, more flexible units near job centers.

Table 1: Population, Housing Units, and Household Percent Change (2013-2023)

	United States	Kentucky	Jefferson County, KY
Population Growth	6.70%	3.40%	4.10%
Housing Unit Growth	7.80%	4.20%	5.90%
Household Growth	9.30%	5.40%	7.20%
Occupied Housing Units	10.30%	5.70%	7.70%
1-Person Households	14.30%	11.60%	14.40%
Renter-Occupied 1-Person Households	16.50%	12.00%	15.80%

Data Source: American Community Survey, 5-year estimates Table B01003, Table B25001, 2013, 2023.



These shifts in household composition set the stage for understanding how housing demand interacts with Louisville's workforce – a theme explored in the following sections.

SECTION 1 – AT A GLANCE:

Demographic and Housing Trends (2013–2023)

Indicator	United States	Kentucky	Jefferson County, KY	Key Takeaway
Population Growth	+6.70%	+3.40%	+4.10%	County growth slower than national, faster than state.
Housing Unit Growth	+7.80%	+4.20%	+5.90%	Housing supply trails household formation.
Household Growth	+9.30%	+5.40%	+7.20%	Household formation outpaced new housing construction.
Occupied Housing Units	+10.30%	+5.70%	+7.70%	Demand outpaced supply.
1-Person Households	+14.30%	+11.60%	+14.40%	Smaller households are on the rise.
Renter 1-Person Households	+16.5%	+12.0%	+15.8%	Reflects national renter trends.

Summary Insight: Jefferson County's modest population growth masks deeper shifts in household composition. Rising numbers of one-person and renter households signal demand for smaller, diverse, and more affordable housing options.

Geographic Reference Note:

Throughout this report, geographic terminology reflects the level of data available from each source. Most data are reported for Jefferson County, however, when county-level data were unavailable, Louisville refers to the city while Louisville MSA refers to the Metropolitan Statistical Area. This distinction aligns with how data are published by the respective agencies.

SECTION 2

The Aging Population Amid Slow Population Growth

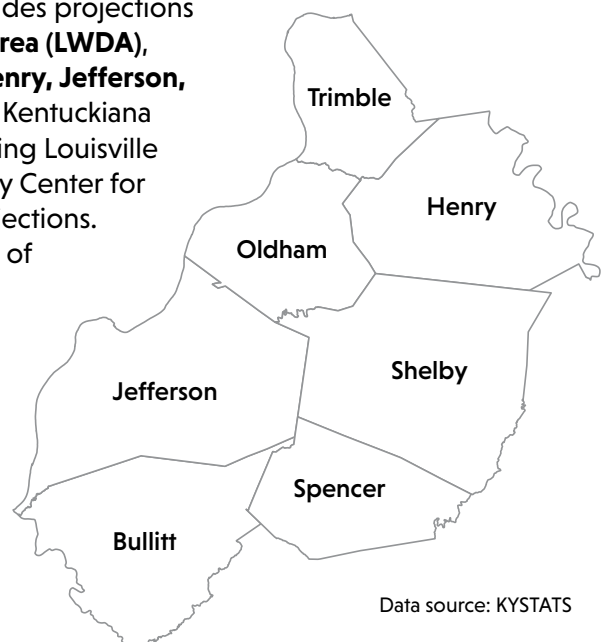
What demographic shifts mean for jobs and growth.

Shifts in the age structure of the workforce not only influence labor supply and productivity but it also impacts the overall economy. They also ripple out into housing demand and community development. The types of housing needed, where it is located, and how it is financed all change as the workforce ages. Population projections for 2050 compared to baseline 2020 Census estimates highlight several key changes in demographic trends.

In addition to state and county data, this analysis includes projections for the **Kentuckiana Local Workforce Development Area (LWDA)**, which is a seven-county region comprising **Bullitt, Henry, Jefferson, Oldham, Shelby, Spencer, and Trimble counties**. The Kentuckiana LWDA represents the broader labor market surrounding Louisville and serves as the unit of analysis used by the Kentucky Center for Statistics (KYSTATS) for population and workforce projections. Including this region provides a more complete view of demographic and labor market dynamics across the greater Louisville area.

Map 1: Kentuckiana Local Workforce Development Area

This approach allows comparison across **three levels of geography**—Kentucky, the Kentuckiana LWDA, and Jefferson County—providing a clearer picture of how statewide, regional, and local labor force trends intersect.



Key Findings

Population projections for 2020 to 2050 highlight several important demographic shifts across Kentucky, the Kentuckiana region, and Jefferson County.

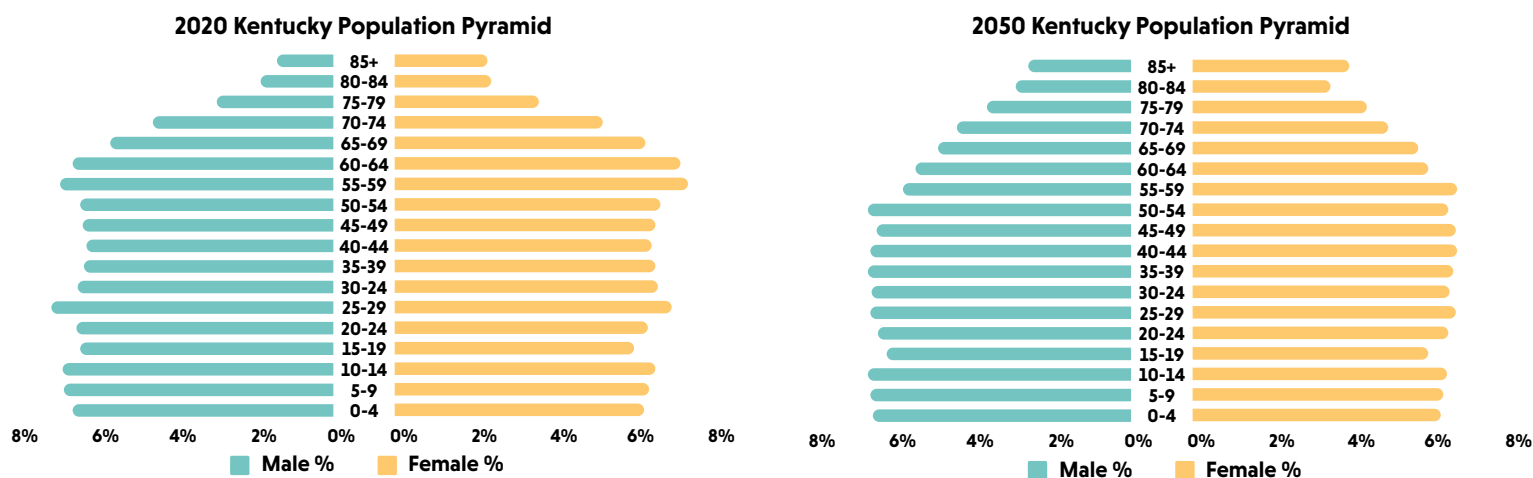
- **Aging Population:** Seniors aged 65 years and above represent the fastest-growing segment, increasing by **+17.2%** in Jefferson County, **+28%** in the Kentuckiana region, and **+19.3%** statewide, reflecting the region's aging trend (see Tables 2–4).
- **Limited Youth Growth:** Growth among children under 15 years and working-age adults (15–64) remains modest, signaling slower expansion of the future labor force and an overall aging population.
- **Regional Role:** The Kentuckiana Local Workforce Development Area (LWDA) follows state and local trends, but with slightly faster overall growth, underscoring its role as Kentucky's economic hub.
- **Housing Implications:** As the share of older adults rises, demand will shift toward age-friendly, accessible, and affordable housing options suited for smaller households and fixed incomes.
- **Labor Force Outlook:** Slower growth among younger cohorts will constrain the future labor supply, influencing workforce availability, productivity, and long-term housing demand.

Bottom Line

The majority of growth is occurring among seniors, while there is only limited expansion in the population of working-age individuals.

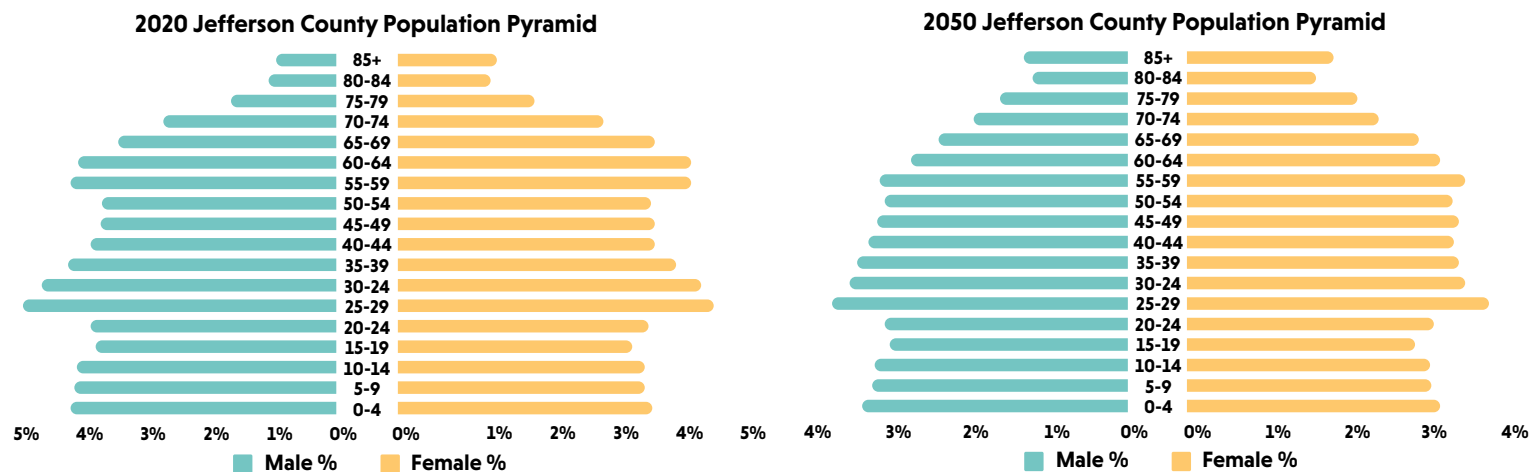
Figures 2, 3, and 4 illustrate these demographic shifts visually through population pyramids for Kentucky, Kentuckiana, and Jefferson County.

Figure 2: Kentucky Population by Age and Gender, 2020 Census Estimates and 2050 Projections



Data source: Kentucky State Data Center, University of Louisville

Figure 3: Kentuckiana Population by Age and Gender, 2020 Census Estimates and 2050 Projections



Data source: Kentucky State Data Center, University of Louisville

Figure 4: Jefferson County Population by Age and Gender, 2020 Census Estimates and 2050 Projections



Data source: Kentucky State Data Center, University of Louisville

Table 2: Projected Change in Population 2020 Census Estimates to 2050 Projections by Selected Age Groups, Kentucky

Kentucky	2020	2050	Numeric Change	Percent Change
Under 15 Years	835,828	872,439	36,611	4.40%
15-64 Years	2,796,065	2,887,879	91,814	3.30%
65+ Years	748,673	893,429	144,756	19.30%
TOTAL	4,380,566	4,653,747	273,181	6.20%

Data source: Kentucky State Data Center, University of Louisville, and CEAD calculations

Table 3: Projected Change in Population 2020 Census Estimates to 2050 Projections by Selected Age Groups, Kentuckiana

Kentuckiana	2020	2050	Numeric Change	Percent Change
Under 15 Years	190,590	211,236	20,646	10.80%
15-64 Years	662,007	721,909	59,902	9.00%
65+ Years	168,054	215,048	46,994	28.00%
TOTAL	1,020,651	1,148,193	127,542	12.50%

Data source: Kentucky State Data Center, University of Louisville, and CEAD calculations

Table 4: Projected Change in Population 2020 Census Estimates to 2050 Projections by Selected Age Groups, Jefferson County

Jefferson County	2020	2050	Numeric Change	Percent Change
Under 15 Years	143,018	151,651	8,633	6.00%
15-64 Years	507,186	530,980	23,794	4.70%
65+ Years	132,765	155,579	22,814	17.20%
TOTAL	782,969	838,210	55,241	7.10%

Data source: Kentucky State Data Center, University of Louisville, and CEAD calculations

Key Takeaways

- Both **Jefferson County** and the **Kentuckiana LWDA** are projected to experience the fastest population growth among seniors (ages 65 and above), while growth among children and working-age adults is expected to remain limited.
- The **Kentuckiana LWDA's** overall population growth outpaces the state average, underscoring the region's position as a key employment and population center in north-central Kentucky.

- A growing share of older residents and slower gains among younger cohorts will alter the region's age balance, increasing the dependency ratio and reshaping demand for both jobs and housing.
- The combination of aging demographics and modest overall growth suggests that composition change, rather than total growth, will be the primary driver of shifts in workforce size and housing needs.
- Housing demand will increasingly favor **accessible, smaller, and affordable options** suitable for older adults, while maintaining steady demand for rental housing among working-age households.

Implications for housing: As the median age rises, demand will increasingly favor accessible homes and smaller units tailored to fixed incomes. Expect rising demand for age-friendly, accessible, and affordable options; steady but moderate need for family housing; and sustained demand for urban rentals among working-age adults.

These demographic trends, particularly the aging population and slower growth in younger cohorts, will directly influence the size and composition of the future workforce. As Kentucky, the Kentuckiana region, and Jefferson County adjust to these shifts, labor force growth is expected to lag behind population growth, which will shape both economic development and housing demand in the decades ahead.

SECTION 2 – AT A GLANCE:

Aging Population and Workforce Composition (2020–2050)

Indicator	Kentucky	Kentuckiana LWDA	Jefferson County	Key Takeaway
Population Growth	+6.2%	+12.5%	+7.1%	Regional growth is much faster than state average.
Seniors (65+)	+19.3%	+28.0%	+17.2%	Fastest-growing population segment.
Working-Age (15–64)	+3.3%	+9.0%	+4.7%	Slowest growth, signaling work-force constraints.
Children (<15)	+4.4%	+10.8%	+6.0%	Limited youth growth contributes to aging trend.

Summary Insight: Growth among seniors will reshape housing and workforce needs. Future demand will emphasize accessible, smaller, and affordable housing options suitable for older adults.

Labor Force Growth Slows

Labor force growth trails population gains.

Key Findings

Between 2020 and 2050, population and labor force projections reveal a growing disconnect between demographic growth and workforce expansion. The projections assume that labor force participation rates will hold steady at 2023 levels, a simplifying assumption that may overestimate future workforce size, given decades of gradual decline in participation rates.

- **Slower Labor Growth:** Kentucky’s labor force is projected to grow by only +4.2%, compared with population growth of +6.2%, indicating that job growth will lag behind demographic expansion (see Tables 5 and 6).
- **Regional Variation:** The Kentuckiana region shows slightly stronger growth, with total employment expected to increase by 9.4%, while Jefferson County’s labor force is projected to grow by +9.7%.
- **Aging Workforce:** The share of workers aged 55 years and older will rise significantly across all areas, reflecting delayed retirements and an aging labor pool.
- **Tightening Labor Supply:** Slower workforce growth combined with demographic aging suggests an increasingly constrained labor market, which could elevate wage pressures and hiring challenges.
- **Housing Implications:** A smaller, older workforce will shift housing demand toward affordability and accessibility rather than new construction or expansion.

Bottom Line

Labor force growth is not keeping pace with population growth. Without new sources of workers, economic growth could slow, and housing demand may shift toward affordability and accessibility rather than expansion.

Table 5: 2020 Labor Force Estimates by Age Group, Kentucky, Kentuckiana, and Jefferson County

2020 Labor Force Estimates by Age Group			
Age Group	Kentucky	Kentuckiana	Jefferson County
15-19	115,405	29,122	29,389
20-24	209,315	47,636	47,525
25-29	244,772	61,861	62,238
30-34	221,339	59,878	60,573
35-39	217,934	57,059	57,542
40-44	215,096	54,061	54,327

Age Group	Kentucky	Kentuckiana	Jefferson County
45-49	207,124	52,409	52,823
50-54	210,799	52,355	52,768
55-59	194,244	53,126	53,652
60-64	143,117	39,109	39,620
65-69	58,081	39,754	16,425
70-74	47,161	8,948	13,149
75-79	9,418	2,294	2,274
80-84	5,853	1,401	1,389
85+	5,106	1,335	1,323

Data source: Kentucky State Data Center, University of Louisville, and CEAD calculations

Table 6: 2050 Projected Labor Force by Age Group, Kentucky, Kentuckiana, and Jefferson County

2050 Projected Labor Force Estimates by Age Group			
Age Group	Kentucky	Kentuckiana	Jefferson County
15-19	120,174	31,882	32,175
20-24	224,017	51,680	51,560
25-29	245,905	64,074	64,464
30-34	234,350	62,622	63,348
35-39	237,600	63,747	64,286
40-44	239,209	64,127	64,442
45-49	225,608	63,109	63,607
50-54	218,765	61,086	61,569
55-59	189,052	55,795	56,347
60-64	124,900	36,998	37,482
65-69	54,737	40,176	16,600
70-74	46,692	9,292	13,655
75-79	12,268	3,277	3,248
80-84	9,224	2,436	2,415
85+	10,178	2,827	2,802
Total	2,192,679	613,128	598,000
Change 2020-2050	4.20%	9.40%	9.70%

Data source: Kentucky State Data Center, University of Louisville, and CEAD calculations

Labor force projections show that growth in the **Kentuckiana LWDA** will outpace state trends. Jefferson County continues to account for the vast majority of the Kentuckiana labor force, about 98% in 2050, underscoring its central role in the region's employment base. However, slower population growth in surrounding counties limits the region's overall labor force expansion, reinforcing the importance of in-migration and workforce retention strategies.

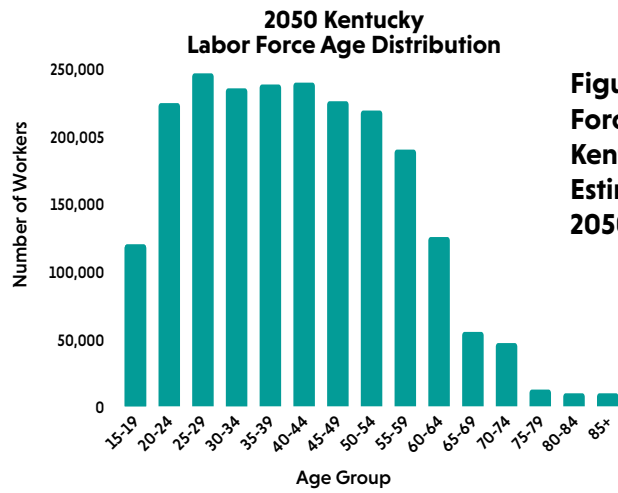
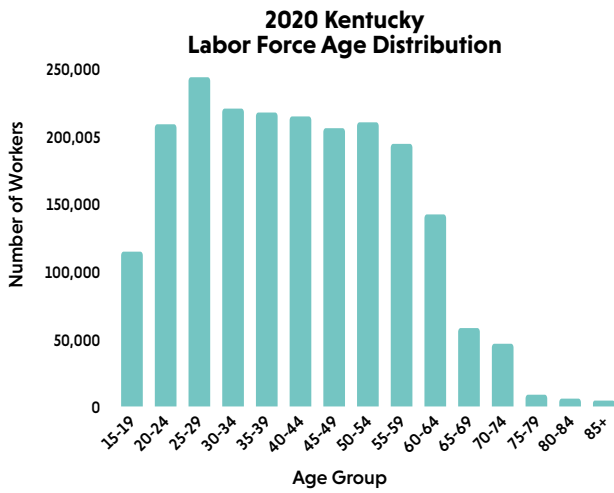


Figure 5: Labor Force by Age, Kentucky, 2020 Estimates and 2050 Projections

Data source: Kentucky State Data Center, University of Louisville and CEAD calculations

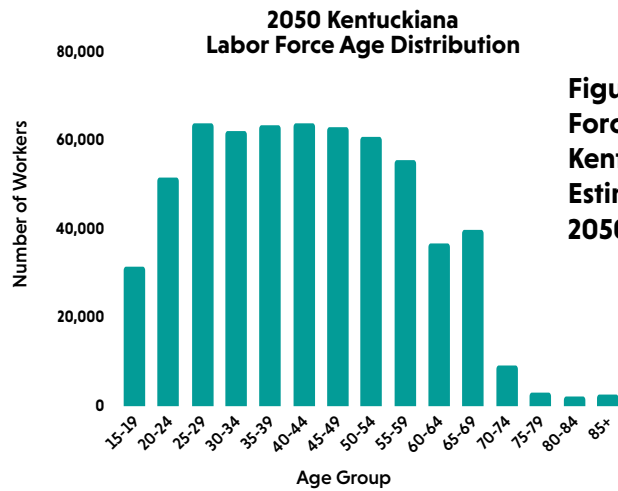
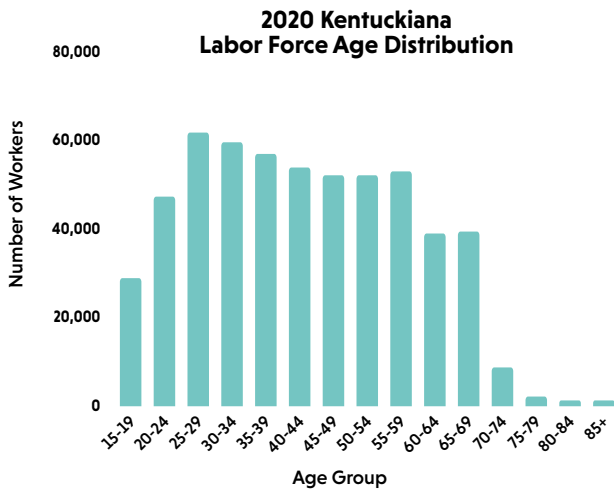


Figure 6: Labor Force by Age, Kentuckiana, 2020 Estimates and 2050 Projections

Data source: Kentucky State Data Center, University of Louisville and CEAD calculations

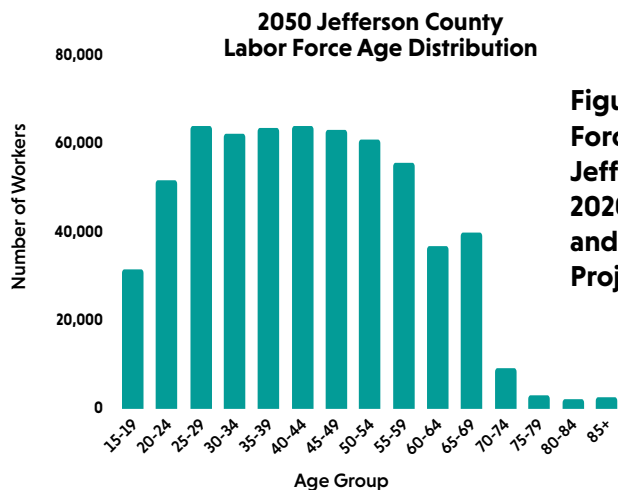
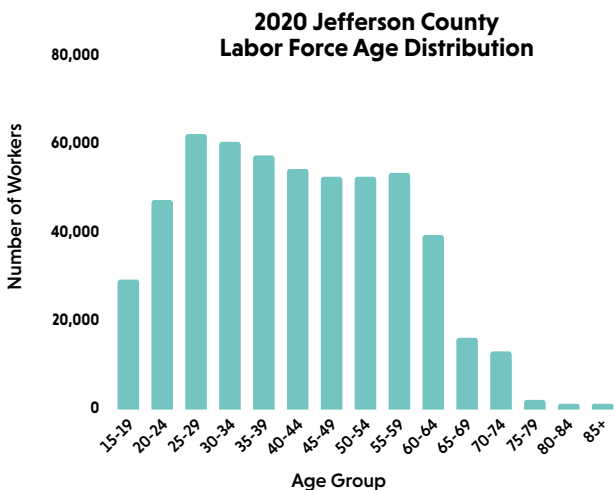


Figure 7: Labor Force by Age, Jefferson County, 2020 Estimates and 2050 Projections

Data source: Kentucky State Data Center, University of Louisville and CEAD calculations

As labor force growth slows across Kentucky and the Kentuckiana region, housing affordability becomes a central concern—can workers still afford to live where they work?

SECTION 3 – AT A GLANCE:

Labor Force Growth (2020–2050)

Indicator	Kentucky	Kentuckiana LWDA	Jefferson County	Key Takeaway
Population Growth	+6.2%	+12.5%	+7.1%	Population expanding faster than workforce.
Labor Force Growth	+4.2%	+9.4%	+9.7%	Growth lagging population increases.
Share of Older Workers (55+)	Rising	Rising	Rising	Reflects delayed retirement and aging labor base.

Summary Insight: Labor force growth is not keeping pace with population trends. Workforce aging will tighten labor supply and shift housing demand toward affordability and accessibility.

SECTION 4

Housing Affordability and Cost Burden

Can workers afford to live in Jefferson County?

Housing costs in Jefferson County have risen significantly since 2020, outpacing household income growth and creating affordability challenges for both renters and homeowners.

- **Rising Costs:** The median home price increased from \$229,000 in 2020 to \$300,000 in 2025 (+31%), while the average monthly mortgage payment rose 83%, from \$983 to \$1,795 (see Table 7).

- **Affordability Gap:** The home-price-to-income ratio, that is, the median home price divided by the median household income, now equals 3.9 locally, compared with 5.2 nationally, indicating that local affordability is eroding even as Louisville remains below national averages (see Figure 8).
- **Rent Burden:** About 48% of renters spend more than 30% of their household income on housing, a rate slightly above the Kentucky average of 42.4% and near the national level of 48.2% (see Map 2).
- **Voucher Limitations:** Fair Market Rents (FMRs) fall below median rents for all unit sizes, reducing access for households relying on rental assistance (see Table 8 and Figure 11).
- **Utility Strain:** Rising utility costs and high disconnection rates, particularly in western and southern Louisville ZIP codes, highlight additional layers of financial stress for cost-burdened households.

Affordability pressures have grown as rising home prices and borrowing costs outpace what many households can comfortably afford.

Home Prices and Income Trends

Since 2020, the median sales price of a single-family home in Louisville has increased from \$229,000 to \$300,000, a 31 percent rise.

During the same period, the average 30-year fixed mortgage rate more than doubled (from 2.9 percent to 6.6 percent), increasing the estimated monthly payment for a median-priced home from \$983 to \$1,795, an \$812 monthly increase, or nearly \$9,750 annually (see Table 7).

Even with these increases, Louisville remains more affordable than many metro areas: the home-price-to-income ratio is 3.9 locally versus 5.2 nationally (see Figure 8). However, the gap is narrowing, indicating that housing is becoming less attainable for many middle-income buyers (see Figures 9 and 10 for price trends).

Figure 8: Home Price-to-Income Ratio, Louisville/Jefferson County, KY-IN

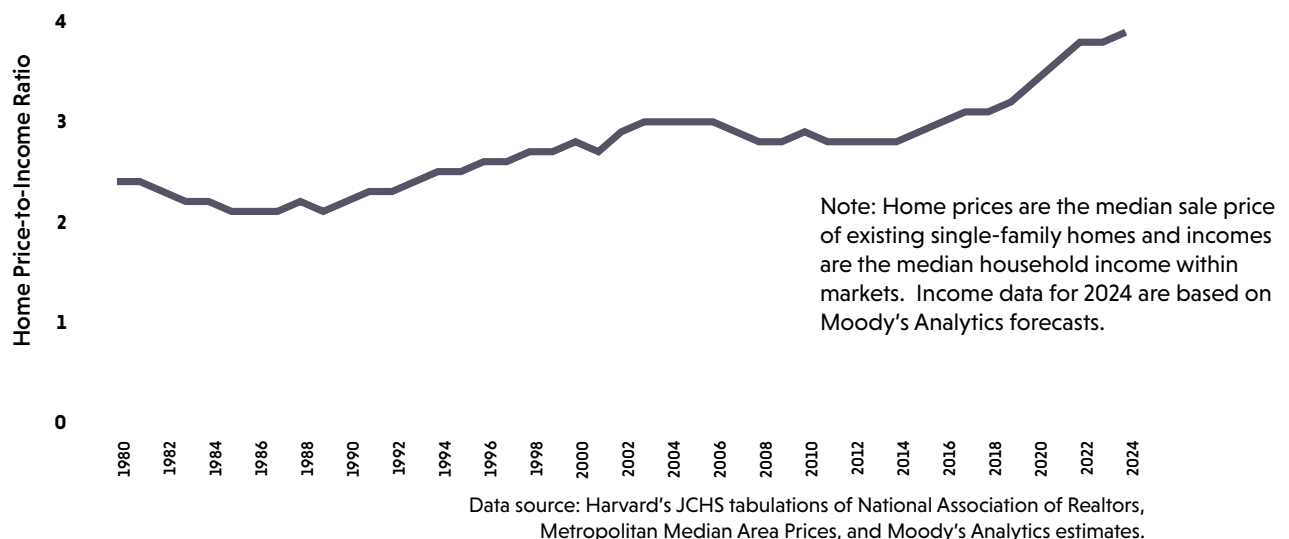
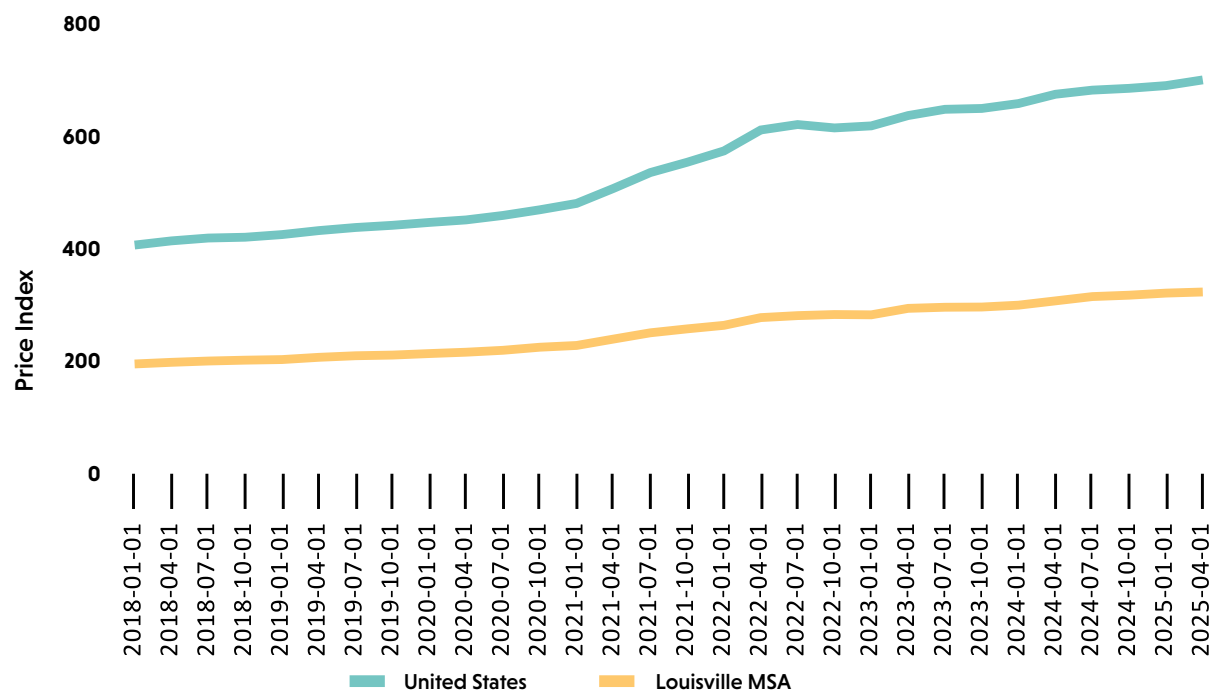
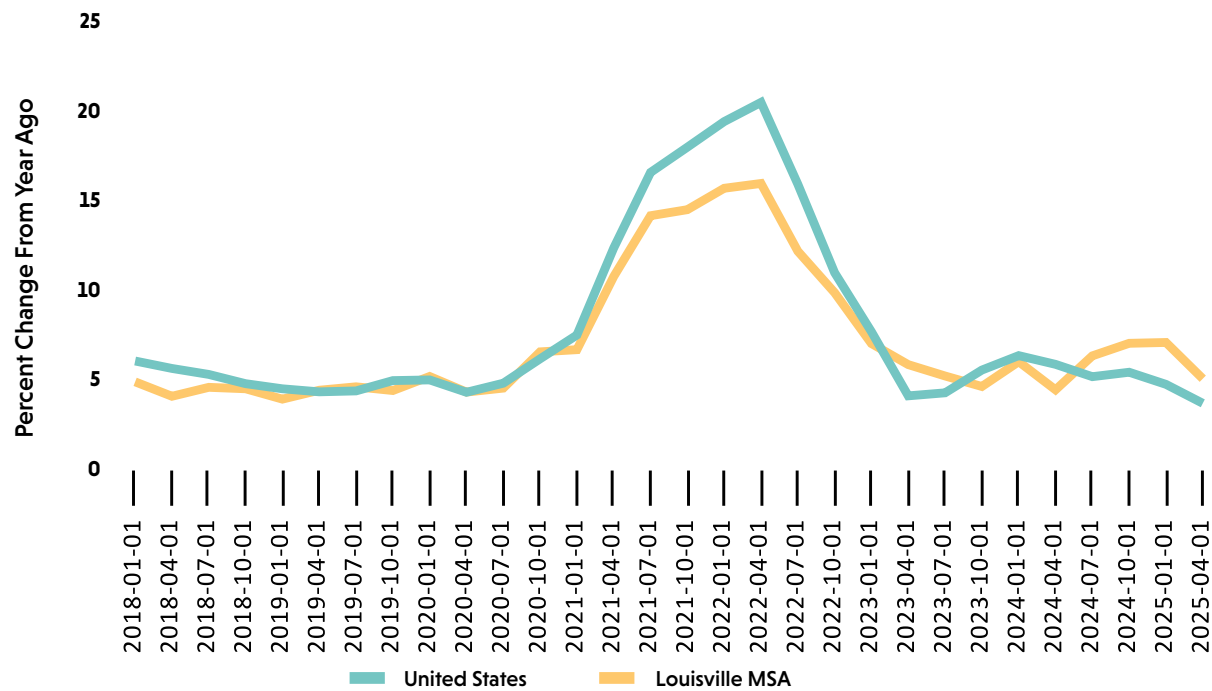


Figure 9: All-Transactions House Price Index, Index 1980:Q1=100, Quarterly, Not Seasonally Adjusted



Data source: U.S. Federal Housing Finance Agency via FRED®

Figure 10: Percent Change from Year Ago in House Price Index



Data source: U.S. Federal Housing Finance Agency via FRED®

Table 7: Estimated Average Monthly Mortgage for Median Sales Price Homes, Louisville

	Median Sales Price Single-Family Homes	30-Year Fixed Rate Mortgage Average (U.S.)	Estimated Average Monthly Mortgage*
August 2020	\$229K	2.94	\$983
August 2021	\$242K	2.84	\$1,025
August 2022	\$270K	5.22	\$1,433
August 2023	\$275K	7.07	\$1,721
August 2024	\$282K	6.50	\$1,678
August 2025	\$300K	6.59	\$1,795
Percent Change 8/20 to 8/25	31.0%		82.6%

Data source: Redfin, Freddie Mac, Bankrate *Estimate includes principal and interest, property taxes, homeowner's insurance, assuming a 30-year fixed rate mortgage with a 20 percent down payment.

Rental Affordability and Cost Burden

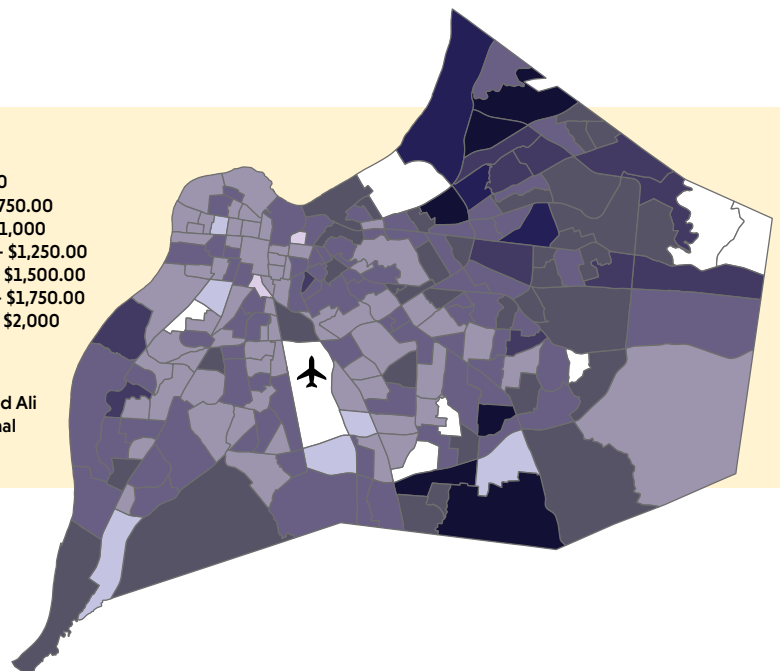
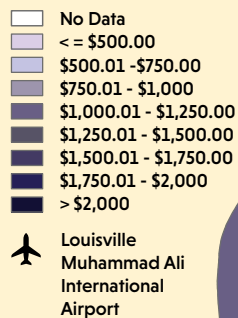
The median gross rent in Jefferson County is \$1,045, approximately 18 percent below the national median.

However, local incomes are also lower, and 48 percent of renters spend more than 30 percent of their income on rent, a rate slightly above the Kentucky average and near the national level.

Map 2 shows that median gross rents vary widely across Jefferson County, with higher rents concentrated in eastern and Downtown census tracts. The spatial variation reflects differences in neighborhood amenities, access to employment centers, and the age of housing stock.

Map 2: Median Gross Rent by Census Tract, Jefferson County, 2023

Data source: U.S. Census Bureau, American Community Survey, 5-year Estimates, Table B25091 (2023).



HUD's FY2026 Fair Market Rents (FMRs) range from \$966 for an efficiency apartment to \$1,891 for a four-bedroom unit (see Table 8). Median market rents exceed these levels across all unit sizes, limiting options for voucher holders (see Figure 11).

Table 8: Fair Market Rent and Median Rent, Jefferson/Louisville

Number of Bedrooms	Fair Market Rent Jefferson/Louisville	Median Rent Jefferson/Louisville
0	\$966	\$1,038
1	\$1,047	\$1,124
2	\$1,272	\$1,366
3	\$1,625	\$1,745
4	\$1,891	\$2,030

Data source: HUD, Office of Policy Development and Research, FY26



Figure 11: Fair Market (40th Percentile Rents) vs. Median Rent by Unit Size, Jefferson County, FY 2026

Data source: HUD, Office of Policy Development and Research, FY 2026

Utility Disconnects as an Indicator of Housing Insecurity

While rent and mortgage costs are primary measures of housing affordability, utility affordability is another critical factor in household stability. Families who struggle to pay for electricity, gas, or water services face a heightened risk of eviction and displacement.

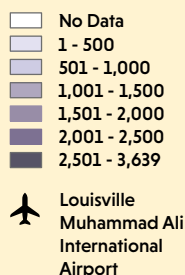
According to data from the Kentucky Public Service Commission (2023), thousands of households in Jefferson County experienced utility disconnections due to non-payment during the past year. Map 3 shows the geographic distribution of these disconnects by ZIP code.

The highest concentrations of utility shutoffs occur in western and southern Louisville ZIP codes, which also have elevated renter cost burdens and lower median household incomes. These areas overlap with neighborhoods identified earlier as facing higher eviction rates and student homelessness, suggesting a consistent pattern of financial stress among cost-burdened households.

Utility disconnects often serve as an early warning signal of housing instability—households falling behind on utility bills may soon fall behind on rent or mortgage payments. Including this measure alongside rent and ownership cost indicators offers a more comprehensive picture of economic vulnerability across Jefferson County.

Map 3: Household Disconnects Due to Non-Payment by ZIP Code, Jefferson County, 2023

Data Source: LG&E, "Monthly Number of Disconnections for Nonpayment by Zip Code," Kentucky Public Service Commission, Case No. 2024-00326, December 18, 2024. Available at: <https://psc.ky.gov/Case/ViewCaseFilings/2024-00326>.



Rising utility costs compound housing affordability challenges, especially for low-income renters and single-person households. The following section examines how income and household composition further influence the ability to maintain stable, affordable housing (see Tables 9 and 10).

Affordability Across Age and Household Size

Household income and housing capacity vary sharply by both age and household size.

- Younger (<25) and older (65+) householders have lower incomes and can afford less expensive housing (see Table 9).
- Mid-career households (ages 45–64) have the most significant purchasing power, supporting mortgages up to approximately \$324,000.
- Single-person households earn just 34.8% of the income of four-person households, limiting their attainable housing choices (see Table 10).

These patterns underscore the need for a balanced housing market that offers a range of options, including entry-level homes, family-sized units, and smaller, accessible homes for aging residents.

Table 9: Household Income by Age of Householder, Jefferson County, 2023

	Annual Income	Monthly Income	30% Of Monthly Income	Maximum 30-Year Mortgage
Total All Householders	\$67,849	\$5,654	\$1,696	\$272,888
Householder under 25 years	\$39,550	\$3,296	\$989	\$159,070
Householder 25 to 44 years	\$74,515	\$6,210	\$1,863	\$299,699
Householder 45 to 64 years	\$80,577	\$6,715	\$2,014	\$324,080
Householder 65 years and over	\$53,025	\$4,419	\$1,326	\$213,266

Data source: U.S. Census, American Community Survey, 5-year Estimates, Table B19049, 2023

Table 10: Household Income by Number of Persons in Household, Jefferson County, 2023

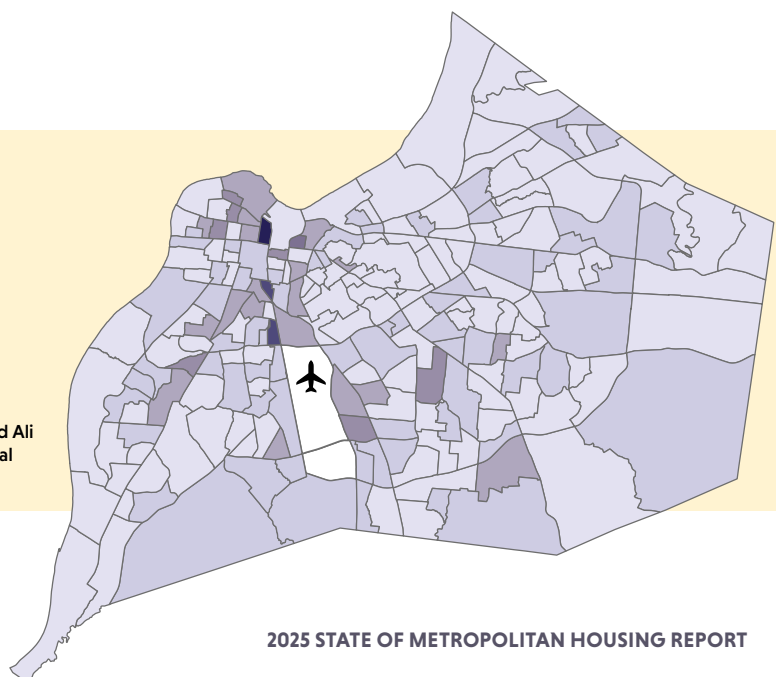
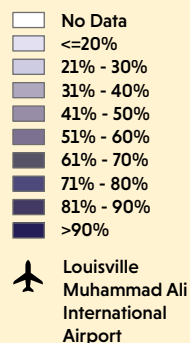
	Annual Income	Monthly Income	30% Of Monthly Income	Maximum 30-Year Mortgage
Total All Households	\$67,849	\$5,654	\$1,696	\$272,888
1-person households	\$39,412	\$3,284	\$985	\$158,515
2-person households	\$81,523	\$6,794	\$2,038	\$327,885
3-person households	\$91,477	\$7,623	\$2,287	\$367,920
4-person households	\$113,129	\$9,427	\$2,828	\$455,004
5-person households	\$107,953	\$8,996	\$2,699	\$434,186
6-person households	\$97,997	\$8,166	\$2,450	\$394,143
7-or-more-person households	\$96,536	\$8,045	\$2,413	\$388,267

Data source: U.S. Census, American Community Survey, 5-year Estimates, Table B19019, 2023

Owner cost burdens are most severe in northern and southern portions of the county, where household incomes are lower and home maintenance costs often exceed what long-term residents can afford (see Map 4).

Map 4: Percentage of Owner-Occupied Households Spending 30% or More of Household Income on Housing, by Census Tract, Jefferson County, 2023

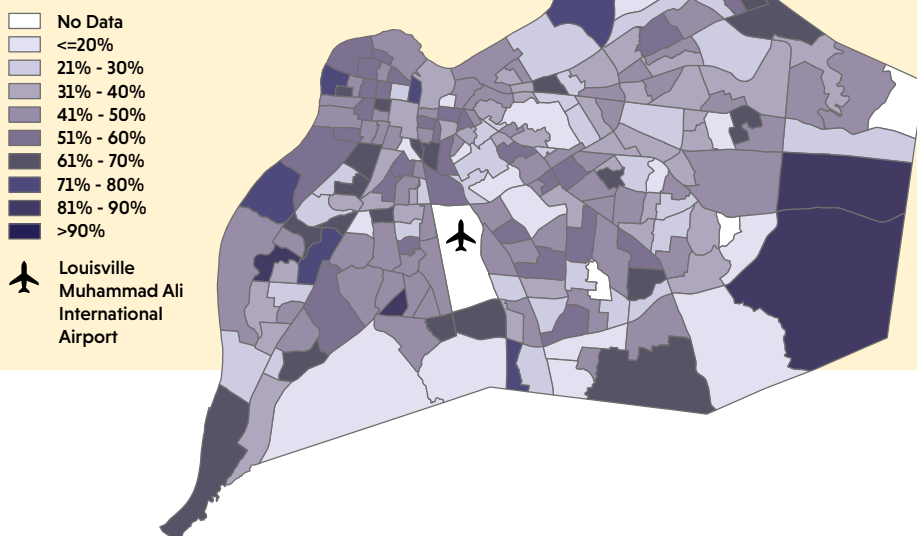
Data source: U.S. Census Bureau, American Community Survey, 5-year Estimates, Table B25070 (2023).



Rental cost burdens are highest in Downtown and western Louisville neighborhoods, underscoring spatial disparities in affordable rental supply and proximity to employment centers (see Map 5).

Map 5: Percentage of Renter-Occupied Households Spending 30% or More of Household Income on Housing, by Census Tract, Jefferson County, 2023

Data source: U.S. Census Bureau, American Community Survey, 5-year Estimates, Table B25070 (2023).

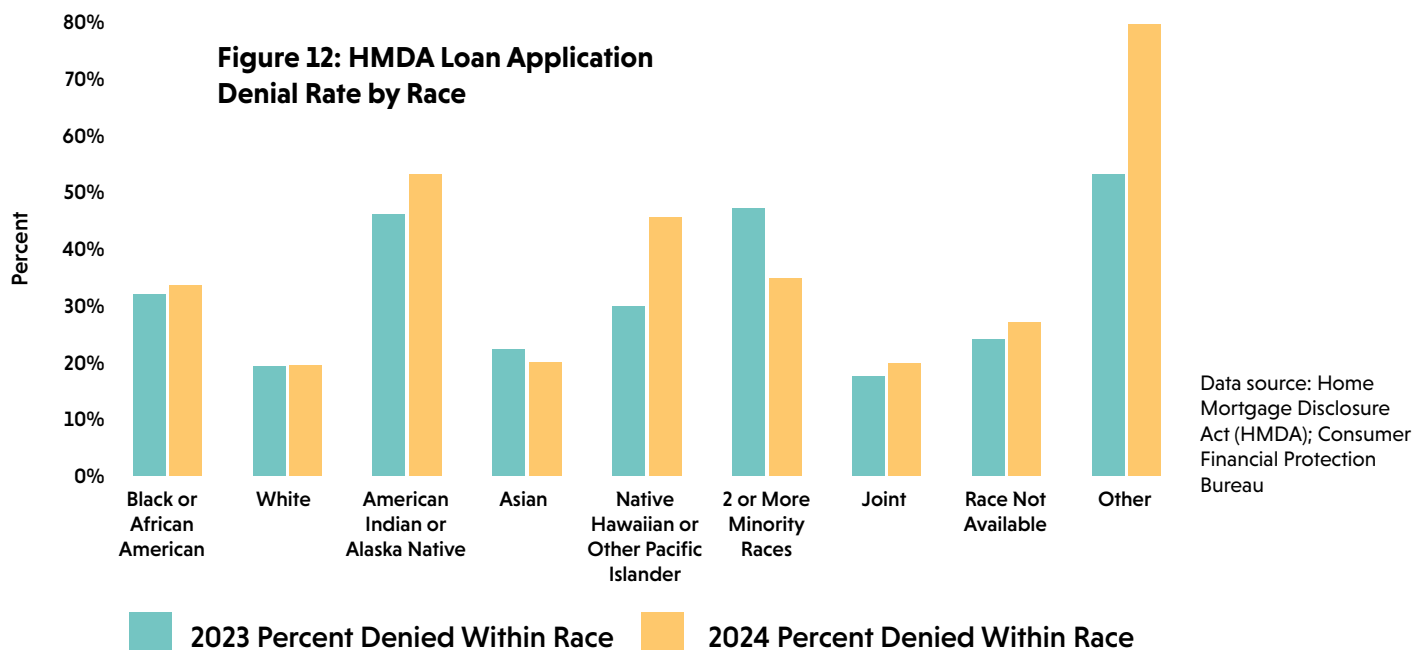


Access to Home Financing and Equity Gaps

Even when households can afford current rent or mortgage payments, many face barriers to homeownership.

Lending data from the Home Mortgage Disclosure Act (HMDA) reveal persistent racial and ethnic gaps in mortgage-application outcomes across Jefferson County.

Mortgage denial rates among Black applicants remain roughly twice as high as those for White applicants, even after accounting for income differences. Similarly, Hispanic borrowers experience higher denial rates than non-Hispanic borrowers (see Figures 12 and 13).





These disparities in access to mortgage credit show that housing affordability depends not only on income and prices but also on systemic barriers within the financial system. Addressing these gaps is essential to ensuring that workers can live where they work—an issue explored further in Section 5.

SECTION 4 – AT A GLANCE:

Housing Affordability and Cost Burden (2020–2025)

Indicator	2020	2025	Percent Change	Key Takeaway
Median Home Price	\$229,000	\$300,000	+31%	Home prices rising faster than incomes, eroding affordability.
Average 30-Year Mortgage Rate	2.94%	6.59%	+124%	Borrowing costs more than doubled, sharply raising payments.
Average Monthly Mortgage (Median Home)	\$983	\$1,795	+83%	Mortgage burden has nearly doubled since 2020.

Summary Insight: Housing affordability in Jefferson County has deteriorated since 2020 as both home prices and interest rates have surged. The median mortgage payment rose 83 percent in just five years, while 48 percent of renters now spend more than 30 percent of their income on housing. Combined with rising utilities and limited rental assistance coverage, these trends point to deepening affordability pressures across both ownership and rental markets.

Workforce Affordability and Housing Access

Are local wages keeping up with housing costs?

Defining Affordable vs. Workforce Housing

Affordable Housing refers to housing that costs no more than 30% of household income for families earning up to 60% of the Area Median Income (AMI). These units are often subsidized through programs such as LIHTC, Section 8, or other public funding to serve low- and very-low-income households.

Workforce Housing targets moderate-income workers earning roughly 60%–120% of AMI—those who earn too much for subsidies but too little for market-rate rents. This often includes teachers, nurses, police officers, and service-sector employees. Workforce housing is typically market-driven or locally incentivized rather than federally subsidized.

Key Distinction: Affordable housing supports low-income stability, while workforce housing supports economic mobility and labor-force retention.

Workforce affordability in Jefferson County is increasingly strained as wages fail to keep pace with housing costs, limiting workers' ability to live near their jobs.

- **Job Growth:** The Kentuckiana region is projected to add 33,425 jobs by 2032 (+5.8%).
- **Wage Disparities:** Many rapidly growing occupations, including restaurant cooks and machine operators, do not earn enough to afford Fair Market Rent or median-priced homes without exceeding 30% of income (see Table 11).
- **Essential Workers at Risk:** Service-sector employees, such as food service and production workers, earn monthly wages that can support mortgages of only \$140,000–\$160,000, far below the \$300,000 median home price (see Table 11).
- **Rental Affordability:** Only about two-thirds (66%) of occupations have median wages sufficient to afford the median one-bedroom rent, while one-third (34%) cannot afford even modest rental housing (see Table 12).
- **Economic Impact:** The mismatch between wages and housing costs contributes to longer commutes, higher turnover, and increased recruitment challenges for employers in critical service and logistics sectors.

Bottom Line

Jefferson County's long-term economic vitality depends on aligning housing costs with wage growth.

Expanding affordable and workforce-priced housing options will help ensure that the region's workers can live where they work, supporting economic growth and community well-being.

Wage Comparison with Housing Costs

Table 11 compares monthly income for the ten fastest-growing occupations with housing affordability thresholds. While high-skill positions, such as nurse practitioners and data scientists, can afford homes above \$350,000, lower-wage service roles often fall far short of housing benchmarks.

For example:

- **Restaurant cooks** earn about \$2,928 per month, supporting rent of \$879 and a maximum mortgage of \$141,000.
- **Machine feeders** earn \$3,307 monthly, supporting rent of \$992 and a mortgage of \$160,000.

Both fall well below the cost of a median home (\$300,000) or a two-bedroom rental (\$1,272 FMR).

Table 11: Top 10 Fastest Growing Occupations by Monthly Income

Occupation	Projected Annual Job Growth	Gross Wages	30% Of Monthly Income	Maximum 30-Year Mortgage
Nurse Practitioners	3.79%	\$9,899	\$2,970	\$477,772
Data Scientists	2.94%	\$8,040	\$2,412	\$388,042
Cooks, Restaurant	2.74%	\$2,928	\$879	\$141,333
Medical and Health Services Managers	2.66%	\$9,014	\$2,704	\$435,059
Information Security Analysts	2.65%	\$8,647	\$2,594	\$417,322
Orthotists and Prosthetists	2.46%	\$4,853	\$1,456	\$234,241
Machine Feeders and Offbearers	2.46%	\$3,307	\$992	\$159,593
Physician Assistants	2.42%	\$10,513	\$3,154	\$507,374
Statisticians	2.41%	\$9,178	\$2,754	\$442,982
Speech-Language Pathologists	2.24%	\$8,177	\$2,453	\$394,638

Data source: KYSTATS, Bureau of Labor Statistics, and CEAD calculations

Occupational Wage Capacity and Rental Affordability

Housing affordability continues to constrain labor-market sustainability in Jefferson County. Based on 2024 occupational wage data, **only about two-thirds of occupations have a median wage sufficient to afford the median rent for a one-bedroom apartment** without exceeding 30 percent of their household income (see Table 12).

Roughly **one-third of occupations (34 %)**—primarily those in food service, personal care, and retail occupations—have a median wage too little to afford even a modest one-bedroom unit. This affordability gap directly contributes to turnover, increased commute distances, and recruitment challenges for employers in the service sectors.

Higher-wage occupations, such as management, healthcare, and professional services, exhibit greater rental affordability. However, the widening gap between wages and housing costs highlights the need for **workforce-priced rental options near job centers** and for **policies that link wage growth to increased housing supply expansion**.

Table 12: Occupational Wage Capacity and Rental Affordability

Indicator	Number of Workers	Percent of Total Employment
Workers in occupations with a median income sufficient to afford the median one-bedroom rent	505,980	66.0%
Total employment, all occupations	766,890	100.0%

Data source: CEAD analysis of Occupational Employment and Wage Statistics (2024); U.S. Census Bureau, American Community Survey (Table B25031, 2023).

Implications

- Housing affordability is directly linked to workforce stability.
- Suppose typical wages do not cover local housing costs. In that case, employers face labor shortages, longer commutes, and reduced employee retention, particularly in lower-wage service sectors that are vital to the regional economy.
- A mix of workforce housing, rental incentives, and coordinated planning is essential to keeping the labor force close to job centers.

These affordability challenges highlight that wage growth alone cannot close the housing gap. Aligning housing production with occupational wage realities is critical for maintaining a balanced and resilient regional workforce, an issue further explored in Section 6.

SECTION 5 – AT A GLANCE:

Workforce Affordability and Housing Access (2024–2032)

Indicator	Value / Trend	Key Takeaway
Regional Job Growth (2024–2032)	+33,000 jobs (+5.8%)	Employment expanding, but many new jobs are in low- to mid-wage sectors.
Median Home Price (2025)	300,000	Unaffordable for most service and production workers.
Fair Market Rent (2-Bedroom)	\$1,272	Exceeds what many essential workers can afford at 30% of income.
Restaurant Cooks	\$2,928 monthly income → Supports \$879 rent / \$141K mortgage	Cannot afford median home or average rent.
Machine Operators	\$3,307 monthly income → Supports \$992 rent / \$160K mortgage	Housing prices far exceed wage capacity.
Occupations Able to Afford Median 1-BR Rent	≈ 66% of all occupations	One-third of workers are priced out of modest rental options.
Occupations Unable to Afford Median 1-BR Rent	≈ 34% of all occupations	Primarily food service, personal care, and retail workers.

Summary Insight: Workforce housing stress in Jefferson County is intensifying as job growth outpaces wage growth. Roughly one-third of local workers, especially those in service and production jobs, cannot afford even a one-bedroom rental without exceeding 30 percent of income. Sustaining the region's economic momentum will require increasing the supply of affordable and workforce-priced homes near major employment centers.

The Spatial Mismatch Between Jobs and Housing

Are Louisville's jobs and housing aligned?

Employment and housing are not evenly distributed across Jefferson County. According to the **U.S. Census Bureau's 2023 ZIP Code Business Patterns**, Jefferson County contained approximately **469,100 employees** working across **21,400 establishments**. While employment opportunities are plentiful, their spatial distribution does not always align with the location of affordable housing or with easy access to public transit.

Key Findings

Employment and housing in Jefferson County are unevenly distributed, creating a spatial mismatch between where people work and where they can afford to live.

- **Employment Concentration:** Nearly half of Jefferson County's jobs are located in just five ZIP codes—40202 (Downtown), 40213 (Airport/Industrial Corridor), 40223 (East End), 40299 (Bluegrass Industrial Park), and 40207 (St. Matthews)—underscoring the county's eastward employment shift (see Table 13).
- **Limited Job Access:** Western and southern neighborhoods contain fewer employers but more affordable housing, revealing a disconnect between job opportunities and lower-cost residential areas.
- **Transit Gaps:** Major employment corridors near the airport and the Bluegrass Industrial Park have limited public transit options, constraining access for workers without reliable vehicles (see Map 8).
- **Housing Imbalance:** Public and income-restricted housing are concentrated west of Downtown, while high-growth job zones in the east and south lack affordable options (see Map 9).
- **Equity Implications:** The misalignment between employment hubs, transit routes, and affordable housing reinforces geographic and economic divides across Jefferson County.

Employment Distribution and Density

Employment concentrations are anchored around key commercial and industrial corridors.

- **Downtown Louisville (40202)** remains the largest single employment center, with approximately **52,752 workers** across **1,467 establishments**, reflecting its dominance in government, healthcare, and professional services.
- **The Airport/Preston Highway area (40213)** employs over **51,794 people** across **714 establishments**.
- **The Bluegrass Industrial Park (40299)** and **East End corridors (40223)** collectively support more than **82,000 jobs**, underscoring the suburbanization of employment.

In contrast, western Jefferson County ZIPs host comparatively few employers, creating neighborhoods where housing is more affordable, but employment access is limited.

Table 13 summarizes the five ZIP codes with the highest employment and establishment concentrations, illustrating the county’s eastward shift in employment (see also Maps 6 and 7 for spatial distribution).

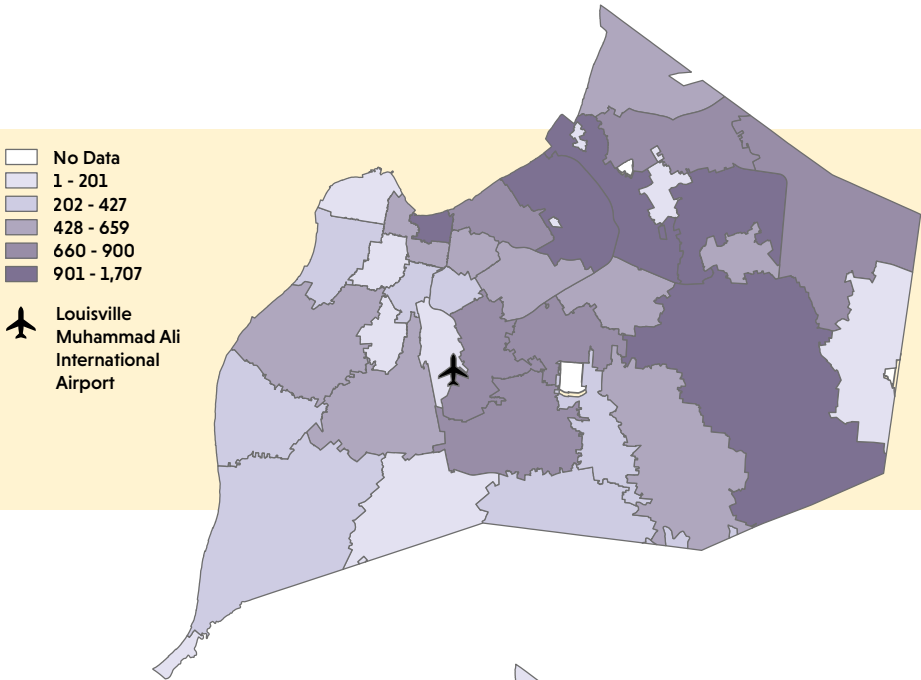
Table 13: Top Five Jefferson County ZIP Codes by Employment and Establishments, 2023

ZIP Code	Major Employment Area	Employees	Establishments
40202	Downtown Louisville	52,725	1,467
40213	Airport / Preston Hwy Corridor	51,794	714
40223	East End /Northern terminus of the N. Hurstbourne Road corridor	41,958	1,207
40299	Bluegrass Industrial Park	40,713	1,707
40207	St. Matthews / Brownsboro Corridor	24,457	1,543

Data source: U.S. Census Bureau, ZIP Code Business Patterns (2023); CEAD calculations.

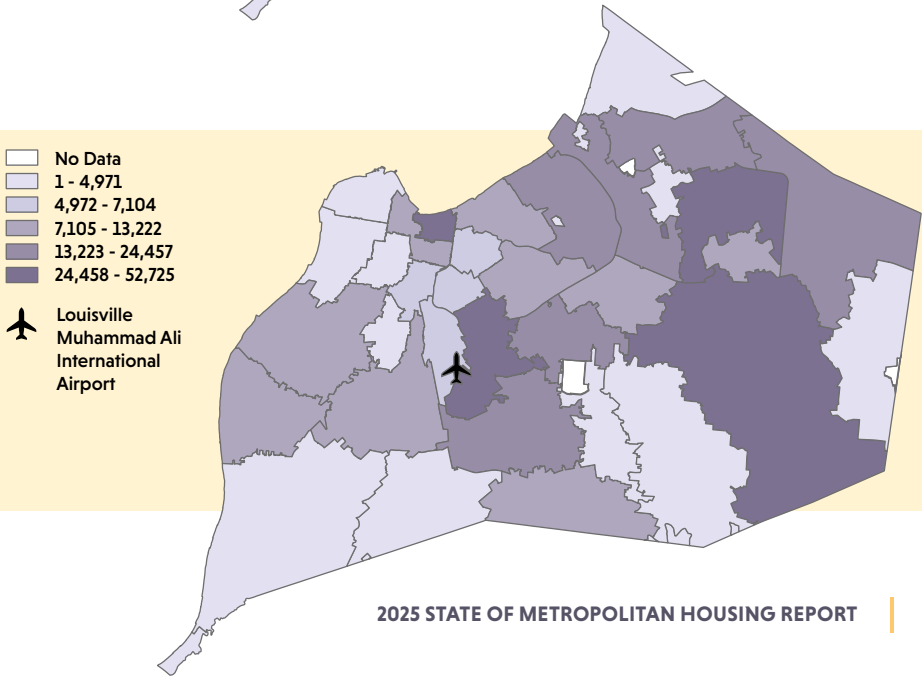
Map 6: Number of Establishments by ZIP Code, Jefferson County, 2023

Data source: U.S. Census Bureau, ZIP Code Business Patterns, 2023



Map 7: Number of Employees by ZIP Code, Jefferson County, 2023

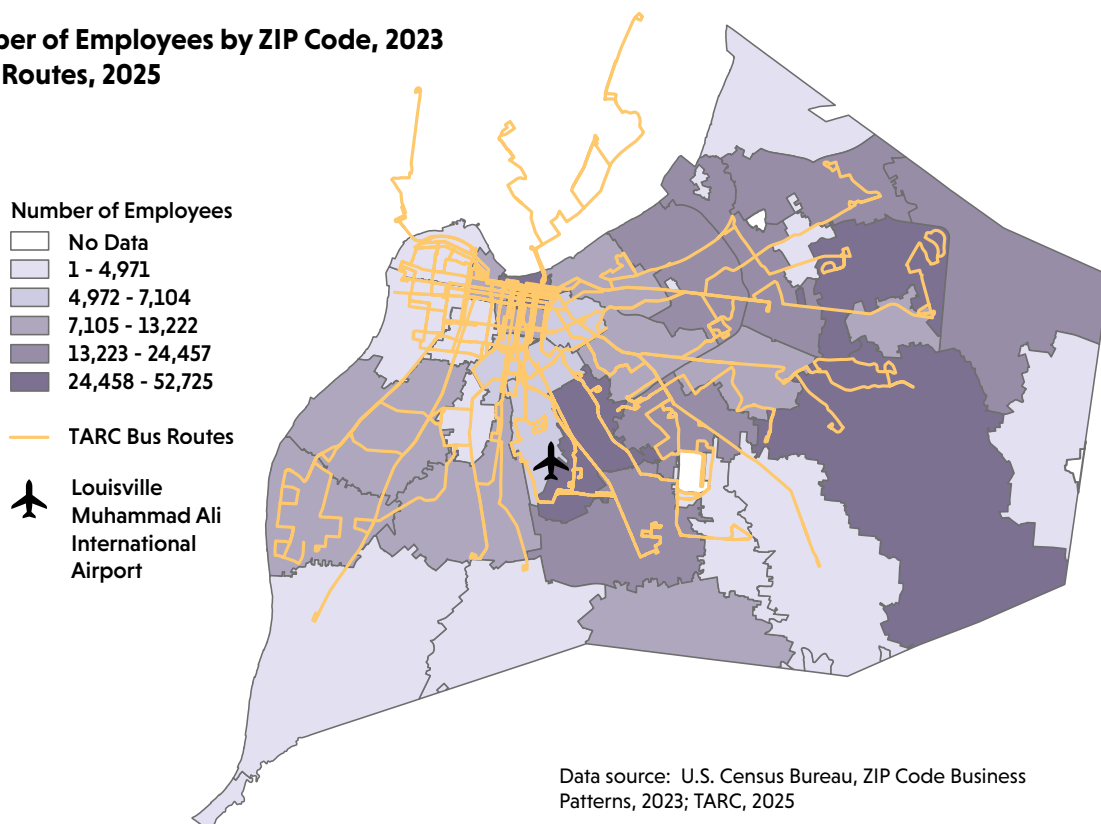
Data source: U.S. Census Bureau, ZIP Code Business Patterns, 2023



Overlaying employment density with TARC bus routes underscores the accessibility gap (see Map 8). While the Downtown core and inner-urban neighborhoods enjoy frequent service, industrial employment clusters near the airport and in the Bluegrass Industrial Park are less connected. The recently announced New TARC Network plan will significantly impact the network effective August 2026.

Workers in these zones, especially those in production, warehousing, and service occupations, face long or multi-transfer commutes if they rely on transit. Limited off-peak service further restricts shift-based employment options.

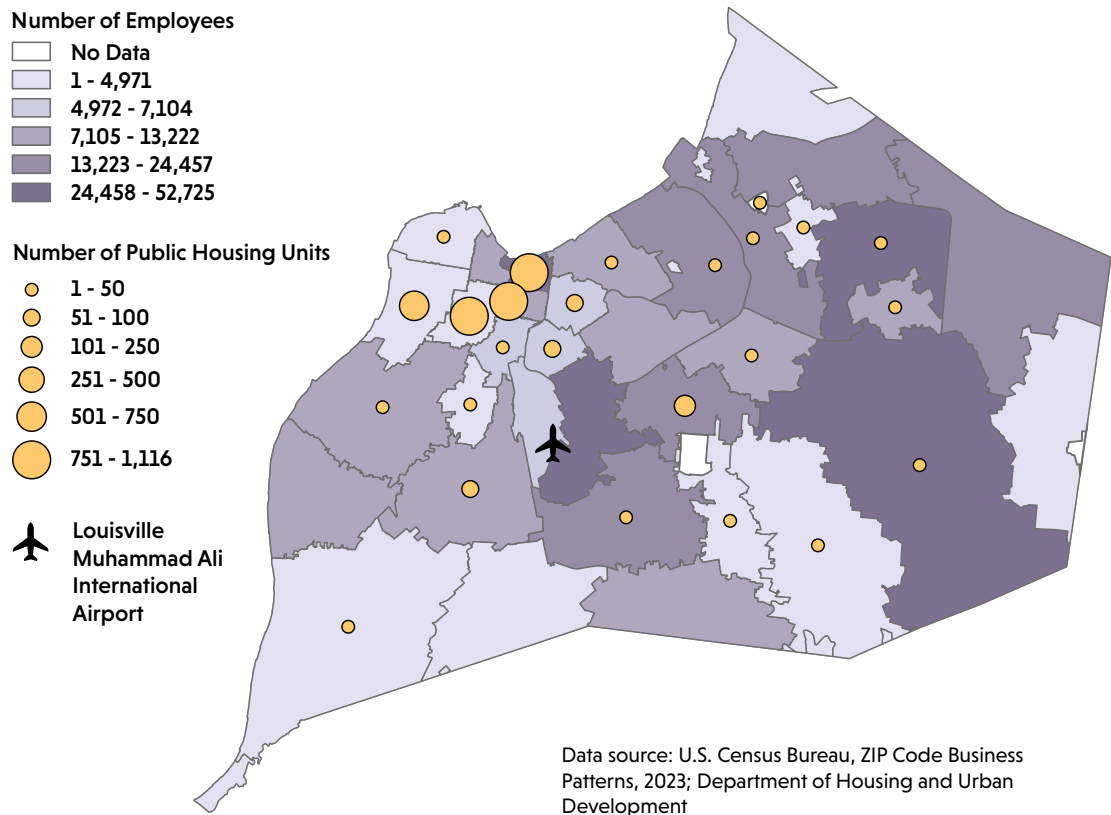
**Map 8: Number of Employees by ZIP Code, 2023
vs. TARC Bus Routes, 2025**



Public Housing and Employment Proximity

Mapping public housing units against employment patterns highlights another disparity (see Map 9). Most public and income-restricted housing is located west of Downtown, particularly in ZIPs with lower employment density. Conversely, high-growth employment corridors in the east and south contain few publicly subsidized units. This mismatch limits upward mobility and reinforces geographic segregation between where people can afford to live and where new jobs are emerging.

Map 9: Number of Employees by ZIP Code, 2023 vs. Number of Public Housing Units, Jefferson County, 2023



Map Set Interpretation:

Together, these maps reveal that Jefferson County’s employment density, transit routes, and public housing rarely overlap. Employment clusters in central and eastern ZIPs are often disconnected from both TARC service coverage and publicly subsidized housing, reinforcing the region’s east–west economic divide.

Implications

The disconnection between employment hubs, transit access, and affordable housing exacerbates Jefferson County’s economic inequities. Workers without reliable transportation face limited job choices, while employers in fast-growing industrial and service sectors struggle to fill positions.

Coordinated planning that links housing policy, transit investment, and workforce development will be essential to reduce commuting barriers and ensure that economic growth benefits residents across all neighborhoods.

Bottom Line

Jefferson County's 478,099 employees are concentrated in a few high-density ZIPs, while affordable housing remains clustered elsewhere. Aligning job growth with housing and transit access will be key to sustaining an inclusive and resilient regional economy.

Section 7 explores whether the types of housing available near these employment centers align with the region's workforce needs.

SECTION 6 – AT A GLANCE:

The Spatial Mismatch Between Jobs and Housing (2023)

Indicator	Value / Trend	Key Takeaway
Total Employment (Louisville MSA)	≈ 665,000 jobs (2023)	One-third of all jobs in the Kentuckiana region are located in Jefferson County.
Top Employment ZIP Codes	40202, 40213, 40223, 40299, 40207	Forty-five percent of all county jobs concentrated in five east and central ZIPs.
Affordable Housing Distribution	Concentrated west of Downtown	Most affordable units are far from high-growth job centers.
Transit Access to Major Job Corridors	Limited in east and south Louisville	Constrains mobility for workers without cars; increases commute times.
Public and Income-Restricted Housing Share	Predominantly in western neighborhoods	Reinforces geographic and economic segregation.
Commuting Patterns	Longer travel distances for service-sector workers	Adds to transportation costs and labor-force strain.

Summary Insight: Employment and housing in Jefferson County remain geographically misaligned. Most jobs are concentrated in eastern and central ZIP codes, while affordable housing is located in western and southern neighborhoods. Limited transit connectivity worsens this divide, forcing many lower-income workers into long, costly commutes. Aligning housing supply with job growth corridors is vital to sustaining a balanced and accessible regional economy.

Housing Types

What housing options exist near employment clusters?

The spatial separation between jobs and housing as described in the previous section is reinforced by the lack of diverse housing options near major employment corridors. Despite shifts in household composition and workforce needs, Jefferson County's housing stock remains dominated by single-family homes, limiting access to affordable, appropriately sized units for many workers.

Key Findings

Jefferson County's housing stock has not kept pace with household growth, limiting housing diversity and contributing to affordability challenges.

- **Slower Housing Growth:** Between 2013 and 2023, housing units increased by +5.9%, slower than both household growth (+7.2%) and the national housing growth rate (+7.8%) (see Tables 14 and 15).
- **Rising Household Demand:** The county added nearly 20,000 housing units during the decade, yet household formation outpaced construction, tightening market conditions.
- **Single-Family Dominance:** Single-family homes remain the predominant housing type, particularly in eastern and southern Jefferson County, where they account for more than 80% of units (see Maps 12 and 13).
- **Growth of Small Households:** One-person households increased by +14.4%, with renter-occupied one-person households rising +15.8%, indicating demand for smaller, flexible housing near employment centers (see Table 16).
- **Limited Middle Housing:** Duplexes, triplexes, and small multifamily properties make up less than 3% of the housing stock in single-family-dominated areas, highlighting a shortage of “missing middle” options (see Map 14).

Table 14 shows that while Jefferson County added nearly 20,000 housing units over the past decade, this growth rate lags national trends, suggesting that housing construction has not kept pace with local demand.

Table 14: Number of Housing Units, 2013, 2018, 2023

Total Housing Units	United States	Kentucky	Jefferson County
2013	132,057,804	1,930,158	337,943
2018	136,384,292	1,974,406	343,432
2023	142,332,876	2,010,655	357,923
Percentage Change, 2013-2023	7.80%	4.20%	5.90%

Data source: U.S. Census Bureau, American Community Survey, Table B25001, 2013, 2018, 2023, 5-year estimates
Details may not sum to total due to rounding.

Housing Growth and Household Formation

Over the past decade, Jefferson County has added approximately 20,000 housing units, representing a 5.9 percent increase. During the same period, household growth (+7.2%) outpaced unit growth, indicating rising demand relative to supply.

Table 14 presents total housing-unit growth across the U.S., Kentucky, and Jefferson County, while Table 15 directly compares household and housing-unit growth, revealing a widening gap between the two.

Table 15: Growth in Housing Units vs. Growth in Households, 2013 to 2023

	United States	Kentucky	Jefferson County
Percentage Change from 2013-2023 in Housing Units	7.80%	4.20%	5.90%
Percentage Change from 2013-2023 in Households	9.30%	5.40%	7.20%

Data source: U.S. Census Bureau, American Community Survey, Table B25001, 2013, 2018, 2023, 5-year estimates

The divergence between household and housing-unit growth underscores tightening market conditions. Simply put, more households are competing for a slower-growing supply of housing.

The most significant shift in household composition has been the sharp rise in one-person households, particularly among renters (+15.8 %) (see Table 16).

This trend underscores the increasing demand for smaller and more flexible housing options such as duplexes, triplexes, accessory dwelling units, and compact apartments near employment centers.

Table 16: Percent Change in Households by Size, 2013-2023

	United States	Kentucky	Jefferson County
Total Households	10.30%	5.70%	7.70%
1-person households			
Owner occupied	12.50%	11.40%	13.00%
Renter occupied	16.50%	12.00%	15.80%

Data source: U.S. Census Bureau, American Community Survey, Table B25009, 2013, 2018, 2023, 5-year estimates

The rise in one-person renter households highlights a growing mismatch between household types and available housing, with limited options for smaller unit options near employment hubs.

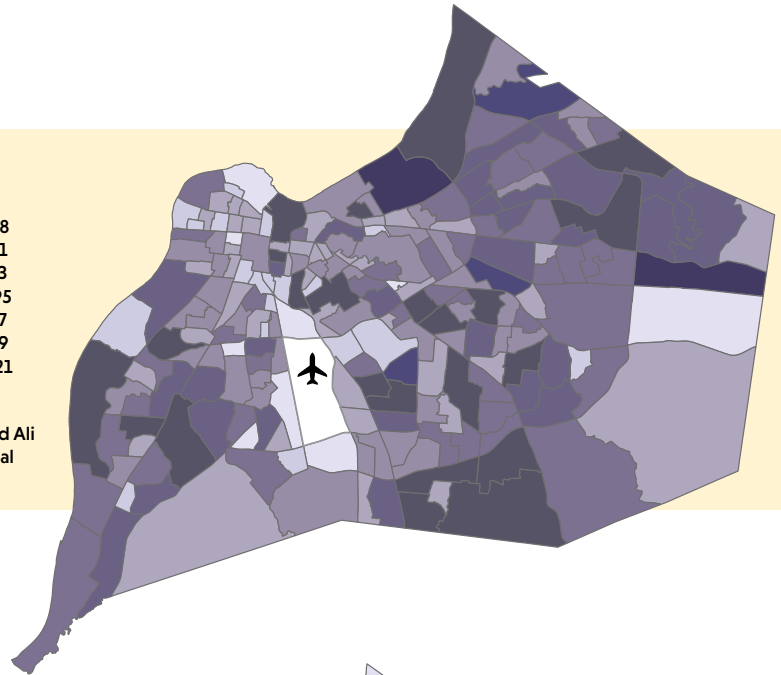
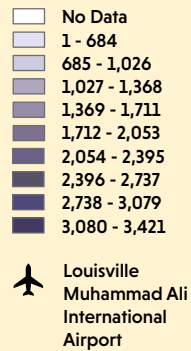
Housing Stock and Density Patterns

Over the past decade, Jefferson County has added approximately 20,000 housing units. Density patterns reveal concentrations of housing in central Louisville and suburban corridors along I-264 and I-64, with lower densities in the western and far-southern parts of the county.

Spatial analysis further illustrates the distribution and intensity of housing development across Jefferson County (see Maps 10 and 11).

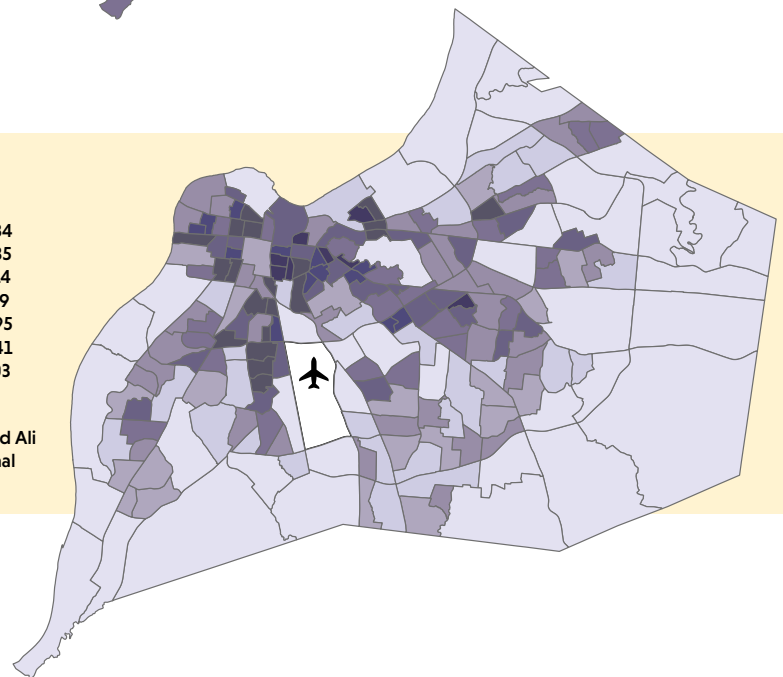
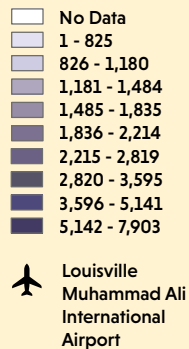
Map 10: Total Housing Units by Census Tract, Jefferson County, 2023

Data source: U.S. Census Bureau
American Community Survey, 5-year
Estimates, 2023



Map 11: Total Housing Units Per Square Mile by Census Tracts, Jefferson County, 2023

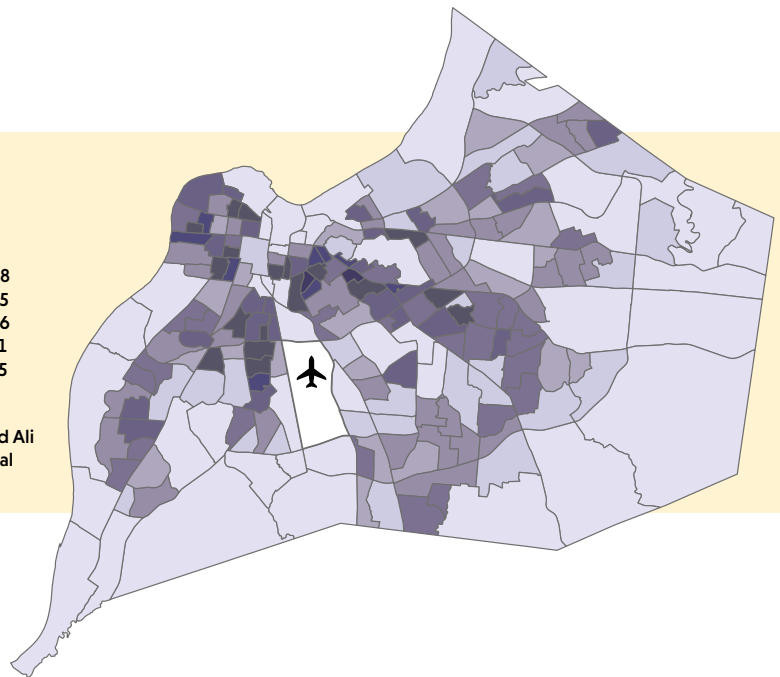
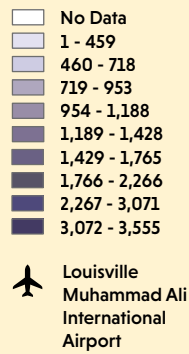
Data source: U.S. Census Bureau
American Community Survey, 5-year
Estimates, 2023



Single-family homes account for the majority of housing units across Jefferson County, as shown in Maps 12 and 13. This dominance reflects long-standing zoning patterns and consumer preferences but limits housing diversity near major job hubs.

Map 12: Total Single-Family Homes Per Square Mile by Census Tract, Jefferson County, 2023

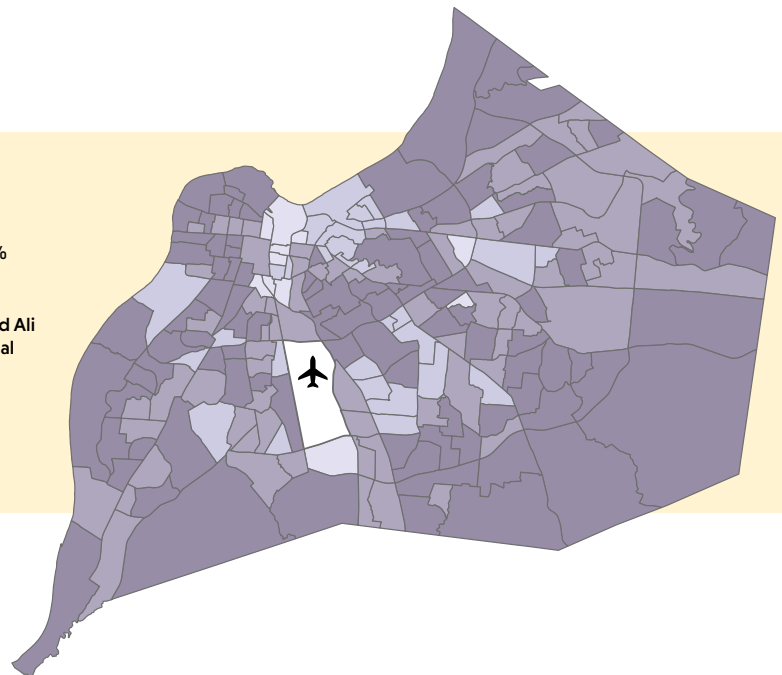
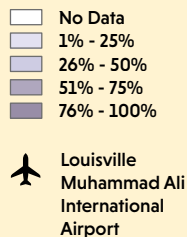
Data source: U.S. Census Bureau
American Community Survey, 5-year
Estimates, 2023



Neighborhoods east and south of Downtown have a single-family share exceeding 80 percent, compared with less than 50 percent in Downtown and western areas.

Map 13: Percentage of Single-Family Homes by Census Tract, Jefferson County, 2023

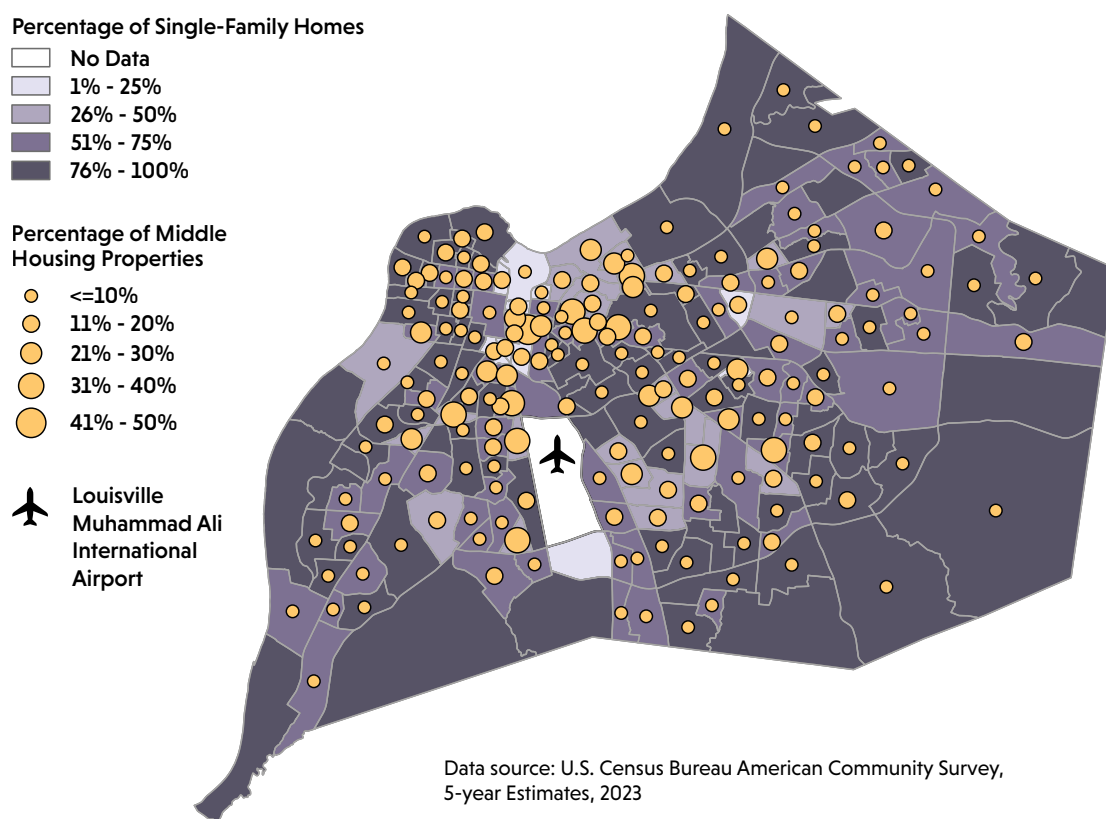
Data source: U.S. Census Bureau
American Community Survey, 5-year
Estimates, 2023



Map 14 illustrates the scarcity of “missing-middle” housing types—duplexes, triplexes, townhomes, and small multifamily buildings. The most single-family-dominated areas of Jefferson County (in the top quartile of tracts) average 92 percent single-family housing, compared with just 35 percent in the most mixed or multifamily areas. In contrast, middle housing types such as duplexes, triplexes, and small multifamily buildings account for only 2.8 percent of units in single-family areas but nearly 19 percent in more mixed neighborhoods (see Table 18 for detailed breakdown).

Middle housing concentrations appear primarily within the urban core and a few inner-suburban corridors, while most outer Census tracts remain zoned almost exclusively for single-family development. Expanding these housing forms near employment corridors could help close the affordability and access gap identified in Section 6.

Map 14: Percentage of Single-Family Homes vs. the Percentage of Middle Housing Properties by Census Tract, Jefferson County, 2023



Implications

Jefferson County’s housing mix no longer aligns with its demographic and economic realities. The dominance of single-family housing restricts workforce proximity to employment centers, particularly for renters, single adults, and older residents. Diversifying the housing stock through infill, adaptive reuse, and middle-density developments will be key to sustaining regional competitiveness and workforce accessibility.

The mismatch between workforce demographics and housing stock composition mirrors the spatial job–housing divide. Without deliberate efforts to expand housing diversity, Jefferson County risks reinforcing existing inequities and constraining labor mobility.

Section 8 examines how current housing development trends align with job growth, determining whether new construction is occurring in the same areas where employment opportunities are expanding.

SECTION 7 – AT A GLANCE:

Housing Types (2013–2023)

Indicator	2013	2023	Percent Change / Share	Key Takeaway
Total Housing Units (Jefferson County)	337,943	357,923	+5.90%	Housing growth lagged behind household formation.
Single-Family Homes (Share of Units)	—	> 80% in east & south county	—	Dominant housing form, limiting affordability and diversity.
One-Person Households	—	+14.40%	—	Rising demand for smaller housing near jobs and amenities.
Renter One-Person Households	—	+15.80%	—	Growing need for compact, affordable rental units.
"Missing-Middle" Housing (Duplex, Triplex, Townhome, Small MF)	—	≈ 3% of stock in single-family areas	—	Severe shortage of moderate-density housing options.
Middle Housing Share in Mixed Neighborhoods	—	≈ 19%	—	Greater diversity only in urban core and inner suburbs.

Summary Insight: Jefferson County's housing stock has not kept pace with changing demographics or workforce needs. Single-family homes dominate most neighborhoods, while “missing-middle” and multifamily units remain limited outside the urban core. Expanding infill and middle-density options near employment centers will be essential to support a more balanced and accessible housing market. Expanding middle housing options near job centers can help bridge Louisville's affordability and access gaps, as well.

SECTION 8

Housing Development & Economic Growth

How does the location and pace of new residential development align with Louisville's employment centers?

Recent shifts in construction activity reveal whether Jefferson County's housing market is keeping pace with its employment base.

Over the past decade, Jefferson County has added new housing at a pace roughly consistent with statewide trends but slower than the growth in household numbers. Building permit activity since 2013 shows alternating periods of expansion and contraction, with sharp declines during 2020–2021 and strong rebounds thereafter (see Tables 20 and 21).

Key Findings

Recent construction trends show that new housing development in Jefferson County remains geographically imbalanced, with most growth occurring far from major employment centers.

- **Suburban Concentration:** Map 15 shows that the largest concentrations of housing units are located in eastern and southern Jefferson County—especially East Louisville (40245) and Fern Creek (40291). These areas reflect the county's ongoing pattern of outward suburban expansion.
- **Core Area Gaps:** In contrast, housing density remains lowest near major employment centers such as Downtown (40202) and the Airport/Preston Highway corridor (40213). Despite substantial job growth and infrastructure investment, these core areas have seen limited residential development.
- **Slower Housing Growth:** Countywide, the number of housing units increased by 5.9 percent between 2013 and 2023, compared with a 7.2 percent increase in households. This gap suggests a tightening housing supply relative to demand.
- **Aging Housing Stock:** Half of Jefferson County's ZIP Codes have a median year of construction prior to 1970, highlighting concerns about the age of the housing stock and the need for modernization, energy efficiency improvements, and enhanced accessibility (see Figure 16).

- **Geographic Imbalance and Economic Effects:** Collectively, these patterns highlight a widening spatial divide between where people live and where jobs are located. Housing growth continues primarily in suburban areas rather than near employment hubs, reinforcing longer commutes and transportation pressures. Residential construction nonetheless remains an important economic driver, with every \$1 million in single-family construction supporting 9.2 jobs and generating \$62,525 in state and local taxes (see Economic Ripple Effects box).

Overall, Jefferson County's housing market reflects continued eastward suburban expansion, a tightening supply, and an aging housing stock—all of which contribute to the growing mismatch between where residents work and where new homes are being built.

Data Note: ZIP Code Comparability Over Time

The U.S. Census Bureau periodically revises ZIP Code Tabulation Area (ZCTA) boundaries. Because the 2023 ZCTA file includes additional areas that are not present in 2013, direct year-to-year comparisons are approximate and intended for general pattern analysis only.

Development Trends

Building permit activity has gradually rebounded since the pandemic. From 2013 to 2023, a total of 32,240 housing units were permitted for construction, with multifamily projects leading the way by adding 18,480 units. This accounted for 57.3 percent of all units permitted during this period. Among the multifamily structures, nearly 97 percent consisted of buildings with five or more units, while only 3 percent were made up of 2-4 unit dwellings.

Data Note: Building permit data represents units rather than projects. A single multifamily permit may reflect dozens—or hundreds—of dwellings.

Spatial Patterns

Mapping current housing stock highlights a clear geographic imbalance. Map 15 shows that the largest concentrations of housing units in 2023 are located in eastern and southern Jefferson County—particularly in ZIP Codes 40245 (East Louisville) and 40291 (Fern Creek)—while the urban core and airport corridor contain far fewer housing units.

County-level data in Tables 14 and 15 indicate that overall housing-unit growth (+5.9 percent from 2013 to 2023) lagged household growth (+7.2 percent), signaling a tightening market. Combined, these findings suggest that Jefferson County's new housing development has been concentrated in outer suburban areas rather than near major employment centers such as Downtown (40202) or the Airport/Preston Highway corridor (40213).

Louisville's housing expansion continues primarily in its eastern and southern suburbs, while job-rich core areas add little new housing. This ongoing spatial divide reinforces longer commutes and limits workforce access to employment hubs.

Economic Implications

This spatial divergence carries economic consequences. Longer commutes increase transportation costs for workers and exacerbate traffic congestion on radial highways. Employers in core job centers face tighter labor pools as potential workers choose housing in outlying areas with limited transit access.

Map 15: Number of Housing Units by ZIP Code, Jefferson County, 2023

Data source: American Community Survey, 5-year estimates Table B25032, 2023

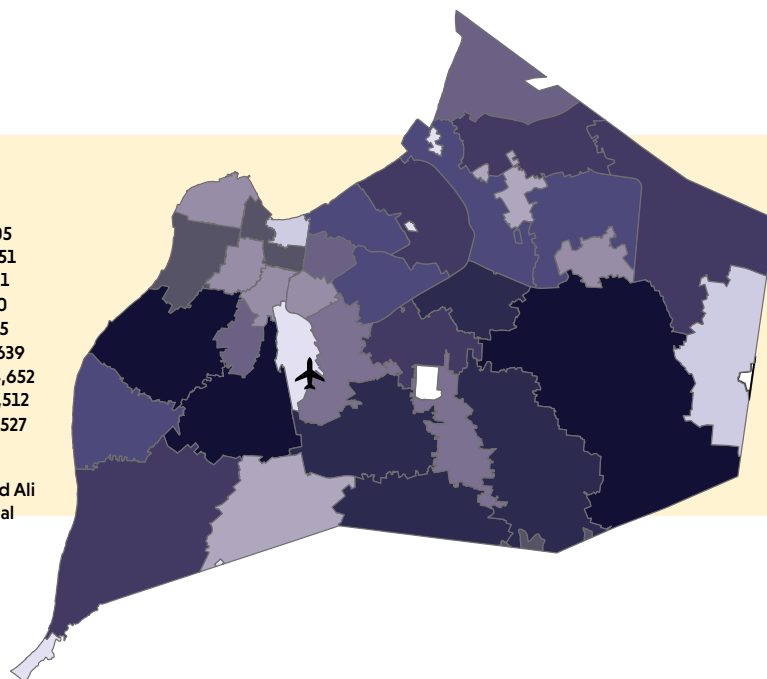
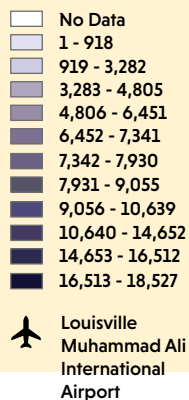
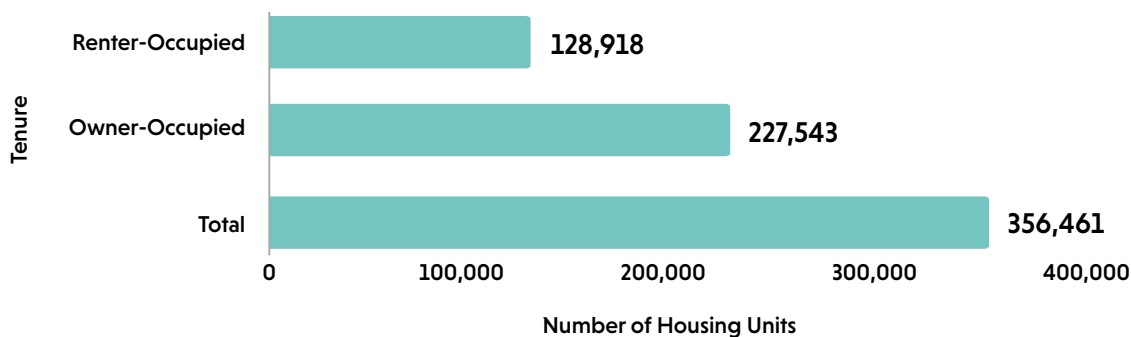
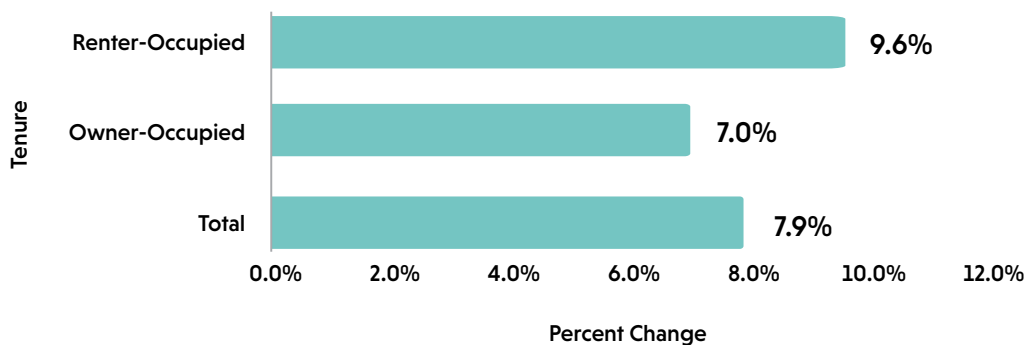


Figure 14: Number of Housing Units, Jefferson County, 2023



Data source: American Community Survey, 5-year estimates Table B25032, 2023

Figure 15: Percent Change in Housing Units, Jefferson County, 2013-2023



Data source: American Community Survey, 5-year estimates Table B25032, 2013, 2023.

Table 17: Change in Number of Housing Units by Type, Jefferson County 2013-2023

Structure Type	Numeric Change 2013-2023	Percent Change 2013-2023
Total Occupied Housing Units	26,100	7.00%
1-unit detached	13,843	6.10%
1-unit attached	1,057	7.90%
2 units	561	8.70%
3–4 units	6,322	34.40%
5–9 units	652	2.70%
10–19 units	-433	-2.40%
20–49 units	1,040	11.80%
50+ units	4,065	41.80%
Mobile home	-1,001	-18.30%
Boat, RV, van, etc.	-6	-6.40%

Data source: American Community Survey, 5-year estimates Table B25032, 2013, 2023.

Multifamily construction has expanded fastest at both ends of the density spectrum. Units in structures of 50 or more grew 42 percent, while 3- or 4-unit buildings rose 34 percent, the two strongest categories (see also Table 18 for owner vs. renter breakdown). Detached single-family homes still dominate the inventory, but they grew by only 6 percent, reflecting slower greenfield expansion. The decline in mobile homes (–18 percent) further reduces affordable-ownership options for lower-income households (see Table 18).

Table 18: Share of Housing Units by Structure Type, 2023, Jefferson County (Owner vs. Renter)

2023	Total Housing Units	Owner-occupied	Renter-occupied
Owner Occupied	100.00%	100.00%	100.00%
1 unit detached	67.10%	89.60%	27.30%
1 unit attached	4.00%	4.50%	3.30%
2 units	2.00%	0.40%	4.70%
3 or 4 units	6.90%	1.10%	17.30%
5-9 units	7.00%	1.40%	16.90%
10-19 units	5.00%	0.70%	12.60%
20-49 units	2.80%	0.60%	6.60%
50 or more units	3.90%	0.40%	10.00%
Mobile Home	1.30%	1.30%	1.20%
Boat, RV, van, etc.	0.00%	0.00%	0.00%

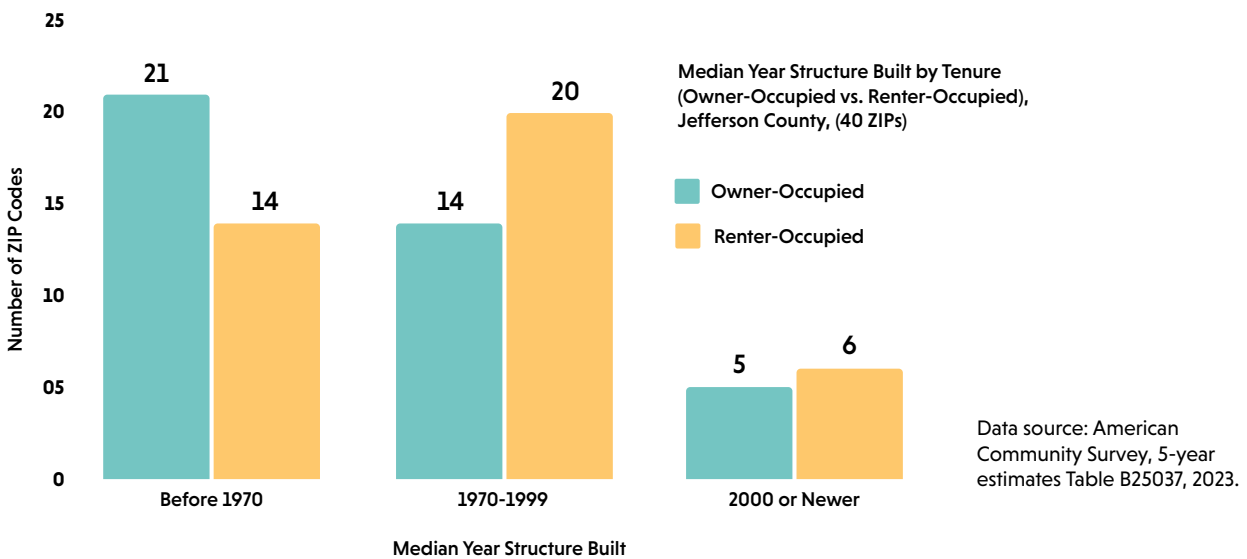
Data source: American Community Survey, 5-year estimates Table B25036, 2023

Jefferson County's housing stock skews older, particularly among owner-occupied homes. Of the 40 ZIP Code Tabulation Areas, more than half (21) have a median age of owner-occupied housing built before 1970, while 14 ZIPs have renter-occupied housing of the same vintage.

In contrast, only 5 ZIPs have a median age of owner-occupied homes built in 2000 or later, and 6 ZIPs meet that benchmark for renter-occupied units. This pattern underscores the county's aging housing stock and limited addition of newer, more energy-efficient housing in most neighborhoods (see Figure 16, Maps 16 and 17).

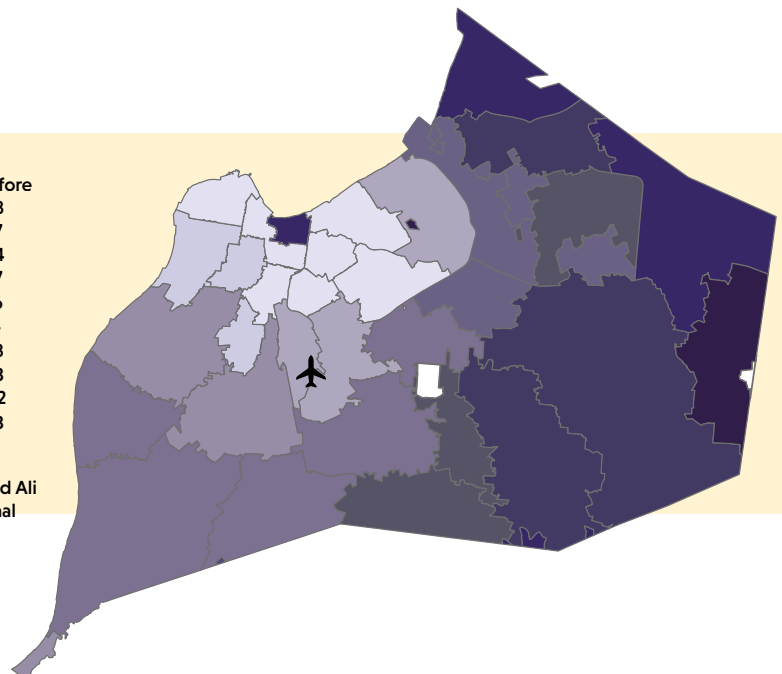
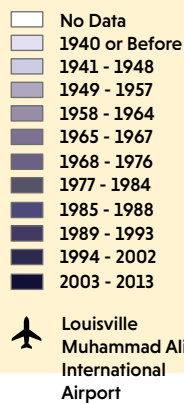
The aging housing stock may also constrain affordability, accessibility, and energy performance, key considerations for aligning housing with workforce and demographic needs.

Figure 16: Median Year Structure Built by Tenure by ZIP Code, Jefferson County, 2023



Map 16: Median Year Structure Built, Owner-occupied Housing Units by ZIP Code, Jefferson County, 2023

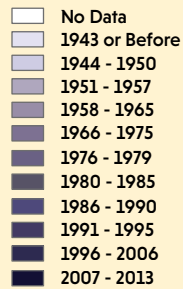
Data source: American Community Survey, 5-year estimates Table B25037, 2023.



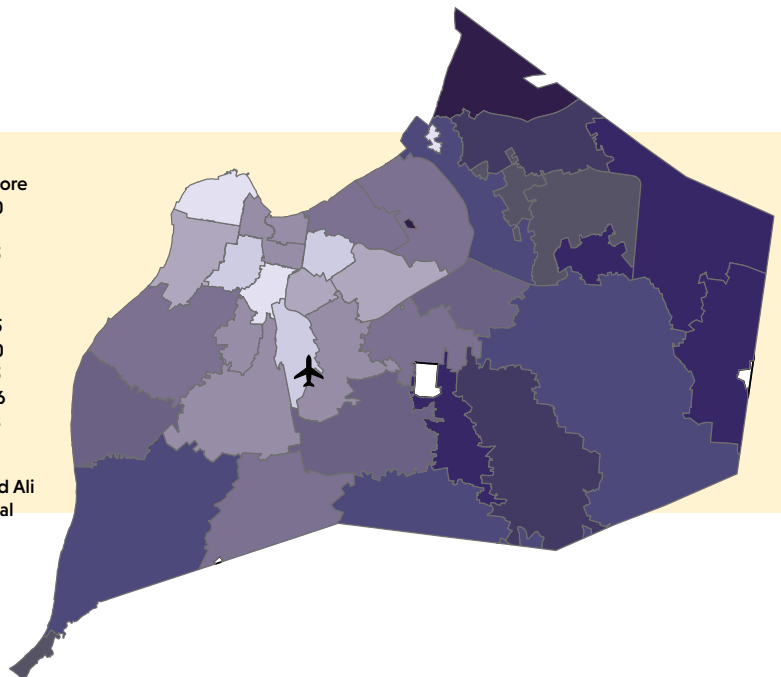
Single-family homes account for the majority of housing units across Jefferson County, as shown in Maps 12 and 13. This dominance reflects long-standing zoning patterns and consumer preferences but limits housing diversity near major job hubs.

Map 17: Median Year Structure Built, Renter-occupied Housing Units by ZIP Code, Jefferson County, 2023

Data source: American Community Survey, 5-year estimates Table B25037, 2023.



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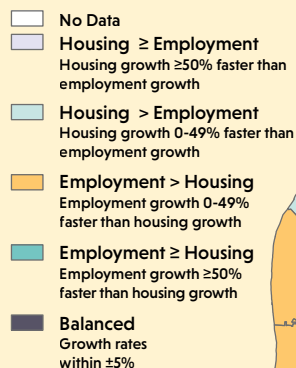


Residential vs. Commercial Development Alignment

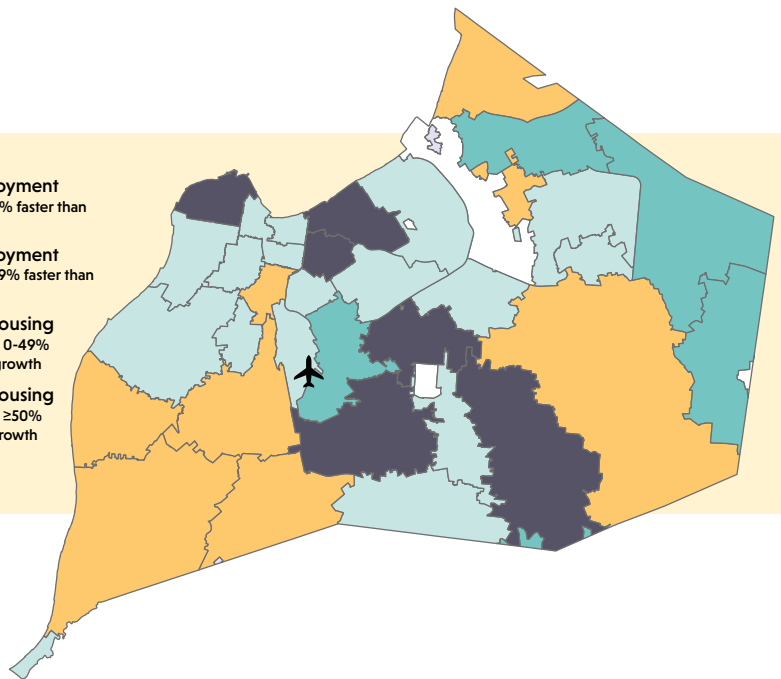
To evaluate how closely new housing aligns with job growth, CEAD compared growth rates between housing and employment as shown in Map 18.

Map 18: Comparative Growth Rate: Housing vs. Employment by ZIP Code, Jefferson County, 2013-2023

Data source: U.S. Census Bureau ZIP Code Business Patterns, 2023; U.S. Census Bureau American Community Survey, 5-year Estimates, 2023



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Beyond land-use outcomes, residential construction also produces measurable economic and fiscal impacts.

Economic Ripple Effects

Each \$1 million in single-family residential construction supports approximately 9.2 full-time jobs and generates \$62,525 in state and local tax revenues.

Each \$1 million in multifamily residential construction supports approximately 8.2 full-time jobs and generates \$61,215 in state and local tax revenues.

Data source: CEAD calculation using IMPLAN economic modeling software

Table 19: Building Permits, Kentucky 2013-2024

Kentucky	Permits	Units in Single Family Structures	Units in All Multifamily Structures	Units in 2-Unit Multifamily Structures	Units in 3 & 4-Unit Multifamily Structures	Units in 5+-Unit Multifamily Structures
2013	8,963	6,085	2,878	246	244	2,388
2014	9,561	6,081	3,480	286	327	2,867
2015	10,562	6,606	3,956	308	391	3,257
2016	12,710	7,264	5,446	292	291	4,863
2017	12,626	7,967	4,659	360	331	3,968
2018	13,822	7,776	6,046	250	208	5,588
2019	11,807	7,467	4,340	312	211	3,817
2020	11,277	8,876	2,401	320	367	1,714
2021	14,841	10,087	4,754	270	189	4,295
2022	15,050	8,755	6,295	492	282	5,521
2023	15,415	7,826	7,589	600	534	6,455
2024	16,214	8,869	7,345	574	418	6,353

Data source: HUD State of the Cities Data System (SOCDS) Building Permits

Table 20: Building Permits, Jefferson County, 2013-2024

Jefferson County	Permits	Units in Single Family Structures	Units in All Multifamily Structures	Units in 2-Unit Multifamily Structures	Units in 3 & 4-Unit Multifamily Structures	Units in 5+-Unit Multifamily Structures
2013	2,232	943	1,289	-	65	1,224
2014	2,431	982	1,449	74	-	1,375
2015	2,080	950	1,130	12	69	1,049
2016	2,852	1,108	1,744	2	16	1,726
2017	3,324	1,260	2,064	16	28	2,020
2018	3,318	1,226	2,092	4	12	2,076
2019	3,435	1,231	2,204	8	3	2,193
2020	1,264	1,235	29	26	3	-
2021	1,917	1,451	466	24	-	442
2022	2,811	1,174	1,637	24	20	1,593
2023	3,713	1,027	2,686	50	47	2,589
2024	2,863	1,173	1,690	62	30	1,598

Data source: HUD State of the Cities Data System (SOCDS) Building Permits

Key Insights

- Older housing stock limits energy efficiency and accessibility.
- Multifamily growth is concentrated within a few specific ZIP codes.
- Underbuilding near job centers widens the spatial mismatch.

Bottom Line

Louisville's housing construction is not aligned with the geography of its job growth.

Without more substantial incentives for infill and mixed-use development near employment corridors, the region risks higher commuting costs, persistent worker shortages, and worsening affordability pressures.

These development patterns illustrate where market dynamics alone cannot ensure housing close to employment. Understanding these imbalances sets the stage for the policy and planning responses outlined in Section 9.

SECTION 8 – AT A GLANCE:

Housing Development & Economic Growth (2013–2023)

Indicator	Value / Trend	Key Takeaway
Total Permitted Housing Units (2013–2023)	+29,377	Housing construction rebounded after pandemic lows but remains unevenly distributed.
Primary Growth ZIP Codes	40245 (East Louisville), 40291 (Fern Creek)	Suburban expansion continues to dominate new development.
Core Employment ZIPs (40202, 40213)	<150 new housing units combined	Minimal residential growth near Downtown and airport job centers.
Share of Multifamily Units (Since 2013)	≈ 57% of new permits	Shift toward higher-density, rental-oriented housing.
Single-Family Permitted Construction (2013–2023)	+12,587 Average annual growth: <ul style="list-style-type: none">• 2013-2020, +4.2%• Since 2020, -5.8	Majority of permitted housing, but rate of growth slowing
Aging Housing Stock (Pre-1980 Units)	≈ 50% of total units	Highlights modernization and energy-efficiency challenges.
Economic Impact of Construction	Every \$1M in single-family construction → 9.2 jobs, \$62,525 in taxes	Housing development contributes directly to job creation and revenue.

Summary Insight: Jefferson County's housing construction patterns reveal a widening gap between job centers and new housing. Suburban ZIP codes continue to absorb most new development, while central employment areas see limited residential growth. The expansion of multifamily construction is promising, but the underbuilding near core job corridors is reinforcing long commutes, higher transportation costs, and persistent workforce accessibility issues. To address this, substantial incentives for infill development near employment corridors are crucial. Without these, the problem of long commutes and affordability gaps will persist.

Housing Instability & Workforce Stability

How does housing insecurity disrupt work in Jefferson County?

Key Findings

Housing instability continues to undermine family stability and workforce participation in Jefferson County, with rising homelessness and persistent eviction activity signaling broader economic stress.

- **Rising Student Homelessness:** Jefferson County Public Schools identified **3,951 unhoused students** during the **2024–2025 school year**, a **13% increase** from the prior year, even as total enrollment declined slightly (see Table 21).
- **Demographic Shifts:** Hispanic students experienced the sharpest increase in homelessness (**+57%** year over year), while African American students remain the largest group affected, representing **50%** of all homeless students.
- **Persistent Evictions:** The county has averaged nearly **12,000 eviction filings per year** since 2022, with about **26%** of cases resulting in a judgment for eviction (see Tables 22 and 23).
- **Geographic Concentration:** Eviction and utility shutoff rates are highest in western and southern Louisville ZIP codes, overlapping with neighborhoods of lower income and higher renter cost burdens.
- **Workforce Impact:** Housing instability contributes to absenteeism, turnover, and reduced productivity, particularly among service-sector and lower-wage workers who face the greatest housing cost pressures.

Family Instability and Student Homelessness

Family housing instability is a leading indicator of broader community distress. During the 2024–2025 school year, **Jefferson County Public Schools (JCPS)** reported that **3,951 students experienced homelessness**, representing **3.9 percent** of the total enrollment, up from **3.4 percent** the previous year (see Table 21).

Although total district enrollment declined slightly (–2.2 percent), the number of unhoused students continued to rise, suggesting that more families are struggling to maintain stable housing.

Table 21: Jefferson County Public Schools Unhoused Students, 2024-2025

	2023/2024 School Year	2024/2025 School Year	Percent Change from Previous Year	Percentage of Homeless by Race/Ethnicity
Total Enrollment	104,801	102,506	-2.20%	
Total Homeless	3,586	3,951	12.70%	
Percent of Total Enrollment	3.40%	3.90%	0.50%	
Homeless by Race and Ethnicity				
African American	1,946	1,997	4.40%	50.50%
White	684	628	-5.70%	15.80%
Hispanic	685	1,038	57.50%	26.30%
Two or More Races	237	242	3.40%	6.10%
Asian	24	33	37.50%	0.80%
Other Races	10	13	30.00%	0.30%
Homeless by Gender				
Male	1,805	1,974	11.90%	50.00%
Female	1,781	1,977	13.60%	50.00%

Note: total enrollment - The total number of students (unduplicated) that enrolled/attended school throughout the year, including students that exited before the end of the year. Homeless - Students identified and served as Homeless within the academic year.

Data Source: Kentucky Department of Education, 2024-2025 data are preliminary

Key demographic shifts include:

- **Hispanic students** now represent **26 percent** of all unhoused students, up from 19 percent in 2023–2024.
- **African American students** remain the largest group overall, comprising **50 percent** of JCPS students identified as homeless.

The increase affects both **male and female students equally** (roughly 50 percent each), indicating that the instability spans entire family units, not isolated individuals.

These figures align with broader patterns of economic strain in renter households, where rising rents and stagnant wages are forcing more families into precarious living situations.

School-age homelessness is a direct signal of family economic distress and workforce vulnerability. As housing instability rises, parents face longer commutes, unpredictable schedules, and increased absenteeism, which in turn affects local business productivity.

Eviction Trends and Judgment Outcomes

Eviction filings offer another lens through which to examine housing instability. Although the number of filings has declined from pandemic-era peaks, activity remains elevated relative to pre-2020 levels. Between 2022 and 2024, Jefferson County averaged nearly 12,000 eviction filings per year, with a modest decline in 2025 (see Table 22 and Figure 17).

Table 22: YTD Sum of Quarters 1-3, Eviction Filings, 2020-2025

Year	Number of Eviction Filings
2020	5,296
2021	8,522
2022	12,119
2023	12,667
2024	12,304
2025	9,462

Data source: Jefferson County Administrative Office of the Courts

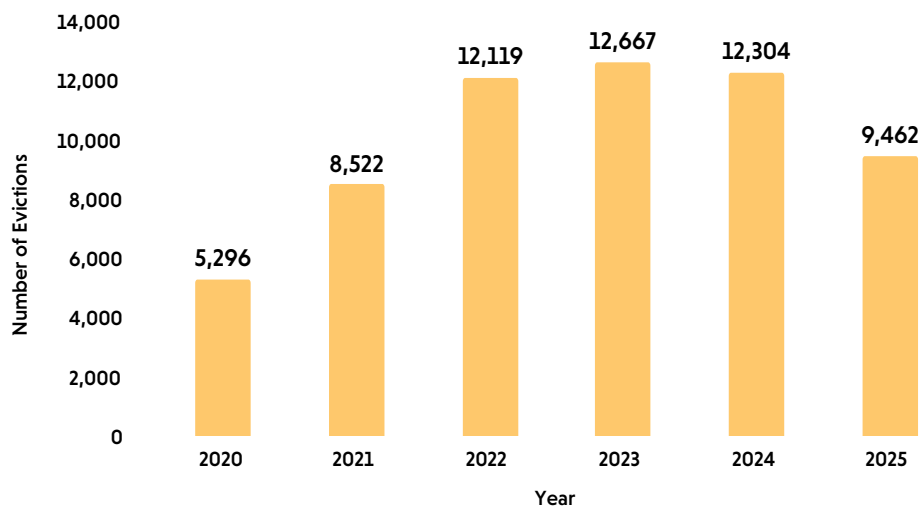


Figure 17: YTD Sum of Quarters 1-3, Eviction Filings, Jefferson County, 2020-2025

Data source: Jefferson County Administrative Office of the Courts

While overall filings have plateaued, eviction judgments continue to affect thousands of households annually. Roughly 26 percent of cases result in judgment, a figure that has remained stable since 2022 (see Table 23, Figures 18 and 19).

Table 23: Eviction Filings Dispositions (Dismissed/Judgment in Court)

Year	Dismissed	Judgment Court Trial
2020	40.10%	59.90%
2021	75.20%	24.80%
2022	76.90%	23.10%
2023	71.80%	28.20%
2024	73.00%	27.00%
2025	73.50%	26.50%

Data source: Jefferson County Administrative Office of the Courts

Figure 18: Eviction Filings Dispositions (Dismissed/Judgment in Court)

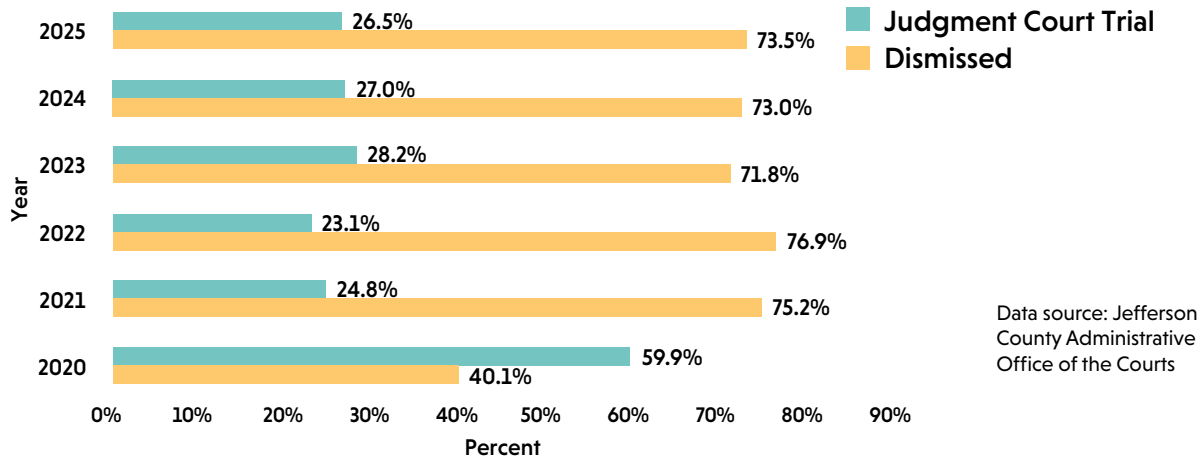
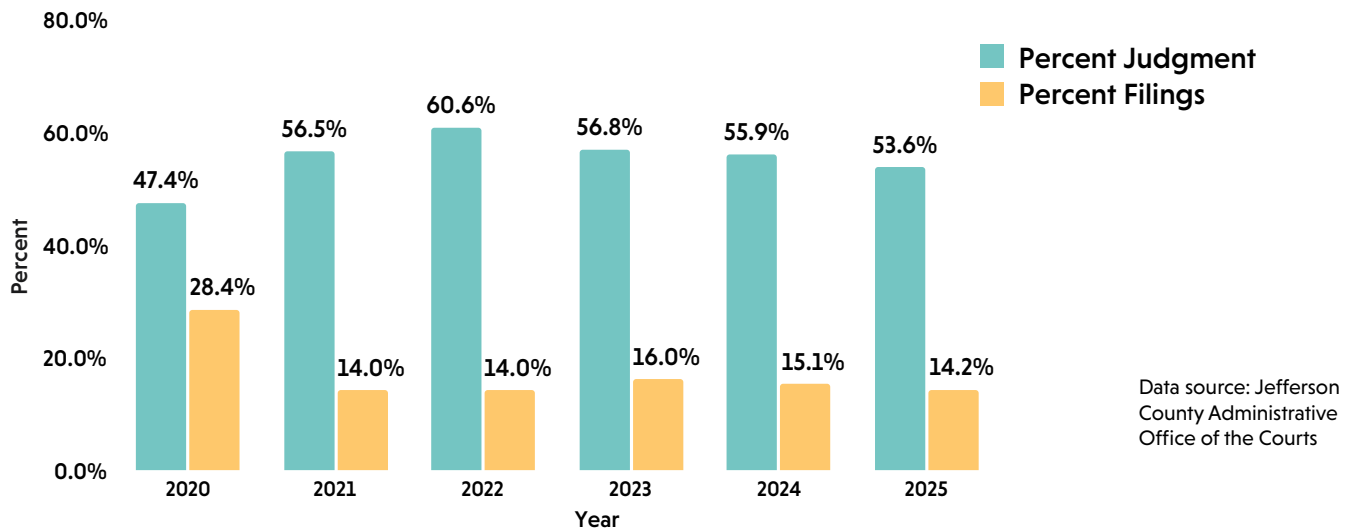


Figure 19: Percent of Total Filings Resulting in Judgment, Eviction, Jefferson County



Despite judicial dismissals in most cases, many tenants still face long-term financial and credit consequences that limit future housing access. Even when a judgment is avoided, the process itself can create lasting instability for workers and their families (see Table 24).

Sustained eviction activity, even when dismissed, perpetuates financial stress that undermines workforce stability. Frequent relocations, transportation disruptions, and the emotional strain of eviction can lead to absenteeism, turnover, and reduced labor force participation.

Eviction and Labor Force Participation

Economic research shows that housing insecurity is closely tied to workforce performance.

Workers facing eviction or temporary displacement are more likely to experience:

- Interrupted transportation access, increasing tardiness or absenteeism
- Difficulty maintaining childcare arrangements
- Declines in mental health and productivity

In Jefferson County, the concentration of eviction filings overlaps with areas of lower labor force participation and higher unemployment, particularly in west and south Louisville neighborhoods. Employers in these areas report persistent difficulty retaining entry-level workers due to unstable housing and related financial challenges.

Table 24: YTD Sum of Q1-Q3 Eviction Filings Judgments, 2020-2025

Year	Judgment for Defendant in Forcible Entry and Detainer -- Not Guilty	Judgment for Plaintiff in Forcible Entry and Detainer	Eviction Filings
2020	3,172	1	5,296
2021	2,116	0	8,522
2022	2,802	0	12,119
2023	3,576	0	12,667
2024	3,313	3	12,304
2025	2,505	0	9,462

Data source: Jefferson County Administrative Office of the Courts

Housing stability is not only a social welfare issue, it is an economic one as well. As eviction and homelessness rates rise, workforce reliability declines, affecting both employers and regional competitiveness.

Bottom Line

Housing instability arising from eviction, homelessness, or other disruptions has become a key factor influencing Jefferson County's labor market.

Although overall eviction judgments have declined from pandemic highs, the volume of filings and the steady increase in student homelessness indicate that housing insecurity remains widespread.

Without targeted interventions, including rental assistance, affordable housing development, and employer-supported stability programs, local businesses will continue to face absenteeism, turnover, and lost productivity, all of which are directly linked to housing insecurity.

Key Takeaways

Housing instability is both a symptom and a driver of economic vulnerability. The recent rise in student homelessness, sustained eviction activity, and persistent cost burdens show that many households in Jefferson County remain on the edge of displacement. These pressures ripple directly into the labor market, limiting employers' ability to attract and retain workers. Strengthening housing stability through coordinated eviction prevention, affordable housing investments, and family support programs will be critical to sustaining a reliable and productive regional workforce.

The following table summarizes key measures of housing instability and its relationship to workforce stability in Jefferson County. It highlights trends in student homelessness, eviction activity, cost burden, and associated labor market impacts. Together, these indicators demonstrate how persistent housing stress continues to affect family well-being and local economic performance.

Table 25: Summary Metrics -- Housing Instability and Workforce Stability

Indicator	Most Recent Value	Time Period	Change / Trend	Data Source
JCPS students experiencing homelessness	3,951 students (3.9% of enrollment)	2024–2025 School Year	+13% from 2023–2024	Kentucky Department of Education (Preliminary 2025)
Hispanic students among unhoused population	26% of total unhoused students	2024–2025 School Year	+57% year over year	Kentucky Department of Education
Average annual eviction filings	≈ 12,000 cases	2022–2024 average	Down slightly from 2020 peak	Jefferson County Administrative Office of the Courts
Judgments resulting in eviction	≈ 26% of filings	2022–2025 YTD	Relatively stable since 2022	Jefferson County Administrative Office of the Courts
Share of renter households cost-burdened (> 30 % income)	42% of renters	2023 ACS 5-year Estimates	Slightly above state average	U.S. Census Bureau, ACS Table B25070
Estimated workforce impact	Higher absenteeism and turnover rates in service and retail occupations	2024	Correlates with areas of high eviction activity	CEAD Analysis of Labor Market Data and Court Filings

Note: Percentages are rounded to the nearest whole number; 2024–2025 JCPS homelessness counts are preliminary and subject to revision.

Bottom Line

Louisville’s housing market is expanding, but not in places that support its workforce. Without intervention, the region risks further separating where residents work from where they can afford to live.

These development patterns illustrate where market forces alone cannot deliver housing close to jobs. The following section examines policy and market interventions that can help bridge this gap.

SECTION 9 – AT A GLANCE:

Housing Instability & Workforce Stability (2022–2025)

Indicator	Most Recent Value / Trend	Key Takeaway
JCPS Students Experiencing Homelessness (2024–2025)	3,951 students (3.9% of enrollment), +13% from prior year	Student homelessness continues to rise despite stable enrollment.
Hispanic Students Among Unhoused Population	26% of all homeless students, +57% year-over-year	Disproportionate increase signals widening racial and ethnic disparities.
Average Annual Eviction Filings (2022–2024)	≈ 12,000 cases	Filings remain persistently high even after pandemic-era protections expired.
Eviction Judgments as Share of Filings	≈ 26%	Roughly one in four filings result in eviction judgments.
Renter Households Cost-Burdened (>30% Income)	42% of renters	Housing costs remain unsustainable for nearly half of all renters.
Neighborhoods with Highest Eviction & Utility Shutoff Rates	Western and southern Louisville ZIPs	Housing stress concentrated in lower-income, majority-minority areas.
Workforce Impact	Increased absenteeism, turnover, and reduced reliability	Housing instability undermines labor participation and productivity.

Summary Insight: Persistent eviction activity and rising student homelessness underscore the link between housing instability and workforce reliability in Jefferson County. Nearly half of renters remain cost-burdened, and eviction activity is concentrated in areas already facing economic hardship. Without targeted housing support and stability interventions, employers will continue to face higher turnover, absenteeism, and productivity losses.

SECTION 10

Policy & Market Influences

How does housing insecurity disrupt work in Jefferson County?

Key Findings

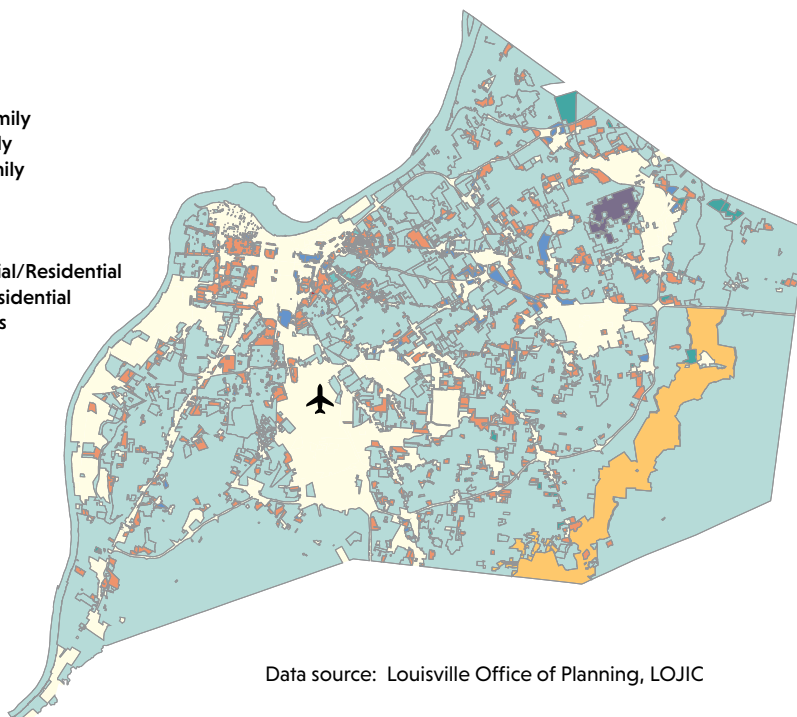
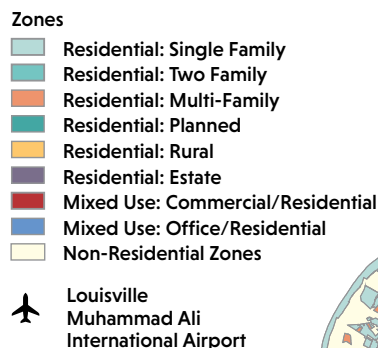
Zoning, transit access, and neighborhood composition play major roles in shaping housing affordability and workforce access across Jefferson County.

- **Zoning Constraints:** Single-family zoning dominates **69.3%** of Louisville's housing stock, restricting density and limiting opportunities to expand affordable and multifamily housing options (see Map 19).
- **Spatial Mismatch:** The ZIP codes with the highest employment—**40202, 40213, 40223, 40299, and 40207**—are largely zoned for single-family residential use, reducing housing choices near job centers (see Map 20).
- **Transit Limitations:** Louisville's **27 TARC bus routes** connect lower-rent neighborhoods to employment areas but provide limited service to job-rich eastern and southern corridors, constraining mobility for non-driving workers (see Map 21).
- **Equity Disparities:** Neighborhoods with greater racial diversity and lower rents have fewer direct transit links to major employment centers, reinforcing economic and racial inequities in access to opportunity.
- **Refugee Settlement Patterns:** Most refugees are resettled south of Downtown and along the I-65 corridor, areas that also have limited job proximity and public transportation, mirroring existing patterns of racial and economic segregation (see Maps 22 and 23).

Zoning's Impact on Housing Supply

Zoning and land use policy are essential components that address the needs of affordable housing. Louisville's housing is dominated by single-family dwellings, comprising 69.3 percent of all housing units (U.S. Census Bureau, 2022) (see Map 19). One strategy for increasing the number of affordable units in Louisville is to expand the housing stock. However, a large portion of the county is zoned for single-family residential use. Thus, zoning often limits the availability and construction of higher-density, multifamily development in many areas, therefore negatively impacting affordability.

**Map 19: Louisville/
Jefferson County
Zoning Map, 2022**

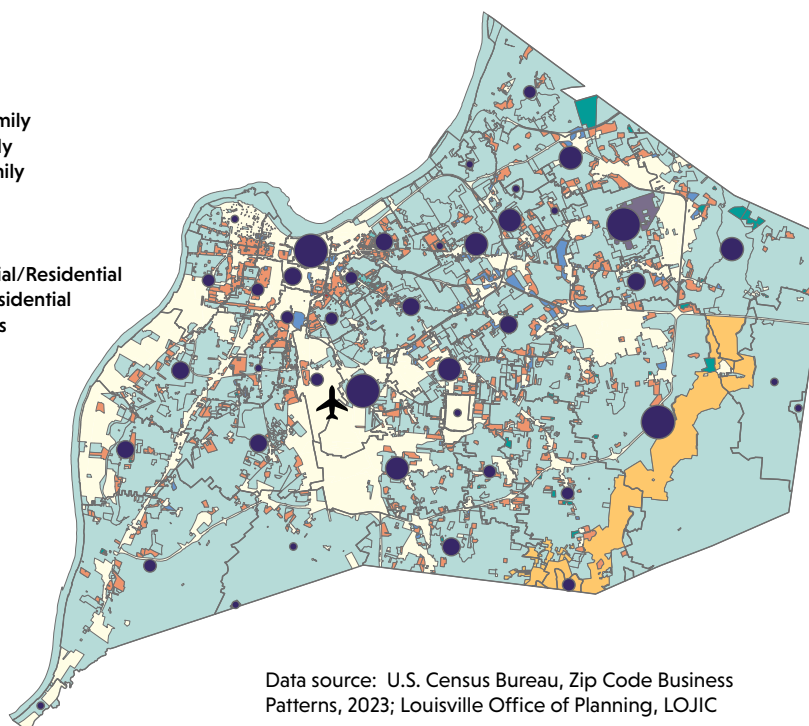
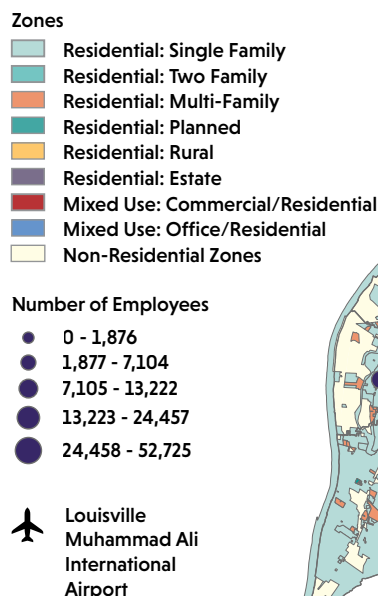


Data source: Louisville Office of Planning, LOJIC

Zoning Alignment for Housing and Location of Jobs

As previously discussed in Section 6, the five ZIPs with the most jobs are 40202 (Downtown), 40213 (Airport/Industrial Corridor), 40223 (Hurstbourne/East End), 40299 (Bluegrass Industrial Park), and 40207 (St. Matthews). Outside of Downtown, the other ZIPs with a large number of employees have most of their residential land area zoned for single-family homes (see Map 20). This leads to fewer housing choices for individuals working and wanting to live in those ZIPs, potentially pushing workers to live further away from their place of work. Additionally, with lower density in these ZIPs, finding affordable housing may be challenging, depending on one's income.

**Map 20: Louisville/
Jefferson County
Zoning Map, 2022
With Number of
Employees by ZIP
Code, 2023**

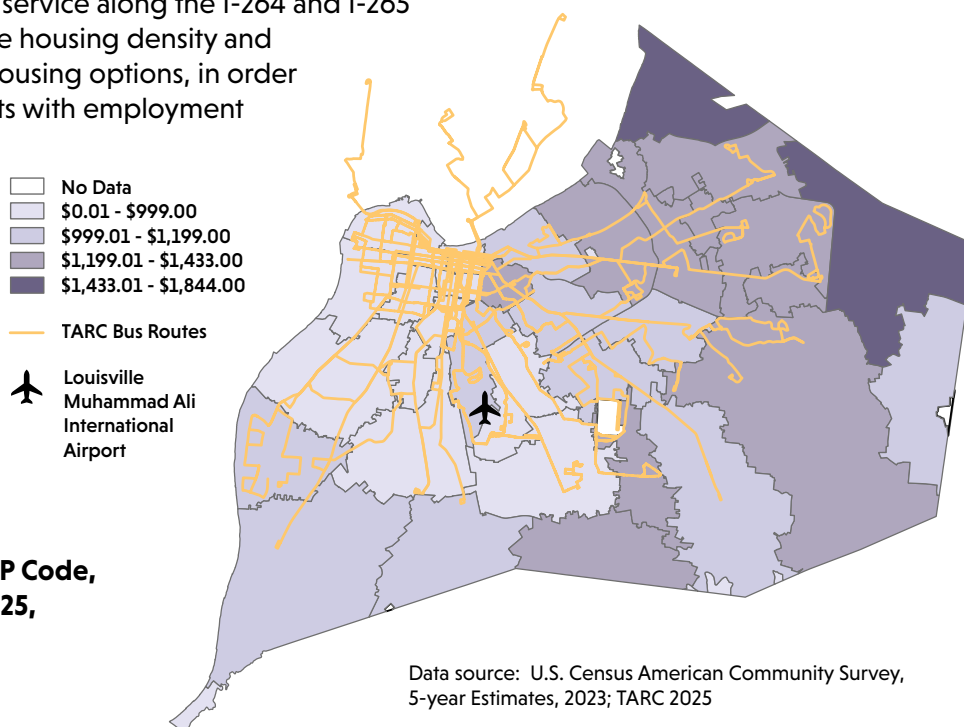


Data source: U.S. Census Bureau, Zip Code Business Patterns, 2023; Louisville Office of Planning, LOJIC

Transit Policies, Housing Affordability, and Workforce Access

Public transportation plays a crucial role in access to both affordable housing and employment. For many, access to quality, frequent, and easily accessible public transportation is essential to their ability to get to and from work. This is especially true for those who are unable to afford to live near their workplace. As of 2025, TARC operates 27 bus routes, connecting areas with lower rents to places of employment that are further away, particularly in employment areas around the airport and east of I-65 (see Map 21). The recently announced New TARC Network plan will significantly impact the network effective August 2026. While there will be increased bus frequency, it will result in fewer bus routes, meaning some individuals will need to travel further to access public transit. Financial pressures on the organization have driven these changes, but without more affordable housing closer to major employment centers, the changes could have negative employment consequences.

Additionally, Louisville utilizes a hub-and-spoke model, featuring a Downtown hub where passengers can transfer between bus routes. It is important to consider the necessity of increasing bus service along the I-264 and I-265 loops if those areas increase housing density and provide more affordable housing options, in order to directly connect residents with employment opportunities rather than transferring Downtown. There has been a significant amount of academic research regarding alternatives to the purely fixed-route system that should be explored.



Map 21: Median Rent by ZIP Code, 2023 With TARC Routes, 2025, Jefferson County

Equity and Inclusion in Housing Policies as Part of Workforce Development

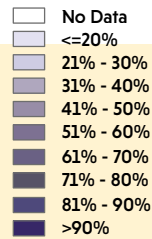
Overlaying racial and employment density highlights the inequities between location and jobs. Within areas with low concentrations of white, non-Hispanic populations, there are fewer jobs compared to most places with high concentrations of white, non-Hispanic populations. Additionally, areas with low white, non-Hispanic populations have some of the highest levels of housing density within Louisville/Jefferson County. This situation creates notable racial inequities regarding where people live in relation to where they can find work.

This inequality is also evident in the locations where refugees are resettled and the patterns of job opportunities (see Maps 22 and 23). Most refugees have been resettled south of Downtown and along the I-65 corridor. Primarily being resettled in areas with low white, non-Hispanic populations, mirroring racial inequalities between affordable housing options and proximity to employment.

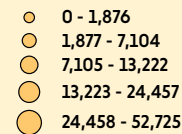
Map 22: Percentage of White Non-Hispanic Residents and Number of Employees by ZIP Code, Jefferson County, 2023.


Data source: U.S. Census American Community Survey, 5-year Estimates, 2023; U.S. Census Bureau, Zip Code Business Patterns, 2023

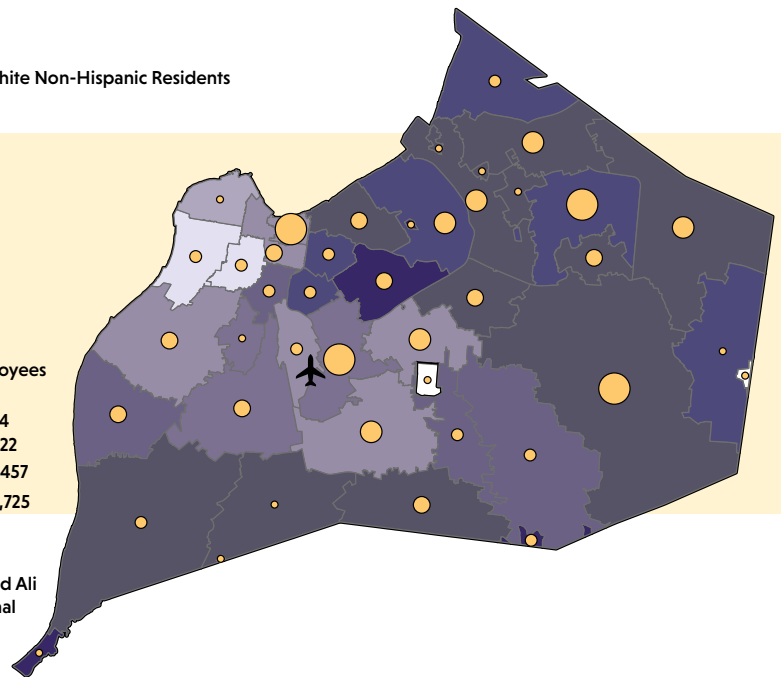
Percentage of White Non-Hispanic Residents



Number of Employees



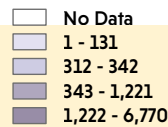
 Louisville Muhammad Ali International Airport



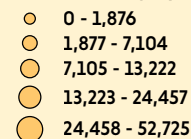
Map 23: Number of Refugees Resettled, Jan. 2020-Sept. 2025 and Number of Employees by ZIP Code, Jefferson County, 2024.

Data source: Kentucky Office for Refugees, January 2020-September 2025; U.S. Census Bureau, Zip Code Business Patterns, 2023

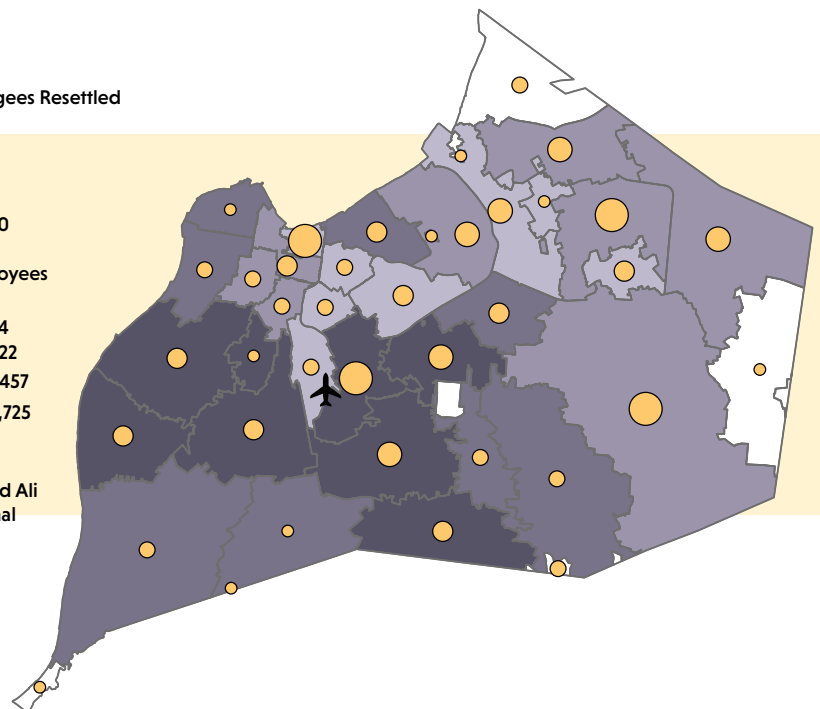
Number of Refugees Resettled



Number of Employees



 Louisville Muhammad Ali International Airport



Implications

Policies regarding zoning and public transportation have a significant impact on inequalities, influencing an individual's ability to access affordable housing and employment opportunities.

Without increasing density through zoning changes to provide more affordable housing options closer to employment clusters and an expansion of the public transportation network, inequalities will continue to exist within the community.

Section 11 provides recommendations to bridge Louisville's housing and employment gaps.

SECTION 10 – AT A GLANCE:

Policy and Market Influences (2023–2025)

Indicator	Value / Trend	Key Takeaway
Single-Family Zoning Share (Louisville Metro)	69.3% of all residential land	Restricts density and limits development of diverse housing types.
Employment-Dense ZIP Codes (40202, 40213, 40223, 40299, 40207)	Largely zoned for single-family housing	Reduces opportunities to live near jobs, exacerbating spatial mismatch.
TARC Bus Routes (Citywide)	27 routes, limited east/south coverage	Transit access remains inadequate to reach key employment corridors.
Affordable Housing Near Major Job Centers	Limited availability	Few affordable units located close to high-wage job areas.
Racial and Economic Segregation	Concentrated in west and south Louisville	Historical zoning and market forces reinforce inequities in access to opportunity.
Refugee Settlement Patterns	Concentrated south of Downtown and along I-65	Areas have limited transit and job access, mirroring existing disparities.

Summary Insight: Zoning and transit patterns play a major role in Jefferson County's housing imbalance. Single-family zoning dominates most residential land, restricting density near employment hubs. Limited transit coverage compounds spatial and economic divides, leaving low-income and refugee households disconnected from job centers. Addressing these structural barriers will be key to expanding affordability and opportunity across neighborhoods.

Building a Jobs-Housing Strategy

Recommendations on strengthening affordable housing and employment alignment.

Key Findings

Aligning housing, transportation, and employment strategies is essential to improving housing affordability and workforce access in Jefferson County.

- **Zoning Reform:** Louisville's ongoing Land Development Code updates present an opportunity to expand housing density, reduce barriers to middle housing, and promote mixed-use developments near employment centers.
- **Transit-Oriented Development (TOD):** Encouraging higher-density, mixed-use projects around transit hubs can strengthen economic mobility, reduce commuting times, and support sustainable regional growth (see Maps 24 and 25).
- **Employer Partnerships:** Collaboration among employers, local government, and housing advocates can accelerate the creation of affordable and workforce housing through joint funding, policy advocacy, and community development initiatives.
- **Economic Development Integration:** Housing policy should be treated as a core component of economic development, with incentives, financing tools, and data-driven planning aligned to workforce and employer needs.
- **National Best Practices:** Successful models from other regions—such as employer-assisted housing programs, local housing trust funds, and public–private partnerships—demonstrate how coordinated strategies can expand affordability and stability.

Develop Job-Centered Housing Strategies

Any housing strategy should take into account the locations of significant employment centers. The job-housing balance strategy has been in existence for decades, and the existing housing affordability crisis is pushing workers and jobs further apart. This spatial mismatch makes it challenging for employers to find employees and limits job opportunities for workers, particularly low-income individuals and people of color (Ihlanfeldt & Sjoquist, 1998; Blumenberg & King, 2021).

Research indicates that communities with lower housing costs allow individuals to find housing closer to workplaces (Blumenberg & King, 2021). When individuals can find housing near employment centers, they have better access to jobs, which in turn leads to higher employment rates, higher earnings, and lower welfare usage rates (Immergluck, 1998; Jin & Paulsen, 2018; Ong & Blumenberg, 1998). However, one of the barriers to greater job-housing balance is land-use policies that restrict density, and therefore choice (Levine, 1998).

The theme of the 2024 State of Metropolitan Housing Report was zoning and land use, and the recommendations from that report remain relevant today. To address the spatial mismatch between housing and employment centers outlined in this report, zoning and land-use needs must be

addressed first. Louisville has the highest percentage of single-family homes compared to its peer cities, and the amount of land in the community zoned for single-family units (75%) only reinforces this (State of Metropolitan Housing Report, 2024).

As part of the ongoing Land Development Code reform efforts, the Office of Planning has conducted several studies and proposed amendments to the code. Efforts to lower barriers for middle housing developments, implementing form-based code, increasing mixed-use developments, streamlining zoning and land use approval processes, allowing factory-built homes, and increasing upzoning need to be supported. Additionally, inclusionary zoning policies and incentives should be considered to encourage the development of below-market-rate housing units closer to centers of employment. This report has shown that with the exception of Downtown, most centers of employment have a significant number of single-family housing zones around them, and these efforts underway cannot be limited to just certain areas, such as Downtown, but must be community-wide in order to meet the needs of all residents.

Transit-Oriented Development

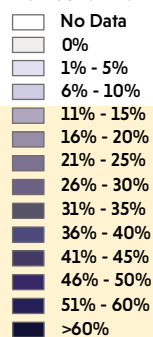
While recognizing the challenges TARC faces, it is important to emphasize the importance of public transportation. Public transportation enables people to reside in one part of the community for various reasons, including affordability, while maintaining access to employment opportunities elsewhere. Transit access is an important factor in achieving economic mobility.

Currently, there is a divide between the northern and southern portions of Louisville/Jefferson County regarding how people commute to work through alternative methods. Alternative transportation options include taking public transportation, as well as walking, biking, and working from home. As Map 24 shows, the northern ZIP codes have a higher percentage of workers using an alternative transportation method to work compared to their southern counterparts. However, around the centers of employment around the airport and in the southeastern portion of the county, very few people use an alternative to a vehicle.

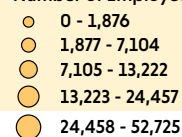
Map 24: Percentage of Workers Commuting by Non-Car Alternatives vs. Number of Employees by ZIP Code, Jefferson County, 2023

Data source: U.S. Census American Community Survey, 5-year Estimates, 2023; U.S. Census Bureau, Zip Code Business Patterns, 2023

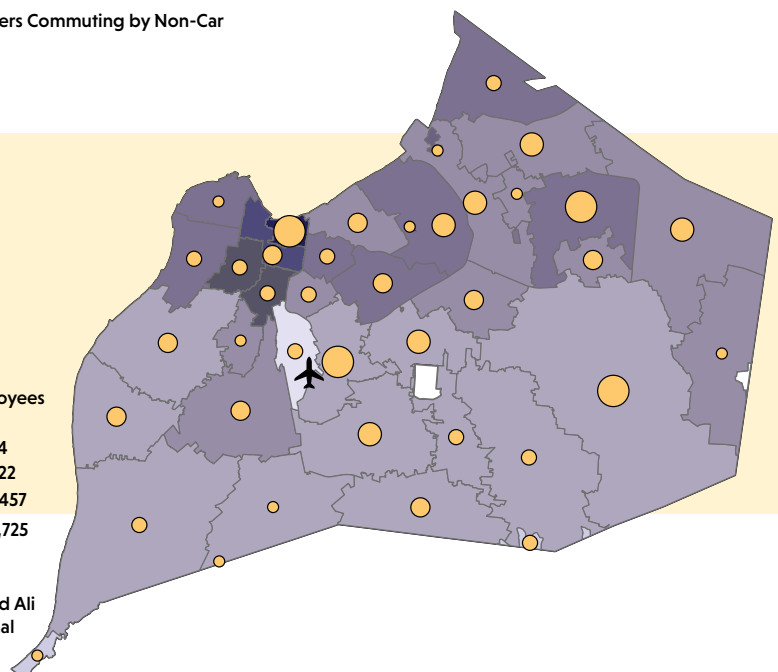
Number of Workers Commuting by Non-Car



Number of Employees



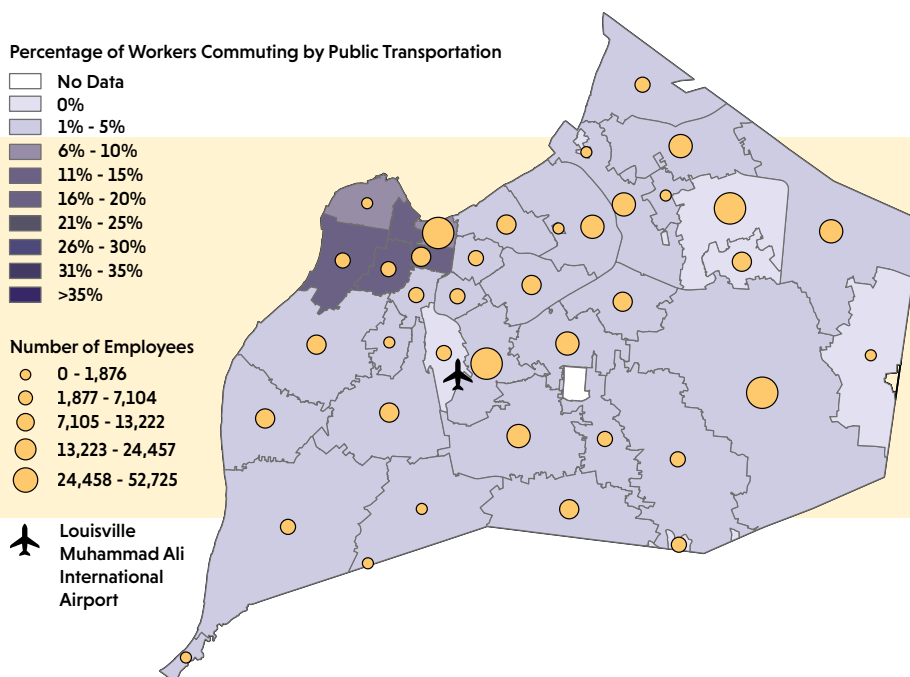
✈ Louisville Muhammad Ali International Airport



When examining those who use public transportation as their primary means of commuting to work, the picture is significantly different (see Maps 24 and 25). Beyond the West End, there is a very small percentage of workers using public transportation in the other ZIP codes. There could be a higher percentage of workers able to commute using a car, carpooling, or working from home. An alternative could be that the public transportation system doesn't provide adequate service between home and work in those areas. The lack of housing density within those ZIP codes may not make routes in those areas financially viable.

Map 25: Percentage of Workers Commuting by Public Transportation vs. Number of Employees by ZIP Code, Jefferson County, 2023

Data source: U.S. Census American Community Survey, 5-year Estimates, 2023; U.S. Census Bureau, Zip Code Business Patterns, 2023



Connecting housing, transportation, and employment is Transit Oriented Development (TOD). This is an urban planning strategy that encourages density through mixed-use developments (housing, office, and/or other amenities) with walkability and public transportation in mind. Some of the benefits TOD provides include better quality of life for residents, greater mobility, cleaner environment, increased access to employment opportunities, and higher property values (Transit Oriented Development Institute, 2025; Farnes et al., 2025 Arrington & Cervero, 2008; Nasri & Zhang, 2014).

Transit Oriented Development is significantly different than Transit Adjacent Development, which is development in near proximity to public transit stops, but is not designed to take full advantage of it (Cervero et al., 2002).

Table 26: Characteristics of Transit Adjacent Development and Transit Oriented Development

Transit Adjacent Development	Transit Oriented Development
Suburban Street Patterns	Grid Street Pattern
Low Density	High Densities
Dominance of Surface Parking	Mostly Underground or Structured Parking
Limited or No Pedestrian Access	Pedestrian-Focused Design
Limited or No Bicycle Access/Parking	Bicycle Access/Parking
Single-Family Homes	Multifamily Homes
Industrial Land Uses	Office and Retail Land Uses, Especially Along Main Streets
Segregated Land Uses	Vertically and Horizontally Mixed Land Uses
Gas Stations, Car Dealerships, Drive-Through Stores and Other Auto-Focused Land Uses	

Data source: Renne (p. 3, 2009).

The policies to encourage Transit Oriented Development are the same as those outlined in last year's report, which eliminate restrictive zoning laws that favor single-family homes and incentivize denser development. Additional policies are establishing community-benefit agreements to protect communities from displacement and gentrification, and include residents from the start (Holland, 2023).

Federal funding is crucial to providing local governments and public transportation authorities with financial resources to implement TOD. The Infrastructure Investment and Jobs Act of 2021 provided funding for a pilot program for TOD planning, and this year, the Transportation Infrastructure Finance and Innovation Act program provides credit assistance to qualifying surface transportation projects, including some TOD projects. There is a bipartisan bill in Congress, the Build More Housing Near Transit Act, that would encourage the construction of low- and middle-income housing in transit-served, walkable locations.

Strengthening Employer-Housing Partnerships

Housing affordability, housing instability, and lack of public transportation impact not only workers but also employers. Workers spending 30% or greater of their income on housing often experience a lower quality of life, may have to cut back on necessities such as healthcare and food, and correlate with lower K-12 educational outcomes for their children (Wood et al., 2008; Cohen, 2007; Haurin et al., 2002; Pollack et al., 2010; Rohe et al., 2002; Brennan, 2011; Narkness & Newman, 2003). All of which can negatively impact their ability to perform their jobs and decrease productivity. Overall, the lack of affordable housing can have a negative effect on a community's economic growth (Anthony, 2022). All of these effects of unaffordable housing should concern employers regarding their ability to attract and retain the necessary workforce for their organization.

It is essential for industry, governments, and affordable housing advocates to collaborate in order to find effective solutions. For government and affordable housing advocates, it is important to understand where workers for employers reside, their commute times, and the likelihood of them having access to affordable, quality housing. This report addresses this on a macro-level, but through interaction and partnership between the groups, a better understanding of these aspects

can emerge for individual employers. For employers, it's essential to understand the best practices and government policies necessary to increase housing affordability and leverage their influence to see these practices and policies adopted.

There are several good examples of how employers, governments, and affordable housing advocates have come together to help drive change.

The Economic Council of Palm Beach County (FL) formed a work group to examine the future impact having a lack of affordable housing would have on their economy. As a result of this study, they developed goals to achieve in partnership with their private sector members and community groups through the Housing Leadership Council of Palm Beach County. Within 10 years, they have conducted additional studies, raised \$23.3 million in funds through joint grant-writing efforts with community groups to assist with affordable housing development projects, created a funding source to pay impact fees for affordable housing development projects, advocated for state and local policy changes, advocated for an increase of the state's housing trust fund, pushed back on NIMBYism through technical assistance and public testimony, and provided workshops to build community capacity for homeownership.

In 2019, the Santa Rosa Metro Chamber (CA) established the Sonoma County Employer Housing Council, comprising major county employers and community organizations, with the goal of accelerating the development of market-rate and affordable housing in the County, while helping to advance the County's housing goal of 30,000 housing units by 2025. In addition to the council, they partnered with a nonprofit community development financial institution (CDFI) to create the Sonoma County Housing Fund. The \$10 million initiative is used to leverage additional private and public dollars to finance affordable housing in the region. The CDFI provides an approximately 2-to-1 match to encourage additional investment in the fund, as well as underwriting, approving, and administering the loans. The Chamber is responsible for securing and deploying local investments into the fund.

Following a study conducted by the local nonprofit advocacy group Leading on Opportunity, which brought attention to the community's history of racial segregation and its impact on residents, the City of Charlotte (NC) partnered with community organizations and industry to invest in more affordable housing. In 2018, voters approved a \$50 million general obligation bond (more than triple their usual \$15 million raised every two years) for the local housing trust fund, and city officials hoped to raise an additional \$50 million through private sources. The donor-advised charity, the Foundation for the Carolinas, pledged to match bond proceeds dollar-for-dollar through a new fund coordinated with the Local Initiatives Support Corporation (LISC). Within months, three major financial institutions - Bank of America, Ally Financial, and Barings - pledged \$70.75 million to support the affordable housing efforts. \$50 million of the funds pledged by the financial institutions were for loans up to 2% below market rate to developers building affordable housing, \$11 million for the new fund coordinated between the Foundation and LISC, \$2.5 million in grants for economic mobility programming over five years, and \$7.25 million worth of land for new affordable housing projects. Both the public housing trust fund and the private housing fund have coordinated efforts and leveraged their capital to secure over \$300 million in affordable housing investments.

Finally, Chicago's Metropolitan Planning Council (IL) collaborated with regional employers to help them establish Employer-Assisted Housing (EAH) programs for their employees. Typically, employers with an EAH program provide financial assistance to employees making a down payment on a home. For the EAH programs in Chicago, the target employees for the program earn up to 120% of the area median income and are buying a house near their place of employment. The Illinois Housing Development Authority provides a 3:1 match to the employer-funded down payment assistance, up to \$7,500. The funds provided by the authority are forgivable after five years. Additionally, through the Illinois Affordable Housing Tax Credit program administered by the Illinois Housing Development Authority and the City of Chicago, employers are eligible for a 50% tax credit for every qualifying dollar they invest in their EAH program.

There are numerous ways employers can contribute to solving the affordable housing crisis in their community. These are just some examples to consider in Louisville, but there are many other examples where industry, government, and affordable housing advocates can work together.

Positioning Housing Policy as Economic Development Policy

Housing policy is a crucial component of economic development policy. The lack of quality, affordable housing can have a negative impact on the region's growth, and hurt employers' ability to attract and retain the necessary workforce. Louisville's economic development plan, *Growing Louisville Together*, identifies housing as an important aspect of economic development and provides actionable steps in this policy area to take. National and international organizations, such as the National League of Cities and the International Economic Development Council, have been publishing research and case studies on how housing policy can be integrated into an economic development plan (Steinfeld, 2024; International Economic Development Council, 2025).

Just as economic development organizations rely on data and financial tools to assist and incentivize firms looking to expand or relocate, they should also consider these same tools in relation to housing. Economic development organizations should apply their market analysis tools to recruit housing developers and assist them in making informed investment decisions, just as they would with a potential employer. Additionally, innovative and creative financing is as important to housing development as it is to economic development. Economic development projects often involve complex financing packages, extending beyond the traditional TIFs and tax abatements to include the leveraging of public, private, and philanthropic funding. This same knowledge and ability to package different financing components can be applied to housing development.

The quality and affordability of a community's housing stock are as important to an economic development strategy as the education of the workforce, transportation network, available land, financing tools, and other considerations. The quality and affordability of the housing stock can either help or hinder a community's economic growth, and it is important that the Louisville Metro Government and business advocacy groups continue to prioritize housing in their economic development strategies and plan.

SECTION 11 – AT A GLANCE:

Recommendations and Integration (2025 and Beyond)

Overview:

Jefferson County's housing challenges are rooted in long-term structural imbalances between where people live, work, and can afford to live. Addressing these issues will require coordinated policy reform, cross-sector partnerships, and data-driven implementation.

The following recommendations synthesize the report's findings into actionable strategies for aligning housing and workforce policy.

Key Recommendations:

- **Zoning Reform:** Update the Land Development Code to encourage mixed-use and higher-density housing near employment centers and transit corridors.
- **Transit-Oriented Development:** Promote higher-density, mixed-use development along TARC routes and planned rapid transit corridors to link affordable housing with job accessibility.
- **Employer Partnerships:** Collaborate with major employers and developers to expand employer-assisted housing programs and workforce housing funds.
- **Housing as Economic Development:** Integrate housing strategy into regional economic development planning, emphasizing affordability, accessibility, and labor-force stability.
- **Leverage Best Practices:** Draw from successful models in peer regions, such as housing trust funds, inclusionary zoning, and public-private partnerships, to expand affordability and accelerate production.

Summary Insight: Achieving housing stability and workforce accessibility in Jefferson County will depend on aligning housing policy, economic development, and transportation planning. By fostering partnerships between government, employers, and community stakeholders, Louisville can create a more balanced, inclusive, and economically resilient housing market.

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ACKNOWLEDGMENTS

The 2025 State of Metropolitan Housing Report was produced by the Center for Economic Analysis and Development (CEAD) at Northern Kentucky University in partnership with the Metropolitan Housing Coalition. The authors of this report include Janet Harrah (Senior Director of CEAD and Executive Director of Outreach at the Haile College of Business), Dr. Darrin Wilson (Associate Professor of Public Administration), and CEAD Student Fellows Dylan Fogt, Princess Nworah, and Emma Rademacher.

Editorial and formatting assistance was provided using AI-based tools to enhance clarity and consistency. All analysis, interpretations, and conclusions reflect the authors' expertise and professional judgment.

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