

20<sup>th</sup> ANNIVERSARY  
2023 STATE OF METROPOLITAN  
HOUSING REPORT  
2003-2023

# THE STATE OF HOUSING In a Changing Climate

Building Resilient Homes,  
Households, and Communities



  
Metropolitan  
Housing Coalition

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

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## Dear MHC Members and Friends,

### **CRISIS. HOUSING CRISIS. CLIMATE CRISIS.**

**Both of these crises are inextricably connected and are the focus of the 2023 State of Metropolitan Housing Report (SMHR).** Kentucky has seen tornadoes in the west and flooding in the east of the Commonwealth, with temporary and permanent displacement occurring in both instances. We often think of the climate crisis as an international and a national phenomenon, but we know from these recent events that the climate crisis has just as much impact at the state and local levels. The 2023 SMHR grew out of the fact that extreme climate events are affecting Louisville more and more each year and this is and will continue to have a dramatic impact on our community, our neighbors, and our homes.

The Metropolitan Housing Coalition (MHC) has long been involved in issues at the intersection of housing and the environment—housing and utilities—housing and the renewable energy transition—housing and the climate crisis. For decades, MHC has intervened on behalf of low- and fixed-income households before the Kentucky Public Service Commission (PSC) to keep rates affordable and equitable. The most recent PSC Order was issued in PSC Case #2022-00402 in early November 2023. With our partner joint intervenors, and representation from the Kentucky Resources Council and Earthjustice, we were able to expand Demand Side Management-Energy Efficiency (DSM-EE) programs with our advocacy efforts. This order also provided for the closing of several coal plants, approval of one gas plant, approval of a solar array in Mercer County, approval of a battery storage facility, approval of four solar purchased power agreements (Solar PPAs), and deferred the closure of the remaining coal plants and opening a second gas plant. No party to this case got all they wanted, but it has given the gift of time to continue our work on several fronts on these issues. Issues that will impact housing affordability, energy utility affordability, and the renewable energy transition in the coming years and decades. MHC must continue to be engaged with our partners on these issues before the PSC and continue to educate and advocate in the community for all issues surrounding affordability. MHC expanded our capacity to do just that in 2023.

MHC also expanded our utility work over the past two years to include water affordability and equity policy work. While this work is still in its infancy, MHC has developed a good partnership with the Louisville Water Company and Louisville Metro Sewer District (MSD) and is working to plan for water affordability, both in the short- and long-term. Housing costs and utility costs (both energy and water) are inseparable topics—they are connected through Fair Market Rents (FMRs), Housing Choice Vouchers, rental and utility assistance programs, and, combined, often determine if a household can remain stably housed. The Louisville Metro Office of Resiliency and Community Services (RCS) spent almost 50% of their budget on utility assistance and almost 40% on rental assistance. We need to remain committed to and make efforts to expand these programs for maximum impact in our community.


Finally, MHC has been engaged with our partners at the Louisville Metro Office of Sustainability and with other community based organizations on the Department of Energy's Communities Local Energy Action Program (C-LEAP) technical assistance grant to provide a holistic roadmap to an equitable clean energy transition in the affordable housing sector that includes recommendations in five key areas: benchmarking, policy, technology, workforce, and financing. The focus of the work for our coalition is to address the high energy burden and ensure that we do not leave low-income multifamily tenants behind by addressing energy equity and the split incentives. The findings and recommendations will be released in December 2023. We recently were awarded a Building Upgrades Prize with our partners to continue building on the momentum of this work.

All of this work speaks to the connections between housing and climate change. These conversations cannot continue to be siloed in our community. We invite you to read the 2023 SMHR and to join our coalition of organizations and individuals working on these important issues.


**Marilyn S. Harris**  
MHC Board Chair


**Anthony P. Curtis**  
MHC Executive Director


# MHC Key Accomplishments in the Last Year


 The Metropolitan Housing Coalition (MHC) hosted a successful (and back in-person) 2023 Annual Meeting Dinner, on June 6, 2023. The topic this year was racial equity, housing justice, and equitable zoning reform in the city and we were fortunate to have **keynote speaker Dr. Lance Freeman**, a renowned expert in urban housing policies. Dr. Freeman's insights on equitable housing practices and sustainable urban development inspired over 250 attendees.


 MHC received a **grant from the Energy Foundation**. This grant has enabled us to broaden our impact in the realm of housing and energy affordability and we utilized these funds to expand our capacity and hire a dedicated Housing and Energy Affordability Coordinator. MHC is ramping up to educate and engage the community on the intersection of housing and energy affordability.


 MHC proudly published the **2022 State of Metropolitan Housing Report (SMHR)**, delving into the uncertainties of housing during the challenging times of the COVID-19 pandemic and beyond. This comprehensive report, a product of rigorous research and analysis, provided valuable insights into the complex dynamics of the housing landscape that move Louisville toward a more just housing future. The roadmap and recommendations of the 2022 SMHR informed the Mayor's affordable housing plan.


 MHC and the Coalition for the Homeless partnered to host **Dr. Gregg Colburn, author of *Homelessness is a Housing Problem***, in Louisville for a public event which drew over 250 attendees. The event preceded a vigorous roundtable discussion with community leaders.


 MHC and a coalition of housing advocates saw early success in passing key recommendations of Phase 1 of LDC reform over the past few years, including an early **victory in passing accessory dwelling units (ADUs) by right**. Since these early successes of Phase 1 of LDC reform, MHC has been working with coalition members to continue the momentum to pass key elements of Phase 2 that focus on missing middle housing (e.g. duplexes, triplexes, and quadruplexes) and increasing housing density across our community.

 MHC was granted joint intervenor status in the latest case before the Kentucky Public Service Commission, which focused on **Demand Side Management-Energy Efficiency (DSM-EE), coal plan closures, gas plant CPCNs, solar arrays, solar purchase power agreements (PPAs), and Senate Bill 4**. The joint intervenors are represented by attorneys from the Kentucky Resources Council and Earthjustice. **The Public Service Commission ruling showed that the arguments and questions the joint intervenors brought to the table were important, as they approved LGE's expanded DSM-EE programs and acknowledged the need for expanded and inclusive DSM-EE development processes**. The approved DSM-EE programs will benefit low- and fixed-income households. We were also encouraged by the PSC's deferral of the opening of one of the proposed natural gas plants, and their approval of the closure of some coal plants, as this will hopefully improve our air quality, especially with the closures at the Mill Creek Station. This decision also created a roadmap for future PSC cases on these issues.

 MHC worked with two University of Louisville graduate students to complete a project for Councilwoman Cassie Chambers Armstrong's (District 8) office. This effort **produced a report focused on housing instability amongst families with children**. The report focused on District 8, contextualized within the larger Louisville community, and **tied the report to MHC's policy inventory and roadmap for policy recommendations from the 2022 SMHR**.

 MHC, along with Kentuckians for the Commonwealth and the Louisville Sustainability Council, are working as community partners with Louisville Metro Government (LMG) on a Department of Energy's Communities Local Energy Action Program (C-LEAP) technical assistant grant, **Louisville's pathway to a Community-Wide Equitable 100% Clean Energy Transition**. The focus of the work for our coalition is to address the high energy burden and ensure that we do not leave low-income multifamily tenants behind by addressing energy equity and the split incentives.

 With funding from JPMorgan Chase, MHC was able to **release an eviction report entitled *Evictions in Louisville: According to Property Owners***. The report focuses on reducing evictions through a greater understanding of landlord decision-making processes.

 MHC and our coalition of partners, including Metro United Way and the Coalition for the Homeless, engaged with Councilwoman Cassie Chambers Armstrong's office to **advocate for the new Lead Ordinance, which passed unanimously at Metro Council**.



In this issue of the *State of Metropolitan Housing Report*, we focus on the impacts that climate change is having and will continue to have on access to safe, fair, and affordable housing in Louisville, KY. We place emphasis on risks that households in Louisville and our surrounding communities face as we confront mitigation, adaptation, and resilience to climate change impacts. As we consider policies that we need to implement to improve everyone's access to safe, fair, and affordable housing, we must do so in the context of climate change. Furthermore, as we address local policies and actions to respond to, mitigate, and adapt to climate change, we must do so with access to safe, fair, and affordable housing at the center of that discussion to move towards a more just and resilient community.

While discussions of local climate change and affordable housing interventions have been occurring for over a decade and have resulted in some positive policy changes, Louisville Metro Government agencies continue to consider housing and climate change in policy silos. The information included in this year's report is intended to move the discussion of how these areas of policy concern intersect forward. The following set of maps and data provide a general overview of the climate change related impacts most relevant to Louisville residents along with several measures of housing conditions and population demographics so that the relationships between them can be discussed further.

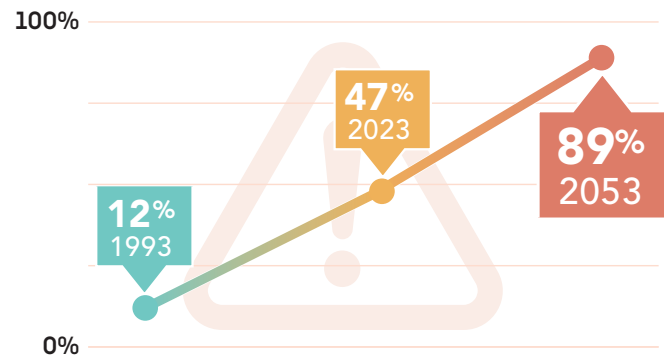
## What do we already know about Louisville's climate-related risks?

### HEAT

Louisville is on a path to experiencing extreme heat in the near future. Climate researchers project that this region will experience heat waves (three or more consecutive days with heat indexes that meet or exceed 104° F) more

often. First Street Foundation estimated that the likelihood of a heatwave in 2023 is 47 percent, up from 12 percent 30 years ago and projects a likelihood of 89 percent by 2053 (First Street 2023).

**FIGURE 1: Likelihood of a 3+ Day Heat Wave Louisville, KY (Risk Factor 2023)**



**SOURCE:** Risk Factor 2023, Heat Risk Overview [https://riskfactor.com/city/louisville/2148000\\_fsid/heat#heat\\_trends](https://riskfactor.com/city/louisville/2148000_fsid/heat#heat_trends)

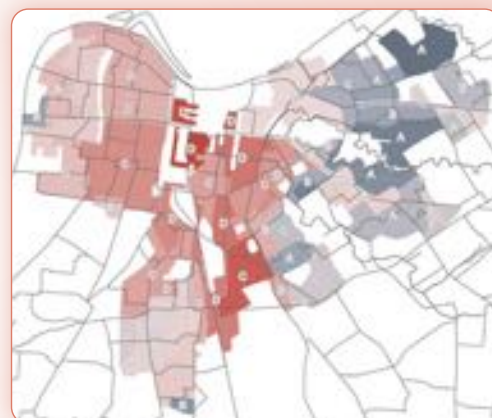
Louisvillians are likely to experience an increase in the number of days each year when the heat index is above 104°F from the current 7 days to 20 days within 30 years. An estimated 99,000 households will experience the effects of extreme heat.

Louisville residents will not experience the severe heat in the same fashion. There are areas of the city where surface temperatures are much hotter than other parts of the city. These areas are named heat islands because land development patterns and lack of cooling tree canopy cause the surface temperatures to be notably, often dangerously, higher in certain parts of the city. The heat island effect is just one of the lingering effects of historic and ongoing redlining practices in housing policies that have yet to be fully addressed. **Map 2** illustrates that areas that were 'redlined' are already experiencing higher surface temperatures than areas that were not subject to redlining.

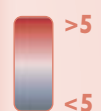
## MAP 2: Historical Redlining Grades and Temperature Differences

### BY CENSUS TRACT (2020) LOUISVILLE/JEFFERSON COUNTY

Redlining, a discriminatory practice originating in the United States during the 1930s, involved the classification of neighborhoods into four letter-rated groups. "A" designated the most desirable and stable areas, providing residents with easy access to financial services. "B" represented still favorable neighborhoods, though considered less secure than "A." "C" marked areas in decline, often experiencing demographic changes with residents facing challenges in obtaining financial services. The most detrimental impact occurred in "D" areas, where high concentrations of minority populations, particularly Black communities, faced severe discrimination in securing loans and insurance. This practice contributed to disinvestment, perpetuated cycles of poverty, and left a lasting socio-economic imprint on the neighborhoods marked as hazardous.



**Land Surface Temperature Difference, °F**



**SOURCE:** Hoffman, J. S., Shandas, V., & Pendleton, N. (2020)

## FLOODING








Flooding in Louisville is not something new to the area. It is a river town and has experienced its fair share of devastating floods. Most notably the Flood of 1937 displaced 175,000 residents, with 190 people losing their lives as a result. (MSD n.d.). The 1937 flood contributed to the further deterioration of already disinvested areas and older neighborhoods. The city used federal funds to replace the deteriorating buildings with new housing projects that were intentionally segregated (Fosl et al. 2013). Projections for increased flood events are the result of increased impervious built environments, outdated and fragile stormwater and sewer systems, and

increased severe rain events. Normally, localities depend on federal flood plain identification to inform land use and development plans and regulations related to flood risks. FEMA is the agency that provides those maps.

**Map 3** illustrates the most recent floodplain boundaries for FEMA's 100-year floodplain. States, localities, and flood insurance companies rely on these maps for planning. However, research on precipitation frequency projections that take climate change into account claims that FEMA maps rely on calculations that underestimate the projected precipitation frequency. As a result, communities may face higher flood risks than indicated by these maps.

### MAP 3: Flood Hazards 2023 BY CENSUS TRACT (2020) LOUISVILLE/JEFFERSON COUNTY

Categories represent risk for 500-year flood (0.2% annual chance), 100-year flood (1% annual chance), and future conditions 100-year flood considering potential changes. Regulatory floodways and special floodways have development restrictions and provide additional flood management.

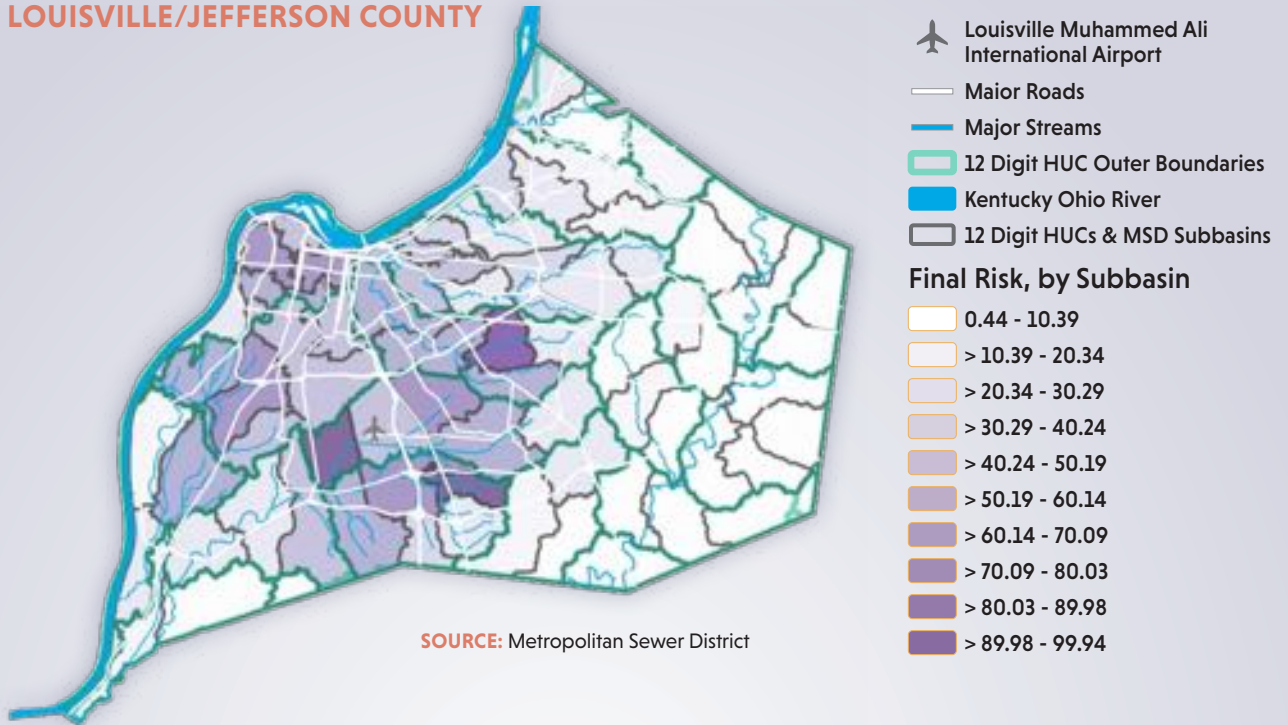
-  500-Year Flood
-  100-Year Flood
-  Reduced Risk Due to Levee
-  Future Conditions 100-Year Flood
-  Regulatory Floodway
-  Special Floodway
-  County Boundaries



Louisville's flood mitigation strategies emerge from several agencies with the Metropolitan Sewer District (MSD) being the key agency tasked with managing stormwater. Flood prevention and management intersects with housing policy in several ways. How MSD and Louisville Metro Government set priorities for minimizing risk across different residential neighborhoods, decide where new housing developments can be safely built, and determine regulations and permits that developers and property owners must adhere to regarding on-site stormwater management. Because MSD is responsible for community-wide stormwater management, the agency prioritizes areas based on measures of flood risk in concert with requirements that are driven by a consent

decree with the U.S. Environmental Protection Agency (EPA). MSD estimates stormwater flood risks using a multidimensional model that includes likelihood of flooding in concert with consequence of flooding. This means the agency can prioritize areas based not just on the likelihood of a flood but also the consequence of the flood should it happen. The measure of consequence includes identification of number and density of residential buildings and critical infrastructure, among other characteristics. This allows the agency to weight the impact of a potential stormwater flood event. **Map 4** illustrates the results of MSD calculations ranking subbasins and smaller 500ft areas according to this composite measure of stormwater flood risk.

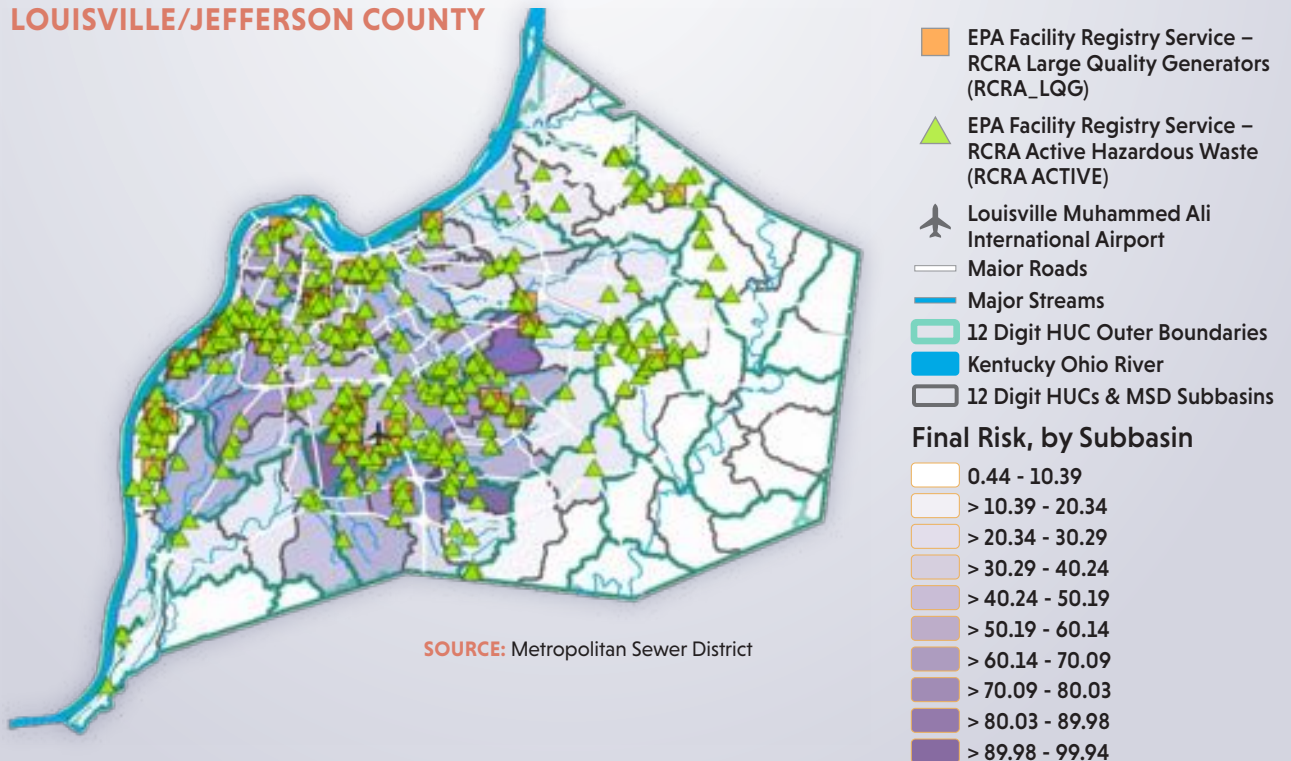
**MAP 4: MSD Stormwater Risk Model Results 2022**  
**LOUISVILLE/JEFFERSON COUNTY**



Another element that is not necessarily included in risk models such as these are the environmental hazards that residents may be exposed to during and in the aftermath of a flood event. Risk and consequences of floods such as property loss, costs of repair and relocation, and disruption of daily life all vary. In addition, there is varying risk and consequence of potential exposure to materials that travel in flood waters from sites that produce or use

toxic and hazardous materials, areas with contaminated soil, overburdened wastewater systems, and mold based on residential location and quality of residents' homes. **Map 5** adds sites regulated by EPA as Resource Conservation and Recovery Act (RCRA) sites to MSD's stormwater risk assessment map to show some of the additional hazards Louisville residents face with increased flooding events.

**MAP 5: MSD Stormwater Risk Model Results with EPA RCRA Sites 2022**  
**LOUISVILLE/JEFFERSON COUNTY**





## HEALTH

Access to safe, fair, and affordable housing is characterized as a social determinant of physical and mental health by public health and housing experts (NAMI 2023; Meltzer and Schwartz 2016; Saegert et. al. 2011). Louisville's Department of Health and Wellness' Center for Health Equity has reported on the fact that Louisville's residents experience disparate health outcomes as a result of structural racism embedded in historic and contemporary policies and practices that limit Black and brown residents' access to healthcare and healthy environments. Louisville's residents have disparate experiences in baseline health, life expectancy, asthma rates, and cardiovascular health (LMG 2017). All of these, research says, can be mitigated by stable housing conditions. Disparate racialized negative health impacts are magnified by increased heatwaves and disruptions caused by severe weather and other climate change impacts. That can include the emergence of new pandemics and diseases not common to the Louisville area. This adds additional layers which further magnify disparate health impacts experienced by Black and brown and lower income residents and families.

## AIR QUALITY DETERIORATION

Many air quality measures have improved in Louisville as a result of Louisville Metro's Air Pollution Control District's Strategic Air Toxic Regulations. However, 2022 analysis from the American Lung Association found that Louisville did not improve air quality over recent years and ranked higher than other cities studied in ozone and fine particulates than in previous years. Ozone in particular increases in higher temperatures and is a pollutant that causes a number of serious health conditions (ALA 2022). Fine particulate matter is also a pollutant that causes serious cardiovascular harm (Rajagopala and Landrigan 2021). The U.S. Climate Vulnerability Index ranks Kentucky and census tracts in Jefferson County at high vulnerability for increases in ozone-related deaths (Environmental Defense Fund 2003). We are now well aware that climate change increases the risk of wildfires which produce PM2.5 among other toxic pollutants. Since PM2.5 travels long distances, and since Louisville's geography in the Ohio River Valley traps pollutants, the area is at higher risk of increased levels of PM2.5 and other air pollutants from forest fires that travel and are trapped in the valley. Poor outdoor air quality is difficult to avoid when access to housing is a challenge.

## CLIMATE CHANGE DRIVEN MIGRATION

Populations migrate for numerous reasons and changes in climate has always been a driver. What we know is that there are going to be areas of the world that have more severe impacts due to sea level rise, increased storm surge, increased coastal and inland flooding, increased severe storm events, drought in areas that have not historically experienced drought, life threatening heatwaves, increased forest fires, and loss of access to freshwater. These are some of the factors that will drive populations to leave their homes. Some use the term climate refugees since there is an aspect of forced relocation as a result of the actions of others in power. Others do not support the use of this term and favor environmental migrants, or environmentally displaced people for fear of muddying efforts to ensure international legal protections for refugees (GMDAC 2023). Regardless, climate change will impact internal migration in the U.S. and international migration to the U.S., and Louisville, KY will be a destination.

Historically, Louisville has welcomed immigrants and refugees from other countries after severe weather events and because of war or other acts of violence. The city has also been welcoming for those displaced within the U.S. due to hurricanes and other natural disasters. Even as Louisville will face challenges from changes in our climate and weather patterns, other areas of the U.S. will experience even more severe impacts. Since Louisville remains a welcoming location, we can expect in-migration to increase beyond what would be projected without impacts from changing conditions such as sea level rise, drought, and increased forest fires. In fact, a 2017 study that estimated both the number and destination of migrants in the U.S. at risk of sea level rise found that by 2100, 86 percent of U.S. Core Based Statistical Areas (CBSAs) and 56 percent of counties would gain or lose population as a result of a 1.8-meter sea level rise. For the Louisville CBSA, that translates to a gain of 14,723 net in-migrants with an estimated 13,846 migrants to Jefferson County alone (Hauer 2017).

Preparing for climate change means preparing for new migrants to Louisville from other parts of the U.S. and immigrants from other countries. Our local government agencies, non-profit agencies tasked with assisting immigrants and refugees with obtaining housing, and institutions that welcome and recruit international migrants and refugees as employees and students, will experience increase in the populations they serve. Therefore, increased attention to their housing needs and other support infrastructure will also be necessary.

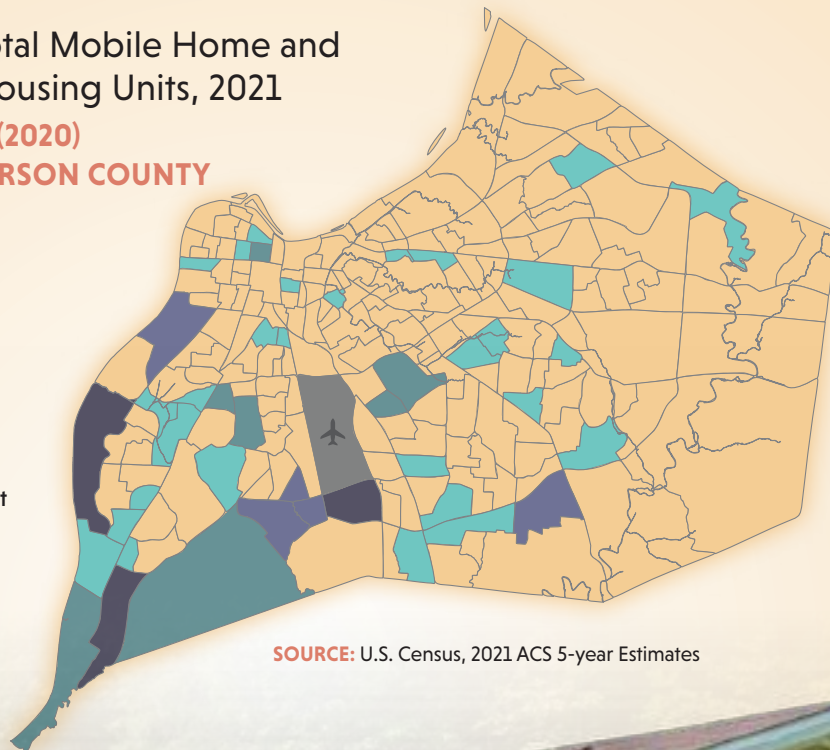
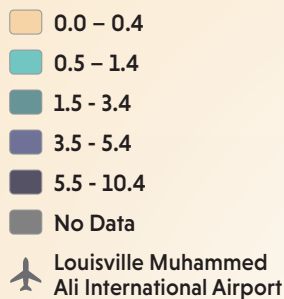
## How are housing conditions connected to community resiliency in the face of climate change?

We already know that severe weather and other emergencies cause damage to homes, and certain types of homes and housing conditions magnify the severity of those impacts on residents. Mobile homes, older housing stock, households dependent on gas for heating and electric for cooling, homes in close proximity to flood plains or hazardous waste sites, and those located in areas without easy exit routes during an emergency will all experience worse outcomes and will recover more slowly in the event of damaging storms and extreme weather conditions.

**MOBILE HOMES:** Mobile homes serve as an affordable housing option to Louisville families.

However, they also are more vulnerable to severe weather, floods, and extreme temperatures. Residents are also often more vulnerable to displacement by forces outside of their control. Louisville does not have an abundance of mobile home neighborhoods but those we do have represent 3,954 families in 86 of 216 census tracts. Several tracts have higher concentrations of units, indicating larger mobile home developments. Tract 119.01, just south of Louisville Muhammed Ali International Airport, is home to 10.4 percent of the total number of mobile home units in the county. This tract is also at higher risk related to stormwater flooding (see **Map 4** on page 8). Tracts with a higher percentage of mobile homes in the county and those with more than 100 units each are primarily in the western tracts along the river, and on the southwestern border of the county.

**MAP 6:** Percentage of Total Mobile Home and Manufactured Housing Units, 2021  
BY CENSUS TRACT (2020)  
LOUISVILLE/JEFFERSON COUNTY



**SOURCE:** U.S. Census, 2021 ACS 5-year Estimates

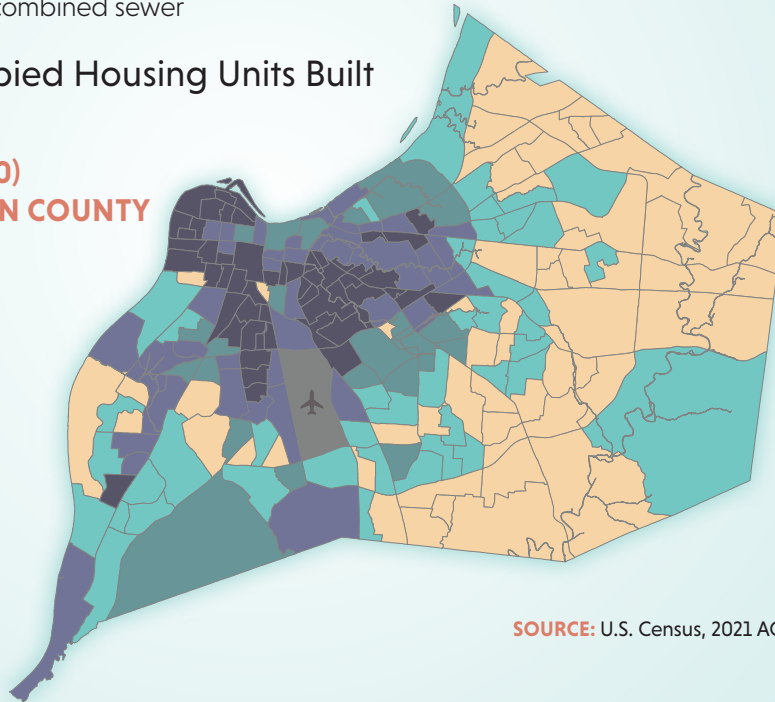
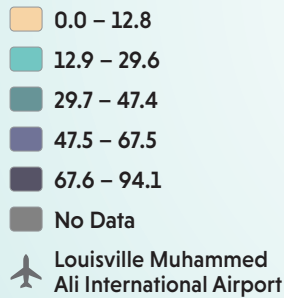


**RESIDENTIAL UNIT AGE:** Older homes can also be an indicator of housing conditions that may increase residential vulnerability such as inefficient heating and cooling systems, exposure to lead in paint or water service, fragile plumbing and electrical systems, location in higher flood risk areas, or situated near combined sewer

overflows. In Louisville, residential units built by 1960 are more concentrated in the north central, northwest and southwest sections of the city (**Map 7**). This is not surprising as it reflects the history of housing development patterns in Louisville/Jefferson County.

**MAP 7: Percentage of Occupied Housing Units Built Before 1960, 2021**

**BY CENSUS TRACT (2020)  
LOUISVILLE/JEFFERSON COUNTY**



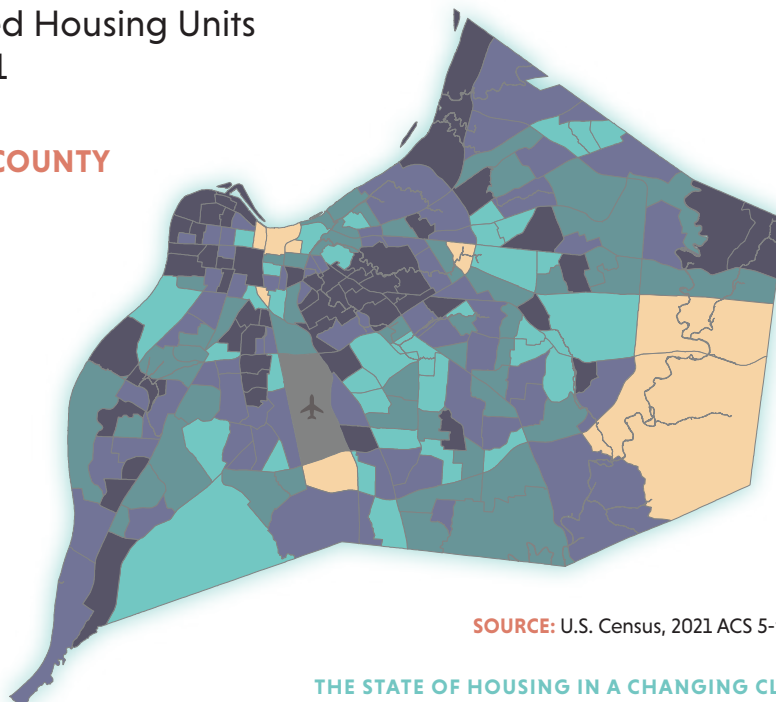
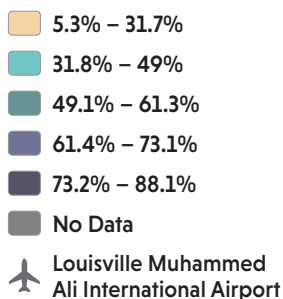
**SOURCE:** U.S. Census, 2021 ACS 5-year Estimates

**HOUSEHOLD ENERGY SUPPLY:** The energy source households rely on for air conditioning, heat, and power in general has an impact on their ability to manage heat waves, severe cold, and daily functioning as those costs rise or are interrupted during emergency weather events and other potential interruptions to power supplies. In addition, transferring our energy supply to non-fossil

fuels means addressing the households dependent on gas for heat who will need support to do so. Households dependent on natural gas for heat are distributed throughout the city with a few census tracts with higher concentrations than others (**Map 8**). This suggests that a variety of approaches will be necessary to address the variations in household context and experience.

**MAP 8: Percentage of Occupied Housing Units Using Natural Gas, 2021**

**BY CENSUS TRACT (2020)  
LOUISVILLE/JEFFERSON COUNTY**



**SOURCE:** U.S. Census, 2021 ACS 5-year Estimates

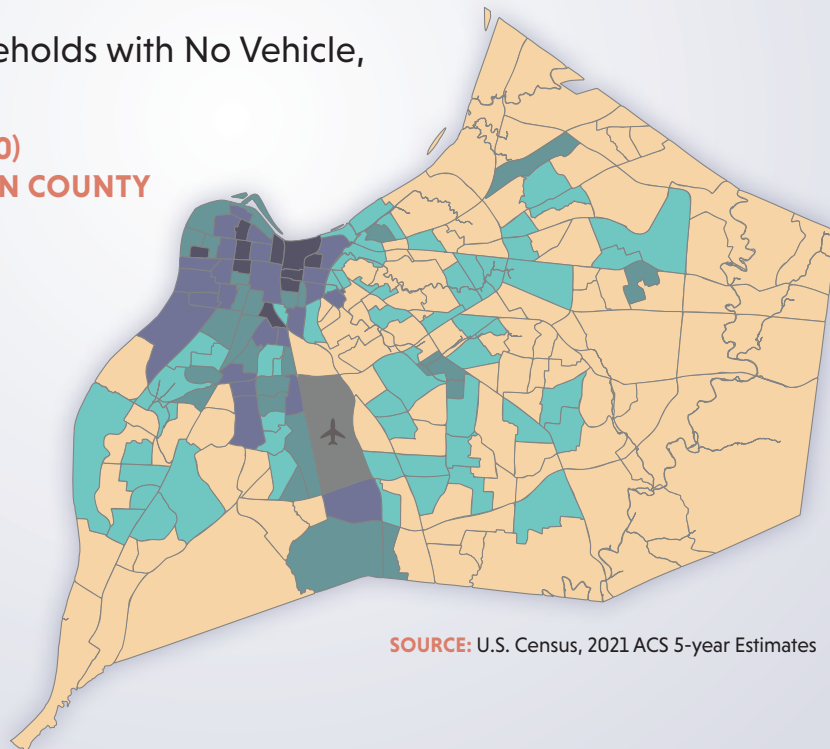
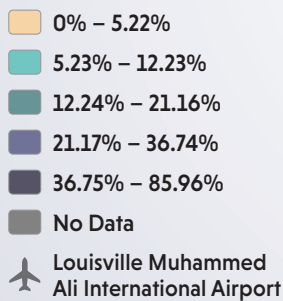
## HOUSEHOLD ACCESS TO RELIABLE TRANSPORTATION

Under normal circumstances of everyday functioning, people need to be able to get to work, get their children to school, travel to healthcare facilities, and access fresh food. Under challenging conditions when weather is extreme, the price of gas is high, or any of a number of other environmentally hazardous conditions that may arise, access to transportation is crucial. Many New Orleans residents experienced severe challenges because they did not have access to transportation

during evacuations for Hurricane Katrina. Louisville has not had a reason to call for an evacuation in recent years. However, future climate consequences make it likely that Louisville will need to evacuate residents in the future. Louisville's public transportation system is not comprehensive and is not sufficiently funded to help facilitate a possible evacuation. In addition, many households do not have a vehicle and will therefore be at more risk in maintaining daily functioning in the face of personal, neighborhood, or city-wide climate change induced disruptions (**Map 9**).

### MAP 9: Percentage of Households with No Vehicle, 2021

#### BY CENSUS TRACT (2020) LOUISVILLE/JEFFERSON COUNTY



SOURCE: U.S. Census, 2021 ACS 5-year Estimates

## HOUSING INSECURITY

Unhoused people are more at risk during extreme weather conditions and other disruptive events caused by climate change. Conditions driven by climate change can also displace housed people and make them more vulnerable to becoming unhoused long term. *The State of Metropolitan Housing Report* (see page 32) has tracked homelessness and eviction in Louisville for many years. We know that Louisville's homeless population fluctuates and has recently been increasing (see page 32).

It is also the case that low-income renters have uncertain control over rental costs and housing quality. The cost and type of utilities or hazard insurance is often not in their control. They also do not control quality such as insulation, type of roof or windows, food protections, or the presence of lead or other building conditions.

Shelter costs are likely to increase as a result of climate change impacts such as extreme heat, flooding, extreme cold, and during times of other types of severe weather disruptions, community disasters, or situations such as a pandemic. As a result, low-income renters are more at risk of a variety of involuntary displacements, including evictions. In addition, research has documented that renters in general are less prepared than homeowners for disasters and, those living in subsidized units are even less prepared (McCarthy and Friedman 2023).



# TOWARDS CLIMATE CHANGE-INFORMED HOUSING POLICIES AND HOUSING-INFORMED CLIMATE CHANGE INTERVENTIONS

Several Louisville Metro Government reports and plans include substantive research and recommendations that set the stage for just housing and climate change policies and programs. For instance, Louisville Metro Government (2020) released *Climate Change Vulnerability in Louisville, KY* providing a very detailed assessment of the types and levels of risks residents of Louisville face, an assessment of infrastructure vulnerability, and highlighting key areas that create barriers to protecting Louisville residents in the face of climate impacts. Included in the barriers and risks is access to safe and affordable housing. In October of 2023 the Louisville Metro Mayor proposed *My Louisville Home*. It proposes strategies to increase and maintain affordable housing in Louisville. It includes proposals that could have some implications for reducing risks associated with climate change.

In general, Louisville Metro and the Louisville Metro Housing Authority do not explicitly discuss climate change in their respective housing policies and programs except implicitly through energy efficiency and building quality guidelines and incentives. This suggests that minimizing risks of flooding or other climate related hazards are not considered the purview of local

housing policy making. Most of the housing policies and programs focus on incentives rather than regulations or requirements for density, energy efficiency, and sustainable building materials or technologies. None regulate or require these to be part of developer's projects except as part of incentive packages. There are no discussions in the housing policies or plans that discuss locating or building affordable housing developments to minimize risks of flooding or other climate related hazards. The plans do not explicitly discuss inclusion of those most at risk of being negatively impacted by a changing climate in decision making about of mitigation or adaptation that most suits their circumstances. There are, however, some small but important programs intended to give low-income renters and homeowners better access to energy efficient retrofits and home improvements that will reduce housing instability.

**Figure 2** is a table of policies and programs that can reduce the risks low-income households might experience in the face of climate change. They are categorized by type and the status of such programs here in Louisville.



**FIGURE 2:**

POLICY TYPE	CLIMATE CHANGE POLICY/STRATEGY	DEPARTMENT/ PLAN	STATUS
<b>Access to return on investment benefits</b>	Support community land trusts that permit the trust to own clean energy technologies and receive tax credits.	<i>My Louisville Home</i>	Proposed
<b>Access to services</b>	Public purchase of land in amenity rich areas and market to affordable housing developers.	<i>My Louisville Home</i>	Proposed
<b>Energy Conservation</b>	Energy efficiency retrofits.	Office of Housing and Community Development: Home Repair	Active for low-income homeowners.
<b>Energy Conservation</b>	Solar installations.	Office of Sustainability: Solar Over Louisville	Active for low to moderate income homeowners.
<b>Energy Conservation</b>	Set energy efficiency and sustainable building standards as part of affordable housing development incentives.	<i>My Home Louisville</i>	Proposes to clarify the standards that may be part of existing affordable housing development incentives.
<b>Energy Conservation</b>	Weatherization Assistance Programs.	Project Warm	Active and free for residents up to 200% of poverty.
<b>Energy Conservation</b>	Program for landlords to improve rental properties with incentives to improve energy efficiency.	LMG Rental Repair Program	Active
<b>Equitable access to environmentally sustainable building loans</b>	Establish a "Green Bank."	<i>My Louisville Home</i>	Proposed
<b>Home Construction</b>	Clarify sustainable construction requirements for as part of the fast-tracking incentives for developments with low-income eligible units.	<i>My Louisville Home</i>	Proposed
<b>Home Construction</b>	Recruit modular construction companies to locate and train in Louisville, as part of a 'green' housing workforce.	<i>My Louisville Home</i>	Proposed

POLICY TYPE	CLIMATE CHANGE POLICY/STRATEGY	DEPARTMENT/ PLAN	STATUS
<b>Home Improvements</b>	Targeted Code Enforcement on Sub-Par rental properties.	<i>My Home Louisville</i>	Proposed
<b>Home improvements</b>	Funding for home repair for low-income households to include roofs, plumbing, electric, and HVAC systems that can support renewable energy sources and energy efficient homes.	Home Repair Program	Active
<b>Land availability</b>	Acquire and market public owned vacant land and prioritize affordable housing developers who incorporate specified environmentally sustainable building standards and technologies.	<i>My Louisville Home</i>	Proposed
<b>Mobile and Manufactured Home Regulation</b>	Incentives proposed to recruit companies. Relies on existing mobile and manufactured home regulations. Does not refer to structural/storm proof requirements.	<i>My Home Louisville</i>	Proposed
<b>Multiple</b>	LIHTC Qualified Allocation Plan includes Climate Resiliency Incentives.	Kentucky Housing Corporation, 23/24	Applicants for LIHTC Tax Credits are given points for including climate resiliency components to their development or rehab.
<b>Multiple</b>	Energy Project Assessment District to receive tax incentives on energy efficiency and sustainable construction for multi-family units.	LMG Office of Sustainability	Available to multifamily commercial properties.

# HOUSING SEGREGATION



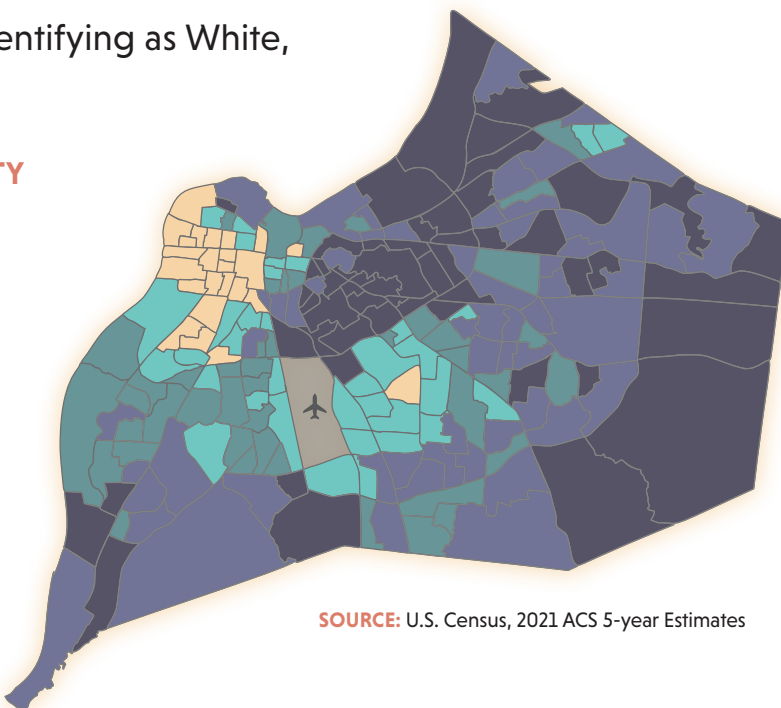
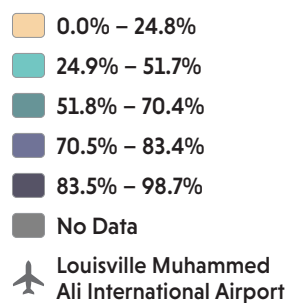
Housing segregation patterns in Louisville and across the country reflect historic and contemporary policy decisions steeped in racialized systems of oppression. Focusing on where those who experience barriers to housing live is useful for documenting the material impacts of housing policies and how systems of inequality and oppression intersect to produce housing disparities across categories such as race and ethnicity, poverty status, family/household configurations, age, and disability status. However, opportunity hoarding (the act of concentrating resources in one area or by one group) is part of the process of segregating housing and can be made visible using the tools to document and understand the advantages and privileges that accrue to whiteness and affluence (Goetz, Williams, and Damiano 2020). The following maps show where there are concentrations of whiteness and affluence, and additional maps highlight segregation based on disability and family types to further understand that systems of residential segregation are intersectional in practice and experience.

## Racialized housing markets and wealth/income disparities

Residents racialized as white and resources such as income and wealth are geographically concentrated in more census tracts compared to the number of where those who are racialized as Black and Hispanic/Latino are concentrated across Louisville/Jefferson County. White residents experience fewer obstacles to owning a home and securing rental housing where they prefer than Black, Hispanic/Latino, and other minoritized residents. They also have access to more wealth and income than other racialized groups. White, non-Hispanic/Latino residents in Louisville/Jefferson County are the racial majority (greater than or equal to 50 percent of the population) in 160 census tracts (an increase compared to the 157 census tracts reported in the 2022 State of Metropolitan Housing Report), and in 74 census tracts (an increase from the 49 census tracts reported in 2022) they make up more than 80 percent of the population. In addition, census tracts with more than 80 percent white residents are predominantly on the east side of the city (**Map 10**).

### MAP 10: Percentage of Population Identifying as White, non-Hispanic, 2021

#### BY CENSUS TRACT (2020) LOUISVILLE/JEFFERSON COUNTY



SOURCE: U.S. Census, 2021 ACS 5-year Estimates



Income segregation is documented in **Map 11** where census tracts with the highest median incomes (\$121,150-\$163,750) are concentrated in the eastern part of Louisville/Jefferson County. Opportunity


hoarding begins with the concentration of income and associated wealth in east Louisville and demonstrates where there is a need for more affordable housing.

### MAP 11: Median Household Income, 2021

#### BY CENSUS TRACT (2020) LOUISVILLE/JEFFERSON COUNTY

 Tracts with at least 50 percent of households in poverty

Median Household Income in Dollars

 \$9,201 – \$40,188

 \$40,189 – \$60,511

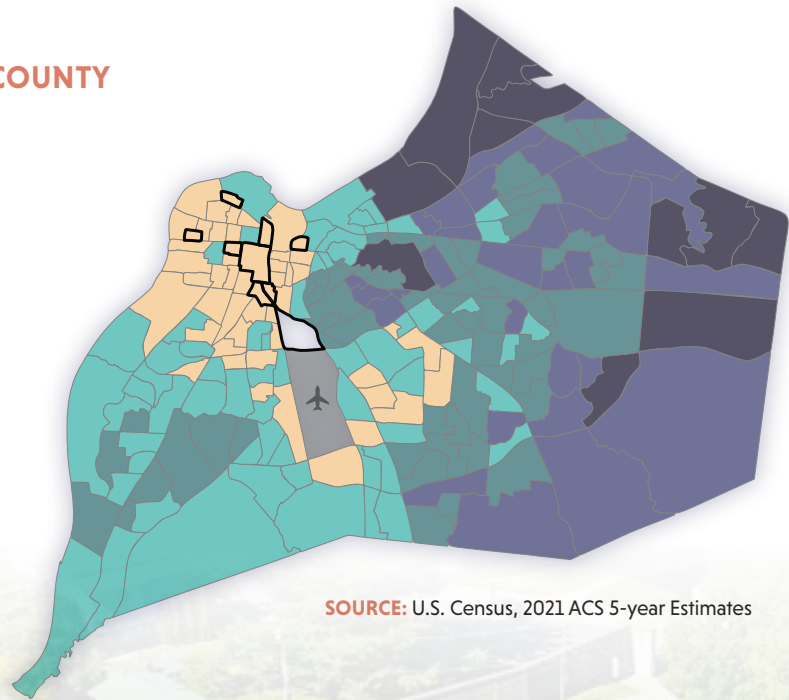
 \$60,512 – \$83,641

 \$83,642 – \$121,149

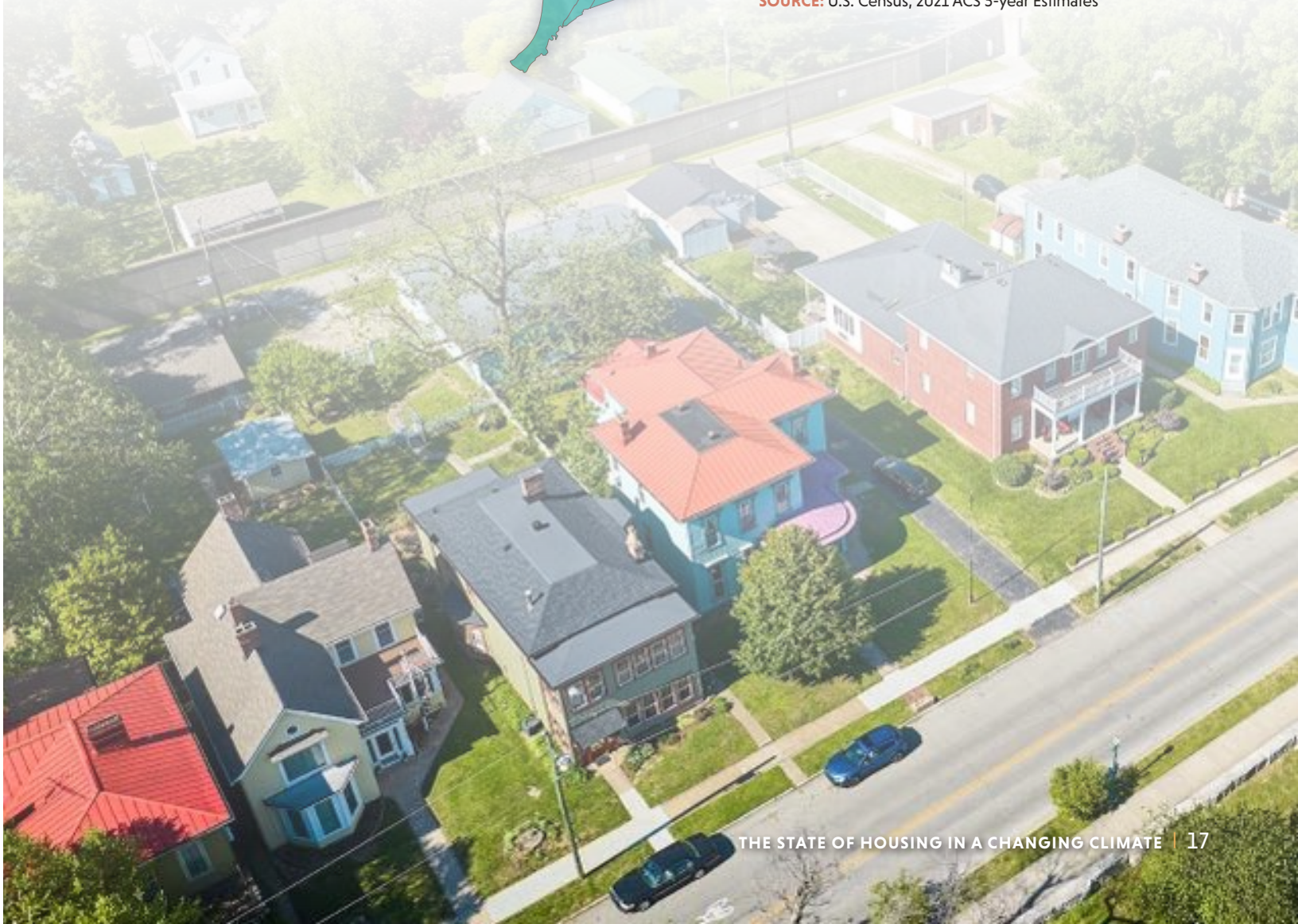
 \$121,150 – \$163,750

 No Data

 Louisville Muhammed Ali Intvernational Airport



SOURCE: U.S. Census, 2021 ACS 5-year Estimates



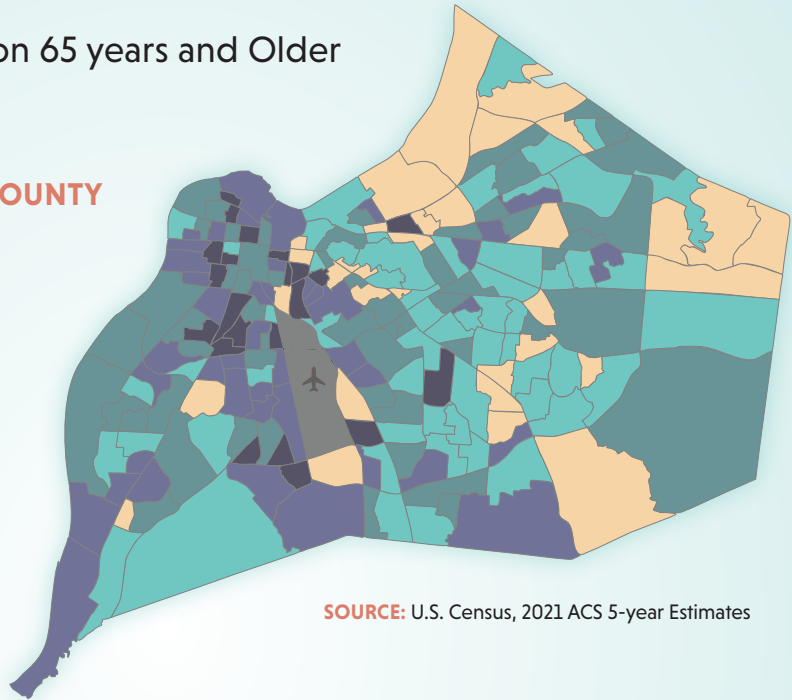
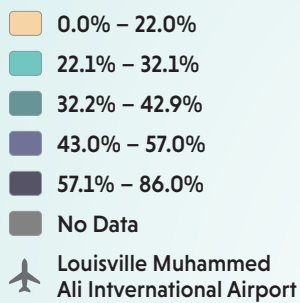
## Living with Disabilities

In 2016, the *State of Metropolitan Report* focused on barriers residents living with disabilities face in achieving safe, fair, and affordable housing in Louisville, KY. We highlighted the fact that as we all age, we will all face barriers to maintaining our desired living situation. We highlighted efforts towards removing those barriers.

Data for this year's report show the concentration of people living with disabilities who are over the age of 65 is primarily in west and south Louisville (see **Map 12**). Data show that this concentration in west Louisville is even more stark for those living with disabilities of any age (**Map 13**).

### MAP 12: Percentage of Population 65 years and Older with a Disability, 2021

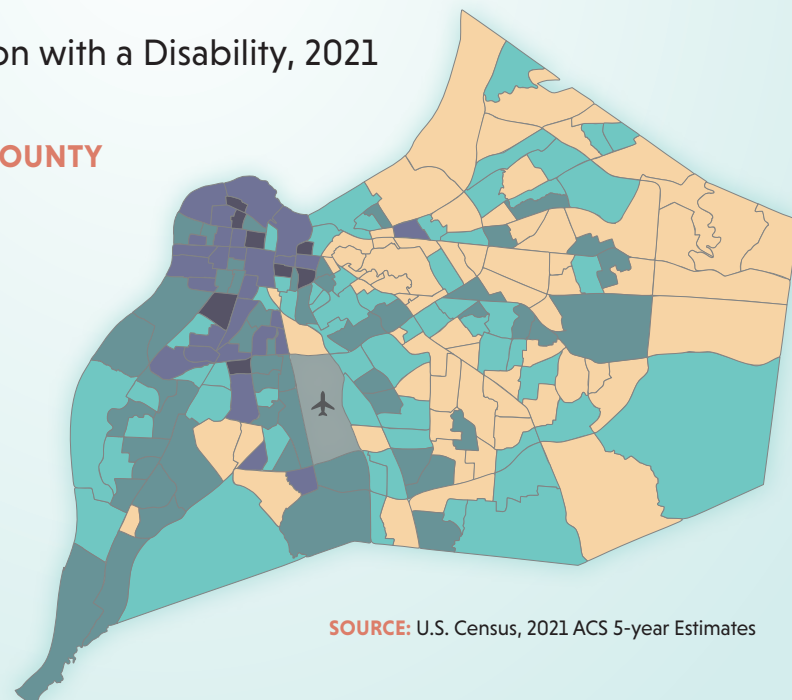
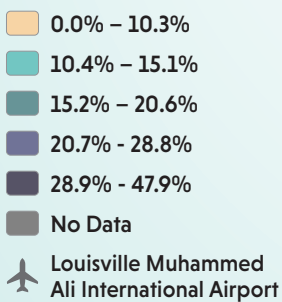
#### BY CENSUS TRACT (2020) LOUISVILLE/JEFFERSON COUNTY



SOURCE: U.S. Census, 2021 ACS 5-year Estimates

### MAP 13: Percentage of Population with a Disability, 2021

#### BY CENSUS TRACT (2020) LOUISVILLE/JEFFERSON COUNTY



SOURCE: U.S. Census, 2021 ACS 5-year Estimates

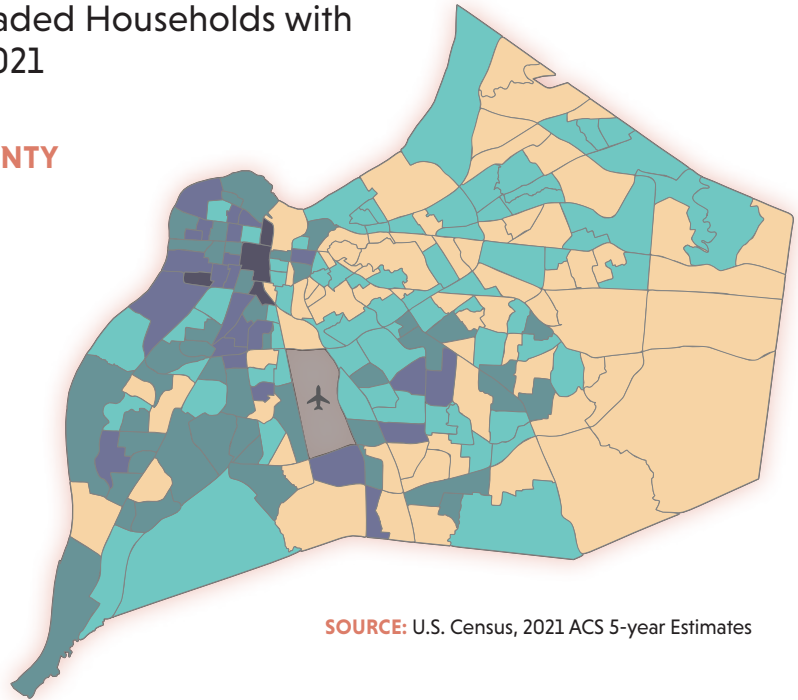
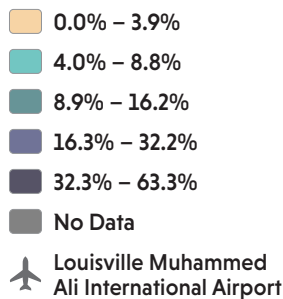
## Household Types

It may surprise people to know that household types can be geographically concentrated. Specifically, the areas single mothers with children are likely to be living correlate with the same areas that have lower median incomes. The lack of choice in housing single mothers

with children have is reflected in **Map 14**. Single mothers need accessible housing, but also are in greater need of housing that is in easy proximity to daycare and schools for their children.

### MAP 14: Percentage of Female-Headed Households with Children < 18 Years Old, 2021

#### BY CENSUS TRACT (2020) LOUISVILLE/JEFFERSON COUNTY



SOURCE: U.S. Census, 2021 ACS 5-year Estimates

## MHC RECOMMENDS



*THE SOLUTION TO HOUSING SEGREGATION is not forced or predatory integration of Black and brown residents into white communities that we have seen in previous housing policies, nor is it incentives that encourage white and more affluent residential migration into Black and brown neighborhoods eventually displacing existing residents (Taylor 2019). Solutions must remove barriers that limit renters and homeowners' choice of neighborhoods based on racialized housing markets and real estate practices in combination with initiatives that support existing residents in their chosen neighborhoods. Specifically, Land Development Code Reform that increases housing opportunities and choices. It should also increase the diversity of housing types available such as the "Missing Middle" and Accessory Dwelling Units (ADUs).*

# PRODUCTION, REHABILITATION, AND INVENTORY OF AFFORDABLE AND SUBSIDIZED HOUSING



## FEDERAL FUNDED SUBSIDIES

### Public Housing Units

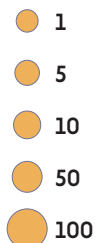
As of June 2023, Louisville Metro Housing Authority (LMHA) owns 4,238 units in 905 buildings across Louisville/Jefferson County. This is 89 fewer units than what was

reported in 2022. There were 203 units reported vacant down from 260 at the end of December 2021. LMHA reports serving 3,455 households (**Map 15**) (HUD 2023).

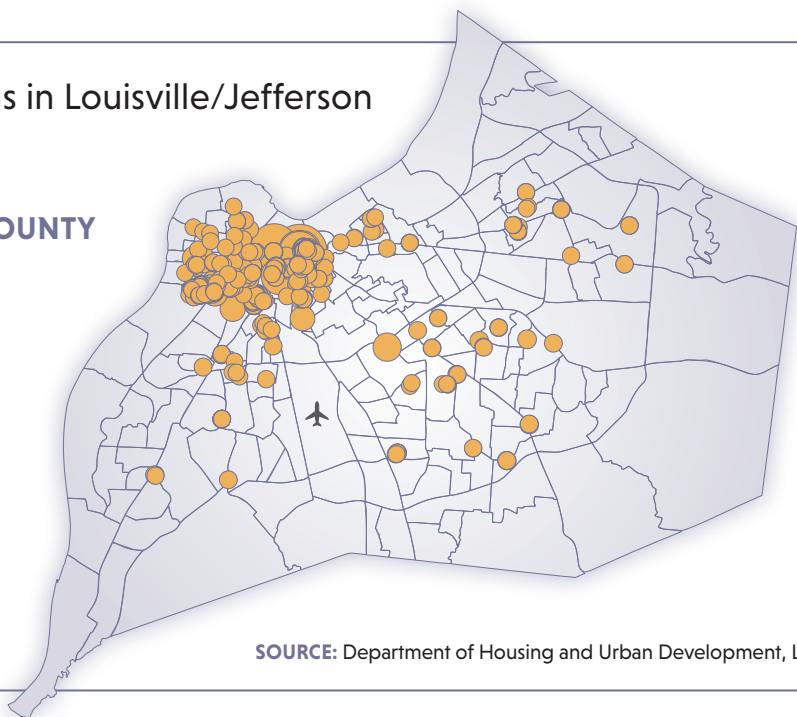
### MAP 15: Public Housing Buildings in Louisville/Jefferson County, 2023

#### BY CENSUS TRACT (2010) LOUISVILLE/JEFFERSON COUNTY

Number of Units



Louisville Muhammed Ali International Airport



SOURCE: Department of Housing and Urban Development, LOJIC

LMHA plans to remove 62 Public Housing Units in FY2024 due to the cost of repairs, units that are part of a condominium that does not work well, or units that are planned for a Rental Assistance Demonstration (RAD) conversion (LMHA 2023:104). Plans for additional Project Based Voucher units include 299 units, 21 of which are the aforementioned RAD, and the rest are new construction in Beecher Terrace, The Prestonian, and Iroquois Senior Living Community.

Plans for renovating existing project-based units include 22-32 units at a time at Dosker Manor, and 116 units

across several other sites that will be kept off-line during renovations (LMHA 2023:14). Capital improvements planned for the Public Housing Units are detailed each year in LMHA's *Moving to Work* Plan. The FY2024 plan details these expenditures on pages 15-22 and total \$93,500,305. Notably, there remains \$15,466,416 in planned improvements for Dosker Manor where tenants have publicly voiced significant issues with the conditions of their homes (15-16). The FY2023 MTW plan included \$18,023,504 in planned improvements. The details of what was spent will be available in the FY2023 MTW Report.

## Section 8 Housing Choice Vouchers

As of August 2023, LMHA had 10,895 units under lease with 802 remaining under the Annual Contributions Contract (ACC). This includes project-based vouchers and housing choice vouchers, as well as, vouchers reserved for veterans, families at risk of separation from their children,

and young people transitioning out of the foster-care system who would otherwise be at risk of homelessness. An additional 247 Mainstream vouchers of 253 were leased. These are vouchers that assist families with a non-elderly person with disabilities (**Figure 3**).

**FIGURE 3:** Housing Choice Vouchers Awarded to LMHA and Leased

PROGRAM	LEASED	AWARDED
<i>Veterans Affairs Supportive Housing (VASH)</i>	380	470
<i>Family Unification Program (FUP) new</i>	115	136
<i>Non-Elderly Disabled (NEDs)</i>	185	230
<i>Total Special Purpose Vouchers</i>	680	836
<i>Mainstream Vouchers</i>	247	253
<b>Total Units under Annual Contract (ACC)</b>	<b>10,895</b>	<b>11,697</b>
<b>Total Units under ACC plus Mainstream Awards</b>	11,142	11,950

PROJECT BASED VOUCHERS (PBV) UNDER HOUSING ASSISTANCE PROGRAM (HAP)	LEASED	TOTAL HAP
<i>RAD Units</i>	-	-
<i>Project Based Vouchers</i>	423	481
<i>PBV under an Agreement to enter a HAP</i>		581

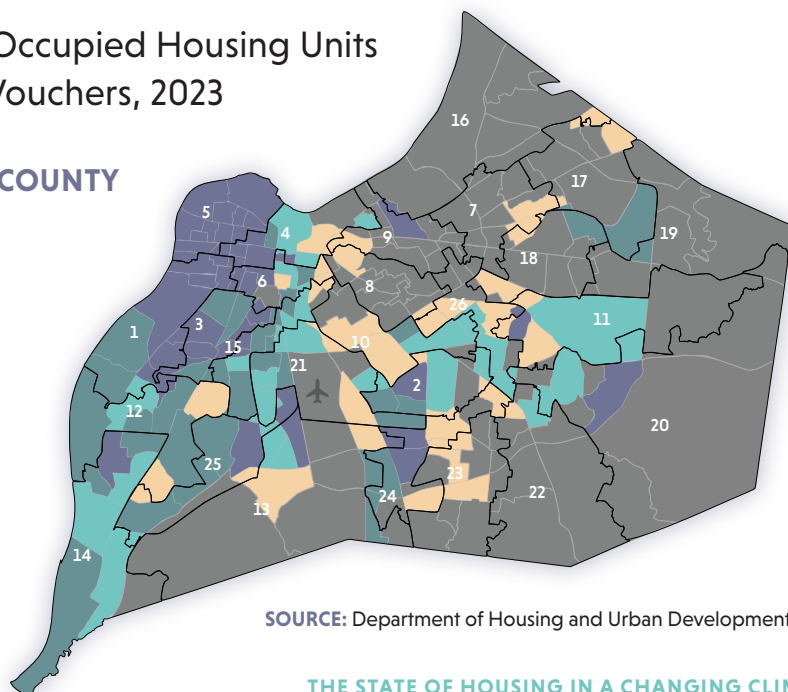
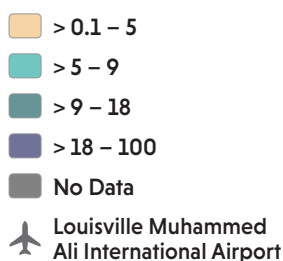
**SOURCE:** U.S. HUD  
<https://app.powerbigov.us/view?r=eyJrjoiM2Y2OTQ2MTA1ODVhNC00YmM2LTlhOWEiZWY4MGU5YWFmZDFmliwidCl6jYxNTUyNGM1LTlyZTkNGjZC1hODkzLTExODBhNTNmYzdiMiJ9>

Housing choice vouchers are not evenly distributed across Louisville/Jefferson County. **Map 16** illustrates where they

are concentrated by census tract with council districts indicated as well.

**MAP 16:** Percentage of Renter Occupied Housing Units with Housing Choice Vouchers, 2023

**BY CENSUS TRACT (2010)  
 LOUISVILLE/JEFFERSON COUNTY**



**SOURCE:** Department of Housing and Urban Development, 2023

## Low-Income Housing Tax Credits

The U.S. Department of the Treasury, as an incentive, sponsors the Low-Income Housing Tax Credit (LIHTC) program for developers of affordable housing units focused on low-income individuals and families. The Kentucky Housing Corporation (KHC) is the state

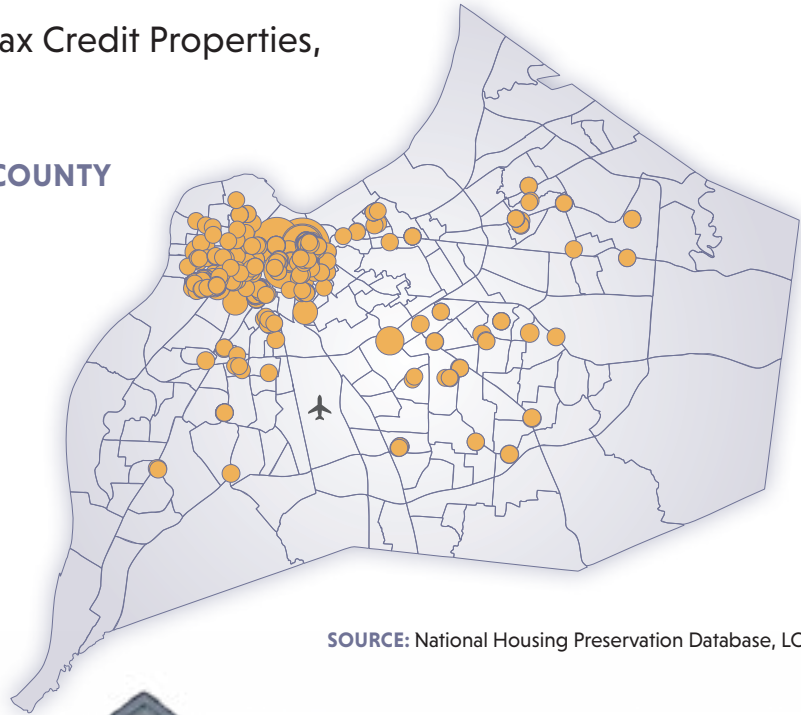
administering agency that awards credits across the state through a competitive application process (KHC 2022).

**Map 17** illustrates the LIHTC units put into service between 1987 and 2023.

### MAP 17: Low Income Housing Tax Credit Properties, August 2023

#### BY CENSUS TRACT (2010) LOUISVILLE/JEFFERSON COUNTY

- LIHTC Properties
- ✈ Louisville Muhammed Ali International Airport



SOURCE: National Housing Preservation Database, LOJIC



KHC data indicate that there are 5070 LIHTC units in development in Louisville/Jefferson County as of April 30, 2023. Of those 3,962 are new, 22 are a combination of new and rehab, and 1,086 are rehab unit, **Figure 4** (KHC 2023).

**FIGURE 4: LIHTC Units in Development, Louisville/Jefferson County as of April 30, 2023**

PROJECT TYPE AND POPULATION SERVED	UNIT COUNT
<b>NEW</b>	<b>3,962</b>
Elderly	203
Elderly/Special Needs	89
Family	3,510
Family/Special Needs	80
Special Needs	80
<b>NEW/REHAB</b>	<b>22</b>
Family	22
<b>REHAB</b>	<b>1,086</b>
Elderly	286
Elderly/Family	47
Family	753
<b>GRAND TOTAL</b>	<b>5,070</b>

**SOURCE:** Kentucky Housing Corporation, 2023-2024 Qualified Allocation Plan, Revised April 2023

The threat of expiring affordability requirements of LIHTC units continues to loom large for many communities, including Louisville/Jefferson County. There are 98 units scheduled to expire by 2023. Most of these units (78) are concentrated in District 3 in the South Parkland/Shively area, 10 in District 1, and 10 units are located in District 5.

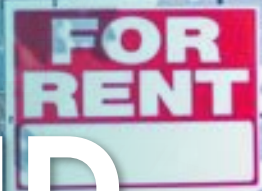
In five years, between 2024 through 2027, an additional 790 units are scheduled to expire, including 100 percent of the units in District 17, in the Berrytown area, which are scheduled to expire by 2025. In ten years, an additional 1,322 units are set to expire, with most units in District 1 (601 units), District 4 (228 units), and District 5 (232 units). The remaining 5,026 units in the city are scheduled to expire sometime between 2033 and 2057 (Heberle et. al. 2022).

What will happen when these units expire? Will landlords evict existing tenants to capture market rate tenants? The *My Louisville Home* (page 40) plan proposes several approaches to preserve and create 15,000 units of affordable housing by the end of 2026. This strategy will require attention to expiring affordability requirements under the LIHTC program.

**Waiting Lists**

LMHA manages waiting lists for the Move to Work (MTW) HCV (6,098), the MTW PBV (184, partially open), and the MTW PHU site-based (3,988, partially open with the 1-bedroom list closed), MTW PHU community-wide (2,853), and MTW Project Based Local Non-Traditional Program Specific (0). In addition, there are separate lists for each of the 9 PBV sites. For those 9 sites, the lists are maintained by the site’s management company. In addition, LMHA manages a waiting list of former Beecher Terrace households because they are given preference for units that are created on or off the original Beecher Terrace location. Because households may put their names on multiple lists, the numbers can not be compiled to reflect a summary of demand (LMHA 2023: 24-25). LMHA decided to close the waiting lists for the tenant-based HCV program in July of 2023 except for those families who are on preference lists such as former Beecher Terrace residents, families referred as part of special programs or are eligible for a special purpose voucher, and those seeking to enter the Single Room Occupancy (SRO) Program. Importantly, LMHA works with partners at the Family Health Centers to identify and give preference to unhoused families on waitlists managed by LMHA (27).

# RENTAL UNITS AND AFFORDABILITY



The Louisville Metro Government’s 2018 Housing Needs Assessment documented that the area was in need of 31,412 housing units that were affordable to households making 30 percent Area Median Income (AMI). Another way of thinking about that number is to understand that there are many families who are paying much more than they can afford for housing, especially those who are renters.

**Figure 5** shows cost burdened and severely cost burdened renter households. Cost burdened renter households are those who pay more than 30 percent of

their income in shelter costs, or gross rent. In Louisville/ Jefferson County, 41.1 percent of renters are paying more than 30 percent of their income in gross rent, compared to 38.7 percent for Kentucky, and 46.0 percent for the U.S. Renters who are severely cost burdened pay more than 50 percent of their income on rent costs. In Louisville/ Jefferson County, 20.1 percent of households or 24,992 families are severely cost burdened. The share of severely cost burdened renters is 19.2 percent in Kentucky and 22.9 percent across the U.S.

**FIGURE 5:** Renter Households, Gross Rents as Percent of Income

	UNITED STATES		KENTUCKY		JEFFERSON COUNTY, KENTUCKY	
<b>Total:</b>	<b>43,858,831</b>		<b>563,173</b>		<b>124,217</b>	
Less than 10.0 percent	1,711,674	3.9%	27,216	4.8%	4,969	4.0%
10.0 to 14.9 percent	3,701,914	8.4%	62,582	11.1%	14,327	11.5%
15.0 to 19.9 percent	5,240,201	11.9%	70,576	12.5%	17,717	14.3%
20.0 to 24.9 percent	5,248,722	12.0%	62,718	11.1%	15,361	12.4%
25.0 to 29.9 percent	4,739,892	10.8%	59,055	10.5%	13,956	11.2%
<b>&gt;30.0 Percent</b>	<b>20,169,402</b>	<b>46.0%</b>	<b>217,671</b>	<b>38.7%</b>	<b>51,069</b>	<b>41.1%</b>
30.0 to 34.9 percent	3,719,857	8.5%	42,024	7.5%	9,453	7.6%
35.0 to 39.9 percent	2,716,546	6.2%	31,759	5.6%	7,922	6.4%
40.0 to 49.9 percent	3,684,426	8.4%	36,002	6.4%	8,702	7.0%
<b>&gt;50.0 Percent</b>	<b>10,048,573</b>	<b>22.9%</b>	<b>107,886</b>	<b>19.2%</b>	<b>24,992</b>	<b>20.1%</b>
Not computed	3,047,026	6.9%	63,355	11.2%	6,818	5.5%

SOURCE: U.S. Census ACS 5yr 2021

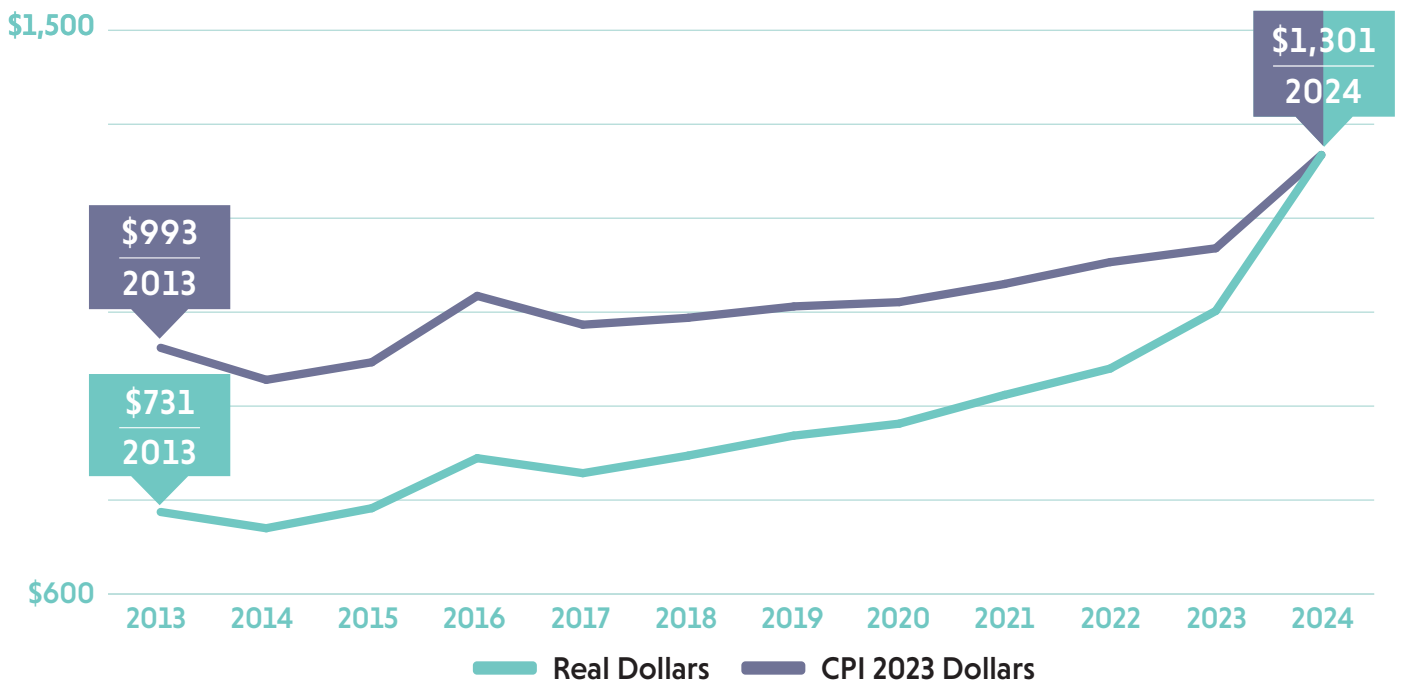


The U.S. Department of Housing and Urban Development (HUD) established Fair Market Rents (FMRs) as a tool for housing authorities to determine affordable rents for the Section 8 Housing Choice Voucher program, Section 8 Project-Based contracts, housing assistance payment (HAP) contracts, and in setting rent ceilings in the HOME rental assistance program. FMRs are gross rent estimates, which include shelter, rent,

and utilities; not included are telephone, cable, satellite television, or internet.

The Fiscal Year (FY) 2024 FMR for a two-bedroom unit within the Louisville/Jefferson County is \$1,301 which is a 22 percent increase in rent from the FY2020 FMR and a 31 percent increase from the FY2013 FMR for the same sized unit (after adjusting to 2023 dollars) (Figure 6).

**FIGURE 6: Fair Market Rent, Louisville/Jefferson County 2013-2024**



Median Gross Rents (Figure 7) have generally followed Fair Market Rent limits for affordable housing programs. ACS 5yr 2021 Median Gross Rent in Louisville/Jefferson

County was \$954. While this is below the FY2024 FMR of \$1,301, it is on par with FY2022 FMR which was 960.

**FIGURE 7: Comparing Median Gross Rents to Fair Market Rents**

MEDIAN GROSS RENT, U.S., KY, LOUISVILLE/JEFFERSON COUNTY (2017-2021)					
	2017	2018	2019	2020	2021
United States	\$982	\$1,023	\$1,062	\$1,096	\$1,163
Kentucky	\$713	\$741	\$763	\$783	\$826
Jefferson County, Kentucky	\$800	\$834	\$871	\$901	\$954

SOURCE: U.S. Census ACS 5yr 2017, 2018, 2019, 2020, 2021

FAIR MARKET RENTS, 2 BEDROOMS, FISCAL YEARS 2018-2022					
	FY2018	FY2019	FY2020	FY2021	FY2022
Jefferson County, Kentucky	\$821	\$853	\$872	\$918	\$960

SOURCE: U.S. HUD, Fair Market Rents FY 2018-2022

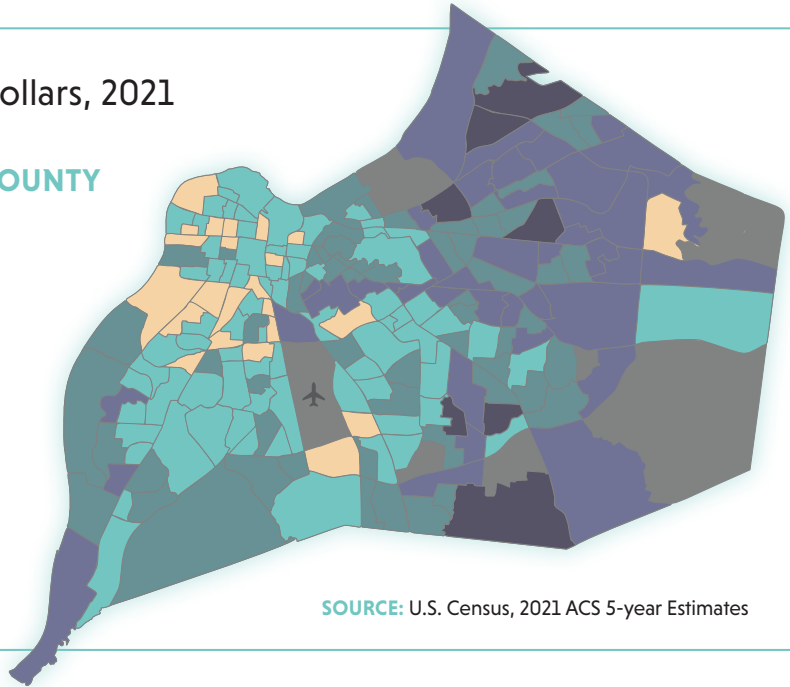
However, the variation across tracts does not follow fair market rents (**Map 18**). The ACS 5yr 2021 Median Gross Rents in Louisville/Jefferson County by census tract ranges from \$186 to \$2,219. There are 24 of 216 tracts that have gross median rents of \$1,302 and above. This means that

there are very few rental units in these 24 tracts that are available or affordable to residents seeking rents within the FY2024 FMR limit for affordable 2-bedroom apartments. These high median gross rent tracts are concentrated in the eastern portion of the county.

**MAP 18: Median Gross Rent in Dollars, 2021**

**BY CENSUS TRACT (2020)  
LOUISVILLE/JEFFERSON COUNTY**

- \$186 – \$729
- \$730 – \$954
- \$955 – \$1,175
- \$1,176 – \$1,518
- \$1,519 – \$2,219
- No Data
- Louisville Muhammed Ali Intvernational Airport



SOURCE: U.S. Census, 2021 ACS 5-year Estimates

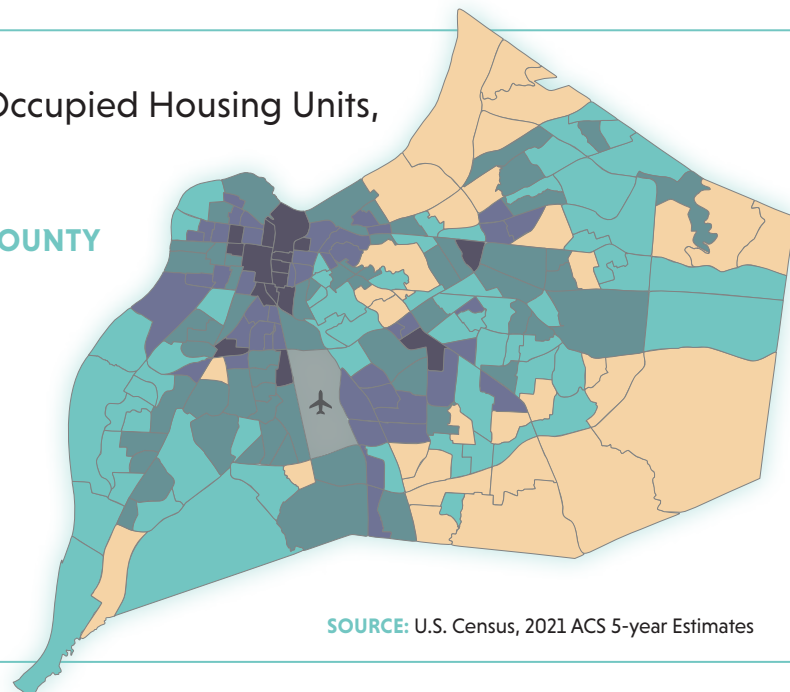
Building multi-family units for rental in Louisville/Jefferson County is difficult due to the predominance of single-family home zoning. This means that anyone building multi-family in those areas must go through a rezoning process which

puts those projects at additional risk of not being approved. The location of existing multi-family residential units is concentrated in just a few census tracts (**Map 19**).

**MAP 19: Percentage of Rented Occupied Housing Units, 2021**

**BY CENSUS TRACT (2020)  
LOUISVILLE/JEFFERSON COUNTY**

- 0.0% – 17.0%
- 17.1% – 35.5%
- 35.6% – 53.0%
- 53.1% – 72.7%
- 72.8% – 98.5%
- No Data
- Louisville Muhammed Ali International Airport



SOURCE: U.S. Census, 2021 ACS 5-year Estimates

A three-story red brick building with green shutters and a 'FOR RENT' sign in the foreground. The building has a classical pediment over the entrance and a decorative cornice. The sign is red with white text and is placed in a grassy area in front of the building.

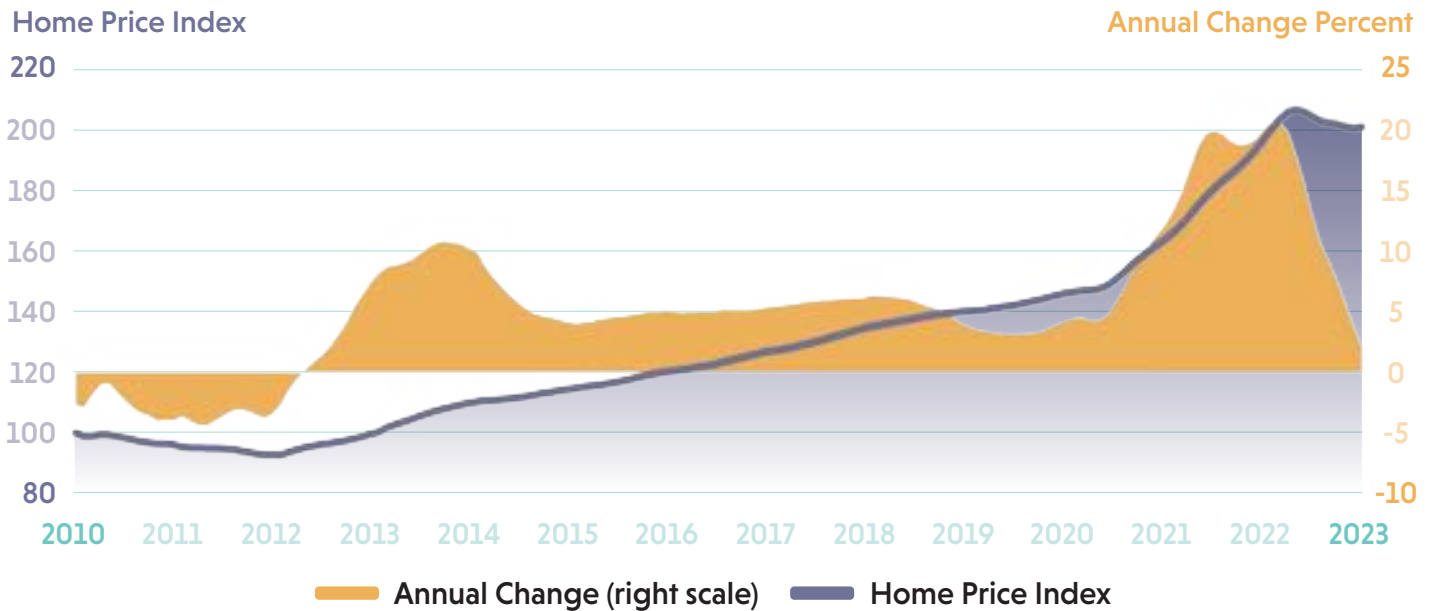
# MHC RECOMMENDS



*MHC APPLAUDS THE RECENT EFFORTS TO MEET THE NEEDS OF HOUSEHOLDS with incomes at the lower percentages of AMI. Louisville's current unmet need remains up to 80 percent AMI with continued gap for households at 30 percent AMI. MHC supports efforts to track and prioritize affordable housing for households at levels of the most unmet need as that changes over time.*

# HOMEOWNERSHIP AND AFFORDABILITY

**FIGURE 8:** U.S. Home Prices 2010-2023



**SOURCE:** JCHS tabulations of S&P CoreLogic Case-Shiller US National Home Price Index.

Housing prices have continually increased in the U.S. from 2010 to 2023 (Figure 8). This means that homeownership is becoming less affordable nationwide and, in the Louisville Metropolitan Statistical Area (MSA), as well. In addition, increased home prices puts pressure on rental markets resulting in higher rents. Since 2019, home prices in the Louisville MSA, which includes Bullitt, Henry,

Jefferson, Oldham, Shelby, Spencer and Trimble counties in Kentucky and Clark, Floyd, Harrison, and Washington counties in southern Indiana, have increased each year although, as it has in the U.S., the percent increase slowed in 2022 and 2023. Even so, the total change from March of 2020, the onset of the pandemic, to March of 2023 was 11.6 percent (Figure 9).

**FIGURE 9:** Annual Percent Change in Home Prices in March (2019-2023), Louisville MSA

	2019	2020	2021	2022	2023	"Change 2020-2023"
Louisville/Jefferson County KY-IN	3.2	4.4	8.5	2.9	0.1	11.6

**NOTE:** Real home price changes are adjusted to 2023 dollars using the CPI-U for All Items less shelter.

**SOURCES:** JCHS tabulations of Freddie Mac House Price Index.

Harvard Joint Center for Housing Studies, State of the Nation's Housing 2023, [www.jchs.harvard.edu](http://www.jchs.harvard.edu)

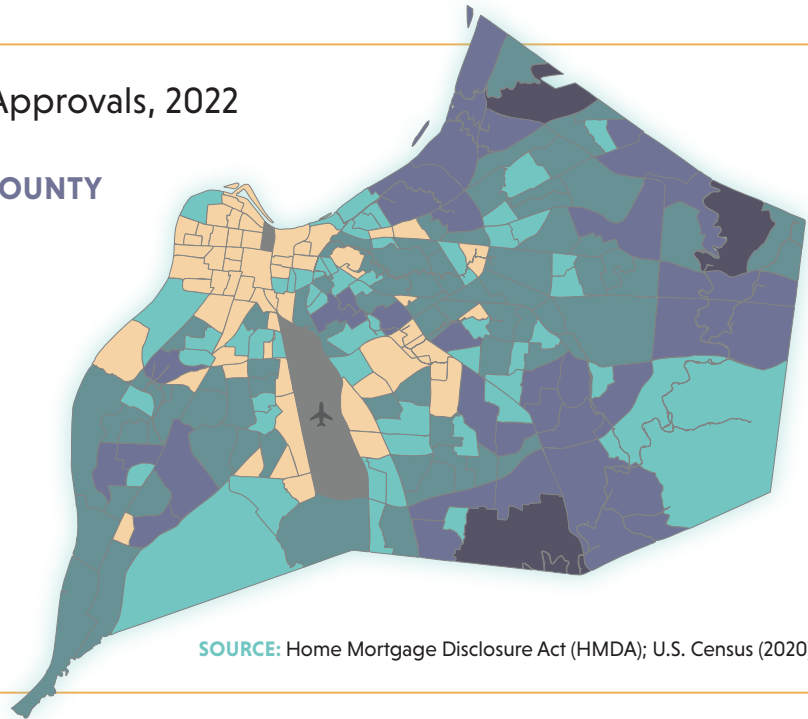
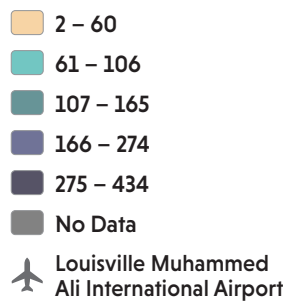
Home prices are also impacted by the number of homes available. The number of homes sold in the Louisville MSA over the past three years fluctuated frequently but has been on the general decline. In August 2020, the number of homes sold was approximately 1,150. By August 2023, the number of homes sold declined to 841. Compared to the previous year, this was a 14.2 percent decline. These results mirror the decline of homes sold nationally (Redfin 2023). This decline in sales not only reflects the lower number

of homes for sale but also serves as an indicator that the increased cost of purchasing has also had an impact.

Home Mortgage Disclosure Act (HMDA) data for Louisville/Jefferson County reflect that access to homeownership is not evenly distributed by geography. Of the 22,576 loans originated, there are three census tracts with the highest share of the total loans (**Map 20**).

## MAP 20: Mortgage Application Approvals, 2022

### BY CENSUS TRACT (2020) LOUISVILLE/JEFFERSON COUNTY



SOURCE: Home Mortgage Disclosure Act (HMDA); U.S. Census (2020).

Of 38,370 mortgage applications in 2022 in Louisville/Jefferson County, 58.8 percent or 22,576 were originated, and 11.8 percent, 5,297, were denied. White identified applicants comprised 61.7 percent while 12.4 percent were identified as Black or African American. Furthermore, only 10.8 percent of loans originated were to Black or African American identified borrowers and the

Black or African American origination rate was 51.5 percent while white borrowers' rate was 65.4 percent. Applicants identified as Hispanic or Latino were only 6.7 percent of the loans originated but fared better than Black or African American identified applicants with a 60.3 percent origination rate (**Figure 10**) (HMDA, 2022).



**FIGURE 10: 2022 HMDA Loan Applications and Actions by Race and Ethnicity**

**LOUISVILLE/JEFFERSON COUNTY**

HMDA Applicants by Race	Originations			Denials			Total	
	Loans Originated	Percent of Total Originated	Percent Originated in Race/Ethnicity Group	Applications Denied	Percent of Total Denied	Percent Denied within Race/Ethnicity Groups	Total Applications	Percent of total Applications
Black or African American	2,448	10.8%	51.5%	1,005	19%	21.1%	4,754	12.4%
White	15,350	68.0%	65.4%	3,040	57.4	13.0%	23,470	61.2%
American Indian or Alaska Native	50	0.2%	46.7%	24	0.5%	22.4%	107	0.3%
Asian	758	3.4%	57.9%	172	3.2%	13.1%	1,310	3.4%
Native Hawaiian or Other Pacific Islander	33	0.1%	52.4%	16	0.3%	25.4%	63	0.2%
2 or more minority races	25	0.1%	40.3%	15	0.3%	24.2%	62	0.2%
Joint (race of included)	338	1.5%	63.4%	66	1.2%	12.4%	533	1.4%
Race Not Available	3,572	15.8%	44.3%	956	18%	11.9%	8,064	21.0%
Free Form Text Only	2	0.0%	28.6%	3	0.1%	42.9%	7	0.0%
<b>TOTAL</b>	<b>22,576</b>			<b>5,297</b>			<b>38,370</b>	

HMDA Applicants by Race								
Hispanic or Latino	1,506	6.7%	60.3%	482	9.1%	19.3%	2,496	6.5%
Not Hispanic or Latino	17,459	77.3%	63.1%	3,812	72.0%	13.8%	27,671	72.1%
Ethnicity Not Available	3,385	15.0%	43.3%	939	17.7%	12.0%	7,816	20.4%
Joint (Ethnicity not included)	220	1.0%	58.8%	62	1.2%	16.6%	374	1.0%
Free Form Text Only	6	0.0%	46.2%	2	0.0%	15.4%	13	0.0%
<b>TOTAL</b>	<b>22,576</b>		<b>58.8%</b>	<b>5,297</b>		<b>13.8%</b>	<b>38,370</b>	

Race and ethnicity were identified separately by HMDA. White identified applicants were 61.2 percent of the total, Black and African American identified applicants were 12.4 percent, with considerably lower shares for all other racialized categories.

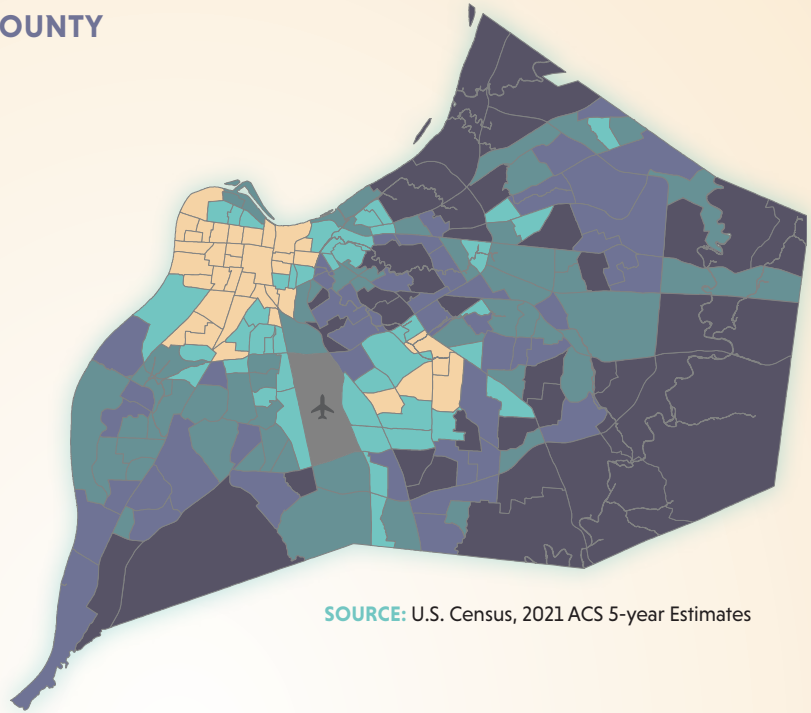
Those applicants identified as white make up 68 percent of loans originated and 65.4 percent of applications from white identified borrowers were originated.

Applicants identified as Black or African American made were only 10.8 percent of originated loans and 51.5 percent of applications from Black or African American identified borrowers were originated.

Hispanic or Latino identified applicants made up only 6.5 percent of the total, and 6.7 percent of the loans originated, with a 60.3 percent origination rate.

**MAP 21: Owner-Occupied Percent White, 2021**  
**BY CENSUS TRACT (2020)**  
**LOUISVILLE/JEFFERSON COUNTY**

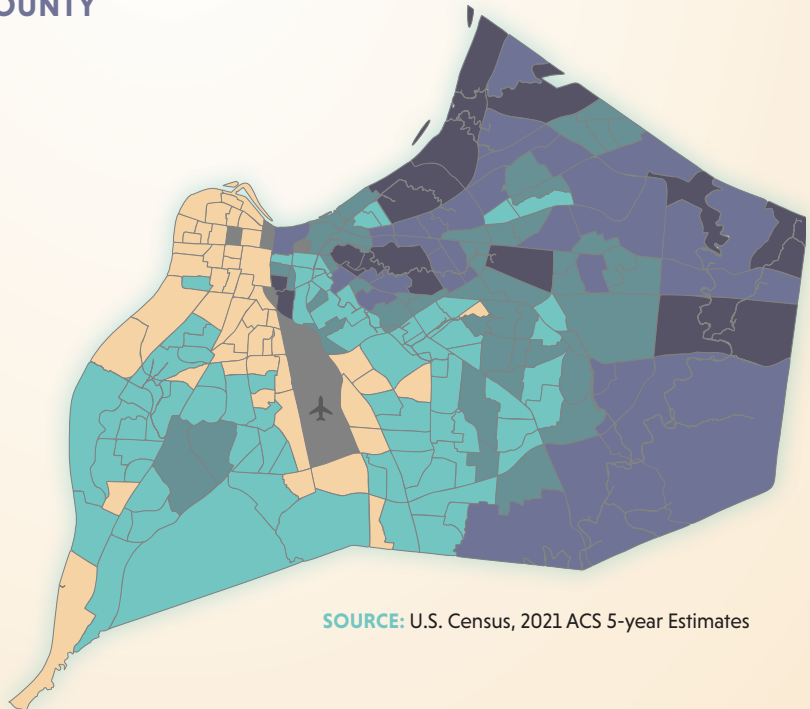
- 0.0% – 18.5%
- 18.6% – 40.1%
- 40.2% – 57.8%
- 57.9% – 72.9%
- 73.0% – 98.7%
- No Data
- Louisville Muhammed Ali Intvernational Airport



SOURCE: U.S. Census, 2021 ACS 5-year Estimates

**MAP 22: Owner-Occupied Median Home Value in Dollars, 2021**  
**BY CENSUS TRACT (2020)**  
**LOUISVILLE/JEFFERSON COUNTY**

- \$12,100 – \$114,400
- \$114,401 – \$188,000
- \$188,001 – \$280,900
- \$280,901 – \$402,900
- \$402,901 – \$571,600
- No Data
- Louisville Muhammed Ali International Airport



SOURCE: U.S. Census, 2021 ACS 5-year Estimates

# HOUSING INSECURITY AND DISPLACEMENT



## Homelessness, Utility Disconnections, Evictions and Foreclosures

Families and individuals who face housing insecurity and displacement in Louisville/Jefferson County and the surrounding neighboring counties must constantly adapt to changes in the federal, state, and local policies, programs, and funding intended to support them. Tracking how families and individuals impacted by these changes is crucial to understanding the well-being of Metro Louisville residents. Responses to the COVID-19 pandemic taught us that we have capacity to help families face the financial burdens caused by lack of housing stability, utility disconnections, evictions, and foreclosures. The information in this section provides an overview of available data reported by the key agencies and organizations tasked with serving individuals experiencing housing insecurity, the utility companies that track consumers eligible for disconnection, and the courts that process eviction filings and foreclosure sales. As the protections and support available to families during the early years of the COVID-19 pandemic came to an end, we are again seeing the necessity of documenting the scale of housing insecurity and displacement in Louisville, KY and, where possible, the surrounding counties. Racialized housing and land use policies continue to have disparate material impacts on Louisville/Jefferson County residents. When we face the next pandemic, public health, or climate related emergency, those who do not have secure housing will face the most severe impacts.

## HOMELESSNESS

### Unhoused Populations

The Annual Point in Time Count of people experiencing homelessness in Louisville/Jefferson County increased from 1,080 in January 2021 to 1,605 in February of 2022 after a decline of 8.1 percent from 2019 to 2021. This is a 63 percent increase over 2018 and 49 percent increase from 2021 (Coalition for the Homeless 2018-2022). The increase in homelessness

occurred as emergency rental assistance and eviction prevention funding provided through the last round of federal COVID-19 relief funds closed on April 7, 2022 (Bautista 2022).

Louisville Metro Government allocates specific funds to directly address homelessness in Louisville beyond the federal funds that support service agencies. Since 2018, Louisville Metro Council allocated \$500,000 in FY2019, \$1 million in FY2020, \$1 million in FY2021, and \$2 million in FY2022 to the Street Homelessness Initiative to address and evaluate homelessness in Louisville (Haynes, et. al. 2022). In FY2022, an additional \$1 million was allocated to the Division of Homeless Services within the Office of Resilience and Community Services to support partner initiatives. In FY2023, Louisville Metro Council allocated \$3 million dollars to the Goodwill Opportunity Campus and \$200,000 dollars allocated to Goodwill's Another Way Program. Additionally, Louisville Metro Council allocated \$200,000 each to Volunteers of America, Unity House, and homelessness outreach in general (Louisville-Jefferson County Metro Government 2023).

While the dedication of this funding to homelessness is admirable, it is not nearly enough to tackle the ongoing challenges in Louisville/Jefferson County. An estimated 1,605 individuals are without housing at any given point in time. Moreover, the number of people experiencing homelessness increased from 7,572 to 11,130 between 2018 and 2022. The number of people seeking services other than shelter from agencies covered under the Continuum of Care managed by the Coalition for the Homeless increased 4,837 percent, rising from 75 to 3,724.

### Youth without Housing

Students without adequate shelter do not thrive in school. Across the Kentucky counties in the Louisville Metropolitan Statistical Area (MSA), the share of enrolled students without housing measured as a percentage of the total enrolled for 2022/2023 declined in Jefferson, Bullitt, and Oldham counties and increased in Henry, Shelby, Spencer, and Trimble counties. The percentage of unhoused students did not change dramatically (**Figure 11**).



Jefferson County Public Schools (JCPS), the largest district in the Louisville MSA, recorded 3,319 unhoused students in 2022/2023, 3.5 percent of those enrolled. This is a slight decrease compared to the 2021/2022 school year in which there were 3,568 or 3.8 percent

(**Figure 11**). This downward trend is positive, marking a continued decrease from 2020-2021 when 4.1 percent of enrolled students were reported as unhoused (KY Department of Education 2023).

**FIGURE 11: Unhoused Students, Louisville MSA 2021/22 - 2022/23**  
**LOUISVILLE MSA 2021/22 - 2022/23**

	2021-22			2022-23			Change in Total	Percent Change
	Total Enrollment	Homeless Students	Percentage of Total Enrollment	Total Enrollment	Homeless Students	Percentage of Total Enrollment		
<b>Jefferson</b>	<b>94,125</b>	<b>3,568</b>	<b>3.8%</b>	<b>93,894</b>	<b>3,319</b>	<b>3.5%</b>	<b>-249</b>	<b>-7.0%</b>
<b>Bullitt</b>	12,685	362	2.9%	12,779	346	2.7%	-16	-4.4%
<b>Henry</b>	2,823	94	3.3%	2,835	105	3.7%	11	11.7%
<b>Oldham</b>	12,253	11	0.1%	12,169		0.0%	-11	-100.0%
<b>Shelby</b>	6,665	18	0.3%	6,775	36	0.5%	18	100.0%
<b>Spencer</b>	3,054	40	1.3%	3,190	78	2.4%	38	95.0%
<b>Trimble</b>	1,116	46	4.1%	1,136	47	4.1%	1	2.2%

**SOURCE:** Kentucky Department of Education <https://www.kyschoolreportcard.com/home?year=2023>

During the 2022-2023 school year, there were 1,704 African American unhoused students representing 51.3 percent of the 3,319 unhoused students at JCPS, down from 55.3 percent the previous school year (**Figure 12**). Additionally, 745 Hispanic students represented 22.4

percent of the unhoused student population. The previous year there had been 741. The share of white unhoused students was 19.4 percent or 645 students which represents an increase from 619 students or 17.3 percent. (KY Department of Education, 2023).

**FIGURE 12: Unhoused Students, Jefferson County Public Schools 2022/2023 by Racial Category**

<b>All Students</b>	<b>3,319</b>	
<b>African American</b>	1,704	51.3%
<b>American Indian or Alaska Native</b>	4	0.1%
<b>Asian</b>	2	0.8%
<b>Hispanic or Latino</b>	745	22.4%
<b>Native Hawaiian or Pacific Islander</b>	4	0.1%
<b>Two or More Races</b>	189	5.7%
<b>White (Non Hispanic)</b>	645	19.4%

**SOURCE:** Kentucky Department of Education <https://www.kyschoolreportcard.com/home?year=2023>

The data consistently show that Black and African American residents are more likely to experience housing insecurity and homelessness in Louisville, KY. This continues to be evident in the JCPS homeless

student data, the Continuum of Care Annual Homeless Census, the annual Point in Time Count, and in the data collected by the Office of Resiliency and Community Services as part of the Unsheltered Homeless Initiative.

## UTILITIES

### Water and Sewer

The Louisville Water Company (LWC) and the Metropolitan Sewer District (MSD) serve Louisville/Jefferson County residents and others in two surrounding counties. Residents receive a combined bill for these services and the assistance program developed to help residents in danger of having their water service shut off is managed by the Louisville Water Foundation (LWF). Increases in water disconnections is associated with a corresponding increase of public health risks associated with lack of access to clean water. National analyses show that households without running water were more likely to be renters or living in mobile homes, housing cost burdened, and include people of color (Meehan et al. 2020).

During FY23, LMG RCS paid a total of \$304,114 to assist residents with water and wastewater utility costs or just 2.1 percent of RCS' assistance to households during FY23. The bulk of the assistance, a total of \$298,447, was paid directly to LWC from Federal programs targeting housing stability. Payments to MSD totaled \$3,226 funded from the Emergency Water Rate Assistance Program (EWRAP) and Senior Discount programs. These figures do not represent the total amount of assistance residents received for water utilities because the bulk of that assistance occurs directly through LWF.

### Electric and Gas Utilities, Louisville Gas & Electric

As the only gas and electric provider for Louisville/Jefferson County, Louisville Gas & Electric (LG&E) is responsible for providing services to every resident. Most utility assistance programs managed by LMG or other agencies pay providers directly. LMG Office of Resiliency and Community Services

data show that for FY22, between July 2021 and June 2022, they paid LG&E utility assistance for residents a total of \$6,839,906 primarily through federally funded programs. This includes Low Income Home Energy Assistance Program (LIHEAP), Community Services Block Grant (CSBG), Coronavirus Aid, Relief and Economic Security (CARES) (Housing, Utility, Temporary Assistance), Community Development Block Grant (CDBG) Eviction Prevention, and Emergency Assistance. Other non-federal sources included AcceLOUrate Savings Humana and Project Life. The total assistance for electric and gas utilities was \$7,078,516 or about 50 percent of benefits paid by RCS for household assistance in FY2023.

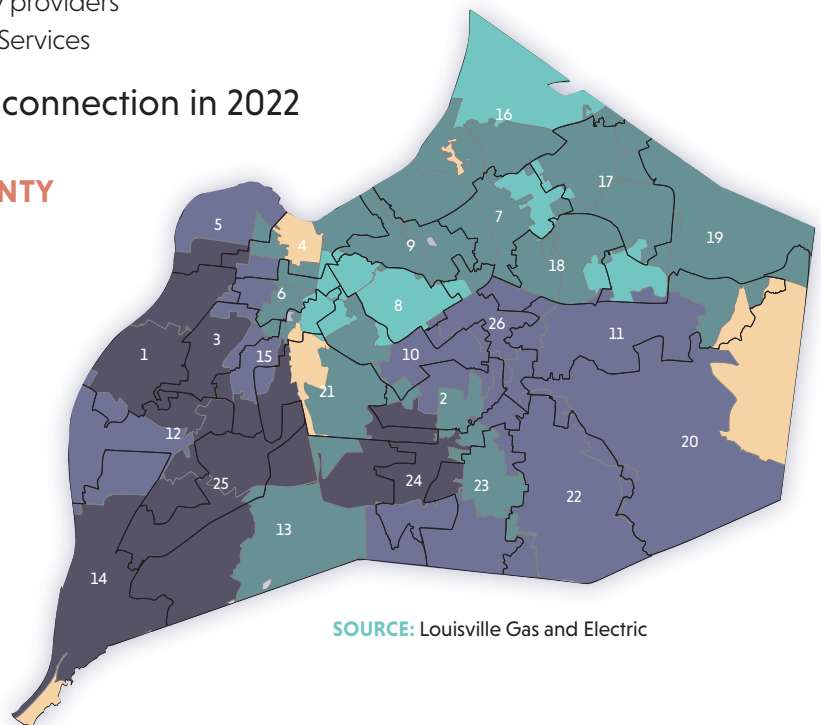
Between July 2021 and June 2022, LG&E reported a total of 41,145 electrical and 1,834 gas utility disconnections. Of those, 36,033 electric and 1,084 gas accounts were reinstated (LG&E 2022). Other data from LG&E show that between January 2022 and January 2023, LG&E reports a total of 47,368 accounts were eligible for disconnection over the course of the year. According to **Map 23**, the highest number of households eligible for disconnections (2,069–3,472 households) reside in western portions of Louisville. Those areas with highest concentrations are represented by Metro Council Districts 1, 3, 14, and 25 and areas with the next highest represented by neighboring districts 12, 15 and 24. In comparison, Metro Council Districts 7, 9, and 16–19 in northeastern Louisville represent a much lower number of households (638–1,312 households) with neighboring districts like district 8 serving the lowest number of households eligible for disconnections (LG&E 2023).

### MAP 23: Households Eligible for Disconnection in 2022

#### BY ZIP CODE

#### LOUISVILLE/ JEFFERSON COUNTY

- 1 – 226
- 227 – 637
- 638 – 1,312
- 1,313 – 2,068
- 2,069 – 3,472
- No Data
- Louisville Muhammed Ali International Airport



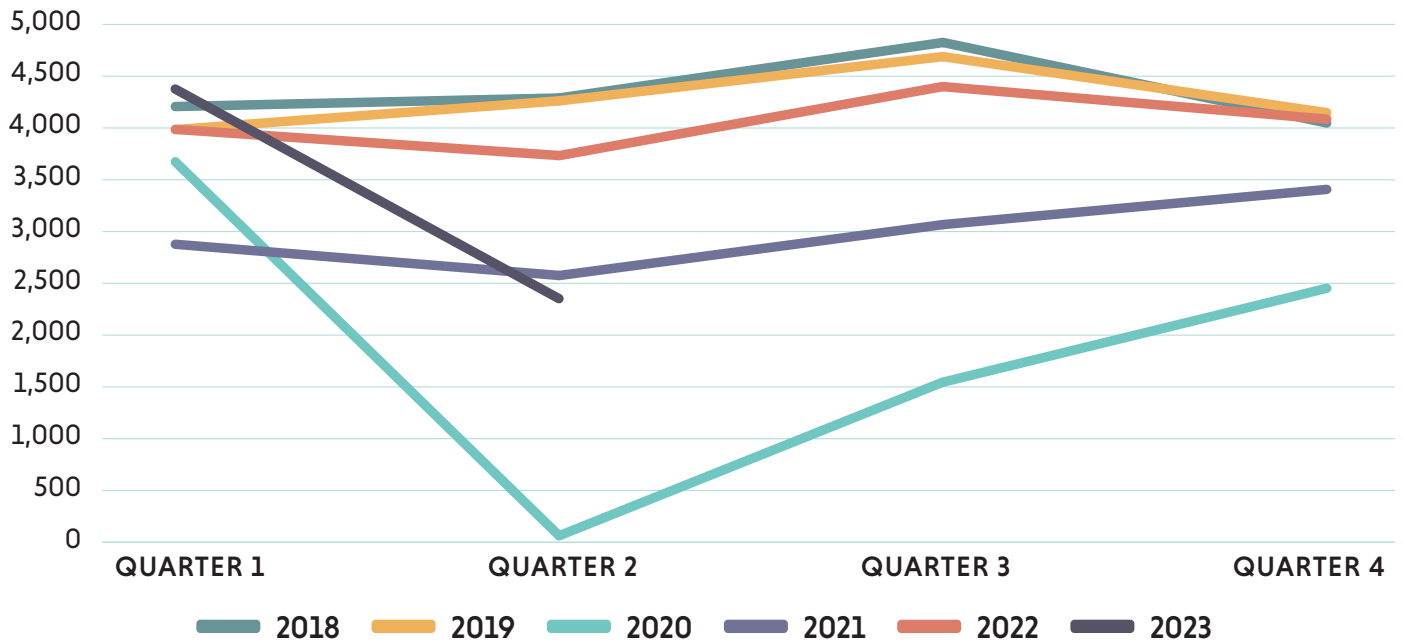
SOURCE: Louisville Gas and Electric

## EVICIONS

Eviction filings in Louisville since the end of the COVID era moratorium have fluctuated but until the second quarter of

2023, they have trended toward the same numbers prior to the pandemic (**Figure 13**).

**FIGURE 13:** Eviction Filings by Quarter 2018–2023 (Q2)

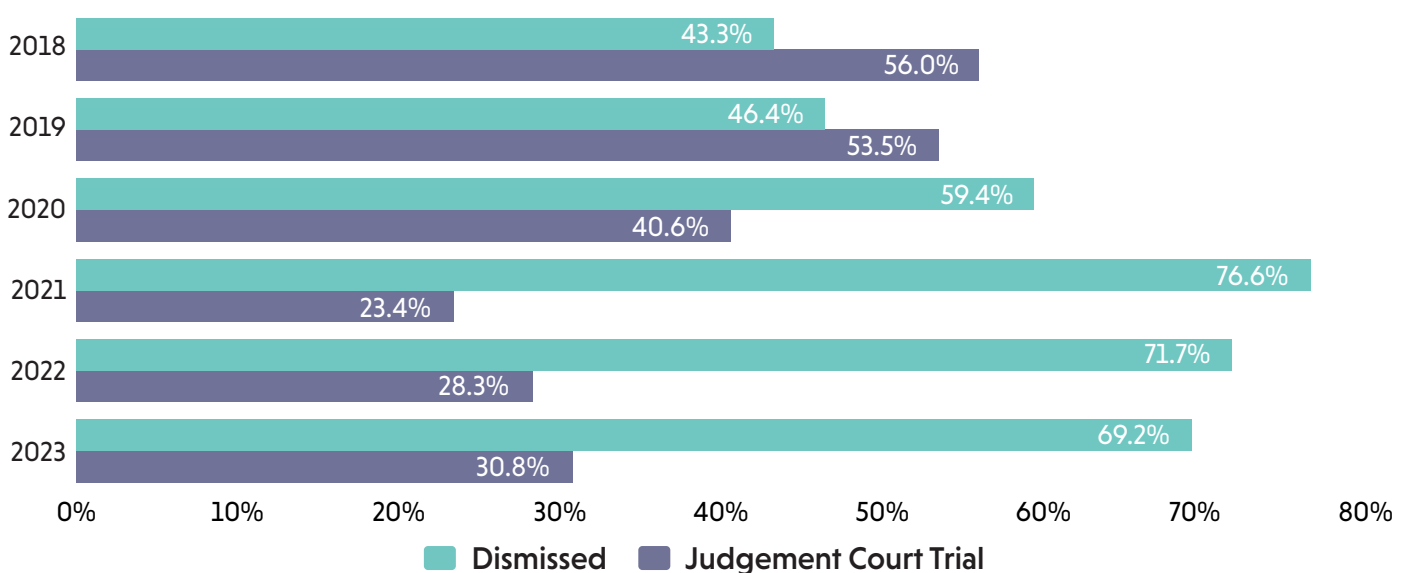


SOURCE: Jefferson County Administrative Office of the Courts

Eviction filings in the first quarter of 2022, 3,986, reached the pre-pandemic numbers of the first quarter of 2019, 3,983. The second through fourth quarters of 2022 were slightly below those in 2019 but followed the same trends. The eviction filings for the first quarter of 2023, 4,376, started at the highest they have been since 2018. However, by the end of the second quarter of 2023 filings decreased by 46 percent to 2,352.

Figure 12 documents the dispositions of eviction filings from 2018 through the second quarter of 2023. Before the pandemic, and before there were any systematic eviction prevention efforts implemented in Louisville supported by Louisville Metro Government or Federally funded programs, the number of cases dismissed were consistently outnumbered by Judgments in Court or other outcomes.

**FIGURE 14:** Eviction Filings Dispositions (Dismissed/Judgment in Court)



SOURCE: Jefferson County Administrative Office of the Courts

While more eviction filings are being dismissed before going to trial, we are not seeing an increase in judgments

for the defendants once the cases go to trial (Figure 15).

**FIGURE 15: Eviction Filings Judgments, 2018-Q2 2023**

	2018			2019			2020			2021			2022			2023			Total		
Judgment	JPF	JDF	Filings	JPF	JDF	Filings	JPF	JDF	Filings	JPF	JDF	Filings	JPF	JDF	Filings	JPF	JDF	Filings	JPF	JDF	Filings
<b>Total</b>	<b>9,696</b>	<b>-</b>	<b>17,091</b>	<b>9,273</b>	<b>1</b>	<b>17,082</b>	<b>3,173</b>	<b>1</b>	<b>7,735</b>	<b>2,932</b>	<b>-</b>	<b>11,928</b>	<b>4,422</b>	<b>1</b>	<b>16,205</b>	<b>2,002</b>	<b>-</b>	<b>6,728</b>	<b>31,498</b>	<b>3</b>	<b>76,769</b>

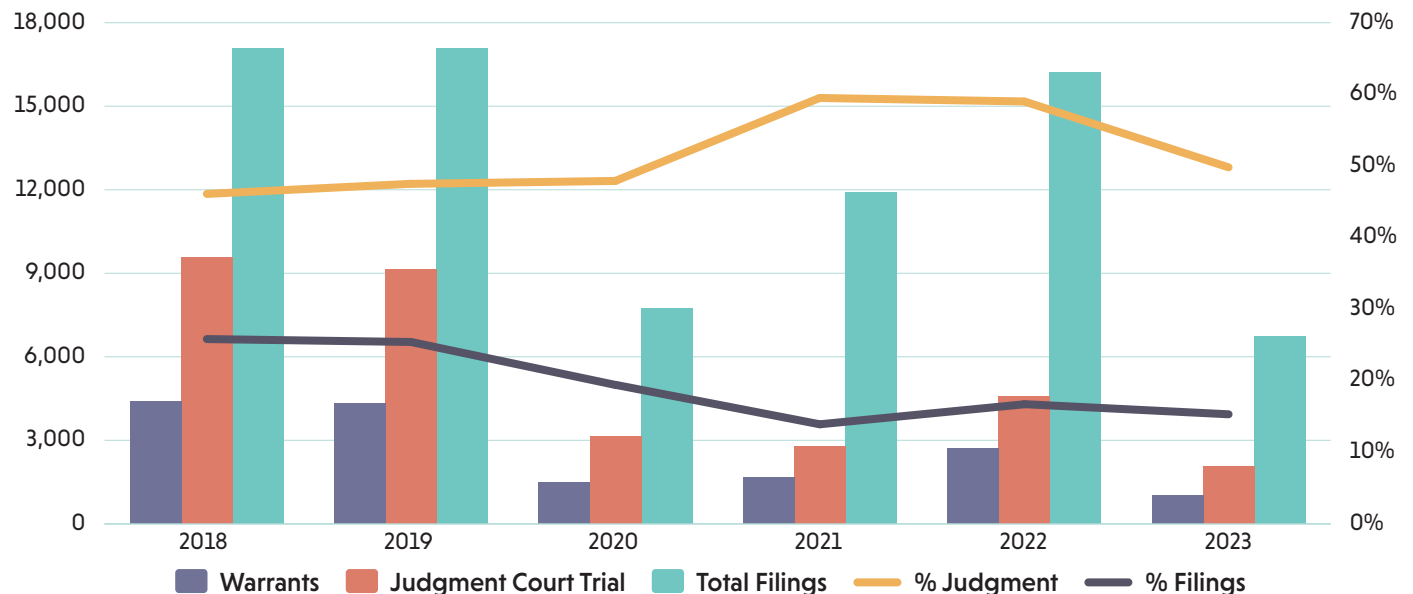
JDF = Judgment for Defendant in Forcible Entry & Detainer - Not Guilty | JPF = Judgement for Plaintiff in Forceible Entry and Detainer

SOURCE: Jefferson County Administrative Office of the Courts

These data suggest several important things. Intervention before cases go to court is indeed reducing the numbers of judgements against tenants. In fact, the Office of Resilience and Community Services (2023) reported that interventions between July 2021 and March 2023 assisted 20,712 households avoid eviction. What this does not indicate is how long that was the case for these households. These data do not account for the number of tenants who move when first notified that an eviction will be filed. Furthermore, eviction filings remain on a tenant's record and the fact that the case was dismissed does not mean it will be taken into account when they are looking for a new rental. Since filings returned to previous levels prior to interventions and when renter assistance programs were augmented during COVID, this suggests that landlords and rental management companies were using eviction filing as a method to control or threaten tenants or to ensure access to the federally funded eviction prevention funding available through RCS. The increase in case dismissals

post-pandemic this further supports these implications. After a landlord receives an eviction judgment in their favor, if the tenant does not vacate the property within seven days, the landlord is entitled to a warrant for possession, which is executed by the Jefferson County Sheriff's Office. Figure 16 illustrates that the share of court judgments in which a warrant was served fluctuated between 46.1 percent and 59.5 percent between 2018 and the first half of 2023 while the share of filings that resulted in warrants steadily decreased from 25 percent to 15 percent. [Note: According to the AOC, indication of the presence of an eviction warrant filed within a case does not necessarily mean the defendant was successfully served the warrant by the county sheriff's office (Heberle et al. 2021).] This all goes to support the suggestion that more assistance is needed for those tenants once they reach court, and that because there have been interventions, reducing the share of filings that go to court, that also reduces the need to issue warrants.

**FIGURE 16: Eviction Warrants, Judgments and Total Filings, 2018-Q2 2023**



SOURCE: Jefferson County Administrative Office of the Courts

Gaps remain in existing policies intended to help tenants avoid eviction such as emergency rental assistance, which is only able to support tenants facing eviction for nonpayment of rent. It does not support renters facing eviction for other reasons such as lease expiration or lease violations. These data also indicate that despite the expanded legal assistance made available through the Right to Counsel ordinance, the eviction court processes continue to favor the landlord.

Importantly, there is national research that suggests what we have sensed for a long time, increases in evictions predict increases in homelessness at a community level. More specifically, eviction filings predict homelessness. (Treglia et. al 2023). As we see homelessness continue to increase in Louisville, and we are seeing the number of

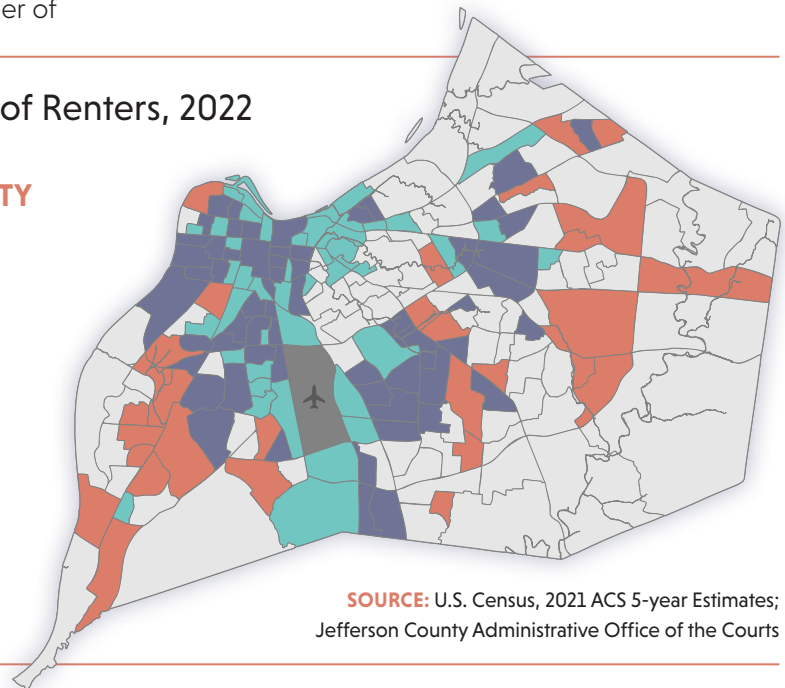
filings in Louisville return to pre-pandemic moratorium levels (with the exception of the second quarter of 2023), it is safe to say that interventions before filings happen are crucial to improve housing stability, reduce displacement, and prevent increases in the number of unhoused residents.

Eviction filings are often concentrated in census tracts where there are higher shares of renter occupied households. The 2022 eviction filing patterns indicate above average number of evictions in census tracts where the percent of renter occupied housing is also above average, but we are also seeing above average number of evictions in areas where percent renters are below average (**Map 24**).

## MAP 24: Eviction Filings and Percent of Renters, 2022

### BY CENSUS TRACT (2020) LOUISVILLE/JEFFERSON COUNTY

- Percent of Renters Above Average
- Eviction Filings Above Average
- Both Above Average
- No Data
- Louisville Muhammed Ali International Airport



**SOURCE:** U.S. Census, 2021 ACS 5-year Estimates; Jefferson County Administrative Office of the Courts

With LMG RCS (2023) reported spending on eviction prevention between July of 2022 and March of 2023. It included spending through the Landlord Tenant Rental Assistance Program-ARP (LTRAP), the Court Eviction Diversion Program (CEDP), the Community Service Partners Program (CSP), and the Eviction Prevention for Households Program. In total, they spent \$109,464,853.09 in rent for 15,399 households, a total of 35,237 residents.

Moving forward, the continuance of programs such as legal assistance for renters and eviction prevention programs would continue to increase renters' housing stability in Louisville/Jefferson County. To avoid a trend that returns to pre-pandemic eviction levels, additional recommended policies include continued rental assistance, rent regulation, just cause eviction policies, and protection from the conversion of subsidized affordable rental units to market rate units, to continue to

keep eviction filings low and increase housing stability.

## Foreclosures

Between July of 2021 and June of 2023 there were 280 foreclosure filings. Out of the 280 filed foreclosure properties, 135 were sold between 2022-2023. Louisville Metro Government purchased 60.6 percent of the sold properties with an additional 2.5 percent purchased by agencies such as Habitat for Humanity of Metro Louisville, LIC4 Properties, and Louisville Metro Housing Authority. Additionally, approximately 0.7 percent of the properties were withdrawn by the purchaser. Over a quarter of filed foreclosure properties (about 25.3 percent or 55 properties) were in the Russell neighborhood with 36 of those sold. The Portland neighborhood represented the second largest share with about 21.3 percent or 52 filed and 26 sold.

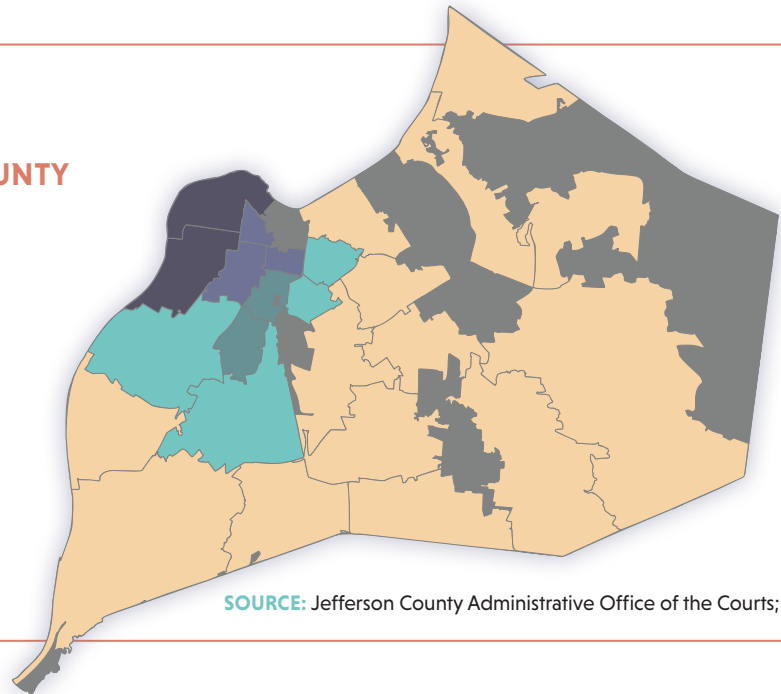
The three other neighborhoods with reported foreclosures filed included Park Hill, Shawnee, and California neighborhoods, each representing a little under 8 percent of filings. The council districts with the highest foreclosure sales include Council District 5 with 51 sold properties, Council District 6 with 37 sold properties, and Council District 4 with 21 sold properties. Meanwhile, Council Districts 1, 3, 9, and 15 represented the lowest shares of foreclosure sales with Council District 1 at 13 sold properties, Council District 3 with 9

sold properties, Council District 9 with 1 sold property, and Council District 15 with 2 sold properties.

**Map 25** illustrates that zipcodes with low numbers of foreclosures (between 1 and 7) represent the majority in Louisville/Jefferson County. Zip codes in western and especially northwestern Louisville contribute the highest numbers of foreclosures with those in the northwest having between 214 and 350 foreclosures filed in 2022.

## MAP 25: Foreclosures in 2022

### BY ZIP CODE LOUISVILLE/JEFFERSON COUNTY



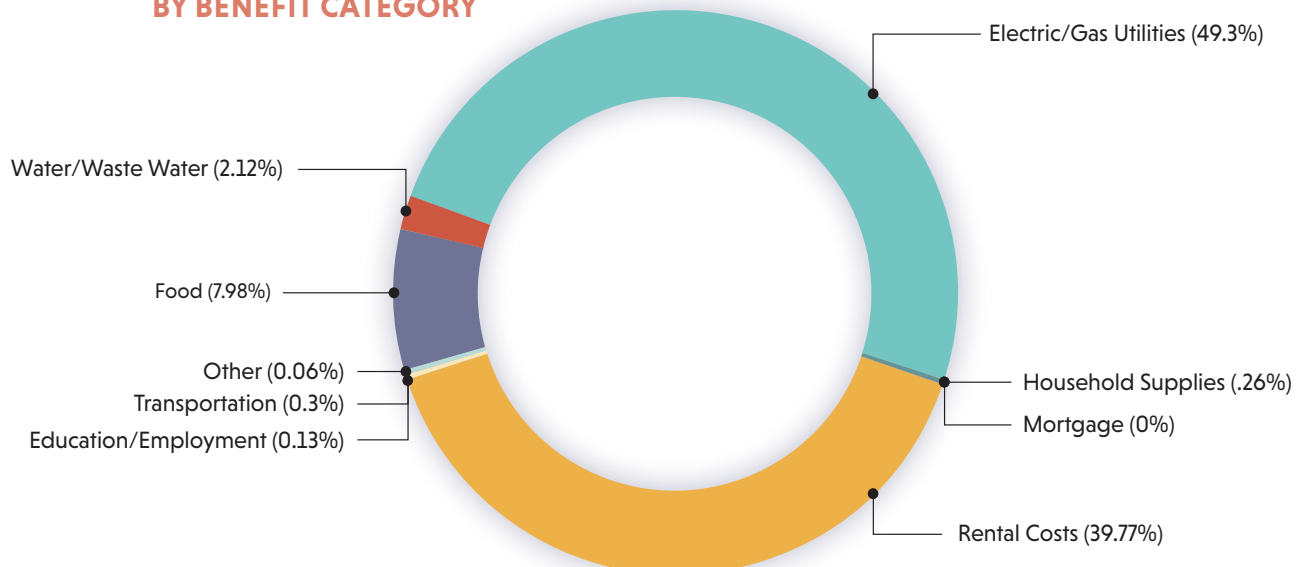
SOURCE: Jefferson County Administrative Office of the Courts; LOJIC

One method to understand how Louisville Metro Government assists families in remaining in their homes is to compare the relative percent spent on categories of assistance that families need to do so. **Figure 17** illustrates the percent the Office of Resiliency and Community Services spent by benefit category between July 1, 2022,

and June 30, 2023. The largest share of expenditures went toward utility assistance, 49.4 percent. Rental assistance made up 39.8 percent of the assistance distributed. This is telling that utility assistance plays an enormous role in helping residents remain in their homes.

## FIGURE 17: Resiliency and Community Services Expenditures FY2022

### BY BENEFIT CATEGORY



# UPDATES ON FEDERAL AND LOCAL PROGRAMS AND POLICIES



## Federal Funding Programs for Affordable Housing

How Louisville Metro applies for and spends federal funding reflects the city's priorities. Funding to support residents' housing needs comes from a variety of federal programs. The following are descriptions of the key federal programs that fund Louisville Metro Government and community service partners.

### COMMUNITY DEVELOPMENT BLOCK GRANTS (CDBG)

HUD operates CDBG as an entitlement program, meaning that entitled cities and counties automatically receive funding. CDBG funds are used to provide housing, community services, and economic development to low- and moderate-income households. In Louisville Metro, the [Office of Resilience and Community Services](#) oversees these funds and competitively sub-grants the award to local entities to carry out eligible programs and activities.

Use of CDBG funds are guided by the [consolidated plan](#), a document that local governments produce for HUD every five years that sets priorities for the community. In fiscal year 2022, Louisville Metro received \$11,325,397. According to the 2020-2024 consolidated plan, \$3 million of CDBG during this time period was intended for increasing and retaining affordable housing. Other uses of funds included homeownership programs, services for people experiencing homelessness, and improvements to public facilities.

### HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)

The [HOME program](#) provides direct funding to states and localities to create or rehabilitate affordable housing, provide rental assistance, and homeownership programs for low-income households. HUD requires communities

to provide 25 percent match for HOME funds being used for affordable housing. In fiscal year 2022, Louisville Metro received \$3,567,944 from the HOME program. Like CDBG, these are also guided by the [consolidated plan](#) but are administered by Develop Louisville through the [Office of Housing and Community Development](#). In the current planning period, nearly \$3 million in HOME funding was allocated to increasing and retaining affordable units.

The American Rescue Plan (described below) created a one-time allocation of special HOME funds, referred to as [HOME-ARP](#). These funds must serve [qualifying populations](#) defined by HUD regulations, which include people at-risk of or currently experiencing homelessness, people fleeing domestic violence or human trafficking, and other households experiencing housing emergencies. HOME-ARP funds required communities to submit an [allocation plan](#) that detailed the needs of each qualifying population and outlined how the community was going to spend the funds. Louisville submitted their allocation plan in late 2022, identifying the goal of producing 40 units of affordable housing for people with disabilities.

### CORONAVIRUS AID, RELIEF, AND ECONOMIC SECURITY (CARES)

The [CARES Act](#) was passed in 2020 to respond to emerging needs resulting from the COVID-19 pandemic. Many different forms of direct and economic assistance became available through this act, though four were directly related to housing:

- CDBG-CV<sup>1</sup>: Louisville Metro received \$9,686,175 in CARES Act CDBG funding. This funding was in addition to the annual entitlement of CDBG funds. [HUD issued waivers](#) for this portion of the funding that offered flexibilities from typical CDBG rules.

- **Emergency Solutions Grant (ESG) CV:** ESG-CV was special funding to address and prevent homelessness during the pandemic. Louisville received \$8,961,991 in ESG-CV, which was used to provide programs and services related to emergency shelter, homelessness prevention, rapid rehousing (i.e., rental assistance), and street outreach for people living unsheltered. ESG-CV funding could not be used to develop affordable housing.
- **Housing Opportunities for Persons with AIDS/HIV (HOPWA) CV:** HOPWA is a HUD program that provides rental or mortgage assistance and services for people living with AIDS/HIV. The CARES Act provided an additional \$140,330 to Louisville Metro for this program.
- **CARES Coronavirus Relief Funds:** Through the U.S. Department of the Treasury, flexible funding was available

to states and local governments. Eligible uses of these funds included rental assistance and homelessness prevention.

## AMERICAN RESCUE PLAN (ARP)

The American Rescue Plan Act of 2021 followed the CARES Act to provide continued COVID-19 pandemic relief. It included a flexible funding program for Coronavirus State and Local Fiscal Recovery Funds (SLFRF) for states and local governments. Louisville Metro budgeted \$119.31 million from SLFRF to address homelessness and affordable housing, including \$40 million allocated to the Louisville Affordable Housing Trust Fund (LAHTF). LAHTF dedicated part of this funding to the development of a 280-unit affordable housing complex. Details of the ARPA \$119.31 million allocated to address Homelessness and Affordable Housing were as follows:

### ARP-FUNDED INITIATIVES

- **Safe Outdoor Space:** \$1.5 million would go to provide 50 tents, portable facilities and supportive services at a new safe outdoor space pilot project at 212 E. College St. that would include access to electricity and water.
- **College Street Property:** \$7.5 million will be utilized to make necessary improvements to start conversion of the building at College Street to create affordable housing units.
- **Permanent Supportive Housing:** \$32 million for client-centered housing with wrap-around services.
- **Affordable Housing:** \$40 million would be invested in affordable housing units through the Louisville Affordable Housing Trust Fund.
- **Down Payment Assistance:** \$4 million for Louisville Metro Government (LMG) to increase down payment assistance to help approximately 150 new homeowners.
- **Home Repair:** \$4 million to boost an existing successful program that helps people stay in their homes; it would aid approximately 150 homeowners.
- **HOME ARP Funds:** An additional \$11 million in HOME ARP funds would be allocated after a federally required community engagement process and HUD approval (LMG 2021).

<sup>1</sup>“CV” is an abbreviation for Coronavirus and was used on all HUD special allocations related to pandemic funding.

# Louisville Metro Affordable Housing Plan Review: *My Louisville Home*

In October of 2023, Louisville Metro Government released a draft of “*My Louisville Home*” for public comment. This document reflects the administration’s proposed plan to add and preserve 15,000 units to the city’s affordable housing inventory by the end of 2026. Originally the goal had been to add this number of units as a way to address the missing 30,000 units identified in the 2019 Housing Needs Assessment that

are affordable to households who make 30 percent or less of the Area Median Income (AMI). The latest plan includes preserving units as part of the 15,000-unit goal and therefore may be more achievable. As the city is at risk of losing affordable units that are aging out of tax incentive structures, preserving existing units is also crucial for maintaining neighborhood stability and mitigating involuntary displacement of current residents.



**The primary strategies of the plan are:**

- **INCENTIVIZE AFFORDABLE HOUSING** through allowing more housing density, expediting permits for affordable housing development, leveraging use of existing tax credits, subsidies, and other financial incentives for housing developers.
- **CREATE HOME OWNERSHIP OPPORTUNITIES** for low- and moderate-income buyers by supporting the [Community Land Trust](#), shared equity programs, and [Solar Over Louisville](#).
- **PRESERVE EXISTING AFFORDABLE HOUSING** with targeted code enforcement, supporting landlords to resolve violations, and prioritizing landbank developments for affordable developments.
- **GENERATE NEW FUNDING** for affordable housing through bonds, demonstration programs, tax credits, and developing a [green bank](#).

- **PROVIDE CAPITAL FOR PRIVATE-MARKET HOMES** with down payment assistance, home repair programs, homeownership programs, and displacement prevention.

The plan recognizes the disproportionate impact of climate change on Louisville’s low- and moderate-income households, outlining that health risks in our natural and built environment are not equally distributed. Sustainable housing that integrates clean energy, access to transportation, and toxin abatement (e.g., asbestos) will improve health and well-being across the community. My Louisville Home outlines several programs and strategies to integrate environmentally friendly practice into both new developments and the preservation of existing housing units.

The plan also reflects several strategies articulated in the [2022 State of Metropolitan Housing Report](#). However, a number of MHC priority areas remain unaddressed. The table below summarizes key areas that deserve greater attention:

TOPIC AREA	MHC PRIORITIES
<p><b>PRESERVATION INVENTORIES:</b> When affordable housing is constructed using tax credits and other incentives, there is often a mandated time period that the developer must continue to offer the unit at an affordable price, regardless of tenant turnover.</p>	<p>My Louisville Home recognizes that preserving existing affordable housing is key to making Louisville a thriving community. MHC previously advocated for affordability requirements to be extended to 30 years after the development of a property and maintains this as necessary for the plan’s success.</p>
<p><b>DEED RESTRICTED HOMEOWNERSHIP:</b> Also referred to as inclusionary housing, these programs preserve the long-term affordability of the unit by limiting resell values to below market price values.</p>	<p>The Louisville Creating Affordable Residences for Economic Success (CARES) program previously enacted inclusionary housing policies. My Louisville Home calls for CARES to provide gap and bridge financing for developers creating workforce housing. MHC believes this funding should include deed restrictions to create durable affordable homeownership opportunities.</p>
<p><b>LIMITED EQUITY COOPERATIVES (LECS):</b> This home-ownership model allows buyers to purchase a share in a development (rather than a unit) with the commitment that their share’s resell price will be determined by an affordable formula.</p>	<p>My Louisville Home does not mention this model, though it is consistent with deed restricted homeownership and the goal of creating permanently affordable homeownership opportunities. The U.S. Department of Housing and Urban Development <a href="#">supports LECs</a> as an equity housing model. Government assistance is crucial for subsidizing initial affordability, and Louisville should support tenant groups seeking to establish cooperative housing models.</p>
<p><b>USE OF PUBLICLY OWNED PROPERTY:</b> The <a href="#">Landbank Authority</a> allows taxing authorities in Louisville Metro to acquire, manage, and sell distressed and vacant property with the goal of redevelopment.</p>	<p>Louisville prioritizes the use of landbank properties through CARES and the Louisville Affordable Housing Trust Fund. My Louisville Home states that landbank properties will have first right of refusal for affordable housing developments, a position that MHC strongly supports. Further recommendations include a consistent policy for landbank and other public properties use in affordable housing development.</p>

## TOPIC AREA

## MHC PRIORITIES

**HOUSING REHABILITATION CODES:** Housing rehabilitation codes are a type of building code that can promote the reuse of the existing building stock by lowering renovation costs.

*My Louisville Home* establishes incentives for rehabilitating housing for low- and moderate-income homeowners and developers offering housing to these income segments. MHC encourages Louisville Metro to ensure that permitting processes and codes are also streamlined for affordable housing projects.

**ESTABLISHING GROWTH BOUNDARIES:** Growth boundaries establish urban zones and separate land used for agricultural or wildlife purposes. Effectively, these policies limit the geographic expansion of cities.

Louisville/Jefferson County does not have a growth boundary, which would serve to encourage more efficient land use, protect and preserve rural areas or other sensitive environments, and reduce energy use and greenhouse gas emissions through land use patterns that facilitate walking, biking, and public transit. These policies are not included in *My Louisville Home*.

**LAND VALUE TAXATION:** This method of property tax assessment considers the value of the land only (not structures that may be present). This is considered to be a fairer method of taxation for distressed and underutilized properties.

While not included in *My Louisville Home*, MHC believes this approach may encourage owners of qualified properties to improve land for possible development or rehabilitation without concern for tax consequences.

**ENERGY-EFFICIENCY STANDARDS:** These policies establish requirements that promote reduced energy use.

*My Louisville Home* promotes the use of tax incentives and other encouragements for developers to build and rehabilitate affordable housing using renewable energy and other green technologies. MHC encourages taking this one step further, setting minimum standards for buildings.

**EVICITION PREVENTION PROGRAMS:** These programs include efforts to provide direct financial assistance for back rent, as well as mediate conflicts between tenants and landlords.

Eviction prevention programs were expanded significantly during COVID-19 response but are now decreasing. MHC advocates for more routine and increased commitments to eviction prevention programs. While *My Louisville Home* increases the filing fee for evictions to contribute to the Affordable Housing Trust Fund, it does not establish specific prevention programs.

**JUST CAUSE EVICTION POLICIES:** These policies limit the grounds on which landlords can file an eviction for noncompliance (e.g. nonpayment of rent), preventing an eviction to create rent increases and preventing displacement.

MHC strongly supports these policies. While the plan acknowledges displacement as an issue, *My Louisville Home* does not include just cause eviction.

**PROPERTY VALUE DECLINE INSURANCE:** These publicly managed programs help mitigate risk to homebuyers in areas where property values are unstable by insuring equity if property values decline.

While property values have increased across Louisville/Jefferson County, *My Louisville Home* intends to encourage low- and moderate-income households to become homeowners. These owners may feel unsure about the current housing market and, if property value declines, insurance may provide some reassurance about their investment.

## TOPIC AREA

## MHC PRIORITIES

**MARKET-AFFORDABLE RENT GUIDANCE:** Owners of small, affordable properties are often not professional landlords. Some jurisdictions offer workshops and other guidance to these “mom and pop” landlords to help them understand housing subsidies and other rental regulations. This is intended to prevent the sale of these properties to larger management companies, who often rent the units for higher price, leading to displacement.

This is not currently implemented in Louisville, though *My Louisville Home* does encourage additional support of local landlords to maintain their properties if they are rented at affordable levels. Additional guidance may help support the long-term affordability of these units.

**TAX INCENTIVES FOR THE MAINTENANCE AND REHABILITATION OF UNSUBSIDIZED AFFORDABLE RENTAL PROPERTIES:** Privately-owned, non-subsidized rental properties can be an important source of affordable housing. These properties should be maintained and encouraged to stay at affordable prices.

Identifying the location of these properties, particularly in communities with rising rents, and working with current owners can support long-term affordability of these units.

**RENTAL ASSISTANCE & DEDICATED OPERATING SUBSIDIES FOR 30 PERCENT AMI UNITS:** It is often most difficult to build housing for the lowest earning households in a community. These developments often need operating subsidies, such as support services, as well as deep subsidy of unit costs.

While *My Louisville Home* encourages partners to build supportive housing, which is available at 30 percent AMI, there are no specific funding mechanisms in the plan for deeply affordable housing. The HNA showed great need at this income level, and MHC supports policies that create deeply affordable housing.

**SECURITY DEPOSIT AND RENT ASSISTANCE:** These programs help tenants move into housing through providing funds for the security deposit or other upfront costs, as well as pay a portion of tenant rent.

*My Louisville Home* establishes the use of gap funding for rental assistance and recognizes the importance of vouchers and other subsidy programs to the community. MHC supports these efforts and recognizes that additional funding is still necessary to meet the level of need in Louisville.

**RENT REGULATIONS:** Otherwise known as rent control, these policies limit rental increases, helping to prevent displacement.

Louisville Metro Housing Authority, who distributes vouchers under programs referenced in *MyLouisville Home* used to have a 2 percent rental increase cap policy. As of July 1, 2023 this was eliminated because they were concerned that an artificial cap in a rental market with rapidly increasing rents would mean that landlords would chose to not renew voucher holders' leases (LMHA 2023). Other rent regulations to limit rental increases would need to be enacted by the Kentucky State Legislature. MHC supports efforts to establish rent control.

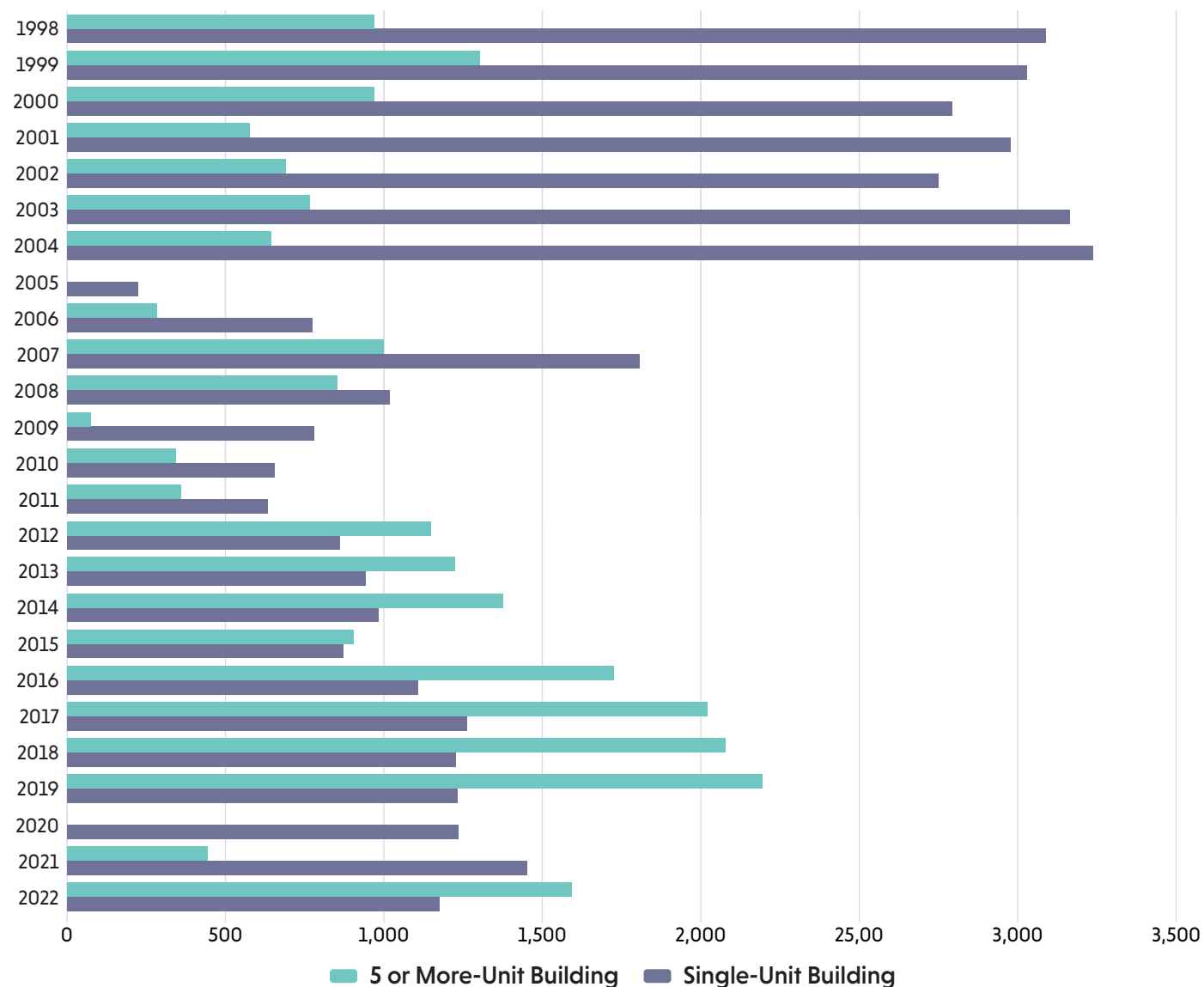
**NEEDS OF CURRENT RESIDENTS WHEN STABILIZING HIGH-POVERTY NEIGHBORHOODS:** Development in high-poverty neighborhoods can increase property values and lead to displacement and gentrification.

*My Louisville Home* encourages actions that prioritizes the needs of current residents and prevents displacement, which MHC supports.

Creating and preserving 15,000 units of affordable housing is an aggressive goal that requires substantive policy changes, especially in light of our history of residential building rates, resistance to multifamily units, and the privatization of public housing in general. For instance, building permit records for residential units show that between 1998 and 2003, a time when there were more building permits recorded each year than other six-year periods, a total of 23,071 building permits were recorded,

17,798 for single family and 5,273 for buildings with more than 5-units (**Figure 18**). Since the Great Recession we started to see a return to building multifamily units, with dramatic increases in recorded building permits beginning in 2016, and through 2019, growth was faster for multifamily units than it was for single units, it is too early to tell if that will continue as the building industry recovers from pandemic era slumps.

**FIGURE 18:** Annual Number of Building Permits Recorded by Type  
**LOUISVILLE/JEFFERSON COUNTY 1998–2022**



It will take a continued commitment to prioritizing public funding and support for building affordable units over market rate units, and multi-family units over single family units.

Finally, while My Louisville Home includes support of several initiatives that already exist and several new items that have the potential to improve the city's

capacity to increase the number of affordable units available in Louisville, the plan does not specify which recommendations will be prioritized or how many units each effort will contribute to reaching that goal of 15,000 units. Nor does it include enough specificity about eligibility, clarified processes, or funding sources for new proposals to provide a clear path to achieving that goal.

# Land Development Code Reform

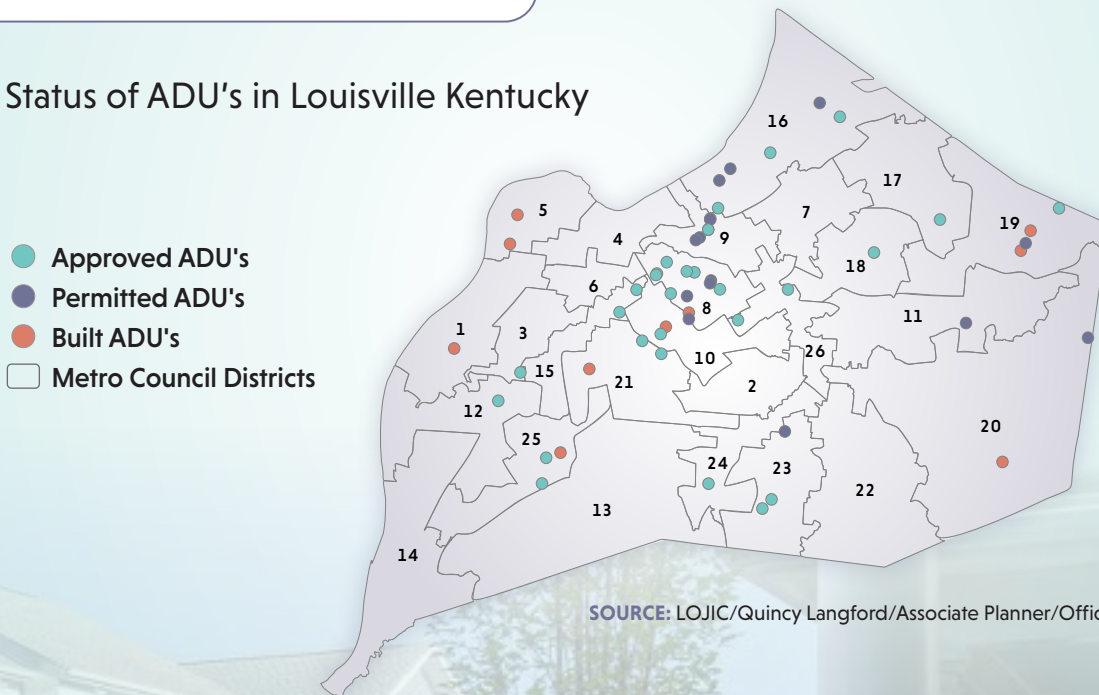
LMG's Office of Planning and Design Services (PDS) leads the Equity Review of the Land Development Code (LDC). This work began in 2020 and so far, has resulted in several amendments to the LDC. Those include:

- Application notices are now required to be mailed to residents, in addition to property owners, so tenants are better informed about potential development and its impacts.
- Zoning requirements were modified to reduce obstacles to creating market gardens, community gardens and similar uses.
- Applications for most accessory dwelling units (ADUs) may now be reviewed administratively by PDS staff rather than being required to go through the lengthier conditional use permit process.

Of particular interest for increasing affordable housing is the expedited review of applications for accessory dwelling units by right and the removal of the floor area requirements and allowing two-family residential use to be included in areas zoned for multi-family residential and office/residential zoning district.

Louisville is already seeing successful applications for ADUs across the city (**Map 26**). As of November 1, 2023, there have been 74 applications with 53 approved, a 71.6 percent approval rate. Ten units of the 53 approved to date have been completed (LMG 2023).

**MAP 26:** Status of ADU's in Louisville Kentucky



SOURCE: LOJIC/Quincy Langford/Associate Planner/Office of Planning



# Community Investment without Displacement:

## LOUISVILLE'S ANTI-DISPLACEMENT STRATEGIES

While housing is desperately needed in Louisville, new investment can often lead to displacement of long-time residents in areas targeted for development— a process often referred to as gentrification. Low-income households and people of color are less likely to see the positive impact of investment, especially in historically underserved areas such as west Louisville, where over \$1 billion in new development is currently planned. To help increase equitable results from investment and combat gentrification, Louisville Metro Government and neighborhood leaders have advocated for [anti-displacement strategies](#) that support both homeowners and renters to remain in their homes (LMG 2022).

Most recently, in November 2023, Metro Council passed the “Anti-Displacement Fair Housing Ordinance”, previously referred to as the “Historically Black Neighborhoods Ordinance” but now covers all of Louisville. It was sponsored by District 4 Council Member Jecorey Arthur, District 8 Council Member Ben Reno-Weber, District 3 Council Member Kumar Rashad, and District 1 Council Member Tammy Hawkins and passed with considerable organizing efforts by the

Louisville Tenants Union. The ordinance aims to address displacement in low-income and historically Black neighborhoods. As the first anti-displacement ordinance in the south, the new rule requires developers seeking public funds or incentives for their projects to include displacement assessment and document that the project will not directly or indirectly lead to displacement of existing area residents and prioritizes current residents and business owners for access to new developments. These strategies are echoed in the draft [My Louisville Home](#), the city's affordable housing plan, which states development must prioritize the needs of current residents when stabilizing high-poverty areas.

Together, these strategies aim to reverse trends of public funding being used for developing housing and other amenities that are inaccessible to existing residents. These developments often raise the cost of existing housing in the neighborhood, further contributing to displacement and homelessness. While the [2019 Housing Needs Assessment](#) identified that Louisville needs approximately 30,000 affordable housing units, these units must be developed in a way that prioritizes equity and access for historically marginalized groups



# Data Notes

## The State of Housing in a Changing Climate: Building Resilient Homes, Households, and Communities

There are numerous interactive data portals that are useful for framing policy conversations related to climate change, mitigation, and adaptation that can also assess community, neighborhood, and household resiliency. Several that are used in this report are as follows:

- Environmental Defense Fund. 2003. The U.S. Climate Vulnerability Index. <https://climatevulnerabilityindex.org/Kentucky>, [https://map.climatevulnerabilityindex.org/report/cvi\\_overall/kentucky?mapBoundaries=Tract&mapFilter=0&reportBoundaries=Tract&geoContext=StateAccessed 10/29/2023](https://map.climatevulnerabilityindex.org/report/cvi_overall/kentucky?mapBoundaries=Tract&mapFilter=0&reportBoundaries=Tract&geoContext=StateAccessed 10/29/2023).
- First Street Foundation's Risk Factor real estate analysis [https://riskfactor.com/city/louisville/2148000\\_fsid/heat#heat\\_trends](https://riskfactor.com/city/louisville/2148000_fsid/heat#heat_trends)
- A heat island analysis tool that provides communities the ability to connect disparities in urban surface heat with their histories of redlining. Hosted by the Science Museum of Virginia, <https://www.arcgis.com/apps/mapviewer/index.html?webmap=1d7c77f1b-13c4a688bf123fd469d9792> is based on the work of Hoffman, J. S., Shandas, V., & Pendleton, N. 2020. "The Effects of Historical Housing Policies on Resident Exposure to Intra-Urban Heat: A Study of 108 US Urban Areas." *Climate*, 8(1), 12. MDPI AG. Retrieved from <http://dx.doi.org/10.3390/cli8010012>

MSD Stormwater Risk Model Results Map: The data for this map came from the Stormwater Risk Model Results 1A Mod3 WFL1 (FeatureServer) updated May 23, 2022. This is publicly available at [https://services1.arcgis.com/79kfd-2K6fskCAkyg/arcgis/rest/services/Stormwater\\_Risk\\_Model\\_Results\\_\\_1A\\_Mod3\\_WFL1/FeatureServer](https://services1.arcgis.com/79kfd-2K6fskCAkyg/arcgis/rest/services/Stormwater_Risk_Model_Results__1A_Mod3_WFL1/FeatureServer).

### HOUSING SEGREGATION

U.S. Census Bureau American Community Survey 2017-2021 5-year estimates.

### PRODUCTION, REHABILITATION, AND INVENTORY OF AFFORDABLE AND SUBSIDIZED HOUSING

**HOUSING CHOICE VOUCHER** data as a percent of renter occupied units are mapped using data available from U.S. HUD and described here. <https://fedmaps.maps.arcgis.com/sharing/rest/content/items/8d45c34f7f64433586e-f6a448d00ca12/info/metadata/metadata.xml?format=default&output=html> These data are geocoded by HUD using 2010 tracts and therefore do not reflect the most up to date 2020 census tracts.

Housing Choice Voucher Program Data summaries local housing authority spending of U.S. HUD funding can be found here: <https://app.powerbigov.us/view?r=eyJrJjo-iM2Y2OTQ2MTA+ODVkcNC00YmM2LTlhOWEtZWY4M-GU5YWFMzZDFmliwidCI6IjYxNTUyNGM1LTlyZTkt-NGJjZC1hODkzLTExODBhNTNmYzdiMiJ9>

### RENTAL UNITS AND AFFORDABILITY

U.S. Census Bureau American Community Survey 2017-2021 5-year estimates.

### HOMEOWNERSHIP AND AFFORDABILITY

Data for originated mortgages is from the Consumer Financial Protection Bureau data access portal that is a component of requirements under the Home Mortgage Disclosure Act (HMDA). It can be accessed here: <https://ffiec.cfpb.gov/data-publication/snapshot-national-loan-level-dataset/2022>. The data includes racial and ethnicity variables that are reported by lenders about borrowers. The two are separate variables and contain numerous cases in which the applicant did not self-identify. In addition, they contain identification made through inference by the reporting entity. Therefore, the conclusions drawn from these data must be made cautiously. See State of Metropolitan Housing Report, 2022 for additional details.

## HOUSING INSECURITY AND DISPLACEMENT

Data about Louisville Metro Government Resiliency and Community Services was downloaded from <https://louisville-metro-opendata-lojic.hub.arcgis.com/datasets/louisville-metro-ky-rcs-services/> about. It includes spending from July 1, 2021 to October 27, 2023. Data selected for this analysis was for FY2023.

Unhoused student data was downloaded from the Kentucky Department of Education data portal: <https://www.kyschoolreportcard.com/datasets?year=2022>.

The Jefferson County Administrative Office of the Courts (AOC) shared eviction data with the report authors under the Memorandum of Understanding executed between the AOC and Louisville Metro Government. The dataset includes the following information: filing date, disposition date, case number, defendant name, defendant address, case disposition, eviction notice, eviction warrant, and whether the judgment was in favor of the defendant or plaintiff. Information on the plaintiffs (i.e., the landlords) was not shared with the report authors. Sealed cases are not included in the dataset. Limitations of these data were noted in the State of Metropolitan Report, 2022.

## UPDATES ON FEDERAL AND LOCAL PROGRAMS AND POLICIES

### Federal Funding Programs for Affordable Housing

Information about and descriptions of the federal programs and LMG use of these programs described in this section can be found using the following links:

- <https://www.hudexchange.info/programs/cdbg-entitlement/cdbg-entitlement-program-eligibility-requirements/>
- [https://www.hud.gov/program\\_offices/comm\\_planning/home](https://www.hud.gov/program_offices/comm_planning/home)
- <https://louisvilleky.gov/government/resilience-and-community-services>
- <https://louisvilleky.gov/housing/document/2020-20204-consolidated-plan-final>
- <https://louisvilleky.gov/government/community-development/office-housing-and-community-development>
- <https://www.hudexchange.info/programs/home-arp/>
- <https://files.hudexchange.info/resources/documents/HOME-ARP-Qualifying-Populations-CoC-ESG-Eligible-Participants-Crosswalk.pdf>
- <https://home.treasury.gov/policy-issues/coronavirus/about-the-cares-act>
- <https://www.hudexchange.info/resource/6113/fr-6218-n-01-notice-of-program-rules-waivers-alt-requirements-under-cares-act-cdbg/>

- <https://www.hudexchange.info/programs/esg/esg-cv/#program-requirements>
- <https://www.hudexchange.info/homelessness-assistance/coc-esg-virtual-binders/coc-program-components/permanent-housing/rapid-re-housing/>
- <https://www.hudexchange.info/programs/hopwa/>
- <https://www.huduser.gov/portal/periodicals/em/fall12/highlight3.html>
- <https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/coronavirus-relief-fund>
- <https://louisvilleky.gov/housing/document/home-arp-allocation-plan>
- <https://louisvilleky.gov/government/american-rescue-plan/homelessness-and-affordable-housing-0>
- <https://louisvilleky.gov/government/community-development/landbank-authority>
- <https://localhousingsolutions.org/housing-policy-library/housing-rehabilitation-codes/>
- <https://localhousingsolutions.org/housing-policy-library/insurance-against-property-value-decline/>

### Louisville Metro Affordable Housing Initiatives

Information on Louisville CARES program and the LAHTF was drawn from the following:

Louisville Metro Government Expenditures FY23 <https://louisville-metro-opendata-lojic.hub.arcgis.com/datasets/LOJIC::louisville-metro-ky-expenditures-data-for-fiscal-year-2023/explore>

- Monthly reports to Metro Council: <https://louisvilleky.gov/housing/document/metro-council-cares-lahtf-monthly-report-september-2023>
- LAHTF Annual Reports: <https://loutrustfund.org/portfolio/louisville-affordable-housing-trust-fund-2023-annual-report/>

### Community Investment without Displacement: Louisville's Anti-Displacement Strategies

LMG's *Anti displacement strategies* can be located here: <https://louisvilleky.gov/community-development/document/anti-displacement-strategies-updated-february-2022>

The Anti-Displacement Ordinance passed by Metro Council had not yet been signed by the Mayor at the time this report was submitted for publication.

### Louisville Metro Affordable Housing Plan Review: My Louisville Home

The proposed My Louisville Home was still within the public comment period and had not been adopted at the time of publication of this report.



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