

State of Metropolitan Housing Report



2005

METROPOLITAN HOUSING COALITION



Letter to MHC Members

This year, the Metropolitan Housing Coalition releases its third *State of Metropolitan Housing Report*, an ongoing report card of the affordable housing challenges and successes in the Louisville metropolitan region. In it, we look at nine measures of housing conditions in our region.

The recent hurricane disasters remind us that MHC's concerns about racial and economic segregation warrant a critical conversation in our community, where we continue to find serious concentrations by race and income. The addition of gender segregation to our measures is, to our knowledge, the first assessment of its kind. Female heads of household are a substantial segment of our population and we are isolating them. MHC will collaborate with other groups to host conversations around all these issues.

The 2005 *State of Metropolitan Housing Report* uses the redefined Louisville metropolitan region that includes more rural Kentucky counties. Among the report's findings:

- ▶ Subsidized housing remains highly concentrated in the Louisville metropolitan region.
- ▶ Since the 2000 Census, the number of people living in poverty in Jefferson County has increased from 84,114 to an estimated 93,464. Yet federal funds that support affordable housing, such as Community Development Block Grants, are declining.
- ▶ Thirty-five percent of all households are female-headed households. Yet, distribution of female-headed households ranges from 20 percent in Louisville Metro Council District 16 to 60 percent in Council District 4. There is a strong correlation between the concentration of female heads of household and high poverty rates.
- ▶ The percent of renters who spend over 30 percent of their incomes on housing has increased, yet the production of affordable rental housing remains relatively stagnant. Increased utility costs will add to this number.
- ▶ Children make up nearly 20 percent of the homeless population.
- ▶ Purchasing a house continues to become more affordable for first-time homebuyers, but foreclosures in the region continue to rise at an alarming rate.

Nevertheless, this year's report highlights a hopeful future. Non-profit housing developers are a growing resource for affordable housing and community revitalization. Yet, we have far to go compared to some of our peer cities. The nine measures in this report help make the case for supporting non-profit housing development through changing policy and increasing resources. Such support is among the most critical steps this city, and region, can take to improve affordable housing opportunities in the region.

2004 in Review

More than 600 people attended MHC's 16th annual meeting in May, the largest crowd ever. Mayor Jerry Abramson proclaimed it "Jane Walsh Day" in honor of MHC's outgoing executive director -- a testament to the work MHC has done this year to advocate for affordable housing in Metro Louisville. Also at the meeting, James Carr of the Fannie Mae Foundation gave a compelling presentation about unequal access to financial services for poor and minority households in the United States and proposed viable solutions to the problems.

Between October 2004 and October 2005:

- ▶ MHC launched its new web site at www.metropolitanhousing.org, where all reports and priority housing issues are posted.
- ▶ In March, MHC published an issue paper, *Out of Breath: Childhood Asthma, Poverty and Housing*, which examined the relationship of childhood asthma to concentrations of poverty. Dr. Adewale Troutman, director of Louisville Metro Health Department, spoke to housing advocates about the link between health care policy and housing policy.

- ▶ With funding from Metro Louisville, MHC staffed the Non-profit Housing Alliance, the focus of this year's annual report.
- ▶ MHC convened educational forums on a variety of issues. In January, MHC and the Federal Reserve Bank of St. Louis facilitated a meeting on *Preserving Affordable Rental Housing*. MHC co-hosted a Fair Housing Month program with the Louisville Metro Human Relations Commission, presenting the recent Human Rights Watch report *No Second Chance*, which examines housing discrimination against people with criminal records.
- ▶ In May, more than 700 housing advocates attended the *356 Housing Rally* to oppose federal cuts to Section 8, jeopardizing 356 Vouchers, and other programs.
- ▶ MHC welcomed new staff. Cathy Hinko was named executive director in June; Nick Braden joined us in March as MHC's administrative assistant; and Doug Magee joined in September as the new program director of the Non-profit Housing Alliance.
- ▶ MHC published a second issue paper in June, *When Work Doesn't Pay: The Challenge of Housing Our Essential Workforce*, that highlighted the gap between what many workers earn and the cost of safe, decent housing in the metropolitan region. In 2004 and 2005, MHC continued to promote federal, state and local Affordable Housing Trust Funds with dedicated, renewable public funds to support affordable housing for our workforce.
- ▶ MHC staff and members of MHC organizations served on the Mayor's Housing Policy Advisory Team. This team is developing strategies for the mayor's housing plan.
- ▶ In August, MHC released *Homeownership at Risk: Our Community Responds to Home Foreclosures*, the recommendations of the Foreclosure Working Group. MHC has convened action committees to implement these recommendations.
- ▶ MHC administered low-interest loans to non-profit housing developers who are members of MHC. Thanks to Kentucky Housing Corporation, our loan fund has reached about \$1,000,000.
- ▶ MHC received the financial support of 163 organizations and nearly 200 individuals, of the Louisville Metro Government, the Kentucky Housing Corporation, the PNC Foundation, Making Connections Louisville, Presbyterian Church USA, Archdiocese of Louisville, the Gannet Foundation, and the Judah Foundation. This support allowed us to maintain a strong focus on safe, decent and affordable housing in the region.
- ▶ We welcomed 33 new member organizations and 48 individual members to the Coalition.

Thank you for your continued support of MHC and its work to ensure affordable housing for all families in the region. We look forward to another full year of building partnerships, taking action, and supporting our members as they work to provide decent housing to families in our community.



Kevin Dunlap
President, MHC Board of Directors
Director of Housing Services
and Neighborhood Revitalization,
Louisville Urban League

Cathy Hinko
Executive Director
Metropolitan Housing Coalition

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We wish to thank Jane Walsh, former MHC executive director, for her vision of safe, decent, and affordable housing for all families in the Louisville Metro region and for her dedication to realizing that vision.



2005 State of Metropolitan Housing Report

Measuring a New Metropolitan Region

In 2003, the U.S. Census Bureau redefined the Louisville Metropolitan Statistical Area (MSA), a geographic definition used to track regional trends. Throughout this report, we have updated measures to reflect this change in area and population. In this report, when we refer to “Metro Louisville,” we refer to the newly defined Louisville Metropolitan Statistical Area. When we use the term “Louisville Metro,” we refer to the city of Louisville Metro.

The former Louisville Metropolitan Statistical Area included three Kentucky counties (Jefferson, Oldham, and Bullitt) and four Indiana counties (Clark, Floyd, Harrison, and Scott).

The new Louisville MSA includes the following thirteen counties:

Kentucky: Bullitt, Henry, Jefferson, Meade, Nelson, Oldham, Shelby, Spencer, and Trimble

Indiana: Clark, Floyd, Harrison, and Washington

Comparing the new Louisville MSA to the former Louisville MSA

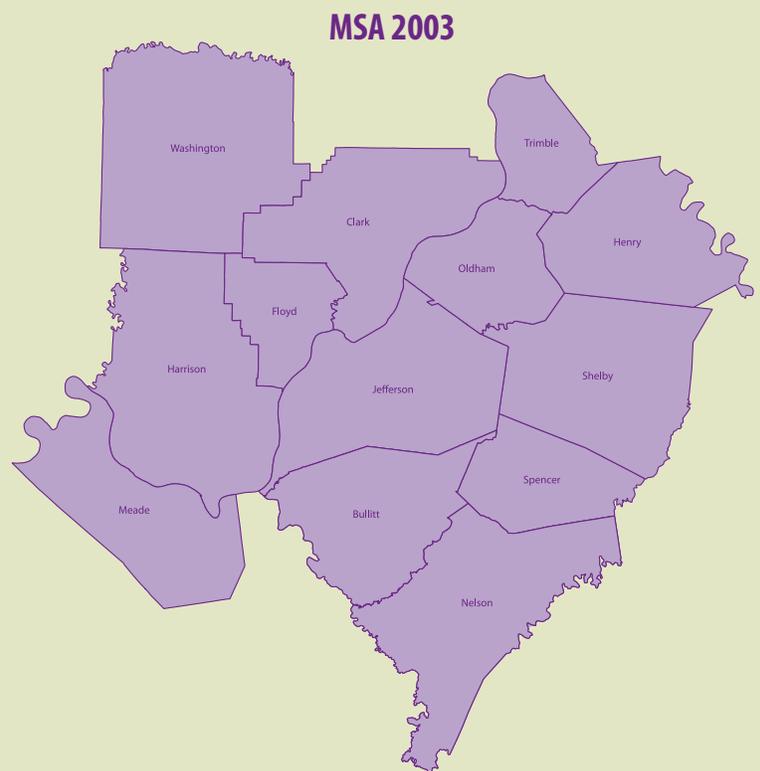
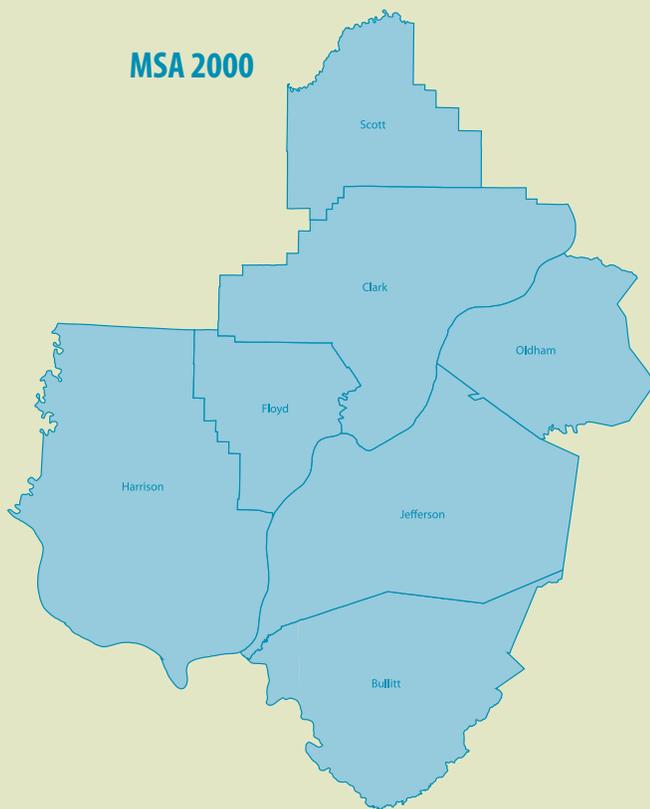
► **Population:** The new Louisville MSA includes more people. In 2000, the population of counties in the new Louisville MSA was 1,161,975, about

160,000 more people than the population of the former Louisville MSA in that year. Current population estimates show continued growth in the Louisville MSA. For 2004, the Louisville MSA had an estimated population of 1.2 million;

- **Poverty:** While the new Louisville MSA includes more people living in poverty, the percent of the region’s population with poverty level incomes is the same as in the former MSA at 10.9 percent;
- **Rent burden:** More renters are spending too much on housing and utilities combined. The new MSA increases the percentage of renters who have excessive housing cost burdens to 35.1 percent, up from 33.1 percent in the former MSA in 2000; and
- **Homeownership:** Homeownership rates do not vary significantly; in the former MSA, 68.8 percent of the population were homeowners, while 68.4 percent are homeowners in the new MSA.

Measuring Change for Louisville Metro

Updated housing data for the city of Louisville Metro is available from the 2004 American Community Survey. Throughout the report, we have included newly released data from this survey.



NON-PROFIT HOUSING DEVELOPERS: Building Houses, Building Communities

The Metropolitan Housing Coalition advocates for fair and affordable housing for people at or below 80 percent of median income throughout the metro region. The nine measures in this report are stark reminders that we as a community must focus our resources toward achieving that goal.

This report highlights one of the most underutilized tools for revitalizing neighborhoods and creating affordable housing opportunities: non-profit housing developers, also known as community development corporations. These are private, non-profit organizations with neighborhood-level leadership that focus on building and rehabbing houses and apartments. Louisville took a critical step forward in November 2004 with the organization and staffing of the Non-profit Housing Alliance, a coalition of Louisville non-profits engaged in the development of affordable, permanent housing.

Non-profit housing developers focus on affordable housing for those at or below 80 percent of median income. The advantages of this type of development include neighborhood-level involvement in the planning process; flexibility and innovation in the methods used; and a fundamental commitment on the part of the developers to the revitalization of the neighborhood.

While Louisville Metro is headed in the right direction with increased support of non-profit developers, we still have a long way to go compared to some of our peer cities. Cities such as Cincinnati, Cleveland, and Indianapolis have long recognized the role of non-profit developers as a part of a larger metro housing plan. Between 1979 and 2002, the non-profit Cleveland Housing Network built or rehabbed 3,000 homes to go on the market; in Cincinnati, members of the Neighborhood Development Corporations Association of Cincinnati owned 9,586 housing units.

Louisville Metro and Non-profit Housing Developers: Assessment

The 2003 merger of Louisville and Jefferson County into Louisville Metro linked the survival of urban core neighborhoods with suburban development. This created an unprecedented opportunity to develop a strategic plan for affordable housing which could expand the role of non-profit housing developers.

Indeed, a preliminary assessment of the non-profit housing development sector by the Greater Louisville Project showed that the non-profit sector could be a major force in reviving neighborhoods and creating affordable housing. This assessment revealed that the number of non-profits had varied widely throughout the 1990s – from 15 in the middle of the decade to three by the end. The assessment made it clear that Louisville needed to build this sector to remain competitive.¹

At the request of the newly merged local government, the U.S. Dept. of Housing and Urban Development (HUD) convened a College of Experts to study the dearth of strong Community Housing Development Organizations (CHDOs) and systemic barriers to their success. A CHDO is a non-profit housing developer with strong community constituency eligible to use federal funds that are targeted for affordable housing.

Local non-profit housing developers, including CHDOs, were brought in to help identify challenges to their work. The College of Experts found outmoded policies that limited development to single-family homes and ruled out rehabilitation and the creation of rental housing. Thus, the city was unable to take full advantage of the non-profit developers' flexibility and ability to respond to neighborhood-level problems or opportunities.

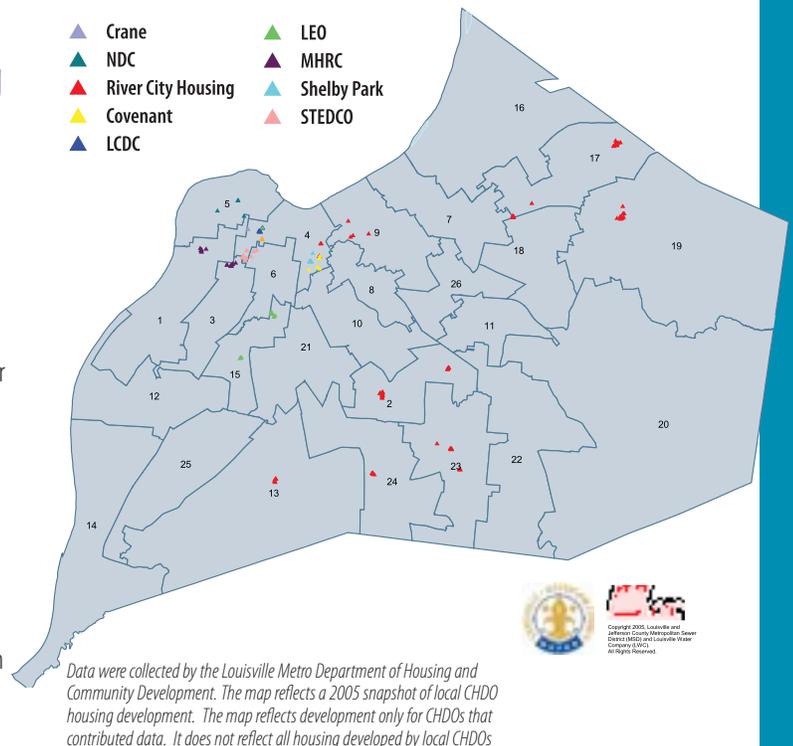
According to the study:

A critical task for the nonprofit sector is its transformation from a reactive to a proactive approach to gaining resources. Currently nonprofits compete among themselves for shrinking resources, rather than creating collaborative efforts to identify and access under-utilized national and regional resources.²

Nonprofits serve as one of the major bridges linking the citizens of Louisville to the new Metro Government... In many neighborhoods, these nonprofits are the vehicles through which an individual or family can receive coordinated information and assistance from a range of Metro Government programs.

Report on Phase One of the Louisville Metro Technical Assistance Project: To Design an Effective Housing Delivery System, HUD College of Experts.

Housing Development by Louisville Community Housing Development Organizations (CHDOs) 2005



NON-PROFIT HOUSING DEVELOPERS:

Building Houses, Building Communities

Non-profit Housing Alliance: Community Response

After the HUD report was released, the non-profit developers continued to meet with each other and local government, forming the Non-profit Housing Alliance (NHA). Louisville Metro began to change its outmoded policies. The city also committed to providing a staff person for the NHA and funded a capacity-building program. MHC committed to providing the infrastructure for the NHA and the staff position was filled in November 2004. Since that time, the NHA has developed a strategic plan for a thriving non-profit housing development sector.

The Non-profit Housing Alliance has engaged a broad range of partners to provide technical assistance to non-profit housing developers. The University of Louisville School of Urban and Public Affairs' Real Estate Center, sponsored by the Kentucky Housing Corporation, is offering courses for non-profit housing developers both in and outside of Louisville. This work is being done in conjunction with the Center for Neighborhoods, which offers technical assistance and training to these non-profits.

In 2005, Louisville Metro Housing and Community Development Department will release the "Housing Policy Advisory Team Report to Mayor Jerry Abramson," the culmination of more than a year's work by volunteer representatives from all parts of the housing and financial industries, government and advocates. MHC participated in this team. The team's recommendations will guide the development of housing throughout Metro Louisville.

The critical issues for affordable housing will be:

- ▶ the creation of flexible and responsive financial tools
- ▶ coordinated government systems to encourage the production of affordable units
- ▶ land assembly or acquisition
- ▶ grants to develop housing for those below 50 percent of median income

In the Louisville metropolitan region, federal HOME and CDBG funds are the primary resource for non-profit housing developers. However, communities are not limited to the use of these funds to support non-profits. Cities such as Cincinnati, Indianapolis, and Nashville, among others, have found and tapped a wide array of funding sources to supplement HOME funds.

MHC and the Non-profit Housing Alliance advocate for:

- ▶ A multi-source loan pool for non-profit developers with favorable rates and standardized underwriting criteria so neighborhood-based organizations can be trained to meet those criteria;
- ▶ A summit of local government departments and the NHA to negotiate a supportive non-profit housing development process that removes regulatory barriers;
- ▶ Innovative efforts to acquire land for development, including targeted Land Bank acquisition in consultation with neighborhood organizations; and
- ▶ A local affordable housing trust fund, in addition to the state housing trust fund, to produce housing for those at or below 50% of median income. This fund would have a dedicated and renewable public source of revenue.



New Albany-Floyd County Community Housing Development Organization, Inc.

Founded in 1998, New Albany Community Housing (an Indiana certified CHDO) uses federal HOME funds to build and rehab existing houses to sell to low and moderate-income families. Since beginning production and sales in 2003, the CHDO has constructed and sold nine houses in several New Albany neighborhoods.

This year, the organization will begin its largest project to date, a 23-house subdivision called Linden Meadows. The Floyd County Memorial Hospital donated most of the houses to New Albany Community Housing, which moved them to another site. "Now 23 families will be able to come home every day to a new house in a great neighborhood," said John Miller, executive director of New Albany Community Housing.

An average house in Linden Meadows is valued at about \$90,000, but because the houses and land were donated to New Albany Community Housing, families will only need to mortgage roughly \$70,000 to \$75,000, with the rest provided as a forgivable second mortgage (on which homeowners are not required to pay unless they sell their home sooner than agreed).

There are families on the waiting list to purchase homes through New Albany Community Housing, many of whom are repairing their credit and receiving homeownership counseling. "We are still looking for families who qualify to purchase houses in Linden Meadows and our future developments," Miller said. Starting in the fall of 2005, these houses will be available for purchase by eligible families.

While New Albany Community Housing began by building one single-family house at a time, it is preparing to embark on larger projects. Plans are being developed to build 24 units in the next eighteen months, including rehabs, new construction and possibly multi-family units.

NON-PROFIT HOUSING DEVELOPERS:

Building Houses, Building Communities



River City Housing

River City Housing, a non-profit that builds affordable housing for low- and moderate-income families in Louisville, will celebrate the construction of its 100th house this year.

As a non-profit developer, River City starts with the commitment to work with neighborhood groups around their vision of their neighborhood. "We're conscious of building a neighborhood when we build a home, conscious of building a city when we help build a neighborhood," said Becky Roehrig, River City's executive director.

River City Housing was formed in 1992 when Eastern Area Community Ministries, St. Matthews Area Ministries and United Crescent Hill Ministries joined forces to develop affordable housing options in the east end of Louisville.

Today, nearly 250 people are living in safe and attractive single-family houses constructed and sold through River City Housing. River City Housing has built homes in the Berrytown, Clifton, Fairdale, Forest Park, Highview, Lyndon, Norfolk, Phoenix Hill, Okolona, and Worthington neighborhoods.

Federal HOME funds helped Mimi Kramer purchase a house for her family in 1995 when her sons were ten and four years old. "I can't tell you what getting this house has meant to our lives. Because we were able to build a house, we could make the doors wider and make it accessible to my older son."

River City initially concentrated its work on targeted neighborhoods, but has grown to serve all of Louisville Metro. It has also begun to take on projects that address other housing needs.

In 2004, for example, River City Housing used Low-Income Housing and Historic Preservation Tax Credits to develop the 112-year old Franklin School into 12 affordable apartments for low-income senior citizens. Soon, working in partnership with three other affordable housing non-profits, the organization will develop 12 of 69 off-site single-family homes as part of the Clarksdale HOPEVI revitalization project.

The current list of Non-profit Housing Alliance members is:

- ▶ Canaan Community Development Corporation
- ▶ Center for Neighborhoods (formerly Louisville Community Design Center)
- ▶ CRANE Community Development Corporation
- ▶ Habitat for Humanity of Metro Louisville
- ▶ Home of the Innocents
- ▶ Housing Partnership, Inc.
- ▶ Interdenominational Ministerial Coalition
- ▶ Louisville Central Development Corporation
- ▶ Louisville Urban League
- ▶ Metropolitan Housing Coalition
- ▶ Neighborhood Development Corporation
- ▶ New Directions Housing Corporation
- ▶ New Zion Community Development Foundation, Inc.
- ▶ Presbyterian Community Center/Metro Housing Resource Center
- ▶ River City Housing
- ▶ Shelby Park Neighborhood CHDO
- ▶ Urban Development Enterprise Group
- ▶ We Can Community Development Corporation
- ▶ Wellspring

We're conscious of building a neighborhood when we build a home; conscious of building a city when we help build a neighborhood.

— Becky Roehrig,
Executive Director, River City Housing



NON-PROFIT HOUSING DEVELOPERS:

Building Houses, Building Communities

Louisville Central Development Corporation

Since 1995, the Louisville Central Development Corporation (LCDC) has rehabbed and built housing for low- and moderate-income families, primarily in Louisville Metro's Russell neighborhood, and helped 68 families move into single-family homes. In 2000, the organization also rehabbed and expanded an apartment building to provide 17 families with affordable rental housing.

LCDC primarily works with single mothers who want to become homeowners. "They are working one, often two jobs, but on their wages, homeownership is out of reach," said Sam Watkins, executive director of LCDC. Because LCDC can sometimes tap funds to help with down payments and provide forgivable soft second mortgages, these mothers can achieve their dream. "The incredible thing is that these families are not just making their mortgage payments. They are making improvements to the property and that's benefiting the whole neighborhood," Watkins said.

Since 1995, more private investors have been stepping up to the plate for LCDC projects. Banks that might have hesitated to finance a project in the neighborhood 10 years ago now look at LCDC's track record of neighborhood revitalization and consider their houses to be solid investments. In 2004, LCDC built six single-family houses, relying solely on private financing.

Watkins said true neighborhood revitalization would include high quality single-

They [single mothers] are working one, often two jobs, but on their wages, homeownership is out of reach.

—Sam Watkins,
Executive Director, LCDC

family houses on vacant lots as well as help with rehabbing and maintenance for existing homeowners. "It is by improving both sides of the street that you begin to see the difference in the community," he says.

How does LCDC know that it's getting results in the community? "When you go into the neighborhood and see children doing chores, washing windows and cutting the grass, that's a major shift. They're invested in their homes. You won't see that level of pride or involvement when a family rents an apartment."



CONCENTRATION OF SUBSIDIZED HOUSING

Measure 1

MHC supports housing opportunities throughout the Louisville Metro area that meet the needs of the most vulnerable families. Subsidized housing remains highly concentrated in high-poverty neighborhoods in Louisville Metro. In the past year, the city razed more than 700 units in the Clarksdale housing complex, located in a high-poverty area. While some public housing units will be replaced on site, **MHC supports locating the remaining replacement units in low poverty neighborhoods.**

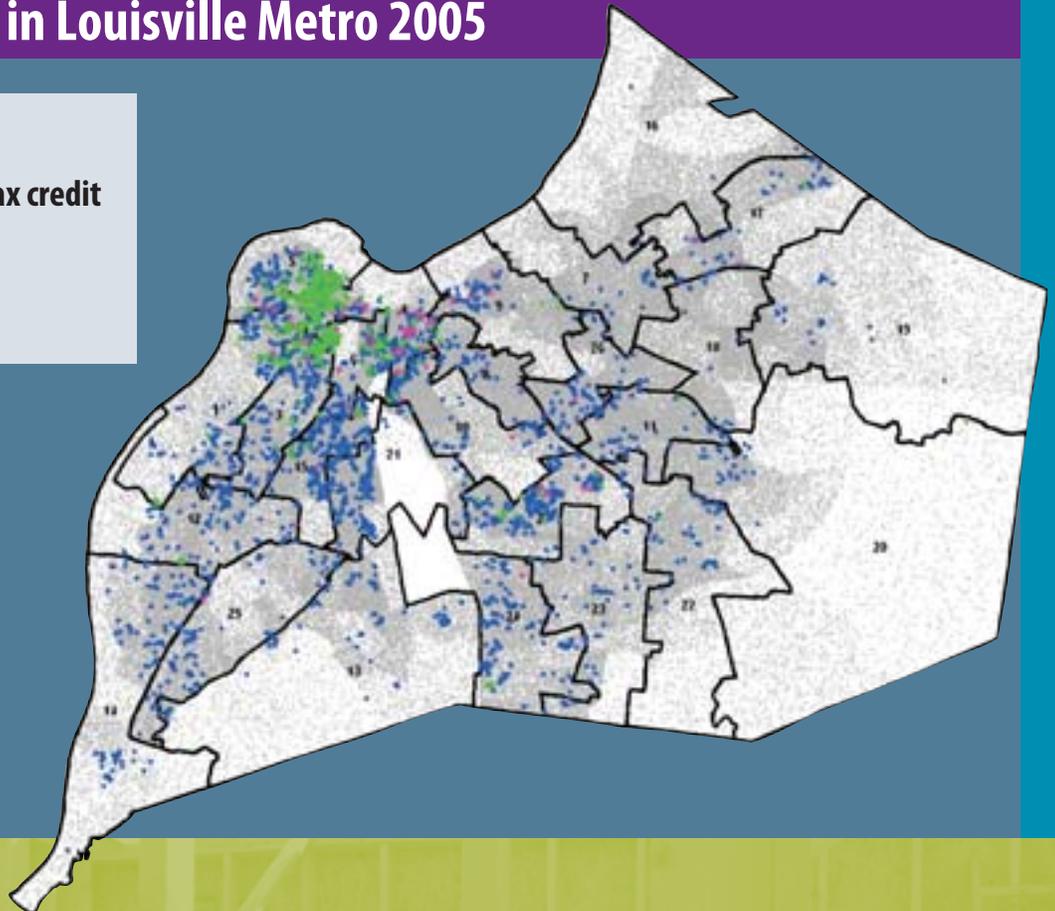
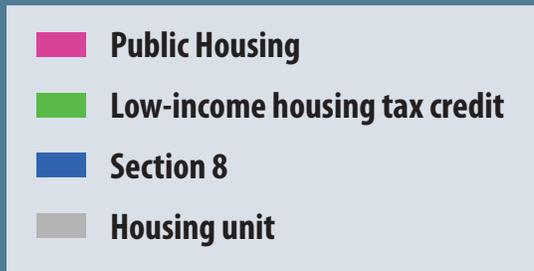
Data on subsidized housing in the Louisville metropolitan region show:

- Public housing and Section 8 housing together are disproportionately represented in Louisville Metro Council districts 1 through 6 and 15, which have the highest poverty rates in the city, and in Floyd County, Indiana. In the new Louisville metropolitan statistical area, 45 percent of all public housing and Section 8 units would have to be moved to other districts or counties to be distributed in proportion to the population.
- Low Income Housing Tax Credit units are highly concentrated as a result of federal incentives. They are used in disproportionately high numbers in districts 1, 3 through 6, 8, and 9, as well as Bullitt and Shelby counties. In the new metropolitan statistical area, some 54 percent of the credit units would have to be used in other districts or counties to be distributed in proportion to the population.

Despite targeted subsidy programs that would allow families to rent homes in low poverty neighborhoods (including the Section 8 Housing Choice Voucher Program), very few low-income families are moving to neighborhoods with the lowest poverty rates. Since 73 percent of the households using the Section 8 voucher program are African American, our community should examine and address the barriers to full integration.



Subsidized Housing in Louisville Metro 2005



HOUSING SEGREGATION BY RACE, INCOME, AND GENDER

Measure 2

This year, MHC has added gender to our measurements of segregation. In Louisville Metro, 35 percent of households are headed by women. Costs of health care and day care, combined with lower wages or low fixed incomes for the elderly, limit affordable housing options available to single mothers, elderly women and other female-headed households, magnifying the effect of local housing segregation by race and economic status. Such segregation contributes directly to the education and attainment gaps that exist where economic or racial segregation occurs. Research has shown that low-income children who live in high-poverty neighborhoods are less likely to succeed in school than those who live elsewhere.

MHC advocates for policies that will reverse housing segregation and increase opportunities for all children in the region.

Here are findings regarding housing segregation in our community:

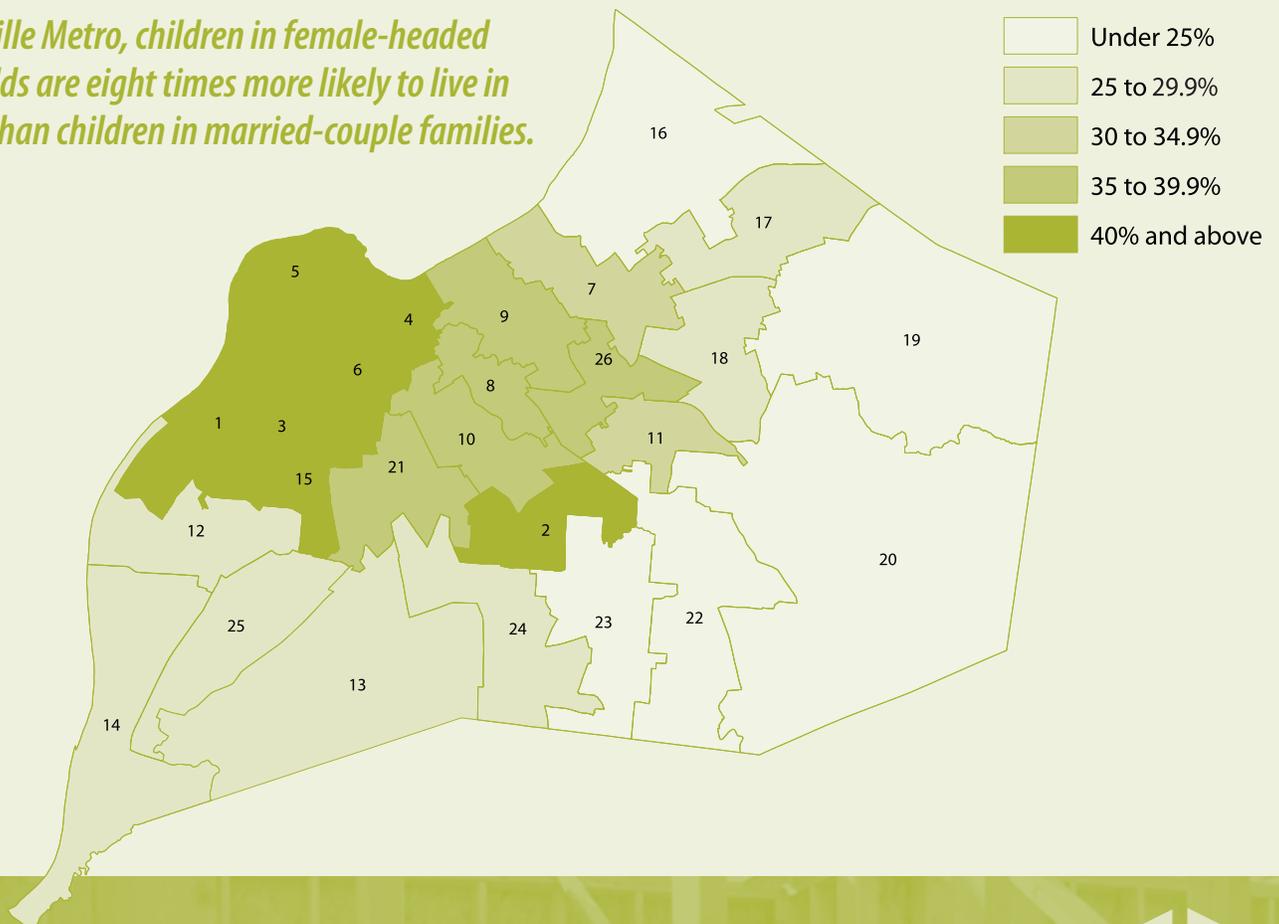
► **Gender.** Female-headed households comprise only 20 percent of Louisville Metro Council District 16, but 60 percent in Council District 4, with a strong correlation between the concentration of female heads of household and low-income districts. In 2000 in Louisville Metro, the median income for single mothers working full-time was \$18,307, while the median income for single fathers was \$27,194.

► **Race.** MHC has included a new map that displays the distribution of African Americans by council district, using 2000 Census data. While African Americans are 18.8 percent of Louisville Metro's population, there are five districts with African-American populations above 50 percent of the total population. There are also five Council Districts in which the African American populations are below five percent of the total population.

► **Economic status.** According to the 2004 American Community Survey, the number of people living in poverty in Jefferson County grew from 84,114 in 2000 to an estimated 93,464, raising the percentage of the total population in poverty from 12.4 percent to 13.6 percent. Poverty rates are highest for children with single mothers and for African-American children. In Louisville Metro, children in female-headed households are eight times more likely to live in poverty than children in married-couple families. Also, African-American children are twice as likely to live in poverty as other children.

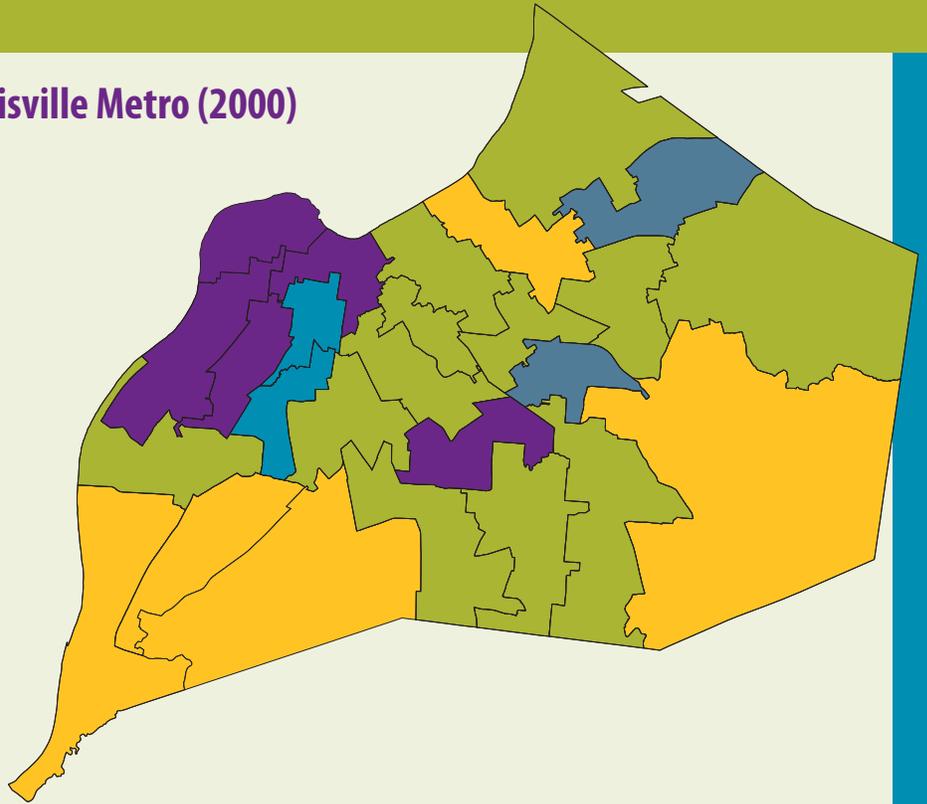
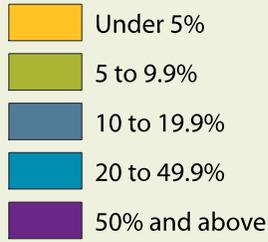
Female Heads of Household as Percent of all Households, Louisville Metro (2000)

In Louisville Metro, children in female-headed households are eight times more likely to live in poverty than children in married-couple families.



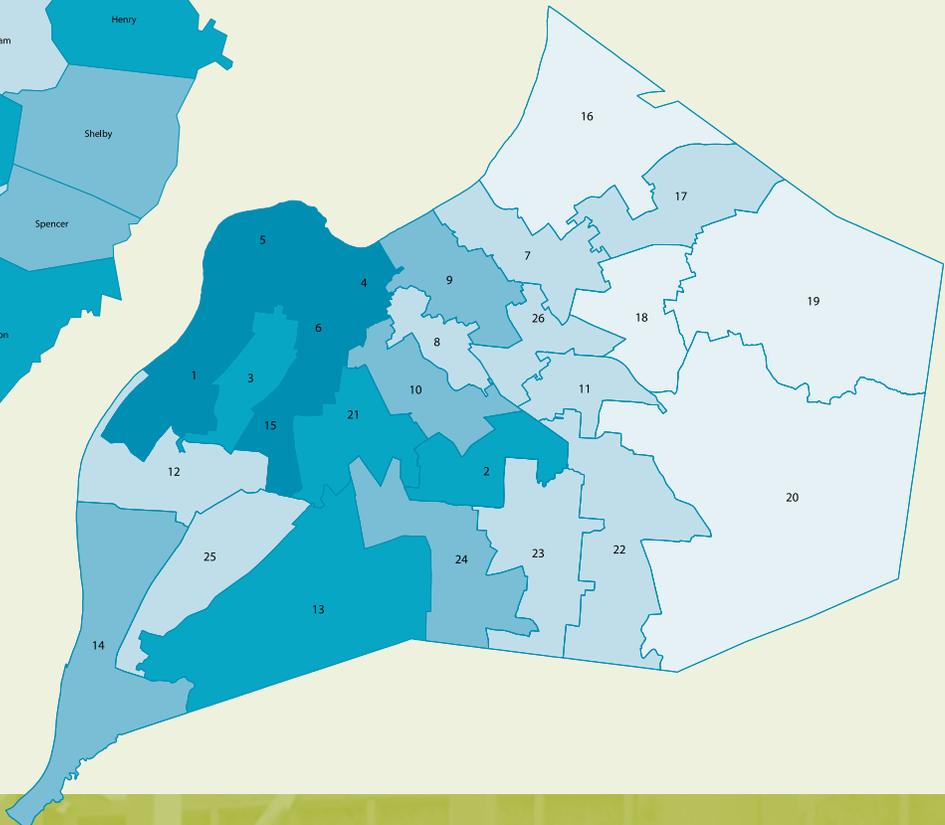
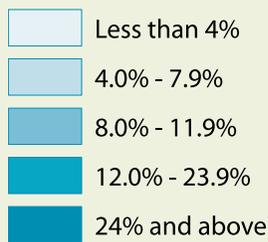
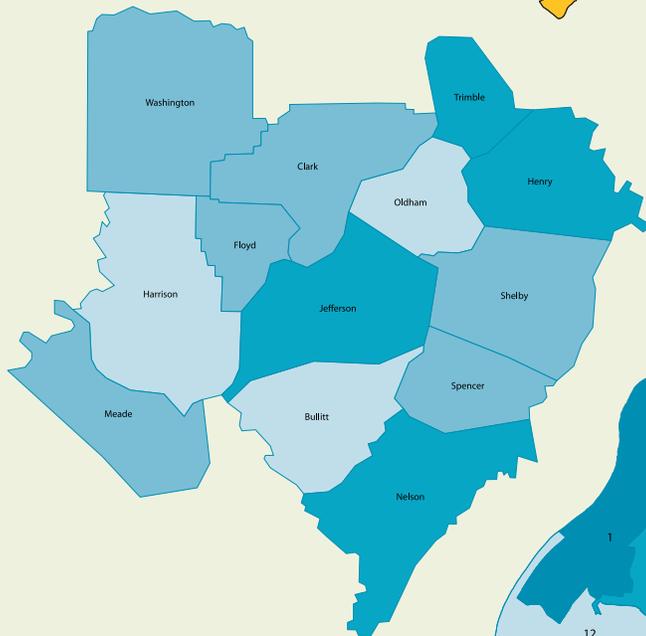
Measure 2

African American Population, Louisville Metro (2000)



In Louisville Metro, African American children are twice as likely to live in poverty as other children.

Poverty in the Louisville MSA (1999)



RENTERS WITH EXCESSIVE COST BURDEN

Measure 3

In the Louisville Metro region, more than a third of renters spend too much of their income for housing. That means about 45,000 households are paying more than 30 percent of income for rent and utilities combined. **MHC is working to increase supports that provide low-wage workers with affordable housing options.**

In the Louisville Metro region, a full-time worker must earn \$11.48 per hour to afford a 2-bedroom apartment.³ For many workers such as preschool teachers, home health aides, and bank tellers, rent for a two-bedroom apartment can take up to 40 percent of their incomes.⁴

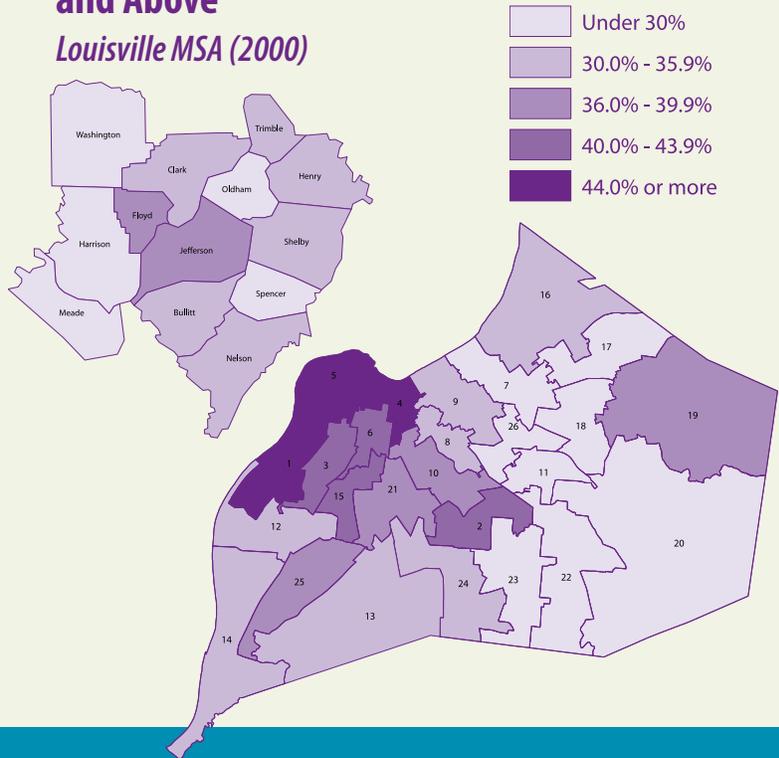
While 2000 Census data are the most recent for the entire region, the 2004 American Community Survey reported for Louisville Metro that the percentage of renters with excessive cost burdens had risen to 44.2% of all renters, up from 36.2% in 2000. These new data tell us that in 2004 more than 42,000 households in the city of Louisville Metro alone were paying too much for housing and utilities combined.

Because the cost of natural gas for heat doubled between 2000 and 2004, MHC expects to see this number continue to increase. Further, due to hurricane damage, the cost of gas is predicted to rise another 50 to 70 percent by winter 2005.⁵

In 2004, the percentage of renters with excessive cost burdens in Louisville Metro was 44.2% — more than 42,000 renters.

Gross Rent 30% of Household Income and Above

Louisville MSA (2000)



PRODUCTION AND REHABILITATION OF AFFORDABLE RENTAL HOUSING

Measure 4

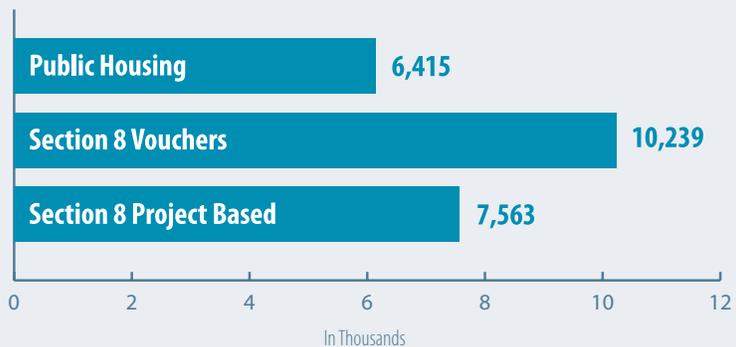
With more than 18,000 households on the waiting list for housing subsidies, **MHC advocates for actions that increase the overall number of subsidized housing units.** Measure 1 compels our community to reduce the concentration of subsidized housing by placing new units in lower poverty neighborhoods.

Over the last decade, the total number of public housing units for families has significantly declined. A trend toward privatizing public housing has resulted in fewer available units, negatively impacting the most fragile families in our community. Our community must preserve our diminishing public housing and refocus our efforts on serving those most in need.

In 2005, there were 24,217 public housing and Section 8 units combined allocated to the various housing authorities in the thirteen-county Metro Louisville region. There are also 6,031 low-income housing tax credit subsidies, but because these credits can be coupled with section 8 or public housing subsidies, they cannot be measured as additional units. Most counties in the MSA, including Jefferson, have experienced declines in their number of Section 8 vouchers

since 2002. While numbers of public housing units in Clark and Floyd Counties remained constant, Jefferson County has lost 189 units since 2004, which may be attributed to HOPE VI revitalization in Clarksdale.

Numbers of Subsidized Rental Housing Units Louisville MSA 2005



HOMEOWNERSHIP RATE

Measure 5

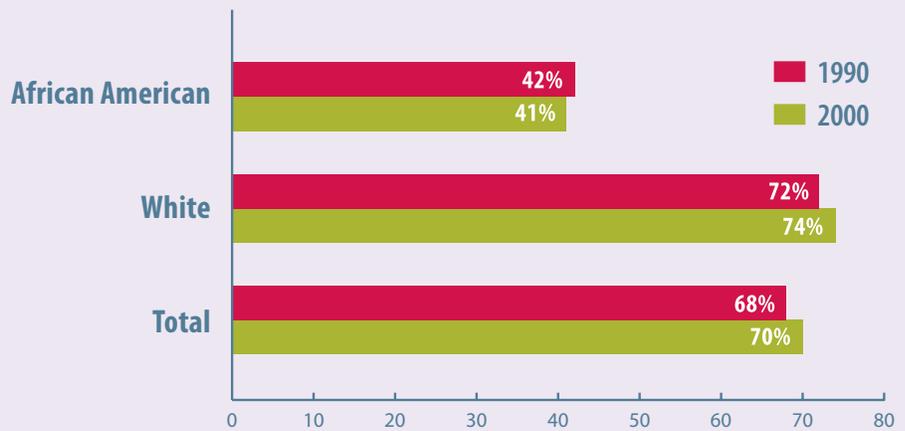
In the Louisville metropolitan region, homeownership rates vary significantly by race and gender. **MHC advocates for increased homeownership opportunities for all families, supported by the sustained incomes and financial management skills necessary to maintain homeownership.**

Since 1990 in the city of Louisville Metro, homeownership has increased for all categories of families with children, but for many single-parent families, it remains low. In 2004, more than 80 percent of married couples with children and more than half of single fathers owned their homes. Yet just 35 percent of single mothers were homeowners.

In Louisville Metro, the total homeownership rate increased from 64.5 percent in 1990 to 67.2 percent in 2004. Still, the continuing rise in foreclosures indicates that many families are purchasing homes without the capacity to make regular mortgage payments.

In Metro Louisville, homeownership among the total population and among whites increased since 1990. However, the rate of homeownership

Homeownership Rates in the Louisville MSA



Source: U.S. Census Bureau

among African Americans declined. According to the 2000 Census, the total homeownership rate for Metro Louisville was 69.5 percent. For African Americans, the homeownership rate was 40.9 percent, compared to 74.4 percent among white Louisville metropolitan region residents. Citywide, homeownership rates also reflect segregation patterns, ranging from 25.9 percent in District 4 to 85.9 percent in District 20.

AFFORDABILITY OF HOMEOWNERSHIP

Measure 6

Homeownership opportunities for first-time homebuyers in the metropolitan region continue to improve. The First-Time Home Buyer Affordability Index for the Louisville region tracks the affordability of homes to first-time buyers.

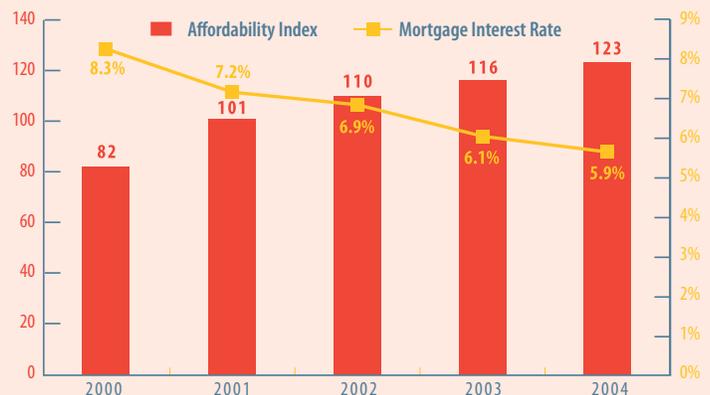
MHC advocates for financial literacy beginning in middle and high school, availability of first-time homebuyer education opportunities, and expanded programs to help those who are not able to meet obligations.

The index has risen over the past several years from 82 in 2000 to 123 in 2004, meaning that purchasing a first home has become more affordable, allowing an increasing number of renters to become owners. An index of 100 indicates that a family at about 70 percent of median income (\$36,538) can afford a home priced at 85 percent of the median for all houses sold (\$113,390) in Louisville Metro.

While Louisville Metro's first-time homebuyer index remains favorable, 2005 national data predict a tapering off of affordability for first-time homebuyers as median home values increase and mortgage interest rates rise. These increases tend to outpace modest family income gains.⁶

After purchasing homes, first-time homebuyers face the challenge of maintaining them. As foreclosure data indicate, for an increasing number, qualifying to purchase a home does not mean that buyers will be able to meet their mortgage obligations.

First Time Home Buyers Affordability Index



FORECLOSURES

Measure 7

The focus on the rising number of foreclosures in the 2004 *State of Metropolitan Housing Report* generated a set of recommendations contained in *Homeownership at Risk: Our Community Responds to Home Foreclosures*, available on-line at www.metropolitanhousing.org. **MHC is facilitating a community response coordinated by three working groups that focus on the three action areas: data collection, consumer education, and protecting consumers from unscrupulous lenders.**

For the Louisville MSA, numbers of foreclosures continue to rise, particularly in Jefferson County. Statistics for Louisville Metro show court-ordered foreclosures at 2,610 in 2004. That number represents more than five times the number of foreclosures in Louisville a decade ago. Cumulatively since 1995, more than 10,000 households were subject to foreclosure. Of those, almost 8,000 foreclosures were ordered in the last five years. These data highlight the need for homebuyer counseling and affordable rental housing.

Numbers of Foreclosures Started (Ordered) in Kentucky Counties in the Louisville MSA

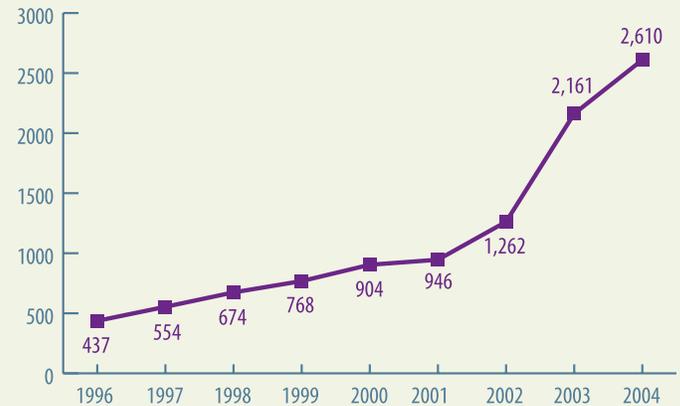
| County | 2002 | 2003 | 2004 | % Change from 2003 to 2004 |
|-----------|-------|-------|-------|----------------------------|
| Bullitt | 104 | 171 | N/A | |
| Jefferson | 1,262 | 2,161 | 2,620 | 21% |
| Oldham | 71 | 89 | 105 | 18% |
| Henry | N/A | N/A | 79 | |
| Nelson | N/A | N/A | 125 | |
| Shelby | N/A | 80 | 83 | 4% |
| Spencer | N/A | N/A | N/A | |
| Trimble | N/A | N/A | 37 | |
| Meade | 90 | 72 | 92 | 28% |

N/A – Data not available

Numbers of Foreclosures Started (Filed) in Indiana Counties in the Louisville MSA

| County | 2002 | 2003 | 2004 | % Change |
|------------|------|------|------|----------|
| Clark | 369 | 385 | 429 | 11% |
| Floyd | 253 | 212 | 323 | 52% |
| Harrison | 112 | 141 | 117 | -17% |
| Washington | 102 | 123 | 119 | -3% |

Foreclosures in Louisville Metro 1996-2004



Source: Jefferson County Circuit Court, 2005. Data represent the annual number of mortgage foreclosures for which there were "orders of sale" in Louisville Metro (for years prior to 2002, data reflect combined numbers for Jefferson County and the City of Louisville).



NUMBERS OF HOMELESS

Measure 8

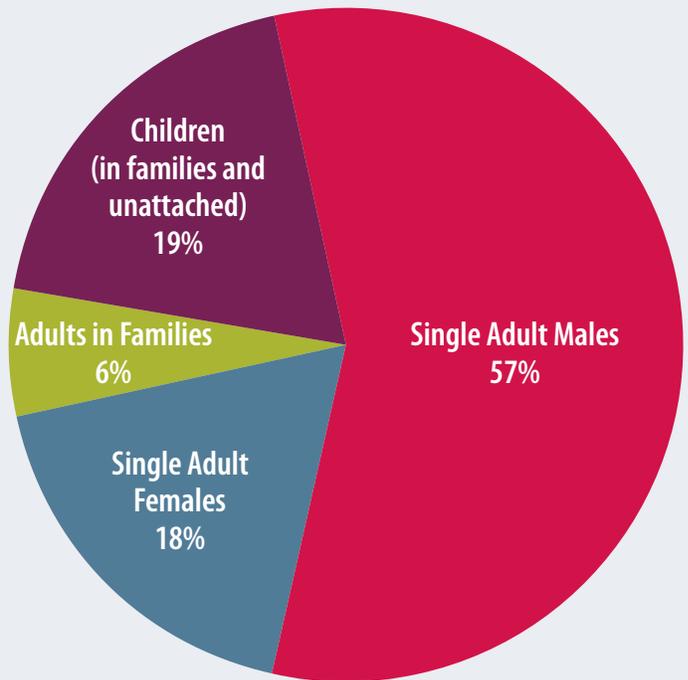
In the metropolitan region, homeless shelters provided services to more than 12,000 people last year. Nearly one in five was a child.

MHC advocates for decent, affordable housing for children who must move from school to school because their families have unstable housing.

Federal estimates suggest that between 0.9 % and 1.3% of the national population experiences homelessness during the course of a year.⁷ Data collected by the Coalition for the Homeless indicate that some 11,006 men, women, and children used shelters in Jefferson County during 2004. In Clark County, Indiana, Haven House adds another 1,564 persons to the MSA statistics. In total, these numbers represent about 1% of the estimated MSA population for 2004.

For families facing housing instability for their children, MHC advocates providing shelter, food, and health care to meet their needs. For homeless children attending school, MHC advocates providing the family a stable place they can call home. These policy recommendations are based on the negative impact of unstable housing on schools and an individual child's educational attainment. In 2003, five thousand Jefferson County K-12 students moved both residences and schools at least once during the school year. On average, students with multiple moves scored ten academic points below other students on the Kentucky Core Content reading test.⁸

Louisville Metro Homeless Population, 2004



Source: The Coalition for the Homeless 2004 CoC Point-in-Time Survey, Louisville Metro.



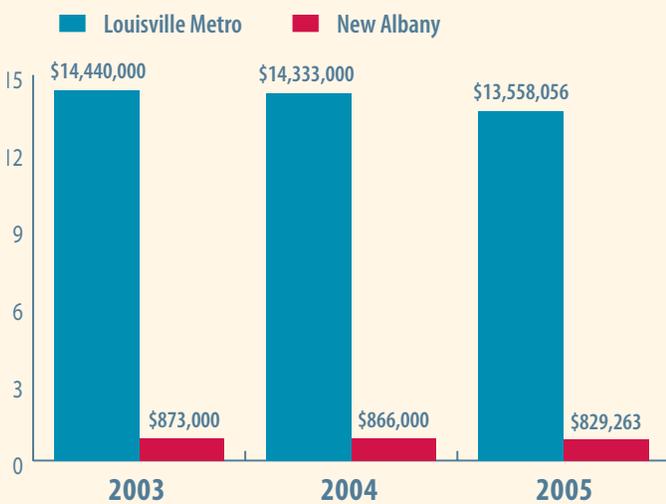
USE OF CDBG FUNDS

Measure 9

While federal Community Development Block Grant (CDBG) funds represent the most significant investment in housing and neighborhood development in the metropolitan region, these funds are shrinking. Compared to other federal funding allocated to Louisville Metro such as HOME funds (\$4.2 million in 2004), CDBG funds have the potential for much larger investments in local housing development. **MHC advocates for targeting CDBG funds to housing to the greatest extent possible.**

In recent years, fewer federal resources have been dedicated to CDBG. At the same time, more cities and municipalities have become eligible to apply for these funds. This leaves cities like Louisville Metro and New Albany with declining national resources to support housing opportunities and community development for low- and moderate-income persons. To supplement diminishing CDBG funds, MHC also advocates for new local funding sources dedicated to increasing housing opportunities for low-income families.

Federal CDBG Allocations, 2003–2005

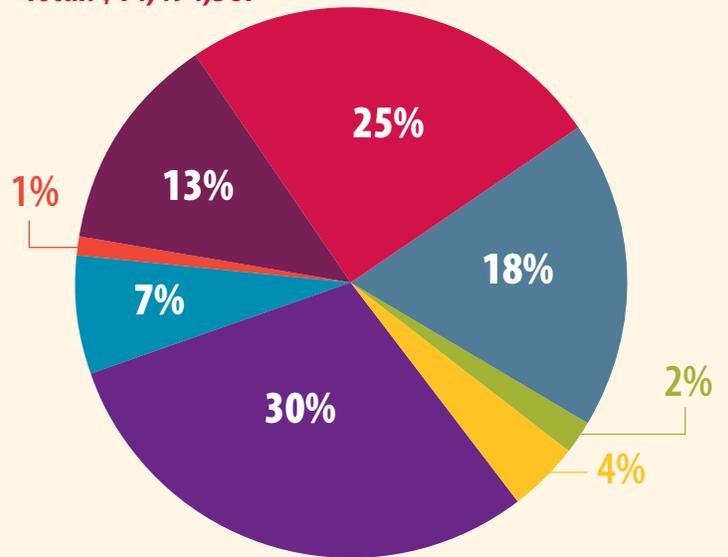


In 2003, the first year of merged government, Louisville Metro's total CDBG award from the Department of Housing and Urban Development was \$14.4 million. In 2004, that amount had dropped to \$14.3 million, and in 2005, to \$13.6 million. The total CDBG budget for the City of New Albany dropped from \$873,000 in 2003 to \$829,263 in 2005.

Louisville Metro's 2004 CDBG expenditures of \$14.5 million (see pie chart) exceeded the 2004 allocation of CDBG funds due to carryover from 2003. In 2004, Metro Louisville spent 30 percent of CDBG funds for housing rehab and construction. The next highest amounts of CDBG funds were spent on public improvements to parks, sidewalks and streets, and public services such as vacant lot clean-up.

CDBG Expenditures Louisville Metro, 2004

Total: \$14,494,387



- Code Enforcement
- Planning
- Administration
- Relocation (less than 1%)
- Public Improvements
- Public Services
- Economic Development
- Clearance
- Housing Rehab & Construction

Louisville Metro CDBG Expenditures, 2004

| | | |
|------------------------------|-------------|--------|
| Public Improvements | \$3,691,712 | 25.47% |
| Public Services | \$2,557,293 | 17.64% |
| Economic Development | \$350,000 | 2.41% |
| Clearance | \$574,559 | 3.96% |
| Housing Rehab & Construction | \$4,364,798 | 30.11% |
| Homeless Support | \$0 | 0% |
| Code Enforcement | \$987,090 | 6.81% |
| Relocation | \$34,966 | 0.24% |
| Planning | \$79,698 | 0.55% |
| Administration | \$1,854,271 | 12.79% |

APPENDIX

Data Sources

Measure 1: Concentration of Subsidized Housing *pg. 8*

Statistics on subsidized housing by council district were obtained by geocoding administrative data by street address and then capturing the data for the districts. Subsidized housing data were provided by the Louisville Metro Housing Authority, the U.S. Department of Housing and Urban Development, the Kentucky Housing Corporation, and the Indiana Housing Finance Authority.

The population data (used as the basis for assessing the geographic distribution of subsidized units) are drawn from the 2000 census Summary File 1. Within Jefferson County, census block group data were aggregated to obtain statistics for the districts. Where a district boundary split a block group, the data were partitioned by overlaying a land use map on a map of the LOJIC master address file. Residential addresses were then captured for each “split” and census data were allocated to the “splits” based on their share of residential addresses in the entire block group.

Measure 2: Segregation by Race, Income, and Gender *pg. 9*

The poverty and minority data are drawn from the 1990 and 2000 census Summary File 3. Minorities were defined to be everyone except non-Hispanic whites. Female heads of household data are from the 2000 census Summary File 3. Census block group data were aggregated to obtain statistics for the districts. Where a district boundary split a block group, overlaying a land use map on a map of the LOJIC master address file. Residential addresses were then captured for each “split” and census data were allocated to the “splits” based on their share of residential addresses in the entire block group. We compared the number of persons in poverty with the number of persons for whom poverty level was determined (rather than the total population) in each geographic area.

Measure 3: Renters with Excessive Cost Burden *pg. 11*

The cost burden data were drawn from the 1990 and 2000 census Summary File 3. Census block group data were aggregated to obtain statistics for the districts. Where a district boundary split a block group, the data were partitioned by overlaying a land use map on a map of the LOJIC master address file. Residential addresses were then captured for each “split” and census data were allocated to the “splits” based on their share of residential addresses in the entire block group. American Community Survey data, specific to Louisville Metro as a whole, reflect 2004 sample data on renters with excessive cost burdens.

Measure 4: Production of Affordable Rental Housing *pg. 11*

Subsidy data were obtained from the Indiana Housing Finance Authority, Kentucky Housing Corporation, Louisville Metro Housing Authority, New Albany Housing Authority, Jeffersonville Housing Authority, Charlestown Housing Authority, Sellersburg Housing Authority, and the Indiana and Kentucky offices of the U.S. Department of Housing and Urban Development (HUD). Section 8 and public housing numbers refer to units allocated by HUD; LIHTC numbers refer to units in service.

Measure 5: Homeownership Rate *pg. 12*

The 2000 Census asks every household to state whether they are owner occupants or renters. American Community Survey data, specific to Louisville Metro as a whole, reflect 2004 sample data on whether those surveyed are owner occupants or renters. The definition of the Louisville metropolitan area changed between 1990 and 2000, and between 2000 and 2004; however, we report 1990 and 2000 data for the same counties as those included in the 2003 definition of the Louisville metropolitan area.

Measure 6: Affordability of Homeownership *pg. 12*

The Kentucky Real Estate Commission affordability indexes (1990-2000) are produced by the Center for Real Estate Studies at the University of Kentucky and are published on the World Wide Web at <http://gatton.uky.edu/CRES/>. House price data for the Louisville region are obtained from the Greater Louisville Association of Realtors. For 2001-2005, the first-time homebuyers affordability index for the Louisville MSA was calculated by the Metropolitan Housing Coalition based on the following assumptions: median purchase prices for first-time home buyers are about 15% lower than the median for all houses sold; first-time buyers make a 10% down payment; consequently they must pay for mortgage insurance, which increases the cost of financing; and first-time homebuyer incomes are about 30% lower than median household incomes.

Measure 7: Foreclosures *pg. 13*

Court records regarding foreclosure data are maintained differently in the two jurisdictions of the Louisville MSA. Therefore, for all Kentucky counties in the Louisville MSA, we have defined the rate to be the number of actual foreclosures (or orders of sale) as a percentage of the number of owner-occupied homes with mortgages. The foreclosure rates for Indiana counties in the MSA reflect the number of foreclosures filed as a percentage of the number of owner-occupied homes with mortgages for all Indiana counties in the MSA. The number of foreclosures was obtained from the relevant court clerks in each county. The number of owner-occupied homes with mortgages was obtained from the 2000 census Summary File 3.

Measure 8: Numbers of Homeless *pg. 14*

Shelter usage data were provided by the Coalition for the Homeless for the Kentucky counties and Haven House for the Indiana counties. The data may include some duplication of individuals. The demographic data for individuals using homeless shelters were provided by the Coalition for the Homeless, based on a survey conducted by The Coalition for the Homeless of persons living in Louisville area shelters in 2004, the CoC Point-in-Time Survey. Because children are often difficult to track, numbers of children may represent duplicated counts. For example, one child who was served more than once in a shelter in 2004 may be counted each time served.

Measure 9: Use of CDBG Funds *pg. 15*

Data were obtained from Louisville Metro Housing and Community Development and the New Albany Economic and Redevelopment Department.

Definitions

Affordable Housing – As defined by HUD, housing is affordable when a low-income family pays no more than 30 percent of its income for housing and utilities combined.

CDBG – The Community Development Block Grant program (CDBG) is a federal program aimed at creating prosperous communities by providing funds to improve housing, the living environment, and economic opportunities, principally for persons with low and moderate incomes. The CDBG program was established in 1974. At least 70 percent of the CDBG funds received by a jurisdiction must be spent to benefit people with low and moderate incomes. The remaining 30 percent can be used to aid in the prevention or elimination of slums and blight—often used by local government officials to justify downtown beautification—or to meet an urgent need such as earthquake, flood, or hurricane relief. Both Louisville Metro and the City of New Albany are entitlement cities eligible for CDBG funds.

Community Development Corporation (CDC) – A CDC is a non-profit organization with community-based leadership that has as its primary work housing production and/or job creation. CDCs are formed by residents, small business owners, congregations and other local stakeholders to revitalize a low and/or moderate-income community. CDCs typically produce affordable housing and create jobs for community residents.

Community Housing Development Organizations (CHDO) – A non-profit organization that provides decent housing that is affordable to low-income and moderate-income persons. To be a CHDO, an organization must be accountable to low-income community residents by maintaining at least one-third of its governing board's membership for residents of low-income neighborhoods, other low-income community residents, or elected representative of low-income neighborhood organizations.

Emergency Shelter – Emergency shelter is basic, overnight accommodation provided for persons and families. The shelter is generally for one night only, and provides a cot for sleeping and perhaps a meal. Shelters typically provide service referrals to clients.

Forgivable soft second mortgage – This additional mortgage requires homeowners to pay only if they choose to sell their house before an agreed upon time. For example, if a family purchases a house valued at \$110,000, they can borrow the entire amount with the assistance of a non-profit housing developer, but \$20,000 may be in the form of a soft second mortgage, which they will pay back only in the event they sell their house before the agreed upon period specified in the agreement (e.g. 10 years).

HOME Program – The largest federal block grant to state and local governments, the HOME Program is designed exclusively to create affordable housing for low-income households. Fifteen percent of HOME funds must be used for projects sponsored, owned, or developed by Community Housing Development Organizations (CHDOs). Participating jurisdictions may allocate more funds for CHDOs, but 15 percent is the minimum amount.

Participating jurisdictions may use HOME funds to provide home purchase or rehabilitation financing assistance to eligible homeowners and new homebuyers; build or rehabilitate housing for rent or ownership; acquire or improve housing sites; demolish dilapidated housing to make way for HOME-assisted development; and pay relocation expenses. HOME funds can also support tenant-based rental assistance for up to two years.

HOPE VI – The Housing Opportunities for People Everywhere VI grants allow a public housing authority to eliminate severely distressed public housing. Under the program, demolished housing is to be replaced with mixed income housing. Market-rate housing may be built alongside housing for households with varying income levels, financed through other programs such as Low Income Housing Tax Credits or elderly housing. Often the density of the housing is lower than before. The program also encourages the development of amenities such as schools, stores, parks, and community centers. The Louisville Metro Housing Authority has been awarded two HOPE VI grants: one to revitalize the former Cotter and Lang projects in Park DuValle, and one to revitalize the Clarksdale public housing site.

HUD – The United States Department of Housing and Urban Development is the cabinet-level department of federal government whose mission is to ensure “a decent, safe, and sanitary home and suitable living environment for every American.” HUD allocates federal funds for housing to states and local governments and public housing authorities.

Low Income – HUD defines low income as those families whose annual incomes do not exceed 80 percent of metropolitan area median family income. This figure is adjusted for the size of the family. In 2005, 80 percent of median income for the Louisville Metro area is \$41,900 for a family of three.

Low Income Housing Tax Credit – Created by the Tax Reform Act of 1986, the Low Income Housing Tax Credit (LIHTC) has assisted in the production of more than one million affordable homes for low-income renters, by providing investors in eligible affordable housing developments with a dollar-for-dollar reduction in their federal tax liability. Developers, including nonprofit community-based organizations, typically do not have sufficient tax liability to use the tax credits, so they sell the credits to corporations. Corporations purchase 98 percent of all housing credits, as tax code rules effectively prevent individuals from investing. Developers then use the cash they receive from the corporations to finance the affordable housing. The Credit accounts for most new affordable apartment production and drives up to 40 percent of all multifamily apartment development. There is some overlap between LIHTC and Section 8. For this reason, LIHTC units are presented separately from units subsidized by the other programs.

Median Income – Median income is the midpoint of the income distribution; 50 percent of families are above the median and 50 percent are below the median.

APPENDIX

Definitions

Moderate Income – HUD defines those of moderate income as having income greater than 80 percent up to 120 percent of area median income.

Poverty Threshold – The U.S. Department of Health and Human Services defines the poverty threshold and, except for adjustments for household composition, it is the same across the 48 contiguous states. The original poverty thresholds were developed in the early 1960s and they have been revised annually by the Consumer Price Index since then. Poverty thresholds are significantly lower than the low-income thresholds defined by HUD.

Public Housing – The public housing program is the nation's oldest effort to provide decent and affordable housing for families, elderly persons, and people with disabilities who have very low incomes. Public housing was created in the 1937 Housing Act, and is owned and operated by public housing agencies (PHAs) that are chartered by the states in which they operate and governed by locally appointed or elected Boards of Commissioners.

Section 8 – Also called Housing Choice Vouchers, Section 8 is federal tenant-based rental assistance. It works two ways. One is by providing certificates and vouchers, each with different rental payment formulas. Housing vouchers are one of the major federal programs intended to bridge the gap between the cost of housing and the incomes of low wage earners and people on limited fixed incomes. The Housing Choice Voucher program provides flexibility and options by issuing vouchers to eligible households to help them pay the rent on privately owned units. Project-based Section 8 provides a housing subsidy directly to the leasing agent of buildings that are designated as Section 8 properties.

Subsidized Housing – The term subsidized housing refers to houses and multi-family dwellings (generally apartments) that receive some federal funding either in their construction, or in the form of assistance to families renting the units.

APPENDIX

End Notes

- 1 Adamson, Jeffrey, *Building Capacity in the Nonprofit Housing Development Sector of Metro Louisville*, Greater Louisville Project, 2003.
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- 3 National Low Income Housing Coalition. *Out of Reach* 2004.
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 Project Warm
 Road Sprinkler Fitters Local Union 669
 Society of St. Vincent De Paul
 United Crescent Hill Ministries
 Zion Community Development Corp.





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A detailed architectural illustration of a building's facade, rendered in a light purple color. It shows a prominent triangular pediment with a central decorative element, a large arched window with a grid pattern, and classical architectural details like columns and moldings.

MISSION

The Metropolitan Housing Coalition exists to bring together this community's private and public resources to provide equitable, accessible housing opportunities for all people through advocacy, public education and support for affordable housing providers.

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