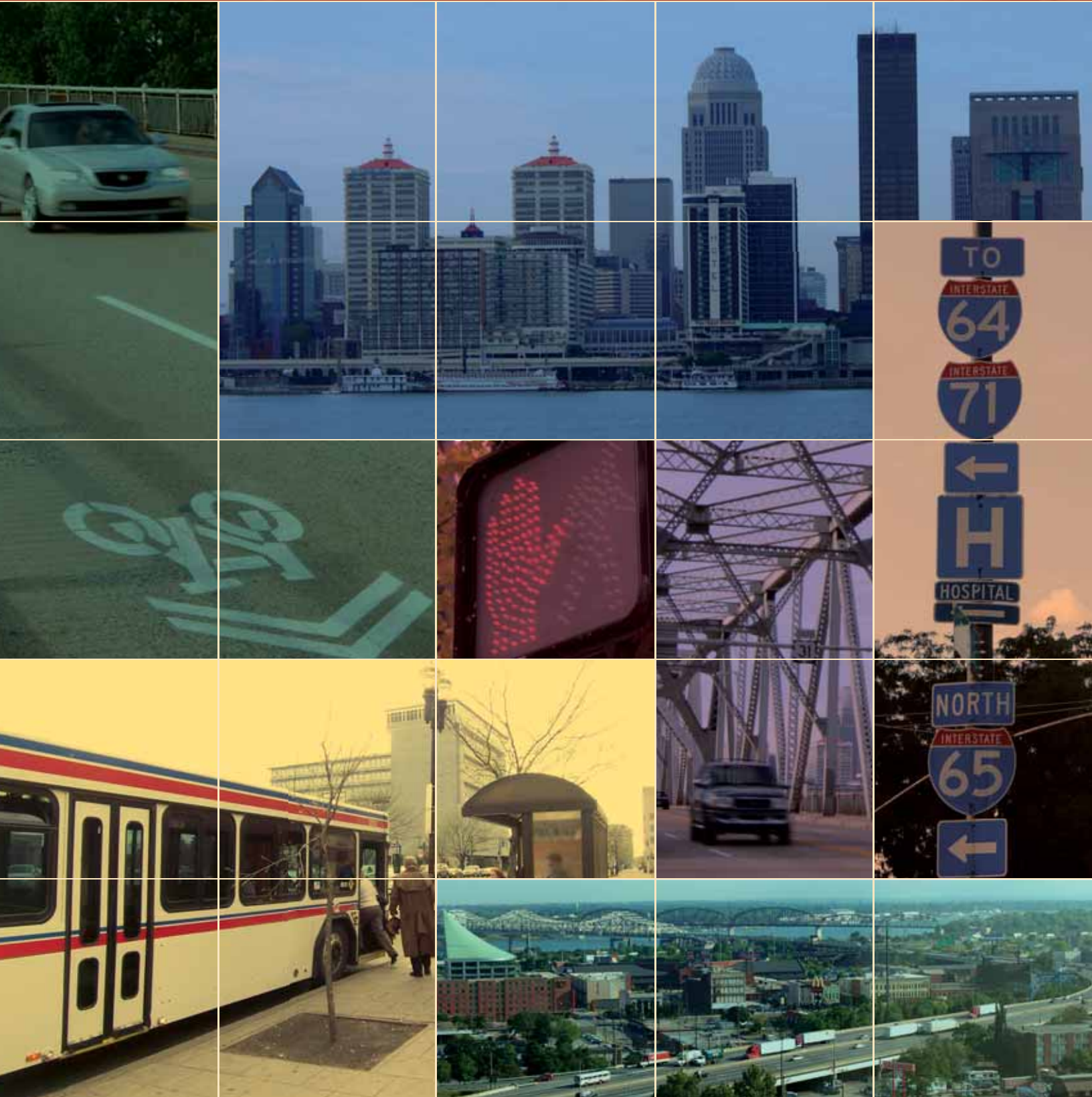


2007

STATE OF
Metropolitan Housing Report



Metropolitan Housing Coalition

Letter to MHC Members

The Metropolitan Housing Coalition releases its fifth 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. Our thanks to Chase for sponsoring this publication. The data within this report shows us that:

- Subsidized housing remains concentrated in areas of our community where jobs and services are scarce;
- Nearly 190,000 people who are heads of households in the Louisville MSA have incomes that are defined as being qualified for housing assistance;
- Over a third of wage earners in the Louisville MSA make less than \$12/hour making it a challenge to find decent, affordable housing;
- More than 13,000 households in Louisville Metro continue to wait for a share of the limited number of housing subsidies;
- Disparity still exists between whites and African-Americans/blacks when the percentage of homeownership is based on population distributions;
- The affordability rate for first-time home buyers fell by seven points;
- At year end 2006, Louisville Metro foreclosures were up by 8 percent while in the southern Indiana counties there was a 32 percent increase;
- The number of homeless served continues to rise, especially in southern Indiana where there was a 40 percent increase;
- Federal CDBG funding continues to stagnate.

As in the past, this year's State of Metropolitan Housing Report focuses on particular issues that affect the distribution of affordable housing within our community. This year MHC takes a look at transportation in our region – How is it financed? What is the planning process? Who makes the decisions? How can we have our voices heard?

The year in review:

Louisville passed its Open Housing Law in 1967, yet in the ensuing 40 years we have not achieved the dream of housing opportunities for all people in all areas of our city. While some areas have moved towards economic and racial integration, our development patterns and laws serve to stratify the community. These patterns, through issues of foreclosure and fraying first tier suburbs, are now being revealed as economically unsustainable. MHC is working to promote policies that promise a healthier and vibrant economic future for Louisville through housing diversity.

In 2007, the U.S Supreme Court ruled that the Jefferson County Public Schools system was not in compliance with permissible uses of race as a student assignment factor. Those of us concerned about fair and affordable housing have new impetus to work for diversity. In April 2007, MHC followed up our paper on the Open Housing movement with a spectacular forum with people who had been in the movement and were inspired to become elected officials: Georgia Davis Powers, Cheri Bryant Hamilton and Reginald Meeks. This was recorded for Metro TV.

In June 2007, MHC published "The Dividing Line: Women and Housing Patterns in Louisville", with a focus on women heads of household with children. We saw limited housing options for these families and also for elderly women. This may be the first study of its kind in the nation.

With our research, including the 2006 State of Metropolitan Housing Report's focus on the Land Development Code and how it affects the production of

affordable housing, MHC launched the Yes, In My Back Yard (YIMBY) campaign which is getting national attention. The campaign educates neighborhoods on the wisdom of including diversity of housing, family type and people so that the neighborhood can remain economically vibrant in the future.

The work on the Affordable Housing Trust Fund is the best example of how much more we can do by working closely with aligned organizations than we can accomplish ourselves. Mayor Jerry Abramson and the Metro Council allocated seed money for an Affordable Housing Trust Fund and the Open the Door campaign is working to ensure that this becomes an effective tool.

MHC's Annual Meeting was a great success. The Annual Meeting sponsors are listed in this report and we thank them. People were there to talk to each other at Louisville's largest gathering of affordable housing advocates and to hear Andrea Levere of CFED, who gave us a preview of the Assets and Opportunity Scorecard which was released this September. The data on Kentucky indicates the relative affordability of homes (18th), but homeownership by race shows disparity (40th in homeownership by race). With some of the highest rates of foreclosure (47th) and bankruptcy (43rd) in the nation, financial and housing security is elusive.

MHC has been a leader in foreclosure issues. We tracked foreclosures filed in 2007, both the number and where they occurred. First tier suburbs are under attack. The analysis of information in public files, which includes the types of loans, interest rates and whether these are original or refinancing products will be out near this publication date.


MHC forums this year included the Waging a Living campaign and Single Payer Health Care. MHC is working with the Center for Health Equity building neighborhood activism around health costs and housing stability as well as barriers to revitalization.

MHC has a loan pool for production or rehabilitation of affordable housing by non-profit developers. The Kentucky Housing Corporation has awarded MHC loans and grants to create and operate this loan pool. Many familiar partners and new organizations worked with us to meet goals of the program. We thank them all.


MHC continues to staff the Non-profit Housing Alliance for non-profit housing developers and has had many successes in bringing education and technical assistance to Louisville and in working with Louisville government to increase capacity.

MHC has 180 organizational and 266 individual members. MHC appreciates the grant awards of the Louisville Metro Government, the Kentucky Housing Corporation, Metro United Way, the Center for Health Equity, the Gannett Foundation, PNC, the Louise Judah Trust, Catholic Charities, Presbyterian Church (U.S.A.), Church of the Epiphany, and St. Margaret Mary Church. This support allowed us to maintain a strong focus on safe, decent and affordable housing in the region.

MHC emphasizes the Coalition part of our name; our work has been with great partners and our results have been synergistic. Thank you for your continued support of the work of the Metropolitan Housing Coalition, both financial and with your time and effort. We end our letter with an invitation for new partners to address the affordable housing crisis in our metro area. Truly, working as a coalition and with the effort of every one, we can build a healthier and vibrant community.



Phil Tom
President, MHC Board of Directors
Church and Community Ministry Office
Presbyterian Church (U.S.A.)



Cathy Hinko
Executive Director
Metropolitan Housing Coalition

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The Impacts of Transportation Policy on Affordable Housing

Introduction

From 2005 to 2010, the federal government will allocate over \$286 billion for transportation projects across the country. State gasoline taxes provide additional funding sources: in Kentucky, the tax contributes over \$1 billion annually to state road and highway projects. With multiple sources of funds (each with its own set of regulations) at both federal and state levels, transportation funding can quickly seem to be a confusing, bureaucratic muddle. Thus, the energies of concerned citizens who wish to impact how transportation dollars are spent can easily dissipate and be directed at the wrong decision makers.

For example, federal monies to this region are controlled by the federally designated Metropolitan Planning Organization with decisions made by the Transportation Planning Committee (TPC). Citizen input is a requirement at this level. However, all TPC decisions must be in compliance with the state plan, which in Kentucky currently consists of a project-based wish list that is not prioritized, dramatically exceeds any reasonable funding, and does not always consider local planning efforts. Furthermore, the state transportation budgeting process often allows decisions about public funding to fall to the discretion of the state Secretary of Transportation, a non-elected official who is appointed by the governor and therefore can make decisions at will and in a non-public process. So the question remains, at what level of decision

making are concerned citizens' efforts best directed?

The following is intended as a citizens' guide to unwinding transportation funding in the U.S. on the federal, state, and regional levels so that individuals and advocacy organizations can identify opportunities to impact transportation policy as it relates to their everyday lives and housing choices.

Transportation decisions profoundly impact every citizen on a daily basis. Whether it's getting to work, getting to school, dropping off a child at daycare or picking up groceries, a person's access – or lack thereof – to public and private transportation will affect how these routine tasks are undertaken. For families living below the poverty line who cannot afford private transportation, the challenge becomes finding housing that is not only affordable, but also located within walking or biking distance to a place of employment, or serviced by a public transit route. Securing quality childcare that is synchronized with work and public transportation is a burden. While a car can greatly reduce the commute time, there is a steep increase in expenditures beyond the initial cost of the car, including gas, repair and maintenance, and insurance.

Furthermore, the high cost of car ownership or inability to operate a car isolates the elderly and those with physical disabilities who are on a fixed income. With the post-WWII suburbanization of United States cities and automobile-dependent development, the problem of transportation for the poor seems only to have continually worsened. Perhaps more than anything



else, two federal policies helped create the disjuncture between transportation and land-use planning: the 1956 Interstate Highway Act and the Federal Housing Administration's (FHA) mortgage financing and subdivision regulation. The highway act created 41,000 miles of highway across the nation and made cheap rural land easily accessible in the process.

Manufacturing, and then housing, retail, and service industries all began to relocate to the sprawling acres outside the city, leaving the urban center bereft of employment opportunities and shrinking in population. Meanwhile, the FHA offered low down-payment, long-term, fixed-rate mortgages and developed what would quickly become standard designs for both individual houses and subdivisions. But the FHA excluded African-Americans and residents of older housing closer to the urban center from the benefits of low down-payment, long-term, fixed-rate mortgages. It wasn't until 1965 that African-Americans were given the opportunity to receive FHA-insured mortgages. Thus an entire generation of African-Americans were not only excluded from home ownership but were left geographically isolated as white America solidified an ownership class outside the urban core.

Together, FHA policies and successive Highway Acts produced the multi-centered, low-density, automobile-dependent metropolis that we know today. Market-driven development continues apace, with transit infrastructure struggling to serve such far-flung growth. Unfortunately, even for planners and civic leaders who realize the important connection between transportation and land-use, there often exists few opportunities to integrate the two. While the 1991 Intermodal Surface Transportation Efficiency Act did buttress the power of local planning organizations in transportation decisions, it did not grant these organizations the mandate they needed to truly integrate transportation planning with land-use and economic development.

Transportation Funding in the United States: A Brief Overview

Federal

Federal funding for surface transportation is administered through the U.S. Department of Transportation (USDOT), created in 1966, with primary responsibility resting with the Federal Transit Administration (FTA) and the Federal Highway Administration (FHWA). In 2005, the Safe, Accountable, Flexible, Efficient Transportation Equity Act: A Legacy for Users (SAFETEA-LU) was signed into law, guaranteeing \$244.1 billion in federal funding



for the nation's highways and public transportation over the next five years. The bill authorizes funding for surface transportation through dozens of different categorical, formula, discretionary, and competitive grants, each with its own set of requirements. Examples of SAFETEA-LU grant sources include the Alternative Transportation in Public Parks and Land Program, the Clean Fuels Formula Grant, and the Highway Safety Improvement Program.

The funding for these programs comes from the Highway Trust Fund, established by the 1956 Interstate Highway Act as a repository for all federal gas tax revenues. It was not until 1982 that the Highway Trust Fund began to allocate a share of its revenues to federal mass transit programs. When the gas tax was raised in 1982, 20 percent of total revenue was directed to transit; this 80/20 split for highway and transit funds has remained constant through each successive gas tax increase. Today, with the current tax on gasoline at about 18 cents per gallon, 15 cents is allocated to highway projects and three cents to mass transit.

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Environmental Justice at the Federal Level

The Federal government has written into law several mandates that prohibit discrimination based on race, ethnicity, religion and socio-economic status. Two of the most notable are (1) Title VI of the Civil Rights Act of 1964 and (2) Executive Order 12898, Federal Actions to Address Environmental Justice in Minority Populations and Low-Income Populations, 1994. USDOT mandates that each of its Federal agencies include *environmental justice* as an integral part of that agency's mission by identifying and addressing the effects of all programs, policies, and activities on minority and low-income populations. As their directive, USDOT cites three fundamental principles of environmental justice that should be included when determining effective transportation plans and policies:

- *Avoid, minimize, or mitigate disproportionately high and adverse human health and environmental effects, including social and economic effects, on minority populations and low-income populations.*
- *Ensure the full and fair participation by all potentially affected communities in the transportation decision-making process.*
- *Prevent the denial of, reduction in, or significant delay in the receipt of benefits by minority and low-income populations (USDOT, 2007).*

USDOT requires that regional planning agencies actively integrate environmental justice principles and policies into their transportation planning projects by:

- *Enhancing their analytical capabilities to ensure that the long-range transportation plan and the transportation improvement program (TIP) comply with Title VI.*
- *Identifying residential, employment, and transportation patterns of low-income and minority populations so that their needs can be identified and addressed, and the benefits and burdens of transportation investments can be fairly distributed.*
- *Evaluating and - where necessary - improving their public involvement processes to eliminate participation barriers and engage minority and low-income populations in transportation decision making (USDOT, 2007).*

State

Neither the FHWA nor the FTA selects or implements surface transportation projects. All federal funding is administered through the 50 state departments of transportation (SDOTs) and, in the case of transit funding, through state and local transit authorities. Under federal law (23 CFR 450.216) each SDOT must formulate a short-term transportation planning document – a state transportation improvement program (STIP) – that contains a prioritized list of projects for each year of the three-year plan. In planning for use of federal funds, STIPs must be financially constrained – that is, there must exist a reasonable assurance of funding sources for the projects – and must be updated at least every two years. In addition, STIPs must be consistent with state long-range plans and conform to regional air-quality regulations. Kentucky's STIP, called the Six-Year Plan, is a joint effort between the Kentucky Transportation Cabinet (KYTC) and the Kentucky State Legislature.

Compare this prioritized planning with the actual use of state monies. The majority of funding (about 63 percent annually) for Kentucky's transportation plan comes from the state gasoline tax (currently 19.7 cents per gallon) which generates over \$1 billion a year for the state transportation fund. Significantly, this revenue source is *not* fiscally constrained – meaning that there does not need to be a reasonable assurance of funding for projects to be paid for using revenue from the gasoline tax in order to be included in the Six Year Plan. As a result, the state transportation plan is over programmed, with enough projects that it might more reasonably be called the 12-to-15 Year Plan. In 2003, the legislature commissioned a management review of the Kentucky Transportation Cabinet. The resulting report recommended, among other changes, that the state “establish a new, more financially constrained system level approach to planning and programming projects” (KLRC 2004). No such changes have been enacted by the legislature since the report was delivered to the General Assembly in January 2004.

With over \$1 billion at stake annually, the state legislature has in effect ceded its control over transportation expenditures to the state Secretary of Transportation appointed by the Governor. Consequently, this structure denies Kentuckians the power of oversight of a publicly debated process with a voted outcome. Absent the federally used model of financial constraint, there are substantially more projects than available funding, and there are no priorities set by legislators. Thus, the state Secretary

of Transportation has considerable leverage in deciding which projects get funded. Although a state legislator can issue a budget directive demanding that a project be funded, there are currently no consequences (such as fines or penalties) for the Secretary if he/she does not comply with the directive. Section 230 of the Kentucky Constitution stipulates that revenue generated by the state gasoline tax can be used only for state highway and road projects – and not, for example, for transit projects.

Regional

The 1962 Federal Highway Act mandated the creation of Metropolitan Planning Organizations (MPOs) for urbanized areas with populations of 50,000 or more (*Citizen's Guide to Metropolitan Planning*, 2006). The Kentuckiana Regional Planning and Development Agency (KIPDA) is the government agency responsible for planning, review, and technical services in the areas of public

administration, social services, and transportation for a nine-county region in southern Indiana and north central Kentucky. The region encompasses Clark and Floyd counties in Indiana and Jefferson, Oldham, Trimble, Henry, Shelby, Spencer, and Bullitt counties in Kentucky.

KIPDA's transportation division serves as the region's planner for highway, bicycle, pedestrian, and public modes of transportation. Within the transportation division, a Transportation Policy Committee (TPC) is responsible for implementing federal policy within the Metropolitan Planning Area, recommending a transportation plan for the region to the KIPDA Board for adoption. A Transportation Technical Coordinating Committee (TTCC) provides technical advice.

Each MPO may decide on its method of governance. Many jurisdictions decide that citizen participation is an important value

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and ensure either through representation on the MPO decision-making body or designated citizen committees that public input is part of the process as transportation plans are developed. This is not the case with KIPDA: citizen input is not integrated into the planning process but rather left until plans are drafted and at final stages. In Kentuckiana, governance of the MPO is solely the 18-member TPC of KIPDA; it has jurisdiction over a smaller region (Clark and Floyd Counties in Indiana, and Bullitt, Jefferson, and Oldham Counties in Kentucky) and is neither responsible for nor coordinated with the numerous other roles of the other KIPDA divisions.

In accordance with TPC bylaws, the committee's voting members consist of the chief elected officials in the planning area as well as representatives from the Indiana and Kentucky SDOTs, the Regional Airport Authority, and the Transit Authority of River

City (TARC). Advisory members do not vote but may contribute to all committee discussions. At present, advisory members include representatives from the Federal Aviation Administration (FAA), FHWA, FTA, KYTC, Louisville Metro Planning and Design, the Transportation Technical Coordinating Committee, and the U.S. Department of Housing and Urban Development (HUD). Members – voting or advisory – may be added or removed from the committee by a two-thirds majority vote.

The Transportation Technical Coordinating Committee (TTCC) provides technical review and assistance to the TPC. Members include representatives from state and local planning and implementation agencies. The KIPDA Transportation Division staff also provides technical assistance, such as traffic counts and travel model data, to TPC members. ***It is the 18 voting members of the TPC – not the KIPDA staff – who make decisions regarding transportation policy in the region.*** This means that



transportation and land-use policy in the region is more a reflection of individual local government's comprehensive plans, goals, and priorities, than it is a product of the MPO.

KIPDA coordinates with the Kentucky Transportation Cabinet to determine which projects will get funded and which will receive top priority. The agency's short-range plan for the area, the Transportation Improvement Program (TIP), is updated annually and shows which projects are scheduled for funding, and from what funding source. The TIP represents the first four years of KIPDA's long-range plan, Horizon 2030, which encompasses all planned transportation projects in the area for at least the next 20 years. There are instances where federal agencies force KIPDA to revise their long-range project plans when "reasonable funding" can not be identified. This happened recently in November 2006 when officials from the FHA and FTA ordered projects without "reasonable funding" transferred to a waiting list for unfunded projects.

In response, KIPDA removed plans for light rail and rapid bus transit from Horizon 2030. Of some 540 public comments directed to KIPDA regarding this action, nearly 100 percent were opposed to removing the transit projects. KIPDA's Community Outreach Planner compiled hard copies of all the comments in a document totaling 247 pages and distributed them to the TPC members (Public comments are available at: http://www.kipda.org/files/PDF/Transportation_Division/Comments/Public_Comments.pdf). Despite this public outcry, a total of \$1.4 billion in advanced transit initiatives was removed from Horizon 2030. Nina Walfoort, a spokeswoman for the TARC, the public transportation agency that had recommended the initiatives, commented that the plan "should be a community decision...not something for the [federal government] to decide."

KIPDA's Environmental Justice and Public Participation Initiatives

In 2003, the FTA and FHWA made joint recommendations to KIPDA as part of a Transportation Planning Certification Review that determined whether or not the statewide and metropolitan transportation planning processes met the requirements of the Transportation Efficiency Act for the 21st Century (TEA 21) and Title 23 Part 450 of the Code of Federal Regulations. When reviewing KIPDA's public participation and Title VI policies, the FTA and FHWA officials issued one Corrective Action and six Recommendations to bring KIPDA within compliance of the Federal regulations.

The Corrective Action came as a result of KIPDA failing to summarize public comments received during the planning process for the long range plan and TIP. The six recommendations were: (1) develop an effective methodology for responding to citizen comments; (2) assign a KIPDA staff member the responsibilities to act as a Title VI liaison and handle all Title VI complaints; (3) include project maps in the long range plan (Horizon 2030) and TIP; (4) bolster communication between the public and the TTCC and the TPC, schedule public meetings in locations that are easily accessible by means other than automobile, and expand the TTCC to include voting members beyond government and institutions who represent or advocate for the disabled, low income, non-motorized transportation users, and the environment; (5) establish goals and standards as ways to measure the outcomes of public participation, as required by law; and (6) publish a transportation planning handbook and the organization's public participation plan (FHWA, 2003).

As a follow-up to the 2003 certification review, the FTA and FHWA conducted another Transportation Planning Certification Review in 2006 that focused on KIPDA's responses to the previously issued corrective actions and recommendations for improvements. Some, but not all, of the recommendations were met.

KIPDA now gathers, summarizes and acknowledges each public comment. If a comment is directed to a specific transportation district or agency, KIPDA will forward the comment to the appropriate agency and request they respond directly. The agency's Director of Administrative Services has been assigned to respond to Title VI-related issues, and maps are and will continue to be integrated in both the short- and long-range plans. The *Citizens' Guide to Metropolitan Transportation Planning* was published in May 2006 to "help [the citizen] become better informed and to participate in the transportation planning activities of the Metropolitan Planning Organization (MPO) of the KIPDA area" (KIPDA, 2006).

Four actions were taken in response to the recommendation suggesting KIPDA diversify the TTCC and scheduling TTCC and TPC meetings at locations more easily accessible to the public. The TPC elected to add the Elderly and Disabled Council of TARC and the Southern Indiana Transit Advisory Group (SITAG) to the TTCC. An Alternate Mode and Access Subcommittee was formed to review proposed amendments related to alternate modes of transportation, such as transit, paratransit, bicycle, and pedestrian. The only housing-related agencies on this subcommittee that represent

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minority or low-income persons are Haven House Services (homeless care providers and advocates located in southern Indiana) and Americana Community Center (serving refugee and immigrant families in Louisville Metro).

Despite the recommendation to schedule public meetings at locations easily accessed by means other than an automobile, the TPC continues to hold its public meetings in the KIPDA board room, remotely located in Bluegrass Industrial Park. However, TTCC meetings are routinely held at various locations throughout the five-county MPO area, for example, the August 2007 meeting was at the Jeffersonville (IN) Public Library.

KIPDA has used different methods in the past to encourage public participation which include direct mailings, telephone hotline, placards and posters, surveys/questionnaires, citizen committee, and public service announcements. Legal

advertisements were placed in regional newspapers that include regional Hispanic publications.

Based on a self-evaluation of effectiveness, some communication tools have now been dropped. For instance, the Citizens Transportation Advisory Committee (CTAC) was disbanded because KIPDA has “opted to focus on methods producing greater results” (*Transportation Planning Participation Plan for the Louisville (KY-IN) Metropolitan Planning Area, 2007*). KIPDA and the TPC selected approximately 40 special interest groups each with their individual sets of transportation interests and concerns to participate as members of the CTAC. However, the CTAC was not given a specific project or task within the planning process, thus committee members either quit attending meetings or dropped out. This meant that members felt they were not allowed to function effectively within the planning process.

Efforts by KIPDA staff to rejuvenate the committee and recruit new members were unsuccessful. The TPC elected to dissolve the committee, citing a lack of diversity. In lieu of having group input or round table discussions, KIPDA now has a staff member attend meetings of agencies and organizations that were once members of the CTAC (D. Burton, personal correspondence, August 17, 2007). KIPDA now creates “participation opportunities” by consulting with area agencies which includes local Chambers of Commerce and neighborhood business associations. However, there is no representation of neighborhood businesses located in west Louisville.

It is not possible to determine whether or not KIPDA has established an effective means to measure the outcomes of public participation. In its *Transportation Planning Participation Plan for the Louisville (KY-IN) Metropolitan Planning Area*, KIPDA states goals and objectives for public participation as well as how it measured past public participation methods. However those measures pertain only to number of persons reached or comments received. These are not measures of effective outcomes.

Local transportation advocates still believe public participation is constrained during the transportation planning process. As part of the more recent 2006 Certification Review process, the FHWA/FTA review team hosted a public meeting to solicit comments and input. The public meeting was held at the TARC boardroom in downtown Louisville in the evening, so that the greatest number of people could attend, contrasting significantly with the regular transportation meetings held by KIPDA in the daytime mid-week on Commonwealth Drive. Over 50 local residents attended, several questioning what they perceived as KIPDA’s lack of response to the 2003 corrective actions. As a result of this meeting, the federal overseers concluded that “full



consensus has not been reached between [KIPDA] planning activities and public opinion.” The review team went on to say that “enhanced outreach, collaboration, and a willingness to take into consideration the factors and opinions that support a diverse range of valid view points” would be beneficial to all stakeholders – public, KIPDA staff, and TPC members. Doing this would prevent “entrenched positions” and result in a “balanced metropolitan transportation planning process that reflects real world conditions, community input and a vibrant multimodal transportation system” (*Louisville/Southern Indiana Metropolitan Planning Agency Certification Review Report, 2006*).

Other MPOs helping to make the connection

Across the nation, other MPOs have initiated procedures that address environmental justice and public participation to satisfy the directives of USDOT. Though KIPDA’s experience with a local Citizen Advisory

Committee (CAC) has been neither successful nor productive, CACs have been effective participation tools at other MPOs.

The CAC for the Washington D.C. Metropolitan Region is the primary source for citizen input to their TPB. The CAC’s mission is to “promote public involvement in regional transportation planning and provide independent, region-oriented citizen advice to the TPB” (National Capital Council of Governments, 2007). The 15 members are either elected from the previous year’s CAC or appointed from the TPB. Since its inception in 1993, the CAC has focused on key regional issues and is required to hold six outreach meetings per year throughout metro planning region.

An example closer to home is the Ohio-Kentucky-Indiana Regional Council of Governments (OKI). OKI has an Environmental Justice Advisory Committee and its MPO includes other public organizations and individual citizens on its Board of Directors.

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By law, a majority of the members of the Board must be public officials, so the breakdown on memberships is two-thirds public officials, one-third organizations and individuals. OKI's technical advisory committee, the Intermodal Coordinating Committee (ICC) includes community and environmental groups as voting members. Though the Environmental Justice Advisory Committee was initiated to oversee the implementation of the agency's Environmental Justice component of OKI's Participation Plan, the committee now focuses on reviewing funding applications and regional Environmental Justice efforts. Where public comment is needed for more localized projects, OKI works closely with Environmental Justice organizations and groups to solicit comments and gather input on transportation plans and projects that have an effect on Environmental Justice population groups.

Although MPOs cannot offer tax incentives or mandate affordable housing, they can facilitate initiatives designed to help elected officials, business and civic leaders, and citizens make the connection between land use and transportation. For instance, the San Antonio-Bexar County MPO used in-house expertise to develop an interactive CD-ROM that functions much like a computer game, allowing users to act as transportation planners. The software presents a local transportation corridor along with options for altering the corridor; when users select changes to be made, they can immediately see the impacts of their decisions. MPO staff believes the CD-ROM, made freely available, brought about a greater awareness of the impacts of transportation and land-use decisions.

Another MPO, the Thurston Regional Planning Council (which includes Washington's capital city, Olympia), designed and sponsored a series of forums to increase public awareness of the connection between transportation and land-use. One especially effective forum, titled "Getting There," incorporated a computer-generated video that gave viewers a birds-eye view of the region and highlighted the impacts of several transportation and land-use decisions. MPO staff intended the video to show citizens and leaders their role in the development process and how their individual decisions and actions drive and shape transportation and land use in the region.

Conclusion

No citizen is unaffected by transportation policy, yet currently no citizen is assured a voice in those policy decisions. Federal

agencies and independent commissions have made a number of recommendations to KIPDA and KYTC, respectively, to increase community involvement in transportation planning. These recommended changes have thus far been partially or entirely ignored by state and regional agencies. Advocates should continue to push for the implementation of these changes to effect a more democratic transportation planning process. At every level of decision-making, citizens should direct their energies toward their elected officials. Only when all stakeholders are working together can we achieve more equitable transportation policy in this community.

MHC advocates that:

- The Kentucky legislature creates a financially-constrained transportation budget as recommended by the 2004 Transportation Cabinet Management Review.
- Concerned citizens take a multi-pronged approach to advocating for better public transportation, contacting their elected representatives at local, regional, state, and national levels.
- The TPC create a viable, community-based group charged with specific tasks that allows members significant input into the planning process, that reports directly to the TPC, and contains TPC and TTCC representatives in the group.
- TPC members are coached in what constitutes true public participation, and the processes through which it might be realized.
- Environmental justice becomes a priority in the allocation of transportation dollars locally.
- Local governments must provide appropriate incentives for transit-oriented developments with an affordable housing focus, creating more communities where everyone can live, work, and play.
- A robust effort be made to integrate transportation and land use planning in local and regional planning, and that access to public transportation be a top consideration in planning affordable housing and job centers. More funding is made available to TARC, especially as an aging population will no longer be able to rely solely on private automobiles for transportation.

Transit Oriented Development

Citizens, once aware of the connection between transportation and land use, can advocate for development that recognizes that same connection. For example, transit oriented development (TOD) projects are a high-density mix of residential, commercial, and employment development anchored by a bus or light rail station. Centers are designed to a pedestrian scale, with broad sidewalks, narrow streets, and fewer parking spaces. Residents of TOD centers have convenient access to public transportation to employment in other areas of the city, and employers located in TOD developments can attract employees who might not have private transportation options.

TOD projects fall within three types. Transit communities are the largest in scope, creating new, planned neighborhoods and

employment centers, often as part of brownfield redevelopment. These projects require enormous investment, usually aided by large economic development subsidies, and can take decades to complete. Mixed-use, urban infill development projects are smaller in scope and typically located within older urban neighborhoods. TOD infill projects can help revitalize these neighborhoods by bringing in new employment opportunities to the area and providing residents with retail spaces that are accessible without a car. Projects with an affordable housing focus are predominately residential and emphasize residents' access to frequent, reliable public transportation for the purposes of commuting to jobs.

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TOD projects with an affordable housing focus

A growing number of TOD projects are explicitly designed to provide working families with safe, affordable housing in close proximity to employment and frequent, reliable public transportation. For instance, The Village at Overlake Station, a TOD project in King County, Washington, boasts 308 rental units, all of which are reserved for workers making 60 percent or less of the median income, and 30 of which are designed for the physically disabled. In an inventive twist, the housing development is not merely proximate to a bus center, but is actually housed *within* the transit center. Residents have only to take an elevator from their apartments to access the bus center. The specially designed space blocks noise and diesel fumes from the residential areas which feature controlled access systems and courtesy patrol guards. Residents also enjoy amenities such as laundry and workout facilities, a conference area, a community center, and a children's play area. On-site daycare is also available, with half of the slots reserved for low-income children. The project came about when the King County Department of Transportation wanted to find innovative new uses for its park-and-ride lots. The Department estimates that the Overlake Station now has triple the ridership of other stations in the area.

Another TOD project, Campaigne Place in Las Vegas, Nevada, aims to provide for workers in a city with a seemingly endless supply of low-end service jobs but virtually no safe, affordable housing in the city center. The 319 single-occupancy rental units in the center are all set aside for tenants earning no more than \$22,000 a year; most residents earn an hourly wage in a service job and do not own a car. As an infill development, Campaigne Place is located in a dense area of downtown in close proximity to many tourist destinations. So while the development is within walking distance of the city's central transit hub, many residents are close enough that they can simply walk to work. Besides other amenities such as housekeeping, 24-hour front desk service, a garden patio and rooftop deck, Campaigne Place also offers a mini-mart and laundry and workout facilities on site, testament to the development's consideration of the needs of transit-dependent workers. When affordable housing is linked to accessible public transportation, the daily burdens of working families are lessened.

TOD Tax Abatement Programs and Location-Efficient Subsidies

Both Overlake Station and Campaigne Place were, like nearly every development project, financed with the help of various incentives, from federal low-income housing tax credits to state bonds to loans and loan guarantees. But none of these subsidies was tied specifically to transit-oriented development; that projects are integrated with mass transit is often left to chance, or the whims of the developer. By attaching TOD requirements to developer incentives, cities can encourage more livable communities and employment and housing opportunities for all citizens. The city of Portland, Oregon, for example, offers a TOD property tax exemption: projects that incorporate high-density housing and mixed-use development, and that are designed to facilitate greater use of a proximate transit corridor are eligible for exemption from property taxes for up to 10 years. In November of 2006, the Portland City Council adopted changes to the program, mandating that projects receiving TOD property tax exemptions must also incorporate affordable housing as well. Now any development that includes more than 15 housing units and wishes to receive an exemption must make 20 percent of the units affordable for families earning at or below 60 percent of the area median family income (MFI), and 10 percent affordable for families earning at or below 30 percent of the area MFI.

While Portland approaches the connection between affordable housing and transportation from the housing angle, the state of Illinois is appealing to businesses to lead the way. The Business Location Efficiency Incentive Act, effective January 1, 2007, provides up to an additional 10 percent of business tax credits available to enterprises that locate in areas with affordable housing and close proximity to public transportation. To qualify for the additional tax credits, businesses must create a Location Efficiency Report that demonstrates the existence of affordable housing in the area and proximate transit stops (defined by the bill as a mile or less from the place of business). Companies can also qualify by developing a plan to increase affordable housing and/or access to transportation in the area, or by locating in an area where the unemployment rate is 20 percent or more above the national average.

KIPDA *Horizon 2030* – Jefferson County

PROJECTS

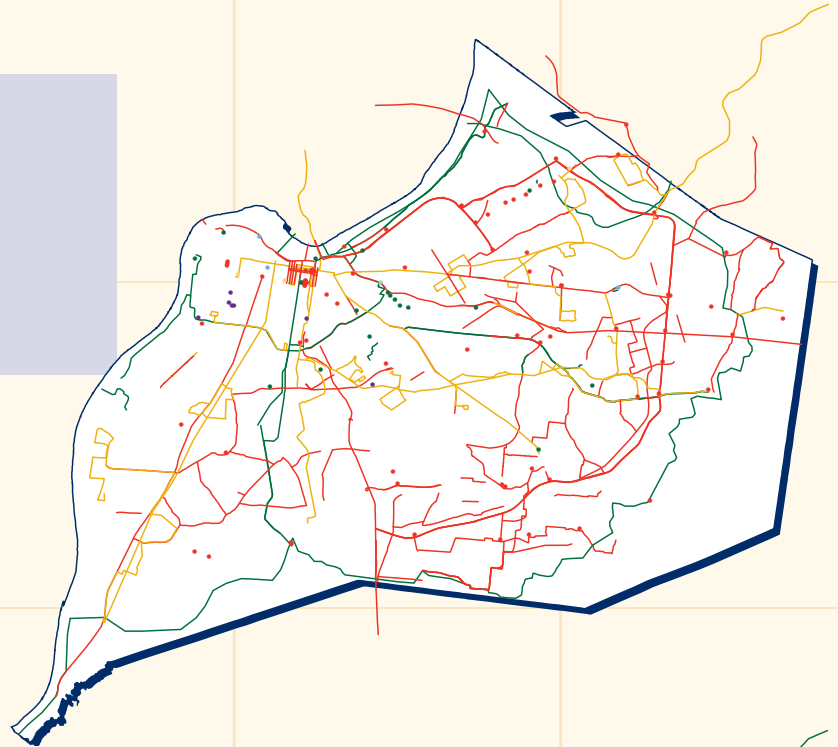
Point Projects

- Automobile
- Bicycle/Pedestrian
- Bus
- Historic Building Renovation
- Railroad

Linear Projects Type

- Automobile
- Bicycle/Pedestrian
- Bus

This map represents Jefferson County-based projects in the KIPDA's *Horizon 2030*. The majority of automobile projects are located in the eastern half of Jefferson County. The western half of the county has a higher percentage of bicycle/pedestrian multiuse paths and bus transit routes in relation to automobile projects. There is also more railroad crossing safety improvement projects in the western half of the county. It is also worth noting the few historic building renovation projects and the wetland restoration project that are also included in the Jefferson County long range plan.



PROJECT COSTS

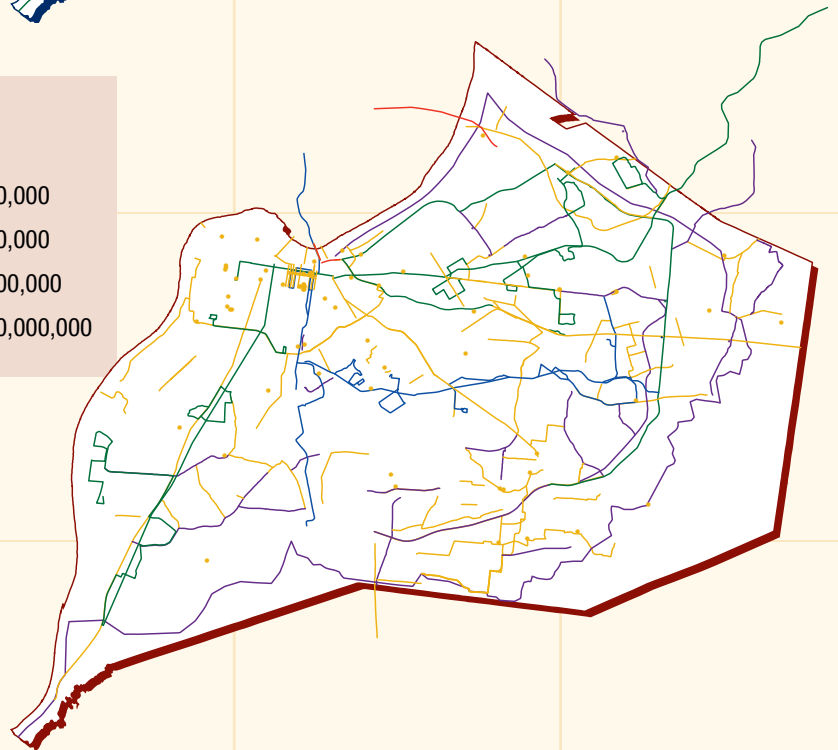
Point Project Costs

- \$0 – \$15,000,000
- \$15,000,001 – \$40,000,000
- \$40,000,001 – \$85,000,000
- \$85,000,001 – \$750,000,000
- \$750,000,000 – \$1,370,000,000

Linear Project Costs

- \$0 – \$15,000,000
- \$15,000,001 – \$40,000,000
- \$40,000,001 – \$85,000,000
- \$85,000,001 – \$750,000,000
- \$750,000,000 – \$1,370,000,000

This map shows where the largest sums of money are targeted to be spent in Jefferson County in the KIPDA's *Horizon 2030*. The five costliest projects are located from the I-65 corridor to the east. Of these, the second and third most expensive projects are proposed advanced transit bus systems. One runs north and south from Clark County, Indiana to I-265 in southern Jefferson County and the other runs east and west from the University of Louisville to Bluegrass and Blankenbaker Industrial Parks. The most expensive project is the Ohio River Bridges project creating two new bridges which includes enhanced bus transit service as well as bicycle and pedestrian facilities. The costliest project west of I-65 is the Dixie Highway Advanced Transit Corridor Project running from downtown Louisville to the southwest beyond I-265. This is the sixth most expensive planned project in Jefferson County.



TARC routes getting to work

Fairdale to Ford Plant on Westport Road

MORNING COMMUTE (2 hours, 52 minutes)

37 Iroquois Park/Fairdale Express

6:17 a.m. – 7:08 a.m.: board at Mt. Holly and get off bus at 4th and Broadway

Walk 3 blocks from 4th and Broadway to 4th and Liberty and wait 57 minutes to transfer.

55 Westport Road

8:05 a.m. – 9:09 a.m.: board at 4th and Liberty and get off bus at Westport Rd/Accomack

EVENING COMMUTE (2 hours, 12 minutes but still 4 miles from Home)

55 Westport Road

5:39 p.m. – 6:50 p.m.: board at Westport Rd/Accomack and get off bus at 4th and Jefferson

Walk 4 blocks from 4th and Jefferson to Fourth and Broadway and wait 32 minutes to transfer.

4 Fourth Street

7:22 p.m. – 7:51 p.m.: board at 4th and Broadway and get off bus at Steedly Ave/Strawberry Lane

End at the Steedly Ave/Strawberry Lane stop, though still approximately 4 miles away from Fairdale

West Louisville to Commerce Crossing Park

MORNING COMMUTE (1 hour, 17 minutes)

21 Chestnut Street

6:39 a.m. – 7:05 a.m.: board at Shawnee Park and get off bus at 4th and Chestnut

Within seven minutes, walk one block from 4th and Chestnut to 5th and Chestnut to transfer.

45 Okolona Express

7:12 a.m. – 7:56 a.m.: board at 5th and Chestnut and get off bus at Commerce Crossing Interchange

EVENING COMMUTE (1 hour, 12 minutes)

45 Okolona Express

5:21 p.m. – 6:05 p.m.: board at Commerce Crossing Interchange and get off bus at 5th and Broadway

Within 5 minutes, walk 3 blocks from 5th and Broadway to 4th and Muhammad Ali to transfer.

21 Chestnut Street

6:10 p.m. – 6:33 p.m.: board at 4th and Muhammad Ali and get off bus at Shawnee Park

New Albany, Indiana to Bluegrass Industrial Park

MORNING COMMUTE (1 hour, 41 minutes)

2/82 Second St./New Albany Shuttle

6:44 a.m. to 7:45 a.m.: board at Knobs View Apartments on Paoli Pike and get off bus at 4th and Market

Within 4 minutes, walk one block from 4th and Market to 5th and Market to transfer.

78 Downtown/Bluegrass Express

7:49 a.m. – 8:25 a.m.: board at 5th and Market and get off bus at Bluegrass Campus

EVENING COMMUTE (2 hours, 12 minutes)

78 Downtown/Bluegrass Express

5:13 p.m. – 6:02 p.m.: board at Bluegrass Campus and get off bus at 4th and Broadway

Wait 23 minutes to transfer.

2/82 Second St./New Albany Shuttle

6:25 p.m. – 7:25 p.m.: board at 4th and Broadway and get off bus at Knobs View Apartments



Concentration of Subsidized Housing

Measure 1





In Louisville Metro, the placement of subsidized housing units continues to be concentrated in areas where poverty is more prevalent with few, if any, subsidized housing options along major transportation corridors in the suburban areas of the county. The majority of these units are in older centralized urban neighborhoods where the predominance of residents is African-American and over 40 percent of households are headed by single women. Typically, these older neighborhoods have a scarcity of decent-wage employment and offer few choices for shopping and services. Major workforce centers, such as Bluegrass Industrial Park in Jeffersontown and Commerce Crossing on Preston Highway near the Bullitt/Jefferson county line, are often located in the outer ring of more recent development. Finding reliable and affordable transportation is a daunting challenge for those on low-income or fixed budgets.

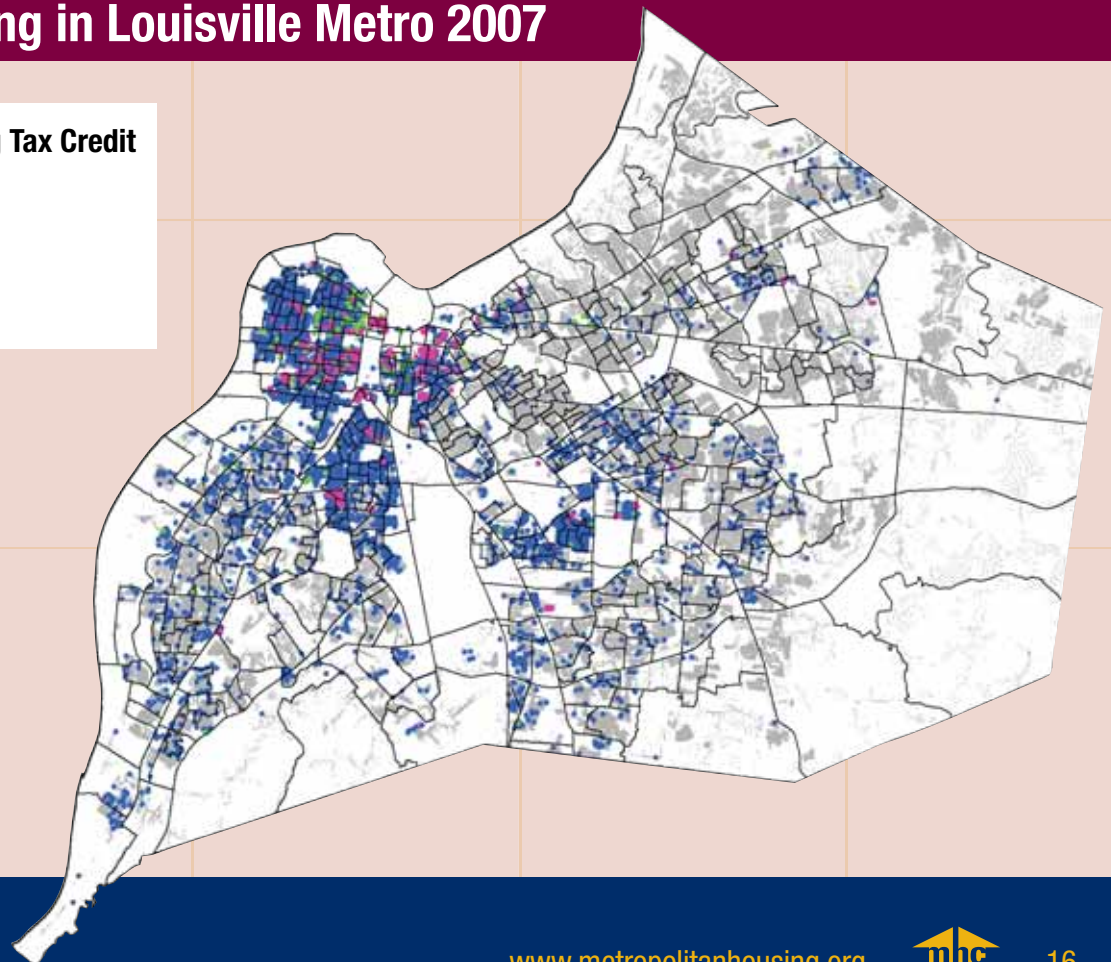
Therefore, residents must find reliable and affordable transportation to find and keep a job. Though public transportation may be available, there is no guarantee that scheduled runs through a neighborhood or community can accommodate all work

schedules, or that the time spent on the bus and making transfers from one route to another would make this a viable transportation option. ***MHC advocates that local and regional leaders work with housing advocates to create housing strategies that include options for workers to live near employment centers.***



Subsidized Housing in Louisville Metro 2007

-  Low-Income Housing Tax Credit
-  Public Housing
-  Section 8
-  Housing unit



Housing Segregation by Gender, Race/Ethnicity, and Income

Measure 2

The American Community Survey recently released information showing that though the income level in Louisville is rising, the poverty rate is also going up. Ron Crouch, director of the Kentucky State Data Center at the University of Louisville, attributes this to the area's loss of decent-wage jobs. He explained that people are working more hours in lower-paying jobs that typically do not offer health insurance (*Courier-Journal*, 2007).

Transportation costs also burden the working poor. Beyond the challenge of finding a job that offers both a decent wage and benefits, workers that depend on low-efficiency vehicles or public transportation are faced with the challenge of finding an affordable and timely means of getting to work. ***MHC advocates for a strategic approach on the location of affordable housing units in the Louisville Metro region. Affordable housing policies should foster an integration of housing types that are within a close proximity to workplaces, child care, and healthcare facilities for people of all ages and incomes.***

Following are statistics that indicate the need for a wide range of affordable housing units in our region. For illustration, maps using 2000 Census data are still valid for getting an overall sense of population distribution because 2006 American Community Survey demonstrate that trends have not changed.

Gender

Of the total number of families* in Jefferson County, 25 percent are headed by women, with no husband present, yet a third of these female-headed families have family incomes that are below poverty level. Even more critical is the fact that among the families headed by women, 41 percent of those with related children 18-years and younger living with them have incomes below poverty level.

* As defined by the U.S. Census Bureau, "a family includes a householder and one or more people living in the same household who are related to the householder by birth, marriage, or adoption" (U.S. Census, 2007).

Race/Ethnicity

The 2006 median household income for Jefferson County was \$43,335 (Louisville MSA \$45,115), whereas the median household income for African-American or Black households in Jefferson County was much lower at \$25,991. Furthermore, 62 percent of the African-American or Black households have

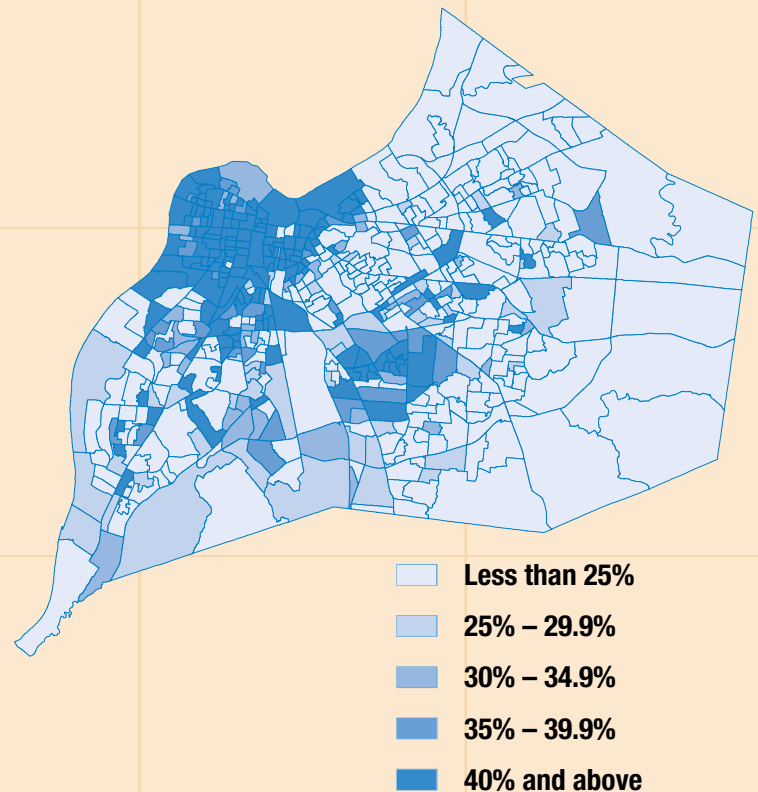
household incomes that are 80 percent or lower than the Louisville Metro median household income. Hispanic or Latino/a median household income was \$40,737, much closer to the overall Louisville Metro median household income.

Economic Status

Nearly 190,000 people who are heads of households in the Louisville MSA have incomes that are defined as eligible for housing assistance, which is 80 percent or below the median household income of \$45,115. Furthermore, of all the households in the metro region where the heads of households' annual incomes are 50 percent or below the median, 90 percent are either 25 years and younger or seniors 65 and older.

Families Headed by Women with Children under 18 As Percent of All Families with Children under 18

By Census Block Groups

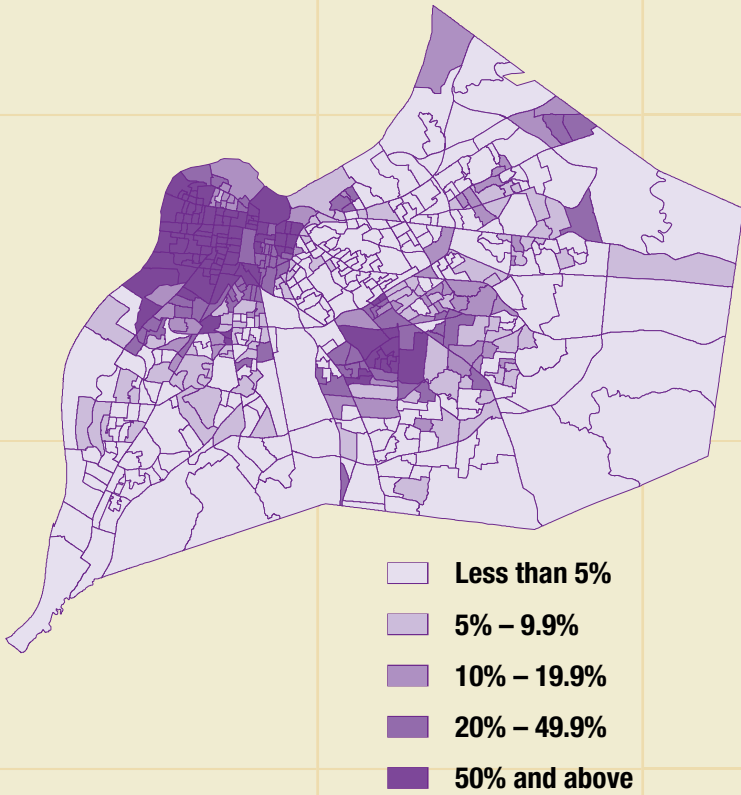


Housing Segregation by Gender, Race/Ethnicity, and Income

Measure 2

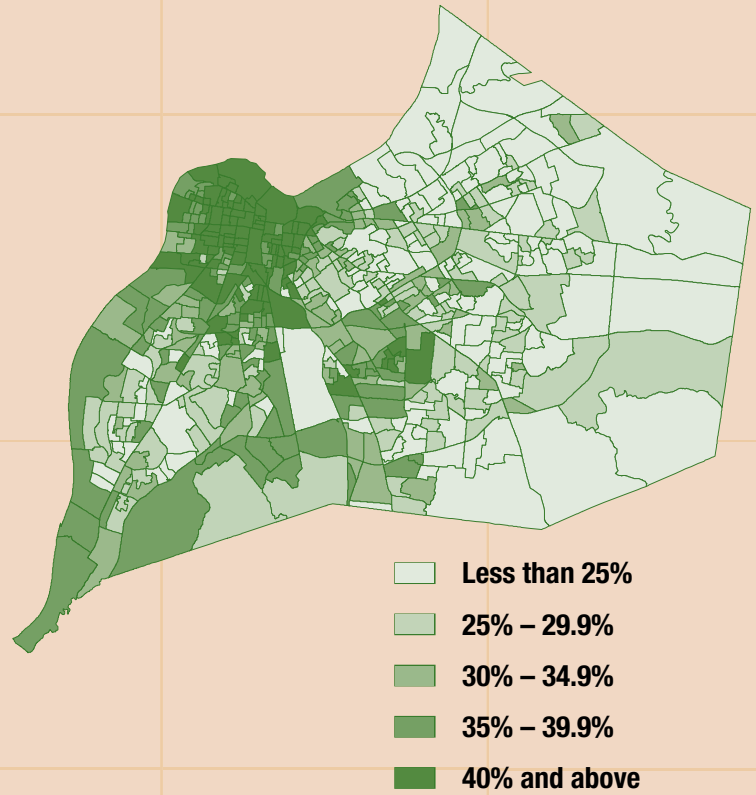
African American Population, as Percent of Total (2000)

By Census Block Groups



Percent of Population Below Poverty Level (1999)

By Census Block Groups



Renters with Excessive Cost Burden

Measure 3

The 2007 Fair Market Rent* (FMR) for a two-bedroom rental unit within the Louisville MSA is \$584/month. For families needing a three-bedroom unit, the FMR is \$816. These rents represent an increase of 16 percent from the 2000 FMR. To afford these rents, a family would need to have an annual income of \$23,360 (\$11.45/hr) for a two-bedroom unit; a three-bedroom rental unit would require a \$32,640 (\$16/hr) annual wage. Furthermore, minimum-wage earners in either Kentucky or Indiana (\$5.85/hour in both states) would have to work at least 57 hours per week to afford a zero-bedroom unit.

In 2005, the number of households in Louisville Metro whose gross rent constituted 30 percent or more of their household income was 38,315. This represents 47 percent of the total of renter occupied housing units in Louisville/Jefferson County. For the Louisville MSA, the percentage of renter occupied households with a 30 percent or more rent burden was 43 percent, or 62,104 housing units.

For single wage-earners trying to support a family, finding affordable rental units is a challenge. According to the Bureau of Labor Statistics, over a third of wage-earners in the Louisville MSA make less than \$12/hour. For example, within the metro region 49,380 employee jobs are in the food preparation and serving-related occupations. The median annual salary for these workers is \$15,470. If a family is supported by a single wage-earner who happens to work in the food preparation and serving-related industry, their income would be far below the income level needed to afford a two-bedroom rental unit in our community.

For individuals and families who are on a fixed-income, the burden is greater. Those who rely solely on Supplemental Security Income, for example, can barely afford to set aside \$181 of their monthly income for rent.

Transportation to and from work contributes to the monthly cost burden of renters. Around the turn of the century, when people lived near their workplaces and walking or public transportation was a viable option, transportation accounted for less than 2 percent of the family household budget. Today the transportation cost share on a national level is over 18 percent (Surface Transportation Policy Project, 2007). For individuals and families with moderate and low income, the percentage of household income dedicated to transportation costs are likely to be higher due to ownership of older vehicles which may not be fuel efficient as well as in need of frequent repairs and/or higher car insurance premiums based on crime statistics. Furthermore, gasoline prices are fixed regardless of a person's income; \$50/week fuel costs for a person working in the food industry is a larger percentage of total income than the same fuel costs for a computer programmer or a financial analyst. Combined, the high costs of housing and transportation make it difficult for renters to save for a down payment on a house and also place these families in situations that can increase their burdens of debt, prohibiting any chance for mortgage approval.

MHC advocates that local governments within the Louisville MSA work closely with housing agencies to re-evaluate and change housing policies in order to aggressively promote incentives for the development of more low- to moderate-income rental housing units throughout the entire region.

* Fair Market Rent is calculated by HUD and based on a formula that includes metropolitan gross rent data collected from the 2000 Census, the most recent American Community Survey, and a random digit dialing survey.

LOUISVILLE MSA OCCUPATIONAL GROUPS 2006 MEDIAN HOURLY WAGES LESS THAN \$12.50/HR

OCCUPATION	Median Hourly Income	Median Annual Income	Total Number Wage Earners	Percentage of All Wage Earners
<i>All Occupations</i>	\$13.92	\$28,960	597,090	100%
Food Preparation & Serving Related Occupations	\$7.44	\$15,470	49,380	8.3%
Personal Care & Service Occupations	\$8.46	\$17,600	11,940	2.0%
Bldg. & Grounds Cleaning & Maintenance Occupations	\$9.61	\$19,900	18,420	3.1%
Sales and related Occupations	\$11.19	\$23,280	62,900	10.5%
Healthcare support Occupations	\$11.58	\$24,090	16,470	2.8%
Transportation and Material Moving Occupations	\$12.40	\$25,780	59,400	9.9%
Percentage of Total Wage Earners				36.6%

Source: Bureau of Labor Statistics

Production and Rehabilitation of Affordable Housing

Measure 4

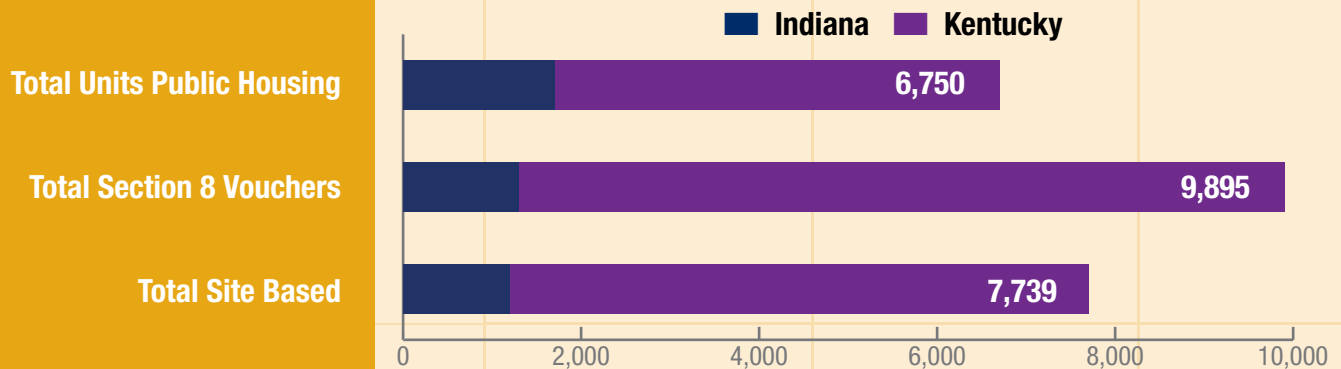
Over the past year, there was a slight increase in the total number of combined public housing, Section 8 voucher, and site based units in the Louisville MSA. (*Site based units include Section 8 project-based, Section 202 – Supportive Housing for the Elderly, and Section 811 – Supportive Housing for Persons with Disabilities.*) However, in Louisville Metro, the numbers of public housing dwelling units and Section 8 vouchers are still fewer than what was available in prior years. According to Louisville Metro Housing Authority’s *Moving to Work Plan*, as of June 30, 2004 there were 5,140 total public housing dwelling units and 8,684 Section 8 Voucher units. Presently the city’s housing stock contains 4,648 public housing dwelling units and 8,434 Section 8 voucher units, 742 less units than the 2004 figures.

With the rising rate of foreclosures, increase of transportation costs (especially at the fuel pump), and a growing workforce in jobs that offer no health insurance or other benefits, federal funding sources are not able to meet the anticipated demand for more

housing subsidies. This summer, the federally funded Section 8 rental assistance program received a boost when Congress passed the Section 8 Voucher Reform Act (SEVRA). This bipartisan bill has given stability to the voucher program by providing permanent funding for 20,000 new vouchers each year for a period of five years. Sheila Crowley, president of the Washington-based National Low Income Housing Coalition (NLIHC), said that “these reforms will help the voucher program even more effectively in meeting its mission of providing access to affordable housing to millions of Americans” (National Low Income Housing Coalition, 2007).

However, in Louisville Metro alone, over 13,000 households remain on a waiting list for housing subsidies. SEVRA is a step in the right direction, but more assistance is needed. ***MHC advocates for a continued effort to secure additional funding to meet the local demand for assistance for decent and affordable housing.***

Numbers of Subsidized Rental Housing Units, Louisville MSA 2007



Homeownership Rates

Measure 5

From 2000 to 2006, the rate of homeownership for both the Louisville MSA and Jefferson County alone grew by one percent. The metro region's 2006 homeownership rate is 71 percent while the homeownership rate for Jefferson County is 65 percent. This represents about 24,000 additional owner-occupied housing units in the Louisville MSA and for Jefferson County, 7,246. Meanwhile, the total population of persons 18 and older for the Louisville MSA increased by six percent and in Jefferson County by one percent for the same time period.

When homeownership rates are broken down by race, the percentage of homes owned by whites (not including persons of Hispanic or Latino ethnicity) increased by six percent whereas the homeownership rate for African-Americans and blacks went up by 17 percent, and for Hispanics and Latinos, homeownership doubled, from 1,475 units in 2000 to 2,994 units in 2006. However, a disparity still exists between whites and African-Americans/blacks when the percentage of homeownership

is based on population distributions. While 82 percent of the Louisville MSA is white and 13 percent are African-American or black, 90 percent of homeowners are white while only eight percent are African-American or black.

In addition, if we look at the portion of owner-occupied dwellings in which the owner holds a mortgage on the property, 34 percent of these homes are owned by families with a household income of less than \$50,000. Of that 34 percent, 65 percent of these households have housing costs that are 30 percent or more of their household income. These are households that are at risk for increased debt burdens or foreclosure (See Measure 7 – *Foreclosures*).

MHC advocates for increased racial and ethnic diversity among homeowners, an increase in home ownership rates for female head of households, and more opportunities for financial skills education while intensifying regulatory oversight of exotic mortgage provisions.

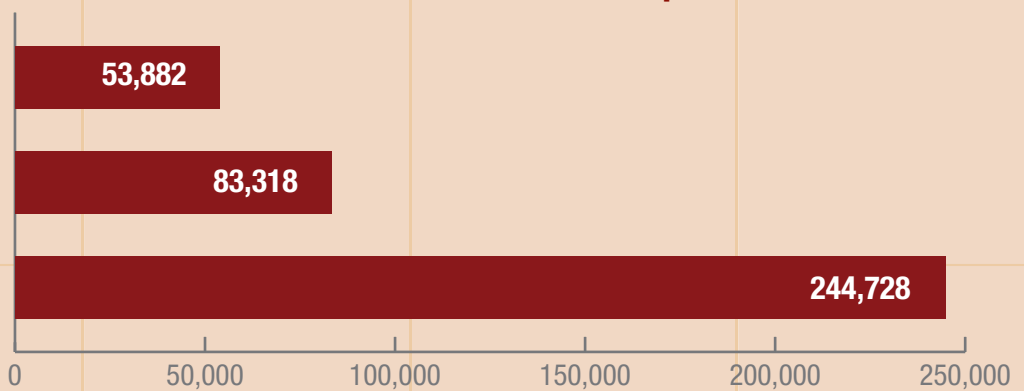
homes with household incomes less than \$50,000 with mortgages and housing costs that total 30% or more household income

homes with mortgage and household incomes less than \$50,000

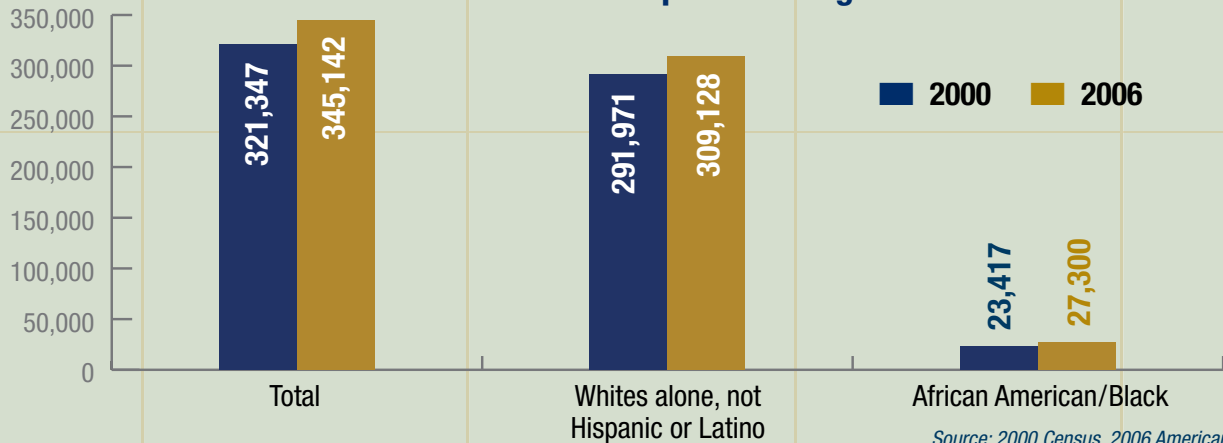
total homes with mortgage

Source: 2006 American Community Survey

Louisville MSA Homeownership at Risk 2006



Louisville MSA Owner-Occupied Housing Units 2000-2006



Source: 2000 Census, 2006 American Community Survey

Affordability of Homeownership

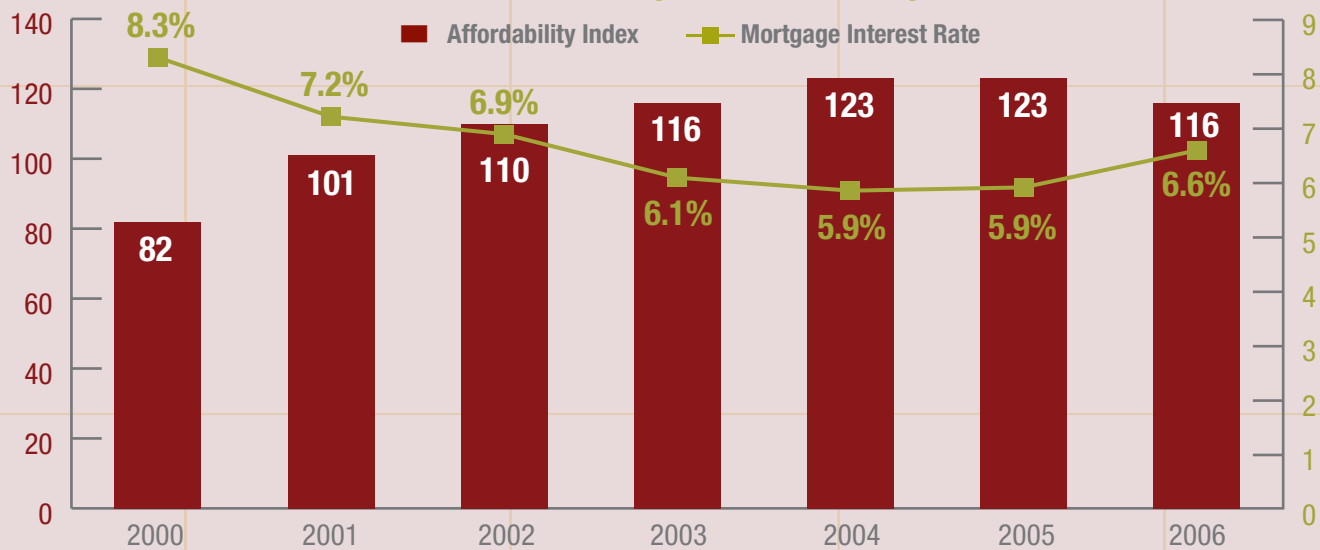
Measure 6

An increase in housing prices coupled with a rise in interest rates is making the goal of homeownership a little harder to reach for some families in the Louisville MSA. A proven method for tracking the affordability of homes to first-time buyers is through the First-Time Home Buyer Affordability Index. An index of 100 indicates that a family with an annual income that is 30 percent less than the area median income should be able to afford a home priced 15 percent lower than the median price for all houses sold within that region. As the index increases in value, the opportunity for homeownership also increases. For the Louisville MSA, a family would presently need an annual income of \$38,018 to afford an \$116,960 starter home.

After stabilizing at a comfortable index of 123, the 2006 affordability index for first-time home buyers fell back to 116, where it was in 2003. Factors that affected this change are an 18 percent increase in the median home sale prices (adjusted for inflation) and a .7 percent rise in interest rates. These factors, along with the steady increase in transportation (fuel) and medical costs increase the financial risks of homeownership.

MHC advocates for a commitment to consumer counseling for families and individuals of all ages, including those in middle and high schools; continued outreach to first-time home buyers regarding loan types and property choice; and addressing the needs of those who cannot meet their financial obligations.

First Time Home Buyer Affordability Index



Foreclosures

Measure 7

During the first half of 2007, the number of foreclosures nationwide had skyrocketed to a rate of one filing per 134 of all mortgaged properties (not just residential), up 55 percent from the first six months of 2006. Kentucky's foreclosure rate for the same time period also rose 55 percent, with a filing rate of one in 414 properties. Though the percentage of foreclosures statewide dropped a bit in Indiana, the state still ranks 10th in the US with a filing rate of one in 112 properties (RealtyTrac, 2007). Real estate analysts expect foreclosure activity on a national level to continue throughout the year. In a statement released by RealtyTrac, CEO James Saccacio said, "Based on the rate of foreclosure activity in the first half of 2007, we could easily surpass 2 million foreclosure filings by the end of the year, which would represent a year-over-year increase of over 65 percent."

When a homeowner fails to make three consecutive monthly mortgage installments and taxes, a legal action can be filed with the city/county court providing the homeowner a grace period to secure means to avoid foreclosure or bankruptcy. If mortgage payments and taxes are not brought up to date, a foreclosure is ordered enabling the courts to return the property to the lender.

Locally, there were 2,710 foreclosures ordered within Louisville

Metro in 2006, an increase of 202 (or 8 percent) foreclosure orders filed in 2005. Combined there was a 32 percent increase in the number of foreclosures filed for the four southern Indiana counties (Clark, Floyd, Harrison, and Washington) within the Louisville MSA. Washington County experienced an 84 percent jump in the number of foreclosures, from 89 filed in 2005 to 166 in 2006, and there were an additional 166 number of foreclosures filed in Clark County, an increase of 36 percent from 2005.

Currently MHC is conducting an in-depth analysis of 2007 mortgage foreclosures within Louisville Metro which will be released at a later date. Based on foreclosure data collected from January 1 to June 30, 2007, there were 1,737 foreclosures filed with the courts. The four communities with the highest number of foreclosures filed are Pleasure Ridge Park (242), Okolona (149), Jeffersontown (101), and Shively (78).

MHC supports the need to scrutinize the mortgage lender industry, to curb irresponsible lending practices through regulations, and to establish mortgage intervention and rescue programs throughout the entire metropolitan region.

NUMBERS OF FORECLOSURES STARTED (ORDERED) IN KENTUCKY COUNTIES IN THE LOUISVILLE MSA

County	2002	2003	2004	2005	2006	% Change from 2005 to 2006
Bullitt	104	171	N/A	250*	300*	
Jefferson	1,262	2,161	2,610	2,508	2,710	8%
Oldham	71	89	105	112	127	13%
Henry	N/A	N/A	79	54	67	24%
Nelson	N/A	N/A	125	125	156	25%
Shelby	N/A	80	83	86	101	17%
Spencer	N/A	N/A	N/A	30**	46	
Trimble	N/A	N/A	37	27	41	52%
Meade	90	72	92	102	89	-13%
	1,527	2,573	3,131	3,014	3,337	

N/A – Data not available

*estimate

**reflects 2nd half of year only

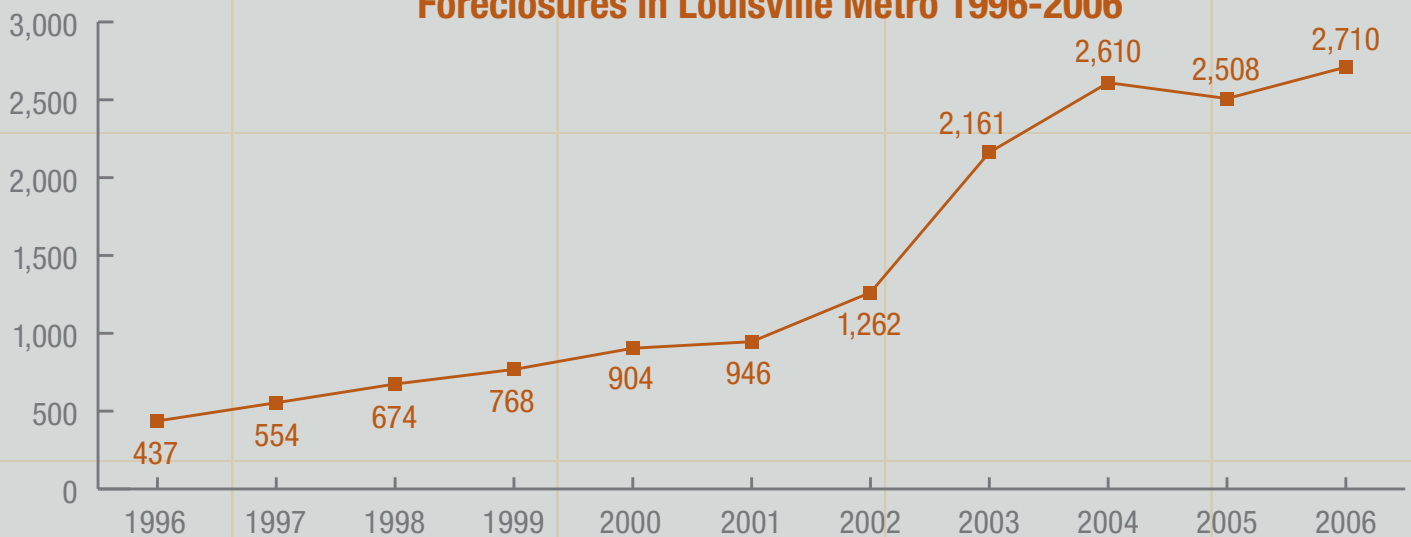
Foreclosures

Measure 7

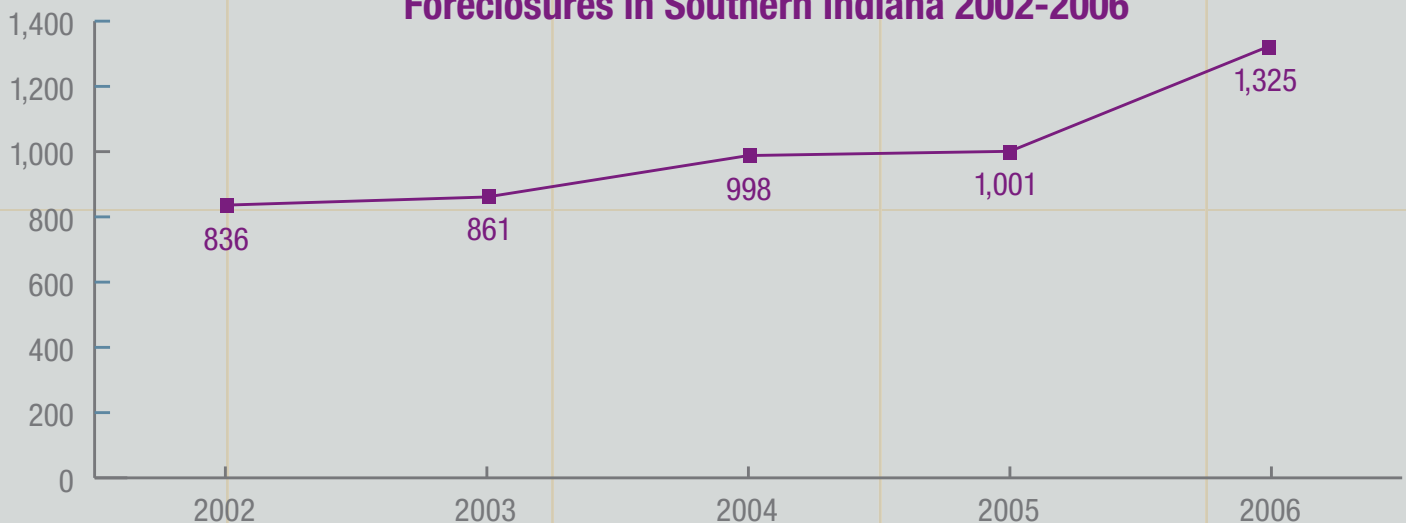
NUMBERS OF FORECLOSURES STARTED (FILED) IN INDIANA COUNTIES IN THE LOUISVILLE MSA

County	2002	2003	2004	2005	2006	% Change from 2005 to 2006
Clark	369	385	429	455	621	36%
Floyd	253	212	323	304	379	25%
Harrison	112	141	117	152	159	5%
Washington	102	123	119	90	166	84%
Total	836	861	988	1,001	1,325	32%

Foreclosures in Louisville Metro 1996-2006



Foreclosures in Southern Indiana 2002-2006



Homeless

Measure 8

In 2006, 13,482 persons were served by homeless shelters both in Louisville Metro and in southern Indiana. This total is 3 percent higher than what was recorded during the previous year. The numbers of persons using homeless services dropped slightly in Louisville Metro when compared to 2005 totals, but in southern Indiana the numbers were significantly higher; an additional 726 homeless persons (a 40 percent increase) sought assistance in 2006. Last year 459 Louisville Metro homeless residents sought shelter in southern Indiana homeless facilities.

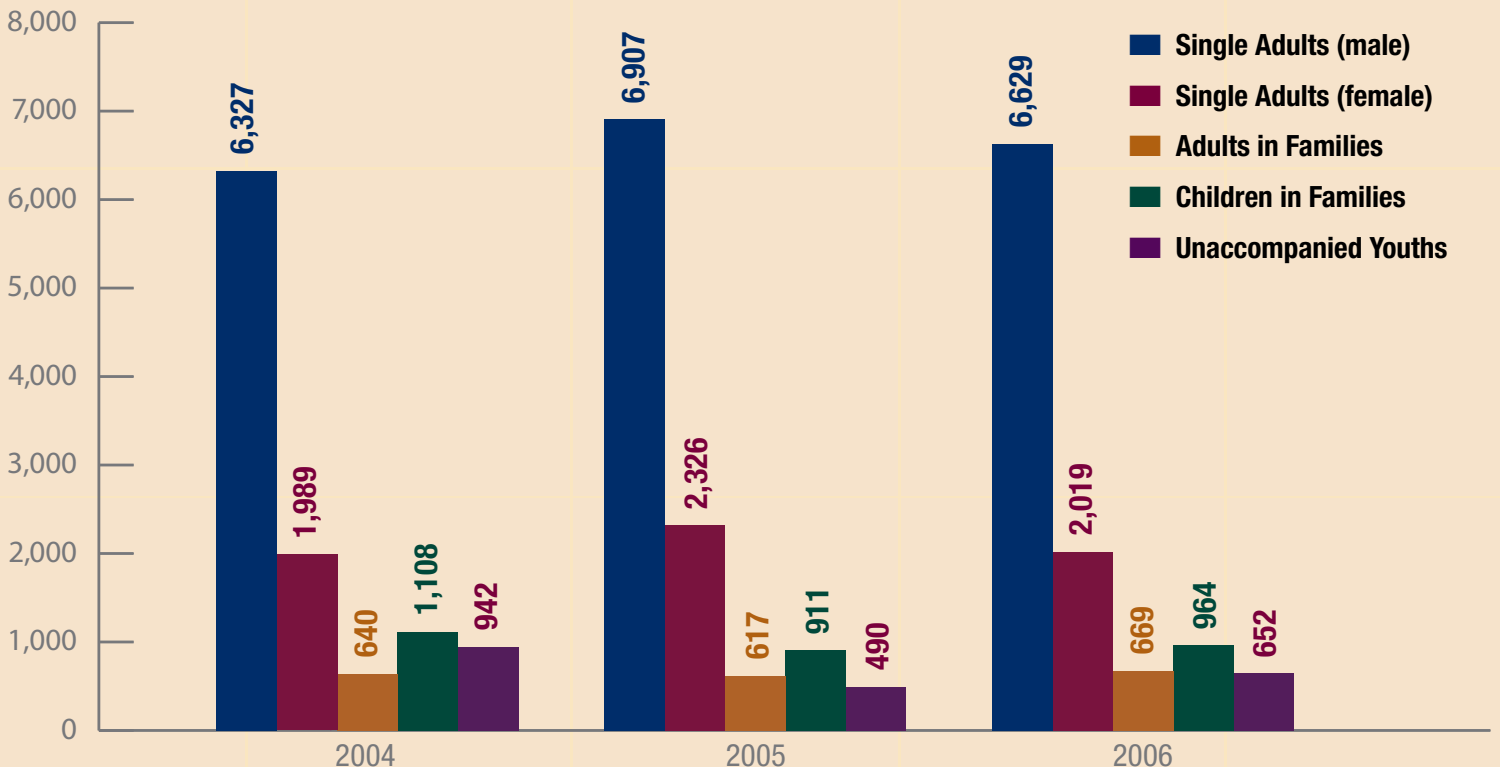
It is important to note that these figures only take into account the number of homeless persons and families who either chose to seek shelter from local agencies or had a viable means of transportation to get to the shelter. Uncounted are the homeless in the rural counties within the Louisville MSA. Major factors contributing to rural homelessness are lack of transportation, distance between low-income housing units and employment centers, lower rural incomes as compared to urban incomes, and land-use restrictions such as large lot zoning, restrictions against

multi-family units (National Coalition for the Homeless, 2007).

Louisville-based homeless shelters, both transitional and emergency, conduct an annual survey to gain a better perspective of who their residents are and why they seek their services. Of the 1,114 people who responded in January 2007, 69 percent are males, 57 percent are disabled, and 20 percent are military veterans. Over half are between the ages of 31 and 50 years and nearly a fourth of the respondents became homeless because of their inability to pay rent. The primary means of transportation over 50 percent of the respondents was walking and bus service. Many are homeless due to low paying jobs; 66 percent receive wages of \$6.00–\$9.99/hour.

MHC advocates for an increase in the number of decent, affordable, and appropriate housing units in the entire Louisville MSA, implementing Housing First principles, and aggressively attracting and retaining jobs that pay living wages located in areas that are easily accessible by walking or public transportation.

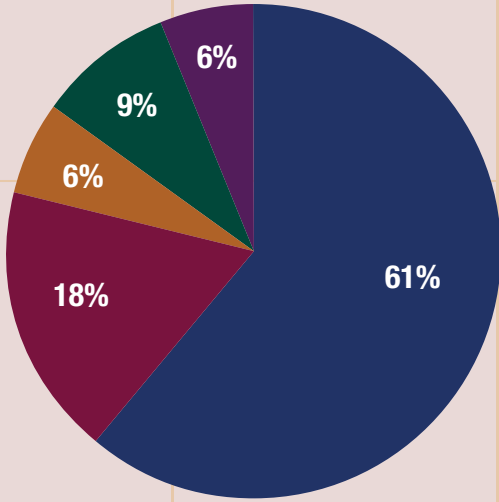
Louisville Metro Homeless Population 2004–2006



Source: The Coalition for the Homeless 2006 Continuum of Care Point-in-Time Survey, Louisville Metro

Homeless Measure 8

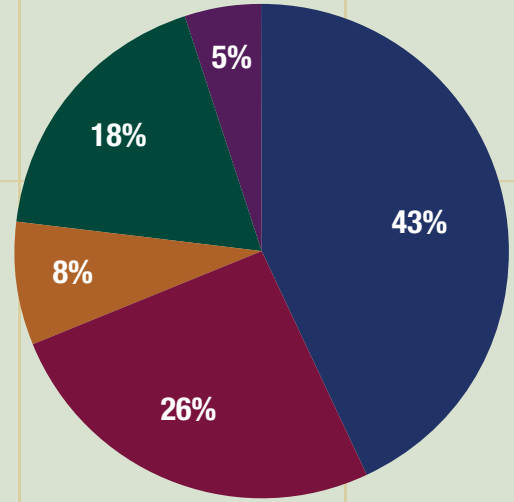
**Louisville Metro Homeless Population
2006**



- Single Adults (male)
- Single Adults (female)
- Adults in Families
- Children in Families
- Unaccompanied Youths

Source: The Coalition for the Homeless 2006 CoC Point-in-Time Survey, Louisville Metro

**Southern Indiana Homeless Population
2006**



- Single Adults (male)
- Single Adults (female)
- Adults in Families
- Children in Families
- Unaccompanied Youths

Source: B. Anderson, Haven House, Jeffersonville, IN



Use of CDBG Funds

Measure 9

The 2007 distribution of Community Development Block Grant (CDBG) funds received by Louisville Metro (\$12,172,624) and New Albany, IN (\$750,350) changed little from last year's allocations. This is worth noting since these funds, appropriated by Congress and administered by the US Housing and Urban Development (HUD) department, dropped significantly in the years 2005 and 2006 from prior years.

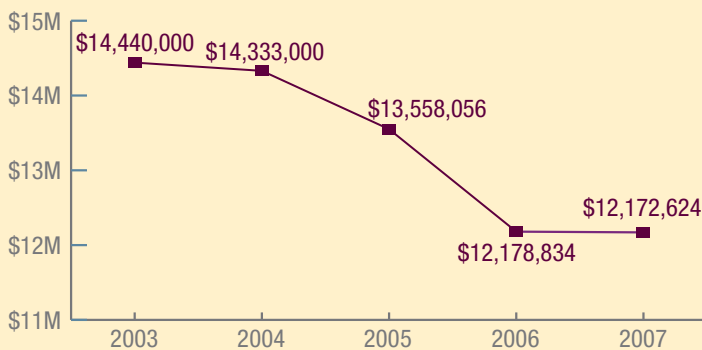
CDBG funds are intended to enhance the housing environment for low to moderate-income residents. Some of the projects funded include the revitalization of Clarksdale (Liberty Green) and additional infrastructure improvements to Park DuValle, street and sidewalk improvements in low- to moderate-income neighborhoods, and temporary housing assistance to residents having to leave their homes due to rehabilitation, acquisition, and housing or building code enforcement by local officials and departments. In addition to funding newly constructed affordable homes, more than \$3.5 million CDBG

funds were directed to the rehabilitation of current housing. Projects included home and roof repair, lead hazard reduction, and weatherization.

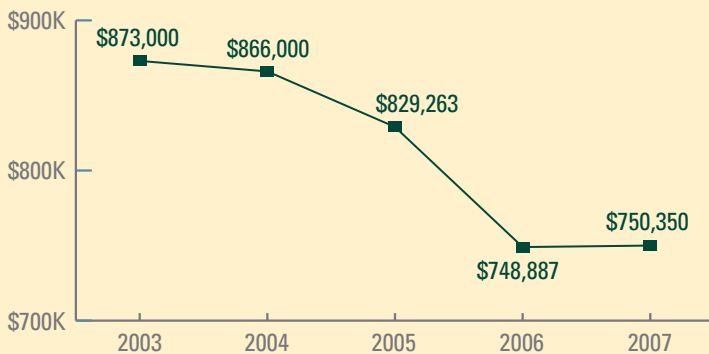
In addition to CDBG funds, in 2007 Louisville Metro received \$5,433,400 from the Federal HOME Program. The 2006 HOME expenditures (\$5,905,652) were spent on housing and rehabilitation, homeowner down payment assistance, and homeless support and tenant based rental assistance. Allocations and expenditures do not necessarily balance out in a given year. Funds spent may include monies held back from previous years or may include interest earned on investments or loan programs.

With no foreseeable increase in future federal CDBG or HOME funding, MHC advocates for local government to strengthen its commitment for an Affordable Housing Trust Fund by finding and securing alternative resources for housing revenue for low-income families and households within our community.

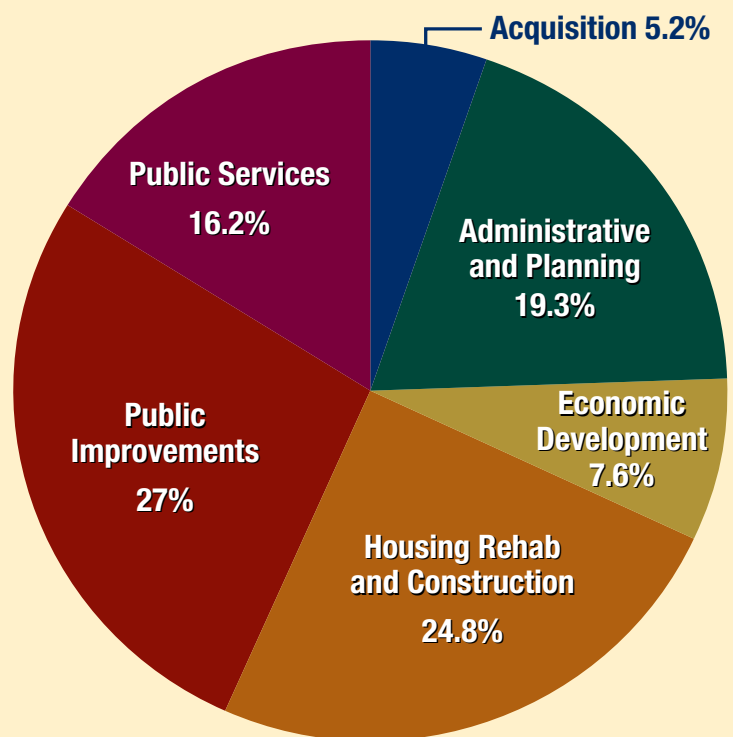
**Federal CDBG Allocations, 2003–2007
Louisville Metro**



**Federal CDBG Allocations, 2003–2007
New Albany**



**CDBG Expenditures, 2006
Louisville**



Source: US Department of Housing and Urban Development (HUD)

Data Sources

Appendix

Measure 1: *Concentration of Subsidized Housing* *pg. 16*

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. 17*

The poverty, minority, and ethnic data are drawn from the 1990 and 2000 census Summary File 3. Minorities were defined to be everyone except non-Hispanic whites. The household income and age data is from the 2006 American Community Survey. 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 Burdens* *pg. 19*

Annual income data was obtained from the Bureau of Labor Statistics Occupational Employment Survey and dollars were adjusted for inflation using the Bureau's inflation calculator. Median gross rent data was gathered from the U.S. Census and American Community Surveys.

Measure 4: *Production of Affordable Rental Housing* *pg. 20*

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: *Rate of Homeownership* *pg. 21*

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 2006 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 2006; 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. 22*

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://gattton.uky.edu/CRES/>. House price data for the Louisville region are obtained from the Greater Louisville Association of Realtors. For 2001-2006, 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 home-buyer incomes are about 30% lower than median household incomes.

Measure 7: *Foreclosures* *pg. 23*

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.

Measure 8: *Homeless* *pg. 25*

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 2006, the Continuum of Care Point-in-Time Survey.

Measure 9: *Targeting of CDBG Funds* *pg. 27*

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

Definitions

Appendix

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.

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.

Family Household (Family) – For statistical purposes, a family consists of a householder and one or more people living in the same household who is related by birth, marriage, or adoption. Each person living in the same house that is related is considered to be part of the same family. If there is a person, or persons, living in a family household that are not related to the householder, that person, or those persons, is not included in the family household census tabulations.

Gross Rent – Gross rent, as defined by the U.S. Census Bureau, is “... the sum of contract rent, utilities (electricity, gas, and water), and fuels, (oil, coal, kerosene, wood, etc.) [and] as a percentage of household income, is a computed ratio of monthly gross rent to monthly household income.” Excluded in these totals are units for which no cash rent is paid and units occupied by households that report no income or net loss.

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.

Householder – As defined by the U.S. Census Bureau, a householder is “the person, or one of the people, in whose name the home is owned, being bought, or rented.” If that person is not present, then any household member, age 15 and over, is considered the householder for census purposes.

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 2006, 80 percent of median income for a family with children in Louisville Metro was \$44,263.

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.

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.

Definitions

Appendix

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.

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Louisville Community
Development Bank
Louisville Metro Community
Action Partnership
Louisville Metro Dept. of
Housing and Family
Services
Louisville Central Development
Corp.
Louisville Cultural Community
Center
Louisville Metro Health
Department

Metro United Way
Miter Construction Co., Inc.
National Council of Jewish
Women
Neighborhood Development
Corp.
New Zion Community Dev.
Foundation
Partners Mortgage, Inc.
PCOG's "We Can" Community
Dev. Corp."
Prevent4closures
River Fields, Inc.
Road Sprinkler Fitters Local
Union 669
Sheet Metal Workers Local
#110
Shelby Park Neighborhood Corp.
SIHI
Society of St. Vincent De Paul
St. Williams Church
Thomas Jefferson Unitarian
Church
U of L, School of Urban &
Public Affairs
Urban Development Enterprise
Group
Vision Homes LLC
Women 4 Women

Sustaining (cont.)

YouthBuild Louisville
Neighborhood
AARP Kentucky State Office
ACLU of Kentucky
Americana Community Center
Arthur S. Kling Center
AU Associates
C.A.R.E. Kentucky
CART
Cathedral Commons LLC
Centro Latino of Shelbyville
Christian Care Communities
Pathways Lou.
Covenant Housing
CWA Local #3310
Elderserve, Inc.
Fischer Sips
Greater Louisville Central Labor
Union
GuardiaCare
Harbor House
House of Ruth
Interdenominational Ministerial
Coalition
Jewish Community Center
JFVS
KY Fair Housing Council
Lanham and Associates
Mental Health Assn of KY
Multi-County Clients Council
Neighborhood House
NexStep To Independence
NPO
NWNNA, LLC
Peck, Shaffer & Williams
People's Mortgage, Inc.
Phoenix Hill Neighborhood
Association
Project Warm
St. Matthews Area Ministries
United Crescent Hill Ministries
Women in Transition
Zion Community Development
Corp.



Metropolitan Housing Coalition
P.O. Box 4533
Louisville, KY 40204

(502)584-6858
www.metropolitanhousing.org

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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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