



State of Fair and Affordable Housing Report for Lexington-Fayette Urban County, Kentucky



Lexington-Fayette Urban County Human Rights Commission

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of Housing and Urban Development



State of Fair and Affordable Housing

As the Commission embarks upon its 50-year milestone in 2013, it has been helpful for us as an agency to pause and do some self-reflection. What has gotten us through these 50 years and how will we approach the next several years and beyond? How do we best meet the needs of the community in ensuring equal opportunity for all residents in the areas of employment, housing and public accommodation? It has been an educational exercise and I hope as an agency, we continue to look on past successes and failures as we move forward in the fight against discrimination in the community.

While the Commission has been undergoing this self-reflection, we thought it best to share our mirror and cast it beyond East Main Street. What are some underlying problems in this community and how do we address them? Before we get to the solutions, it is important to understand the problems. That is the inspiration for this report.

When the Commission set out to submit a grant proposal to the U.S. Department of Housing and Urban Development, we wanted to do something drastically different. We didn't want to submit the typical grant ideas such as update our brochures, hold workshops or get our materials translated into this language or that. We wanted an informational tool that could be used to address some underlying housing issues in Fayette County: housing fairness, housing choice and affordability. In my 15-plus years at the Commission, a report of this magnitude has never been made available.

Housing plays a very important role in all our lives. The ability to choose where you live determines your access to other resources and services. It determines where your children go to school; it can affect your job and the type of healthcare you receive; and even the type of recreational activities in which you and your family participate.

Although the data indicates many positive aspects to Fayette County's housing conditions, there are several factors that could negatively impact housing fairness and choice. It is my hope that with the sharing of this report, a strategic approach to fair housing can be implemented with the assistance of partner agencies. This report is unprecedented for Fayette County and I'm very excited about the possibilities that can come from its publication.

I would like to thank the Metropolitan Housing Coalition and the Center for Environmental Policy and Management at the University of Louisville for the research, fieldwork and writing of this report. Most of all, I would like to thank them for their professionalism and guidance throughout this project.

I want to thank the organizations and the Lexington government agencies that cooperated and gave of their time and talent to create this report. They were generous in their participation and so numerous that we do not have space to thank all of them.

Partnerships led to the creation of this report and it is my belief that future partnerships will be the key in overcoming the barriers highlighted in this report.



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Introduction

The purpose of this report is to examine local housing conditions in Lexington-Fayette Urban County as they relate to housing fairness, choice, and affordability.

The report provides a demographic profile of Lexington with a particular focus on protected classes such as racial minorities, female-headed households with children, and persons with disabilities, as well as economic indicators including poverty rates, educational attainment, and employment rates. The report also examines a wide-range of housing indicators such as foreclosures, subsidized housing, homelessness, homeownership, and segregation, among others. The report concludes with a summary of the findings and recommendations for further research and analysis.

A profile of housing conditions in Lexington is valuable for multiple reasons. It provides a foundation of knowledge on which to build future discussions and action on housing issues. It also establishes a baseline of housing conditions that can be updated and tracked to see changes over time and aid in the evaluation of new housing and economic efforts or programs in Lexington. The report is written for a broad audience to encourage discussion and collaboration around housing issues among

community groups, local and state government, non-profits, developers, academics, and other community-based organizations.

This report also examines data on the conditions of people in classes protected by fair housing law. As defined by federal, state, and Lexington-Fayette Urban County law, people should be able to rent or own their home without that ability being denied because of **race, color, national origin, sex, familial status, religion, disability, sexual orientation, and gender identity.**

Fair housing choice was established as a right by several federal civil rights laws, especially the federal Fair Housing Act of 1968. Though fair housing laws were originally established to eliminate racial discrimination and racial segregation, the types of people protected by federal fair housing choice laws were expanded to include families with children and people with disabilities. Kentucky's state fair housing law reiterates the federally protected classes. However, in 1999, Lexington-Fayette Urban County expanded its civil rights law to include protection from housing discrimination to people regardless of sexual orientation or gender identity (Lexington-Fayette Urban County Human Rights Commission, 2013).



Demographic Profile

Population

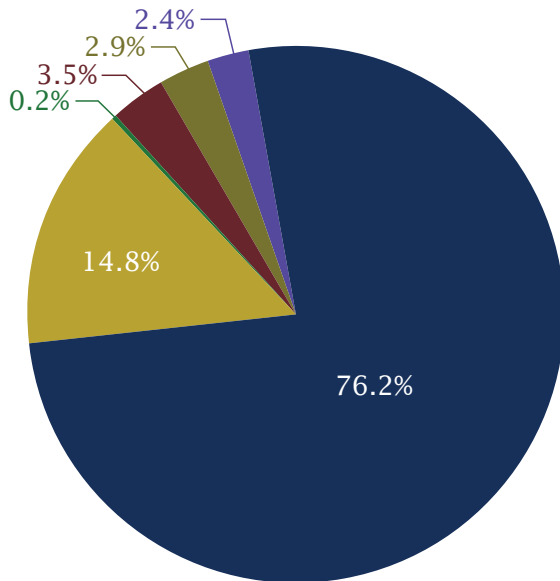
The population of Lexington-Fayette Urban County is 301,569; there is a nearly even division by gender with 50.7 percent (152,833) of the population being female and 49.3 percent (148,736) being male (U.S. Census Bureau; 2011 American Community Survey).

Race/Ethnicity/National Origin

In Lexington-Fayette Urban County, 98 percent of individuals in the total population reported being of one race, rather than multiple races. Three-fourths of the population is white alone (76.2 percent) and 14.8 percent is black or African-American alone. The percentage of the population who is Hispanic or Latino is 7 percent, which the U.S. Census Bureau defines as an ethnicity, not a race. (U.S. Census Bureau, 2010; 2011 American Community Survey).

Population by Race

Lexington-Fayette Urban County, KY

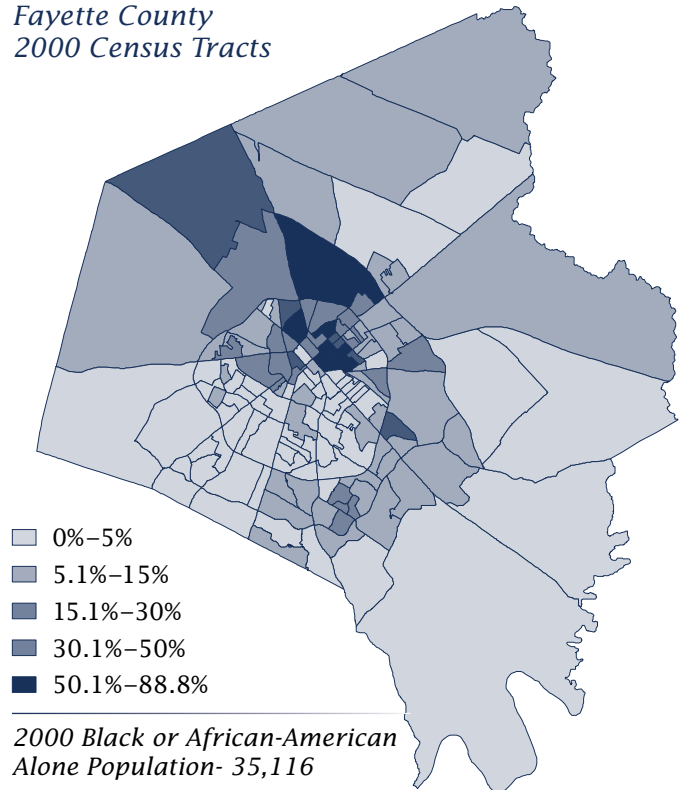


- White alone
- Black or African-American alone
- American Indian and Alaska Native alone
- Asian alone
- Some other race alone
- Two or more races

Source: U.S. Census Bureau, 2011 American Community Survey

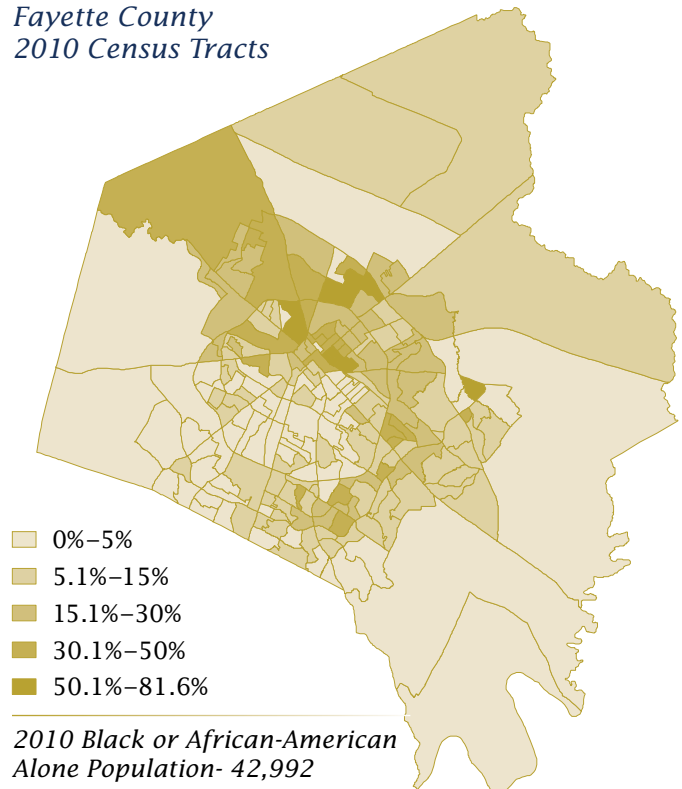
Black or African-American Population

*Fayette County
2000 Census Tracts*



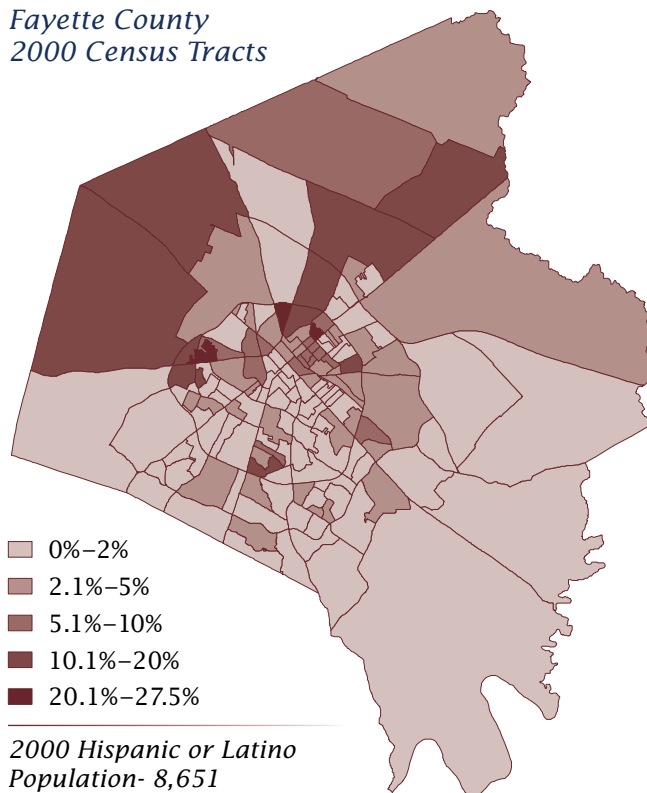
Black or African-American Population

*Fayette County
2010 Census Tracts*



Hispanic or Latino Population

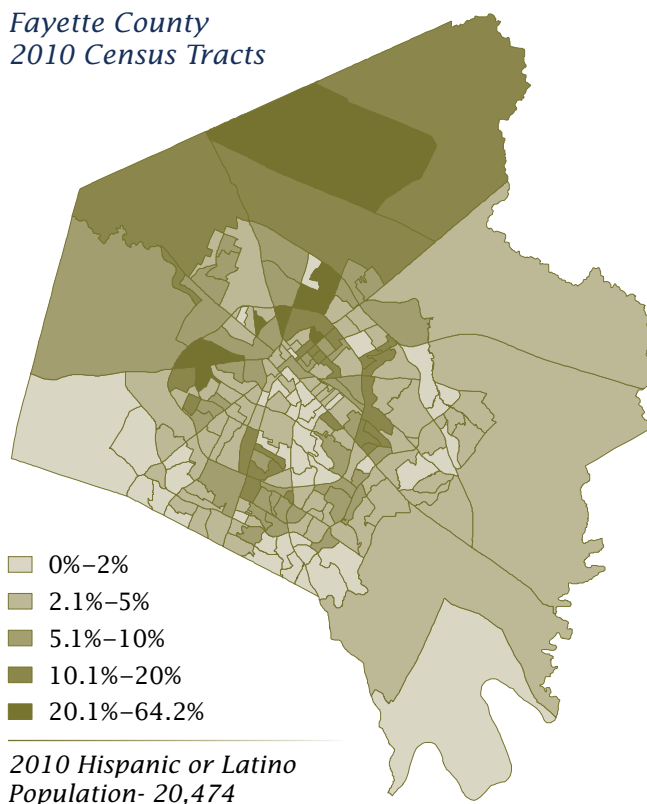
Fayette County
2000 Census Tracts



- 0%–2%
- 2.1%–5%
- 5.1%–10%
- 10.1%–20%
- 20.1%–27.5%

Hispanic or Latino Population

Fayette County
2010 Census Tracts

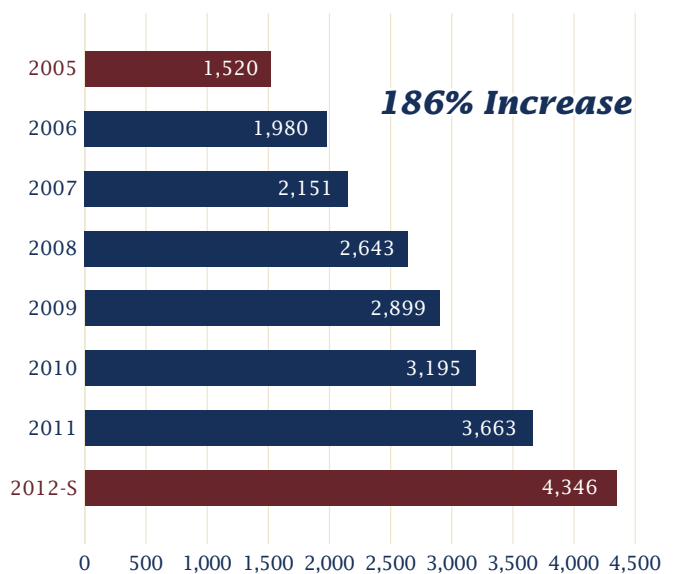


- 0%–2%
- 2.1%–5%
- 5.1%–10%
- 10.1%–20%
- 20.1%–64.2%

Lexington-Fayette Urban County is becoming more diverse in terms of national origin, as shown by use of foreign languages. The Fayette County Public School system has seen a 186 percent increase in English-language learners since 2005, with 10.9 percent (4,346 students) of the student body in Spring 2012 being English language learners. The top 10 foreign languages spoken in Fayette County are Spanish, French, Russian, Chinese (Mandarin and Cantonese), Japanese, Vietnamese, Arabic, Swahili and Portuguese. Spanish-speakers account for 48 percent of foreign language speakers. (I. Taylor, Lexington-Fayette Urban County Multicultural Affairs Coordinator, personal communication, 2012)

Fayette County Public Schools English Language Learners

Number of Students



Source: Fayette County Public Schools, Lexington-Fayette Urban County, KY

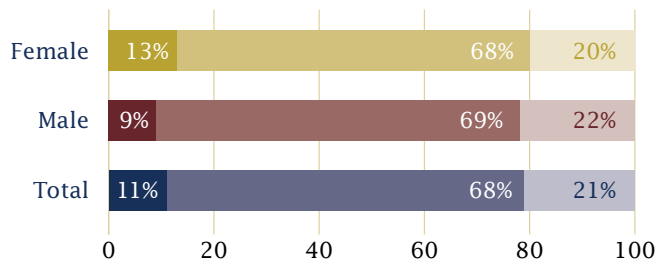
Age and Gender

Of the total population in Lexington-Fayette Urban County, 79 percent is 18 and older; within this age category is 80 percent of the total female population and 78 percent of the total male population (U.S. Census Bureau, 2011 American Community Survey).

The median age for the total population is 33.7; for males the median age is 32.5 and for females it is 35.1. Over two-thirds of the population (68 percent) falls within the 18 to 64 years age range; 21 percent are children (0-17 years) and 11 percent are 65 and older (U.S. Census Bureau, 2011 American Community Survey).

Lexington-Fayette Urban County, KY Population

By Age Group and Gender



Source: U.S. Census Bureau, 2011 American Community Survey

Although age is not a class protected under fair housing law, it is important to note the large percentage of elderly individuals and consider the housing needs and challenges that will face an aging population.

Employment and Income

For the Lexington-Fayette Urban County population that are 16 years and over, 69 percent are in the labor force. The largest percentage of these workers (43 percent) is in occupations that are classified as being in the fields of management, business, science, and arts, followed by 25 percent of the workers serving in sales and office occupations.

Nearly a third (31 percent) of the jobs in Lexington-Fayette Urban County are in the Educational Services, and Health Care and Social Assistance industries; another third of the workers are about evenly divided among three separate industries: Arts, Entertainment, Recreation, and Accommodation and Food services (11 percent), Professional Scientific, Management, Administrative, and Waste Management services (11 percent), and Retail Trade (11 percent).

LEXINGTON-FAYETTE URBAN COUNTY, KY EMPLOYMENT

Civilian employed population 16 years and older	153,049	100%
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EMPLOYMENT BY OCCUPATION – TOP 3 CLASSIFICATIONS

Management, business, science, and arts occupations	66,066	43%
Sales and office occupations	37,653	25%
Service occupations	27,793	18%

EMPLOYMENT BY INDUSTRY – TOP 4 CLASSIFICATIONS

Educational services, and health care and social assistance	47,245	31%
Arts, entertainment, and recreation, and accommodation and food services	17,203	11%
Professional, scientific, and management, and administrative and waste management services	16,357	11%
Retail trade	16,246	11%

Source: U.S. Census Bureau, 2011 American Community Survey

The median household income in Lexington-Fayette Urban County is \$47,207; for families the median income is \$67,119¹. Median income for all workers (full-time and part-time) is \$26,020. The median earnings for males with full-time employment over the course of a year is \$46,943, which is 25 percent higher than those of their female counterparts whose median full-time annual wages are \$37,654.

The 12-month per capita income for Lexington-Fayette Urban County residents is \$28,778. A comparison of per capita income by race and ethnicity shows that for the entire population, the per capita income for Lexington-Fayette County residents who are White alone or Asian alone is on average \$32,883, which is more than twice the per capita incomes of residents who are black or African-American alone (\$16,265) or Hispanic or Latino alone (\$11,509).

¹ According to the U.S. Census Bureau, a family consists of two or more people (one of whom is the householder) related by birth, marriage, or adoption residing in the same housing unit. A household consists of all people who occupy a housing unit regardless of relationship. A household may consist of a person living alone or multiple unrelated individuals or families living together. <http://www.census.gov/hhes/www/income/about/faqs.html>

LEXINGTON-FAYETTE URBAN COUNTY, KY

Per Capita Income by Race and Ethnicity

Total Population	\$28,788
People who are White alone	\$32,424
People who are Black or African-American alone	\$16,265
People who are Asian alone	\$33,342
People who are Hispanic or Latino	\$11,509

Source: U.S. Census Bureau, 2011 American Community Survey

A contributing factor for the gap in per capita income between those who are white alone and those who are black or African-American alone could be whether or not the individual was born in Fayette County. The results of a 2008 survey of Lexington residents showed that only 15 percent of whites were born in Fayette County as compared to 51 percent of blacks (Urban League of Lexington-Fayette County, 2010). Though there was no indication as to why 85 percent of the white population had relocated to Fayette County, plausible assumptions might be higher education and subsequent job opportunities. Further studies would be warranted to corroborate this theory and link it to professional and higher paying jobs.

Poverty

In Lexington, 18 percent of the population for whom poverty status is determined² had incomes below the poverty level; gender does not seem to be a factor (18 percent of the male population for whom poverty status is determined had incomes below the poverty level, for females the percentage is 17 percent).

However, race and ethnicity appears to have a bearing on the likelihood of having an income below the poverty level. Of the population for whom poverty status is determined, about one-in-three persons (30 percent) who are black or African-American or Hispanic or Latino origin had 12-month incomes below the poverty level. For whites and Asians in this population group, the percentages that had annual incomes below the poverty level were 15 percent and 13 percent respectively.

The younger population is more likely to experience poverty than those 65 years and over. Of the population for whom poverty status is determined, 21 percent of children under age 18 lives below the poverty level whereas 9 percent of seniors 65 and over had 12-month incomes below the poverty level.

For all families in Lexington, 11 percent have 12-month incomes below the poverty level; for families with related children under age 18, the poverty status is 17 percent. Black or African-American families are three times more likely to have below-poverty incomes than white families; 23 percent of black or African-American families have incomes below the poverty level, while for whites the percentage of families with incomes below the poverty level is 8 percent.

Both white and black or African-American married-couple families are less likely to be poverty stricken; for whites the percentage is 3 percent and for blacks or African-Americans it is 10 percent. For Hispanics and Latino families, however, a third have family incomes below the poverty level; for all families the percentage is 35 percent, for married-couple families it is 31 percent.

Most vulnerable are the families headed by a female with no husband present; 28 percent of these families had incomes below the poverty level, and the percentage is higher (37 percent) among those families that also include related children under age 18. Families with either a black or African-American or Hispanic or Latino female householder with no husband present are more likely of being a family in poverty than any other group; for black or African-Americans, the percentage is 38 percent, and for those of Hispanic or Latino origin, it is 45 percent.



² The Census Bureau does not define poverty for unrelated children under age 15, persons living in college dormitories and in institutional group quarters.

Lexington-Fayette Urban County, KY	Percentage of families with income below the poverty level		
	All Families	Married-couple Families	Females Householder with no husband present
Families	11%	5%	28%
Families with related children under age 18	17%	8%	37%
Families with white householder	8%	3%	20%
Families with black or African-American householder	23%	10%	38%
Families with Hispanic or Latino householder	35%	31%	45%

Source: U.S. Census Bureau, 2011 American Community Survey

Family household size has a significant bearing on a family's poverty status. For families of 3 or 4 people, 12 percent had 12-month incomes below the poverty level. There are a smaller number of families with 5 or more people in a family; in Lexington, of the 6,422 families that fall within this family-size category, 18 percent had 12-month incomes below the poverty level. For the 840 black or African-American families with 5 or more people, 89 percent are in poverty status (U.S. Census Bureau, 2011 American Community Survey).

Disabilities

In Lexington, 32,691 or 11 percent of the total civilian non-institutionalized population are classified as having a disability. By comparison, the percentage of the total civilian non-institutionalized population classified as having a disability is 12 percent for the U.S and 17 percent for Kentucky. Disabilities can be any vision or hearing difficulty, cognitive or ambulatory disability, or persons having difficulty with self-care and who cannot live independently. Of the total number of persons with disabilities, 44 percent are between the ages of 35 and 64, and 35 percent are 65 years and older (U.S. Census Bureau, 2011 American Community Survey).

Disabilities affect more females than males (18,472 females with disabilities; 14,219 males with disabilities). Of those with disabilities who are 35 to 64 years, 61 percent of persons within this age group are female and the percentage of women among all persons with disabilities who are age 65 and older is 65 percent.

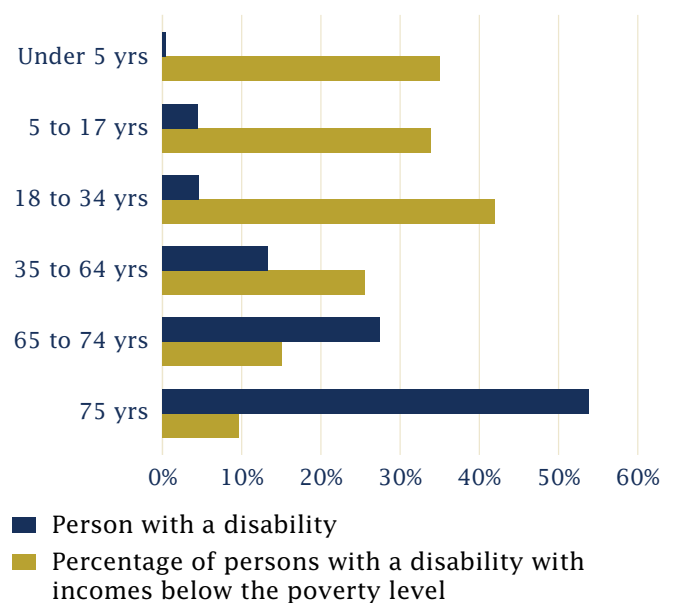
Within the population of persons who are black or African-American alone, 15 percent have a disability status; compared to 11 percent of the white alone population. The percentage of black or African-American children (18 years and under) with disabilities is 8 percent which is higher than their white

counterparts (only 1.8 percent of white only children under age 18 have a disability).

Of the total number of people in the labor force, 5.5 percent of those employed have a disability. For the unemployed population, the percentage of those who have disabilities is 15 percent. One-fifth (or 9,133 persons) of those who are not in the labor force have a disability status. Median earnings for persons with disabilities are \$18,683; this is 31 percent less than the \$27,185 median earnings of people without disabilities (U.S. Census Bureau, 2011 American Community Survey).

Percentage of Persons with Disabilities by Age and Poverty Status

Lexington-Fayette Urban County, KY



Source: U.S. Census Bureau, 2011 American Community Survey

Educational Attainment

Of the Lexington population who are 25 years and older, 89 percent have high school degrees or higher levels of education; 41 percent have earned a bachelor's degree or higher level of collegiate work.

Low educational achievement is often associated with low-wage employment or lack of access to jobs that offer

sustainable, livable wages. In Lexington-Fayette Urban County, of those who are 25 years and over and in poverty due to a low educational attainment level, 34 percent are not high school graduates or earn certificates that are equivalent of a high school diploma. This is twice the rate than those of their peers whose education ends at the high school (or equivalent) level; the percentage of those in poverty is 17 percent.

Poverty Rate for the Population 25 Years and older for Whom Poverty Status is Determined by Educational Attainment Level *Lexington-Fayette Urban County, KY*

		Percent below poverty level
Population 25 years and over with earnings	189,009	12%
Less than high school graduate	19,227	34%
High school graduate (includes equivalency)	38,768	17%
Some college or associate's degree	51,753	12%
Bachelor's degree or higher	79,261	5%

Source: U.S. Census Bureau, 2011 American Community Survey

Annual earnings also correlate with levels of education. The median annual earnings (in 2011 inflation adjusted dollars) for the Lexington population 25 years and over are \$33,214. Median 12-month income ranges from \$12,781 for those who are not high school graduates to \$55,266 for those who

have earned a graduate or professional degree; the median 12-month income for a high school graduate (including equivalency) is \$25,500 (U.S. Census Bureau; 2011 American Community Survey).

Median Earnings in the Past 12 Months for the Population 25 and older *Lexington-Fayette Urban County, KY*

Population 25 years and over with earnings	\$33,214
Less than high school graduate	\$12,781
High school graduate (includes equivalency)	\$25,500
Some college or associate's degree	\$28,960
Bachelor's degree	\$41,584
Graduate or professional degree	\$55,266

Source: U.S. Census Bureau, 2011 American Community Survey

General Housing Profile

Households and Families

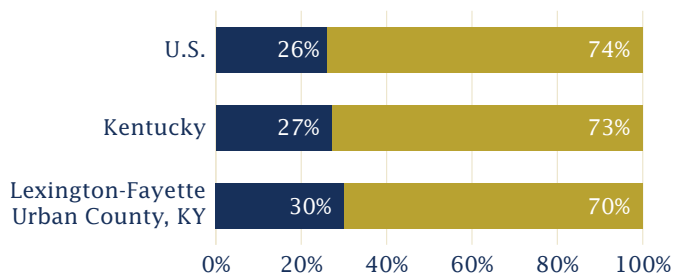
There are 122,746 households in Lexington; the average household size is 2.35 persons. More than half (58 percent) of households are classified as ‘family households’ and the average family size is three persons. Of these family households, 71 percent are married-couple householders, 21 percent are female householders with no husband present and 8 percent of family households are headed by males with no wife present.

Of the total number of families in Lexington, 45 percent include own children under 18 years. The percentage of married-couple households with own children under 18 years is 41 percent, however for single-parent households a little more than half of these households have their own children who are under 18 years of age living with them.

For female-headed households with no husband present, 55 percent are families with children under 18 years of age. For family households headed by males with no wife present, 56 percent of these households have their own children 18 years of age and under living with them (U.S. Census Bureau, 2011 American Community Survey).



Owner-occupied Households by Household Type Lexington-Fayette Urban County, KY



- Non-family households as percentage of all owner occupied
- Family households as percentage of all owner occupied

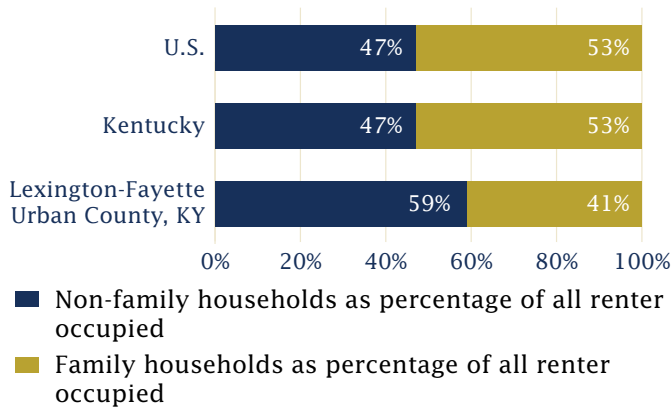
Source: U.S. Census Bureau, 2011 American Community Survey

Tenure

The percentage of owner-occupied households for Lexington is 58 percent. However, Lexington’s share of owner-occupied households is anywhere from 7 percent to 11 percent lower than the percentage of owner-occupied households as a percentage of all households in both the U.S. and Kentucky. Family households constitute 70 percent of all owner-occupied households; this percentage is slightly lower than the percentages of family owner-occupied and married-couple family households on the national and state level. The percentage of nonfamily owner-occupied households as a percentage of all owner-occupied households is 30 percent, which is consistent with the U.S. and Kentucky figures.

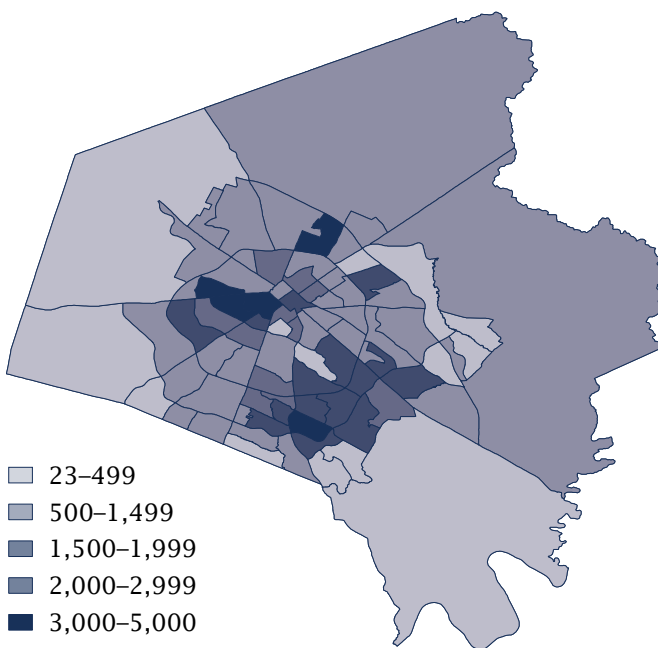
The percentage of renter-occupied households as a percentage of all households is more than 10 percent higher than the percentages on the national and state levels while the percentage of family households as a percentage of all renter-occupied households is 12 percent lower than the percentages on both the national and state levels. The number of nonfamily households as a percentage of all rental-occupied households is 59 percent. The percentage of number of nonfamily households as a percentage of all rental-occupied households on both the state and national level is 47 percent; this is 13 percent lower than the percentages of nonfamily renter-occupied households in Lexington. This might be considered typical when compared to other college or university towns.

Renter-occupied Households by Household Type Lexington-Fayette Urban County, KY



Source: U.S. Census Bureau, 2011 American Community Survey

Number of Rental Units by Council District Lexington-Fayette Urban County, KY



Source: 2010 U.S. Census

The breakdown of percentage of married-couple families, male householder with no wife present, and female householder with no husband present, as a percentage of all renter-occupied family households, is consistent with the U.S. and Kentucky percentages. About half of the renter-occupied family units are married-couple households and 37 percent are female householders, no husband present. Only 15 percent of the renter-occupied family households are male householders, no wife present.



Renter-occupied Households by Family Type Lexington-Fayette Urban County, KY	U.S.	KY	Lexington-Fayette Urban County
Married-couple families as a percentage of all renter-occupied family households	50%	48%	48%
Male householder, no wife present, households as a percentage of all renter-occupied family households	12%	11%	15%
Female householder, no husband present, households as a percentage of all renter-occupied family households	38%	42%	37%

Source: U.S. Census Bureau, 2011 American Community Survey

There are 49,770 occupied housing units paying rent in Lexington-Fayette Urban County; 62 percent of these households have monthly rent payments between \$500 and \$999. The median monthly rent payment is \$725. With \$24,913 being the median income of renter households, a renter household with an annual income equal to the median income of all renter households would be allocating 35 percent of their total income to rent alone if that rent was the median monthly rent payment of \$725. This percentage of renter income spent on rent exceeds the 30 percent of monthly income toward housing costs established by the U.S. Department of Housing and Urban Development (HUD) which considers any percentage of income spent on housing that exceeds 30 percent to be severely cost-burdened.

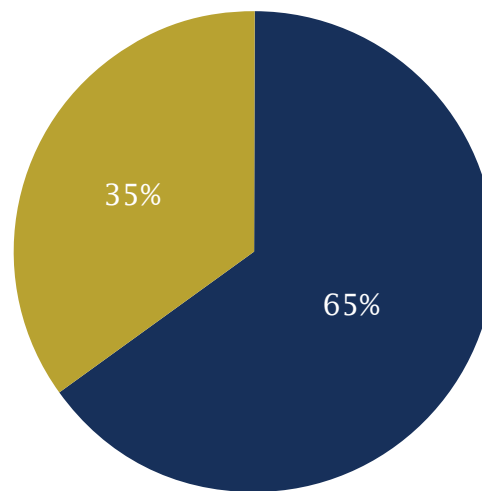
Homeownership by Race

In Lexington, the majority of householders are white alone (79 percent). Black or African-American householders comprise 15 percent of the total number of Lexington housing units; only 4 percent of occupied housing units are headed by someone who is Hispanic or Latino.

Of the total number of housing units with a householder who is white alone, 63 percent live in owner-occupied units and 37 percent are in renter-occupied housing units. Whereas the larger percentage of white alone householders are in owner-occupied housing units, the opposite is true for black or African-American householders; 36 percent of householders are in owner-occupied housing units, compared to 64 percent householders in renter-occupied units. For Hispanic or Latino householders, there is a large gap between percentages of householders in owner-occupied housing units (28 percent) and those in renter-occupied units (72 percent).

Owner-occupied householders are predominantly white (87 percent); small percentages of owner-occupied householders are black or African-American (9 percent) or Hispanic/Latino (2 percent). The breakdown by race and ethnicity of renter-occupied householders shows that 69 percent of the occupied housing units have householders who are white alone; the percentages of renter-occupied householders who are black or African-American alone or Hispanic or Latino are 22 percent and 7 percent respectively (U.S. Census Bureau, 2011 American Community Survey).

Median Monthly Rent as a Percentage of Median Renter Household Income Lexington-Fayette Urban County KY



- Percentage of median monthly income of all renter households *after* deducting median household rent
- Median monthly rent (\$725) as a percentage of median monthly income of all renter households (\$2,077)

Source: U.S. Census Bureau, 2011 American Community Survey

Owner-occupied Householders by Race Lexington-Fayette Urban County, KY	Occupied Housing Units	Percentage of Householders who are White alone	Percentage of Householders who are Black or African American alone	Percentage of Householders who are Hispanic or Latino
Owner-Occupied Households	58%	87%	9%	2%
Renter-Occupied Households	42%	69%	22%	7%
Total Households	122,746	97,362	18,185	5,295

Source: U.S. Census Bureau, 2011 American Community Survey

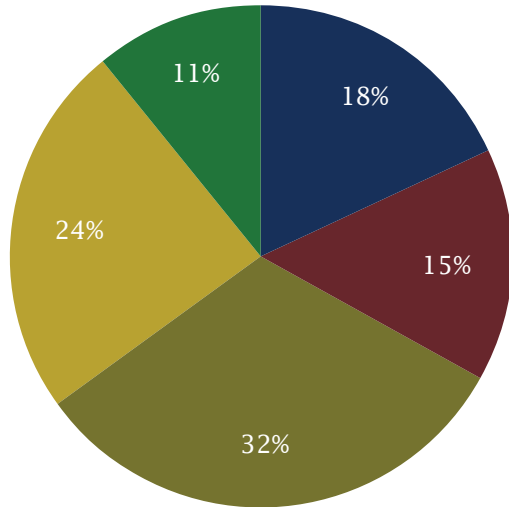
Age of Housing Stock

Nearly half (47 percent) of Lexington-Fayette Urban County's housing units were built in a 30-year time span. These housing units, built between 1970 and 1999, represent 63,460 of the total 136,197 housing units. An additional

24,635 housing units (or 18 percent of all housing units) were built in the years 2000 or later. Older housing stock (built 1949 or earlier) represents a little more than a tenth of all housing units (U.S. Census, 2011 American Community Survey).

Age of Housing Units

Lexington-Fayette Urban County KY



- Built 2000 or later
- Built 1990 to 1999
- Built 1970 to 1989
- Built 1950 to 1969
- Built 1949 or earlier

Source: U.S. Census Bureau, 2011 American Community Survey

Fair Market Rents

The HUD-sponsored Fair Market Rents (FMRs) is a tool used by housing authorities to determine rents for the Section 8 voucher program, site-based Section 8 contracts, and housing assistance payment (HAP) contracts, and also to set rent ceilings in the HOME rental assistance program. FMRs are gross rent estimates; these estimates include shelter rent and utilities (not included are telephone, cable or satellite television).

The FY2013 FMR for a two-bedroom unit within Fayette County is \$700 which is a 3 percent increase in rent from the FY2012 FMR for the same sized unit. The income needed to afford a two-bedroom unit at FMR is \$26,480; the hourly wage needed to afford this unit is \$12.73 (or 1.8 full-time jobs at minimum wage). The median household income for renters in Fayette County is \$24,913, which falls short of the income needed to afford a two-bedroom unit at FMR by \$1,567.

FY2013 Fair Market Rents By Unit Bedrooms

Lexington-Fayette Urban County, KY

	Efficiency	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
Final FY 2013 Fair Market Rent	\$458	\$535	\$700	\$997	\$1,116
Final FY 2012 Fair Market Rent	\$458	\$550	\$678	\$911	\$940

Source: U.S. Department of Housing and Urban Development, 2012
Dollar amounts adjusted for inflation using the U.S. Bureau of Labor's Consumer Price Index



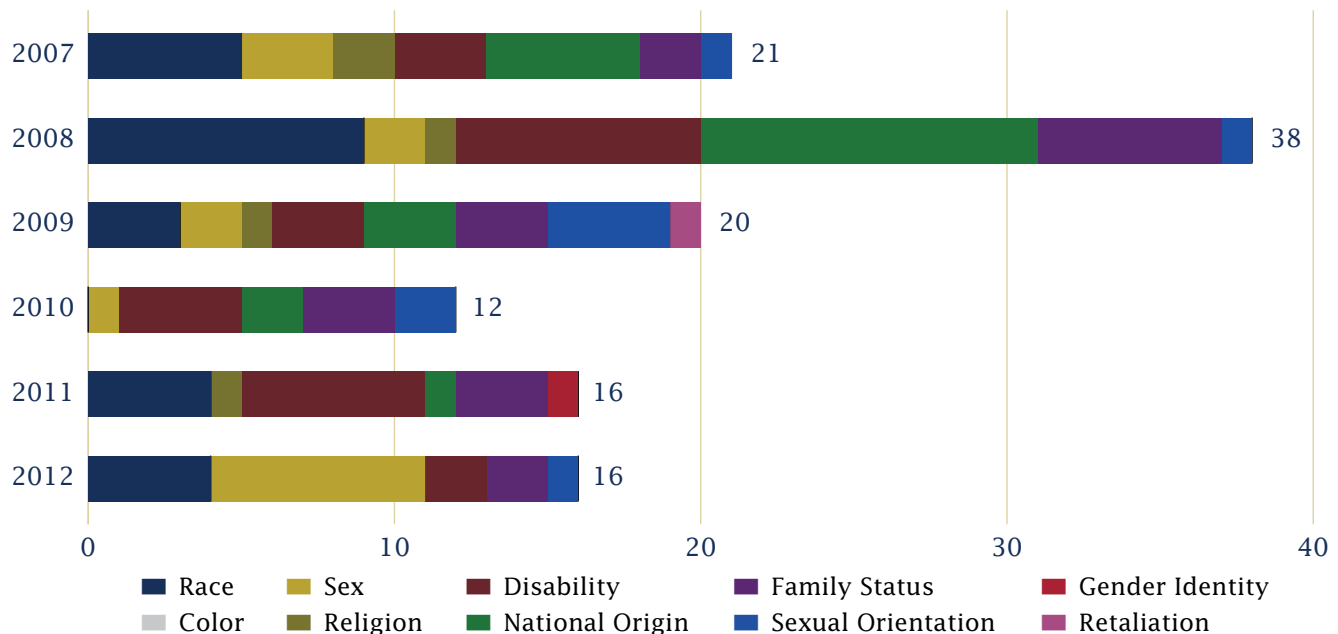
Fair Housing Cases

Data on cases of complaints regarding access to fair housing were available from 2007 to 2012. The most common basis for complaints about fair housing was disability status, followed by race, national origin, and family status. In

2008, there was a peak of 38 total complaints, which was almost double the two years with the next highest number of complaints (R. Sexton, Lexington-Fayette Urban County Human Rights Commission, personal communication, 2012). This spike in complaints may be due to the advent of the national housing market crash in 2008.

Fair Housing Cases 2007–2012

Lexington-Fayette Urban County KY



Source: Lexington-Fayette Urban County Human Rights Commission, 2012

HUD Community Planning and Development Appropriations

Since 1974, the U.S. Department of Housing and Urban Development (HUD) has been administering the Community Development Block Grant (CDBG) program to states and local eligible (entitlement) communities. CDBG funds community development projects and programs that bolster housing and neighborhood initiatives. These projects and programs might include vacant lot cleanups, abandoned property demolitions, both minor and emergency housing rehabilitation, and programs targeting youth. The amount allocated to each state and qualifying local governments is based on an area's poverty, housing conditions (i.e., overcrowding), age of housing units and population growth lag in relationship to other metropolitan areas.

Lexington-Fayette County Urban Government qualifies as an entitlement community and as such receives an annual allocation from HUD for housing programs and housing-related projects. In addition to CDBG allocations, Lexington

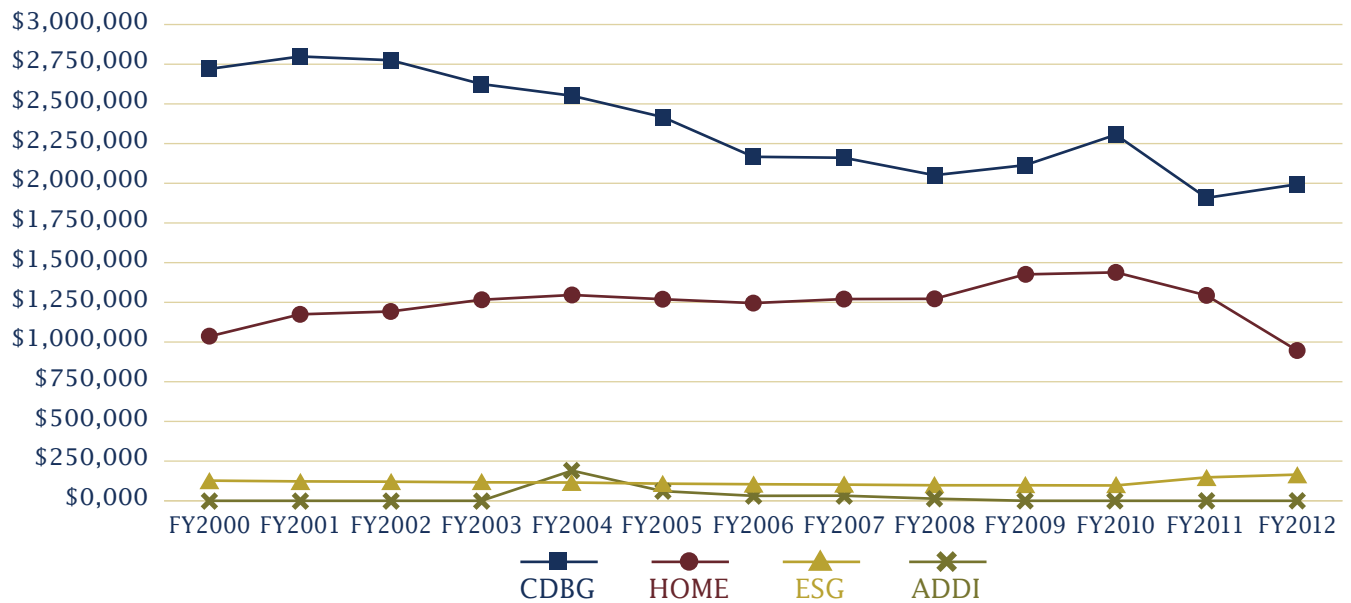
also receives other HUD dollars for housing projects and programs. These include HOME funds (exclusive funding to create affordable housing for low-income families), Emergency Solutions Grants (ESG), and American Dream Downpayment Initiative (ADDI) funds.

Over the past 12 years, HUD funding has been unstable. There's been a steady decrease in CDBG and HOME funding since the 2000 fiscal year with the exception of FY2009 and FY2010 when there was a 6 percent increase from FY2008 to FY2009 followed by an additional 7 percent increase in funding from FY2009 to FY2010³ (during that same time period there was an increase of nearly 10 percent at the state level and a 16 percent increase in funding at the federal level). However this has been followed by sharp decreases in 2011 and 2012; after adjusting dollars for inflation, the CDBG allocation for 2012 fiscal year was 27 percent lower than the 2000 fiscal year allocation and HOME funding dropped 9 percent.

³ Dollars were adjusted for inflation using the Gross Domestic Product Price Index.

HUD Allocations

Lexington-Fayette Urban County Government



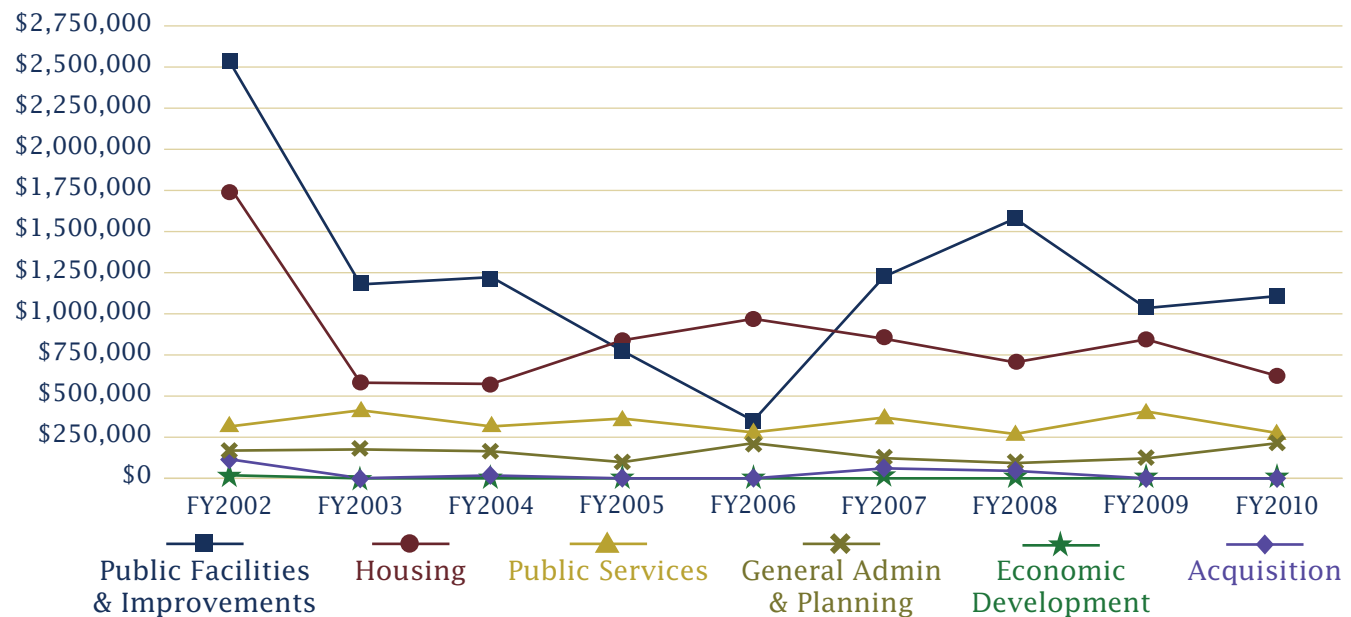
*U.S. Housing and Urban Development, 2012
In 2012 dollars, adjusted for inflation using the Gross Domestic Product Price Index*

HUD dollars are used exclusively for projects and programs that have an impact on affordable housing. Categories of spending include housing, public facilities and improvements, public services, general administration and planning, acquisition and economic development. Due to the decrease in HUD allocations, HUD expenditures have dropped dramatically over the past years; between the fiscal years 2002 and 2010, there was a 55 percent decrease in funding

for housing and housing-related projects and programs. The majority of expenditures in Lexington were for housing and public facilities and improvements; between the fiscal years 2002 and 2010, there were only three years where expenditures were used for acquisitions and in FY2002 alone were dollars used for economic development and that amount represents 0.4 percent of all FY2002 expenditures.

HUD Expenditures

Lexington-Fayette Urban County Government



*U.S. Housing and Urban Development, 2012
In 2012 dollars, adjusted for inflation using the Gross Domestic Product Price Index*

Subsidized Housing

Public Housing, Section 8 Housing Choice Vouchers, and Section 8 Site-Based Units

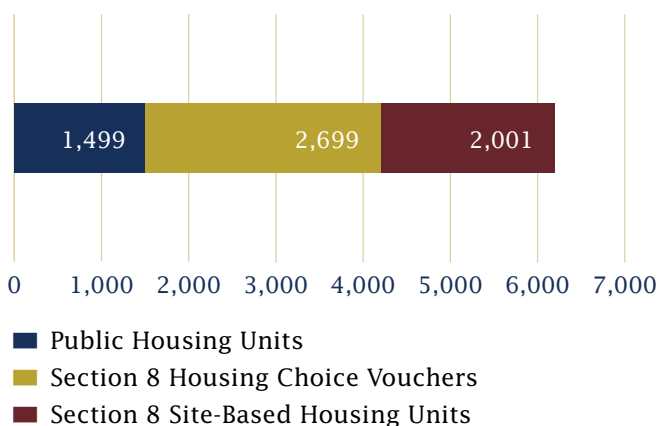
There are 8,544 assisted (or subsidized) housing units in Fayette County (Kentucky Housing Authority, Lexington Housing Authority, 2012). Some of these housing subsidies come from Kentucky's Affordable Housing Trust Fund (AHTF) but most of the subsidies are from programs offered by HUD that include: Public Housing Programs, HOME Investment Partnerships Program, Low-Income Housing Tax Credits, Section 8 Housing Choice Vouchers, Section 8 Project-Based Rental Assistance, Section 202 Supportive Housing for the Elderly, Section 236 Rental Assistance Payments (RAP) projects, and Section 811 Supportive Housing for Persons with Disabilities.

Housing unit subsidies may include one or more funding sources (with the exception of the public housing and housing choice vouchers programs); the majority of the assisted units (71 percent) are either subsidized by public housing programs, Section 8 housing choice vouchers or Section 8 site-based units.

There are 1,882 households on the Lexington-Fayette Urban County Housing Authority's waiting list. The majority of these households (1,529 out of 1,882) have annual household incomes that qualify as *extremely-low income* and most of these households (1,543 or 82 percent) are on the waiting list for a public housing unit.

Subsidized Housing Units

Lexington-Fayette Urban County KY



Sources: Kentucky Housing Authority, Lexington Housing Authority

Public housing is the most commonly-known form of low-income, subsidized housing in the United States. It is the country's oldest subsidized housing program, originating in 1937 as a New Deal program following the Great Depression. Only 5 percent of public housing units were built after 1985, and the only new public housing units constructed since the 1990s have been replacements of units razed as part of mixed-income developments funded by the HOPE VI grant program.

Lexington-Fayette Urban County has a total of 1,499 public housing units (Lexington Housing Authority, 2012). Of these units, 83 percent are located in just three council districts (1, 2 and 8), and nearly a third (32 percent) are located in Council District 1.

The Section 8 housing program is administered by HUD. Established in 1974, it is the largest federal low-income housing assistance program and includes: 1) "tenant-based" assistance, where vouchers are given to tenants to live wherever they choose; 2) subsidies to help families buy homes; and 3) subsidies for project-based or "site-based" units in affordable housing developments.

There are 4,700 Section 8 housing units in Lexington-Fayette Urban County, with 2,699 Housing Choice Voucher units and 2,001 project-based units. Council District 1 has the greatest number of voucher units with 543, followed by Council District 11 with 480. Of the Section 8 site-based units, over half (52 percent) are located in two council districts (4 and 8), and 70 percent are located in three districts (4, 8, and 11).

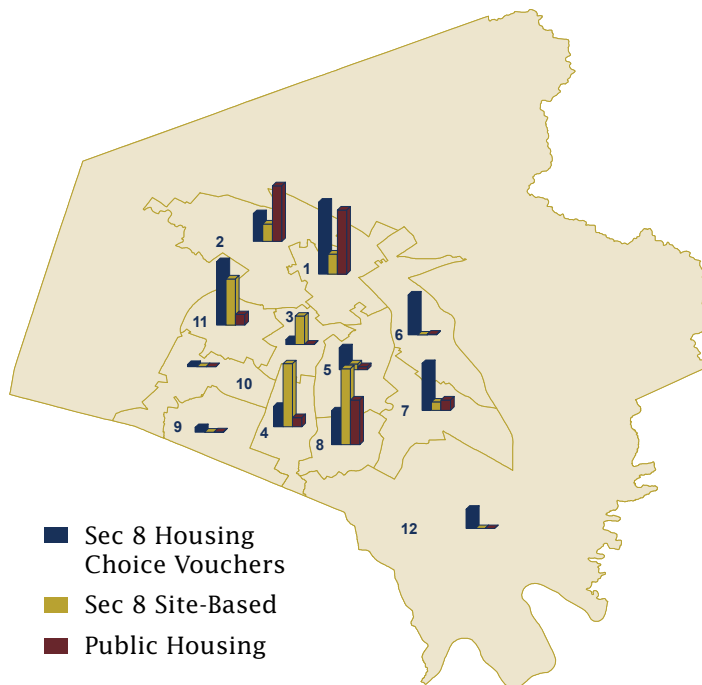
Lexington-Fayette County has a combined total of 6,199 Section 8 and Public Housing units. Council Districts 1 and 8 have the greatest percentage of these units at 19 percent each, followed by Council District 11 with 15 percent and Council District 2 at 12 percent. Five council districts (1, 2, 4, 8, and 11) contain three-quarters (76 percent) of all Section 8 and public housing units.



Subsidized Housing Units 2012 Lexington-Fayette Urban County, KY

Council District	Section 8 Housing Choice Vouchers	Site-Based Section 8 Housing Units	Public Housing Units	Total Number of Subsidized Units per Council District	Percentage of Total of all Subsidized Units
1	543	151	484	1,178	19%
2	211	132	420	763	12%
3	37	214	1	252	4%
4	154	475	68	697	11%
5	166	44	23	233	4%
6	301	0	6	307	5%
7	354	63	78	495	8%
8	256	573	338	1,167	19%
9	35	0	1	36	1%
10	17	0	0	17	0%
11	480	349	80	909	15%
12	145	0	0	145	2%
Total	2,699	2,001	1,499	6,199	100%

Section 8 and Public Housing Units by Council District Lexington-Fayette Urban County, 2012



Low-Income Housing Tax Credits

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 monies 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 multi-family 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.

There are 1,682 housing units in Lexington-Fayette Urban County that are subsidized by LIHTCs.

Housing Choice

Racial Segregation and Housing Choice

Black-white segregation in the U.S. has declined since 1970, largely due to the integration of predominantly white neighborhoods rather than the integration of black neighborhoods (Ellen, 2008). A commonly held belief is that racial segregation occurs because people of the same race prefer to live near one another. However, research has shown that housing segregation by race cannot be attributed solely to personal or cultural preferences. Segregation occurs for a number of reasons, including limited information for minorities about housing opportunities in white neighborhoods (and vice versa); both blatant and subtle acts of discrimination on the part of sellers, landlords, lenders, and realtors; income; and preferences to live in neighborhoods that have certain characteristics, whether physical or cultural/racial (Ellen, 2008). One study found that only a very small number of surveyed blacks identified mostly black neighborhoods as their preferred location to live (Ihlanfeldt and Scafidi, 2002). In addition, another study found that only 4 percent of blacks avoided moving into an all-white neighborhood for cultural reasons, indicating the reason is most likely a fear of white hostility (Krysan and Farley, 2002). Together, these findings suggest that local housing policy decisions should not assume that people necessarily live in the neighborhoods they prefer, but may be constrained by other factors. Thus, policies should aim to increase housing choice by removing barriers that prevent racial integration of neighborhoods.

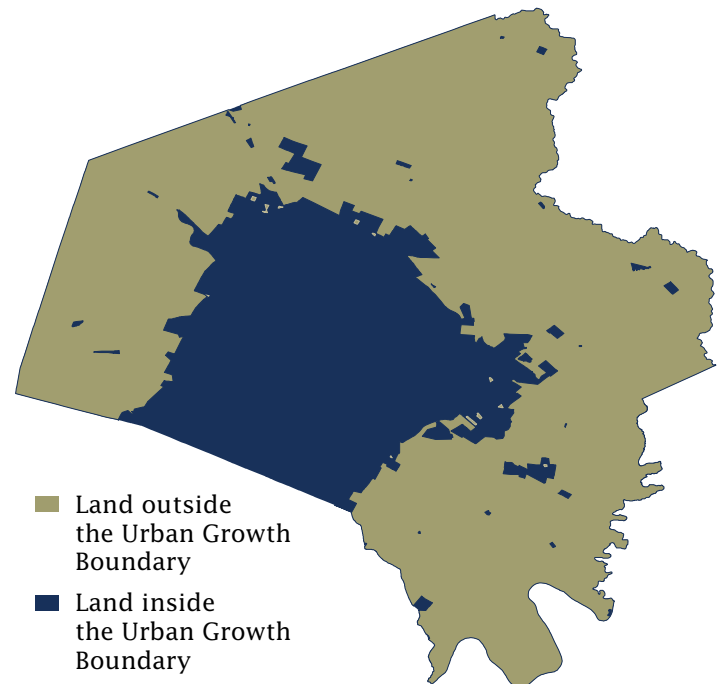
The Effects of an Urban Growth Boundary on Housing Choice

In 1958, Lexington was the first U.S. city to enact an urban growth boundary (UGB). An urban growth boundary is “a dividing line drawn around an urban area to separate it from surrounding rural areas” (Bengston, Fletcher, and Nelson, 2004). It is not a physical space but rather a line that delineates how the land may be used, and can be moved if desired. Few cities have UGBs, and thus the research looking at their effects on housing is limited. With regards to housing affordability, the primary concern is that UGBs reduce the supply of developable land and thus may increase housing prices as demand increases. While there are no available studies on the effect of the growth boundary in Lexington, some studies have examined the effects of UGBs in other cities. The findings from those studies suggest that UGBs

result in either small or no increases in housing prices. The studies further found that when the amount of developable land decreased, it was compensated for by increased density in new developments so housing was not in short supply (Kim, 2011). The research on other cities’ growth boundaries suggests that Lexington’s UGB is not likely to cause housing prices to increase or limit the overall supply of housing units in the city-county.

Urban Growth Boundary

Lexington-Fayette Urban County, Kentucky



Student Loan Debt

At the University of Kentucky, 91 percent of students receive financial aid. This is an important factor to consider when examining housing choice not just for UK graduates but for all college graduates with student loan debt. Student loan debt is now the largest form of debt in the U.S. at over \$1 billion. Fifteen percent of Americans have outstanding student-loan debt. Forty percent of people under 30 and 25 percent of those between 30 and 39 have student loan debt (Federal Reserve Bank of New York, 2011). Student loan debt may impact an individual’s housing choices in two important ways: 1) student loan payments decrease the money available to spend on housing and housing-related expenses following graduation; and 2) student loan debt impacts an individual’s debt-to-income ratio, a key factor in getting approval for a home mortgage loan.

Foreclosures

According to the Property Value Administrator of Lexington-Fayette Urban County there were 495 foreclosed homes sold in 2011 (O'Neill, 2012) whereas the Fayette County Master Commissioner's Office reported that a total of 634 were sold in 2011 (H. Moody, personal communication, August 20, 2012).

The Master Commissioner's Office also reported that 1,166 foreclosed homes were set for sale (H. Moody, personal communication, August 20, 2012). This is compared to 3,458 foreclosures ordered in Louisville-Jefferson County for the same period (Vick, Norton, Smith and Heberle, 2012).

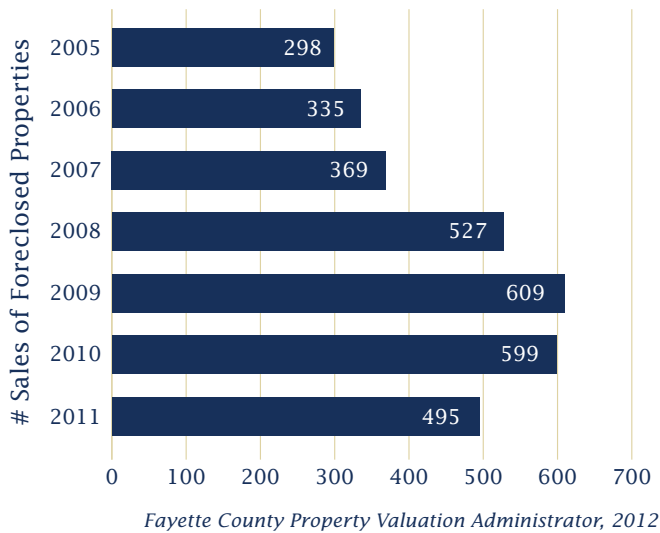
Lexington-Fayette Urban County saw 179 foreclosures in the month of October 2012. This is one in every 749 properties, compared to 536 in Jefferson County (one in every 644

properties) and 84 in Hardin County (one in 515 properties) (RealtyTrac, 2012).

The map showing residential foreclosures in Fayette County (O'Neill, 2012) indicates no pattern based on location within the county. By comparing the residential foreclosure map with the Black or African-American Population Fayette County 2010 Census Tracts map on page 5, it appears that there is no correlation between race and foreclosure rates. It should be noted that homeownership rates for both Blacks and Hispanics were considerably lower than for whites. This is in stark contrast to the foreclosure situation in Louisville, where residential foreclosures are highest in areas with large populations of minorities (Lindauer and Hunt, 2012).

Residential Foreclosures

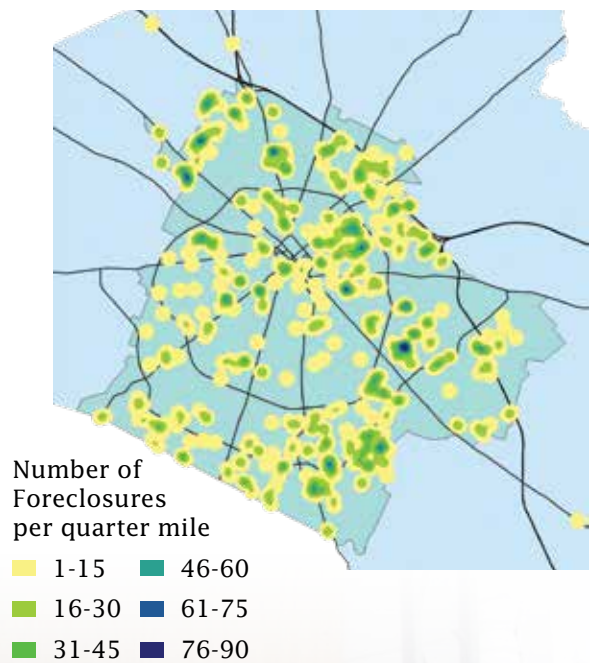
by Year in Lexington-Fayette Urban County, KY*



*The PVA notes that foreclosures declined from 2010 to 2011 due to a moratorium in place during part of the year. Foreclosures are expected to increase in 2012 as banks finalize property foreclosure proceedings.

2011 Residential Foreclosures

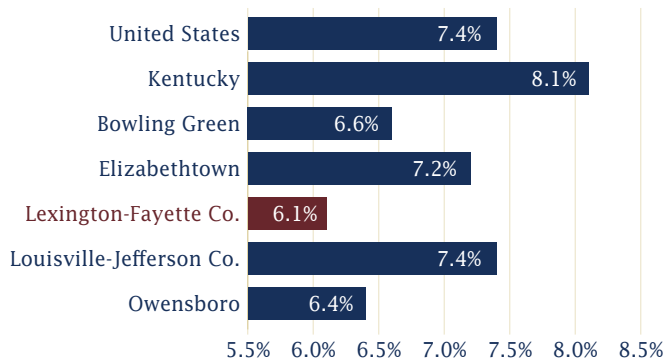
in Lexington-Fayette Urban County, KY



Unemployment

The unemployment rate for Lexington-Fayette Urban County was 6.1 percent as of November 2012 and Kentucky's unemployment rate was 8.1 percent as of December 2012. The national unemployment rate for this same period was 7.5 percent, while in December 2012, Kentucky's unemployment rate was 8.1 percent. Of the Kentucky MSAs, Lexington-Fayette Urban County had the lowest unemployment rate (U.S. Bureau of Labor Statistics, 2012).

Unemployment Rate United States, Kentucky, and Kentucky MSAs



Source: U.S. Department of Labor, Bureau of Labor Statistics, 2012
Rates for U.S. and MSAs are November 2012 estimates; for States it is December 2012 estimates



Homelessness

According to the Student Services division of the Fayette County Public Schools, out of a total of 40,023 students, there were approximately 450 students (about 1 percent) listed as homeless during the 2011-2012 school year (M. Beverly, Fayette County Public Schools, personal communication, August 24, 2012).

The Central Kentucky Housing and Homeless Initiative conducts an annual Point-in-Time (PIT) survey of sheltered homeless individuals. The 2012 count was conducted on January 26. The survey found a total of 1,035 homeless households and 1,312 homeless individuals. This included 183 families with at least one child and 843 individuals without children. Among these were 26 chronically homeless families, 164 chronically homeless individuals, and 44 homeless veterans. Other homeless subpopulations included: 128 severely mentally ill, 134 with chronic substance abuse, 17 persons with HIV/AIDS, 72 victims domestic violence, and 9 unaccompanied children under 18. This data indicates that there were at least 218 homeless children at this point-in-time count.

Utilization rates for emergency shelters were 128 percent, with a PIT count of 401, but only 313 beds available. Transitional

housing had 949 total beds available and 911 were utilized (96 percent). Permanent housing with supportive services had 489 beds available and 486 were occupied (99 percent). This indicates that homeless services in Lexington-Fayette Urban County were at maximum capacity at this point-in-time count. Again, this count only included sheltered individuals and did not attempt to count homeless individuals or families that were unsheltered. (D. Christiansen, Central Kentucky Housing and Homeless Initiative, personal communication, December 7, 2012.)

On February 25, 2010, the Urban City Council of Fayette County and Mayor Jim Newberry passed the *Ten Year Plan to End Homelessness* in Lexington-Fayette Urban County.

Recommendations from this report included the formation of an Affordable Housing Trust, a Housing Choice Voucher Program, establishment of a Land Bank and preferential review procedures for the development of low-income housing. The current mayor, Jim Gray, established the Mayor's Commission on Homelessness, a task-force charged with setting measurable goals to achieve the recommendations of the 2010 report (S. Rabold, Senior Advisor to Mayor Jim Gray, personal communication, October 2012).

Conclusion

This report examines local housing conditions in Lexington-Fayette Urban County with a particular focus on housing fairness, choice, and affordability. Based on the data presented in this report, Lexington-Fayette Urban County has several factors of note listed below that could negatively impact housing fairness and choice.

- The Hispanic population, which reported as 7 percent of the population, is very concentrated. There are several block groups where the Hispanic population is over 20 percent and several more block groups where the population is over 10 percent. The number of block groups where these concentrations occur has increased between 2000 and 2010.
- There has been substantial growth in the number of persons who are non-native English speakers, with an increase of 186 percent between 2005 and 2012.
- The number of block groups where African-Americans are over 50 percent increased between 2000 and 2010. While African-Americans are about 15 percent of the Lexington-Fayette Urban County population, there are substantial areas where African-Americans are 0 to 5 percent of the population.
- Of those households that rent, a renter household with the annual median income of all renter households (\$24,913) would allocate 35 percent of their total income to rent alone at median rent (\$725). Any percentage of income spent on housing that exceeds 30 percent is considered severely cost-burdened.
- A disproportionately high number of owner-occupied homes are owned by white homeowners: 87 percent of homeowners in Lexington-Fayette Urban County are white, while they comprise only 78 percent of the county's population.
- Subsidized housing is concentrated in only a few council districts: 83 percent of public housing units are in three districts (1, 2, and 8), and 70 percent of project-based Section 8 units are located in three districts (4, 8, and 11).
- The total number of school children who are reported as homeless for the whole school year is only twice the number reported on a single day through the Point-in-Time survey (PIT). PIT only counts people in shelters, but federal reporting for education includes those who are “doubled up.” For research and tracking purposes, the school system must ensure they are identifying children who are homeless and who are “doubled up” to ensure

that children stay in home schools and receive the benefits to which they are entitled.

There are positive aspects to the area's housing conditions, as well. The Lexington-Fayette County MSA unemployment rate is the lowest of all Kentucky MSAs at 6.1 percent. In addition, while foreclosures can be found throughout the county they do not appear to disproportionately affect certain areas. An important indicator of homelessness, homeless children in the public school system, also appears relatively low with about 1 percent of the student population being homeless at some point during the school year.

The purposes of this report are to provide a foundation of knowledge on which to build future discussions and action on local housing issues, establish a baseline of housing conditions that can be measured against over time, and encourage discussion and collaboration around housing issues within the Lexington community. However, there are topics that require further research to better understand their impacts on fair housing:

- What is the impact of the University of Kentucky (particularly the student housing demand) on the community's housing cost, availability, and quality?
- What impact does student loan debt have on first-time homebuyers qualifying for a mortgage in the county?
- What factors contribute to the 25 percent discrepancy between male and female median full-time annual wages?
- Has the urban growth boundary impacted home prices or development patterns in the county, or in the surrounding counties?
- What accounts for the income discrepancy between whites and blacks in the county? As only 15 percent of the county's white population is native to Lexington-Fayette Urban County, it may be important to determine what factors may account for this, including who moves to and from the county and why.
- How are homeless statistics tracked for the county? Who is included in these counts, what are the data sources, and are they capturing a true picture of homelessness in the community?
- Where are fair housing complaints located within the county? Are they concentrated in specific areas?
- What barriers exist to black homeownership in the county? Black homeownership rates are disproportionately low as compared to white homeownership.

- Why is it that black or African-American children (18 years and under) are at a much higher risk of having a disability than their white counterparts? As a whole, the percentage of Black or African-Americans having a disability is 4 percent higher than the percentage of the white population with a disability.
- Determine if county residents who speak a foreign language experience any barriers to safe and affordable housing. As the Fayette County Public School system has seen a 186 percent increase in English-language learners since 2005, this growing population warrants further study to determine if their housing needs are being met. While not all foreign

language speakers are likely to face housing barriers, this can be an indicator of need for some immigrant populations.

While this is not a comprehensive list of possible research topics, these can provide a useful starting point for better understanding the housing needs of the community and how best to address them. The first steps to increasing fair housing opportunities within the community are assessing existing conditions, determining the needs of the community, and developing strategies for addressing those needs. We hope this report will serve as a resource for beginning this process and ultimately lead to positive and lasting change within the Lexington-Fayette Urban County community.

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Human Rights Commission Mission Statement

To endeavor to promote and secure mutual understanding and respect among all ethnic groups in Fayette County, and shall act as a conciliator in controversies involving inter-group and inter-racial relations; to cooperate with federal, state and other local agencies in efforts to develop harmonious inter-group and inter-racial relations and shall endeavor to enlist the support of civic, religious, labor and commercial groups and leaders dedicated to the improvement of human relations and the elimination of discriminatory practices; to receive complaints, conduct investigations, hold hearings and have such studies made as will enable the Commission to carry out the purposes of the Code or Ordinances and Kentucky Civil Rights Act.



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