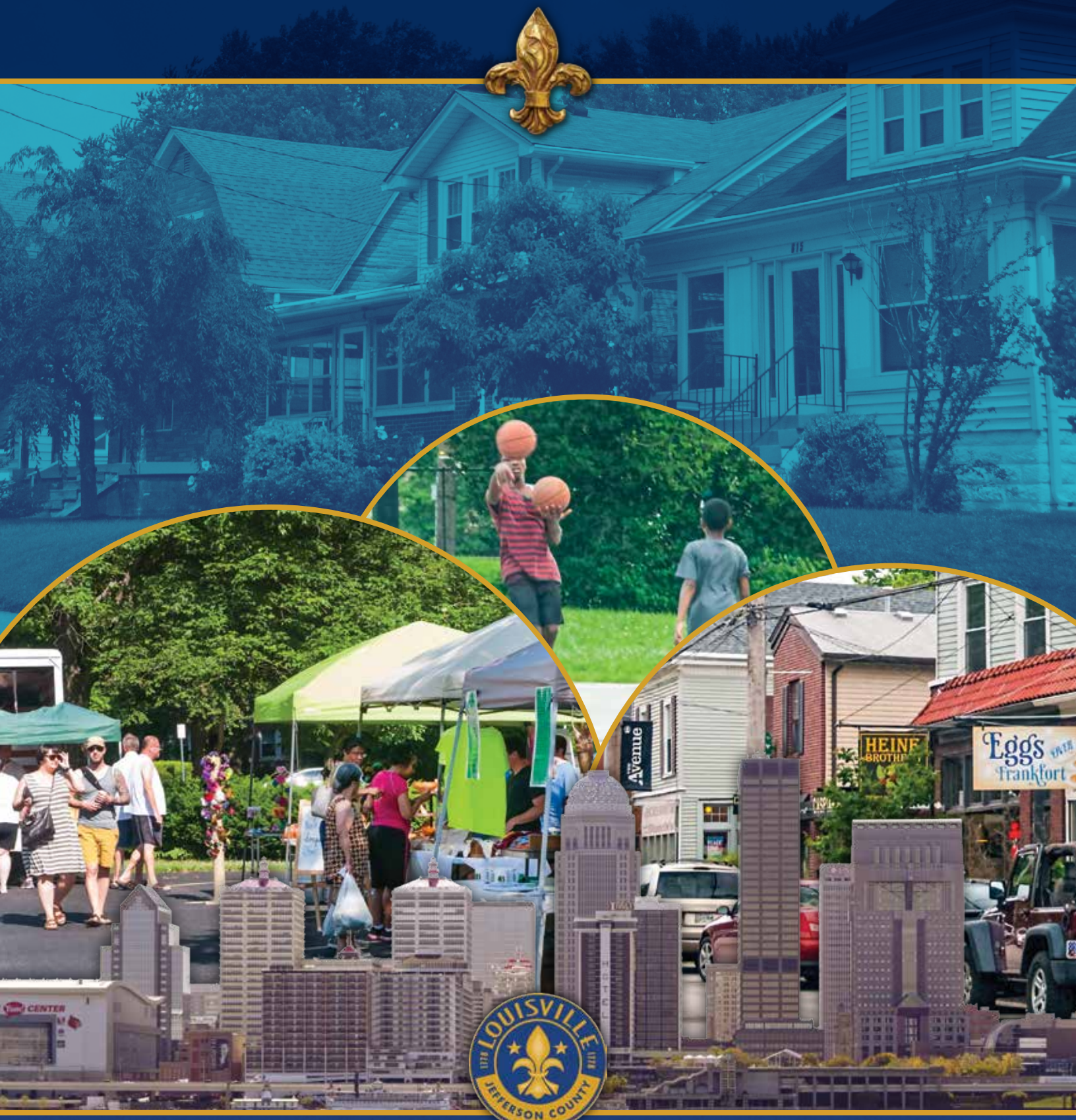
Searching for Safe, Fair, and Affordable Housing

LEARNING FROM EXPERIENCES

AN ANALYSIS OF HOUSING CHALLENGES IN LOUISVILLE METRO



LOUISVILLE METRO HUMAN RELATIONS COMMISSION

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Persons depicted in photographs in this report are not focus group participants.

DISCLAIMER

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HUMAN RELATIONS COMMISSION
LOUISVILLE, KENTUCKY

GREG FISCHER
MAYOR

CAROLYN MILLER-COOPER
EXECUTIVE DIRECTOR

September 29, 2015

Dear Louisville Community,

Two years ago, we were excited to present our *Making Louisville Home for Us All: A 20-Year Action Plan for Fair Housing*. As you know, it is a plan to reduce segregation and discrimination in housing that has been prevalent in Louisville since the city was founded. Since then, we have been working to implement the Plan by meeting with Louisville Metro agencies and others committed to fair housing in our community.

During this process, it came to our attention that we also needed a market analysis of Louisville so that we could know exactly what type of housing is needed and wanted here. Thanks again to a HUD grant, we have again partnered with the University of Louisville and the Metropolitan Housing Coalition to determine housing needs so that informed decisions could be made in meeting the action steps set forth in the Plan.

Based on a number of focus groups, including members of several protected classes, e.g. single mothers, persons with disabilities, minorities and immigrants and refugees, etc., we are able to zero in on how to bring fair housing to our city. I am happy to present the following market analysis that gives us critical information necessary to move forward.

Thanks to all who participated in this study and to our partners the U.S. Department of Housing and Urban Development, the University of Louisville, and the Metropolitan Housing Coalition for bringing this to fruition and making a home for us all a reality within a generation.

Sincerely,

Carolyn Miller-Cooper
Executive Director

OFFICE OF THE MAYOR
LOUISVILLE, KENTUCKY

GREG FISCHER
MAYOR

October 21, 2015

Dear Friends:

As we all know, shelter is a basic necessity for all people. Where and how we live affects every aspect of our lives such as our health, education, economic opportunities and self-esteem.

We want a Louisville where everyone can find a safe and comfortable place to live at a reasonable cost.

This market analysis, produced in conjunction with the Louisville Metro Human Relations Commission's publication, *Making Louisville Home For Us All, A 20-Year Action Plan For Fair Housing,* gives us important insight into what sort of housing and neighborhoods Louisvillians want and need.

With that insight, we can begin to tackle the issues set out in the 20-Year Action Plan resulting from long term segregation in Louisville. We need to make sure that the next generation of Louisvillians can live in a city that offers equal opportunity to all its citizens in all aspects of their lives.

As your Mayor, my goal is to make Louisville the best possible place to live, with equal access, opportunity and a great quality of life, no matter your neighborhood. Therefore, this Market Analysis is a step forward.

Sincerely,

Greg Fischer
Mayor

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Introduction

Making Louisville Metro a truly livable community for all of our residents is a challenging but vital goal. The 2014 *Making Louisville Home for Us All: A 20-Year Action Plan for Fair Housing* outlined Louisville Metro's local housing history and mapped incremental action steps for eliminating or severely reducing housing inequalities and residential segregation of various kinds. That plan, commended by the U.S. Department of Housing and Urban Development (HUD) as a national model (Corbin 2014), could, if implemented fully, create a far more livable community within one generation.

The plan is needed because discrimination in housing continues as reported in Louisville Metro's 2015 *Analysis of Impediments to Fair Housing Choice* (AI) that summarizes housing discrimination cases filed in Louisville with local, regional, state, and federal agencies. The AI reports the trends in the complaints filed with all agencies as early as 2011 through early 2015, stating that cases alleging discrimination based on race as well as those based on disability were more common than those based on sex, national origin, family status, sexual orientation or gender identity. The AI also notes an overall rise in the number of reports based on disability and a decrease in those based on race.

Prior to 2010 there had been no cases filed alleging discrimination cases based on sexual orientation or gender identity. Furthermore, a testing program by Louisville Metro Human Relations Commission (LMHRC) showed that there was a greater problem of discrimination based on family status in rental situations than is reflected in the complaints filed. However, in most of the cases, the problem was a lack of knowledge that family status is a protected class. This lack of knowledge of family status as a protected class appears to be pervasive amongst those in the class as well as by those renting to them (Metropolitan Housing Coalition 2015).

This report follows up on the 20-year action plan and enacts one of its first action steps by filling the knowledge gap about specific challenges and needs that a diverse range of local residents contend with in finding and keeping suitable housing. In addition, this report presents local residents' descriptions of what they appreciate in their current living situations, what they would change if they could, where they would live if affordable housing was available everywhere, and what, if any, instances of housing discrimination they have experienced. The answers to this set of questions provide insight into identifying steps our community can take to become a home for all, the parts of our city/county in which residents most want more affordable housing, how to set priorities that increase housing choice, and what our local priorities should be in enforcement of fair housing laws.

In the coming pages you will hear from Louisville Metro residents who encounter or observe barriers to fair and affordable housing locally, every day. The stories here come from local members of protected classes according to the Fair Housing Act of 1968, its subsequent amendments, and Louisville Metro's local anti-discrimination laws. Protective status is designated to groups of Americans who have historically been denied equal opportunity in housing. Not all members of groups designated as protected classes according to fair housing law have actually faced housing discrimination. Yet because they are, and have been, at greater risk of discrimination throughout United States history, a better understanding of their successes and challenges in accessing housing fairly and affordably is a key element of making Louisville Metro a welcoming place for all of its residents to live.

FEDERALLY PROTECTED CLASSES:

Race, color, religion, national origin, sex, family status, disability

LOCALLY PROTECTED CLASSES:

Race, color, religion, national origin, sex, family status, disability, sexual orientation, gender identity

Source: Metropolitan Housing Coalition 2015

These stories of both barriers and opportunities in the search for a home emerged in small focus group discussions. Focus groups commonly serve as a kind of miner's canary to suggest where preventive action is most needed (Stewart and Shamdasani 1990). The themes and contents of these narratives are the basis on which we add relevant demographic and housing-related data. These provide a macro-context for the experiences of these individuals and therefore inform the implementation of policies to improve housing outcomes for a wider cross-section of Louisvillians.

Part of studying social identity groups that experience inequality involves what many social science researchers and theorists call intersectionality. No one possesses only one form of social group identity; people possess their race, gender, ability, and sexual orientation (for example) simultaneously. To the extent that people belong to more than one group that has historically experienced discrimination, they may be more subject to unequal treatment, and/or they may experience it from several intersecting directions. In order to fully understand the housing experiences of our subjects, we attend to how people discuss the dynamics, overlaps, and interactions of multiple forms of oppression (or its flip side – privilege). This report examines salient themes as seen through the eyes of members of an individual protected class (Hispanic/Latino, for example), but we also discuss how various kinds of protected statuses intersect (color and immigration status, for example) in the experiences of our respondents.

What follows is a description of the focus groups, summaries of the most common themes that emerged across the focus group discussions, and those topics we identify as salient but were perhaps not as common. We include a community data profile that highlights relevant demographic and housing data along with maps that help us visualize the geographic distribution of relevant population and housing characteristics across Louisville Metro.

Who Participated?

Our multidisciplinary research team conducted seven focus groups over the course of six months and created a community profile for the protected classes included in the focus groups to better understand the housing needs and experiences of Louisville residents who are members of the protected classes as defined by fair housing law.

Focus groups allow us to elicit nuances of such residents' housing experiences (Smith 1987, Smith 1990, Wilkinson 1998). We composed the seven focus groups based on consultation with housing advocates and staff from LMHRC who sought to hear more about the experiences of particular groups within certain protected classes.

The groups identified for inclusion in this study are **single mothers** with children under 18 living at home, **persons with disabilities**, **Hispanics/Latinos**[1], **immigrants and refugees**[2], **low-income blacks/African Americans**[3], **higher-income people of color**[4], and persons who identify as lesbian, gay, bisexual, transgender, or queer **(LGBTQ)**.

The research team used a targeted community-based strategy to recruit potential participants. We posted and publicized study information on social media, in e-newsletters, at community events, in public libraries, and in a news article in a Spanish-language newspaper. Community and faith-based organizations assisted with recruitment and outreach. Several volunteered to host the focus groups in places in which participants would feel comfortable talking openly about their experiences.

From 86 incoming expressions of interest, a total of 62 individuals eventually participated. Each resulting group consists of 6 to 13 participants – large enough for interactive discussions but small enough to encourage individual stories. *See Table 1*.

When describing their race during the intake process, 22 of the 62 participants self-identify race or ethnicity as black or African American; 7 as Asian; 14 as Hispanic/Latino with 2 white, 1 'moreno', and 2 Mexican; 14 as white or Caucasian; 2 mixed or multi-racial; and 3 did not self-identify. Those in the **immigrants and refugees** group all identify as refugees. Participants' ages range between 19 and 64 years old. *See Table 2*.

Three participants beyond the eight who participated in the **LGBTQ** group self-identify as such; the others either did not respond to the question or identify as heterosexual. Six individuals in addition to the six in the **persons with disabilities** group identify as living with a physical or mental disability.

Those who reported their zip codes (51 of 62) live in 40203, 40205, 40206, 40207, 40208, 40211, 40212, 40213, 40214, 40215, 40216, 40217, 40218, 40219, 40220, and 40222. *See Map 1*.

PARTICIPANTS' CURRENT NEIGHBORHOOD DESCRIPTIONS INCLUDE:

Algonquin	Highlands	South Louisville
Beecher Terrace	Iroquois Park	Southwest Louisville
Belmar	Lyndon	St. Joe's
Bon Air	Maplewood	St. Matthews
Buechel	Newburg	St. Rita's
Camp Taylor	Okolona	West End
Chickasaw	Old Louisville	Westport
Clifton	Park DuValle	Wood Mount
Douglass Park	Schnitzelburg	Wyandotte
East End	Shawnee Park	
Fern Creek	Shively	

TABLE 1 Focus Group Totals

Focus Group	Male	Female	Other	No Answer	Total Participants	Total Intakes
Low-income Blacks/African Americans	3	6			9	13
Hispanic/Latino	3	10			13	13
LGBTQ	2	4	2 (Trans)		8	15
Persons with Disabilities	1	5			6	10
Higher-income People of Color	3	3		1	7	7
Immigrants/ Refugees	5	5			10	12
Single Mothers		9			9	16
Totals	17	42	2	1	62	86

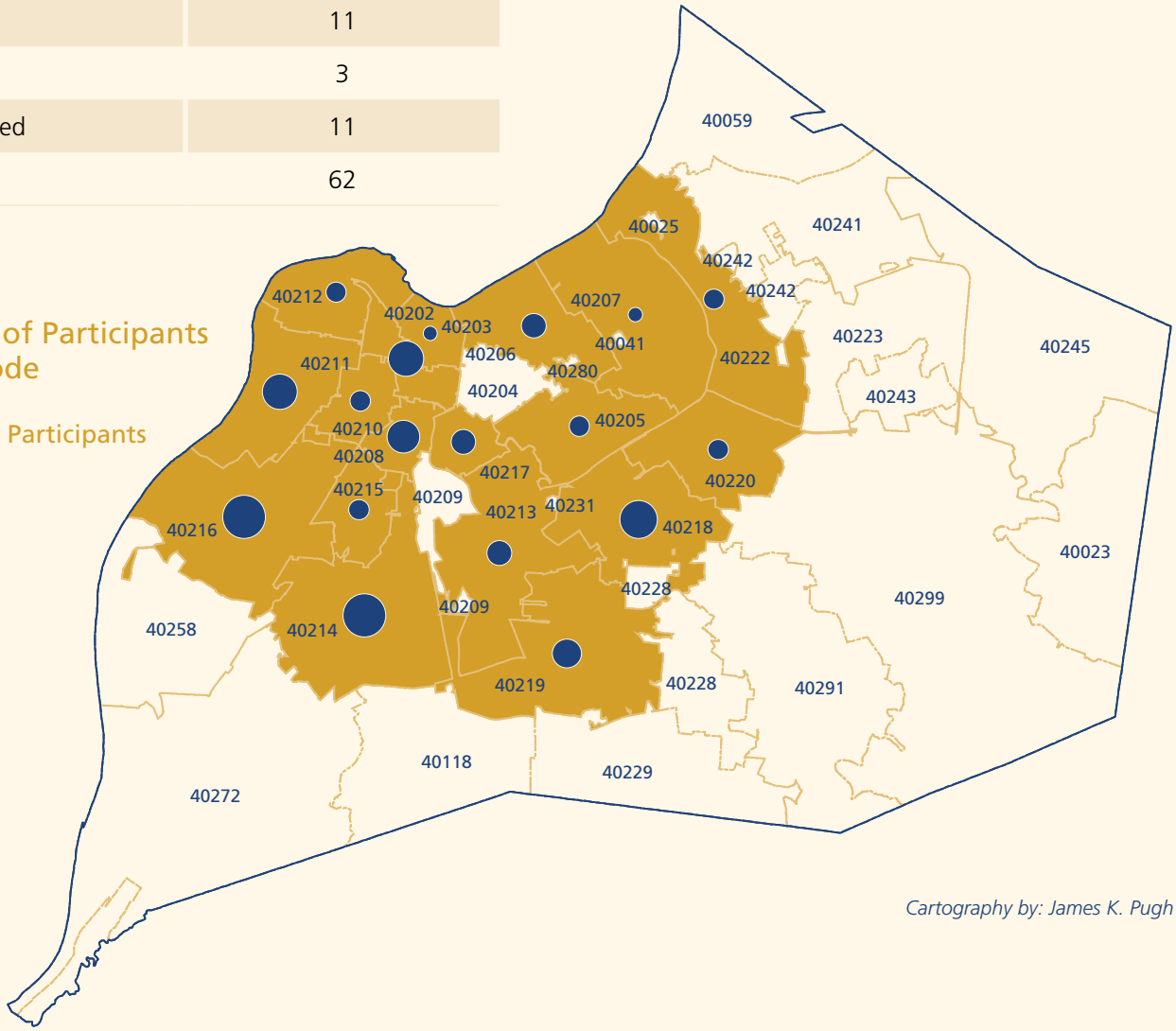
TABLE 2 Focus Group Participants Age

Age Range	Number of Participants
19-29	7
30-39	15
40-49	15
50-59	11
60+	3
Not Reported	11
Total	62

MAP 1
Location of Participants by Zip Code

Number of Participants

= 1
= 5
= 10



Cartography by: James K. Pugh

A moderator and note-taker chosen from the research team, comprising a racially, ethnically, and/or gender-diverse pair, facilitated each focus group discussion based on a common list of predetermined questions that guided each conversation. To set participants at ease and facilitate conversation, when possible, we matched moderators and note-takers to the majority demographic of the focus group (Gubrium 2012). A moderator facilitated the **Hispanic/Latino** group in English, and two interpreters repeated the questions in Spanish. Most of these participants spoke Spanish and interpreters translated the responses. Each focus group was recorded and transcribed. Participants were referred to as a number to keep their identities confidential. Upon completion of the focus group, each participant received a $20 gift card incentive.[5]

The participants across all seven focus groups express similar or overlapping concerns, experiences, and hopes for their housing. These common themes and experiences guide the research team's use of quantitative data from existing data sources (U.S. Census/American Community Survey, the Williams Institute on Sexual Orientation and Gender Identity Law and Public Policy, Kentucky Office for Refugees, Louisville Metro Department of Codes and Regulations, Louisville Metro Police Department) throughout the report and in the community profile summary at the end. When relevant, the demographic and housing data is mapped to provide further insight into the uneven geographic distribution of social inequalities that are a result of, and perpetuated by, the uneven distribution of affordable housing and discrimination in real estate practices.

What We Learn from Focus Group Participants

The seven focus group discussions reveal a wide array of housing experiences among **single mothers, immigrants and refugees, persons with disabilities, low-income African Americans, higher-income people of color, Hispanic/Latinos**, and people who identify as **LGBTQ**. It is important to note that some of this material describes people's perceptions, which may or may not be factual. What matters to one person or group in housing may not be as important to others, and in a few cases, a neighborhood that is idyllic to one respondent may not feel desirable or even safe to another. From these 62 accounts, we report predominant themes that emerge across all or most of the groups. A subset of themes also appears in more unique ways that we believe merit highlighting.

Common Themes across Focus Groups

Focus group questions center on what qualities participants consider when searching for housing, satisfaction with current housing and neighborhood, areas they have considered living in, where they would choose to live if affordable housing was widely available, and experiences with discrimination in housing. *See On-line Appendix for Details, http://louisville.edu/cepm/projects/housing-policy/searching-for-safe-fair-and-affordable-housing*.

Three main themes emerge in a variety of ways in all seven focus group discussions. *First*, there is consensus across the groups that people generally like their current neighborhoods but also wish that these communities could become better, safer, more amenable places to live. From this finding, we extract what it is that participants consider favorable and lacking in their neighborhoods. *The second theme* demonstrates the widespread unattainability of quality, safe housing that is also affordable. We learn that what some define as affordable may not be considered adequate, safe, or functional for different family types. *Finally*, comments highlight persistent patterns of discriminatory practices in the Louisville Metro housing market based on specific examples connected to disability, race/color/ethnicity, family status, sexual orientation, and gender identity. The examples highlighted do not represent an exhaustive inquiry into every type of discriminatory practice that residents of Louisville Metro experience in acquiring safe and affordable housing. However, in these discussions, we find specific examples that suggest broader patterns and thus warrant our attention and demonstrate the need for further monitoring and vigilant enforcement of fair housing policy.

Importantly, participants use the concept of safety across these three broad subjects in a variety of ways, all of which intersect with their sense of what constitutes a safe home and neighborhood. We chose to highlight these three topics because they stood out across all the focus groups and can inform paths to providing increased access to fair, affordable, and safe housing.

THEME 1
With Improvements, a Neighborhood Can Become an Ideal Place to Live

There is considerable consensus across the seven focus groups that, with some improvements, the current neighborhoods in which these residents live could be transformed into their ideal communities. Everyone desires access to amenities, such as shopping, family activities, and restaurants, but not everyone wants to move to get those amenities in closer proximity; instead, they want the services, retail options, and other improvements to come to their current neighborhoods. Those who are in neighborhoods with the desired amenities indicate that those things are part of why they want to be there. Some, in spite of liking some aspects of their community, are in fact willing to move to get more amenities. Proximity and ease of access to school (their children's or their own) and/or work is another common theme across the groups.

This widespread concern with proximity and access to needed services and spaces speaks to the infrastructure that is necessary to facilitate mobility of all types. Participants in the focus groups wish that they felt safer in their current neighborhoods, and many express a hope that basic neighborhood infrastructure and the built environment such as sidewalks and vacant properties will be improved, thereby increasing their sense of safety. The topics of crime and violence weave through participants' discussions of what they value in neighborhoods and housing. Both their perceptions and experiences of crime and violence shape their housing choices and what they would like to see addressed in their current situations. These concerns about safety also shape their expressions about living in a place where there is a strong sense of community.

Finally, in this section, we report that participants who express concerns about experiences with gun violence, or violence in general, in predominantly poor or predominantly African-American neighborhoods suggest the development of more mixed-income neighborhoods as a strategy they believe will improve neighborhood safety.

Valuing Neighborhood Infrastructure and Amenities

Respondents' views about what features make a neighborhood good, or even tolerable, share some common features and some elements that are connected to their differing social locations as members of a particular protected class according to housing law. The broad topics of solid infrastructure and amenities all appear in their discussions about how safe, easy access to services, parks, schools, commercial, and retail make a neighborhood desirable.

Participants in the **persons with disabilities** focus group emphasize, for example, the need for a walkable neighborhood that they find accessible. Several express concern about a lack of sidewalks particularly because they walk to the bus stop for public transit. One participant, who is visually impaired, admits that she might like to move but does not know if she could find another neighborhood as walkable as her current one (St. Matthews/Crescent Hill). "Are there sidewalks for me to get around? Walking, not just going on a road to the bus stop. Whether I use my cane or I use my guide dog, you know I've got to think about that." Another participant's wife has cerebral palsy and used to have a treacherous walk to her bus stop: "She walks, but her balance is not very good. I tried and tried and tried to get them to put sidewalks … no place really for her to get off. If she got off the road, rough ground and stuff, she would end up stumbling and falling and having trouble getting back up."

For this group, physical disabilities necessitate living in a neighborhood with better infrastructure. Finding such areas is difficult. This problem of accessibility can be observed in the sidewalk and street data maintained by Louisville/Jefferson County Information Consortium (LOJIC).[6] In Louisville Metro, there remain 304 miles of streets/roads (or one-tenth of all streets/roads) without sidewalks, and bus stops are more lacking in sidewalk access than streets in general. Furthermore, 726 bus stops are located outside 100 feet of a sidewalk; this represents nearly 16 percent of the total bus stops in Louisville Metro.

To come into compliance with accessibility requirements of the Americans with Disabilities Act, Louisville Metro produced the *Americans with Disabilities Act Transition Plan: Public Right-of-Way Facilities* in 2012.[7] This report highlights the condition of sidewalks and curb ramps across the city, finding that the majority are not in compliance. The plan includes a sample inventory of curb ramps and sidewalks and prioritizes curb ramp improvements with a proposed timeline for upgrades. This evaluation puts priority on improvements to areas defined by latent pedestrian demand and sidewalks without ramps. The implementation plan begins with improvements in the Central Business District and proceeds according to tiers of latent pedestrian demand. This strategy is in addition to improvements that are required in the course of scheduled maintenance and other construction. The entire city must come into compliance eventually. Our findings indicate that this plan could be evaluated in light of whether the prioritization of sites for improvement includes a measure of proximity to concentrations of populations in need.

Access to public transportation is a unique challenge for persons with physical disabilities because most rely on Transit Authority of River City (TARC) buses, often TARC3 Paratransit Service. Most participants emphasize the need for walkable neighborhoods, but still feel they have to choose their housing based on its proximity to the bus lines. TARC3 provides transportation to persons with disabilities but will only pick up within three quarters of a mile from a regular bus stop. One participant lives with her sister, and they had trouble finding a house near a bus stop: "TARC3 will go there if you're working. But if it's not a job or school or something like that, TARC3 [is not going to] pick you up, so that inhibited our search for a house for all of two years until we found one on the 18th Street line."

According to participants in the **single mothers** focus group, close proximity to church, parents, work, school, children's activities, parks, and living amenities are indicators of a good and convenient neighborhood. They also desire neighborhoods near interstate or freeway entrances and exits, and neighborhoods close to downtown. One participant, for instance, shares that she appreciates being close to her children's school, to work, and to the interstate by living in Old Louisville. Referring to increasing gas prices, one participant includes proximity to bus lines as a factor of a good, quality neighborhood. Her words: "You're never guaranteed on the car because if [you can't afford to buy fuel], you need to be able to get on the bus."

Several in the **single mothers** focus group prioritize proximity to their children's school over proximity to their own job in determining where to live. They describe considerations such as magnet schools, bus transport, and the ability to walk to school. These women say they might consider moving closer to their workplace once their children leave for college. Several **immigrants and refugees** participants also mention proximity to children's schools as a factor determining their housing choice, including access to school bus transportation.

Most participants in the **higher-income people of color** focus group report that while they can meet their basic needs in their neighborhoods, they wish there were closer amenities such as sit-down restaurants and larger grocery stores. One who lives in Shively remarks, "Just the choices in restaurants and shopping and that kind of thing … If I want to go to a natural food store, I'm probably going to have to go quite a distance." Four participants who live in West Louisville generally like their neighborhoods and appreciate being so close to their jobs downtown. However, they must leave their neighborhood for shopping and leisure activities, like going to restaurants and movie theaters; some say they want their neighborhood to be more like the Highlands. One West Louisville resident states, "If Broadway was like Bardstown Road, [the West End] would be a great place." Some participants are glad for a new Wal-Mart opening in West Louisville since they will have an additional shopping option other than the Family Dollar and Dollar General stores.[8] Despite wishing their neighborhoods would be more like the Highlands, however, most participants in this group do not express an interest in actually moving to the Highlands, though several indicate they might choose to move downtown or to the riverfront area.

Emphasis on amenities is also a focus evident in the **LGBTQ** group. Two participants in their thirties, one living in Clifton and the other in St. Matthews, cite proximity to amenities, stores, and good restaurants as factors indicative of a quality neighborhood. A participant in her twenties reports that her parents assist her with rent and that her biggest concerns were affordability and living within a block of school when she moved to the Highlands a year and a half ago. She says that she is fairly satisfied with the neighborhood as a whole because "it's very trendy, and there's lots of stuff to do … and it's just a nice area to take a walk in."

A college student in his last semester before graduation says that he is living with his mother in the Camp Taylor/Belmar area and likes the neighborhood but plans to find a place of his own after graduation. He grew up in Clifton but also lived in Old Louisville and Buechel in recent years. His favorite neighborhood has been Clifton due to its proximity to amenities and his perception that it is a quiet neighborhood. Although amenities are significant in making a neighborhood good, not all respondents in this group find it decisive: one person reports, for example, that the quality of relationship with management is the most important element in residential satisfaction. This matter is explored further in Theme #3 of the report.

REPORTED QUALITIES OF A GOOD NEIGHBORHOOD

- *Proximity to amenities and services*
- *Proximity to schools or school bus stops*
- *Accessibility to transit*
- *Walkability*
- *Sense of community among neighbors*
- *Safety*
- *Quiet, tranquil, or calm atmosphere*
- *Street lights*
- *Sidewalks*
- *Well-kept properties*

"Places that are far away are very safe. I want to be close to the action, close to the library, close to the computers, close to all kinds of different stuff. Places like northeast Jefferson are far away from all of those things. There's a lot of work in northeast Jefferson."

— Hispanic/Latino group

"The convenience of major highways and distance to downtown, you are at a walking distance to Waterfront Park and living amenities. Although [all of that] was important, it was more important for me to be able to pay my mortgage."

— Single mothers group, regarding why one participant considered but not chose not to move to Smoketown, Shelby Park, or Butchertown

Perceptions of Crime: Theft, Drugs, and Violence

Across the seven focus groups, participant comments characterize a safe neighborhood as a community free from theft, violence, guns, and drug dealing. Many participants share direct experience with theft, drugs, and violence of various types that threaten their sense of security, and a few express judgments based solely on perception. Numerous voices across the seven focus groups indicate that absence of conditions that foster safe neighborhoods often limits people's willingness to move in or settle there permanently. It is important to note here that documenting systematic differences of the participants' perceptions of crime, tolerance of different types of crime, and direct experience of crime based on their identity or personal history is beyond the scope of this research. What we do see, however, is that experiences with, and perceptions of, crime interact to limit where individuals want to live because of their desire to live in a safe environment.

Several participants express worries about theft, robbery, or assaults in their home or on the street. For example, a participant in the **LGBTQ** group reports that the Highlands seems safer to her compared to Old Louisville, where her partner experienced two apartment break-ins. A participant in the same group who recently relocated to Louisville from Los Angeles says that his sister discouraged him from renting at every place he considered, which were mostly warehouse-style spaces downtown. "She was like, 'You don't want to walk around here at night.'" One participant in the **single mothers** focus group also indicates that, before deciding about a neighborhood, she looks at the sex offender registry "to make sure that there is not a bunch of frisks around."

Among the **persons with disabilities** focus group, at least four participants also express concerns about gun violence in their neighborhood. One who is living in a hotel worries that the transient nature of that housing leads to more drugs and violence. Another has had gunshots fired into her window in her housing complex downtown, while yet another talks about hearing gunshots around her home in Okolona. A 53-year-old white resident of a public housing complex living with a physical disability shares her experience of drug selling at her apartment complex, and blames property managers for purposely ignoring drug use in that location:

> *What I don't understand … is how they continue to let the drugs and the crime continue to operate down there. Well, it's so obvious that the activity is going on. … I wish I knew who to call because the people in that section are supposed to get kicked out when they're using. So who enforces that? … That was the agreement you signed up for when you agreed to live in there. … But nobody wants to make them.*
>
> *— Persons with disabilities group*

Several across various focus groups convey that their concern has grown over time as they perceive conditions deteriorating. A Highlands resident from the **LGBTQ** group mentions that her street "gets a little bit sketchier every couple months or so." Her neighbor was evicted for dealing drugs, and another neighbor was an alcoholic. A Hispanic/Latino participant who has spent eight years in Okolona reports a feeling that her safety has been increasingly threatened by robberies and burglaries in the area. She says that people are thinking of selling their homes to move out of the area and further away from the city. Another Hispanic/Latino participant, currently in a neighborhood located in zip code 40216, likewise reports that his area once felt safe, but now that safety conditions are changing, his goal is to move elsewhere. He mentions that he was assaulted in 2013 at night by several men. There is a widely held view among the **immigrants and refugees** focus group that drugs among the youth in their communities are increasingly visible and beyond parents' control. They worry of an inability to protect their children against both drugs and the bad influences of the children's peers.

Most participants in the **Hispanic/Latino** focus group agree with one female participant who believes that lower rent price ranges correlate with less safe neighborhoods. "[W]hen it's economical, it's dangerous." One respondent considers her current location in the Newburg area, near the Newburg branch of the Louisville Free Public Library, safe and affordable. She finds this different from other predominantly black areas in Newburg that she previously lived in, where she remembers fights and weapons as commonplace, restaurants unwilling to deliver pizza, and dark streets. She likes the tranquility of her new home but she shares concerns about recent murder reports of one young child and two adults in the area.

The **low-income African-Americans** focus group discussants consider that a concentration of people living below the poverty line in one place has the potential to increase the probability of illegal drug activity and violence. They suggest a link between widespread abandoned or destroyed properties in a neighborhood and drug dealing or gun violence. Conversations on how to deal with illegal drugs and violence manifest somewhat differently across the seven groups, but, not surprisingly, they are clear that a safe neighborhood for all is one that is free from the threats that illegal drug activity and violence pose.

While most focus group participants discuss their worry about a decline in the safety of their neighborhoods based on their perceptions and experience of crime, several in the **higher-income people of color** group consider their neighborhoods safe. Several who live in West Louisville voice concern about the stigma associated with the area and want to dispel stereotypes of the area: "I have left my purse, doors open, you know, I've been in my house 14 years, and I tell you I've not had an alarm system on it ever." They feel safe and hold the media responsible for perpetuating negative stereotypes of the entire area.

Community

Participants' conceptions of community across the groups include trust and cordiality among neighbors, a communal space (or area that can be used to gather), and people who look out for one another. Respondents indicate that their sense of community is supported by feeling safe – a contributing factor to the stability (residential tenure) of a neighborhood. There is consensus across the seven focus groups that the safer a neighborhood becomes, the more people want to stay there, which participants feel will in turn attract newcomers who will also stay. A feeling of "safety" is relative, a matter of perception, as well as of fact. Widespread stigmatization of a neighborhood can also influence a sense of community in complex, sometimes unexpected ways, as reports from West Louisville residents in the focus groups suggest, especially among **higher-income people of color**.

Most in the **single mothers** focus group describe good neighbors as synonymous with an atmosphere of trust and a sense of community among neighbors. For example, most in this group agree that indicators of a safe neighborhood include, as a 39-year-old African-American mother of two living in Shively observes, "older people who have been there for 20 [to] 30 years. That is a good sign for you because it is apparently a good place to stay." Similarly, most participants in the **low-income African-Americans** group stress, as one puts it, "a sense of community, where you can knock on your neighbor's door or speak to your neighbors and it would be okay," as a prerequisite of a safe neighborhood.

The idea of community as synonymous with safety and with non-discriminatory acceptance is also a prominent theme in the **LGBTQ** group discussion. Here many express the desire for what one calls a "queer-friendly" living situation, but there is variation and even disagreement on what that consists of and which parts of Louisville Metro qualify as such. At least four of this group's eight participants cite Old Louisville as a good neighborhood – unsurprising since this has historically been a part of the city in which LGBTQ people have resided[9] and continues to have a higher concentration of same-sex couples as compared to the rest of the city. *See Map 6, page 35*.

A transgender man in his thirties describes Old Louisville as racially and economically diverse, and more "queer-friendly" than other areas. One woman, also living in Old Louisville, describes a greater sense of community than in the Highlands, where she previously lived. This person lives in a five-unit building where three of the units are occupied by queer people. She notes that even though all are in separate apartments, the space is collaborative. According to this participant, a shared fire pit in the back yard and people pet sitting for one another when someone goes out of town are indicators of a sense of community. On the other hand, a male Highlands resident describes it as more queer-friendly than other areas. He also values amenities and is optimistic that new businesses with "good social facilities" and comparable to those found along Bardstown Road are beginning to open in the downtown area.

By contrast to the positive associations people in several groups link with the Highlands, negative stereotypes associated with West Louisville are a point of concern in what constitutes a sense of community, as seen in several reports from the **higher-income people of color** focus group. Respondents from that group who reside in West Louisville remark on the difficulty businesses in the area face because people throughout the city are scared to come there. They

tell of other West Louisville residents they know who frequent businesses such as movie theaters elsewhere because they want to feel as if they are "going somewhere" when they go out. Such prejudices, their comments suggest, may undermine a wider sense of community by creating feelings of alienation and, for some, an added sense of social responsibility.

One participant whose office is in West Louisville has business meetings in a nearby café that is struggling because of its location. He remarks, "I think 18th Street and Muhammad Ali has its own stigma within the West End. I heard all of it when I came to Louisville. Like, watch out for the prostitutes and the drug dealers. I mean, we bring people from all over town down there, and people are happy. But I think that's one of the issues that they're facing, is just that stigma about that particular area."

Another speaks of a "field trip" to West Louisville taken by a leadership program of which she was a participant. Her classmates were surprised at how nice the neighborhoods are. Still another talks about her friends' stereotypes of West Louisville and their surprise at the high quality of homes and neighborhoods in the area. "Your friends come to the West End, and they're surprised that it's not barricaded at about 34th Street. Like, 'Ooh it's nice down here.' And it's like, what did you think? I lived in a shanty somewhere?"

Nor can the complex influence of stigmatization on a sense of community be limited to the experiences of these West Louisvillians. Whether based on personal experience or merely absorption of social stereotyping, a few comments from whites in our study suggest that such negative associations with West Louisville could be widespread; as one participant notes, "The West End is out. There is way too much stuff going on down there that's not good. I used to live here a long time ago when I took care of my grandparents, and the West End has always been bad."

The comments of such a small sub-set of Metro Louisvillians are not definitive, but if indeed a significant number of non-West Louisville residents (and by extension, investors and merchants) wish to avoid the area, such stigmatization may have profound consequences for a sense of community across the metro county. Greater Louisville Inc.'s *Advantage Louisville: Phase 1: Competitive Assessment* (2013) documents how local racial divides impact economic development, reporting, for example, that 32.4 percent of black survey respondents said it was likely that their children would return to live in the area once grown compared to 18.4 percent of all other respondents (p. 11). This disproportionate outcome would have an impact on housing demand, the shape of which is beyond the scope of this report.

"I think 18th Street and Muhammad Ali has its own stigma within the West End. I heard all of it when I came to Louisville. Like, watch out for the prostitutes and the drug dealers. I mean, we bring people from all over town down there, and people are happy. But I think that's one of the issues that they're facing, is just that stigma about that particular area."

— Higher-income people of color group

PERCEPTIONS AND STIGMA

"I think that Louisville will stay a segregated city … because we're all talking about the Highlands, Clifton, Germantown, but we're all staying away from Park DuValle and Portland and Russell and Parkland and Chickasaw and Shawnee. So I think as long as there's this stigma that the West End is underdeveloped, then you're still going to live in a segregated city."

— LGBTQ group

"If I don't even feel safe, I don't even want to worry about whether or not it's affordable."

— Low-income African-Americans group

Mixed-income Solution

Many voices across all seven focus groups express in some form the notion that a community in which people with different incomes can live together is positive and could promote safety. Participants in the **low-income African-Americans** group caution against public housing assistance practices that focus on affordability without safety because, as one notes, "If I don't even feel safe, I don't even want to worry about whether or not it's affordable." Most agree that Louisville Metro residents generally would be better off if mixed-income housing opportunities were available because "with mixed-income, we would perhaps see fewer crimes," and the integrated housing pattern could have "a motivational effect" for people with lower incomes. One woman in that group cites Park DuValle as an example of mixed-income housing that is working.

Nonetheless, another member of the **low-income African-Americans** group expresses skepticism about the possibility of more mixed-income neighborhoods, particularly in the east end, in the foreseeable future as compared to current residential conditions, in which poor neighborhoods are located separately from middle-income/higher-income neighborhoods. There is substantive research that supports this point of view (Fischer 2003, Fry and Taylor 2012, Hardman and Ioannides 2004, Watson 2009, Wheeler 2006). "Are they going to put a project building beside my $200,000 house in order for a person who has no income to be able to afford it?" he asks.

Participants across all groups express the view that a housing market that makes high concentrations of poverty possible increases the likelihood of stigma associated with some areas. Several cite West Louisville as an example. There is also consensus among participants in all but the **LGBTQ** and **immigrants and refugees** focus groups that significant development of amenities and basic infrastructure in those stigmatized areas (they mention restaurants with seated dining areas, movie theaters, shopping centers, and sidewalks) seems unlikely. These opinions are consistent with previous findings (Metropolitan Housing Coalition 2006) that show that current zoning practices decrease the likelihood of mixed-income housing and multifamily or mixed-use developments. As recently as August 2015, multifamily and/or dense housing is prohibited by current land use policies in 69 percent of Louisville Metro[10] (Louisville Metro Human Relations Commission 2013, pp. 37-38). *For a current zoning map see http://www.lojic.org/mapcatalog/zoning4x3.pdf.*

These comments speak collectively to the potential of residents' current neighborhoods and to what factors make a quality neighborhood in any part of the Louisville Metro area in terms of infrastructure and amenities, crime, sense of community, and income diversity. In their discussions, they connect descriptions of areas where private and public properties are kept up and where residents have access to social amenities and to basic infrastructure with a sense of safety and community.

SAFETY IN NEIGHBORHOODS

"I now live in a little section of [an apartment complex] which federal housing has to preserve a part called sober living, where there are supposed to be no drugs. Well, there [are] drugs and alcohol there, but it's supposed to be no drugs and alcohol. … [O]ne person was killed right in front [of my] apartment. … I heard the gunshots, but I didn't even step out to look. I heard it on the news the next day, and then I went out and saw his brains on the sidewalk. And … you know, by that time, I was so used to the gunshots that I ducked, instead of looking out the window, because you don't want to look out the window and see who does the shooting."

— Persons with disabilities group

Affordable Housing Needs to be Quality Housing

There is the general feeling among focus group participants that affordability and quality should be compatible and that they should not have to choose between them. Individuals discuss quality in terms of *maintenance, functionality, and safety*. They express frustration with finding affordable housing that meets their definitions of quality, and for some the quality housing they seek is hard to find in the locations they want to live regardless of affordability.

Additionally, some participants describe how their use of Section 8 and other forms of public assistance poses barriers to finding quality housing due to Section 8 landlords' rental practices, their experience with the formula used to calculate rent limits and availability of units in their price range, or the perceived concentration of Section 8 units in neighborhoods they consider low quality and undesirable. Participants observe that if housing with substandard conditions is highly concentrated in a particular neighborhood, the area itself becomes unsafe. In the experience of most across all seven focus groups, housing with unsafe structural features or located in an unsafe neighborhood is no place to call home regardless of affordability.

Quality: Maintenance, Functionality, and Safety

Property maintenance, functionality, and overall safety are subjects that come up over and over again. Most participants in the **low-income African-Americans** group attest to the cycle of decline aforementioned. They express a lot of concern about slumlords (landlords who own properties but do not properly maintain them for their tenants) and attribute deteriorating housing conditions to an increase in the number of slumlords. Focus group respondents point out that even as rent increases, slumlords still refuse to make needed repairs. In the words of one, "all a slumlord cares about is your rent [being] paid on time." Participants suggest that landlords should be held accountable for keeping their properties up to Section 8 standards, or the properties should not be made available for rent.

One woman indicates that maintenance also affects the cost of utilities: "By [landlords] not providing the necessary maintenance in order to keep the house energy secure, your utility bills go up." Another participant expresses concern about an increase in her water bill, saying, "You can't afford to stay where you are sinking financially." As a result, people keep moving from one place to another, leaving vacant housing units that contribute to unsafe conditions in the neighborhood left behind.

Many participants also cite instances in which housing owners and property managers have taken advantage of their low socioeconomic status by not abiding by decent housing standards during the implementation of the leasing agreement.

A physically disabled female in the **persons with disabilities** group summarizes the discrepancy between the rental agreement terms and its implementation: "I have an efficiency that I pay two-thirds of my income on, and everything breaks down, and they never fix it. I'm surprised they replaced my refrigerator when it broke down. But it's got mold. … I don't even want to ask them for stuff anymore … some people … have told me that they're actually slumlords … and they love it if you move in and they can kick you out because they can keep the rest of your month's rent … and I'm tired of them attacking me when it's something they should be fixing … I didn't go up there and [put] mold on there. I can't breathe. I have bad asthma … it's making me very sick."

Several participants refer to immigration status as a limitation to ensuring quality. They complain about lack of maintenance, especially when the landlords know that their tenants are undocumented. Talking about housing choices and maintenance, a Mexican-American points out that the Hispanic/Latino communities' access to quality housing diminishes due to the combination of their temporary work conditions, higher costs for immigration, and higher rent costs that increase their debts and vulnerability.

Participants in the seven focus groups also suggest that availability and location of quality housing is pre-determined in a market largely dominated by mortgage companies and based on factors such as financial value of housing units, prospects of future housing development projects, and housing owners' socioeconomic interests.

One participant in the **higher-income people of color** group is a homeowner concerned that she would not be able to sell her home if she needed to because mortgage companies are not underwriting homes in West Louisville: "Where I live, they are not giving loans to people who would want to buy a home, so I feel kind of stuck."

Participants make trade-offs between quality, safety, and functionality (size and proximity to family, school, and work) depending on their unique needs and experiences, sacrificing some priorities to find a place to call home. One African-American participant from the **single mothers** group shares her experience of co-homeownership with her sister. This solution to finding a home suited her needs as a single mother and for being near their elderly mother. "That was a big exodus from Shively, everybody, a lot of whites were moving south to Shepherdsville … they were moving out of Jefferson County. So, a lot of houses at that time were priced high and I ended up having a co-owned [home] with my sister." She now is searching for a home for just herself and her grown daughter.

At least two participants in the **low-income African Americans** focus group report that the rental requirement of a wage income equivalent to three times monthly rent disqualifies many low-income single mothers who are trying to rent or buy a home in a safe area. They are forced to cope in the meantime with living somewhere that is located in an area that feels unsafe but is all they can afford.

All in the **LGBTQ** focus group concur that, in addition to a lower rent price range, affordability also should mean a place that satisfies tenants' needs. One participant living in Old Louisville defines affordability as "not living in a hole: something that is reasonably kept up … and non-smoking." For another who works from home, an affordable apartment needs to include "an extra room for an office," be located near his clients, and preferably offer a yard for his dog. A transgender man mentions that, compared to previous residences (Clifton and the Highlands), Old Louisville is quiet and affordable with utilities included, which reduces financial burdens in the winter. For another, affordability in an apartment means proximity to her university, which is in the Highlands. She found it difficult to find something affordable there, but has managed to do so.

One LGBTQ male in his twenties emphasizes that searching online for housing has made it "hard to weed out the good versus the bad, or the real and the fake." This respondent also observes the limits of geographic opportunity in housing posed by socioeconomic constraints. Too often, he notes, although suburbs are going up mostly outside the outer perimeter expressway (I-265), "affordability is staying within the Watterson [Expressway]." This is a recurrent point of frustration among numerous focus groups, although expressed differently.

All from the **immigrants and refugees** group, for example, agree that a low household income forces most refugee families to live in neighborhoods or apartments that they may not like or that may not meet their needs.

Many in this group express a preference for buying a home over renting, but decry the lack of available information about how to do so or how to locate affordable homes for purchase. One participant observes that quality and affordable housing are often unavailable for large families, especially those headed by parents without education and who do not qualify for any good paying jobs. This problem is addressed further in the report in Theme 3 under ***Familial Status***.

Comments on affordability and quality of housing stand out among the **higher-income people of color** group. Participants generally agree that they have been able to find affordable, high-quality housing units, but not necessarily in the neighborhood they would prefer. For example, West Louisville has the highest concentration of subsidized rental housing units (Metropolitan Housing Coalition 2014). Since low-income is a qualifying factor for subsidized rental, some in this group report having few options finding rental housing in their preferred neighborhood. One man states: "And so I started to look for rental apartments in the community in which I had grown up in, and that's the West End. Well, everything that I came up on was receiving tax credits, and because they were receiving tax credits, if you made a certain amount, you couldn't rent there."

The four from this group who live in West Louisville report that their homes are larger and of a higher quality than they could get anywhere else in town. One participant remarks, "It doesn't make sense to live in other places now that I know what I have with my home and my area – to pay someone else to get not as much. The garage, those kinds of things, brick home." Another agrees, "I was looking for the most bang for my buck … the hardwood floors and high ceilings; my attic has been converted into this beautiful area. I can't duplicate that for the money I'm paying."

A participant who lives in an east-end suburb states that he really likes his condominium but doesn't like the long commute to work and church: "I really like the neighborhood. I really like my home. If I could pick it up and just put it closer to my job and my church and everything else [in town], then I would be satisfied."

All in the **single mothers** group express some variation of what one describes as having "to settle as far as where to live because of my income." One African-American woman in her mid-twenties registers a feeling of resignation, questioning if change is possible, but notes that affordability "would be properties increasingly becoming more open to accepting low-income people." Several in this group point out that what is affordable for one person is not for another person. They define affordability in terms of "the nicest housing option a person can afford." For instance, one points to the irony that the price of a rental of equal square footage can be drastically different in Germantown compared to St. Matthews.

There is also consensus in the **low-income African-Americans** group that housing is affordable as long as "it is not expensive for a small amount of rooms, and it is not using all your income." A 19-year-old female participant has found that utility bills in low-income housing are too often high if they are not included in rent, making that housing unaffordable. She comments with concern on a recently announced 10 percent increase on electric bills to fund additional police patrols.[11] Conversation on quality and affordability in this group easily elides into the need to "make do." For example, on this topic, at least two participants mention sharing an apartment with a parent or a relative in order to split the housing expenses as a means of making higher-quality housing affordable.

"The problem we have special as immigrants, those who are looking to buy, to purchase a house, we face a big problem when you are looking for somewhere you can live. Everybody needs to live where his children can be safe, where his children can maybe have other neighbors, when they play there will be no harm for them. The problem comes in when, according to our low income, you are looking to purchase a house in a good neighborhood, there will be [nothing you can afford]. You are forced to go somewhere you don't like."

— Immigrants and refugees group

"I think there's a lot of places here that are affordable but not necessarily livable."

— LGBTQ group

Section 8 and Public Housing Assistance

Many in the focus groups comment about their experiences specifically with Section 8 as well as their frustrations with other housing assistance programs. Participants say they believe that their socioeconomic status influences their relationships with landlords. The focus group commentary suggests that how public housing assistance is implemented and perceived reinforces pre-existing structural, income- and class-based discriminatory practices.

Those in the **low-income African Americans**, as well as the **single mothers**, focus groups report that it is common for low-income families to be put on a public housing assistance waiting list for up to five years, especially if they do not have children. Applicants must find a place to live in the meantime, and among our participants, this has usually meant living with other family members. One shares that she recently moved to the area and did not have much information about housing assistance programs. According to her, "[Y]ou gradually hear about the programs through co-workers or other people talking about them." She reports that although her daughter with two children has been on such a list for the last five years, her place in line never seems to advance. In other words, not only do people lack access to information about available public housing assistance options, but also the lengthy application process and wait times worsen applicants' affordable housing choices.

One participant in the **single mothers** focus group reports that Section 8 is sometimes utilized to discriminate against low-income single mothers because some homeowners refuse to rent to those who do not have Section 8. She recalls landlords asking her directly, "How will you pay your rent? Are you on Section 8?" When she tells them she is not, they say, "We will not rent to you without Section 8." An African-American participant also in the **single mothers** group observes that, as a low-income mother, she felt discriminated against when she was told, "Oh yes, we take Section 8, but I don't think your voucher would be enough for you to stay here."

A second African-American woman in the same focus group cites a range of assistance programs, "but you cannot tell the difference between [them]. All are nice, but at the same time you find you have to know who is eligible for any specific program and the 50-year waiting list." She finds income thresholds challenging in the sense that individuals making even one dollar above the pre-set baselines are no longer low-income, and yet "that dollar is taken in taxes anyway."

Regarding maintenance, participants believe that Section 8 landlords, in the words of one participant, "were just throwing some paint on it." That is, they performed superficial maintenance on their buildings to hide the more serious deteriorating conditions – problems they would refuse to fix once Section 8 was approved. She suggests that landlords sometimes convert closets into bedrooms to make their units appeal to Section 8 renters who are looking for more bedrooms. Again the notion of having to "settle" and make trade-offs arises. Most of the low-income women in the **single mothers** focus group consider themselves trapped in Section 8, which is the least attractive option available. "You cannot have what you really want, but you have to settle or go for what you can afford," says one. Participants indicate that settling down comfortably once you are on government assistance usually depends on landlords who make needed repairs and on getting good long-term neighbors.

Some participants in the **immigrants and refugee** focus group recall that they enrolled in Section 8 housing because it was an option described to them (primarily by refugee agencies) as less expensive, when in reality many other living expenses were higher when compared to other housing options. For example, at least three participants report higher car insurance rates in Section 8 housing areas compared to other places. One points out that her family decided to pay a little bit more for rent and "be in a safer neighborhood versus being dumped … in a cluster where you really feel that you can never live. You really don't feel there is an opportunity where you can go way worse." In a spirit echoed by others in the group, one refugee describes the criteria associated with constantly changing rent payments as "difficult" when rents are raised at the same time that buildings are left to deteriorate. Many find that Section 8 does not necessarily provide housing affordability in the sense that Section 8 recipients often encounter more negative socioeconomic factors that go along with a low rental price.

THEME 3
Discriminatory Practices Persist in the Louisville Metro Housing Market

Despite the multiple group protections against discrimination covered by federal and local legislation, it is apparent from these 62 accounts that housing barriers persist for members of the protected classes at multiple levels. Participants recount quite a few specific experiences that they attribute to discrimination, or at least to group prejudice, based on the social categories of disability, race/ethnicity, sexual orientation, gender identity, or familial status.

Participants describe two distinct patterns of their social and economic interactions with housing owners and property managers. The first is related to the application process and the second to implementation of the leasing agreement. There is consensus across the focus groups that stereotypes associated with homeseekers' racial or ethnic groups, social class, and sexual orientation are prevalent in the housing application process, most of the time leading to housing owners and property managers denying the applications.

Within these experiences, not all may be violations of fair housing law insofar as some are based only on perception and may or may not involve overt, verifiable, discriminatory acts against a member of one of the protected groups as such. That type of discrimination still takes place in Louisville Metro, as records from the Human Relations Commission attest, and as further illustrated in the account of one successful complaint brought to that body on the basis of sexual orientation. But taking action for fair housing enforcement requires knowledge, resources, and time that not all who experience discrimination possess. And in the wake of anti-discrimination laws of the late 20th century, more covert forms of discrimination have also become evident, as chronicled in this report.

In these cases, rarely is someone denied opportunity based overtly on their social identity ("we don't rent to Hispanics," for example) but on the basis of other factors ("you did not submit the paperwork in time, and now the apartment is rented") that have not been cited as barriers in similar housing circumstances to members of non-protected classes. As one respondent from the **immigrants and refugees** group, puts it, "there is no discrimination directly, but when you go behind the criteria … people are stopped [from renting the apartment]." One African-American woman from the **single mothers** focus group reports having a white friend call for the same apartment she did, and the white friend was offered a showing, whereas this woman was told she would receive a call back and never received one. Such treatment may prove difficult to document and more difficult to prosecute, but our respondents suggest that it is common.

Discrimination Based on Disability

Most participants in the **persons with disabilities** group report that they have experienced discrimination or prejudice because of their disabilities and are often looked down upon and treated like "just a number." One says, "I just feel like my disability has me not only at a physical disadvantage, but that I'm not important." Another participant agrees, adding that "you're not [considered] human." Another summarizes the problem this way: "I would say most of the time a person with a disability is looked at as a number in accounting."

One visually impaired participant explains, "I went to apply for an apartment, and they seemed all like, 'OK, you're [going to] get it,' and then after I told them I would be going to get a guide dog, then all of a sudden everything kind of shifted. They called me and said, 'Well, you know, it's just not going to work out.' And I don't have anything that was in print that this was discrimination, but my instinct said that they knew about the dog, and they just didn't want it there."

This complaint has been common for decades among local disabled people who need a service animal. According to the Center for Accessible Living, even landlords who allow such animals in their residences may fail to provide appropriate support for these arrangements, such as providing a pet relief area (Louisville Metro Human Relations Commission 2013:40-41). This respondent may have had grounds for a discrimination complaint and either been unaware of it or not known where to turn for help.

Discrimination Based on Race, Color, and National Origin

There is considerable variation in the specifics of these reports, but they were numerous across several of the groups, notably the **Hispanic/Latino**, **single mothers**, and **higher-income people of color**. Participants in the **low-income African-Americans** group speak of some direct racism but nothing directly related to obtaining housing; their focus instead is on obstacles due to income. Also, the topic of racial discrimination did not come up as an obstacle in the **LGBTQ** or **persons with disabilities** group and it should be noted that these two groups were nearly all white.

Hispanic/Latino discussants speak of a range of burdensome experiences in the vetting processes connected to obtaining housing. They situate these experiences in relation to color, language, accent, and other factors, all of which group participants read as aspects of their being Hispanic/Latino that cannot be parsed out separately. What seems to participants like an excessive amount of requested documentation in many of these encounters provides uncomfortable reminders that their immigrant status may once have been or may still be in question. This problem is discussed in further detail under the topic of background checks.

This group discusses one participant's experience of landlords who require *rental* insurance; this rental insurance is to cover damages to the building as opposed to the renter's personal property. This insurance requirement is raised only after the applicant is approved and ready to move in, with no prior notice. One participant proffers that landlords usually suggest, though do not require, a particular insurance company. The details surrounding such insurance requirements remain unclear, but the topic arose only in this one group, and it is clear that some respondents consider that it is widespread, unfairly applied, and unethical.

Five of the seven participants in the **higher-income people of color** focus group report incidents of discrimination in searching for or finding services for their homes. One participant believes that a mortgage company was not willing to loan her as much money because she is African American: "They kept giving me a really low range to look in, and I finally had to go someplace else to get what I wanted. And I thought they were doing that sort of intentionally."

Another participant who grew up in West Louisville and wanted to move back there has had trouble finding quality rental housing because his income is too high for subsidized housing. When looking for properties outside of West Louisville, however, he has experienced discrimination because of his race: "I know for a fact that it was direct discrimination. You know, being an African-American man walking up to these different landlords and them asking like, 'Is it only [going to] be you?' And, 'Did you bring a credit report?' And just a lot of really shady questioning and not really being receptive to me coming in."

Two African-American homeowners in West Louisville have experienced discrimination not in finding their housing, but in insuring and maintaining their homes. One participant was looking for lower insurance rates and believes the insurance company who gave her an estimate put her in a higher risk category because of where she lives: "He called me the next day and said that my roof didn't look new, and he'd have to put me in higher risk insurance." She attributes the higher risk characterization to her location. "[B]ecause where I live in the West End … it's different rules." She also has had trouble finding service companies that would come to West Louisville, saying, "When you're calling to get some work done or some plumbing or some things, it's, 'Where do you live? We don't come there.'"

Another participant reports similar experiences with service companies assuming that he wouldn't be able to pay them: "I was literally asked, 'Are you going to be able to pay me on time?'… Or there was an assumption I had to make a payment plan." Regardless of income status, participants report facing discrimination based on race and/or ethnicity in finding, maintaining, and insuring their homes.

Discrimination Based on Gender Identity or Sexual Orientation

Participants in the **LGBTQ** focus group report collectively a higher number of instances of housing discrimination than people in any of the other six groups. Their reports may or may not indicate greater discrimination, and could derive from a greater willingness to share their stories as a consequence of the vitality of the social movement surrounding these identity categories (Boyd 2008). These discussants generally agree that discrimination based on their sexual orientation or gender identity has surfaced mostly in relationships with individual landlords.

Most participants in this group express a feeling that property managers of businesses subject to regulation, tend to be more accepting of them than individual property owners.

One woman says that she is pleased with her apartment complex in St. Matthews, where she settled down three years ago. Her current landlord, she states, is more accepting of her female partner than those in several other places from which they had been kicked out. She attributes this difference to property management companies' tendency to be more concerned with keeping the property rented and avoiding lawsuits than with residents' personal practices. Another female participant confirms that private landlords at times have an immediate reaction when a gay couple walks into a place. She agrees that she and her partner have also found it easier to seek out property management groups. A third female participant says she felt obliged to let the landlord know that she was in a lesbian relationship in their initial contact in order "to get this out of the way." This couple has also routinely put up stickers in their windows and on their cars identifying themselves as lesbian so that a landlord would not be surprised later.

The aforementioned resident, who speaks of being happily settled in a St. Matthews complex, describes that she arrived at her preference for professional rental companies after an incident of discrimination by an individual landlord that prompted her to file a complaint with the LMHRC. When she and her girlfriend first moved into a St. Matthews rental house, the owner forced them out only a few days after discovering that they shared a bedroom even though the house had two. This elderly owner, she remembers, found reasons to void their lease that were not overtly about sexuality. LMHRC cited the owner, she recalls, but notes that he still owns that and other properties. She found that taking legal action did, however, have a positive impact for them after the incident, as several landlords who were open to renting to a lesbian couple offered them housing as a result.

Stories abound in this group of how to work within or get around possible discrimination without confronting it directly as the St. Matthews couple did. A male participant recalls a positive experience he and his partner had in the Clifton area with a female who works for an owner with multiple properties. This property manager decided to hide the couple's relationship from the owner, "and she knew how to do the paperwork" to cover it up. In other cases, he explains, someone initially rents a house to share, and then includes other friends who move in, sign, and renew the lease. This practice proceeded for two and a half years in one experience he had in a shared household. The property manager, he asserts, never knew that the multiple residents were "all queer in some way, shape, or form."

Keeping one's identity secret has its emotional costs, of course, and discovery carries a high risk of negative consequences. A female participant in her twenties, for example, tells of the case of her partner, who is a transgender man. Until recently, they had not experienced any sort of discrimination living in a house owned by the parent of one of their roommates. But since her partner began the transition process and became visible in doing so, the homeowners have been pressuring him to move out as soon as possible.

Family Status

Several participants in both the **single mothers** and the **immigrants and refugees** focus groups tell of housing barriers indirectly connected to family status. Respondents recount instances of having found it difficult or impossible to obtain housing within their means that is large enough to accommodate their children. Among the **immigrants and refugees** group, for example, two describe frustration at the lack of safe and affordable housing that can accommodate a large family with a low income. As one woman puts it, "Our income is still the barrier. You cannot move somewhere else. If you pay $550, and you are a family of six or seven, your income is what it is." Another elaborates, "We could not buy a house because we got too low income. We could not rent a house because we got too low income. But I have a big family, seven people. It was difficult to find another apartment."

Even smaller families report difficulty finding an affordable apartment that can accommodate children. One person from the **single mothers** focus group who lives in a two-bedroom apartment with her two children explains that although she is content where she is because she likes the neighborhood (Old Louisville), it is "tight" when all are at home now that her children are older (9 and 17). Another mentions instances in which even in a two-person family of one parent with one child, the child has the only bedroom and the mother sleeps on the couch when she cannot afford more.

Family size factors in rent subsidies and the issuance of Section 8 Housing Choice Vouchers by Louisville Metro Housing Authority. The general guideline is one bedroom for every two persons; other variables could increase the number of bedrooms needed to house a large family. These might include gender of children (children of opposite sex over the age of four do not share bedrooms), foster children/adults, generational differences, and live-in aides (S. Abplanalp, Louisville Mero Housing Authority, email communication, July 23, 2015).

This type of structural limitation, not enough affordable units across a variety of neighborhoods with adequate space for adults and children, is exacerbated by the lack of multi-unit housing in certain areas of Louisville Metro and the overall loss of affordable housing units over the past several years. If there are not enough affordable units that fit larger families, or even affordable units that can adequately accommodate a single mother and child/children, the result, intentional or not, may amount to structural discrimination based on familial status. The June 25, 2015, U.S. Supreme Court decision in *Texas Department of Housing and Community Affairs v. Inclusive Communities Project*, U.S. Supreme Court, No. 13-1371, upholds disparate impact claims that show statistical disparity as well as policy or policies that cause the resulting disparity. Further systematic analysis of all the local government and agency practices that produce an uneven geographic distribution of affordable housing that accommodates families of various sizes is warranted.

Other Salient Themes

The focus group discussions reveal two additional themes that the research team highlights because they are salient social problems that affect many people's ability to acquire affordable housing even though these issues were not raised across all of the groups. The first is related to health and disability and vividly reminds us that anyone might face housing instability when they become ill. The second is related to the vulnerability people face when having to submit to background and identity checks of various types. This is especially experienced by people of color, immigrants, and refugees but practices like credit checks disadvantage more diverse populations that are in poverty.

HEALTH AND DISABILITY

Although the discussion of health-related obstacles came from **the persons with disabilities** group, the way in which it was presented demonstrates how a severe health issue could affect anyone who is vulnerable in their housing situation. As mentioned earlier, all participants were asked if they were living with a physical or mental disability. Six additional individuals responded in the affirmative beyond the six identified in the **persons with disabilities** group. Three middle-aged women in that group report similar experiences trying to find housing around the time that they were having major surgery. Each felt rushed to find a place where she could return from the hospital and recover, and each recalls feeling let down by organizations and institutions. One reports that the hospital "kicked me to the street." She moved into a hotel and continues to live in hotels because she is not receiving public assistance.

Another participant agrees, saying, "If you get sick and have to have surgery, you get kicked to the street, you can't recover in a shelter. It's just not clean and safe. It's horrible." She relied at the time on "Louisville Metro Housing" to find housing for her, and feels her options were not explained to her: "So I really didn't know I had any choices of where to go when they just stuck me somewhere." These women lack control over where they recover from major surgery or any severe illness. This problem is not limited solely to individuals already living with disabilities, but it shows the compounding of obstacles disabled people face if one piece of their functionality or support system gives way.

BACKGROUND CHECKS

When searching for a rental, background checks are commonplace across all social categories. Those discussed by participants include criminal background, credit, and immigration status checks. Such processes, these narratives suggest, have disproportionately negative impacts on low-income people of color and recent immigrants and refugees. Their words emphasize the unfairness in outcomes with the strict implementation of these types of gatekeeping practices.

The **low-income African-Americans** focus group reflects consensus about the intersecting effect of limited employment opportunities based on a combination of their race and ex-felon status when it comes to access to fair housing. At least three participants in the group describe how being both black and a former felon has negatively affected their search for housing. A man who was convicted of a felony in 1999 explains that his applications for housing have been denied repeatedly based on his criminal record. Another man argues that people should not be punished for things they did 20 years ago. "There are a lot of young African-American males that have committed felonies. And it's hard to get a place with that on your record. It may be 20, 25, 30 years ago and they still will hold that against you. That's not right! I think that needs to be changed, but reality of it is they did. And I don't know how you go back into changing but the reality is a whole lot of us are like that. I'm in that position."

A female participant in her late forties shares her past experience from Memphis, TN, "where there was an option to write an explanation about individuals' past credit records/felonies." Talking about credit scores, another woman believes that "bad credit scores should not have as much weight as in defining people's housing because someone made mistakes 10 to 15 years ago; you don't have to get punished for something from the past that you cannot change. You should not continue to live in poverty because of mistakes that you made 10 to 15 years ago."

Consistent with **low-income African Americans'** experience, someone in the **higher-income people of color** group indicates that he too had a felony conviction and has had a lot of trouble finding quality rental property with a landlord willing to rent to someone with a conviction. He identifies this as the

most difficult part of his search for a new home, saying, "And then the biggest piece, the hardest piece, was finding someone that would rent to someone with a felony conviction … it had got to the point to where we were actually just driving around different neighborhoods that I work in and just talking to people. And we were fortunate to find someone who does take care of their property and that isn't a big issue for them, renting to somebody with a felony. But it took us probably six months."

Participants in the **Hispanic/Latino** focus group voice similar concerns of being treated differently due to the social stereotyping of them as "undocumented" and the obstacle of providing a social security number or other immigration documentation that is often part of the rental application process. Language can be a barrier, but immigration status is regarded as a larger obstacle. Many landlords will not rent to individuals without a social security number and participants relate that those who do may charge more in rent or not maintain the property. One adult student without a social security number, who searched about 10 places of which only two accepted students explains: "We don't speak English and they consider everyone as illegal." Landlords who require a social security number do not always communicate that requirement to potential tenants until after the application form and fee are accepted. Participants tell of property owners who keep the application fee after refusing the tenant or claim that they no longer have units available once they find out the applicant has no social security number. One woman explains, "Mostly they want us to give the money all up front … If you don't have a social security number they don't give you your money back. They say, 'Yes, we have apartments for you.' And then we go back and they say there are no apartments. They're all full. So we see a couple next to us that came after us and they give them the apartment."

Participants report that many would live together in a single home or apartment rented by one resident who has a social security number. However, when that resident moves, everyone living in the unit has to move as well. A man in his fifties describes: "I was sharing the apartment with seven of my friends. But one of them, he has all his documents in order, so he was the representative for the apartment. When he moved, everybody had to go away."

Because of the difficulty of finding housing, many Hispanic/Latino immigrants choose to stay in housing that is not affordable, too small, or poorly maintained because they fear they could not find another place that will approve them. One person explains "It's a problem for those who don't have papers. It's become a problem for us if we don't have a number and also because of immigration." The discussion among these participants suggests a deep sense of vulnerability and housing insecurity directly connected to the housing and rental application processes.

Towards a Deeper Understanding of Housing Discrimination

Before this study began, we knew that 45 percent of Louisville Metro residents live in extreme racial segregation (Louisville Metro Human Relations Commission 2013). We also were aware from enforcement and testing agencies' reports that housing discrimination continues against many in fair-housing protected classes. We did not, however, have much insight into how members of various protected classes negotiate their specific challenges and needs as they attempt to find and keep decent and affordable housing.

These focus group discussions demonstrate that Louisville Metro residents who are in groups protected by fair-housing laws have a lot of good things to say about where they live even as they continue to confront discrimination in housing from landlords and others who serve as gatekeepers to housing choice. Focus group participants also reveal that housing choice is restricted, particularly for people whose identities encompass more than one protected class, or for those who fit into one protected class but must also contend with low household incomes. While it is not illegal to discriminate against someone based on income level, participants reveal that their incomes frequently keep them out of the type of housing that best suits their needs, largely due to a widespread lack of availability of quality, affordable housing.

Our participants also strongly convey that quality is related to safety. The idea of a safe home and a safe community or neighborhood is a key concept that weaves through all of the focus group conversations. We note that this emphasis is significant because the understanding of safety varies depending on context. It is evident that everyone wants a safe living environment, yet what that means is highly dependent on individual experience and perception, some of which occurs based on membership in identity groups that are subject to social stereotyping. Whether it is freedom from exposure to crime and violence or the ability to get from one's front door to a bus stop without injury, a safe place to live is of primary concern for people across focus groups.

This focus group-based study represents only a first step toward a fuller understanding of the barriers and opportunities that many Louisvillians face in securing fair and affordable housing, but continuing this needs assessment is vital as we move forward in making Louisville Metro a welcoming home for all. Even among these 62 participants, there is no agreed-upon geography of the most desirable places in Louisville to live.

What our participants do make forcefully clear, unsurprisingly perhaps, is that all want affordable, safe, and fair housing in areas that make sense for their work and family needs. The report continues with a community data profile that allows us to see the insights from the focus groups in a broader context of community demographics and housing conditions.

Community Data Profile and Geographies

The demographic profiles of the protected classes designated by HUD and local legislation, along with other relevant social demographics, are summarized to provide context for the information we report from focus groups. The primary sources of information for this profile are the U.S. Census and the American Community Survey; we also extract LGBTQ population data from the University of California, Los Angeles (UCLA) Williams Institute and Kentucky Transitional Assistance Program data. When referring to data from the U.S. Census or the American Community Survey, we refer to Louisville Metro as Louisville/Jefferson County. Louisville/Jefferson County is the geographic name of the county, while Louisville Metro is the official name of the governmental authority. We augment the U.S. Census data on foreign born residents with local data from Catholic Charities, which tracks immigrant status in Kentucky. We also summarize selected housing data that provide a current snapshot of geographic distribution of housing type, age of homes, and residential utility costs. Providing this information can assist a variety of policymakers and advocates in prioritizing certain areas for attention or investments.

The protected classes designated by HUD and local legislation include race, color, religion, national origin, sex, family status, disability, sexual orientation, and gender identity. The data presented here do not highlight religion or age because the focus group research did not address either. Family status was also not a named status in the focus group research. However, the discussions reveal that family status is salient when respondents discuss housing unit size. Therefore we include data about household composition so that it can be seen in light of the geographic distribution of housing types. We include data on age by gender, race and ethnicity to document population patterns for those protected classes.

Race/Ethnicity

Though the percentage of the population in Louisville/Jefferson County who are white is consistent with that of the U.S., the percentage of those who are black/African American is higher than the U.S. percentage and significantly higher than Kentucky. Furthermore, the 153,795 persons in Louisville/Jefferson County who are black/African American represent 45 percent of all blacks/African Americans who reside in Kentucky.

The percentage of the Louisville/Jefferson County (5 percent) and Kentucky (3 percent) populations who are Hispanic/Latino falls well below the national percentage (17 percent). The Hispanic/Latino population for Louisville/Jefferson County is 33,326; this represents one-fourth of all Hispanic/Latino persons who live in Kentucky. *See Table 3*.

TABLE 3 Racial and Ethnic Demographics
United States, Kentucky, and Louisville/Jefferson County, 2009-2013

	United States	Kentucky	Louisville/Jefferson County
Total Population	311,536,594	4,361,333	746,580
By Race			
White	74%	88%	74%
Black/African-American	13%	8%	21%
Asian	5%	1%	2%
Other	8%	3%	4%
By Ethnicity			
Hispanic/Latino	17%	3%	5%

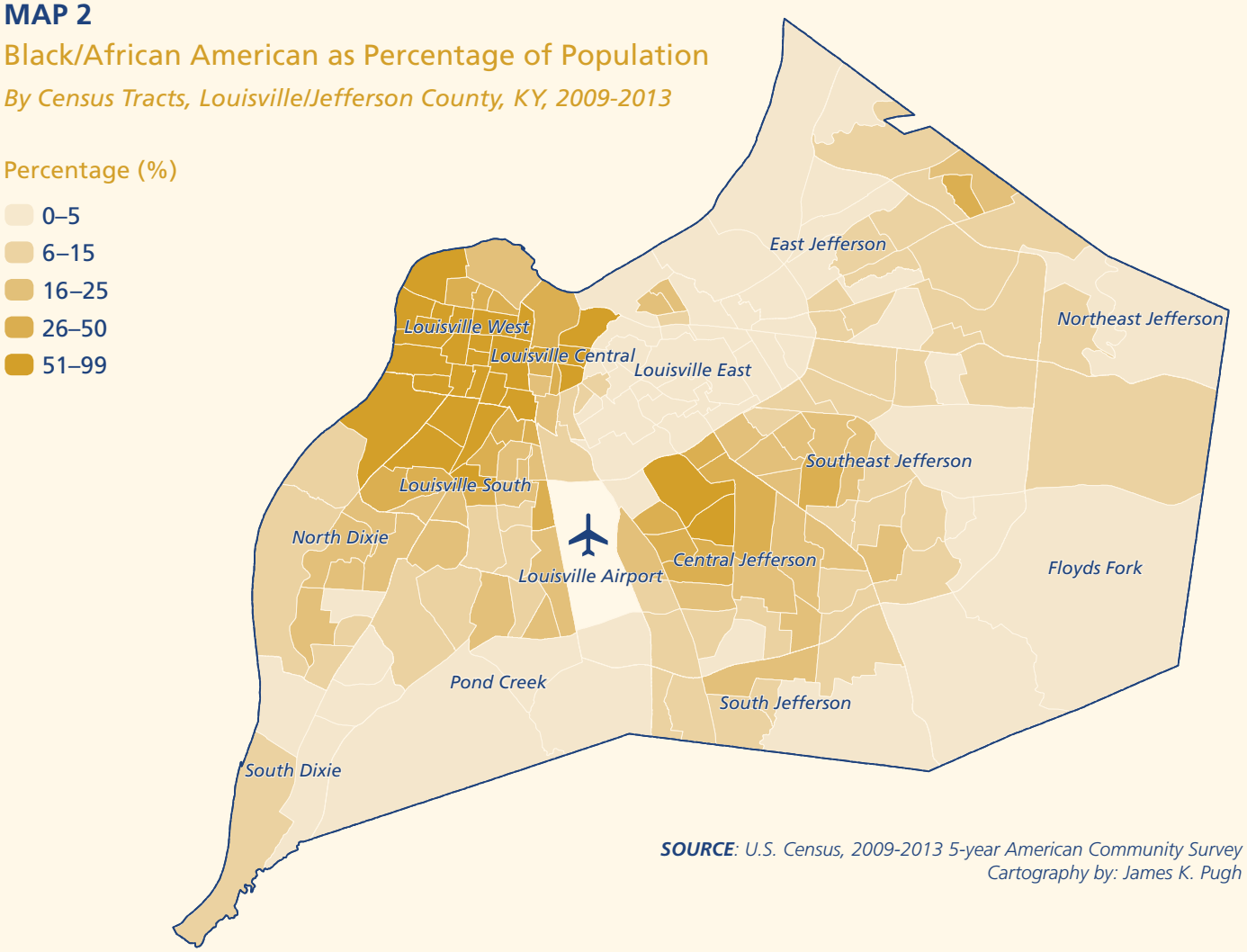
***SOURCE**: U.S. Census, 2009-2013 5-year American Community Survey*

The black/African-American population in Louisville/Jefferson County is largely concentrated in two main areas. The downtown and western region and the southeast central region of Louisville/Jefferson County have the highest concentrations of blacks/African Americans while the eastern and southern regions have the lowest concentrations. Such patterns indicate continued racial segregation in housing. *See Map 2*.

MAP 2

Black/African American as Percentage of Population

By Census Tracts, Louisville/Jefferson County, KY, 2009-2013



SOURCE: *U.S. Census, 2009-2013 5-year American Community Survey*
Cartography by: James K. Pugh

Hispanic/Latinos in Louisville/Jefferson County are largely concentrated in the southern portion of the county. The areas near the Louisville International Airport have the highest concentrations of Hispanic/Latinos. These are historically areas where labor opportunities, social services, and community organizations supporting these populations have been located. *See Map 3*.

Persons with Disabilities

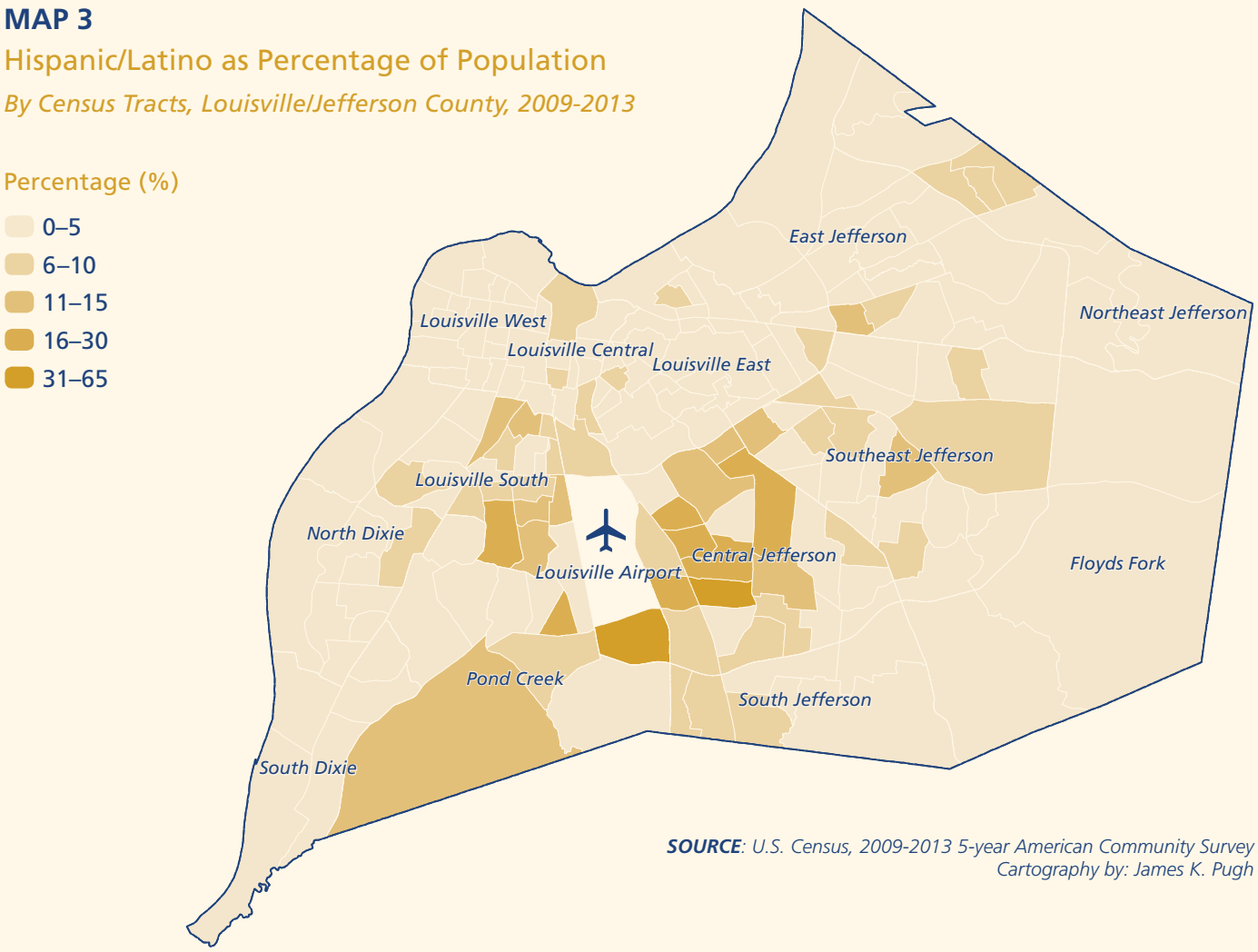
Of the total civilian noninstitutionalized population in Louisville/Jefferson County, 15 percent are disabled; this includes any mental and/or physical disabilities.[12] This percentage is slightly higher than the 12 percent of the U.S. noninstitutionalized population, yet slightly lower than Kentucky's rate of 17 percent.

Approximately 4 out of 10 persons who are elderly (65 years and older) have a disability at the national, state, and local levels (U.S. Census, 2009-2013 5-year American Community Survey). Given that 15 percent of Louisville/Jefferson County residents live with a disability, attention should be given to providing appropriate housing and infrastructure that accommodates this segment of the population. In addition, as residents age, the percentage of the population with a disability rises to 39 percent, indicating an even greater need for appropriate housing services. *See Table 4*.

MAP 3

Hispanic/Latino as Percentage of Population

By Census Tracts, Louisville/Jefferson County, 2009-2013



SOURCE: *U.S. Census, 2009-2013 5-year American Community Survey*
Cartography by: James K. Pugh

TABLE 4 Persons with Disabilities

United States, Kentucky, and Louisville/Jefferson County, 2009-2013

	United States	Kentucky	Louisville/Jefferson County
Total Civilian Noninstitutionalized Population	306,448,495	4,273,751	737,591
With a Disability	12%	17%	15%
Under 18 years	73,735,147	1,018,483	171,457
With a Disability	4%	6%	6%
18-64 years	192,168,613	2,680,541	468,209
With a Disability	10%	16%	13%
65 years and older	40,544,735	574,727	97,925
With a Disability	37%	43%	39%

SOURCE: *U.S. Census, 2009-2013 5-year American Community Survey*

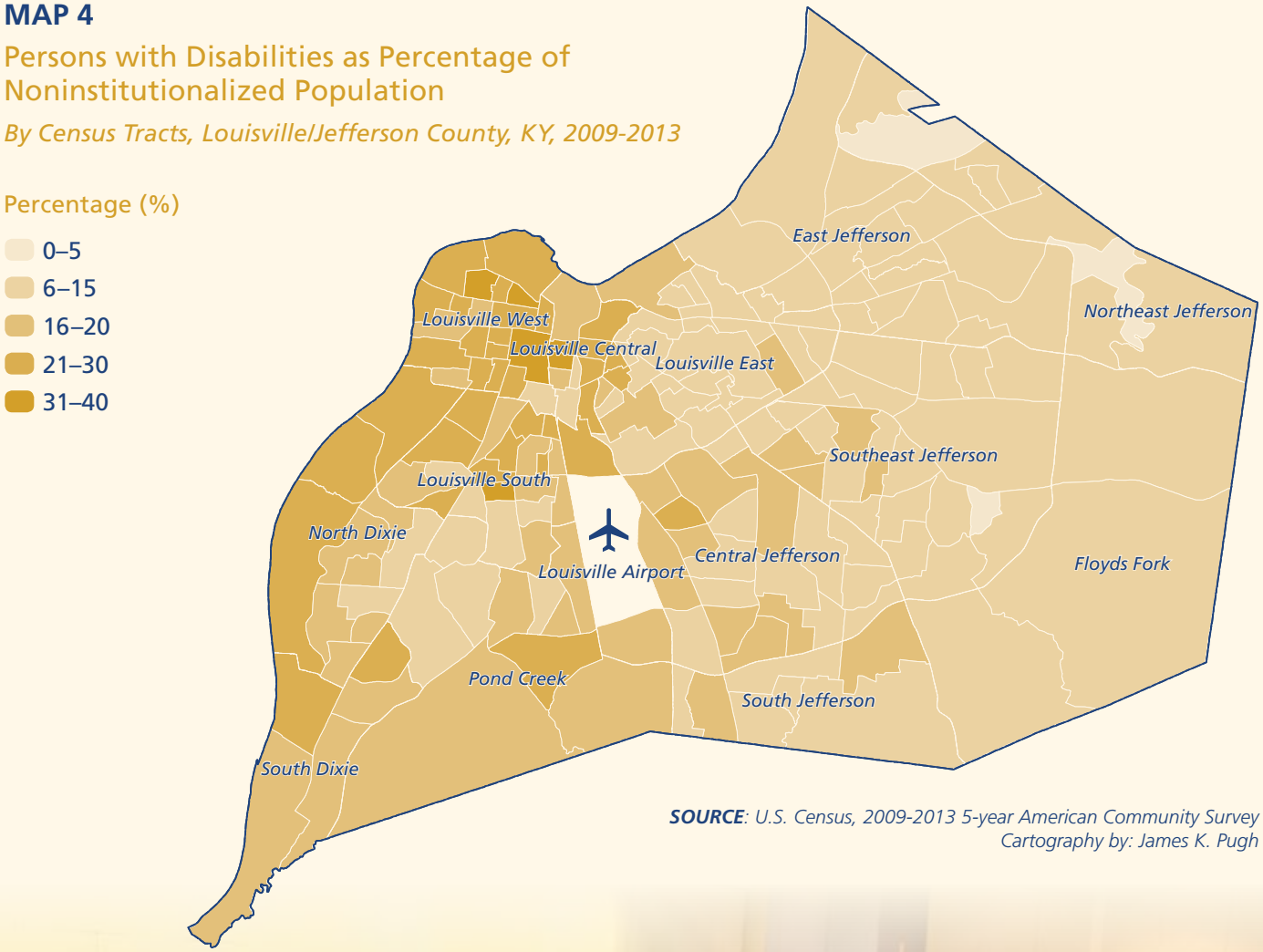
Noninstitutionalized people living with disabilities are concentrated in the western part of Louisville/Jefferson County. North Dixie, Louisville South, Louisville West, and Louisville Central also have high concentrations of people with disabilities, compared to lower percentages in eastern parts of the county.

This geographic concentration suggests that further analysis of services provided to this population should consider proximity to their homes and whether improvements to accessibility required by the American with Disabilities Act are being appropriately prioritized. *See Map 4*.

MAP 4

Persons with Disabilities as Percentage of Noninstitutionalized Population

By Census Tracts, Louisville/Jefferson County, KY, 2009-2013



SOURCE: *U.S. Census, 2009-2013 5-year American Community Survey*
Cartography by: James K. Pugh

Foreign Born

The percentage of the local population who are not U.S. citizens at birth is 6 percent (48,383 persons); this is a higher rate than the rate of foreign born throughout Kentucky. Furthermore, the number of Louisville/Jefferson County persons who are foreign born represent a little over one-third of the total number of foreign born persons throughout the commonwealth. *See Table 5*.

While the U.S. Census does not differentiate refugee status, Catholic Charities, an organization that serves refugees in our region, reports that there were 2,234 persons with refugee status who came to Louisville during the period from October 2013 to September 2014; an additional 1,198 refugees arrived during the following seven months (October 2014–April 2015) (Jordan 2015).

The foreign born population in Louisville/Jefferson County is concentrated in the southern, central, and eastern regions. Louisville South, Louisville Airport, Central Jefferson, Southeast Jefferson, East Jefferson, and Northeast Jefferson have the highest concentrations of foreign born individuals. *See Map 5*.

TABLE 5 Foreign Born

United States, Kentucky, and Louisville/Jefferson County, 2009-2013

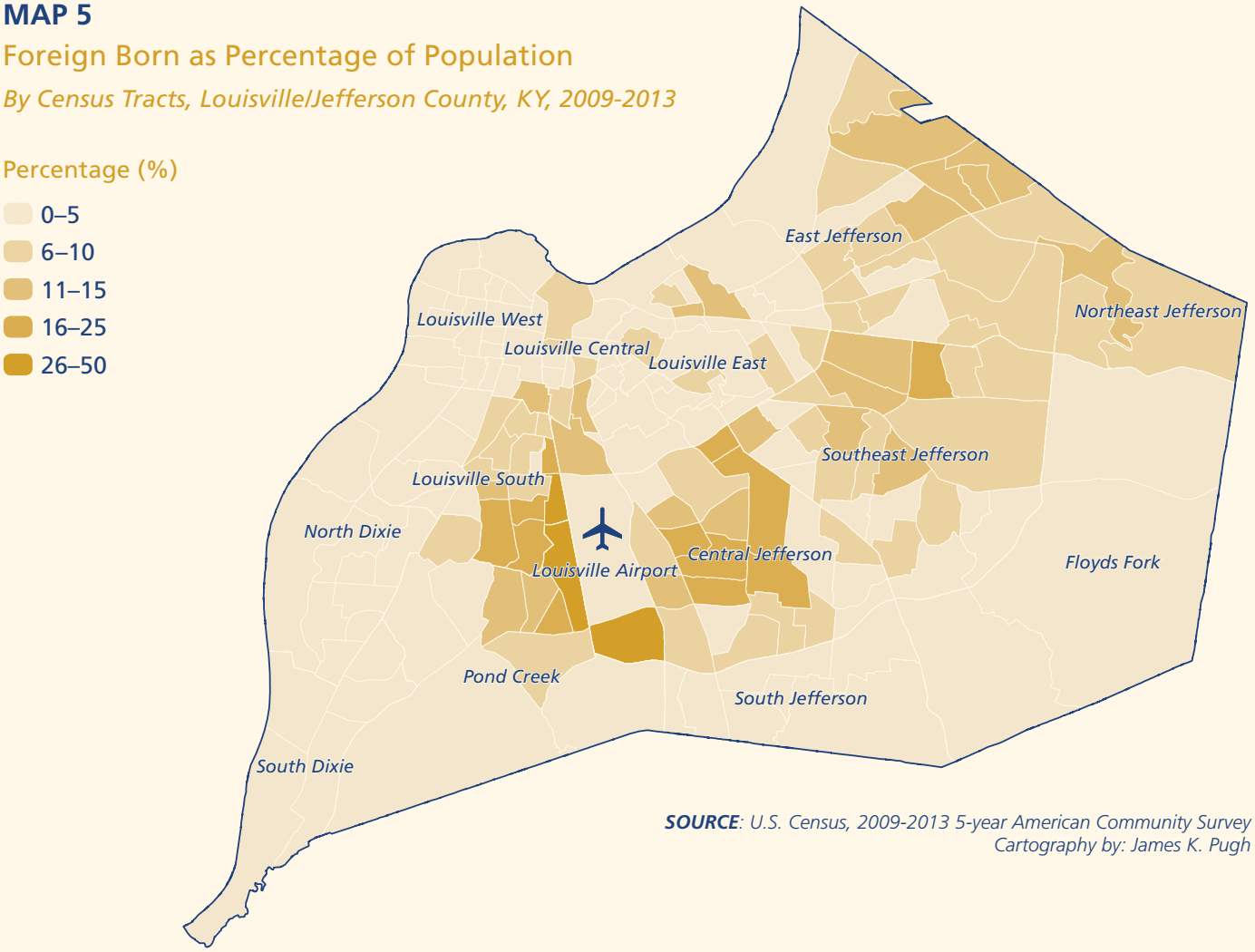
	United States	Kentucky	Louisville/Jefferson County
Total Population	311,536,594	4,361,333	746,580
Foreign Born	13%	3%	6%

SOURCE: *U.S. Census, 2009-2013 5-year American Community Survey*

MAP 5

Foreign Born as Percentage of Population

By Census Tracts, Louisville/Jefferson County, KY, 2009-2013



SOURCE: *U.S. Census, 2009-2013 5-year American Community Survey*
Cartography by: James K. Pugh

Gender and Age

Examining gender and age patterns in Louisville/Jefferson County suggests a forecasting for housing for the elderly as the baby boomer generation continues to age; based on data for persons living with disabilities, this age group will have higher rates of persons with disabilities that can affect independent living. *See Chart 1*.

The black/African-American population is in general younger than the total Louisville/Jefferson County population with a higher percentage of young dependents and a lower percentage of elderly dependents. This suggests a higher mortality rate in their aging population. *See Chart 2*.

The local Hispanic/Latino population is younger than the general population; the percentage of children under 5 years is higher when compared to both the general and the black/African-American populations. *See Chart 3*. These age distributions suggest that current attention to the living conditions of youth of color and planning around their future needs is essential.

CHART 1

Age and Sex: Total Population

Louisville/Jefferson County, KY, 2009-2013

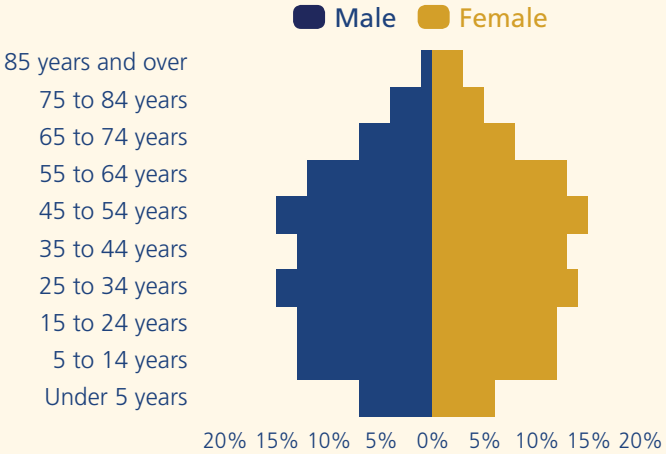


CHART 2

Age and Sex: Black/African-American Population

Louisville/Jefferson County, KY, 2009-2013

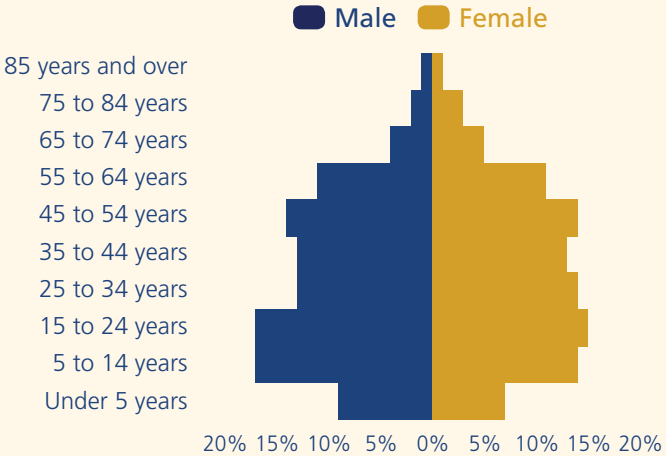
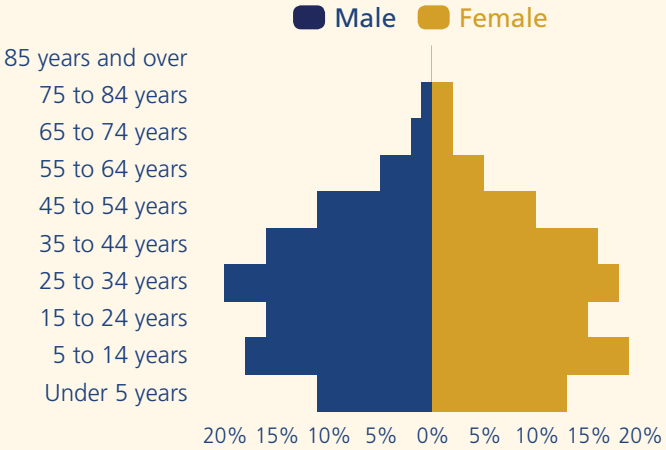


CHART 3

Age and Sex: Hispanic/Latino

Louisville/Jefferson County, KY, 2009-2013



***SOURCE**: U.S. Census, 2009-2013 5-year American Community Survey*

LGBTQ/Same-Sex Couples

There is limited publicly available demographic data about the LGBTQ population, particularly for those who are transgender. However, in the 2010 Census, the U.S. Census Bureau estimated the total population of same-sex couples (Gates and Cooke 2011a). The method used was to calculate all the same-sex unmarried partners from the 2010 Census form who identified an unmarried partner of the same sex. The data indicate that in 2010, there were 1,927 same-sex couples in Louisville/Jefferson County; for every 1,000 households in Louisville/Jefferson County, 6.23 are same-sex couples (Gates and Cooke 2011b). Nearly 16 percent of all same-sex couples in Louisville/Jefferson County are raising children under the age of 18. *See Table 6*.

Demographic scholars have challenged this method of estimating due to potential significant errors, such as including non-coupling same-sex living partners in the estimates (Black et al. 2007; Carpenter and Gates 2008). The UCLA Williams Institute provides alternative estimates from the U.S. Census data at the state, county, and census tract level that account for such errors. *See Map 6*. The areas with higher concentrations of same-sex households are in and around Clifton/Crescent Hill, Butchertown, the Highlands, and Old Louisville areas, many of which focus group participants mentioned as areas where they live or desire to live.

TABLE 6 Same-Sex Couples

United States, Kentucky, and Louisville/Jefferson County, 2010

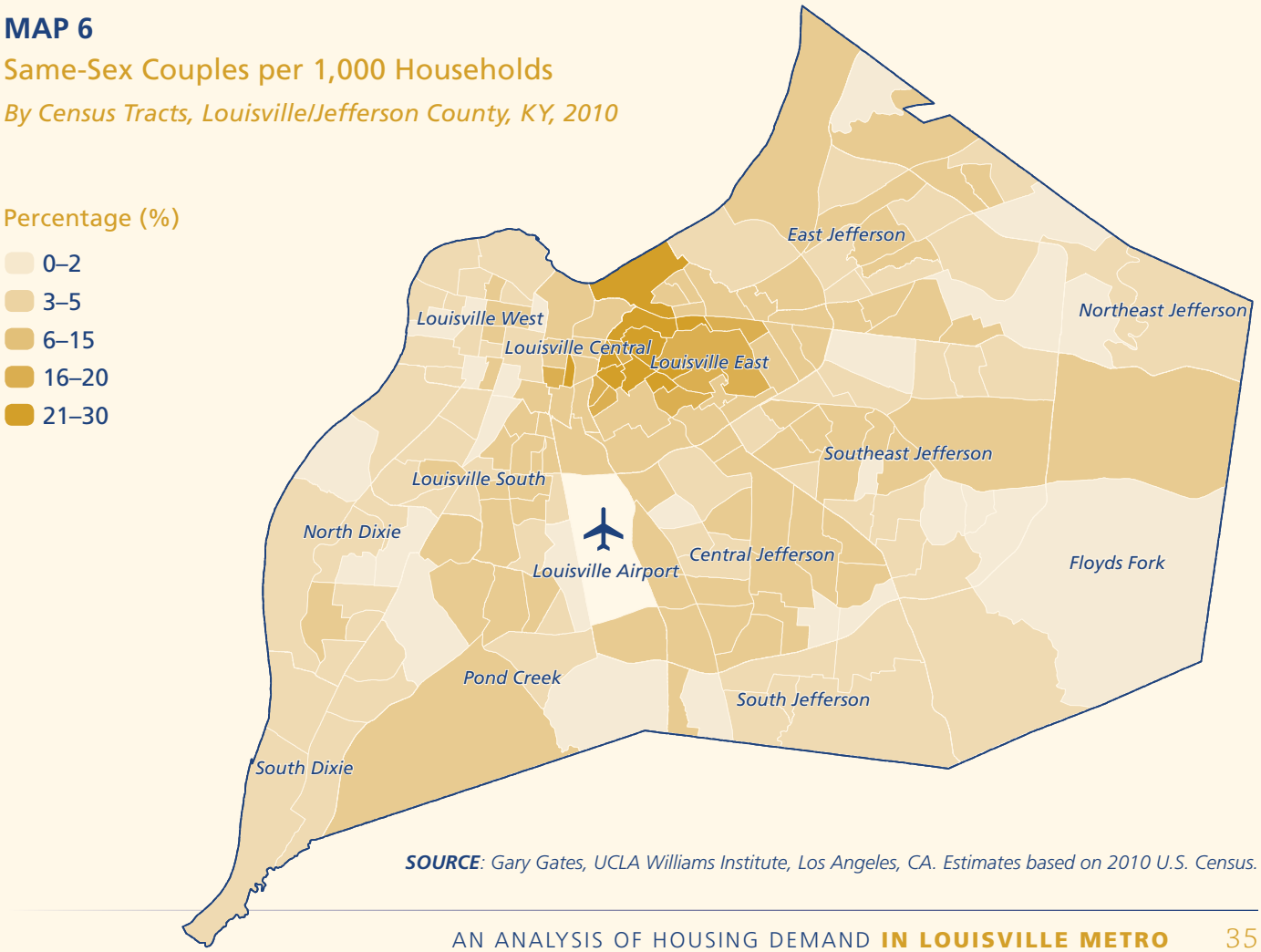
	United States	Kentucky	Louisville/Jefferson County
Number of Same-Sex Couples	646,464	7,195	1,927
Same-Sex Couples per 1,000 Households	5.5	4.2	6.2
Percentage of Same-Sex Couples Raising Children	17%	18%	16%

***SOURCE**: 2010 U.S. Census; The Williams Institute (http://williamsinstitute.law.ucla.edu/wp-content/uploads/Census2010Snapshot-US-v2.pdf)*

MAP 6

Same-Sex Couples per 1,000 Households

By Census Tracts, Louisville/Jefferson County, KY, 2010



***SOURCE**: Gary Gates, UCLA Williams Institute, Los Angeles, CA. Estimates based on 2010 U.S. Census.*

Income and Poverty

Social class is not a protected class but intersects with the protected classes to magnify obstacles to affordable housing.[13] People living at or near the poverty line face many obstacles in finding safe, affordable housing.[14] When they also experience discrimination (structural or individual) based on other attributes, their access to resources to challenge or mitigate those barriers is further limited.

Both the black/African-American and Hispanic/Latino populations earn much less than the Louisville/Jefferson County population as a whole. The median income for black/African-American households is 38 percent less than the city/county median household income ($46,959), while the median household income for Hispanic/Latinos is 26 percent lower.

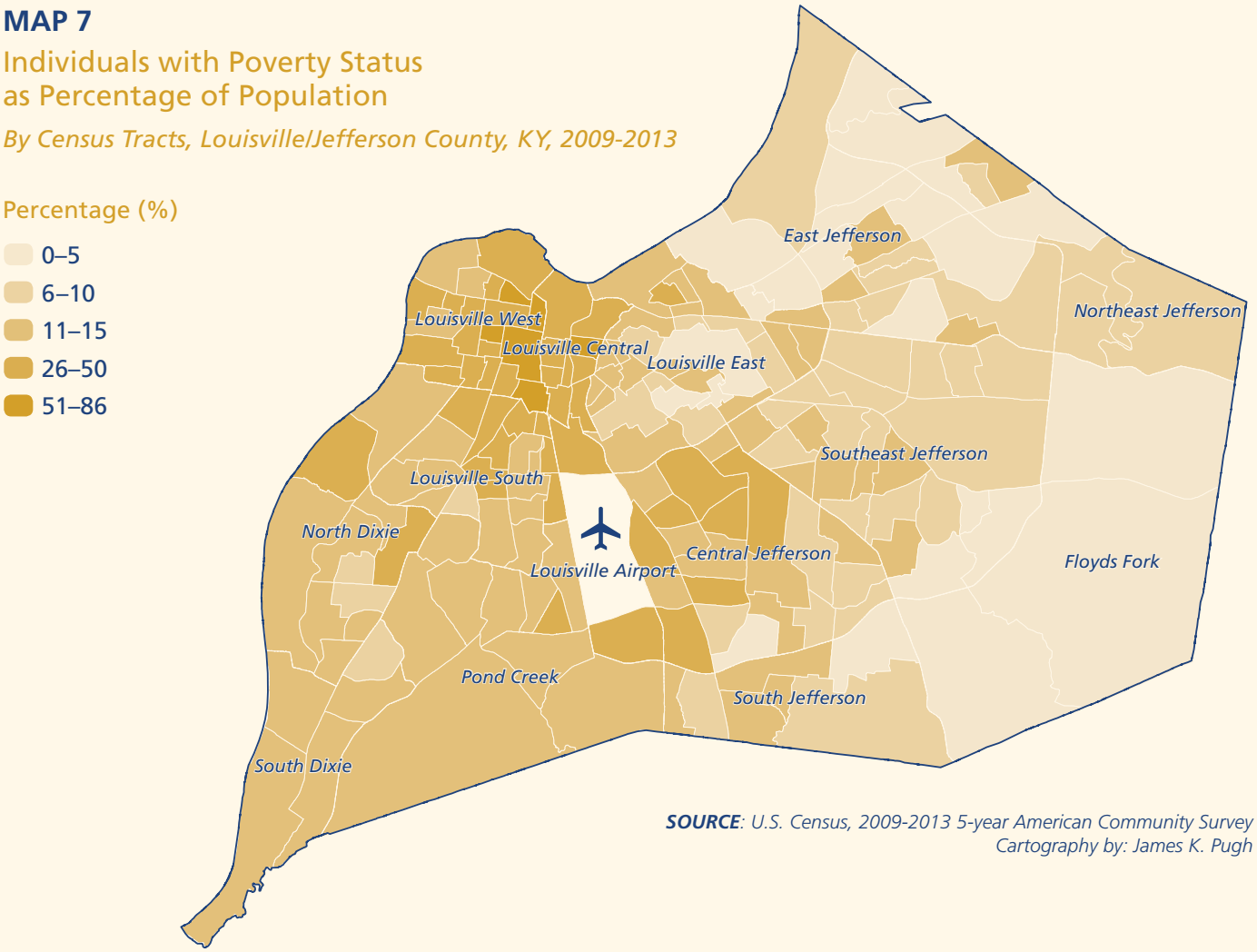
There is also a disparity in median family incomes as well. The median family income for both black/African Americans and Hispanic/Latinos is $36,522, which is 41 percent less than the city/county median family income ($61,622).

Poverty in Louisville/Jefferson County is concentrated in the western, southwestern, and central regions of the county. Louisville West, Louisville Central, Louisville South, Central Jefferson, and North Dixie have the highest concentrations of poverty in Louisville/Jefferson County. Floyd's Fork, Northeast Jefferson, and East Jefferson have the lowest concentrations of poverty in the county. *See Map 7*. This geographic distribution of households living in poverty corresponds closely to the concentration of black/African-American populations, Hispanic/Latino populations, and those living with disabilities. Indeed, data show that black/African Americans and Hispanic/Latinos have lower median incomes, and a disproportionate number live in poverty as compared to the Louisville/Jefferson County population in general.

MAP 7

Individuals with Poverty Status as Percentage of Population

By Census Tracts, Louisville/Jefferson County, KY, 2009-2013



SOURCE: *U.S. Census, 2009-2013 5-year American Community Survey*
Cartography by: James K. Pugh

Though the Louisville/Jefferson County poverty rate is 17 percent, persons who are black/African American or Hispanic/Latino are almost twice as likely to be in poverty. About a third (32 percent) of those who are black/African American are in poverty; for persons who are Hispanic/Latino, the poverty rate is 29 percent. For residents who are foreign born, nearly one in four (24 percent) have incomes below the poverty level. *See Table 7*.

As discussed in reporting on the focus groups, family status as a protected class did not come up in discussion except in relation to searching for housing size that adequately accommodates children. The poverty data further highlight the high percentage of households with children living in poverty and the preponderance of single mothers with children living in poverty. *See Table 8*. So while individuals may not be facing direct discrimination based on familial status, the obstacles families face finding affordable housing that adequately accommodates all family types with children represent structural problems that have discriminatory outcomes.

TABLE 7 Individual Poverty Status
Louisville/Jefferson County, KY 2009-2013

	Louisville/ Jefferson County	Black/ African American	Hispanic/ Latino	Foreign Born	White
Population for whom poverty status is determined	731,881	150,684	32,740	48,010	538,344
Percentage of total population with income below poverty level	17%	32%	29%	24%	12%

***SOURCE**: U.S. Census, 2009-2013 5-year American Community Survey*

TABLE 8 Percentage of Family Households in Poverty
Louisville/Jefferson County, KY 2009-2013

	Louisville/ Jefferson County	Black/ African American	Hispanic/ Latino	White
Family Households	187,930	36,615	6,238	143,373
Family Households with Poverty Status in Last 12 Months	13%	27%	26%	8.5%
With Related Children Under 18 years	80%	85%	85%	58%
Female Householder, no husband present	46,715	19,532	1,337	46,715
Female Householder, no husband present with Poverty Status in Last 12 Months	32%	41%	33%	25%
With Related Children Under 18 years	88%	89%	84%	85%

***SOURCE**: U.S. Census, 2009-2013 5-year American Community Survey*

Louisville Metro Housing Profile

The Metropolitan Housing Coalition produces an annual report that tracks community measures over time summarizing the state of affordable housing in the Louisville Metropolitan Statistical Area (*See http://www.metropolitanhousing.org/resources/mhc-reports/*). This report augments that data to provide a current snapshot of households by size, type, and ownership, housing by type and age, and by source and cost of utility. This housing data offer a geographic context for the social demographic data presented in this report. The geographic distributions of the protected classes discussed in this report, when taken into consideration with the geographic distributions of housing types, suggest that residents in the western portion of the county are living in older homes with lower values and higher utility costs.

Ownership by Household Type, Race, and Ethnicity

For Louisville/Jefferson County, more housing units are owner-occupied then rented (63 percent and 37 percent respectively). However, when selecting for tenure among family types or by race of householders, homeownership outweighs rented housing units in only married-couple households and housing units with a householder who is white. Homeownership rates are lowest among households headed by a single woman, or by a householder who is black/African American or Hispanic/Latino. *See Table 9*.

Household Size

There are an estimated 305,832 households in Louisville/Jefferson County with an average household size of 2.4 persons. The average household size for families ranges from 3.1 for those headed by married couples to 3.2 for single-parent family households. With the exception of Louisville West and Louisville Central areas, the percentages of 2-3, 3-4, and 5+ persons per households is higher than single-person households for owner-occupied housing units. *See Map 8*. Throughout Louisville/Jefferson County the highest percentage of renter-occupied housing units is single-occupancy. There are exceptions in the Louisville Airport and South Jefferson where the highest percentage of households have 3-4 persons. *See Map 9; actual numbers are in the Appendix at http://louisville.edu/cepm/projects/housing-policy/searching-for-safe-fair-and-affordable-housing*.

Household Family Types

The majority of all households in the U.S. are family households, which are characterized as having one or more people living in the household who are related to the householder. At 61 percent, the family household rate for Louisville/Jefferson County is lower than both the national and commonwealth rates (66 percent and 67 percent, respectively). Of those family households in both the U.S. and Kentucky, half are married-couple families; however, the rate for married-couple family households in Louisville/Jefferson County is much lower at 42 percent.

Both the U.S. and Kentucky have consistent rates for female-headed households, with no husband present (13 percent) in Louisville/Jefferson County, these rates are slightly higher at 15 percent for female-headed households. Nationally, statewide, and locally, more than half of the total female-headed households with no husband present, include children under 18 years present. *See Table 10*.

Non-married female-headed households with children under age 18 in Louisville/Jefferson County are concentrated in the western and central regions. Louisville West, Louisville Central, Louisville South, and Central Jefferson have the largest concentrations of non-married female-headed households with children under age 18 in Louisville/Jefferson County. *See Map 10*.

TABLE 9 Ownership by Household Type, Race, and Ethnicity
United States, Kentucky and Louisville/Jefferson County, KY 2009-2013

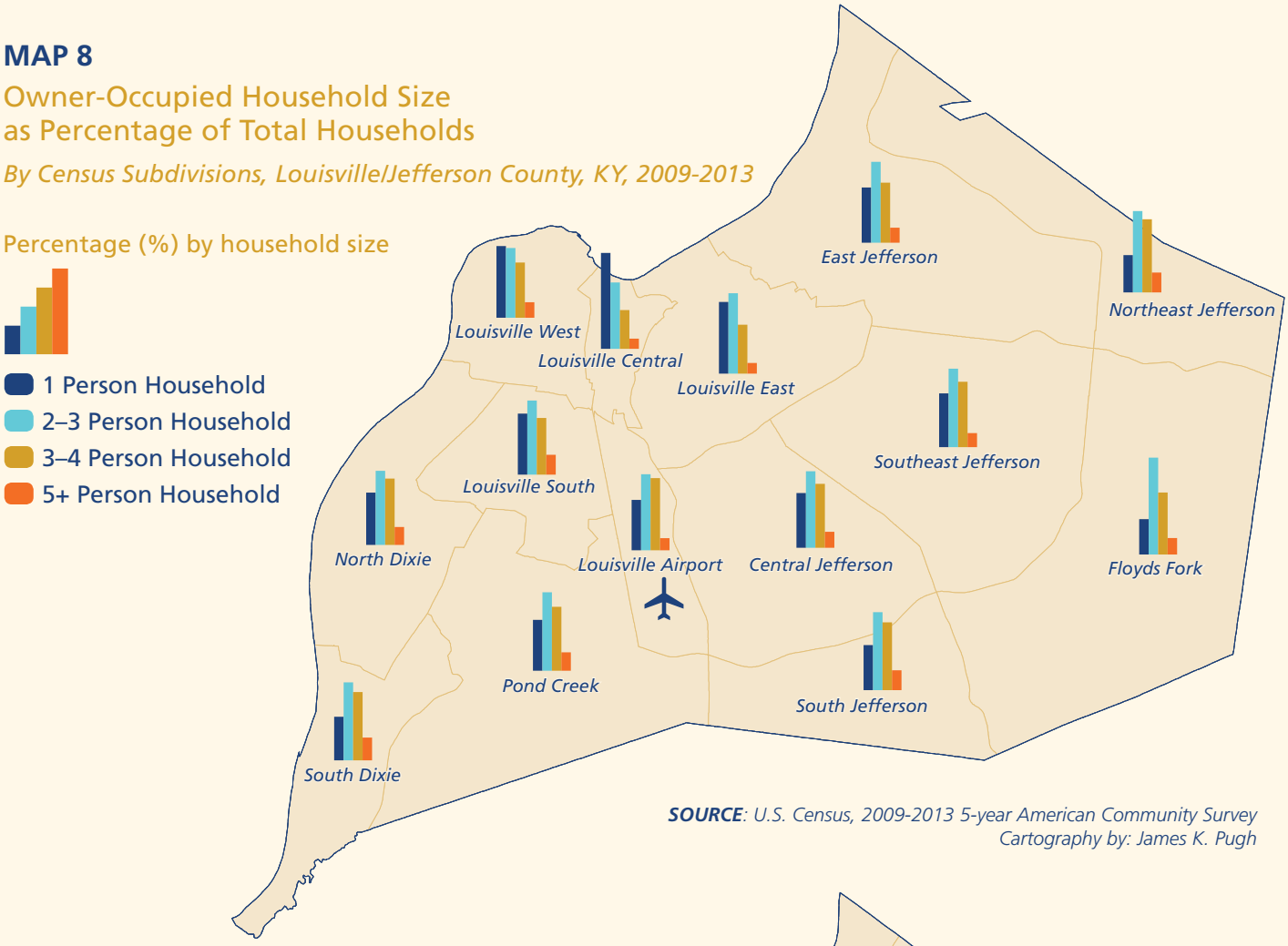
		Own	Rent
Total households	305,832	63%	37%
Family households			
Married-couple family households	127,195	84%	17%
Female-headed household, no husband present	46,715	42%	58%
Non-family households	117,902	49%	51%
By Race			
White householder	232,647	70%	30%
Black/African-American householder	61,151	37%	63%
Hispanic/Latino householder	9,357	39%	61%

***SOURCE**: U.S. Census, 2009-2013 5-year American Community Survey*

MAP 8

Owner-Occupied Household Size as Percentage of Total Households

By Census Subdivisions, Louisville/Jefferson County, KY, 2009-2013

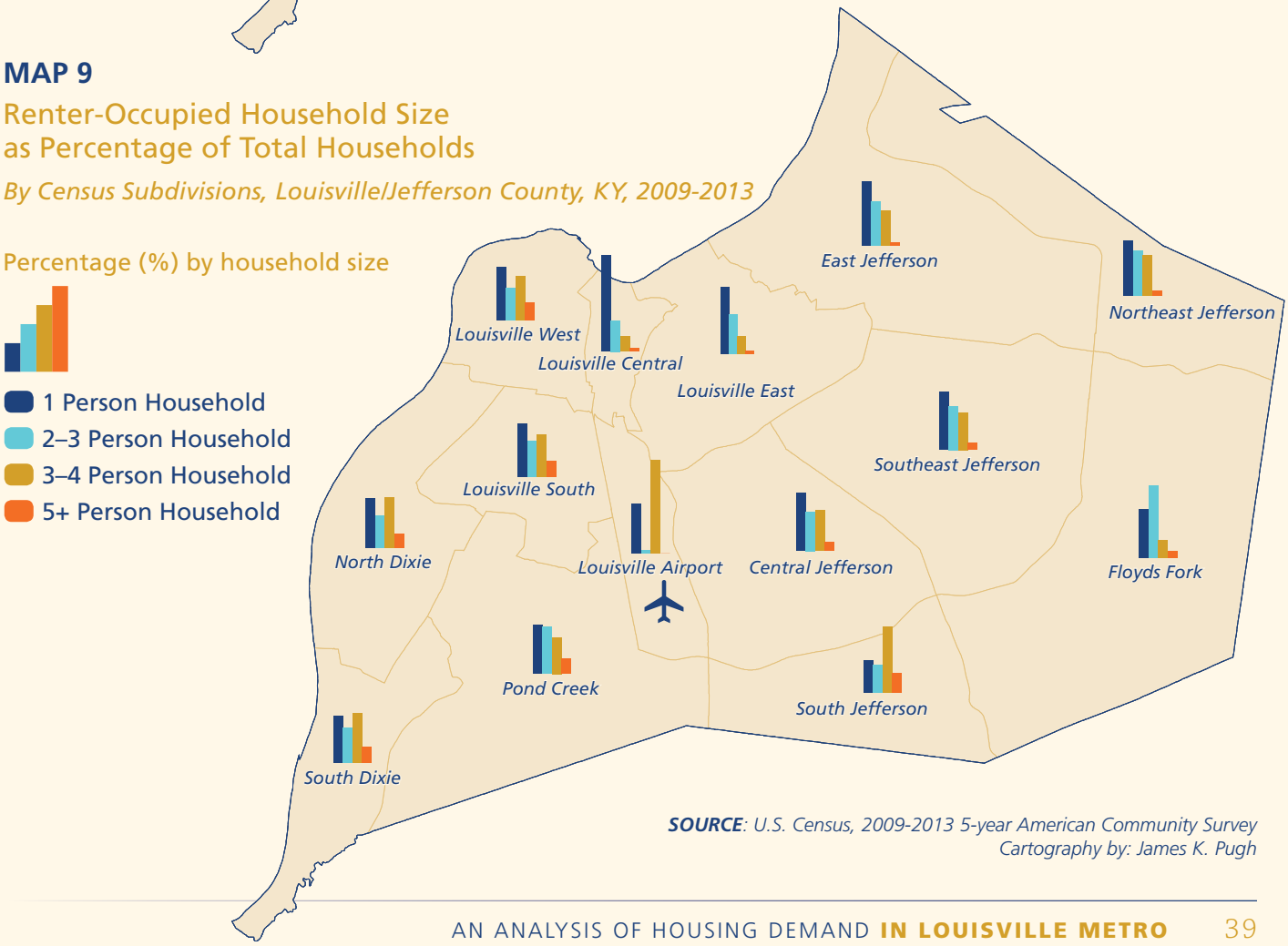


SOURCE: *U.S. Census, 2009-2013 5-year American Community Survey*
Cartography by: James K. Pugh

MAP 9

Renter-Occupied Household Size as Percentage of Total Households

By Census Subdivisions, Louisville/Jefferson County, KY, 2009-2013



SOURCE: *U.S. Census, 2009-2013 5-year American Community Survey*
Cartography by: James K. Pugh

TABLE 10 Household Types

United States, Kentucky and Louisville/Jefferson County, 2009-2013

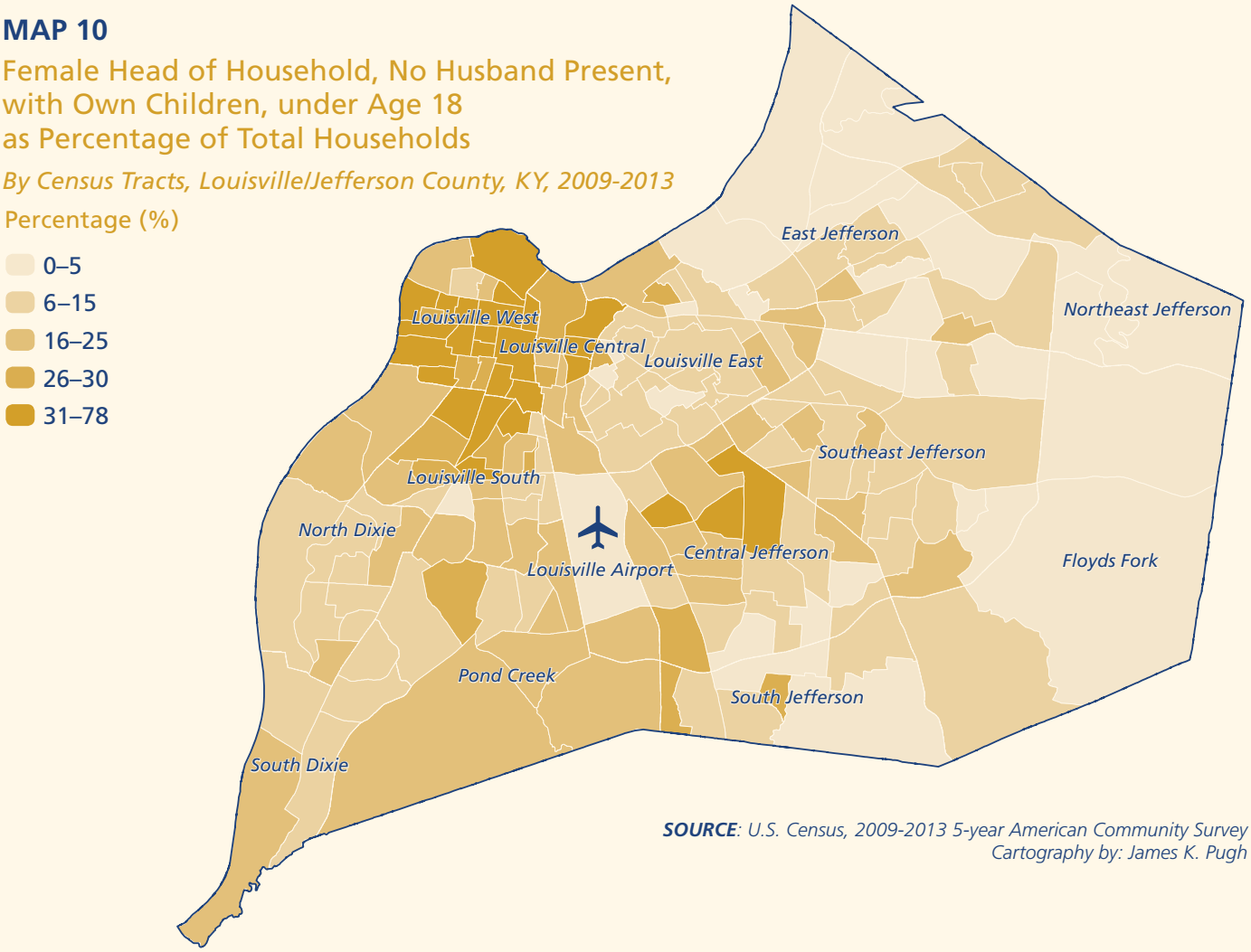
	United States	Kentucky	Louisville/Jefferson County
Total households	115,610,216	1,694,996	305,832
Family households	66%	67%	61%
Married-couple family household	49%	50%	42%
Female-headed household, no husband present	13%	13%	15%
Female-headed household, no husband present, with children under 18 years of age, as percentage of all female-headed households, no husband present	56%	58%	59%

***SOURCE**: U.S. Census, 2009-2013 5-year American Community Survey*

MAP 10

Female Head of Household, No Husband Present, with Own Children, under Age 18 as Percentage of Total Households

By Census Tracts, Louisville/Jefferson County, KY, 2009-2013



***SOURCE**: U.S. Census, 2009-2013 5-year American Community Survey*
Cartography by: James K. Pugh

Nearly 44 percent of all family households include children under the age of 18; for single female householders (no husband present), 59 percent have children under 18 years. The majority of these children (60 percent) are between the ages of 6 to 17 years.

A third of all households include one or more persons over the age of 60 (U.S. Census, 2009-2013 5-year American Community Survey).

Housing Unit Types

The majority of housing units in all but two regions in Louisville/Jefferson County are single-unit housing units;[15] the exceptions are Louisville West and Louisville Central. In the Louisville Central region (Old Louisville, Smoketown, Shelby Park, Butchertown), the majority (76 percent) of housing units are two-plus housing units (apartments, condominiums, etc.). In the Louisville Airport region a plurality (49 percent) of housing units are classified as other (mobile homes, recreational vehicles, etc.). Nearly a third of housing units in Louisville West (31 percent), Louisville East (36 percent), Louisville South (28 percent), Central Jefferson (35 percent), and Southeast Jefferson (28 percent) are two-plus housing units. Louisville Central has the highest proportion of 3-4 units (15 percent). The more peripheral regions of Louisville/Jefferson County have fewer two-plus housing units than the central regions. This uneven distribution of housing types limits geographic choices for families who desire rental in multi-unit structures. *See Table 12* and *Map 11*.

TABLE 12 Units in Housing Structure by Percentage

Louisville/Jefferson County, 2009-2013

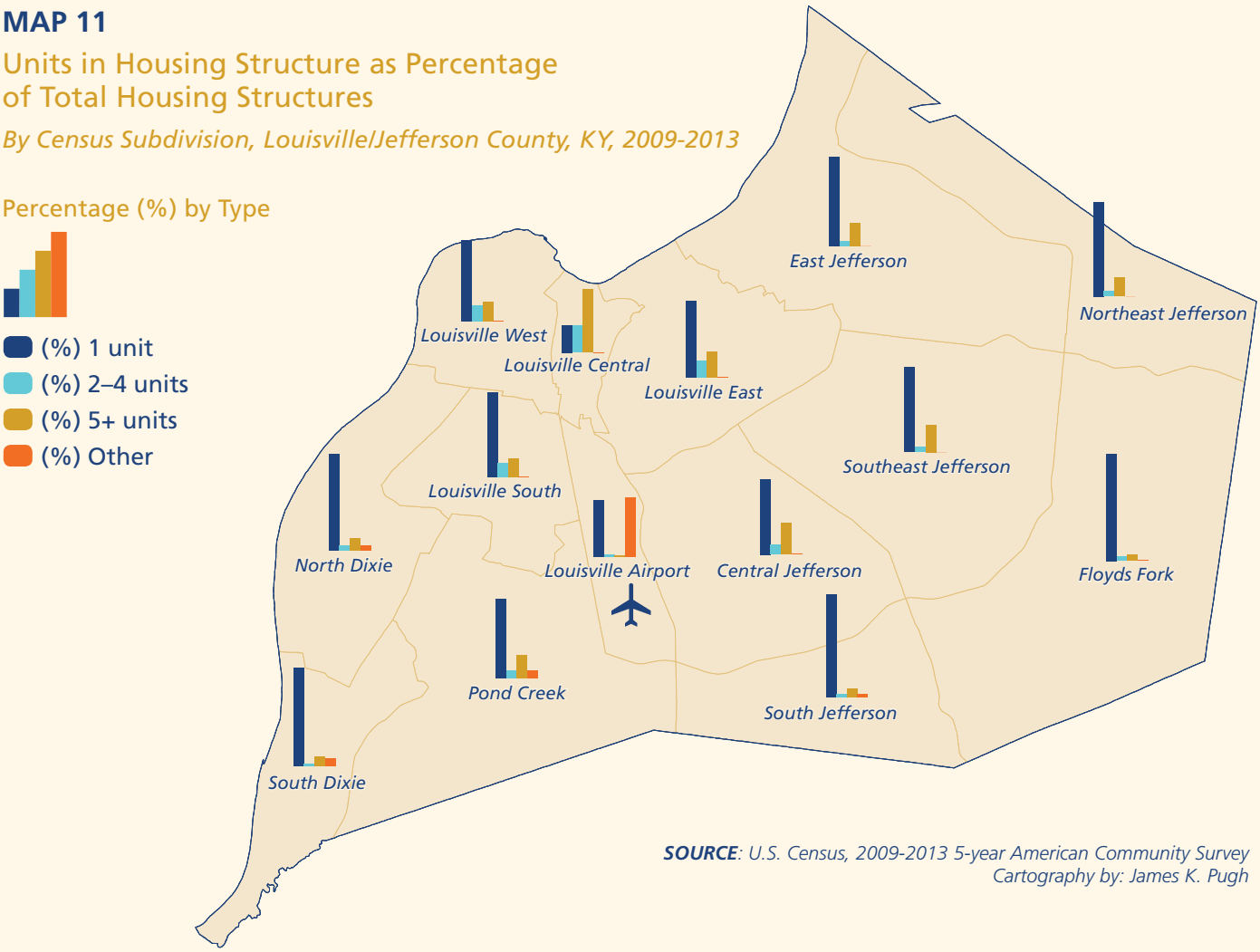
Total Housing Units	337,943
Units in Structure:	
1, detached	65%
1, attached	4%
2	2%
3 or 4	6%
5 to 9	8%
10 to 19	6%
20 to 49	3%
50 or more	3%
Mobile home	1%
Boat, RV, van, etc.	0.02%

***SOURCE**: U.S. Census, 2009-2013 5-year American Community Survey*

MAP 11

Units in Housing Structure as Percentage of Total Housing Structures

By Census Subdivision, Louisville/Jefferson County, KY, 2009-2013



***SOURCE**: U.S. Census, 2009-2013 5-year American Community Survey*
Cartography by: James K. Pugh

Number of Bedrooms

Of all Louisville/Jefferson County owner-occupied housing units, the highest percentage is three-bedroom housing units. See *Map 12*. The highest percentages of three-bedroom housing units are outside the Urban Services District, specifically the North Dixie, South Dixie and South Jefferson regions. The regions of the county with the highest wealth (East Jefferson, Northeast Jefferson, and Floyds Fork) have the highest percentages of four or more bedroom housing units.

Renter-occupied housing units tend to be two-bedroom units. *See Map 13; actual numbers are in the Appendix at http://louisville.edu/cepm/projects/housing-policy/searching-for-safe-fair-and-affordable-housing*. The highest percentages of three-bedroom units are in the North Dixie, South Dixie, and South Jefferson regions.

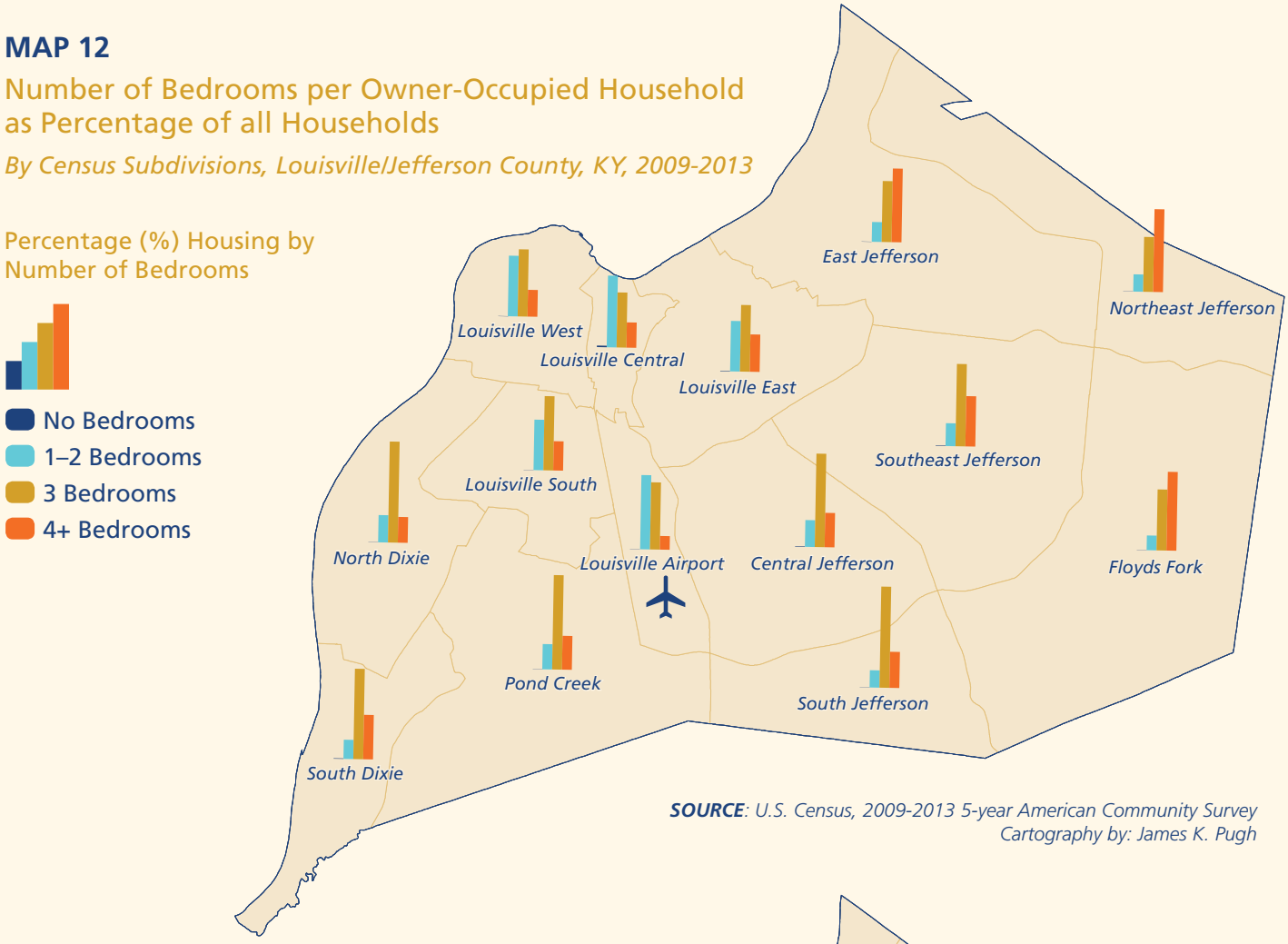
Housing Age

The age of housing in Louisville/Jefferson County varies greatly between the urban service district (former Louisville city limits) and the suburbs. The majority of housing in the central region of Louisville/Jefferson County was built pre-1950 – Louisville West (66 percent); Louisville Central (57 percent); and Louisville East (52 percent), whereas a plurality of housing in the southwest Louisville/Jefferson County region was built 1950-1969 – North Dixie (55 percent); South Dixie (51 percent); Pond Creek (36 percent); and Louisville South (42 percent). In Louisville/Jefferson County's eastern central region, most of the existing homes were built 1970-1989 – East Jefferson (39 percent) and Southeast Jefferson (36 percent). The highest concentration of newer homes (those built 1990-2013) are located in the peripheral suburban regions of Louisville/Jefferson County – Northeast Jefferson (71 percent); Floyds Fork (68 percent); and South Jefferson (49 percent). Overall the central regions and downtown Louisville have older housing than the suburban regions of Louisville/Jefferson County. *See Map 14*.

MAP 12

Number of Bedrooms per Owner-Occupied Household as Percentage of all Households

By Census Subdivisions, Louisville/Jefferson County, KY, 2009-2013

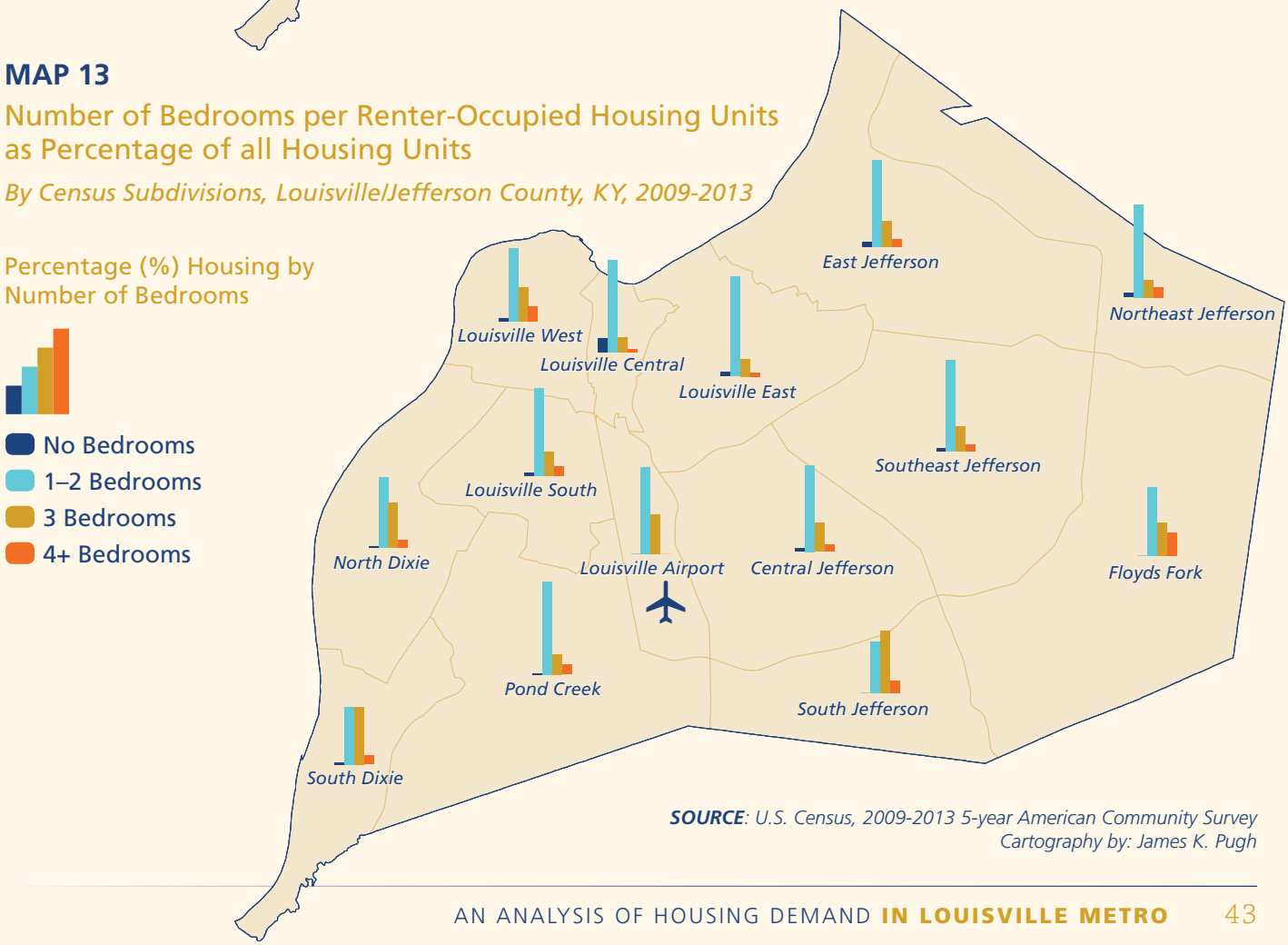


SOURCE: *U.S. Census, 2009-2013 5-year American Community Survey*
Cartography by: James K. Pugh

MAP 13

Number of Bedrooms per Renter-Occupied Housing Units as Percentage of all Housing Units

By Census Subdivisions, Louisville/Jefferson County, KY, 2009-2013

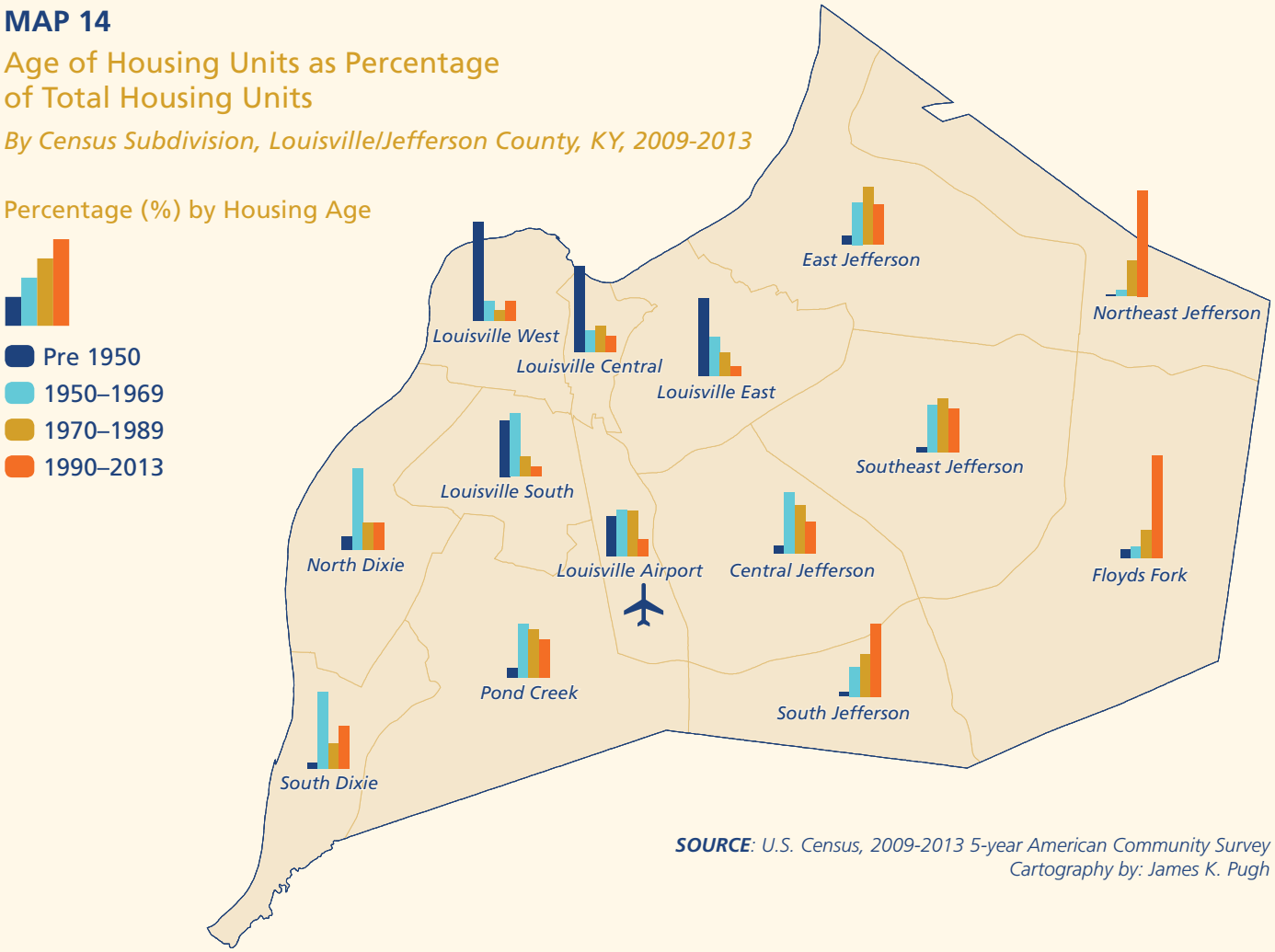


SOURCE: *U.S. Census, 2009-2013 5-year American Community Survey*
Cartography by: James K. Pugh

MAP 14

Age of Housing Units as Percentage of Total Housing Units

By Census Subdivision, Louisville/Jefferson County, KY, 2009-2013



***SOURCE**: U.S. Census, 2009-2013 5-year American Community Survey*
Cartography by: James K. Pugh

Home Heating Fuel

In Louisville/Jefferson County, the primary source of home heating fuel (gas or electric) is provided by Louisville Gas and Electric; 67 percent of housing units are heated with utility gas and 31 percent use electric heat. The Louisville East district has the highest number of housing units that use utility gas for heat (32,264 or 75 percent of total district housing units); whereas the district with the most housing units that rely on electricity for heat is Southeast Jefferson (16,378 or 35 percent of total district housing units). See *Map 15*.

Utility costs are based on usage rates alone; as rates increase, a larger proportion of a low-income family's household budget is used for utilities. Gas utility price averages across the nation have decreased from 2008-2013, while electricity prices have increased, outpacing the growth of median family income. Electricity has increased on average by 6.8 percent per year from 2008 to 2013, while the median family income has increased by 0.63 percent on average (Metropolitan Housing Coalition 2014). Much of the housing in low-income neighborhoods is older, which may result in inefficiencies in heating and higher utility costs.

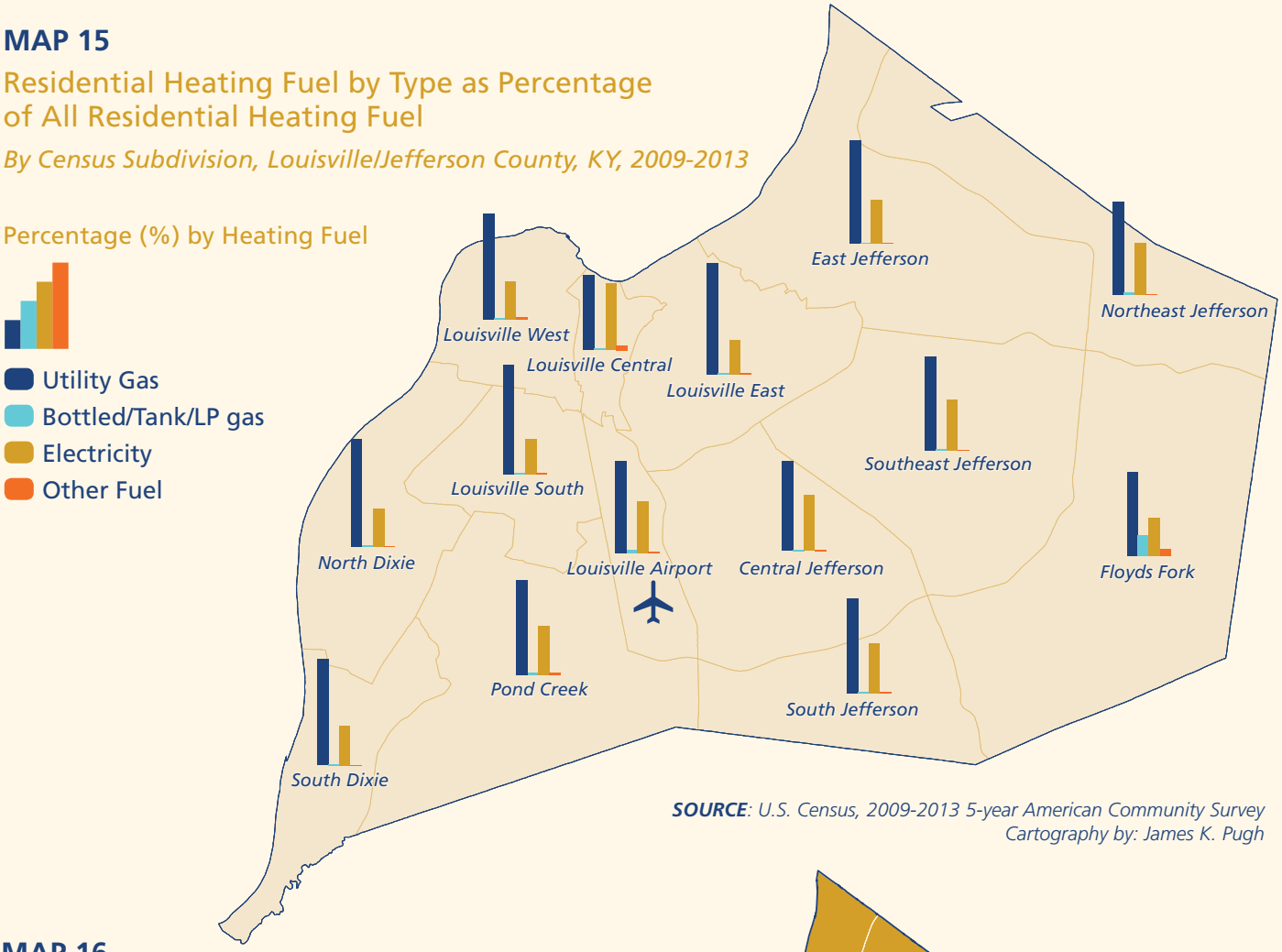
Median Home Value

The highest median home values in Louisville/Jefferson County are concentrated in the eastern and southeastern peripheral suburban regions. East Jefferson, Northeast Jefferson, Floyd's Fork, and Louisville East have the highest median homes values ($200,000–$432,000). The lowest median home values are concentrated in Louisville West ($10,000–$70,000). Southwestern Louisville/Jefferson County has home values ($70,001–$120,000) higher than Louisville West, but lower than those found in the eastern and southeastern regions. Overall we find high disparities in home values between eastern and western regions of Louisville/Jefferson County. *See Map 16*.

MAP 15

Residential Heating Fuel by Type as Percentage of All Residential Heating Fuel

By Census Subdivision, Louisville/Jefferson County, KY, 2009-2013

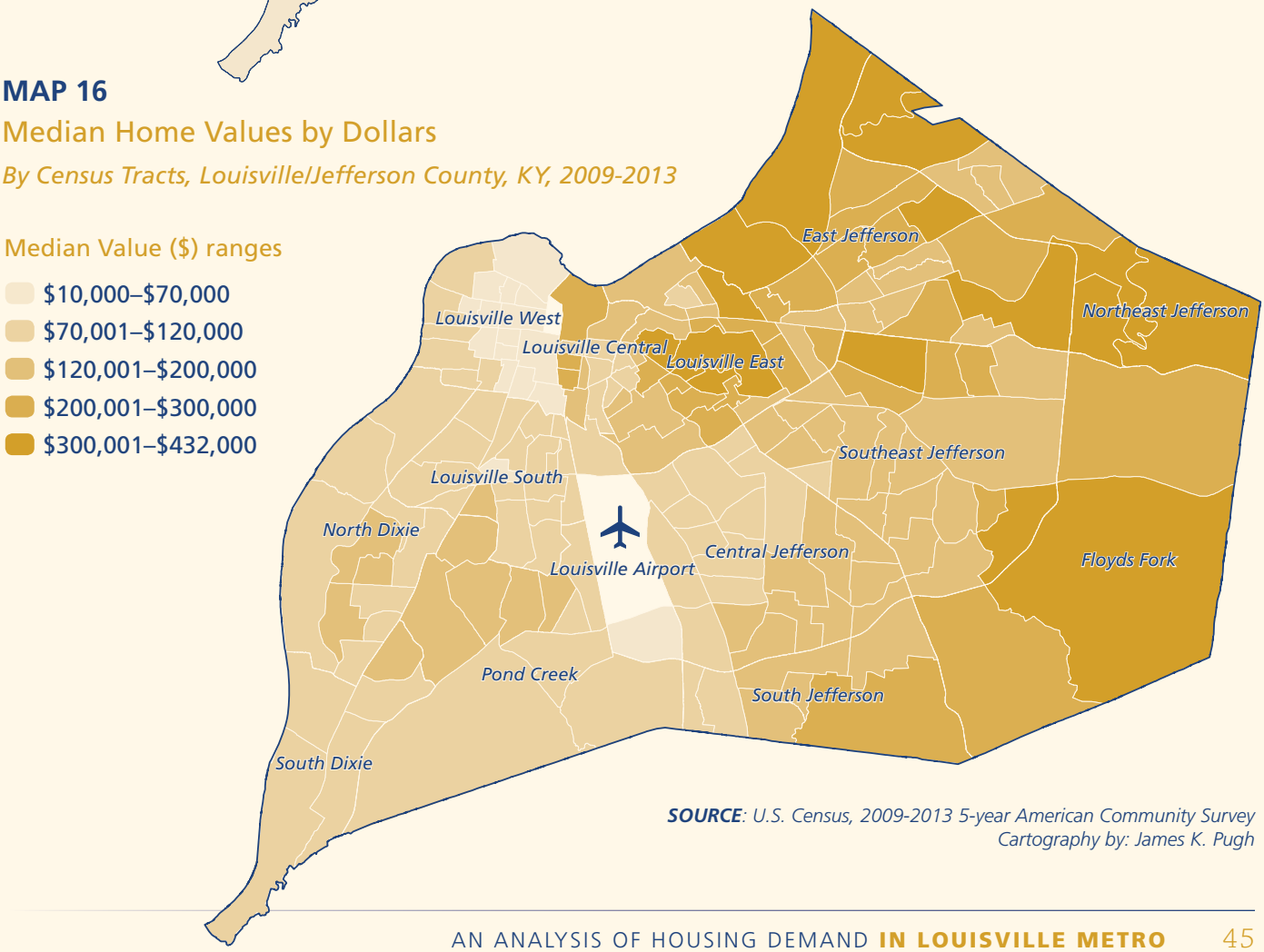


SOURCE: *U.S. Census, 2009-2013 5-year American Community Survey*
Cartography by: James K. Pugh

MAP 16

Median Home Values by Dollars

By Census Tracts, Louisville/Jefferson County, KY, 2009-2013



SOURCE: *U.S. Census, 2009-2013 5-year American Community Survey*
Cartography by: James K. Pugh

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Endnotes

1 Though the Hispanic/Latino population was classified in 1997 as an ethnic group by the federal Office of Management and Budget (https://www.whitehouse.gov/omb/fedreg_1997standards/), the U.S. Department of Justice lists the Hispanic/Latino population as a protected class based upon national origin in The Fair Housing Act (http://www.justice.gov/crt/about/hce/housing_coverage.php#nat)

2 The study includes only refugees who have resided in the USA for four or more years to allow for sufficient housing experiences on their own without the support of refugee resettlement services. The group was initially planned to include both refugees and other immigrants: as it turned out, all immigrants who applied and participated were indeed refugees.

3 HUD classifies "extremely low income" as having a household income 30 percent or less of the median for the HUD Metro Fair Market Rent (FMR) Area, depending on the number of people in the home. Jefferson County is part of the Louisville, KY-IN HUD Metro FMR Area and the HUD median household income is $64,300. http://www.huduser.org/portal/datasets/il/il2014/2014summary.odn

4 Higher-income is defined as an annual household income which is approximately 80 percent of the median for the HUD Metro FMR Area. We further defined this as an annual household income of $50,000 or more; people of color are any persons who are not self-identified as white.

5 See on-line Appendix for more methodological details: http://louisville.edu/cepm/publications/reports/searching-for-safe-fair-and-affordable-housing-learning-from-experiences-draft-appendix.

6 See http://www.lojic.org/main/index.htm.

7 The Americans with Disabilities Act Transition Plan: Public Right-of-Way Facilities report: http://louisville.edu/cepm/projects/brownfields-and-safe-soil/germantown/ada-transistion-plan-2012; Appendix A: Ramp Inspection Forms: http://louisville.edu/cepm/projects/brownfields-and-safe-soil/germantown/apa-transistion-plan-a; Appendix B: Prioritization of Corrective Actions – Central Business District: http://louisville.edu/cepm/projects/brownfields-and-safe-soil/germantown/apa-transistion-plan-b; and Appendix C: Prioritization of Corrective Actions – Tier 1 & 2: http://louisville.edu/cepm/projects/brownfields-and-safe-soil/germantown/apa-transistion-plan-c.

8 In January 2015, the Louisville Planning Commission approved design plans for a Wal-Mart at 18th and Broadway on a lot that has been unoccupied for nearly 30 years. See Shafer 2015.

9 Lynn Pfuhl, interview with Catherine Fosl, Louisville, Kentucky, Sept. 21, 2005; Jack Kersey, interview with Catherine Fosl, Fort Lauderdale, Florida, Jan. 15, 2006.

10 On August 27, 2015, Louisville Metro Council voted to approve changes to the Land Development Code that would allow and encourage (through incentives) the development of mixed-housing types affordable to families and individuals with mixed-income levels in R-4 and R-5 zoning districts. Using the incentive of a modestly increased allowable density (i.e., in R-4 a density of 4.84 units per acre could increase to 6.05 units per acre), the new ordinance requires a mix of multifamily and single family housing units and requires that some of these units be affordable for those in the lowest 40 percentile of income levels in Louisville.

11 After incidents of youth violence along the waterfront attractions and in downtown Louisville in March 2014, Mayor Greg Fischer proposed a three percent franchise fee on natural gas bills to raise $5 million for additional police patrols. The fee would have amounted to an average of $20 per year, per household. Democrats and Republicans on Louisville Metro Council compromised to approve a two percent increase in June 2014. See Arnold 2014, Otts 2014, and Cummings 2014.

12 The American Community Survey includes questions on six disability types:
- Hearing difficulty – deaf or having serious difficulty hearing (DEAR)
- Vision difficulty – blind or having serious difficulty seeing, even when wearing glasses (DEYE)
- Cognitive difficulty – because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions (DREM)
- Ambulatory difficulty – having serious difficulty walking or climbing stairs (DPHY)
- Self-care difficulty – having difficulty bathing or dressing (DDRS)
- Independent living difficulty – because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping (DOUT) (American Community Survey 2015)

13 For further discussion of this, see Louisville Metro Human Relations Commission. 2013. *Making Louisville Home for Us All: A 20-Year Action Plan for Fair Housing*. Louisville: Louisville Metro Human Relations Commission, pp 42-43.

14 The U.S. Census Bureau defines poverty levels using "money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps)." Family size and composition are also factors and though poverty thresholds aren't varied geographically, calculations for updates include Consumer Price Index for All Urban Consumers (CPI-U). For more information, see https://www.census.gov/hhes/www/poverty/about/overview/measure.html.

15 Single-unit structures can include both attached and detached units, row houses, duplexes, quadruplex units, and townhomes (https://www.census.gov/construction/chars/definitions/#completed).

Polling Location: Fredrick Law Olmsted Academy North

GUILD ARTIST