APPENDIX

Louisville Housing Needs Assessment

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I. Windshield Survey

The Windshield Survey is designed to offer a comprehensive picture of the exterior physical conditions of Metro Louisville's housing stock. The survey combines a cataloging and analysis of the location and condition of homes with visible exterior problems in order to identify patterns in the quality of housing.

Study Area Definition

The Windshield Survey was conducted over the course of two weeks: April 23rd through April 27th and June 4th through June 8th.

Prior to the week of April 23rd, M&L conducted a geographic analysis of several socioeconomic and housing datasets. The spatial data were used to define areas that were unlikely to have exterior housing issues and therefore would not need to be surveyed. Data on gross rent, vacancy status, and household income were gathered from the U.S. Census Bureau. Data on open code enforcement violations were acquired from Louisville Metro Government's Open Data portal. All data were analyzed at the census tract level.

The data was used to organize the census tracts of the entirety of Louisville Metro Government into three categories, which are described on the following page and shown in Map A1.

PARCEL BY PARCEL SURVEY

Definition:

Census tracts within which every parcel needs to be surveyed.

Meets at least three of the following conditions:

- Median gross rent below $800
- Vacancy rate above 10%
- Median household income below $50,000
- More than ten open cases of residential code violations

GENERAL NEIGHBORHOOD SURVEY

Definition:

Census tracts within which every neighborhood needs to be checked, but only streets that show signs of issues need to be surveyed.

Meets at least three of the following conditions:

- Median gross rent between $800 and $1,000
- Vacancy rate between 7% and 10%
- Median household income between $50,000 and $60,000
- Less than ten open cases of residential code violations

ELIMINATED TRACTS

Definition:

Census tracts that are eliminated from the survey.

Meets at least three of the following conditions:

- Median gross rent above $1,000
- Vacancy rate below 7%
- Median household income above $60,000
- Less than five open cases of residential code violations

Map A1: Windshield Survey Study Areas

Legend:
- Market Areas
- Parcel by Parcel Survey
- General Neighborhood Survey
- Eliminated by Census Analysis

0 2 4 6 8 Miles

Oldham County

Indiana

Northeast Metro

Northwest Core
Northeast Core
Downtown
East Core
East Metro
North Floyd

West Core

University
Southeast Core

Central Taylorsville

Southwest Core

Central Bardstown

Riverport

Central Preston

Floyd's Fork

Iroquois Park
Airport

South-Central Dixie

McNeely Lake

Jefferson Forest

Bullitt County
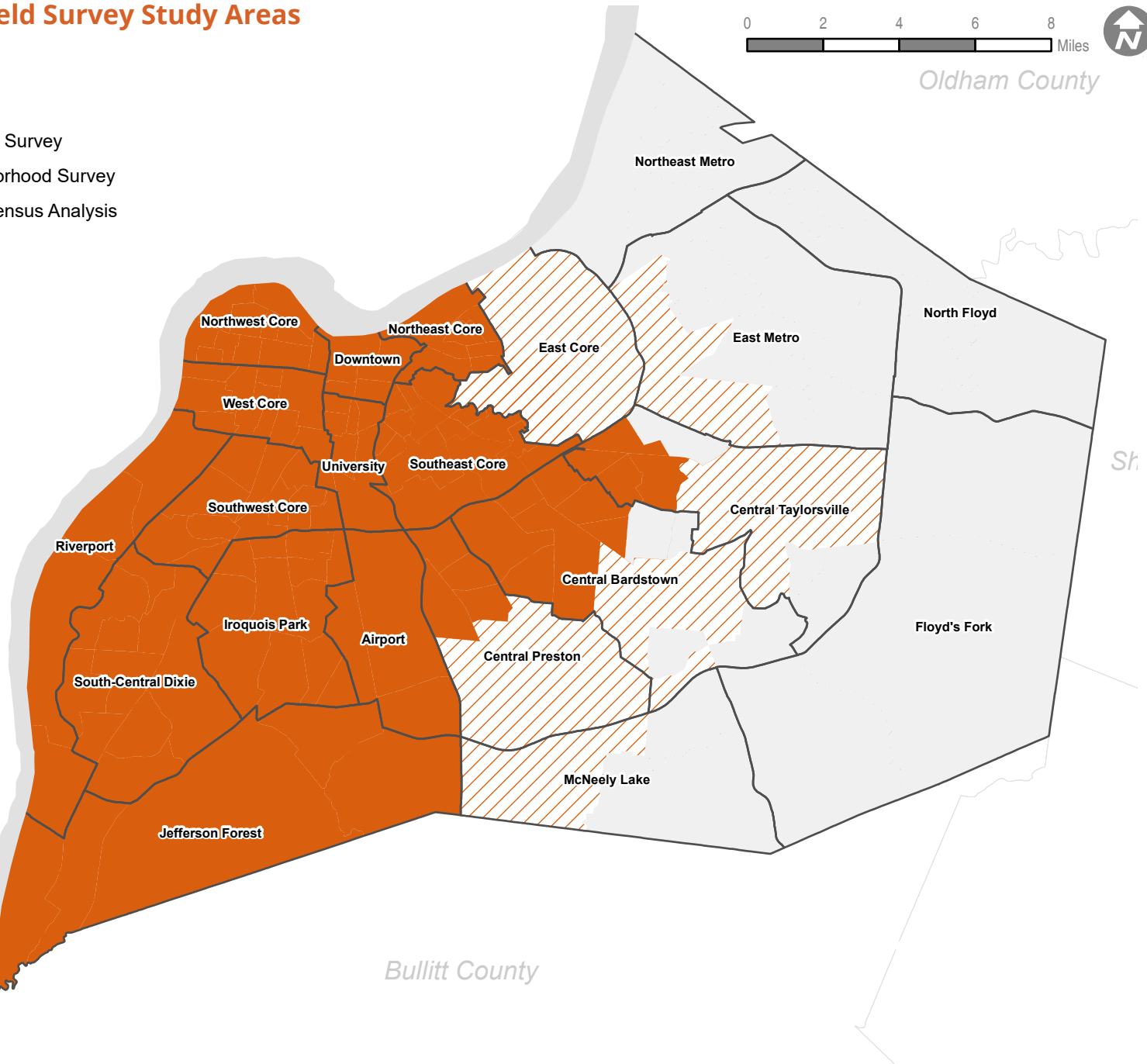
Survey Process

The survey was designed to identify homes that have problems related to their siding, windows, roof, or foundation, as well as homes that are boarded.

The survey was conducted by car, and houses were only assessed based on the conditions that could be viewed from inside the vehicle. When a problem was observed, the surveyors recorded the category of the problem (i.e. whether it was an issue with siding, windows, roof, or foundation) and whether or not the home was boarded.

Based on the issues assessed, each home was given an overall condition. Houses categorized as fair had only one issue; those with multiple issues but still determined to be habitable were marked as poor, as were those that were boarded. Houses that were visibly uninhabitable and appeared to be unfit for rehabilitation were marked as deteriorated.

The surveyors assessed residential structures of any type, with the exception of mobile homes.

Survey Results

The survey produced data on a total of 2,181 structures that exhibited exterior issues. Homes that exhibited issues were more likely to be in poor or deteriorated condition than in fair condition: 27 percent were assessed as fair, 43 percent were considered poor, and 30 percent were found to be deteriorated. The high rate of Poor houses can be partly attributed to the fact that each of the houses that were boarded were marked Poor regardless of their exterior condition. A total of 1,178 houses, or more than half of those exhibiting exterior issues, were boarded.

Exterior housing issues were overwhelmingly concentrated in the West Core and Northwest Core market areas. A total of 912 conditions were recorded in the former, and 794 were found in the latter.

While no other market area displayed a saturation of exterior condition issues on par with these two areas, clusters of recorded conditions are detectable throughout the western portions of Metro Louisville. Such clusters can be found along the border between University and Downtown, in the northern half of Riverport, along the border of I-264 between Southwest Core and Iroquois Park, and in the northern portions of Central Preston and Central Bardstown.

FAIR

587

POOR

947

DETERIORATED

645

Figure A1: Number of Parcels by Assessed Exterior Condition

II. Affordability Gap Analysis

The affordability gap analysis determines whether the supply of housing units priced affordably for different income levels is sufficient for the number of households with incomes at those levels. It considers only units that are both affordable and available to the target households.

Data

Data for the affordability gap analysis came primarily from the Public Use Microdata Sample (PUMS), a subset of the U.S. Census Bureau's American Community Survey (ACS). The PUMS files are a set of non-tabulated (non-aggregated) records that provide details on actual individual survey responses. Each observation is either for one person or one household, with slight differences in the data provided between the two.

The affordability gap analysis uses the 2012-2016 ACS 5-year

PUMS at the household level, meaning that observations came from surveys administered to households during these five years.

The geographic unit for PUMS data is the Public Use Microdata Areas (PUMA), an area designed to contain approximately 100,000 individuals or housing units in order to protect the confidentiality of the survey.

Data in the PUMS is coded using a PUMS Data Dictionary. Key variables necessary for the affordable housing gap analysis are:

- PUMA00: Public use microdata area code (PUMA) based on 2000 Census definition for data years prior to 2012

- PUMA10: Public use microdata area code (PUMA) based on 2010 Census definition for data year 2012

- NP: Number of person records following this housing record (i.e. number of people in household)

- BDSP: Number of bedrooms

- RNTP: Monthly rent

- TEN: Tenure

- VACS: Vacancy status

- VALP: Property value

- GRNTP: Gross rent (monthly amount)

- HINCP: Household income (past 12 months)

The affordability calculations also utilized HUD Area Median Family Income (MFI) to determine the income thresholds for which a certain housing price would be deemed "affordable." MFI is the median income for a four-person household calculated by HUD for each jurisdiction in order to determine Fair Market Rents (FMRs) and income limits for HUD programs.

Data

Housing and income values in the PUMS data do not account for household size, number of rooms in the housing unit, or utility costs. The HUD-calculated MFI values are adjusted for household size, however, to account for the higher expenses associated with larger households.

For proper comparison, household incomes reported in the PUMS were adjusted by household size to match the MFI. To make this adjustment possible, a complementary adjustment to housing costs based on unit size was also required.

HOUSEHOLD SIZE ADJUSTMENT

This adjustment was made by multiplying the household income reported in PUMS by a scaling coefficient. This coefficient is based on a set of weights used by HUD to inflate or deflate

income to reflect household size, using a four-person household as the fixed standard. The weights used to adjust for household size are:

Number of People	Multiplier
1	0.7
2	0.8
3	0.9
4	1
5	1.08
6	1.16
7	1.24
8	1.32
9	1.4
10	1.48
11	1.56
12	1.64
13	1.72

UTILITY ADJUSTMENT

Housing affordability is measured using total housing costs, which includes expenses such as utilities and taxes. Contract rent is the amount of money specified in a renter's lease and does not include utilities. Gross rent represents the total monetary amount paid by a renter, including both rent and utility costs.

Some households in the survey reported only their contract rent, making an adjustment to incorporate utility costs necessary. Vacant units that were for sale or for rent also do not include utility costs because they were vacant and utilities were not being used at the time of the survey.

To estimate utility costs for the vacant units and the households that reported contract rent only, the median percentage difference between contract rent and gross rent for every household in the state that reported gross rent was computed

and found to be approximately 17.85 percent. Wherever utility costs for a housing unit had to be estimated, the contract rent was increased by 17.85 percent.

Households that reported their gross rent in the PUMS survey did not need to have their rent adjusted for utility costs.

UNIT SIZE ADJUSTMENT

Housing costs were next adjusted for the number of bedrooms in the housing unit. This step is necessary in order for the weighted incomes (adjusted for household size) to match. Once again, a set of weights published by HUD was applied to the gross rent of renter-occupied and vacant for-rent units, as well as the value of owner-occupied and vacant for-sale units.

The following weights were used to adjust for number of bedrooms:

Number of Bedrooms	Multiplier
0	0.7
1	0.75
2	0.9
3	1.04
4	1.16
5	1.28
6	1.4
7	1.52
8	1.64
9	1.76
10	1.88

Applying Income Thresholds

In order to describe the full range of affordability, adjusted housing costs were compared to adjusted household income at 30% of MFI, 50% of MFI, 80% of MFI, 100% of MFI, 150% of MFI, and 200% MFI.

The maximum affordable cost of housing is 30 percent of a given household income. For renter-occupied units, gross rent adjusted for unit size (and for utility costs, where appropriate) was used to determine affordability.

For owner-occupied homes, affordability calculations require an additional step. The PUMS data has a variable for selected monthly owner costs (SMOC) and selected monthly owner costs as a percentage of income during the last 12 months (OCPIP). Because this analysis concerns the affordability of homeownership for potential homebuyers and not current homeowners, however, these cost variables are not appropriate measures of affordability. Instead, median home value was used as a reasonable proxy for purchase price.

The maximum affordable home value for a homebuyer at each MFI threshold was derived using a special calculation, described in detail later in this Appendix. These prices were then adjusted for unit size.

Affordability and Availability

Using these criteria, the analysis counted the number of units that were affordable to households at various income thresholds. A unit was considered affordable if the adjusted rent or adjusted housing value was equal to or below 30 percent of the designated income cutoff.

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A unit was counted as affordable and available to an income threshold if the housing unit satisfied one of two additional conditions:

- The unit was either listed as "vacant—for rent" (for available rental units) or "vacant—for sale" (for units available to purchase)

- The unit was already occupied by a household with a reported income at or below the income threshold in question

The first condition allows for affordable vacant units to be counted as available. Vacancies other than those classified as "vacant—for rent" or "vacant—for sale" in the PUMS data dictionary, such as seasonal units, were not considered in this analysis.

The second condition indicates that a household that requires housing priced at that level has been able to obtain it, which makes that housing unit affordable and available to a household at that corresponding income threshold. Units that are affordable for a household within a given income threshold but are occupied by a household above that threshold are affordable, but not available.

The calculations indicated whether or not a housing unit is affordable at various income thresholds, whether this housing unit is both affordable and available at various income thresholds, and the number of households between each of the income thresholds by tenure.

These were then aggregated into a summary of the affordable and available units as well as the number of households (grouped by tenure) for each specified income threshold.

Crosswalk Methodology

Because the 21 housing market areas are not contiguous with PUMAs, a crosswalk was performed to make the affordability calculations within the market areas.

This methodology originated in a white paper from the Urban Institute entitled "Affordability Gaps Methodology," written by Graham MacDonald and Erika Poethig. This methodology was originally designed to work on a nationwide basis and was altered slightly to fit this countywide analysis.

To perform the crosswalk, weights were computed using the Missouri Census Data Center's MABLE/GeoCorr 12 Geographic Correspondence Engine (http://mcdc.missouri.edu/websas/geocorr12.html).

The weight used for all crosswalks was 2010 Housing Units in

order to best match the PUMS dataset which was also organized by housing unit.

The crosswalk determines the percentage of housing units in each market area that are within each PUMA, with percentages as the final output. After the data has been crosswalked, the same gap analysis was performed on each market area.

The final results of the affordability gap analysis showed:

· The number of households by income threshold in each market area

· The number of housing units by tenure in each market area

· The number of affordable and available units by tenure per income threshold in each market area

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III. Opportunity Index

Kirwan Institute for the Study of Race and Ethnicity at The Ohio State University developed the "Communities of Opportunity" model that informed Louisville's Opportunity Index map. The Institute draws upon an extensive research base demonstrating the importance of neighborhood conditions in predicting life outcomes.

The Communities of Opportunity model is highly spatial, representing the geographic footprint of inequality. The process of creating opportunity maps involves building a set of potential indicators of high and low opportunity, reflecting local issues as well as research literature validating connections between indicators and opportunity. Data is collected at the smallest geographic unit possible for each indicator and organized into sectors (education, mobility, etc.), which are then combined to create a composite opportunity map. The results allow communities to compare access to opportunity across the map

in order to understand who has access to opportunity-rich areas, who may be left out of opportunity-rich rich areas, and what factors need to be addressed in areas of low opportunity.

The Opportunity Maps for Louisville Metro are derived from a composite of indices created by HUD's Affirmatively Furthering Fair Housing (AFFH) Data and Mapping Tool. This index synthesizes each census tract's score on the Low Poverty Index, Labor Market Index, Environmental Health Index, Low Transportation Cost Index, and Transit Index. Scores are assigned on a scale from zero to 100, with 100 indicating highest opportunity. The composite map was further enhanced with the addition of the distribution of residents by race and ethnicity.

IV. Resident Vulnerability Index

The Resident Vulnerability Index is a calculation of the extent to which residents of a market area face the risk of involuntary displacement due to rising housing costs that result from development pressure. In particular, this analysis takes its indicators from constraints in housing choice, volatility in the housing market, and the economic instability of households. Indices been created to show the level of impact each of these overarching drivers has on housing stability within Louisville's census tracts, while a composite index illustrates each tract's overall vulnerability to residential displacement.

The indices are not a measure of current displacement; rather, they point to neighborhoods whose residents' housing stability is most vulnerable to changes in the housing market due to development pressures. The calculations show where affordable housing needs may be most acute, if not always the most visible.

Variables

Focusing specifically on housing choice constraint, housing market volatility, and economic instability as three primary drivers of involuntary displacement in areas facing development pressure, this index accounts for 13 factors deemed to have a significant influence on the ability of residents to stay in place. Louisville Metro's census tracts and market areas have been assigned a value between 1 and 100 for each of these variables, where 100 demonstrates the greatest risk and 1 demonstrates the least risk. The variables are categorized and defined as follows:

Economic Instability:

- Unemployment: the rate of residents who are unemployed.

- Rent burden: the rate of renters whose monthly housing cost exceeds 30 percent of their income.

- Overcrowding: the rate of housing units occupied by more than one resident per bedroom.

- Public assistance: the rate of households receiving public assistance of any kind.

Housing Market Volatility:

- Gross rent: the rate of change in gross rent, adjusted for inflation, since 2010.

- Previous residents: the rate of residents who have moved into their current home within the last year.

- Flip sales: the rate of housing units bought for between $7,000 and $90,000 with the last five years, then sold within 24 months for a price at least $40,000 than the previous purchase price. Rate calculated per 1,000 residents.

- Household income: the rate of change in households with an income greater than $50,000 since 2010.

- Renter Occupancy: the rate of housing units occupied by renters.

Housing Choice Constraints:

- Rental vacancies: the rate of change in the number of units that are vacant and available for rent as a percentage of all units since 2010.

- Mortgage denials: the rate of mortgage denials per 1,000 residents.

- Eviction filings: the rate of eviction filings per 1,000 residents.

- Foreclosures: the rate of foreclosures per 1,000 residents.

The table on the following page shows each market area's score on these three types of displacement risk indices as well as the composite resident vulnerability index score for each area.

Market Area	Economic Instability	Housing Market Volatility	Housing Choice Constraint	Composite
Downtown	67.8	98.6	22.8	100.0
West Core	86.2	86.1	1.0	93.2
Airport	100.0	50.0	73.1	90.2
University	56.0	100.0	19.7	84.2
Northwest Core	79.0	60.9	50.4	80.6
Southwest Core	68.5	43.6	100.0	71.5
Jefferson Forest	58.1	31.8	50.3	67.8
Riverport	45.1	51.3	25.9	59.8
Iroquois Park	49.7	43.9	70.3	55.5
South-Central Dixie	45.0	33.0	7.2	47.7
Northeast Core	30.0	68.1	60.1	43.6
McNeely Lake	35.5	33.1	54.1	41.3
Central Bardstown	34.1	34.3	4.6	36.0
Central Preston	35.2	24.0	10.6	34.8
Central Taylorsville	28.3	34.1	45.9	25.4
North Floyd	23.6	30.6	24.8	22.1
Southeast Core	19.3	24.2	7.1	11.2
East Metro	20.4	18.5	94.8	9.7
Northeast Metro	1.0	1.0	40.6	8.3
Floyd's Fork	3.8	31.7	16.9	4.7
East Core	20.6	1.8	52.9	1.0

Figure A2: Resident Vulnerability Indices by Market Area

1
2
3
4
5
6

Results

Vulnerability to displacement is generally highest in Metro Louisville's core, where more residents already struggle with housing costs and a confluence of other challenges. In the Airport, West Core, and Northwest Core market areas, poor household economic conditions put residents at a high risk of displacement. Outside of the core areas, vulnerability due to economic conditions can be found around Newburg and in the neighborhoods near Churchill Downs.

In the Downtown, University, and Northwest Core areas, current volatile housing market conditions are primarily responsible for the high displacement risk faced by residents. Market volatility can also

be detected in the northeastern region of Jefferson County, particularly the less dense areas of Northeast Metro.
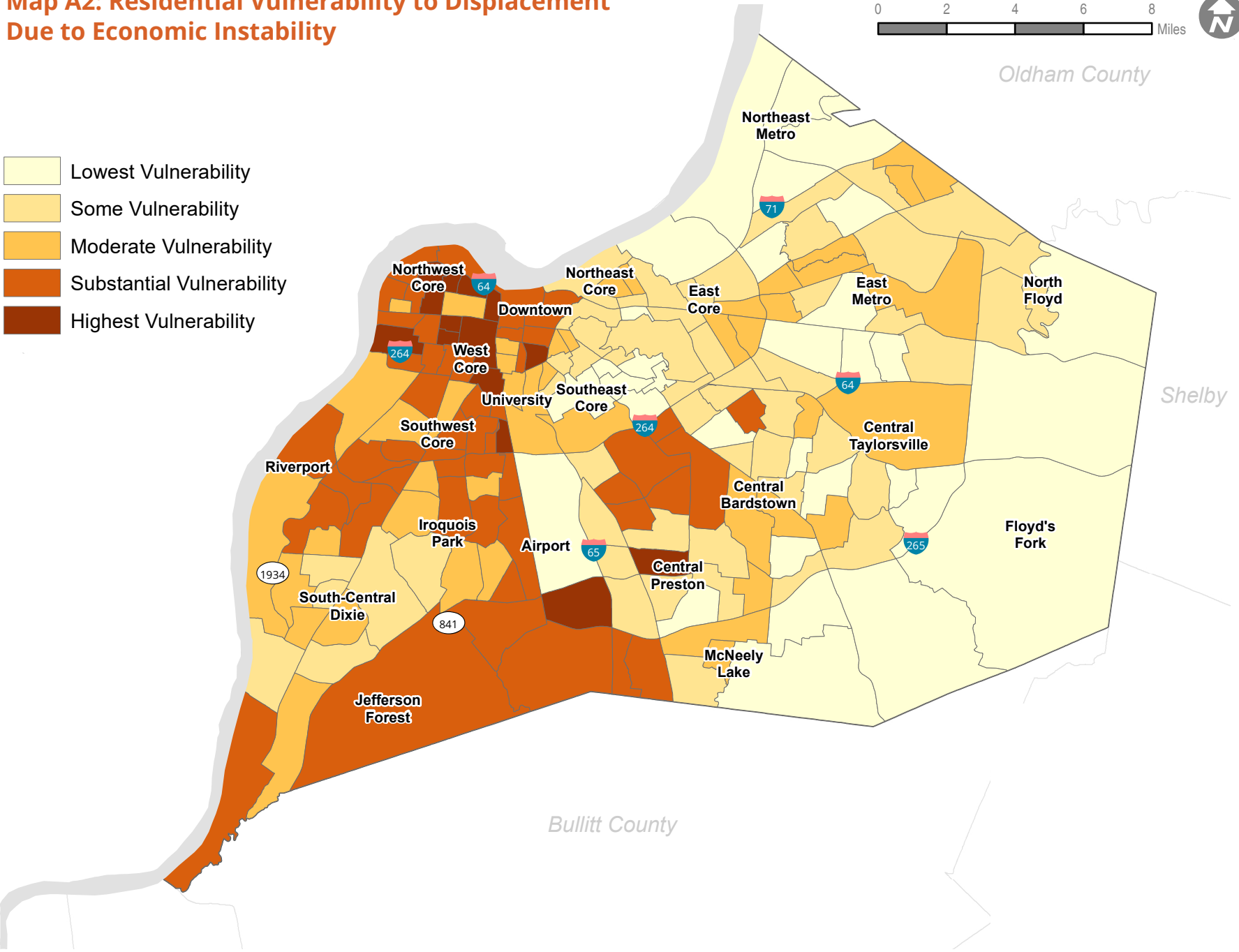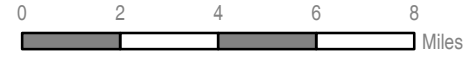
Housing choice constraint affects a broader geographic range of neighborhoods. Residents may face displacement risk due to such constraints in Floyd's Fork, McNeely Lake, and East Metro. While the housing market and household economic conditions may be more stable in these areas, the supply of housing at appropriate affordability levels would presents a threat to overall housing stability were development pressures to increase.

The following maps demonstrate scores for each of these indices by census tract. In the map that shows the composite index, which is depicted in the HNA document, tracts with a score lower than 50 are shown as having low or no displacement risk.
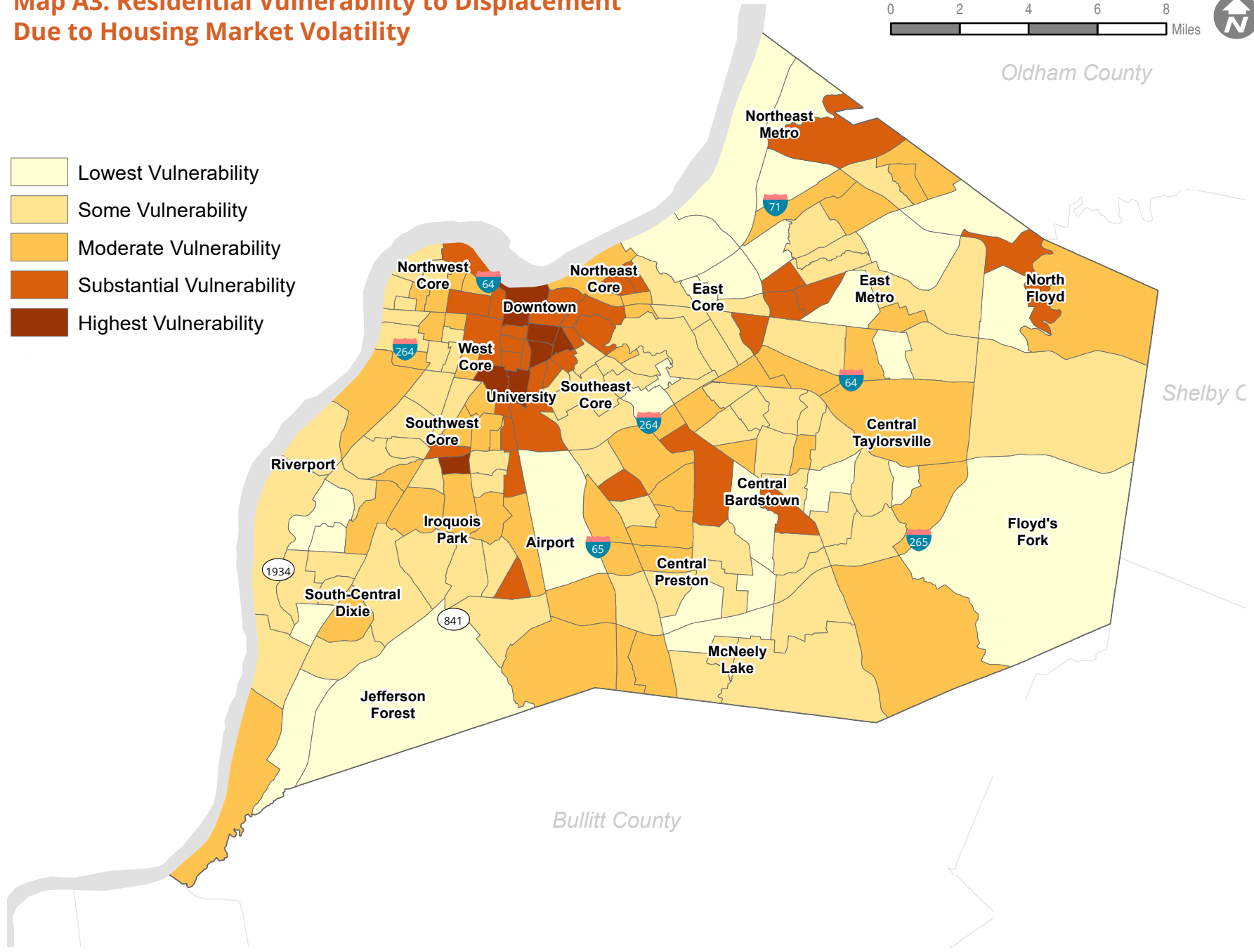
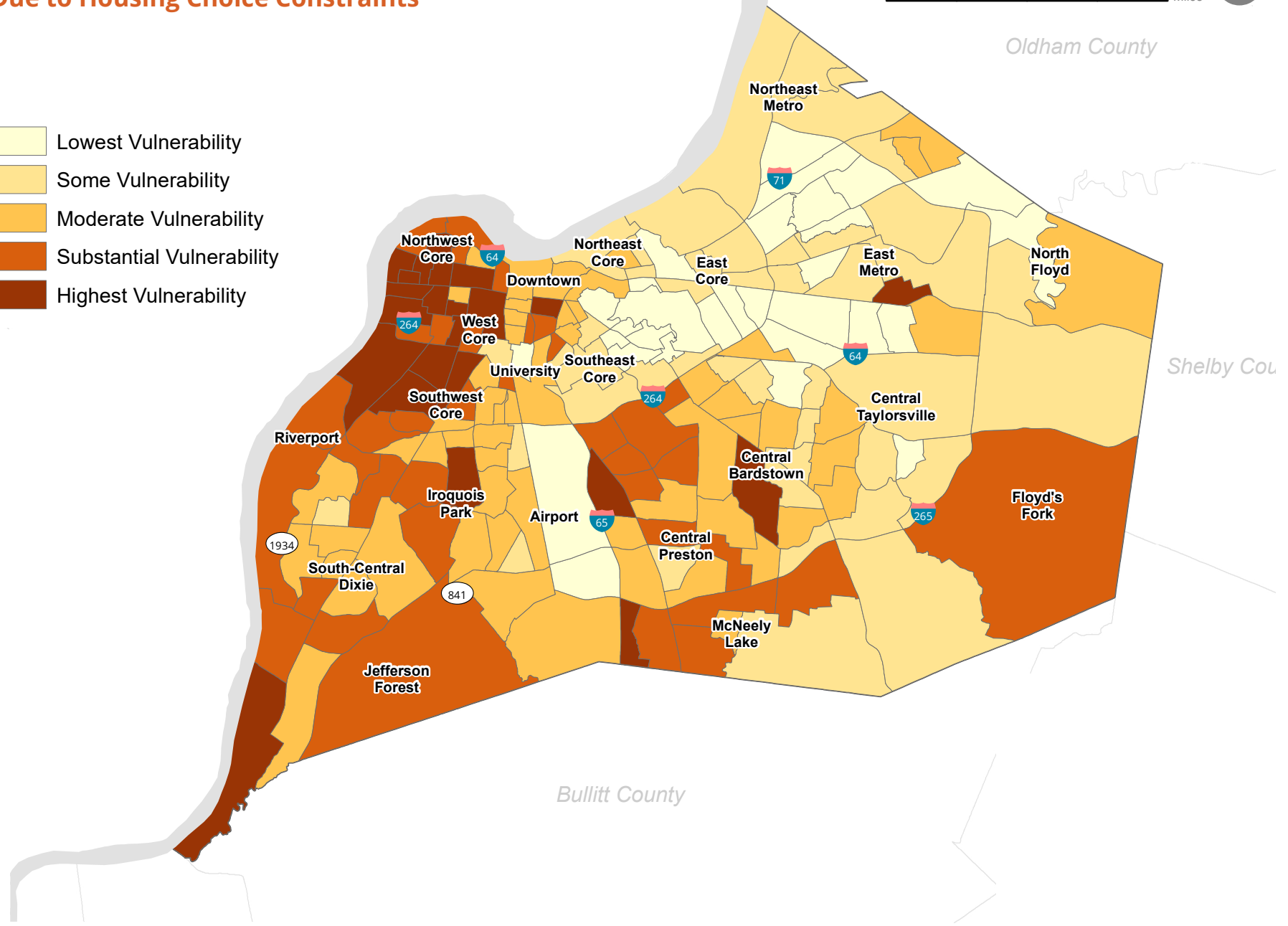Map A2: Residential Vulnerability to Displacement Due to Economic Instability

Legend:
- Lowest Vulnerability
- Some Vulnerability
- Moderate Vulnerability
- Substantial Vulnerability
- Highest Vulnerability

Vulnerability Index

1
2
3
4
5
6

Oldham County

Shelby

Bullitt County

Northeast Metro
Northeast Core
East Core
East Metro
North Floyd
Northwest Core
Downtown
West Core
University
Southeast Core
Central Taylorsville
Southwest Core
Riverport
Iroquois Park
Central Bardstown
Floyd's Fork
Airport
Central Preston
South-Central Dixie
McNeely Lake
Jefferson Forest

Map A3: Residential Vulnerability to Displacement Due to Housing Market Volatility

Vulnerability Index

Lowest Vulnerability
Some Vulnerability
Moderate Vulnerability
Substantial Vulnerability
Highest Vulnerability

1
2
3
4
5
6

0 2 4 6 8 Miles

Oldham County

Shelby C

Bullitt County

Northeast Metro
North Floyd
East Metro
East Core
Northeast Core
Northwest Core
Downtown
West Core
University
Southeast Core
Central Taylorsville
Southwest Core
Central Bardstown
Riverport
Floyd's Fork
Iroquois Park
Airport
Central Preston
South-Central Dixie
McNeely Lake
Jefferson Forest

22

Map A4: Residential Vulnerability to Displacement Due to Housing Choice Constraints

0   2   4   6   8
Miles

Legend:
- Lowest Vulnerability
- Some Vulnerability
- Moderate Vulnerability
- Substantial Vulnerability
- Highest Vulnerability

Oldham County

Northeast Metro

Northwest Core

Northeast Core

East Core

East Metro

North Floyd

Downtown

West Core

University

Southeast Core

Shelby Cou[nty]

Southwest Core

Riverport

Central Taylorsville

Iroquois Park

Central Bardstown

Airport

Floyd's Fork

South-Central Dixie

Central Preston

McNeely Lake

Jefferson Forest

Bullitt County

1934

841

71

64

264

64

264

65

265

V. Investment Areas

In order to define areas for targeted recommended strategies, an index was created to identify geographies within which market conditions are similar enough to indicate that similar challenges are present. The index includes variables that account for the existing state of the housing stock in each of Metro Louisville's census tracts as well as the socioeconomic conditions of the residents who occupy those houses.

The outcome of each of these variables is symptomatic of the relative overall level of past investment in the census tract. For example, areas that have historically received high levels of investment from Metro Louisville residents, businesses, and municipal services are more likely to contain homes in good condition and households with good access to economic opportunity. Yet the housing options within these same areas are more likely to be homogeneous and costly, thereby posing a barrier to socioeconomic diversity. In areas that have seen

lower levels of investment in the past, the physical quality of the housing and residents' access to opportunity are more likely to suffer. Still, these underinvested areas contain more of the affordable homes that play a critical role in Metro Louisville's overall housing stock.

Variables

The variables that compose the investment index are related to either a market area's housing stock or to its socioeconomic conditions.

Housing Stock Variables:

- Gross rent: the median monthly cost of renting a home.

- Vacancy: the overall percentage of homes that are not occupied.

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- Exterior problems: the number of homes with external problems, weighted by the severity of the problem.

- Property maintenance inspection violations: the number of open cases of residential code violations, which may indicate interior problems as well as exterior.

Socioeconomic Variables:

- Household income: the median annual income of all households within the census tract.

- Poverty: the rate of households whose earnings fall below the federal poverty line.

- Eviction filings: the rate of eviction filings per 1,000 residents.

- Race and ethnicity: the percentage of the population who are Latinx or non-White and therefore face historic barriers to equity.

Three gradients of investment are delineated, and each census tract was assigned to one of these gradients based on its score on the index. Investment Area A, which predominately covers the core neighborhoods of West Louisville, has been historically more excluded from investment and is therefore highest priority for future action. Investment Area C lies mostly on the eastern side of Jefferson County and has received higher investment in the past. Investment Area B comprises much of the south and central portions of Metro Louisville, pointing to neighborhoods that have benefited to some degree from a moderate amount of past investment.

VI. Resident Survey

As part of the community engagement conducted for the Housing Needs Assessment, a web-based resident survey was conducted. The survey was made available for general public response through Survey Monkey from April 24 through June 25, 2018.

The purpose of the resident survey was to 1) inquire about the quality of respondents' homes and neighborhoods and 2) identify their preferences and priorities if they could move to another location in Louisville Metro. The logic survey included a separate set of questions for respondents who identified as homeless.

A total of 1,043 survey responses were received. Of these, 845 were completed directly through the online survey and the remaining 198 were received as paper copies and uploaded by hand. The paper copies were received from local homeless assistance providers and through Louisville Metro's Neighborhood Places. A majority of all respondents (56 percent) have lived in Louisville Metro for more than 25 years.

Demographic Overview

Respondents ages 35-39 represent nearly 13 percent of the respondents, followed closely by the cohorts of 60-64 (12 percent) and 30-34 (11 percent). Overall, 54 percent of respondents are under age 50.

White / Caucasian residents represent the majority of respondents (58 percent) followed by Black / African-American residents (27 percent). No other race accounted for more than three percent of respondents. Hispanic / Latinx residents comprised only two percent.
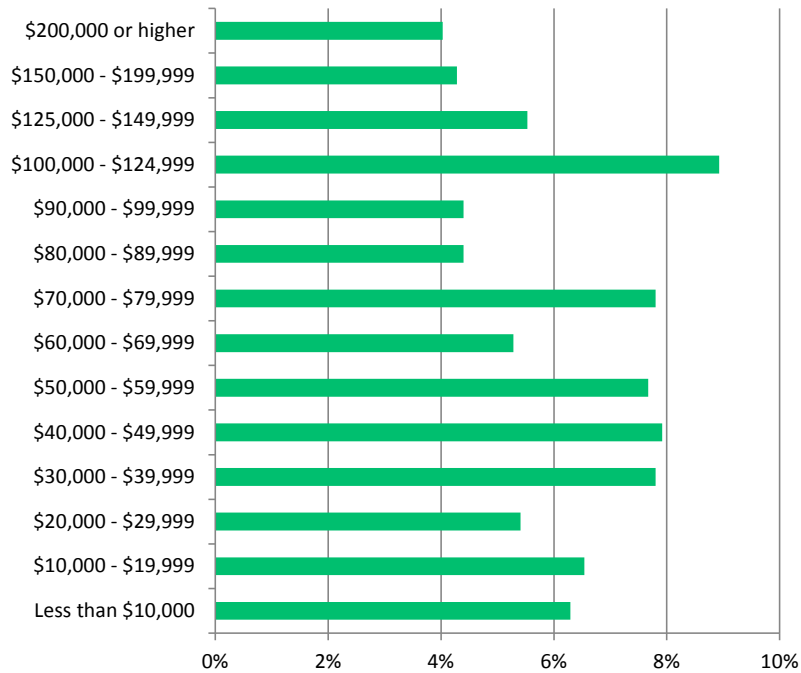
Figure A3: Survey Respondent Income Ranges

Respondents' self-reported household income ranges are relatively distributed across the spectrum. A little over a third reported less than $50,000 in total household income, while 30 percent reported incomes between $50,000-$99,999 and the remaining 23 reported levels of $100,000 or higher.

Responses of Homeless Residents

Of the 1,043 respondents, 82 (eight percent) identified as being homeless at the time they completed the survey. When asked to identify the specific neighborhood in which they resided, the following were cited most frequently by the 54 respondents who answered this question: Butchertown, Park DuValle, Phoenix Hill, and South Louisville. The majority live in emergency shelters (33 percent) or with family or friends (25 percent). Close to six percent reported living on the streets.

When asked about the type of permanent housing they preferred, nearly half want a detached single-family unit while almost 42 percent stated a preference for an apartment in buildings with one to four, five to nine, or ten or more units. Ten

percent prefer a mobile home and another ten percent were "not interested in moving anywhere else." The latter response could include respondents who are living with family or friends, or in a transitional housing facility.

The most desirable neighborhood amenities included affordable housing (69 percent); safety (61 percent); a clean neighborhood (55 percent); being close to community amenities such as stores, restaurants, schools, parks (55 percent); having good neighbors (54 percent); and, a sense of community (53 percent). In response to "Other" amenities, many responded "grocery store" or, specifically, "Kroger."

When asked to identify their top three priorities when choosing a home, 56 percent responded being close to transportation, 54 percent want to live close to employment centers, and 39 percent want to live in neighborhoods with good schools.

Although more than half of homeless respondents reported living in emergency shelters or doubling-up with family or friends, their preference to live independently—in single-family homes or apartment units—was clearly a milestone they desired to achieve. Their preferred neighborhood amenities mirrored those of the non-homeless responses: affordable housing, close to amenities, good neighbors—all of which can foster a sense of community.

Their top priorities for choosing a home are universal: being close to transportation and employment opportunities. Notably, 39 percent indicated a desire to live close to good schools, which reveals that some of the respondents were homeless families with children.

Responses of All Other Residents

The 886 residents who identified their neighborhood were dispersed all over the Louisville Metro area. Specific neighborhoods where at least 20 respondents reported living included Highlands, Hikes Point, Old Louisville, Park DuValle, Shawnee and South Louisville. Zip Codes for which at least 20 respondents claimed as home included Louisville (40203, 40204, 40205, 40206, 40207, 40208, 40210, 40211, 40212, 40214, 40215, 40216, 40217, 40218, 40219, 40220, 40222, 40241, 40245, 40258, 40291, 40299) and Prospect (40059).

Two-thirds (67 percent) of respondents are homeowners; the remainder are renters (31 percent) or living in a variety of household settings (living with someone else, etc.). In terms of dwelling unit type, more than two-thirds (70 percent) are living in a detached single-family unit. Multi-family apartment dwellers account for 19 percent.

Analyzing the number of persons in a household against the number of bedrooms in a housing unit revealed a mismatch of dwelling unit size. Although a majority of respondents live alone (20 percent) or with one other person (41 percent), 59 percent report living in three- or four-bedroom units. Even one-person households (20 percent) may be mismatched with only 10 percent of respondents living in one-bedroom units. These findings could indicate a preference for extra space (a guest bedroom), empty nesters remaining in their larger homes, or something else.

Slightly more than 33 percent of respondents have lived in their homes between one and five years; another 38 percent have

lived in their current homes between six and 20 years. These responses point to some degree of relocation within Louisville Metro since a majority of all respondents (56 percent) reported living in Louisville Metro for more than 25 years.

Reasons for moving to their current home included: becoming a homeowner (20 percent), a change in family structure such as birth, marriage, divorce (20 percent), and needing more space (13 percent). Nine percent moved to lower housing costs, while six percent moved to be closer to their place of employment, and nine percent moved to establish their own household.

Among renters who revealed the amount they pay monthly in rent, 12 percent pay between $500-$749, seven percent pay between $750-$99, around five percent pay $1,000 or more, and eight percent pay less than $500.

Among homeowners who revealed their monthly mortgage amount, 11 percent pay between $500-$749 and another 11 percent pay between $750-$999. Nearly 22 percent pay $1,000 or more each month for their mortgage. Thirteen percent report paying no mortgage (i.e., they may have paid off their mortgage).
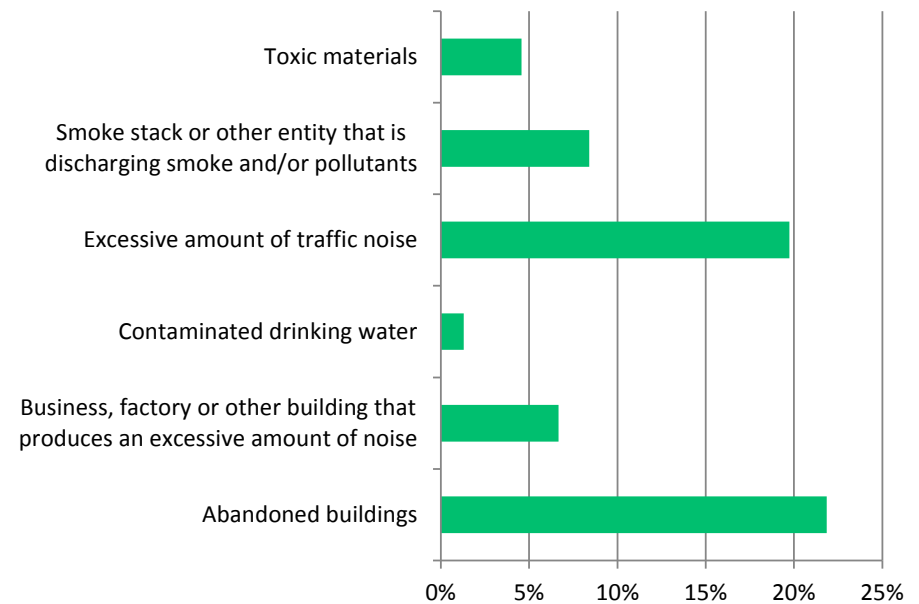

Figure A4: Hazards Present in Respondents' Neighborhoods

Several questions focused on specific physical conditions of the housing unit. Among those reporting problems, the presence of vermin was the most frequently cited (19 percent).

Another series of questions inquired about specific problems in their neighborhood. For example, 15 percent believe that crime

is so bad in their neighborhood that they would like to move elsewhere. Thirty percent feel that there is inadequate police protection in their neighborhood.

Respondents were asked to identify the presence of environmental or public health hazards in their neighborhoods. Among those acknowledging that there are such nuisances where they live, the most common are abandoned buildings (22 percent) and excessive amounts of traffic noise (20 percent).

If given the chance to move to a different house or apartment, the most popular option (59 percent) was to live in a detached single-family home; another 7 percent would choose an attached single-family home. Twenty-seven percent report they are not interested in living anywhere else other than their current home.

The most desirable housing features for those who could or would choose to move to a different house or apartment included central air conditioning (47 percent), off-street parking or garage (43 percent), a larger kitchen (40 percent), and a larger housing unit (36 percent). Nearly 15 percent would like a home with accessibility features for physical / sensory disabilities.
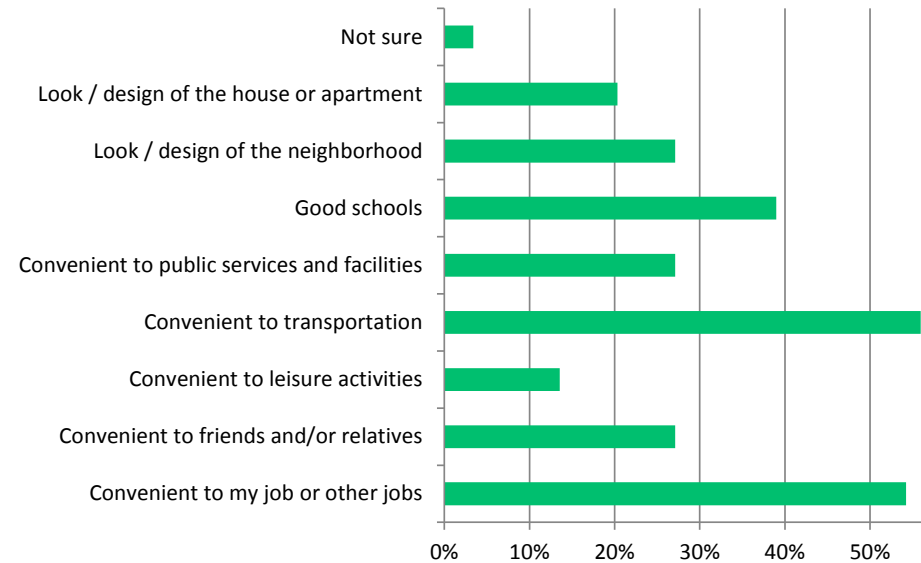

Figure A5: Resident Housing and Neighborhood Priorities

Priorities for choosing a home ranged from convenience to practicality and physical appeal. The highest priorities (both at 48 percent) were noted to be convenience to their job or other employment opportunities and the look / design of the neighborhood. Ranking second was the look / design of the housing unit itself. Good schools (30 percent), convenience to

public services and facilities (28 percent) and convenience to where friends and relatives live (27 percent) followed close behind.

Inquiring about the level of satisfaction with their proximity to services in their current neighborhood revealed that the highest levels of dissatisfaction are reserved for the distance to child care providers, schools and employment opportunities. All other services listed ranked between 1.0 and 2.0 (weighted average) with 1 indicating satisfied and 2 indicating neutral.

Comparable levels of dissatisfaction were also found when asked to rank the quality of these same services in their neighborhood. Most respondents are most dissatisfied with the quality of child care providers, schools, employment opportunities and public transportation—all of which had a weighted average between 2.0 and 3.0.

The highest rated characteristics in their current neighborhoods included good neighbors (50 percent), quiet (48 percent) and safe (45 percent) neighborhoods, close to amenities (47 percent) and the cleanliness of their neighborhood (46 percent).
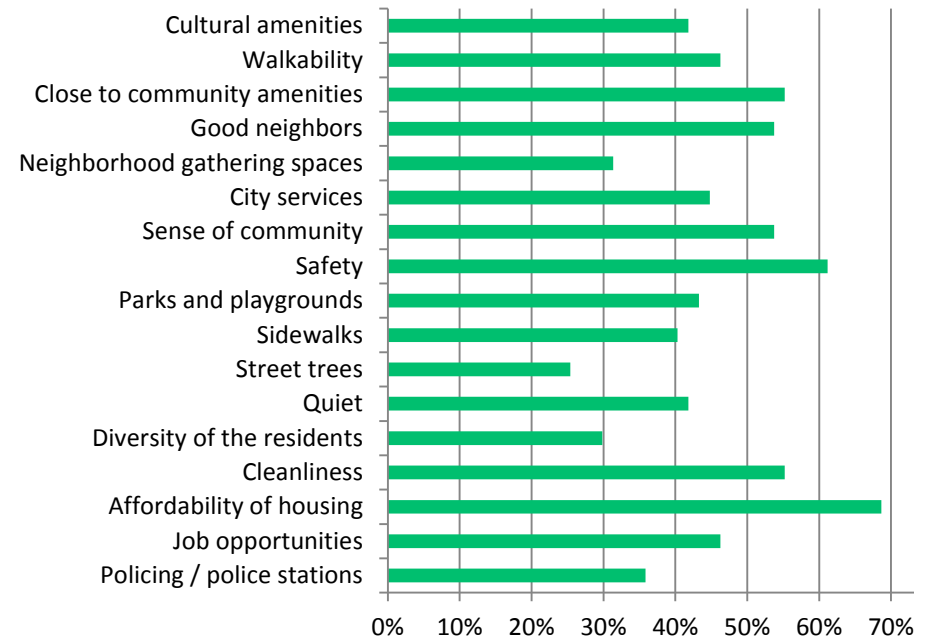

Figure A6: Improvements Residents Would Like to See in Their Neighborhoods

The most desired improvements in their current locations include a cleaner neighborhood (30 percent), affordable housing (28 percent), cultural amenities (28 percent), a sense of community (27 percent) and safe neighborhoods (27 percent).

Respondents were asked if they felt their neighborhood had changed over the past five years. Nearly three in four respondents (74 percent) replied that their neighborhood stayed the same or improved. Of the 26 percent who feel their neighborhood has declined, more than 70 percent replied more crime was the reason for decline. More litter throughout the neighborhood (56 percent) and more homes in disrepair (54 percent) were also notable complaints.

Among the 183 respondents who believe their neighborhood has improved, the top four reasons include more people moving into the neighborhood (54 percent), homes are being better maintained (47 percent), businesses are opening or remaining open (43 percent), and more people are buying homes in the neighborhood (39 percent).

Figure A7: Changes Respondents Have Seen in the Last Five Years

A series of questions asked about the respondents' experiences when they were seeking a home to buy or an apartment to rent in Louisville Metro. These inquiries were meant to determine if any of the respondents had experienced discrimination in their housing search. Of the 806 respondents, eight percent (66 r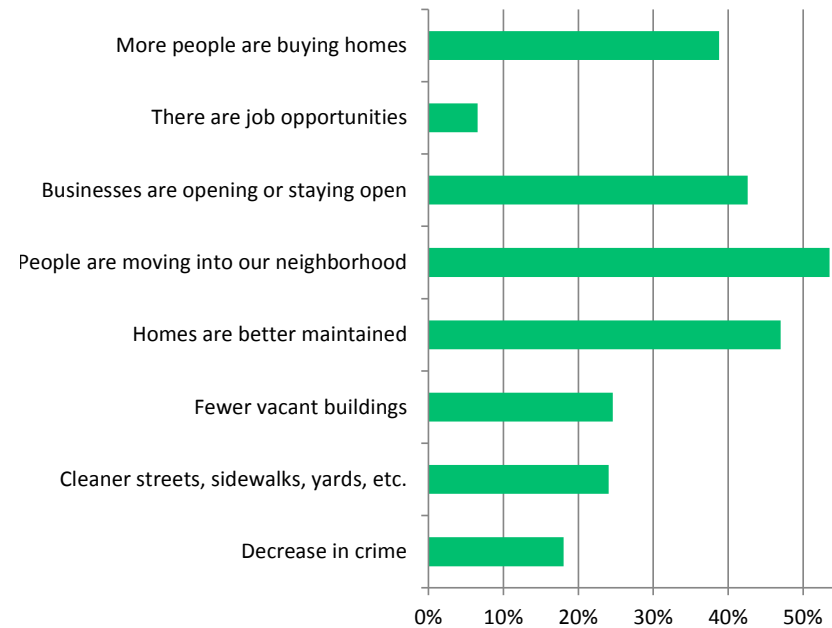espondents) felt they were treated unfairly. Among those who applied for a home mortgage, nearly six percent (46 respondents) felt they were treated unfairly. Reasons why these respondents felt they had been treated unfairly included: the presence of children (63 respondents), skin color (54), race (48), sex/gender (33), disability (20), nation of origin (14), and religion (8).