

The State of Fair Housing in Louisville: Impediments and Improvements

Prepared by Metropolitan Housing Coalition

Why is Fair Housing Important?

Housing plays an important role in everyone’s life. The ability to choose where you live affects your access to resources and services, including those related to employment, schools, health care transportation, and recreation. Yet after fifty years of Fair Housing Laws, Louisville remains a highly segregated city. This report explores the basic infrastructures that have- very effectively- set up barriers to fair housing in Louisville. We then set out the action steps to remove those barriers.

What is the Definition of Fair Housing Choice?

As defined by federal, state, and Louisville law, **fair housing choice** means that people should be able to rent or own their home without that ability being denied because of **race, color, national origin, sex, familial status, religion, disability, sexual orientation, and gender identity**. Fair housing choice was established as a right by several federal civil rights laws, especially the federal Fair Housing Act of 1968. Though fair housing laws were originally established to eliminate racial discrimination and racial segregation, the types of people protected by federal fair housing choice laws were expanded to include families with children and people with disabilities.¹ Kentucky’s state fair housing law reiterates the federal protected classes. However, in 1991, Louisville expanded its civil rights law to include protection from housing discrimination to people regardless of sexual orientation or gender identity and this law was ratified for Louisville Metro after merger.²

What is the Analysis of Impediments to Fair Housing Choice – why do we have this plan and what is its importance?

The United States Department of Housing and Urban Development (HUD) mandates that a city receiving federal housing funds not use them in any way that furthers segregation.³ Therefore, Louisville Metro is required to identify impediments to fair housing choice and to create a plan to remove those impediments- thus

the 2010 *Analysis of Impediments to Fair Housing Choice in Louisville Metro KY (AI)*.⁴

Louisville has a significant incentive to meet HUD standards because it receives significant funding from HUD. In 2009, Louisville received over \$15 million combined from just two HUD programs, Community Development Block Grants and HOME. Additional HUD money comes to Louisville for public housing and Housing Choice Vouchers- about \$100,000,000- and Louisville has received awards for HOPE VI, Neighborhood Stabilization and stimulus funds that are tens of millions of dollars.



In 2010, Louisville Metro government updated its *Analysis of Impediments to Fair Housing Choice in Louisville Metro, KY (AI)*, which goes beyond just looking at individual discrimination. The AI looks at governmental policies, practices and procedures to test whether government itself has in place infrastructure that either deliberately or inadvertently creates a barrier to fair housing choice as defined by law. Housing discrimination and actions that restrict fair housing choice deny people their legal right to have equal access to housing and fully access the American Dream.

The AI requires that our local government do more than just enforce Fair Housing laws. Louisville Metro has an obligation and a fiduciary duty to anticipate and avoid policies, customs, practices and processes, in government or in the private market, that previously, currently or may potentially impede, infringe or deny fair housing rights.

1 To review Federal Fair Housing Laws and Executive Orders, go to <http://www.hud.gov/offices/fheo/FHLaws>.

2 Chapter 92, Jefferson County Fiscal Court Code of Ordinances, adopted and effective October 12, 1999 and Louisville Metro Amended Ordinance No. 193, Series 2004. Civil rights laws in Louisville are summarized in *Discriminatory Practices: Employment, Housing, Public Accommodations and Hate Crimes* by the Louisville Metro Human Relations Commission, available at <http://louisvilleky.gov/humanrelations>.

3 An explanation of HUD Civil Rights Related Program Requirements is available at <http://www.hud.gov/offices/fheo/promotingfh.cfm>.

4 Available at http://metropolitanhousing.org/pdf/mhcdoc_242.pdf.

- The review includes - not just laws- but the way things actually are done to see if customs or practices deny fair housing rights.
- The review includes customs and practices- not just of the government- but of any private market industry associated with rental or ownership of housing that could affect fair housing rights, e.g. real estate, rental management, insurance, etc.
- The review must assess laws, customs or practices of the past that posed an impediment to fair housing to see if there is any residual effect from past discrimination that still has an impact.
- And the review looks at what is happening now to assess what current laws, customs and practices could have an impact in the future that poses an impediment to fair housing rights.

Louisville Metro must stop, remedy and overcome any impediments identified.

Housing Segregation of People in Protected Classes

People in classes who are legally protected from discrimination are, nonetheless, very segregated in our city. While some segregation can be linked to individual attitudes of people in protected classes who desire living near persons with similar characteristics, such as race, color or religion, extensive studies confirm that actual levels of

segregation are far greater than would be expected if this type of “self-segregation” were the defining factor. The data suggest that groups of people live together not by choice, but rather by not having any other choice.

African-American Residents: Segregation by Race

Louisville remains uniquely segregated by race, especially for African-American and White residents, as the chart below demonstrates. Louisville ranked as the 26th most segregated of 150 metropolitan areas according to analysis of the 2000 Census by the University of Louisville. Forty-five percent of Louisville residents live in extreme racial segregation, despite Louisville’s increase in racial and ethnic diversity in recent decades.

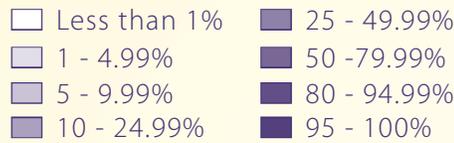
Segregation’s persistence has profound impacts for African-Americans. It limits the ability to create home equity and wealth when compared to the population as a whole, especially White homeowners. This is exacerbated by the high rates of high-cost mortgage loans in neighborhoods with concentrations of African-Americans, as demonstrated by comparing the maps below. This further reduces African-Americans’ ability to build home equity. These factors have contributed to homeownership rates decreasing for African-Americans in Louisville, when they have increased in most other metropolitan areas in the country.

Distribution of White and African American Population, by Racial Composition of Census Tract, 2000

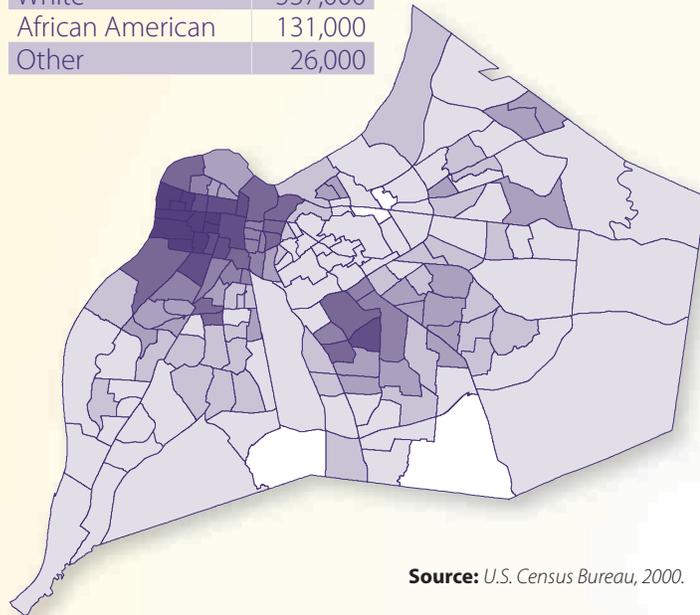
Tract % African American	Whites	Proportion of Whites	African Americans	Proportion of African Americans	Number of tracts
1-4.99%	259,401	48.33%	7,626	5.82%	67
5-9.99%	140,309	26.14%	10,759	8.22%	35
10-24.99%	93,060	17.34%	18,318	13.99%	26
25-49.99%	26,636	4.96%	17,088	13.05%	13
50-79.99%	14,270	2.66%	25,059	19.14%	11
80-94.99%	2,582	0.48%	26,559	20.29%	8
95-98%	463	0.09%	25,519	19.49%	10
Total	536,721		130,928		170

Source: 2010 Analysis of Impediments to Fair Housing Choice In Metro Louisville, KY

African American Population, Louisville Metro, 2000

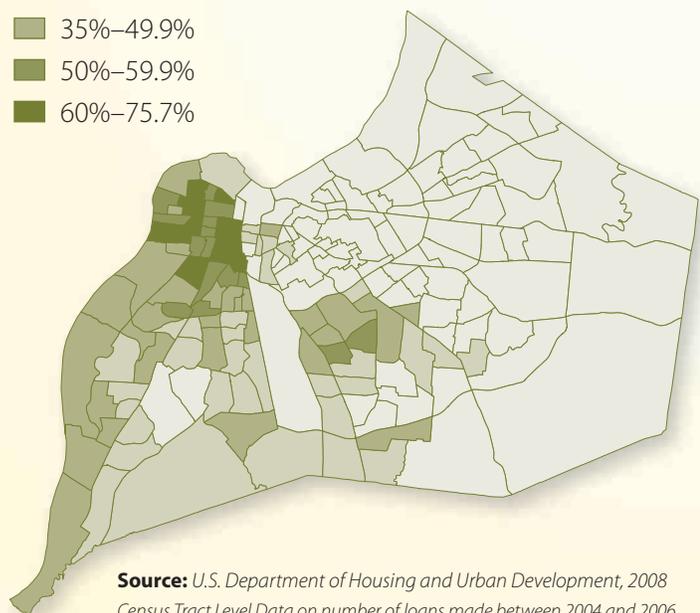
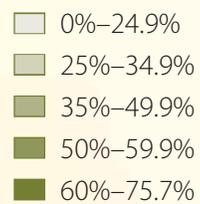


POPULATION	
White	537,000
African American	131,000
Other	26,000



Source: U.S. Census Bureau, 2000.

Estimated High-Cost Mortgage Rate by Louisville Metro Census Tracts, 2004-2006

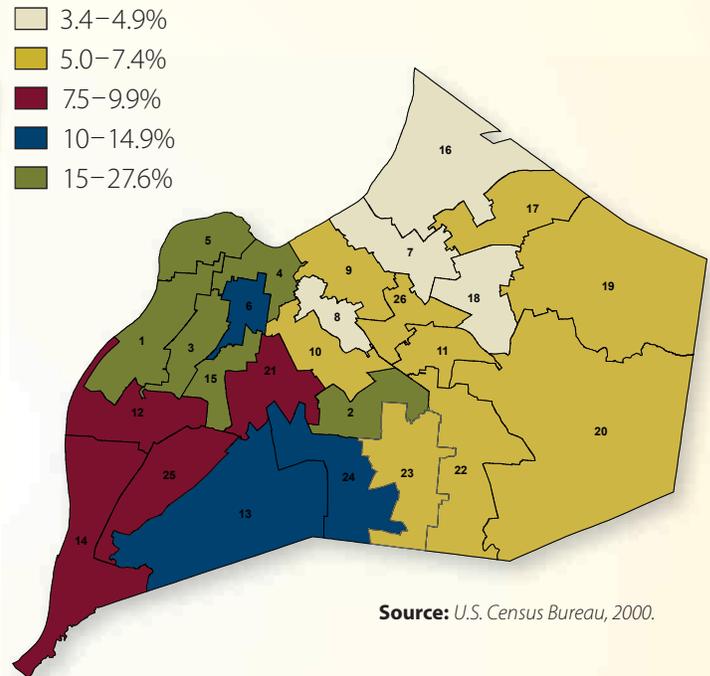


Source: U.S. Department of Housing and Urban Development, 2008
Census Tract Level Data on number of loans made between 2004 and 2006 from the Home Mortgage Disclosure Act (HMDA) data and the number of those loans that are high cost (where the rate spread is 3 percentage points above the Treasury security of comparable maturity).

Sex and Familial Status: Women and Families with Children

In 2000, there were more than 100,000 households headed by women in Louisville or 35% of all households. That number is projected to reach 110,000 by 2020. These households include single mothers, women over age 65, and single women without children.

Forty percent of single mothers in Louisville live in just five council districts: 2000



Source: U.S. Census Bureau, 2000.

In 2000, nearly 3 of every 10 of these female-headed households were single mothers. Over 40% of single mothers live in just five council districts (1, 2, 4, 5, and 15) where overall poverty rates range from 19 to 47 percent. (These districts also have the largest percentage of African-America residents and residents living with disabilities.)



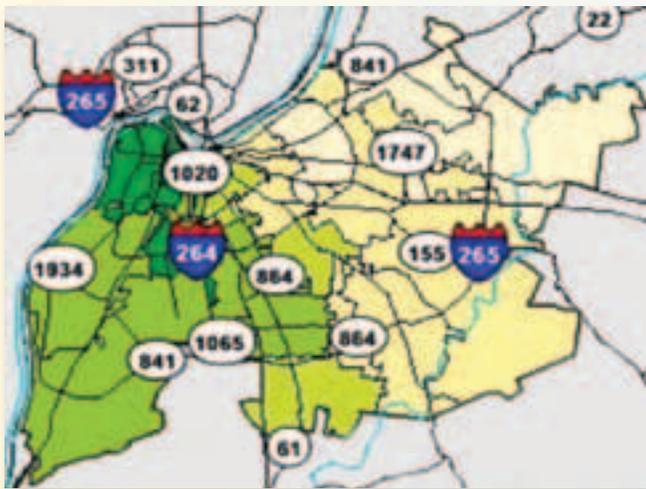
Grandparents Raising Grandchildren

Another rising family configuration is grandparents raising grandchildren. In 2008, there were 12,191 grandparent-headed households in the Louisville MSA who are responsible for taking care of their grandchildren without a parent present, an increase from 9,378 in 2005 (American Community Survey, 2005-2008). In 2008, of the grandparents responsible for their own grandchildren, it was estimated that 9,349 were white and 2,842 were African-American. While the number of African-American grandparents caring for their own grandchildren has decreased since 2005 (from 3,280), the number of White grandparents caring for their own grandchildren has increased dramatically from 5,727 in 2005.

Residents with Disabilities: Segregated and Marginalized

The 2000 Census showed that people, aged 21 to 64, with disabilities were segregated in where they lived. The areas of concentration mirror the areas where many other protected classes live, which is clear in the map.

Percentage of Population Aged 21-64 with a Disability



- 9 to 11.1%
- 12.1 to 16.1%
- 17.6 to 21.2%
- 22.9 to 25.8%
- 29.6 to 37.1%

Source: American Fact Finder- 2000 US Census

These areas of Louisville also have the highest concentrations of poverty,⁵ easily illustrating the need of affordable housing and fair housing choice for people with disabilities, many who live on fixed incomes. Disabilities range from physical disabilities to emotional, intellectual

or psychological disabilities. Of all the protected classes, disability is the only protected class wherein a landlord is required to make reasonable accommodations or modifications to ensure the environment is user-friendly to the particular person and the particular disability. This ranges from building a ramp for accessibility to allowing a working animal where there is a no pet policy.

In 2009, the largest number of fair housing cases in Louisville involved persons with disabilities. This microcosm of individual discrimination mirrors a larger set of imperatives limiting choice for those with disabilities.

Immigrants and Internationals in Louisville

There are an estimated 85,000 Immigrants and Internationals living in Louisville from all parts of the world. Of that number, an estimated 53,000 people are Latino/Hispanic. The Immigrant and International presence in Louisville has significantly increased since the mid-1990s and accounts for the increase in Louisville's population.



Anecdotally, we know of clustering of Immigrants and Internationals by country of origin, tribe, common first language, and/or religious affiliation. Though much of this clustering is voluntary, growing from peoples' need to be surrounded by community, it is also obvious that, due to racial and economic housing segregation, there is less housing choice for these residents. The areas where these clusters occur are in the west end and south end of town where segregation continues to be a problem. Louisville needs a comprehensive housing plan to offer more fair housing choice to these populations.

⁵ Please see the map entitled Poverty in the Louisville MSA on page 6.

Latino/Hispanic Residents

According to the 2008 American Community Survey, Latino/Hispanic residents, of any race, were 3.16 percent of the total population. Although the Latino/Hispanic population, as measured in the 2000 Census, was relatively small, the Dissimilarity Index increased since 1980, from 0.24 to 0.33. The Dissimilarity Index compares the spatial distributions of different groups among units in a metropolitan area. Here, the comparison groups are Latino/Hispanic and White residents. Segregation is the smallest when majority and minority populations are evenly distributed. The index ranges from 0.0 (complete integration) to 1.0 (complete segregation). Based on these numbers, it seems that the larger the Latino/Hispanic population in Louisville Metro becomes, the more clear the segregation becomes.

Asian Residents

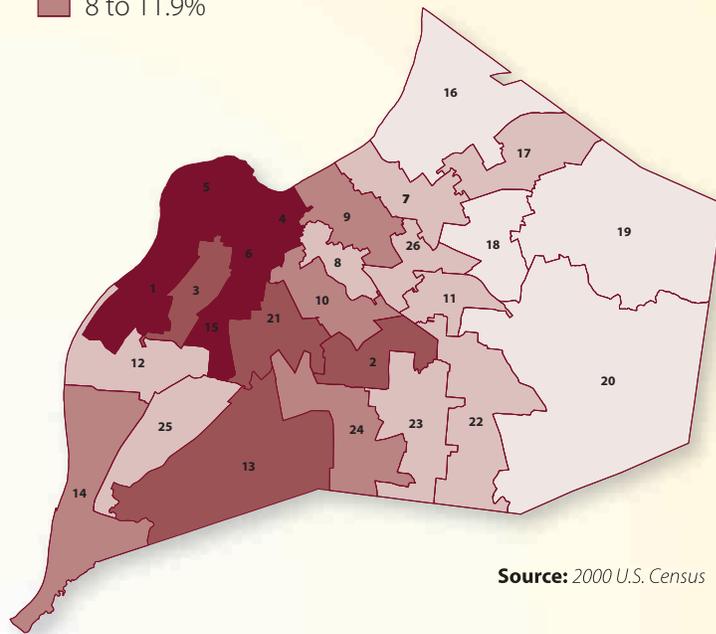
According to the 2008 American Community Survey, 1.9 percent of the population identifies as Asian. Until the 2010 Census is released, there will not be much data about Asian residents in Louisville.

Are these Neighborhoods of Choice?

As we look at the concentrations of protected classes in geographic areas, there are other environmental outcomes that emerge in those same geographic areas that make a compelling case that the concentrations of protected classes are not voluntary, but proscribed by limited opportunity to live elsewhere. These outcomes are negative and counter to the outcomes people often seek in their home environment and neighborhoods. They include poor health outcomes, including those caused by environmental factors, concentrations of vacant properties, high-cost mortgage use, foreclosures, unemployment, concentrations of families with children who are homeless, subsidized rental housing and aging properties.

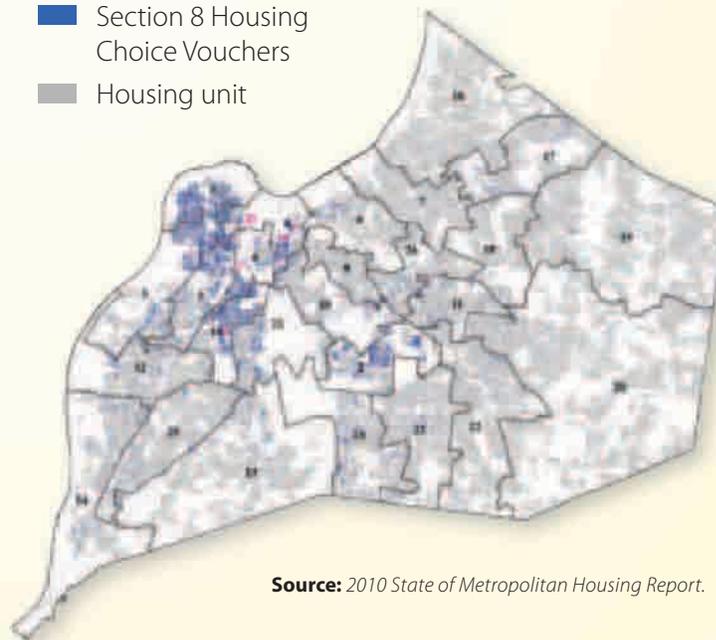
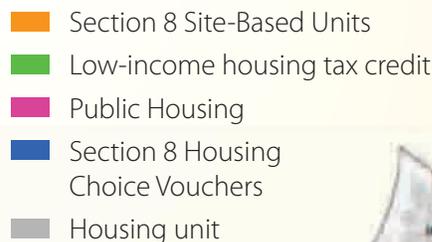
Data from the U.S. Census Bureau shows that members of protected classes are concentrated in certain areas of Metro Louisville experiencing poverty. The 2000 Census, the most current data for Jefferson County, shows the Metro Council districts with the highest poverty levels are also the same areas with the highest concentrations of subsidized housing, and the greatest number of health problems, the least access to healthcare, and the greatest number of foreclosures and vacant properties. These neighborhoods also experience the greatest concentration of homeless students.

Poverty in the Louisville MSA



Source: 2000 U.S. Census

Subsidized Housing in Louisville Metro 2010



Source: 2010 State of Metropolitan Housing Report.

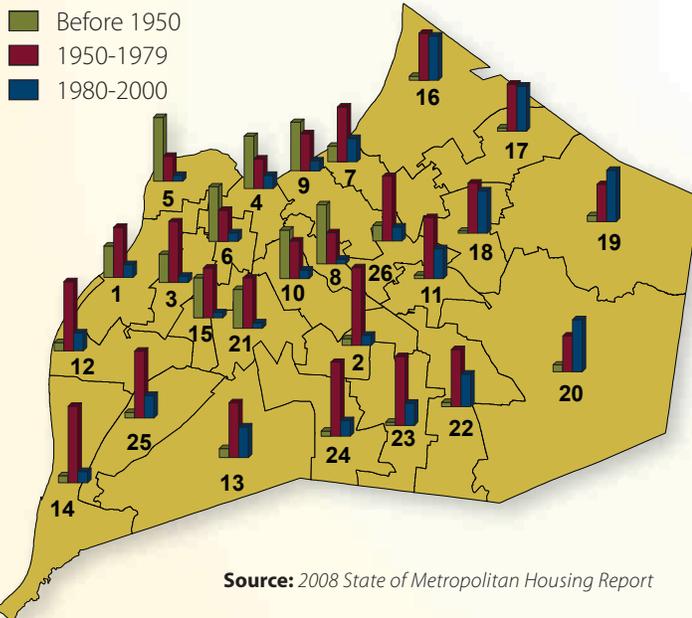
The Built Environment of the Impacted Neighborhoods: Health and Sustainability

The data shows that in Louisville, poverty is concomitant with concentrations of protected classes, and it is not startling to see that people in areas of high concentrations of households with low incomes are cost-burdened by housing itself.

Additionally, the areas with high concentrations of protected classes have the oldest housing. Much of this housing was built before 1950, when the first regulations limiting lead appeared nationally and the vast majority was built before the ban on lead in paint in late 1970s. Moreover, most homes were built before 1980 when the building code began requiring insulation. The cost of heating a home in a house that is not properly insulated is tremendous, especially since the cost of heating fuels has risen faster than the median income. Additionally, housing that is older requires maintenance that is costly or the units become dilapidated and are in violation of housing codes and regulations.

Age of Homes by Louisville Metro Council District

(Year Built as Percent of Total)

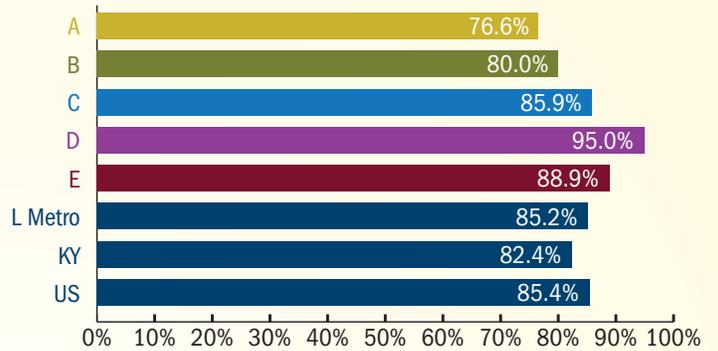


Source: 2008 State of Metropolitan Housing Report

Poor housing conditions, faced by neighborhoods with concentrations of protected classes, are linked to poor health conditions. 2004-5 research by the Louisville Metro Health Department showed that, in addition to being burdened by poverty, areas with the highest concentration of protected classes have the lowest rates of health coverage, and the highest percentages of: illnesses caused by poor indoor air quality; asthma; obesity; high blood pressure; and children with high lead levels in their blood. See the following graphs and the maps on page 8.

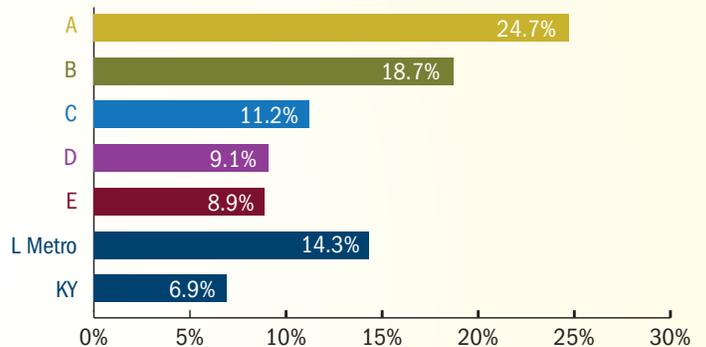
Percent with any Type of Health Care Coverage

2005 Behavioral Risk Factor Surveillance System (BRFSS)

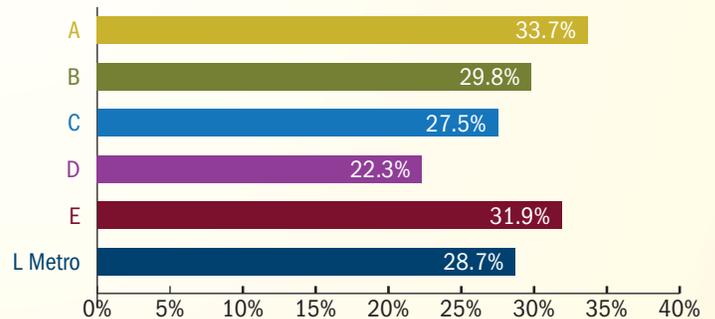


Percent Needing to See a Physician but Did Not Due to Cost

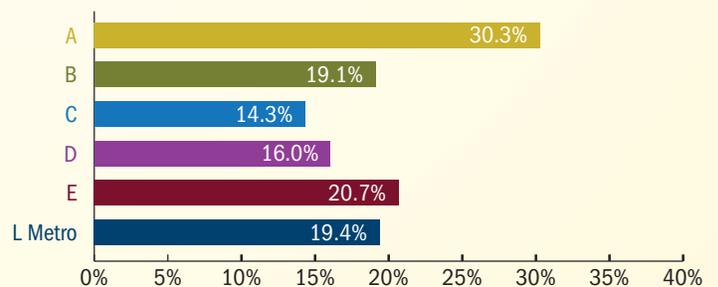
Louisville Metro 2005, KY 2002



Percent with a Symptom or Illness Caused by Poor Indoor Air Quality, 2004



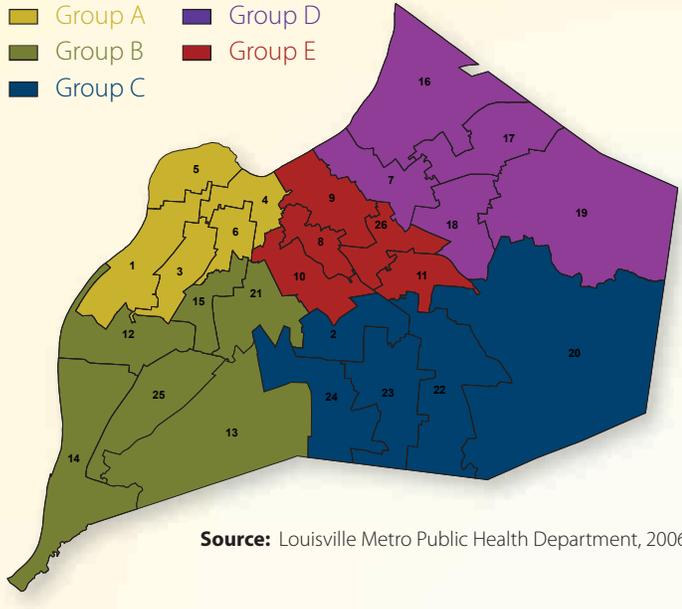
Percent with a Symptom or Illness Caused by Pollution in the Air Outdoors, 2004



Source: Louisville Metro Public Health Department, 2006

Council District Groups

- Group A
- Group B
- Group C
- Group D
- Group E

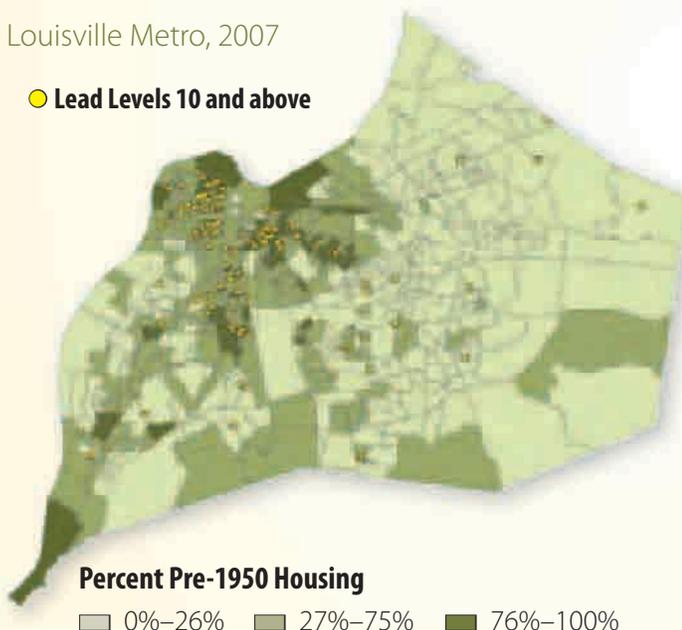


Source: Louisville Metro Public Health Department, 2006

Children with Elevated Blood Lead Levels 10 mcg/dL or Higher

Louisville Metro, 2007

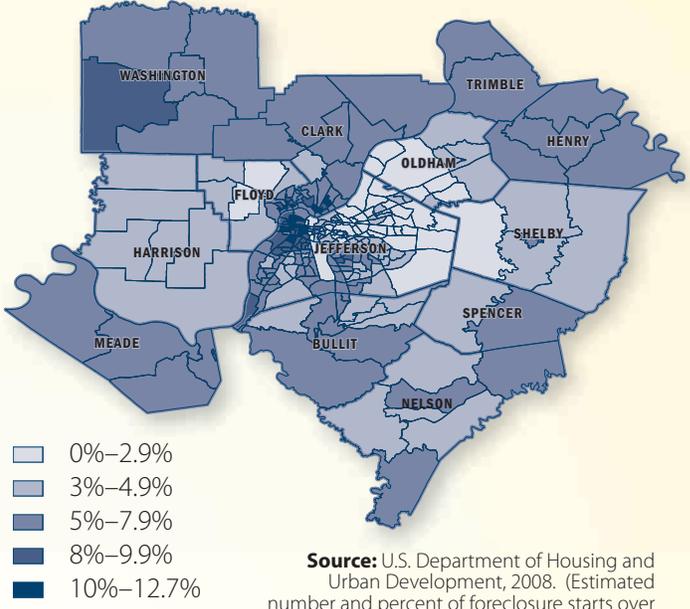
- Lead Levels 10 and above



Source: Louisville Metro Public Health and Wellness, 2008

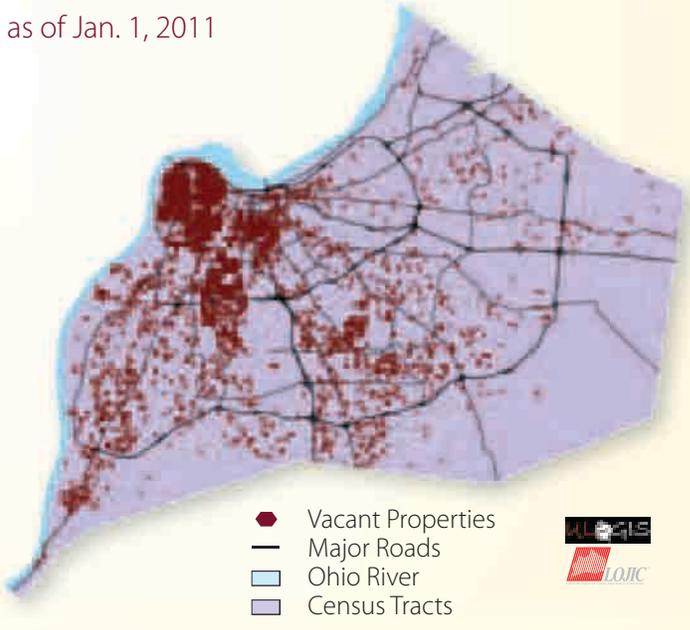
The estimated foreclosure rate by Louisville MSA census tracts for 18 months ending June 2008 shows that the geographic areas with high concentrations of persons in protected classes also experienced the highest foreclosure rates in Louisville Metro. Further exacerbating deteriorating conditions are the high numbers of vacancies in these areas and the loss of value of the homes in these areas. Western parts of Louisville with high concentrations of African-Americans have lost value, according to the Property

Estimated Foreclosure Rate by Louisville MSA Census Tracts



Source: U.S. Department of Housing and Urban Development, 2008. (Estimated number and percent of foreclosure starts over the past 18 months through June 2008.)

Vacant Properties in Jefferson County, KY as of Jan. 1, 2011



Source: Louisville Metro Planning & Design Services and Logic

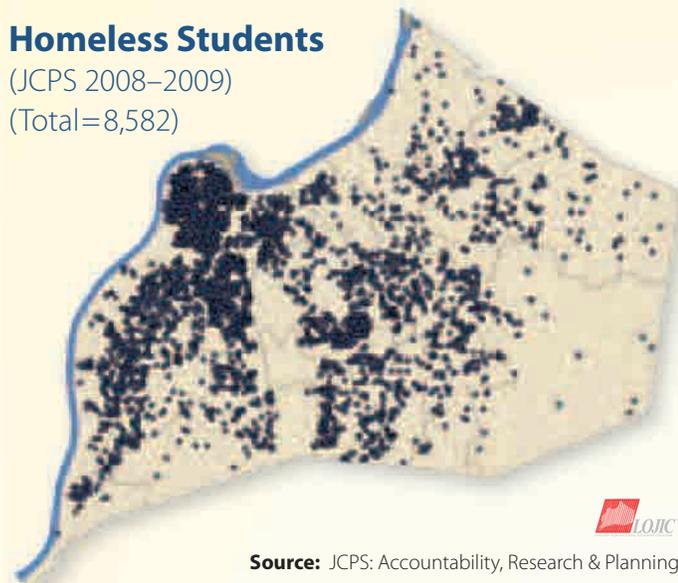
Valuation Administration office.⁶ The 1990 Census showed the West Louisville Central County Division (CCD) to have a population of about 70,000 people; by the 2000 Census, the West Louisville CCD had about 65,000 people. The most recent American Community Survey data, using years 2005-2009, indicates a further decrease in population of about 7,000 people. These areas also have the greatest concentrations of children attending public school who are homeless, including being doubled up with other family members.

6 Bailey, Phillip (2010). West End experiencing high foreclosure rates, says PVA. LEO. (April 29, 2010)

Homeless Students

(JCPS 2008–2009)

(Total=8,582)



Source: JCPS: Accountability, Research & Planning

Neighborhoods with high concentrations of people in protected classes, such as West Louisville, also have lower educational attainment than Jefferson County as a whole. The 2000 Census showed that in the West Louisville CCD 64.1% of those over 25 years old were high school graduates and 6.4% were college graduates or above, compared to all persons over 25 in Jefferson County, where 81.8% graduated high school and 24.8% were college graduates or above.

The income, educational, and health outcomes of the areas with high concentrations of African-Americans, female-headed households with children and/or persons with disabilities are not those typically sought by those looking for residential housing. The question then is why are there such concentrations of people in protected classes in these neighborhoods?

What is the Link Between Income and People in Protected Classes?

While income is not a protected class, people in protected classes are disproportionately represented in lower income strata. The government barred African-Americans from most of the government sponsored opportunities to own a home until the last third of the 20th century. Female-headed households were discriminated against in access to capital and credit, including mortgages. The laws that now cover discrimination also cover discrimination in employment and in access to capital.

Using the 2009 American Community Survey data, African-Americans are 19% of the population in Louisville Metro. The median income of an African-American household in Louisville Metro is \$27,332 compared to the general household median income in Louisville Metro of \$49,609, which is, itself, a drop since 2007.

Using the 2000 census data, single mothers with children made up 11% of all heads of household in that year. In 2000, median family income for single mothers was \$18,307 where single fathers had a median income of \$27,194. While this is older data, it illustrates the point that single women with children are significantly more likely to have lower incomes than the general population.

Grandparents with primary guardianship or custody of their grandchildren appear to suffer a financial disadvantage in comparison to all families with children, consistently showing income less than median income for all families. The poverty rate for households where grandparents are caring for grandchildren fluctuates (2005-16.7%, 2007-23.4, 2008- 13.1%), but it has always been higher than parent-headed households. While we do not have mapping of where these households live, this report will discuss the unavailability of low-cost housing in most of Louisville Metro. Therefore, we can anticipate that these households will also cluster in the same neighborhoods as others.

Therefore, if we are to have fair housing with households in protected classes living throughout Louisville Metro, the cost of housing is a key component in policies, customs, laws and practices that need to be reviewed.

Zoning Impediments to Fair Housing Choice: The Land Development Code Zoning Prohibits Fair Housing

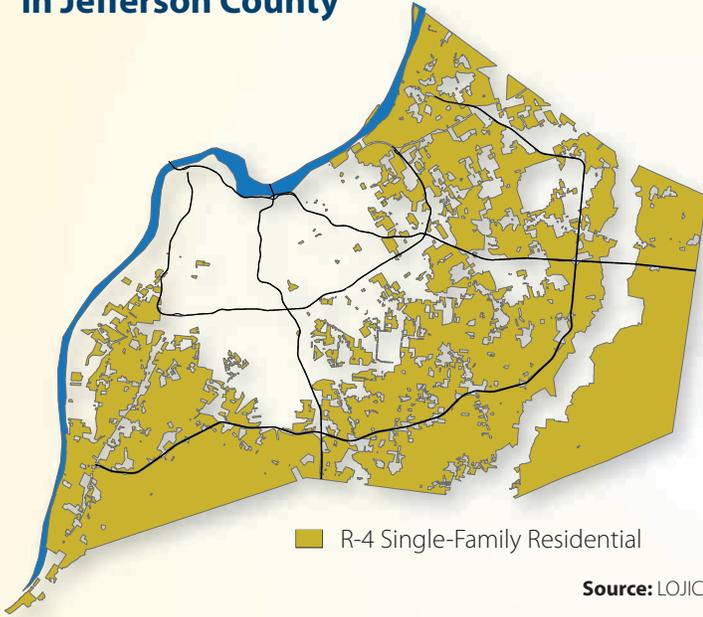
The distribution and availability of housing that is affordable to people at or below 80 percent of median income is closely entwined with creating fair housing choice for protected classes in Louisville Metro. However, we have severely limited where affordable housing can exist.

High concentrations of poverty are not accidental, as housing policy has herded housing at price points for low-income people into geographic zones. These zones, currently and historically, are where multi-family housing is permitted by zoning and where smaller lot sizes allow lower home ownership price points. Developers are, and have been, encouraged to build housing in areas of high poverty through federal programs of tax incentives, rent assistance and/or subsidized interest rates.

In Louisville Metro, 75% of the land is zoned to be single-family residential. Of this residential land, 69% is zoned to be R-4 single-family residential, which only permits one home built on a lot no smaller than 9,000 square feet, and no more than 4.84 dwelling units per acre.

Less than 1% of the R-4 zoning is within the old city limits inside the Watterson Expressway. R-4 was a default zoning from decades past but has not received scrutiny about its original purpose nor of the attitudes toward integration of those originally zoning these tracts of land. Housing lots of this size, with only one residence, automatically increase the price per unit. These zoning classifications have not been updated since the 1940s, and serve as a remnant of the prevailing attitudes and policies of that era which promote economic and racial segregation.

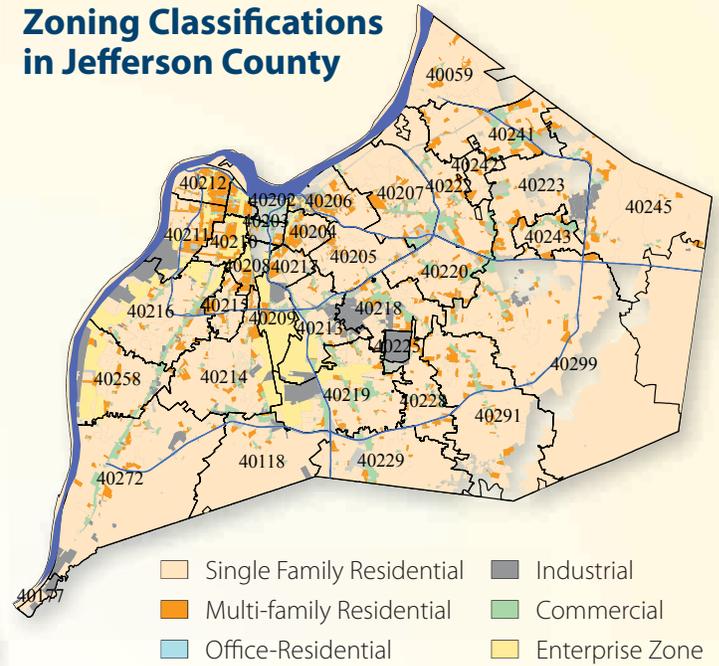
Land Zoned Single-Family R-4 in Jefferson County



In contrast, only 6% of the land in Louisville Metro is zoned multi-family residential. Multi-family housing is a very useful tool to supply affordable housing, yet it is not substantially included or integrated into zoning beyond the Watterson Expressway.

Although only 6% of the land in Louisville Metro is zoned multi-family residential, 20% of the multi-family zoning is concentrated in 5 zip-codes in West Louisville, even

Zoning Classifications in Jefferson County



Source: LOJIC

though these zip-codes make less than 5% of the total land in the county. These zip-codes are home to more than 50% of Louisville Metro’s African-American population. As previously shown, 40% of single mothers live in just five council districts (1, 2, 4, 5 and 15) where the overall poverty rates range from 19 to 47%. The concentration of people with disabilities into these same highly impacted areas where multi-family housing is permitted, recapitulates the result of other households in protected classes.

A comparative analysis of areas with high and low percentages of multi-family zoning demonstrates that zoning practices have profound impacts on segregation. The charts below comparing West End and East End Louisville zip-codes show that allowed residential land uses strongly correlate with racial and economic disparity.

Therefore, regardless of intent, the outcome has been segregation by laws, customs and practices of government.

Income, African-American Population, and Residential Land Use: Louisville Metro’s West End Neighborhood by Zip-Codes

Zip-code	Median Household Income	Percentage of African-American Residents	Percentage of Land Zoned Multi-Family	Percentage of Land Zoned Single-Family
40203	\$13,458	63%	25%	3%
40208	\$24,041	26%	17%	14%
40210	\$20,722	91%	24%	28%
40211	\$21,906	95%	20%	31%
40212	\$23,240	55%	34%	42%

Source: LOJIC

Income, African-American Population, and Residential Land Use: Louisville Metro’s East End Neighborhood by Zip-Codes

Zip-code	Median Household Income	Percentage of African-American Residents	Percentage of Land Zoned Multi-Family	Percentage of Land Zoned Single-Family
40207	\$54,050	2%	7%	77%
40222	\$52,259	5%	8%	75%
40242	\$52,406	5%	10%	87%
40245	\$80,634	4%	4%	81%
40059	\$98,316	4%	3%	89%

Source: LOJIC

Not in My Back Yard Mentality

NIMBY is an acronym that stands for “not in my backyard,” that is often used to describe a neighborhood’s objection to a proposed development in their proximity. This attitude is often characterized by residents’ fears and prejudices about certain types of developments, such as affordable or low-income housing, that they worry will negatively affect property values or change the character of their neighborhood. While the Planning Commission and Board of Zoning Adjustment have guidelines that exclude from consideration who will be living in the property and should look only at what the use of the property will be, neighborhood and political pressure can cause the regulatory boards to bring in considerations of “who” will be using a property, which treads on fair housing issues.

NIMBYism is often concerned with property values. The problem with this view is that it automatically reinforces a pernicious discourse that views people as deficits to neighborhoods, and that they need to be excluded from those neighborhoods in order for those neighborhoods to function economically.

Studies have shown that affordable housing has no demonstrable effect on property values when:

- Sites are chosen in healthy, vibrant neighborhoods.
- The structural design of the housing does not change the quality or character of the neighborhood.

- Affordable housing is dispersed.

The likelihood that affordable housing will negatively affect property values increases when:

- The quality, design and management are poor.
- Affordable housing is located in disadvantaged neighborhoods.
- Affordable housing is highly concentrated.⁷

Therefore, the key to distributing affordable housing that makes fair housing choice a reality is in complete alignment with fair housing principles: disbursement of affordable housing that is compatible with neighborhood design throughout Louisville Metro.

Transportation

The distribution of transportation dollars is biased against those in protected classes and limits fair housing choice. The information provided by Horizon 2030, the transportation plan produced by the Kentuckiana Regional Planning and Development Agency (KIPDA), shows that the five costliest projects in Jefferson County are located from the I-65 corridor to the east. Since people in protected classes are disproportionately represented in low-income strata, the increased provision of public transit would significantly increase fair housing choice, as well as employment opportunities.

⁷ Goetz, E.G. (2000). *The Effects of Subsidized Housing on Communities*, University of Minnesota Extension, http://www.extension.umn.edu/distribution/familydevelopment/components/7565_09.html, retrieved September 23, 2009.

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Impediments to Fair Housing Choice: Recommended Action Steps

Commit

- Make fair housing a priority in this city. Focus on fair housing in all real estate, residential banking and development industries.

Revise the Land Development Code

- Enact planning and zoning statutes focused on the development of design-compatible affordable housing and on special-needs-population housing units, both rental and for ownership, in all neighborhoods, subdivisions and communities.
- Rezone targeted areas of residential land in Louisville Metro from R-4 or higher zoning to increase permitted density both to allow affordable multi-family units and to lower the minimum lot size for single-family homes.

Louisville Metro Government Policy

- Design and implement a strategic approach to developing affordable housing in all communities throughout Louisville Metro, setting numeric goals.

- Require that all economic or housing development projects supported by Louisville Metro government create affordable housing as part of the project.
- Local approval agencies and officers should identify and enforce Fair Housing Act design and construction standards before project completion.
- Provide incentives- such as waiver and/or reduction of building impact fees, deferred water and sewer fees- to developers of affordable housing.
- Fund the local Affordable Housing Trust Fund through a dedicated, renewable public source to provide the necessary local dollars.
- Promote greater use of the Low-Income Housing Tax Credit Program in all neighborhoods and/or communities throughout the jurisdiction. Provide local incentives that counter-act federal steering to low-income neighborhoods.
- Create a source of funding for environmental accommodations for persons with disabilities.

Community Education

- **DEVELOP AFFIRMATIVE MARKETING STRATEGIES** to promote affordable housing opportunities for all persons.
- **CREATE AN EDUCATIONAL CAMPAIGN** to reduce fear of change to include varying housing types.
- **WORK WITH NEIGHBORHOODS** to create housing opportunities for young adults and those who are aging, so residents can stay in the neighborhood.
- **CREATE A FAIR HOUSING RESOURCE GUIDE** for affordable and/or special-needs-population housing throughout the Louisville Metro jurisdiction.
- **COORDINATE WITH THE KENTUCKY ATTORNEY GENERAL'S OFFICE** to investigate the race-biased mortgage practices of lending institutions.