

# Analysis of Impediments to Fair Housing in Kentucky 2009





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## EXECUTIVE SUMMARY

The 2009 Analysis of Impediments to Fair Housing in Kentucky was developed by Kentucky Housing Corporation (KHC) with support from the Kentucky Department for Local Government, as well as fair housing professionals throughout the state.

Kentucky Housing Corporation is committed to affirmatively further fair housing in all of its programs and business practices. KHC's mission is to provide safe, decent, affordable housing throughout Kentucky. . It is particularly crucial in difficult financial times that preference not be given to any individual or family based on his or her demographic or social status. Particularly timely is the increased incidence of unfair lending practices. As shown in this report, subprime loans have disproportionately impacted African Americans, Latinos and women in Kentucky. KHC understands the negative repercussions that such discriminatory lending practices have on Kentucky households, communities, and housing opportunities.

In response to the negative, reverberating impact that subprime mortgages and foreclosures have had on housing in Kentucky, KHC has taken the lead on initiatives to protect Kentuckians from homeownership troubles. From 2005 until 2008, KHC was the lead agency in the *Don't Borrow Trouble*® Kentucky (DBTK) campaign. *Don't Borrow Trouble*® was pioneered in Boston by Mayor Thomas M. Menino and the Massachusetts Community Banking Council and was expanded nationally by Freddie Mac. *Don't Borrow Trouble*® Kentucky consisted of a coalition of over 20 organizations working together to help prevent predatory lending in communities around Kentucky, sponsored by KHC and the Kentucky Predatory Lending Prevention Committee. The DBTK counselor network provided home buyer education, predatory lending education, budget/credit classes, post-purchase education, and comprehensive one-on-one counseling. In 2008, the state legislature created the Kentucky Homeownership Protection Center (Protection Center) naming KHC as the administrator of the statewide program. The newly created Protection Center took over the old DBTK hotline number, thereby solidifying in homeowners' minds where they can turn when they need help. The Protection Center provides a centralized location where homeowners can find counseling, Legal Aid, information on preventing foreclosure and the foreclosure process, utility assistance, and home repair assistance to make smart choices and avoid losing their homes.

Kentucky Housing Corporation is fully committed to continuing to pursue fair housing throughout the state. As the state housing finance agency, KHC requires that all program and funding recipients continue to uphold the law and affirmatively further fair housing. Unfortunately, housing discrimination is not isolated to either the public or private sectors. Housing discrimination is pervasive and can range from a mom and pop rental endeavor to a large multi-unit developer. Impediments to fair housing are broad and reach throughout the housing industry. While the attached report details the public and private areas that KHC will continue to address and seek resolution, prejudice and discrimination are part of a social fabric that require partnership in all aspects of Kentucky's affordable housing community to overcome.



Richard L. McQuady  
Chief Executive Officer  
Kentucky Housing Corporation

## INTRODUCTION

Housing is a basic human need. Having a home instills a sense of safety and security. Kentucky Housing Corporation's mission is to provide safe, decent, affordable housing opportunities and we are committed to putting people first. Our core values guide our work as we believe that everyone deserves to have a safe place to live and that everyone has a right to fair housing, free from discrimination.

### Fair Housing

The Fair Housing Act was introduced as a component of the Civil Rights Act of 1968. The act provides equal opportunity to all who buy, sell, rent, finance, or insure housing. The act protects each individual's basic right to choose where to live and ensures equal treatment after obtaining housing.

The Fair Housing Act prohibits discrimination in housing based on race, color, national origin or religion. The Kentucky General Assembly later broadened the law to prohibit discrimination in housing based on disability, gender, and familial status. Discrimination based on sexual orientation is also forbidden in Covington, Lexington, and Louisville.

Fair housing law covers real property (home, apartments, lots, etc.), rented or sold, whether by or through a real estate broker, sales agent or operator, or directly by the owner with the intent of being used or occupied, or is designed or arranged as a home or residency for one or more families.

Based on fair housing law, in the sale or rental of housing, it is illegal to:

- Refuse to rent or sell to someone based on a status, if protected.
- Provide different services or facilities based on status, if protected.
- Falsely deny housing is available based on a status, if protected.
- Impose different rules on different people based on a status, if protected.

It is illegal for lending institutions to:

- Refuse to accept mortgage loan applications based on status, if protected.
- Refuse to provide loan information based on a status, if protected.
- Give people different terms/conditions on a loan based on a status, if protected.
- Discriminate in the appraisal of property based on a status, if protected.

It is illegal for any person involved in any aspect of housing to:

- Threaten, intimidate, or interfere with any person's fair housing rights.
- Advertise any availability of housing that states a preference or limitation based on a person's race, color, gender, national origin, religion, disability (handicap), familial status, and in some areas, sexual orientation.

### Impediments to Fair Housing

The U.S. Department for Housing and Urban Development (HUD) defines impediments to fair housing as:

- Actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin that restrict housing choices or the availability of housing choice –
- Can constitute violations, or potential violations, of the Fair Housing Act.
- Are counter-productive to fair housing choice, such as:
  - (1) Community resistance when minorities, persons with disabilities and/or low-income person moves into white and/or moderate- to high-income areas.
  - (2) Community resistance to housing facilities for persons with disabilities because of the persons who will occupy the housing.
  - (3) Have the effect of restricting opportunities on the basis of race, color, religion, sex, disability, familial status, or national origin.

## **The Analysis of Impediments to Fair Housing in Kentucky**

The Commonwealth of Kentucky is committed to fulfill its responsibility of promoting equal housing opportunity. As a recipient of funds from the U.S. Department of Housing and Urban Development, the state is required to be in compliance with the Consolidated Plan rule published in Federal Register (24 CFR 91.225) on January 25, 1995. The state receives funding from HUD through the Community Development Block Grant, HOME Investment Partnerships, Housing for Persons With AIDS, and Emergency Shelter Grant Program. This report is an integral part of the state's Consolidated Plan. The state is required to certify that it is affirmatively furthering fair housing through:

1. Conducting an analysis of impediments to fair housing choice within the state;
2. Taking appropriate actions to overcome the effects of any impediments identified through that analysis; and
3. Maintaining records reflecting that analysis and actions in that regard.

The state is also required to ensure that any state-funded jurisdiction comply with their Affirmatively Furthering Fair Housing Certification. Therefore this analysis has been undertaken for the non-entitlement communities. Kentucky Housing Corporation (KHC) and the Department for Local Government (DLG) have drafted this plan and analysis on behalf of the Commonwealth. A part of these agencies' responsibility is to administer over \$50 million in federal housing and economic development funds allocated each year to the state by the U.S. Department of Housing and Urban Development (HUD). They are used to assist low- and moderate-income Kentuckians in overcoming their housing problems.

Input and support for this analysis were gained through the 2008 Fair Housing Survey and through a focus group. The Fair Housing Survey was disseminated by Kentucky Housing Corporation to the public at-large with support from the following agencies:

- ✦ Kentucky Domestic Violence Association
- ✦ Project Homeless Connect
- ✦ Cabinet for Health and Family Services
- ✦ Undoing Racism Workshop
- ✦ Continuum of Care
- ✦ Kentucky Counselors' Network
- ✦ Independence Place
- ✦ Homeless Awareness Walk
- ✦ Kentucky Association of Realtors
- ✦ Lexington Fair Housing Council
- ✦ Kentucky Commission on Human Rights
- ✦ Cardinal Valley Center

The following individuals participated in the 2009 Analysis of Impediments Focus Group:

### **Kentucky Housing Corporation:**

- ✦ Katie Meyer, Performance Analyst
- ✦ Toni Smith, Fair Housing Coordinator
- ✦ Charles Leachman, Asst. Director Programs, Tenant-Based Rental
- ✦ Amy Smith, Director, Organizational Planning and Performance
- ✦ Bernie Hillman, Grants Developer/Policy Analyst
- ✦ Jon Davidson, Manager, Organizational Planning and Performance
- ✦ Diana Conley, Organizational Support Specialist
- ✦ Lisa Beran, General Counsel

**Partners:**

- ✦ Mike Hale, Department for Local Government
- ✦ Art Crosby, Lexington Fair Housing Council
- ✦ Juan Peña, Kentucky Commission on Human Rights
- ✦ Linda McCray, Bowling Green Human Rights Commission
- ✦ Mary O'Doherty, Kentucky Domestic Violence Association
- ✦ Mary Savage, Kentucky Domestic Violence Association
- ✦ John Hammons, City of Covington
- ✦ Dana Beasley Brown, Kentuckians for the Commonwealth
- ✦ Nicolas Valenzuela, Compliance Officer, Louisville Metro Human Relations Commission
- ✦ Zakia Taylor, Bowling Green Human Rights Commission

Funding for the analysis was provided by KHC general fund dollars and DLG administrative funds. A variety of information was reviewed for this report such as:

- ✦ Home Mortgage Disclosure Act
- ✦ Discrimination Complaints (HUD)
- ✦ Program data from HOME, Community Development Block Grant, ESG and HOPWA
- ✦ Demographic, Income and Housing Census Data
- ✦ State Laws and Policies

This report will not address fair housing issues in great detail. It will provide, however, a general outline similar to previous reports and readily available sources. Each section of the analysis of impediments will provide a brief overview of the subject area. The report will conclude with recommendations to address the impediments found. These recommendations determine what steps the state can take to eliminate the identified impediments and monitor the progress of the recommendations.

The Department for Local Government and Kentucky Housing Corporation have two functions within the housing arena. The agencies provide the financial resources for the construction and rehabilitation of affordable housing and are tasked with the responsibility of enforcing the fair housing laws of HUD programs and the state law. The agencies provide considerable financial resources for the construction of affordable housing which substantially increases the opportunity for residents of the Commonwealth to exercise their right to fair housing choice. In support of the second responsibility, the agencies have identified six impediments to the exercise of fair housing choice to be addressed in the next five years. They are:

1. The residents of Kentucky lack knowledge of their fair housing laws and rights.
2. Filing a discrimination complaint in Kentucky is complicated and burdensome.
3. There is not enough funding for fair housing agencies in Kentucky.
4. Subprime lending practices have disproportionately impacted minority populations in Kentucky.
5. The housing stock in Kentucky is not adequately accessible and/or visitable.
6. The majority of the state has inadequate landlord-tenant protection.

## **Jurisdictional Background Data**

## DEMOGRAPHIC DATA

### Age

The population of Kentucky is slightly older than the overall population of the United States.

Based on 2007 data estimates<sup>1</sup>, there are over 4,000,000 people living in Kentucky. The median age is 37.3, which is higher than the national median age of 36.4.

Of Kentucky's population, 24 percent is over 55 years old. Nationally, 23.2 percent of the population is over 55.

### Gender and Households

The proportion of male and female individuals in Kentucky is statistically similar to the United States total population.

Of Kentucky households, 30 percent have children under 18 years old. Of households with children, 7.5 percent or 123,826 households are female-run with no husband present. Comparatively, 2.3 percent, or 37,812, are male-run with no wife present. Compared to national statistics, Kentucky's single-father and single-mother household populations are approximately the same as the U.S. average.

In comparing Kentucky's households to national statistics, one of the largest discrepancies is in the divorce rate. While males nationally have a divorce rate of 9.2 percent, in Kentucky the divorce rate of males is 11.7 percent. Similarly, females nationally have a divorce rate of 11.6 percent but in Kentucky the female divorce rate is 13.2 percent.

### Race

Kentucky's population predominantly identifies as White or Caucasian. While nationally the percentage of White/Caucasian individuals is 75.7 percent, in Kentucky White/Caucasian individuals account for 90.4 percent of the population.

Of Kentucky's population, 8.1 percent identifies as Black or African American. Nationally, 12.6 percent of the population identifies as Black/African American. This indicates that the Black/African American population is a greater minority in Kentucky than nationally.

While 1.2 percent of Kentucky's population identifies as Asian, 4.4 percent of the U.S. population identifies as Asian. Of Kentuckians, 0.6 percent identifies as American Indian or Alaska Native. The national average is not much higher with 0.8 percent identifying as American Indian or Alaska Native. Both nationally and in Kentucky, 0.1 percent of the population identifies as Native Hawaiian or Other Pacific Islander.

Commonwealth of Kentucky		
Total Population: Age		
Under 5 years	279,216	6.6%
5 to 9 years	271,913	6.5%
10 to 14 years	278,593	6.6%
15 to 19 years	287,591	6.8%
20 to 24 years	279,662	6.6%
25 to 34 years	573,710	13.6%
35 to 44 years	606,395	14.4%
45 to 54 years	619,513	14.7%
55 to 59 years	264,177	6.3%
60 to 64 years	207,499	4.9%
65 to 74 years	288,084	6.8%
75 to 84 years	183,823	4.4%
85 years and over	65,472	1.6%
Median age (years)	37.3	
Total Population	4,205,648	100%

Commonwealth of Kentucky		
Total Population: Gender		
Female	2,147,218	51.1%
Male	2,058,430	48.9%
Total Population	4,205,648	

Commonwealth of Kentucky		
Total Population: Race		
White/Caucasian	3,799,877	90.4%
Black/African American	341,785	8.1%
American Indian/Alaska Native	24,419	0.6%
Asian	48,845	1.2%
Native Hawaiian/Other Pacific Islander	3,935	0.1%
Some other race	40,107	1.0%
Total Population	4,205,648	

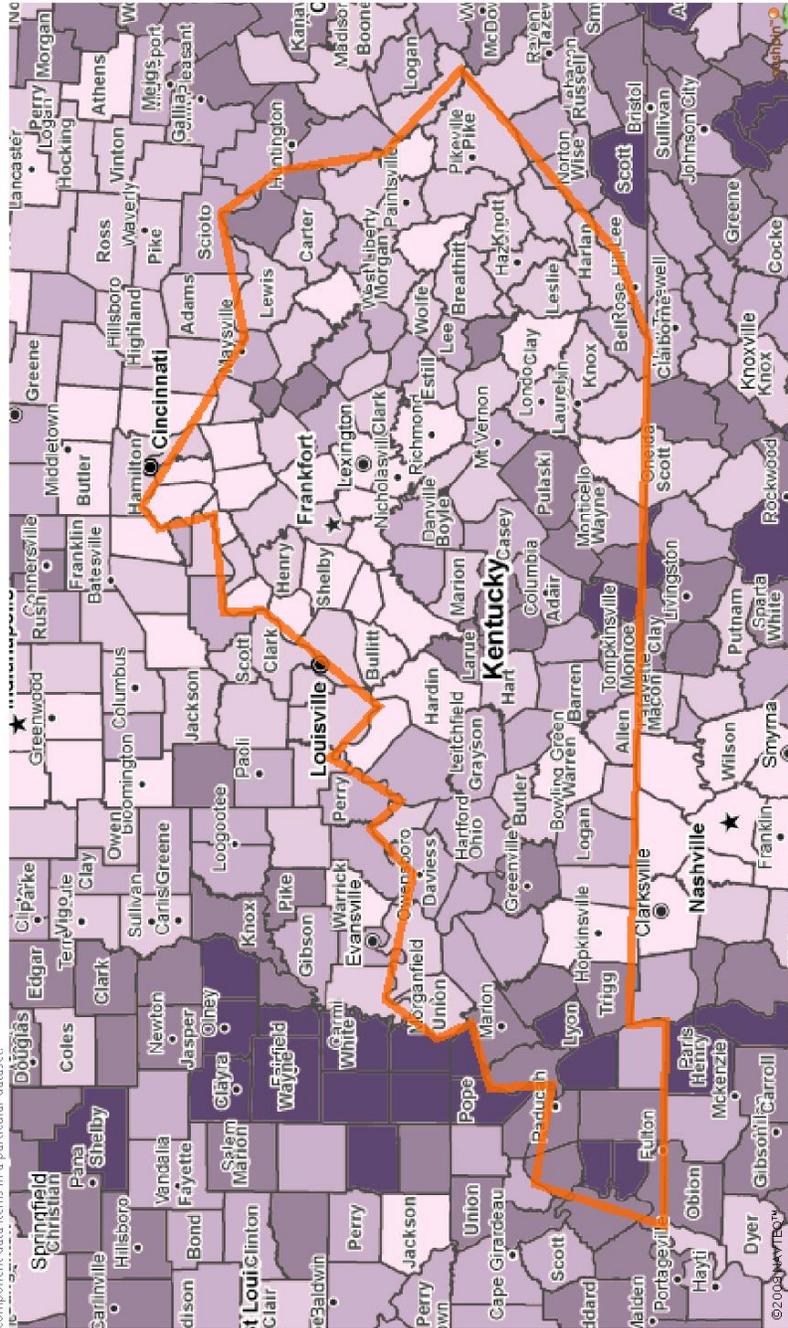
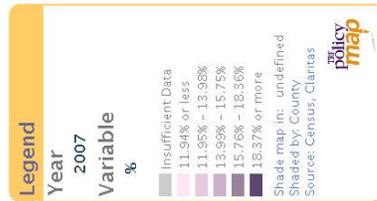
<sup>1</sup> Unless indicated otherwise, all population data is from the U.S. Census 2007 American Community Survey



Map of Kentucky with Estimated percent of all people 65 or older in 2007.

Estimated percent of all people 65 years and older in 2007.

Estimated percent of the population age 65 years and older in 2007. Percentage calculations were suppressed in cases where the denominator of the calculation was less than 10 of the unit that is being described (eg, households, people, householders, etc). Such areas are represented as having "Insufficient Data" in the map. Denominators for percentage calculations were created by summing all of the component data items in a particular dataset.



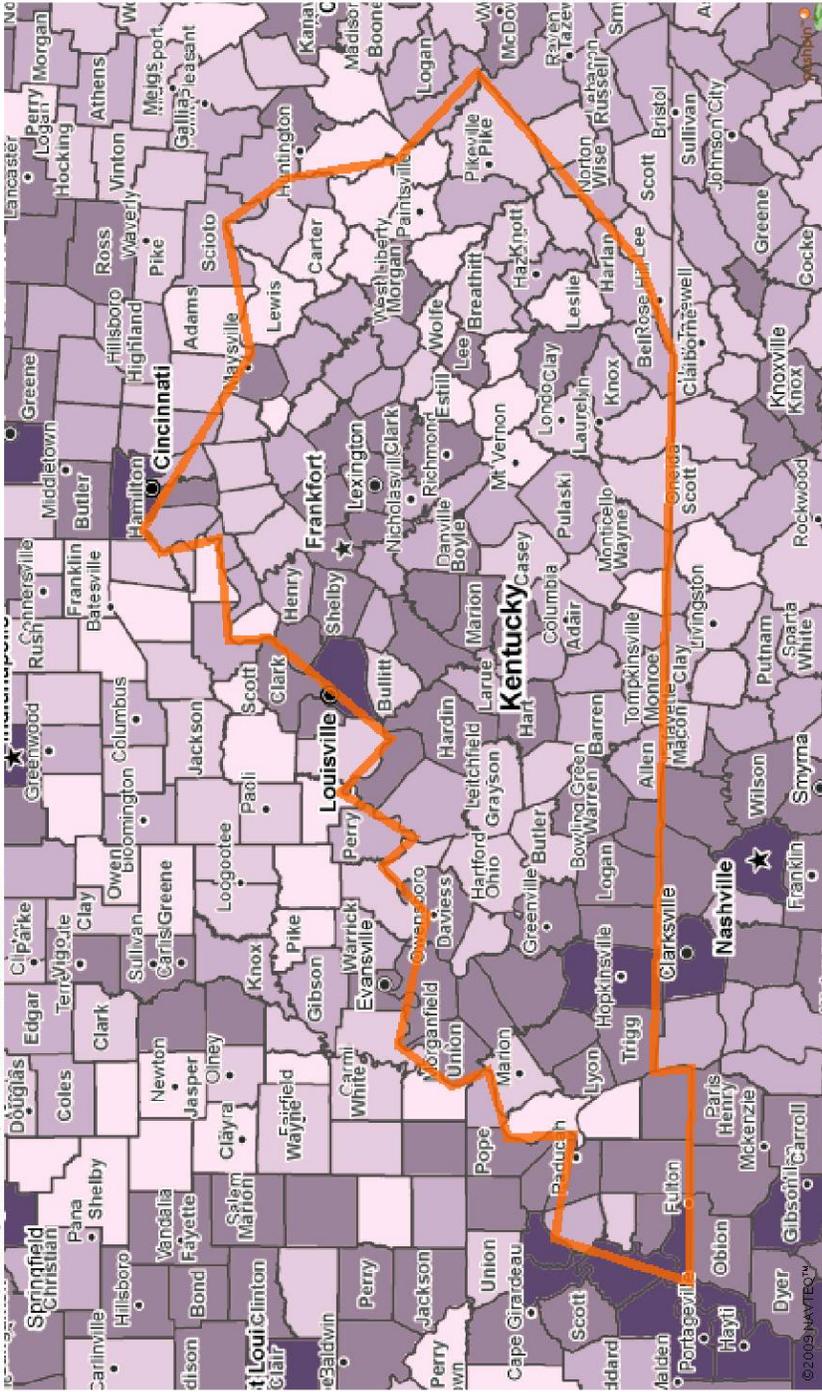
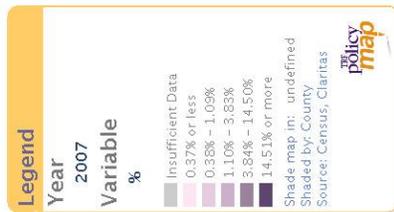
**Age:** Statewide, 12.8 percent of Kentuckians are over the age of 65. The higher concentrations of elderly and aging individuals are in the Western and Southern regions of the state.



Map of Kentucky with Estimated percent of all people who were African American in 2007.

Estimated percent of all people who were African American in 2007.

Estimated percent of the population that is Black or African American, by single classification of Census race, in 2007. Percentage calculations were suppressed in cases where the denominator of the calculation was less than 10 of the unit that is being described (eg, households, people, households, etc). Such areas are represented as having "Insufficient Data" in the map. Denominators for percentage calculations were created by summing all of the component data items in a particular dataset.



**Race:** The two counties with the highest proportion of African Americans are Jefferson (20.8 percent) and Christian (21.9 percent).

## Ethnicity

Although the proportion of Hispanic/Latino individuals is significantly lower in Kentucky (2.1 percent) than the national average (14.7 percent), the rate of growth in Kentucky is high.

According to Ron Couch, director of the State Data Center, in an article published by the Hispanic Latino Coalition (HLC) of Louisville, the Latino population grew by 37,955, or 172.6 percent, between 1990 and 2000 and by 85,938, or 43.3 percent, between 2000 and 2006.<sup>2</sup>

Commonwealth of Kentucky		
Total Population: Hispanic/Latino		
Hispanic/Latino	86,769	2.1%
Non-Hispanic/Latino	4,118,879	97.9%
Total Population	4,205,648	

Crouch also explains that there is a dramatic undercount of Hispanic/Latino individuals in Kentucky.

*The undercounted Hispanic/Latino population would significantly increase the Hispanic/Latino population in Kentucky and many think the undocumented Hispanic/Latino population is significantly larger and would increase the Hispanic/Latino population, probably by two to three times more than the official Hispanic/Latino count.<sup>2</sup>*

According to 2007 Census estimates, 2.1 percent of Kentuckians speak Spanish at home. Of the U.S. population, 12.1 percent speak Spanish at home. The 2010 Census Data will reveal more on the growth of the Hispanic/Latino population in Kentucky and the United States.

There are 107,833 foreign-born individuals in Kentucky. Foreign-born individuals account for 2.5 percent of the population. In the United States, there are 37,234,785 foreign-born individuals, making up 12.5 percent of the entire population. In both Kentucky and the U.S., the highest proportion of foreign-born individuals are from Latin America, followed by Asia then Europe.

Commonwealth of Kentucky		
Total Population: Foreign-born		
All Foreign-born	107,833	2.5%
Latin America	41,362	38.4%
Asia	33,143	30.7%
Europe	21,050	19.5%
Africa	6,785	6.3%
Total Population	4,205,648	

## Disability

The percentage of Kentuckians with disabilities is one of the highest in the nation. In Kentucky, 21.2 percent of the population 5 years or older has a disability. Nationally, 15.1 percent of individuals 5 years or older has a disability.

Of Kentuckians, 18.6 percent between 16 and 64 years old are living with a disability. That is dramatically higher than the national average of 12.3 percent for the same demographic.

The following page shows the percentage of individuals with disabilities in 50 states and the District of Columbia and Puerto Rico. Only Puerto Rico and West Virginia have a higher prevalence at 24.4 percent and 22.4 percent, respectively. Kentucky and Mississippi both show 19.1 percent prevalence of disability for non-institutionalized working-age people with disabilities.

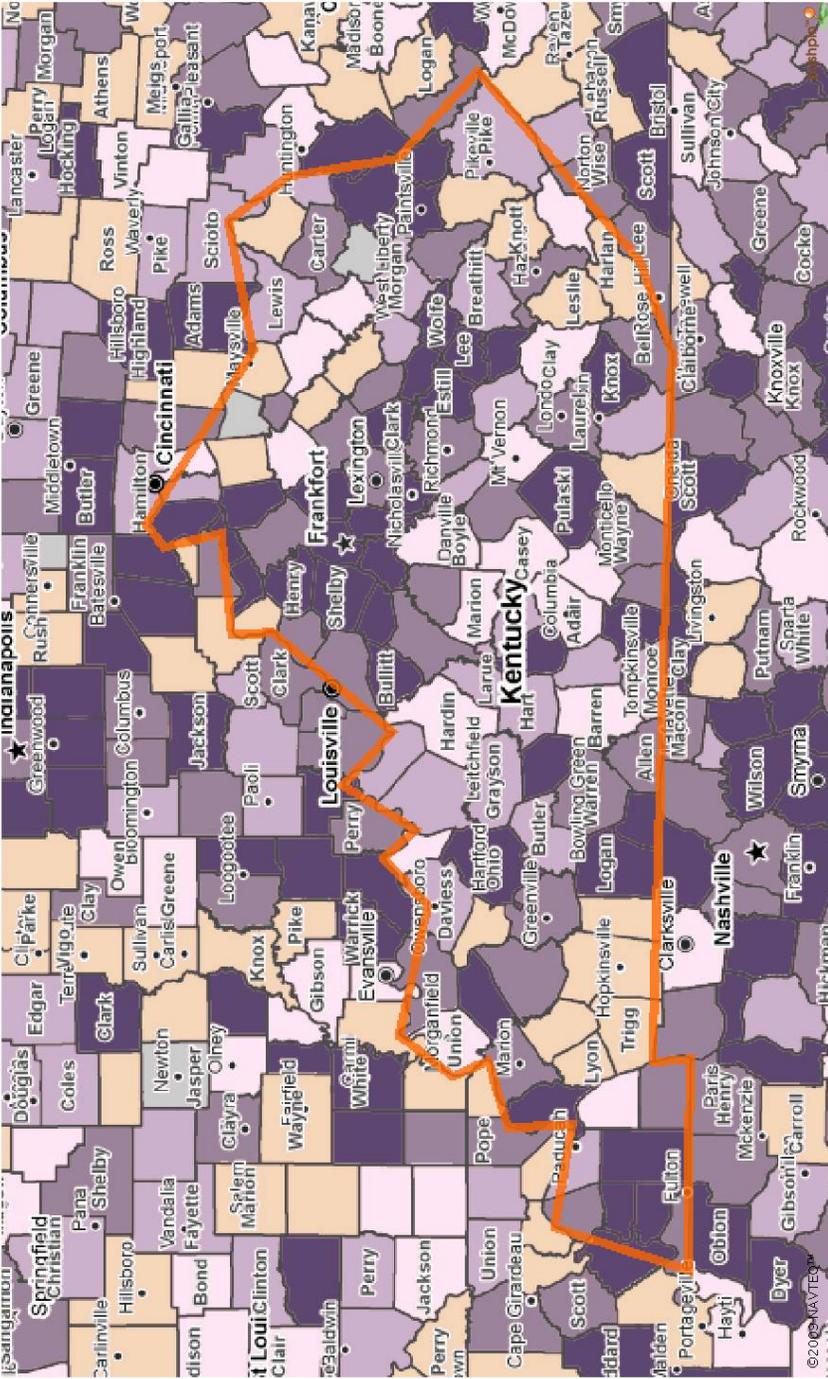
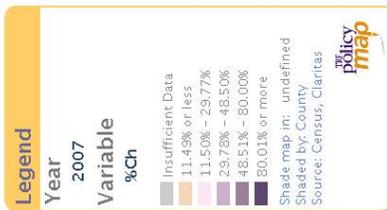
Commonwealth of Kentucky		
Total Population: Persons with a Disability		
Population 5 years and over	3,884,900	
With a Disability	824,251	21.2%
Population 16 to 64	2,758,808	
With a Disability	514,379	18.6%
Population 65 years and over	520,481	
With a disability	254,282	48.9%
Total Population	4,205,648	

<sup>2</sup> Crouch, Ron. Director, Kentucky State Data Center. "A Key to Kentucky's Economic Vitality." Hispanic Latino Coalition of Louisville. <http://hlcoflouisville.org/?p=240>. April 26, 2009.



**Map of Kentucky with Estimated percent change in the number of Hispanic people between 2000 and 2007.**  
**Estimated percent change in the number of Hispanic people between 2000 and 2007.**

Estimated percent change in the Hispanic population between 2000 and 2007. Percent change calculations showing change between two years were suppressed in cases where the value in either year was less than 10. These areas are represented as having "Insufficient Data" in the map.



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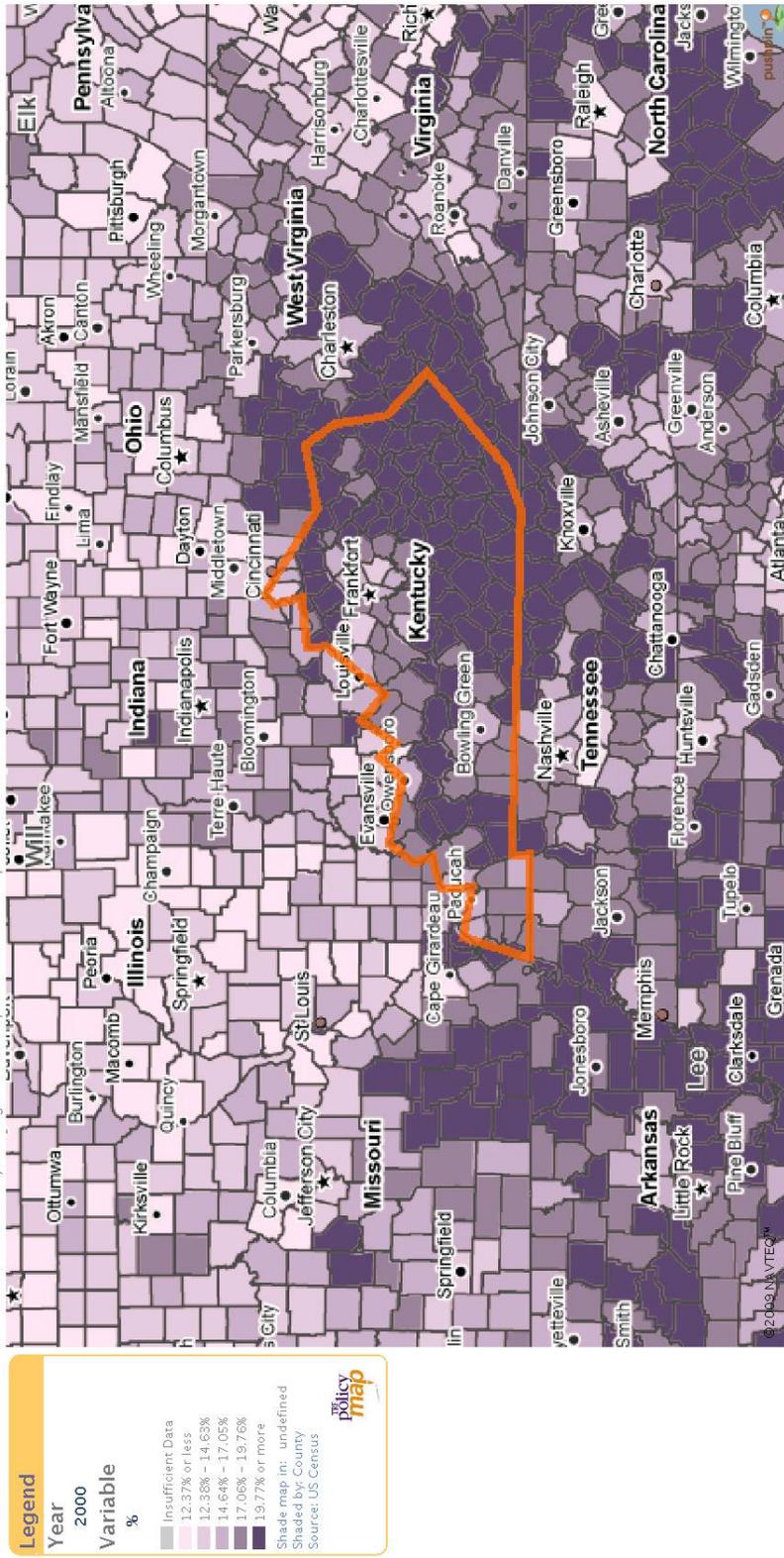
**Ethnicity:** Census estimates project that by 2012 there will be over 110,000 Hispanic/Latino individuals living in Kentucky. The Hispanic/Latino population is growing the fastest in Central Kentucky.



Map of Kentucky with Percent of all people age 16-64 who have a disability in 2000.

Percent of all people age 16-64 who have a disability in 2000.

Percent of population 16 to 64 years old with a disability in 2000. An individual is considered disabled if they were 5 years and older and had a sensory, physical, mental or self-care disability; or they were 16 years and older and had a going outside the home disability; or they were 16 to 64 years old and had an employment disability. Percentage calculations were suppressed in cases where the denominator of the calculation was less than 10 of the unit that is being described (eg, households, people, householders, etc). Such areas are represented as having "Insufficient Data" in the map. Denominators for percentage calculations were created by summing all of the component data items in a particular dataset.



**Disability:** The Appalachian Region in Kentucky and surrounding states has the highest rate of persons with disabilities in the United States, averaging more than 20 percent in almost every county.

# Prevalence: Ages 21 - 64

This summary lists percentages by state of non-institutionalized working-age (ages 21 to 64) people with disabilities using data from the 2007 American Community Survey (ACS).

2007



US

United States

US Prevalence:  
Ages 21 - 64

**12.8%**

US Employment:  
with disability

**36.9%**

US Employment:  
without disability

**79.7%**

4

Location	2007	Location	2007
Alabama	19.3	Montana	13.5
Alaska	15.0	Nebraska	10.9
Arizona	12.0	Nevada	11.2
Arkansas	19.0	New Hampshire	11.3
California	10.9	New Jersey	9.3
Colorado	10.8	New Mexico	14.5
Connecticut	10.4	New York	11.7
Delaware	12.2	North Carolina	14.9
District of Columbia	11.8	North Dakota	10.1
Florida	12.1	Ohio	14.1
Georgia	12.7	Oklahoma	17.3
Hawaii	10.7	Oregon	13.9
Idaho	12.6	Pennsylvania	13.8
Illinois	10.3	Puerto Rico	24.4
Indiana	13.6	Rhode Island	14.2
Iowa	12.4	South Carolina	15.1
Kansas	12.0	South Dakota	12.7
Kentucky	19.5	Tennessee	16.8
Louisiana	16.2	Texas	12.2
Maine	18.1	Utah	10.4
Maryland	10.9	Vermont	13.2
Massachusetts	11.4	Virginia	11.1
Michigan	14.4	Washington	14.0
Minnesota	10.3	West Virginia	22.4
Mississippi	19.5	Wisconsin	11.3
Missouri	15.0	Wyoming	13.7

2007 Disability Status Report

3

<sup>3</sup> 2007 Disability Status Report: United States. Cornell University. [www.disabilitystatistics.org](http://www.disabilitystatistics.org). 2007

## INCOME DATA

### Income

Although the cost of living in Kentucky is the 10<sup>th</sup> lowest in the nation<sup>4</sup>, Kentucky incomes are dramatically lower than the national average. See page 17 for a national overview.

The mean household income in Kentucky is \$54,376 while the median income in Kentucky is \$40,267. Nationally, the mean household income is \$67,799 and the median is \$50,007. In Kentucky, 44 percent of households earn less than \$34,999 compared to 35.5 percent nationally.

Of Kentucky families, 13.2 percent are living under the poverty level, compared to 9.8 percent nationally. Of families with a female head-of-household, no husband present and children under 5 years old, 58.6 percent are living below the poverty line. Nationally, 45.5 percent of families in similar conditions are living below the poverty line.

### Employment

The three highest fields of concentration in employment in Kentucky are educational services/health care/social assistance, manufacturing, and retail trade, in that order. The same ranking is true for employment fields across the United States. Kentucky has a high percentage of agricultural and mining workers and a low percentage of finance and insurance workers, comparatively.

Unfortunately, Kentucky has not been immune from the global recession. In April of 2009, the rate of unemployment in Kentucky was 8.9 percent. This is the 12<sup>th</sup> highest rate of unemployment in the nation.<sup>5</sup>

Regionally, eastern Kentucky and the Appalachian region are experiencing the highest rates of unemployment in the state. Of Kentucky's 120 counties, 44 have unemployment rates over 12 percent, according to the Kentucky Office of Employment and Training.

Commonwealth of Kentucky		
Total Households: Income and Benefits		
Total Households	1,655,767	100%
Less than \$10,000	182,387	11.0%
\$10,000 to \$14,999	121,218	7.3%
\$15,000 to \$24,999	224,583	13.6%
\$25,000 to \$34,999	199,536	12.1%
\$35,000 to \$49,999	254,753	15.4%
\$50,000 to \$74,999	291,802	17.6%
\$75,000 to \$99,999	179,876	10.9%
\$100,000 to \$149,999	135,450	8.2%
\$150,000 to \$199,999	34,606	2.1%
\$200,000 or more	31,556	1.9%
Median Household Income	\$40,267	
Mean Household Income	\$54,376	

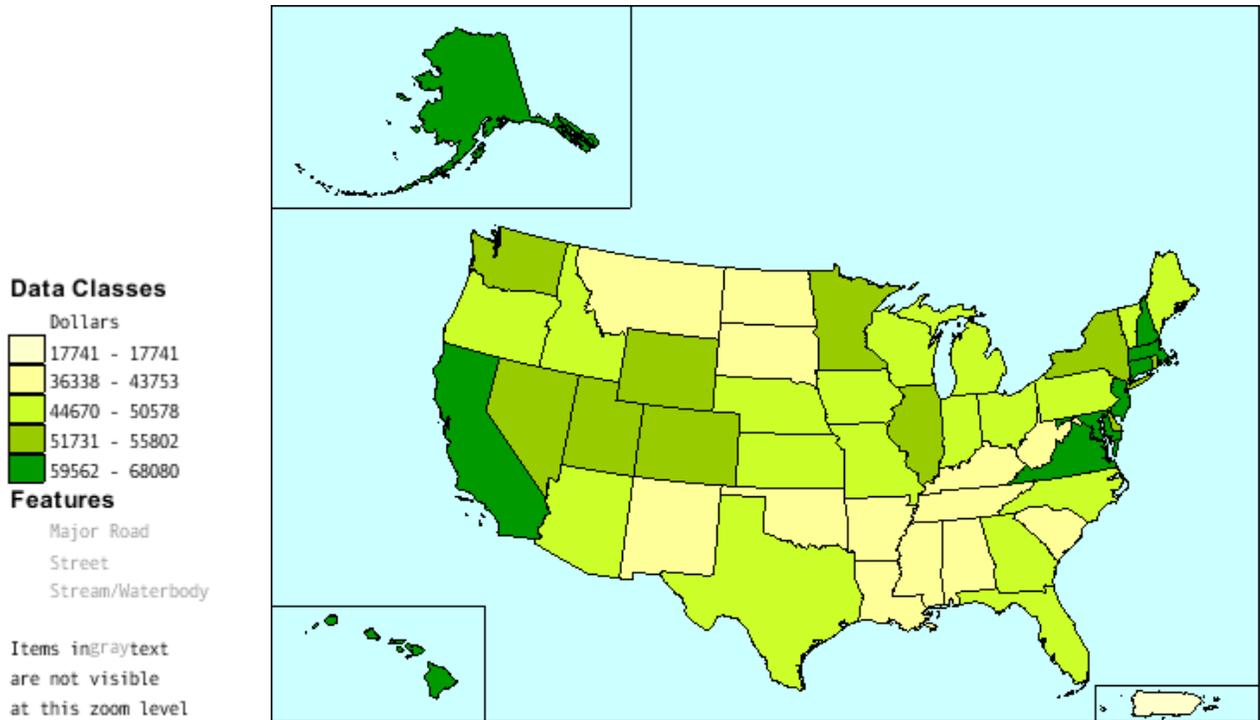
Percentage of families and people whose income in the past 12 months is below poverty level	
All families	13.2%
With related children under 18 years	20.2%
With related children under 5 years only	22.6%
Married couple families	7.0%
With related children under 18 years	9.6%
With related children under 5 years only	7.4%
Families with female householder, no husband present	36.2%
With related children under 18 years	46.1%
With related children under 5 years only	58.6%

Commonwealth of Kentucky		
Total Population: Employment		
<b>Civilian employed population 16 years and over</b>	1,905,338	100%
Agriculture, forestry, fishing and hunting, and mining	59,402	3.1%
Construction	134,360	7.1%
Manufacturing	278,109	14.6%
Wholesale trade	60,659	3.2%
Retail trade	221,957	11.6%
Transportation, warehousing, and utilities	121,386	6.4%
Information	39,259	2.1%
Finance, insurance, and real estate, rental and leasing	111,064	5.8%
Professional, scientific, management, administrative, and waste management services	141,061	7.4%
Educational services, health care, and social assistance	422,856	22.2%
Arts, entertainment, recreation, accommodation, and food services	150,676	7.9%
Other services, except public administration	85,939	4.5%
Public administration	78,610	4.1%

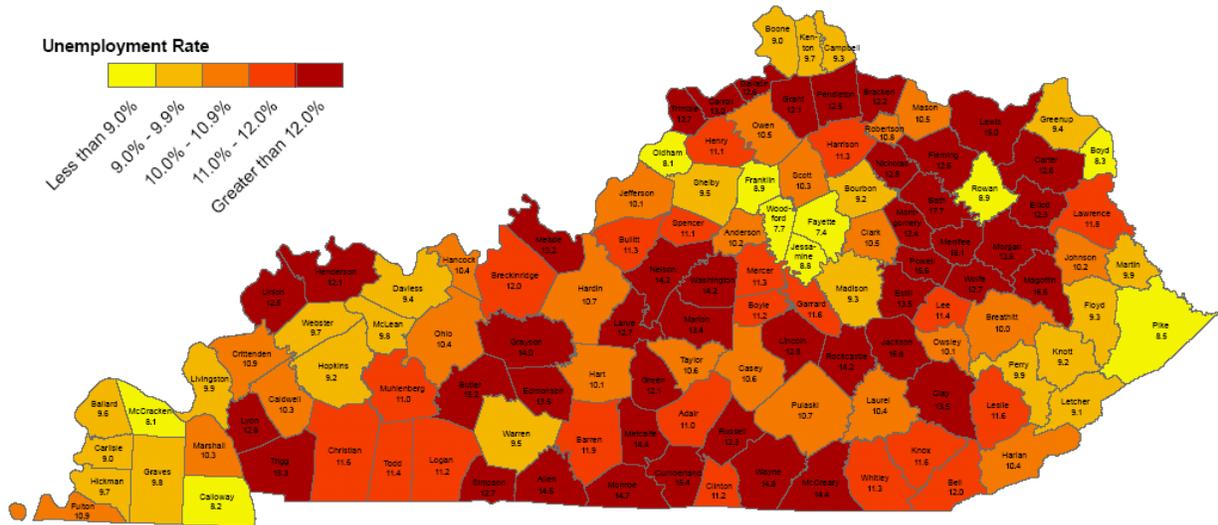
<sup>4</sup> Missouri Department of Economic Development. Missouri Economic Research and Information Center. "Cost of Living Data Series: 1<sup>st</sup> Quarter 2009" [http://www.missourieconomy.org/indicators/cost\\_of\\_living/index.stm](http://www.missourieconomy.org/indicators/cost_of_living/index.stm) June 2, 2009

<sup>5</sup> U.S. Department of Labor. Bureau of Labor Statistics. [www.bls.gov/eag/eag.us.htm](http://www.bls.gov/eag/eag.us.htm) 2009

Median Household Income (In 2007 Inflation-Adjusted Dollars): 2007



Kentucky Unemployment Rates\* by County  
March 2009



Statewide Rate: 10.3%  
U.S. Rate: 9.0%

\*Data is nonseasonally adjusted.

Source: Kentucky Office of Employment and Training, Research and Statistics Branch, Local Area Unemployment Statistics section

## HOUSING PROFILE

### Homeownership

The rate of homeownership in Kentucky at 70.8 percent is higher than the national homeownership rate of 67.3 percent. See the map on page 19 for a national overview. The vacancy rates of both rental and homeowner properties are higher than the national average.

### Housing Stock

The housing stock in Kentucky varies between rural and urban areas. However, because so much of the state is rural, Kentucky has a higher proportion of single-unit housing; 67.9 percent compared to 61.5 percent nationally. Similarly, Kentucky has a much higher proportion of mobile homes; 12.5 percent compared to 6.9 percent nationally.

Of occupied housing units, 8,775 or 0.5 percent are lacking complete plumbing facilities. Just a few less, 8,089 or 0.5 percent, are lacking complete kitchen facilities. These are comparable to the national statistics of 0.4 percent and 0.6 percent, respectively. In Kentucky, 125,318, or 7.6 percent, of homes do not have telephone service, while 5.4 percent of homes throughout the country do not have telephone service.

### Cost of Housing

The cost of homeownership is cheaper on average in Kentucky than in the United States as a whole. The median value of an owner-occupied home in Kentucky is \$109,700. The median value of an owner-occupied home in the United States is dramatically higher at \$181,800. The median mortgage monthly payment in Kentucky is \$1,012 compared to the national median of \$1,427.

Similarly, it is generally cheaper to rent in Kentucky. Of occupied housing units, 29.2 percent are renter occupied. The median rent in Kentucky is \$560. The median rent in the United States is \$781. See the map on page 19 for a national overview.

Although the cost of housing is generally less in Kentucky, this does not guarantee that it is more affordable as Kentuckians are earning less. However, on average, Kentuckians are paying less of their income in rent.

In Kentucky, 32.2 percent of renters are paying more than 35 percent of their household income in rent. Nationally, 37.3 percent are paying more than 35 percent of their income in rent.

In Kentucky, 14.7 percent of renters are paying less than 15 percent of their income in rent, whereas nationally only 12 percent of renters are paying less than 15 percent of their income in rent.

Commonwealth of Kentucky		
Housing Overview		
<b>Total housing units</b>	<b>1,887,312</b>	<b>100%</b>
Occupied housing units	1,654,119	87.6%
Homeowner vacancy rate	2.4	
Rental vacancy rate	9.2	
Owner-occupied	1,171,597	70.8%
Renter-occupied	482,522	29.2%
Median Owner-occupied Value	\$109,700	
Median mortgage	\$1,012	
Median rent	\$560	

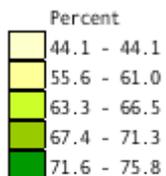
Commonwealth of Kentucky		
Units in Structure		
<b>Total housing units</b>	<b>1,877,312</b>	<b>100%</b>
1-unit, detached	1,282,150	67.9%
1-unit, attached	41,162	2.2%
2 units	57,997	3.1%
3 or 4 units	73,301	3.9%
5 to 9 units	83,050	4.4%
10 to 19 units	59,573	3.2%
20 or more units	54,189	2.9%
Mobile home	235,536	12.5%
Boat, RV, van, etc.	354	0.0%

Commonwealth of Kentucky		
Housing: Utility Services		
<b>Occupied housing units</b>	<b>1,654,119</b>	
Lacking complete plumbing facilities	8,775	0.5%
Lacking complete kitchen facilities	8,089	0.5%
No telephone service available	125,318	7.6%

Commonwealth of Kentucky		
Gross Rent as Percentage of Household Income		
<b>Renter-occupied units</b>	<b>482,522</b>	
Less than 15.0 percent	71,055	14.7%
15.0 to 19.9 percent	59,207	12.3%
20.0 to 24.9 percent	54,348	11.3%
25.0 to 29.9 percent	47,586	9.9%
30.0 to 34.9 percent	36,064	7.5%
35.0 percent or more	155,176	32.2%

Percent of Occupied Housing Units that are Owner-Occupied: 2007

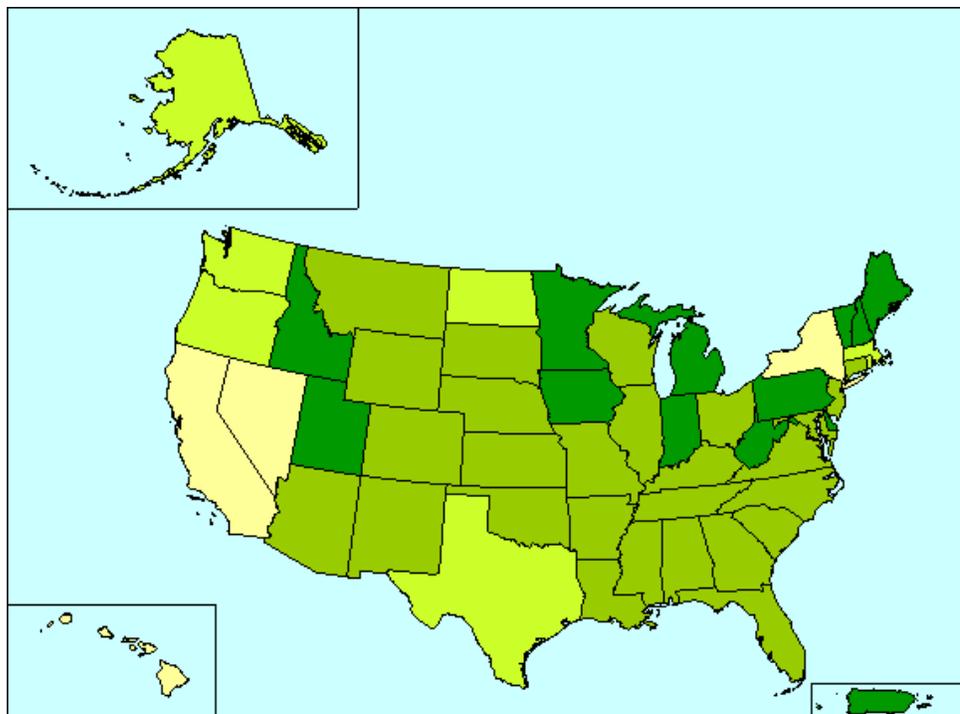
**Data Classes**



**Features**

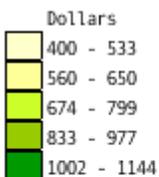
- Major Road
- Street
- Stream/Waterbody

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Median Monthly Housing Costs for Renter-occupied Housing Units (Dollars): 2007

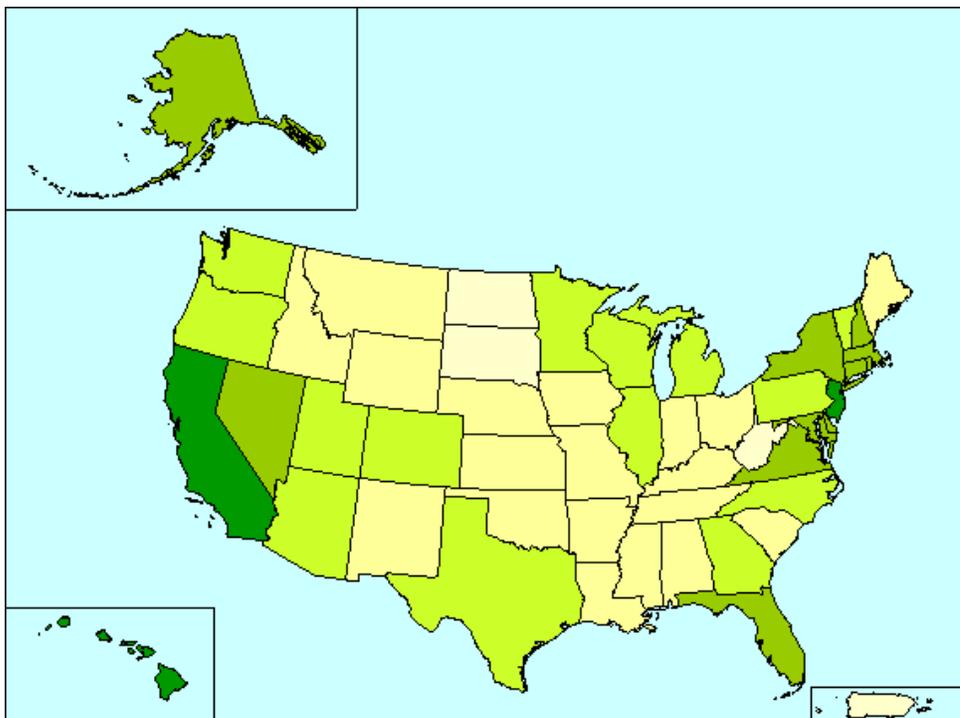
**Data Classes**



**Features**

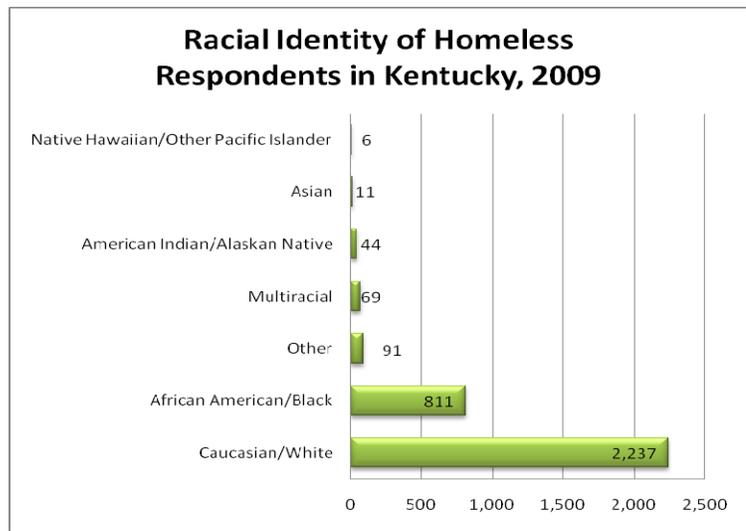
- Major Road
- Street
- Stream/Waterbody

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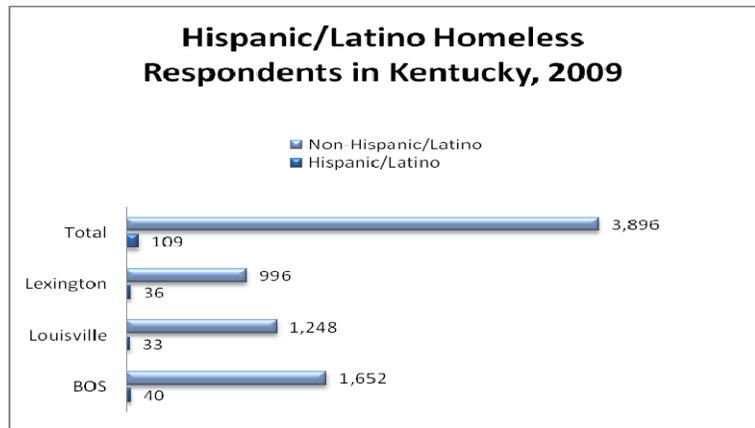


## Homelessness

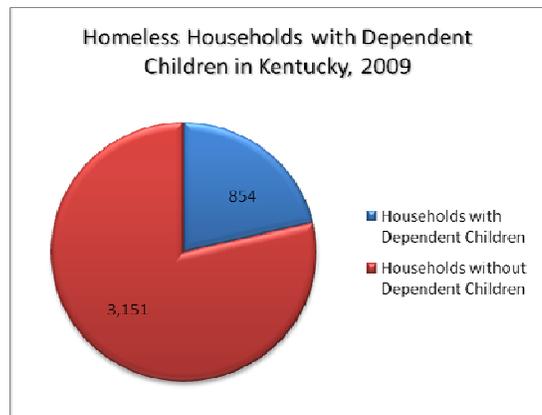
Kentucky Housing Corporation, the Central Kentucky Housing and Homeless Coalition, and the Louisville Coalition for the Homeless partner every year to take a snapshot of homelessness in Kentucky through the point-in-time count methodology. The 2009 Point-In-Time Count identified 5,983 homeless individuals in Kentucky. This does not represent all homeless people in Kentucky, but does provide important statistical information on the demographic composition of the homeless population of Kentucky.



The racial composition of homeless individuals identified by the count is depicted below. Of the 4,005 respondents\*, 68.4 percent self-identified as Caucasian/White and 24.8 percent as African American/Black. As described above, the population of Kentucky is approximately 90 percent Caucasian or White and only 8.1 percent African American or Black, showing the large racial discrepancy.

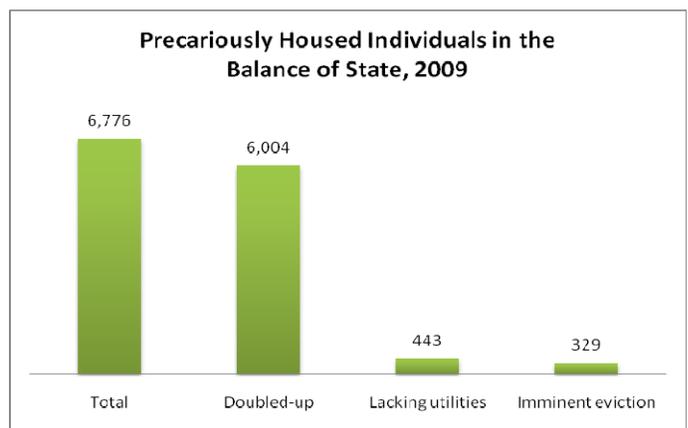


Of the homeless respondents\* in Kentucky, 2.7 percent identified as Hispanic or Latino. The percentage of Hispanic/Latino homeless respondents was slightly higher in Lexington (3.5 percent) than in the overall population. The population of Hispanic/Latino individuals in Kentucky is estimated at 2.1 percent, demonstrating an ethnic disparity.



The Point-In-Time Count differentiates between the number of households with dependent children and the number of households without dependent children. In 2009, there were 854 households with dependent children, representing a total of 2,690 homeless children *and* adults. In other words, 21 percent of the households interviewed during the Point-In-Time Count were families with children.

The 2009 Point-in-Time Count identified 6,776 precariously housed individuals in Kentucky\*\*. Precariously housed individuals are living with another person or doubled-up; lacking heat, water or electricity; or going to be evicted within seven days. In other words, precariously housed individuals are on the verge of homelessness. These 6,776 additional individuals are key to understanding rural homelessness in Kentucky. Often homeless individuals in rural areas are not living on the streets or in shelters but doubled-up or in substandard housing.



\*Demographic information was only collected on the head-of-household or respondent, not on their accompanying family members.

\*\*Data on precariously housed individuals was not collected for Lexington or Louisville

## PROGRAM PROFILE

### Community Development Block Grant

The Community Development Block Grant (CDBG) program was created by Title I of the Housing and Community Development Act of 1974. The federal CDBG funding is given to large urban areas (entitlements) and to states for small cities' programs. The State Community Development Block Grant program has been a source of versatile and comprehensive funding to help small cities and rural areas meeting their economic, housing, and community development needs. The CDBG program has made it possible for local communities to address problems, take advantage of development opportunities, and provide a broad range of benefits to low- and moderate-income residents.

Each activity funded by the CDBG program must meet at least one of the three National Objectives identified in Title I of the Housing and Community Development Act of 1974 as amended, and regulations contained in the 24 Code of Federal Regulations 570.483. The three objectives are:

1. Benefit to low- and moderate-income persons.
2. Prevention or elimination of slums or blight.
3. Meeting community development needs having a particular urgency.

The CDBG program has historically maximized efficiency in program delivery and effectiveness of the federal dollars that it receives. The following goals were adopted by the Commonwealth to promote community and economic development:

1. To improve local economies and the economic well-being of the people of Kentucky while protecting the environment.
2. To provide public facilities to eliminate conditions which are detrimental to the public health and safety and which detract from further community development or are necessary to meet other essential community needs.
3. To improve the condition of housing and expand fair housing opportunities especially for persons of low and moderate income.
4. To improve the quality of life through funding community projects requested by individual communities to enhance community pride and involvement, and perpetuate local identity.
5. To assure that not less than 70 percent of the total amount of CDBG funds received shall be used for support of activities that benefit persons of low and moderate income.

The Kentucky CDBG program will thereby continue to strengthen Kentucky communities and offer residents the assistance and tools needed to improve their lives and create a brighter future for their families.

<b>Commonwealth of Kentucky</b>			
<b>Community Development Block Grant: Housing Branch Recipients 2005-2007</b>			
	2005	2006	2007
Hispanic/Latino	n/a**	0	0
Non-Hispanic/Latino	n/a**	50	108
White	1,812	41	78
Black	236	49	30
Native American	1	0	0
Asian Pacific	7	0	0
Other	42	0	0
<b>Total</b>	<b>2,098</b>	<b>50</b>	<b>108</b>



## **Suggested Fair Housing Activities**

To ensure that all citizens in the communities served by the state CDBG program are aware that affirmatively furthering fair housing is a priority, grantees are encouraged to consider undertaking one or more of the following activities:

- ✦ Enact or strengthen the Fair Housing Resolution and/or publish in a local newspaper.
- ✦ Develop public awareness of fair housing during April, which is nationally recognized as Fair Housing Month.
- ✦ Sponsor a poster contest with a fair housing theme in your local schools.
- ✦ Disseminate information concerning housing services and activities through agencies and organizations that routinely provide services to protected groups.
- ✦ Evaluate criteria for selecting recipients of housing services or assistance for any discriminatory effect.
- ✦ Initiate a public education program on fair housing choice involving representatives of housing groups, human relations organizations, members of the real estate industry, and the media.
- ✦ Evaluate, for discriminatory effect, policies guiding the provision of relocation housing and services for persons displaced by housing activities funded through CDBG program.
- ✦ Provide information and positive assistance to minority group persons in locating housing in nonminority areas of the community.

## HOME Investment Partnerships Program

The HOME Investment Partnerships Program was created by Congress in 1990. The program provides funding for various types of affordable housing production and rehabilitation to local governments, housing authorities, private developers, and nonprofit housing providers.

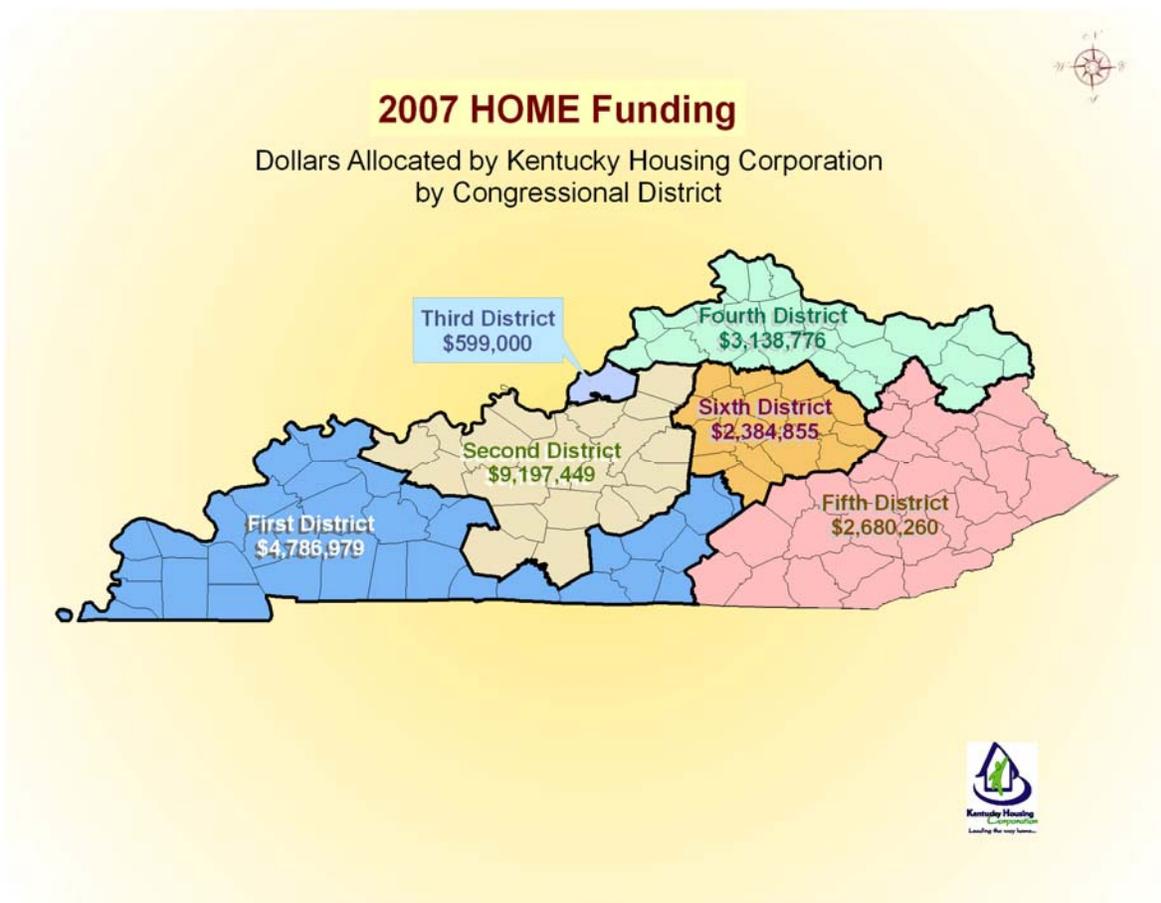
The HOME Investment Partnerships Program has the following general objectives:

- Provide decent affordable housing to lower-income households,
- Expand the capacity of nonprofit housing providers,
- Strengthen the ability of state and local governments to provide housing, and
- Leverage private-sector participation.

The demographic data is drawn from the 2005, 2006, and 2007 Consolidated Annual Performance and Evaluation Reports (CAPERs).

Commonwealth of Kentucky			
HOME Investment Partnerships Program: Households Assisted 2005-2007			
	2005	2006	2007
Hispanic/Latino	n/a**	n/a*	n/a*
Non-Hispanic/Latino	n/a**	n/a*	n/a*
White	1,812	1,024	815
Black	236	161	231
Native American	1	1	2
Asian Pacific	7	7	2
Other	42	23	21
<b>Total</b>	<b>2,098</b>	<b>1,216</b>	<b>1,071</b>

\*Data not readily available. This data is not maintained separately once entered into the IDIS system.



## HOME Fair Housing Efforts

All HOME recipients must enforce the provisions of:

- The Civil Rights Act of 1964
- The Civil Rights Act of 1968 (Fair Housing Law)
- All other applicable laws:
  - Housing and Urban Development Act of 1968, Section 3
  - Rehabilitation Act of 1973, Section 504
  - Housing and Community Development Act of 1974, Section 109
  - Age Discrimination Act of 1975
  - Executive Order 11063: Equal Opportunity in Housing
  - Executive Order 11246: Equal Employment Opportunity

Kentucky Housing Corporation advises recipients to do so through the following instructions. These instructions are taken exactly from the Equal Opportunity and Fair Housing section of the HOME Program Implementation Manual.

When you signed the assurances that are part of your application, you committed your locality to (1) maximizing choice within the community's total housing supply; (2) lessening racial, ethnic, and economic concentrations of housing; (3) facilitating desegregation and racially inclusive patterns of occupancy and use of public facilities; and (4) administering the HOME Program in a manner to affirmatively further fair housing. You have also agreed to develop and maintain records of your efforts to ensure fair housing.

Just because your community may be small or have no or very few minority residents does not mean you need not be concerned about fair housing requirements. These requirements apply regardless of the size of the community. Moreover, the total absence of, or the presence of very few minority residents may indicate the need for fair housing activity rather than the lack of a problem. You should understand that fair housing provisions apply to your locality as a whole, not just those activities that are HOME related, and that implementing a fair housing program is an essential part of your HOME responsibilities.

The first step in developing a local program is to determine the extent of your fair housing needs. This determination can be done by analyzing answers to the following questions.

- Are minorities totally absent as residents of your community? If so, why?
- Do all or most of the minorities in your community live in one neighborhood?
- Are Realtors hesitant to show minorities rental or ownership units in certain areas of your community or in certain apartment buildings or subdivisions?
- Do the financial institutions in your community or in nearby towns consistently fail to provide mortgages or home improvement loans in certain areas of the community?
- Is publicly-assisted housing absent in your community?
- Are some public housing projects in the community all minorities and/or all white?
- Are minorities discouraged from living in your community because public services and facilities located in or serving minority areas are of a lesser quality or quantity than those serving predominantly white areas?
- Do minorities work in your community but live elsewhere?
- Do landlords not rent to female-headed households with children?

- Has your community failed to adopt and enforce a fair housing ordinance?
- Does your community assist people who believe they have encountered housing discrimination?

The specific actions you take as part of your fair housing program will depend on the type and extent of your fair housing needs. You should give consideration to the following examples:

- Develop and enact a local fair housing ordinance which is at least equivalent to the federal fair housing law and preferably one with enforcement mechanisms and penalties.
- Revise housing authority formal and informal policies and practices so that public housing units are not assigned to cause or perpetuate racially or ethnically separate treatment of housing opportunities.
- Work with developers and residents to ensure new assisted housing is located outside areas of minority or low-income concentration.
- Review local zoning and discuss the impacts of existing zoning on multifamily and/or less expensive single-family construction in order to modify zoning to permit or facilitate construction.
- Develop a public information program using local newspapers, radio stations, bulletin boards, churches, utility bill mailings, etc., to ensure that all segments of the community are aware of fair housing requirements, especially Realtors, landlords, financial institutions, and the minority community.
- Develop a fair housing assistance program to make housing opportunities in non-minority areas known to minorities, to provide escort service, to monitor compliance, and to pursue discrimination complaints.
- Conduct a meeting with financial institutions serving the community to discuss the implications of the Community Reinvestment Act and their need to broaden their lending practices to all geographic locations and support community revitalization efforts.
- Survey the special housing needs of minorities and women to determine any effects of discrimination.
- Develop or fund a fair housing or human relations organization.
- Develop a monitoring procedure for compliance with fair housing laws.

All fair housing efforts must be documented. If you do not document your efforts, KHC can only assume you have done nothing and you are not in compliance with the requirements.

## Housing Opportunities for Persons With AIDS

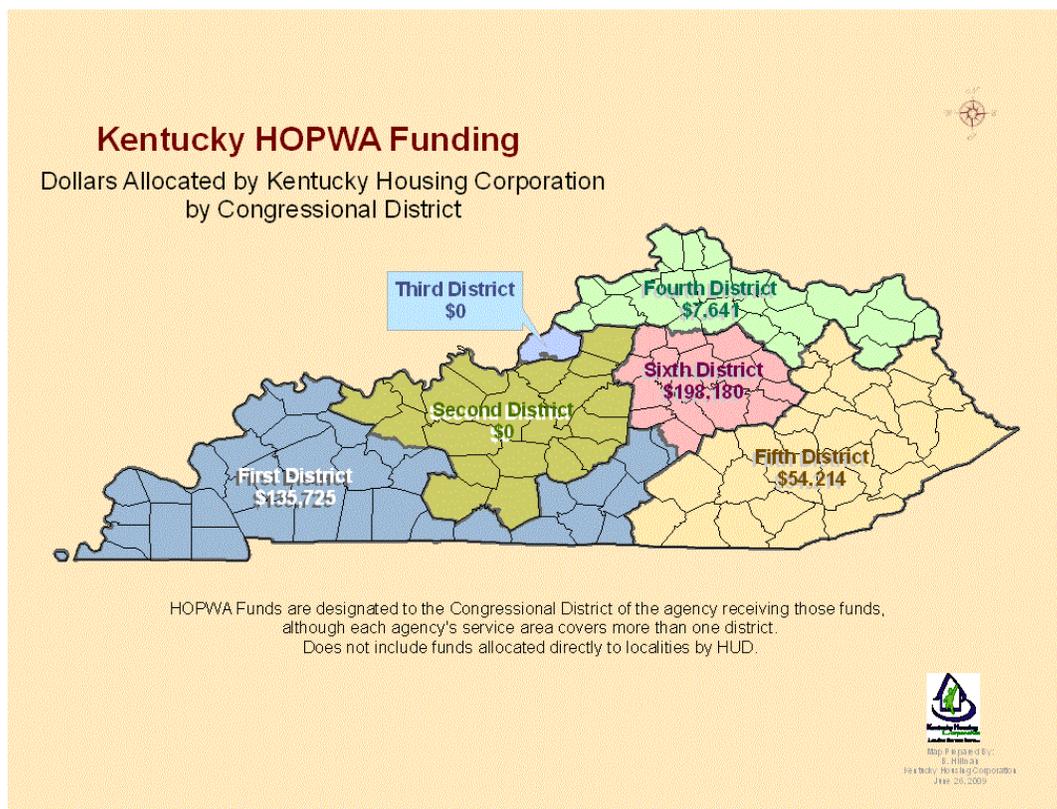
The Housing Opportunities for Persons With AIDS (HOPWA) program is designed to provide states and localities with resources and incentives to devise long-term comprehensive strategies for meeting the housing needs of persons with Acquired Immunodeficiency Syndrome (AIDS) or related diseases and their families. The program authorizes entitlement grants and competitively awarded grants for housing assistance and services.

HOPWA may be used for one or more of the activities listed below for income-eligible persons with HIV/AIDS.

- Emergency housing assistance
- Shared housing assistance
- Rental assistance
- Community residence assistance
- Housing information services
- Acquisition, rehabilitation, conversion
- Lease and repair of housing facilities
- New construction of single-room occupancy or community residences
- Rental subsidies, rent, mortgage, and utility payments
- Operating costs for housing facilities
- Support services
- Administration expenses incurred administering HOPWA

Commonwealth of Kentucky			
HOPWA: Households Assisted 2005-2007			
	2005	2006	2007
Hispanic/Latino	36	0	
Non-Hispanic/Latino	707	285	
White	500	249	
Black	232	36	
Native American	1	0	
Asian Pacific	0	0	
Other	10	0	
Total	743	285	

Kentucky HOPWA funds are available to nonprofit agencies and local governments. Eligible clients to receive HOPWA funds are low-income persons (80 percent or below area median income) who are diagnosed with HIV/AIDS and their family members.



## Fair Housing Efforts

The following directions for meeting Fair Housing Act requirements are given to all recipients of HOPWA funding:

- HOPWA grantees must comply with nondiscrimination and equal opportunity laws including the Fair Housing Act; Executive Orders 11063, 11246, 11625, 12432, and 12138; Title VI of the Civil Rights Act of 1964; the Age Discrimination Act of 1975; Section 504 of the Rehabilitation Act of 1973; and Section 3 of the Housing and Urban Development Act of 1968. These laws ensure that your agency does not discriminate in the provision of housing and services on the basis of race, color, religion, sex, age, national origin, disability, or familial status.
- The Fair Housing Act and Executive Order 11063 prohibit discrimination in housing on the basis of race, color, religion, sex, handicap, familial status, or national origin. This law also requires that you administer your programs and activities relating to housing in a manner that affirmatively furthers fair housing. First, you must display both the state and federal fair housing posters within your office and shelter facilities. These can be obtained from the Louisville HUD office by calling (502) 582-5250. Second, KHC suggests that you review and keep on file a copy of the Impediments to Fair Housing Study and develop or use existing fair housing materials to educate your staff, clients, and others about fair housing.
- Executive Order 11246 prohibits discrimination on the basis of race, color, religion, sex, or national origin in all phases of employment. In order to comply, your agency should have personnel policies that clearly outline hiring, training, and promotion procedures and contain a nondiscrimination clause that ensures that all persons are treated fairly by your agency in employment opportunities. All HOPWA subcontracts in excess of \$10,000 should incorporate the equal opportunity clause as well. An Equal Employment Opportunity poster must be displayed in a prominent place within your office. These will be available at the training.
- The Age Discrimination Act of 1975 prohibits age discrimination in programs receiving federal funds. In order to comply, your agency should add a nondiscrimination clause to your personnel policies, recruitment, and informational materials which ensures that all persons regardless of age are treated fairly by your agency.
- In order to comply with Title VI, your agency must adopt a Civil Rights Plan ensuring that no person shall, on the grounds of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under any program or activity for which the applicant receives federal financial assistance. This plan must be approved by KHC. If you have an approved plan, include the existing plan in your HOPWA files. If you do not, see 3-17 through 3-38 for guidance.
- In order to comply with Executive Orders 11625, 12432, and 12138, you must establish comprehensive and ongoing procedures that utilize all available and appropriate public and private sector local resources to encourage participation by businesses owned and operated by members of minority groups and women. These procedures should be included in your agency's procurement procedures. If persons of any race, color, religion, sex, age, national origin, familial status, or handicap who may qualify for assistance are unlikely to be reached, you must also establish procedures to ensure that they are made aware of your services. You can do this by contacting minority business groups listed in the purchasing guide to be provided at the HOPWA training.
- Section 504 of the Rehabilitation Act of 1973 prohibits discrimination based on handicap in programs receiving federal funds. Regardless of agency size, your personnel policies and program procedures should include grievance procedures for disability related discrimination complaints. An example is included as 3-39. Recruitment and informational material should include a nondiscrimination statement that includes disability. Your agency should provide a Telecommunications Device for the Deaf (TDD) service for the hearing-impaired. This can be provided through KHC for a fee of \$10. Complete the attached application for TDD service and return to KHC. Then be sure to include the TDD number on all materials where your phone number is given. You must also complete the 504 Self-Evaluation with the input of a local disabled individual or advocate. If your agency is not in compliance with any area, you should take immediate corrective action, develop a transition plan and time line to reach compliance, or document how reaching compliance would be an undue burden for your organization. If your agency

employs 15 or more people, you must designate a 504 coordinator and publish his/her name in the local newspaper along with the attached public notice after you have come into compliance with Section 504.

- Section 3 of the Housing and Urban Development Act of 1968 requires that, to the greatest extent feasible, opportunities for training and employment that arise through HUD-financed projects are given to lower-income residents and businesses of the project area. Part of your plan may incorporate your existing plan to include homeless persons in rehabilitating and maintaining the shelter facility.

## The Emergency Shelter Grant Program

The Emergency Shelter Grant (ESG) Program was established in 1989 and is designed to help improve the quality of existing emergency shelters for the homeless, to help make available additional emergency shelter, to help meet the costs of operating emergency shelters, and of providing certain essential social services to homeless individuals, so that these persons have access not only to safe and sanitary shelter, but also to the supportive services and other kinds of assistance they need to improve their situations. The program is also intended to restrict the increase of homelessness through the funding of preventive programs and activities.

Emergency Shelter Grant amounts may be used for one or more of the activities listed below relating to emergency shelter for the homeless. Emergency shelter means a facility, the primary purpose of which is to provide temporary or transitional shelter for the homeless.

- Renovation, major rehabilitation, or conversion of buildings for use as emergency shelters for the homeless.
- Provision of essential services to the homeless. This includes services concerned with employment, health, drug abuse, education, and staff salaries necessary to provide these services.
- Payment of maintenance, operation of shelter facilities, rent, repair, security, fuels and equipment, insurance, utilities, and furnishings. Up to 10 percent of the total grant request may be for staffing costs associated with operation of the emergency shelter.
- Development and implementation of homeless prevention activities including short-term subsidies for utilities, rent or mortgage payments, security deposits, mediation programs, and legal services.
- Administrative expenses incurred in administering ESG.

All of Kentucky's allocation must be made available to Kentucky cities and counties or private nonprofit organizations where the unit of local government certifies that it approves each project.

KHC administers the ESG Program for the state of Kentucky. The communities of Louisville/Jefferson County and Lexington/Fayette County receive separate allocations of ESG funds from HUD. Nevertheless, KHC's ESG Program accepts applications from all parts of the state.

Commonwealth of Kentucky			
Emergency Shelter Grant Program: Households Assisted 2005-2007			
	2005	2006	2007
Hispanic/Latino	198	162	102
Non-Hispanic/Latino	9,112	9,727	10,068
White	7,553	7,107	7,705
Black	1,577	1,233	2,220
Native American	22	1,470	40
Asian Pacific	26	7	19
Other	132	72	186
Total	9,310	9,889	10,170



### ESG Fair Housing Efforts

The following information is provided for all ESG grantees through the Emergency Shelter Grant Implementation Manual.

ESG grantees must comply with nondiscrimination and equal opportunity laws including the Fair Housing Act; Executive Orders 11063, 11246, 11625, 12432 and 12138; Title VI of the Civil Rights Act of 1964; the Age Discrimination Act of 1975; Section 504 of the Rehabilitation Act of 1973; and Section 3 of the Housing and Urban Development Act of 1968. These laws ensure that your agency does not discriminate in the provision of housing and services on the basis of race, color, religion, sex, age, national origin, disability, or familial status.

1. The Fair Housing Act and Executive Order 11063 prohibit discrimination in housing on the basis of race, color, religion, sex, handicap, familial status, or national origin. This law also requires that you administer your programs and activities relating to housing in a manner to affirmatively further fair housing. To do this, KHC suggests that you review and keep on file a copy of the Impediments to Fair Housing Study, which can be obtained from KHC or the Kentucky Commission on Human Rights. KHC also suggests you develop or use existing fair housing materials to educate your staff and others about fair housing. A list of Kentucky agencies which can provide guidance and materials in this area is included.

2. In order to comply with Title VI, your agency must adopt a Civil Rights Plan insuring that no person shall, on the grounds of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under any program or activity for which the applicant receives federal financial assistance. This plan must be approved by KHC. If you have an approved plan, include the existing plan in your ESG files. If you do not, see 3-30 through 3-56 for guidance. In April of each year, you will receive an annual fair housing report. KHC asks that you include all fair housing activities of your agency on this form and return to KHC with a copy of your annual Title VI update.

3. Executive Order 11246 prohibits discrimination on the basis of race, color, religion, sex, or national origin in all phases of employment. In order to comply, your agency should have personnel policies which clearly outline hiring, training, and promotion procedures and contain a nondiscrimination clause which ensures that all persons are treated fairly by your agency in employment opportunities. All ESG subcontracts in excess of \$10,000 should incorporate the equal opportunity clause as well. An Equal Employment Opportunity poster must be displayed in a prominent place within your office. These are available from KHC.

4. In order to comply with Executive Orders 11625, 12432, and 12138, you must establish comprehensive and ongoing procedures which utilize all available and appropriate public and private sector local resources to encourage participation by businesses owned and operated by members of minority groups and women. These procedures should be included in your agency's procurement procedures (5-2). If persons of any race, color, religion, sex, age, national origin, familial status, or handicap who may qualify for assistance are unlikely to be reached, you must also establish procedures to ensure that they are made aware of your services. You can do this by contacting minority business groups. A purchasing guide for this purpose can be obtained at KHC.

5. The Age Discrimination Act of 1975 prohibits age discrimination in programs receiving federal funds. In order to comply, your agency should add a nondiscrimination clause to your personnel policies, recruitment, and informational materials which ensures that all persons regardless of age are treated fairly by your agency.

6. Section 504 of the Rehabilitation Act of 1973 prohibits discrimination based on a disability in programs receiving federal funds. If your agency employs 15 or more people, you must designate a 504 coordinator and publish their name in the local newspaper. You must also complete and keep on file the Section 504 self-evaluation (3-59 through 3-74). If you are pulling this down from the KHC Web site, please contact KHC staff for this guidance. Regardless of agency size, your personnel policies should include grievance procedures for discrimination complaints. Recruitment and informational material should include a nondiscrimination statement that includes disability. An Equal Employment Opportunity poster must be displayed in a prominent place within your office and TDD service should be available.

7. All recipients of \$200,000 or more in ESG funds must comply with Section 3 of the Housing and Urban Development Act of 1968. This law requires that opportunities for training and employment that arise through HUD-financed projects are given to lower-income residents and businesses of the project area.

**Evaluations of Jurisdiction's  
Current Fair Housing  
Legal Status**

## FAIR HOUSING REPORTING STRUCTURE

### Fair Housing Agencies

Individuals who feel they have been discriminated against in housing may contact the U.S. Department of Housing and Urban Development (HUD) on the federal level. HUD contracts with three Fair Housing Assistance Programs (FAPs) in Kentucky: the Kentucky Commission on Human Rights (KCHR), Louisville Metro Human Relations Commission, and the Lexington-Fayette Urban County Human Rights Commission. FAPs have laws that are substantially equivalent. In addition, Kentucky has one Fair Housing Initiative Program (FIP), the Lexington Fair Housing Council.

KCHR enforces the civil rights laws of the Commonwealth and works to educate the citizenry about prejudice and discrimination. The Louisville and Lexington commissions serve the same purpose in their respective cities. There are 13 local human rights commissions across the state that receive complaints in their area and try to resolve them locally. If this fails, they refer the complaints to the state agency or HUD. The local commission's strongest impact comes through educating the citizenry about prejudice and discrimination and working with landlord/tenant issues.

The Lexington Fair Housing Council exists as an option for individuals seeking redress for their complaints of discrimination. These groups have the authority to go to federal court with cases of discrimination and receive funding from HUD in some cases for education. The following is a brief summary of the agencies and their areas of expertise.

The Kentucky Commission on Human Rights is an agency within state government created to ensure equality in Kentucky. The purpose of the commission is to protect people from discrimination through enforcement of the Kentucky Civil Rights Act. The agency receives, initiates, investigates, seeks to conciliate, conducts hearings, and rules upon complaints alleging violations of the Kentucky Civil Rights Act.

The Louisville Metro Human Relations Commission is an agency within the Louisville Metro government whose mission is to promote unity, understanding, and equal opportunity among all people of Metro Louisville and to eliminate all forms of bigotry, bias, and hatred from the community. The commission exercises its legal enforcement responsibilities through investigating complaints of discrimination on the basis of race, color, religion, national origin, sex, ancestry, age, place of birth, familial status, and sexual orientation/gender identity in the areas of public accommodation, employment, and housing.

The Lexington-Fayette Urban County Human Rights Commission is an agency within Urban County Government whose purpose is to safeguard all individuals within Lexington-Fayette County from discrimination because of race, color, religion, national origin, sex, age, disability, familial status, and sexual orientation/gender identity in connection with employment, housing, and public accommodations. The commission serves as an investigative, consultative, educational, persuasive, and enforcement agency.

The Lexington Fair Housing Council is a private nonprofit agency dedicated to ending discrimination in Kentucky. The Lexington Council serves the Lexington area as well as the rest of the state. The council receives funding from the HUD to carry out its mission. The council advises local groups including churches, NAACP branches, Human Rights Commissions, and Tenant Associations on how to assist citizens in filing housing discrimination complaints. The council also litigates fair housing cases to develop fair housing case law in state and federal courts.

## FAIR HOUSING COMPLAINTS

### Complaints

Housing discrimination complaints can be filed through HUD, the Kentucky Commission on Human Rights, the Lexington-Fayette Urban County Human Rights Commission, or the Louisville Metro Human Relations Commission. Between 2002 and 2006, a total of 607 housing discrimination complaints were filed. In some cases, an individual might cite multiple areas of discrimination for one complaint. Therefore, while 607 complaints were filed, 688 bases (disability, race, skin color, etc.) were assigned.

Of the cumulative 607 complaints, 38.5 percent were on the basis of race and 36 percent were on the basis of disability. Sixteen percent of the complaints were regarding family status and 12 percent were based on sex. There were 8.7 percent based on national origin, 1.4 percent on religion, and 0.9 percent were concerning skin color.

Commonwealth of Kentucky								
Housing Discrimination Complaints <sup>6</sup>								
	Total Cases	Disability	Race, all	Skin color	National Origin, all	Family status	Religion	Sex
2002	141	46	56	0	12	20	0	18
2003	122	41	48	2	10	21	2	15
2004	136	54	61	2	9	15	3	19
2005	105	39	26	2	10	25	2	14
2006	103	36	43	0	12	17	2	6

From 2002 to 2006, race and disability were consistently the most common reasons for filing discrimination complaints. This too was the case nationally. In 2006, there were a total of 13,930 housing discrimination complaints filed in the United States. Forty percent of the housing discrimination complaints in 2006 were on the basis of disability and 39 percent were on the basis of race.

Of the complaints filed in Kentucky based on race, 92.6 percent were based on discrimination against African Americans. A large proportion of the complaints were filed in urban areas, specifically Fayette and Jefferson Counties. See addendum A for a full county-by-county synopsis.

As the population continues to age in Kentucky and nationally, discrimination cases based on disability will also continue to rise, according to Janet Loehrke at the Gannet News Service.<sup>6</sup> In 2006, there were 4,110 complaints filed based on disability. Between 2003 and 2006, fair housing complaints based on disability have increased 30.4 percent. Complaints based on race have increased by 26.9 percent, from 3,185 in 2004 to 4,043 in 2006. Familial status is the third most common reason for filing a discrimination complaint in the United States. In 2006, 1,433 complaints were filed, followed closely by national origin with 1,427 complaints filed.

### Outcomes

Although there were nearly 14,000 discrimination complaints filed in 2006, very few of those result in a discrimination charge.

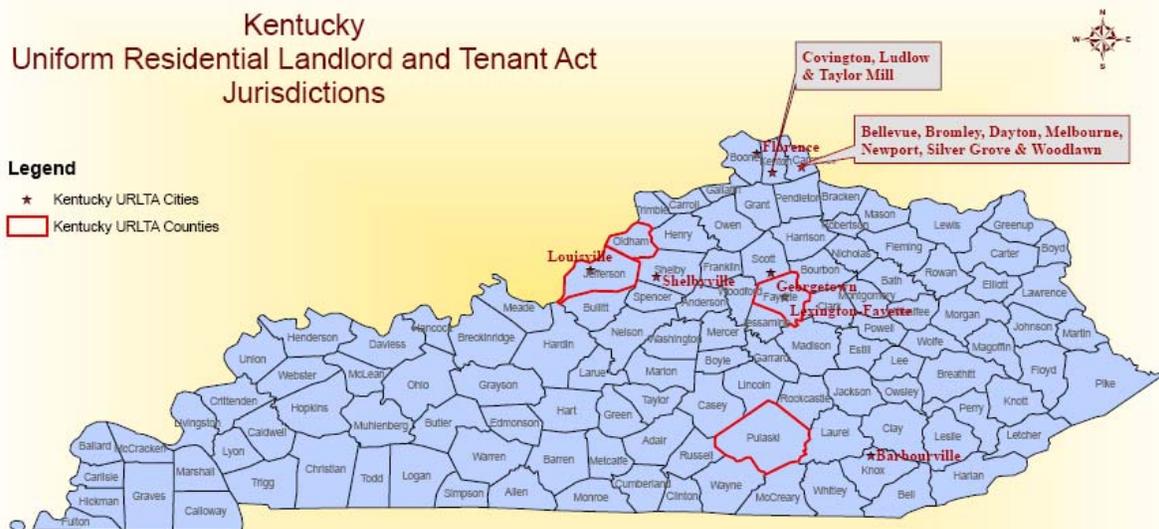
In fact, 40 percent of discrimination cases were completely dismissed for lack of evidence in 2006. An additional 22 percent were dropped because the complainant withdrew the complaint, failed to cooperate, or could not be located. In 36 percent of cases, the charge was settled privately or through a conciliation agreement. Only 1 percent of cases resulted in a civil discrimination charge being filed. An additional 1 percent of cases were referred to the Justice Department. See Addendum B for complete breakdowns of housing complaints and their outcomes from 2006.

<sup>6</sup> Gannet News Service. Searchable Database: Fair Housing Complaints. <http://data.gannetnewsservice.com/housing/start7.php?State=Kentucky> 2/17/09

## UNIFORM RESIDENTIAL LANDLORD-TENANT REFORM ACT

The Uniform Residential Landlord-Tenant Act (URLTA) was passed in 1974 to provide uniform regulation of residential rental agreements between landlords and tenants. It is intended to provide statutory protection for the landlord and tenant and encourage them to better maintain and improve the quality of housing. However, URLTA only applies to counties and cities which adopt it. Additionally, the Act prohibits any legislation by counties and cities which dealt with landlord and tenant matters, except the provisions in the Act.

Currently, only four counties and 14 cities have adopted URLTA into their local regulations. As a result, the remainder of the state is protected by common law rather than the specific stipulations of URLTA.



The Kentucky Uniform Residential Landlord and Tenant Act (URLTA) is codified by Kentucky Statute under KRS 383.500 - 383.715.

  
This Map Prepared By:  
Bernadette Hillman  
Kentucky Housing Corporation  
February 17, 2009

While URLTA offers several protections for both tenants and landlords, one of the key provisions concerning fair housing is protection from retaliation. If a rental unit is not properly maintained, then the tenant is protected under URLTA if (s)he files a complaint. Without URLTA, the tenant may be living in a rental unit with health and safety code violations and do nothing for fear of being evicted as a means of retaliation. Without protections, substandard housing situations are able to persist, specifically for residents who have trouble securing housing, either for financial or other reasons. The lack of URLTA protection has become a key housing issue in the city of Bowling Green. In October 2008, Mayor Elaine Walker said this of URLTA shortly before she was re-elected:

*The Uniform Residential Landlord and Tenant Act is one of the most emotionally charged issues I've dealt with. I've heard horror stories from renters about living in slum-like conditions yet they're afraid to report it for fear they'll be evicted, and I've heard from landlords who have lost thousands of dollars trying to evict deadbeat tenants who have damaged their property. As your mayor, if there is a problem, I pledge to spend the time to bring people together to find a solution.<sup>1</sup>*

Bowling Green Human Rights Commissioner Linda McCray has been fighting for the passage of URLTA in Bowling Green but the city council opposes it. Opponents argue that some of the provisions in URLTA will make it more difficult for "mom and pop" landlords to manage their properties.

<sup>1</sup> Daily News. ELECTION 2008: Strow, Walker explain positions. 10/24/08  
<http://www.bgdailynews.com/articles/2008/10/25/news/news9.txt>

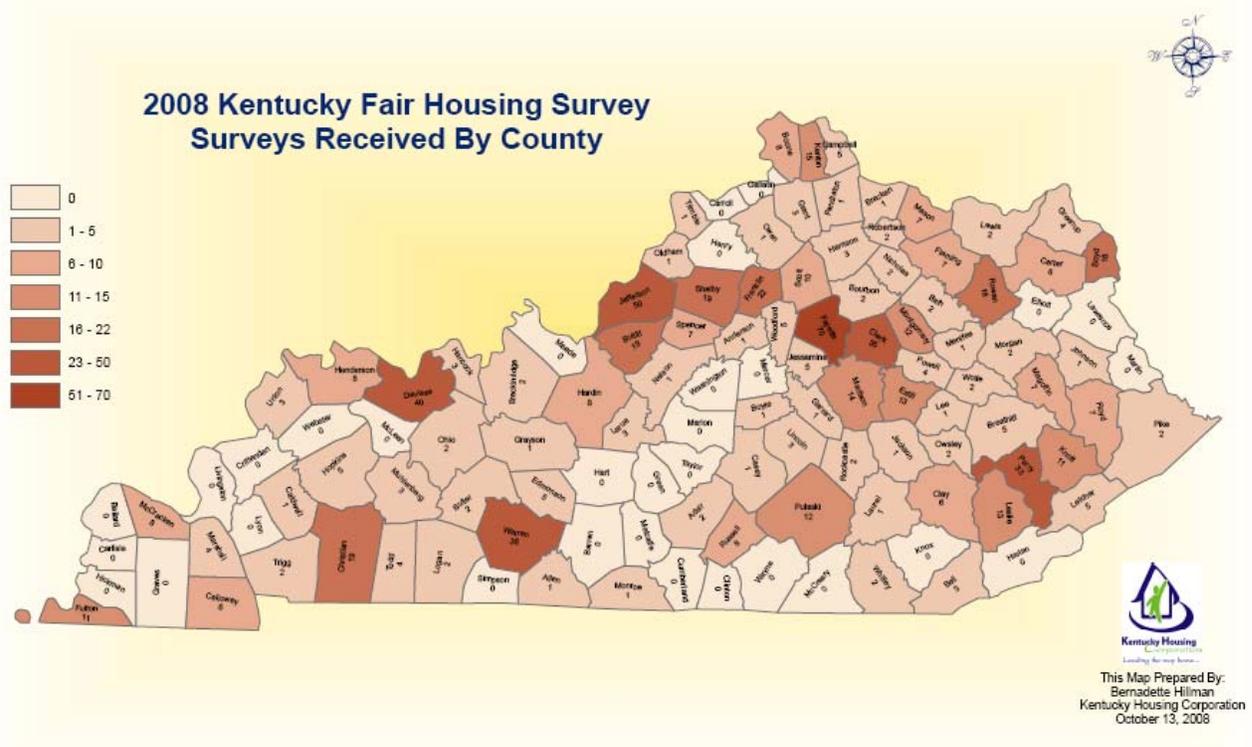
## FAIR HOUSING SURVEY

The Kentucky Housing Corporation Fair Housing survey was conducted from March through June of 2008. The Fair Housing Survey was distributed through a Web-based survey as well as a paper survey. Each was available in English and Spanish. Through existing networks and partnerships, surveys were disseminated across the state and 760 responses were received from 87 counties and a variety of demographics.

### Partners:

- ✦ Kentucky Domestic Violence Association
- ✦ Project Homeless Connect
- ✦ Cabinet for Health and Family Services
- ✦ KHC Recertification letters
- ✦ Undoing Racism Workshop
- ✦ Continuum of Care
- ✦ KY Counselors' Network
- ✦ Independence Place
- ✦ Homeless Awareness Walk
- ✦ KY Dept. for Local Government
- ✦ KY Association of Realtors
- ✦ Lexington Fair Housing Council
- ✦ KY Commission on Human Rights
- ✦ Cardinal Valley Center

### County-level participation:

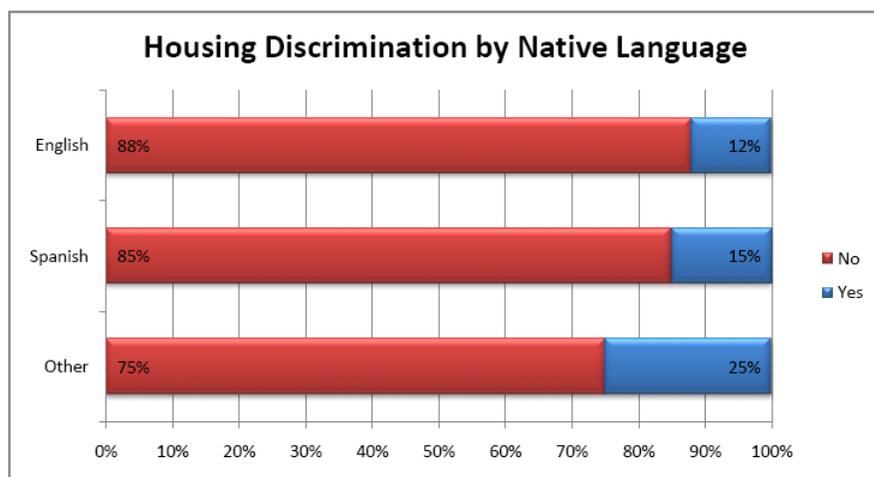
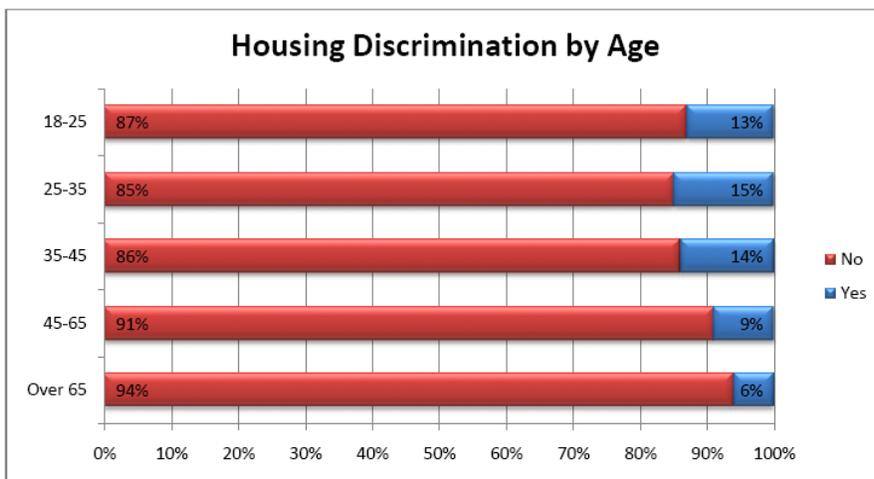
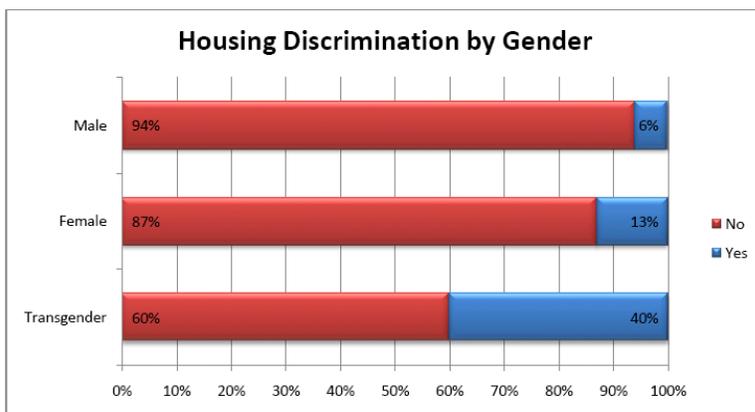


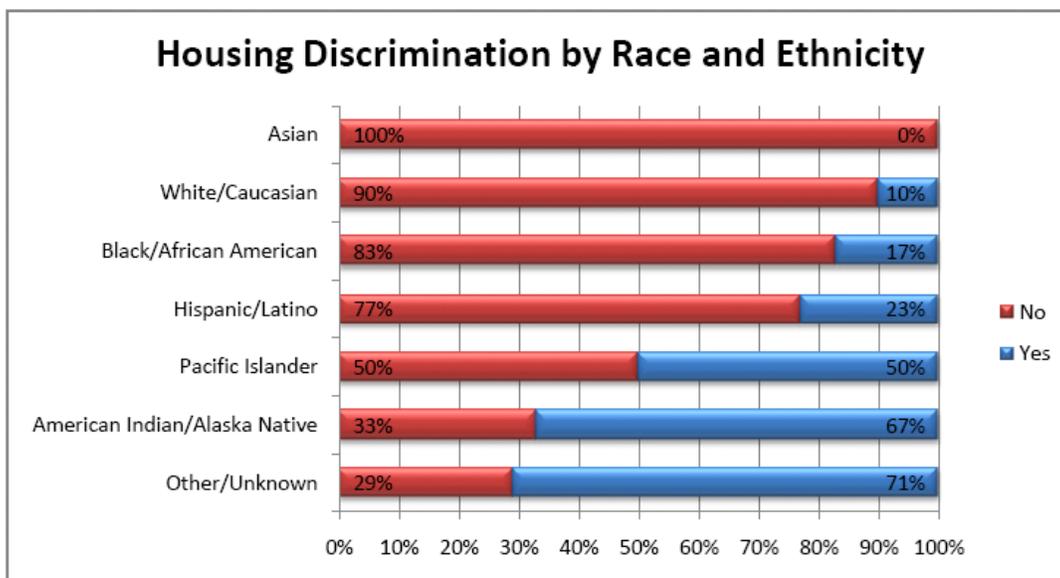
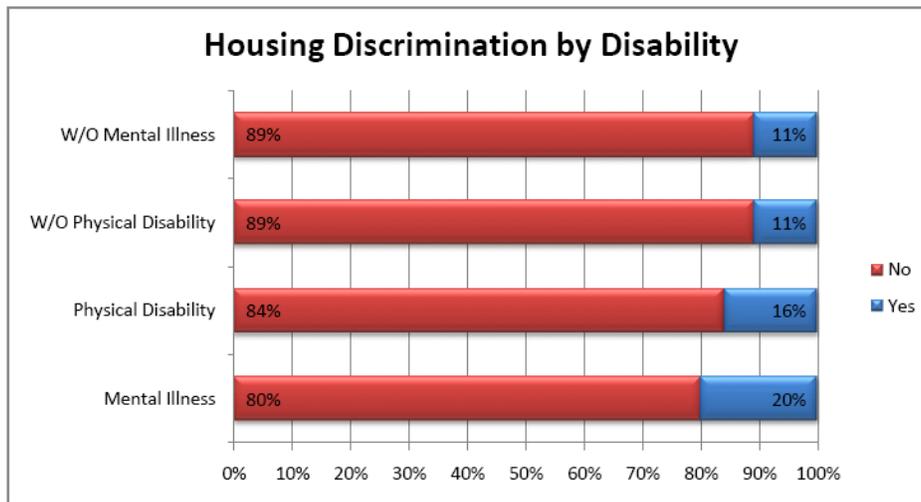
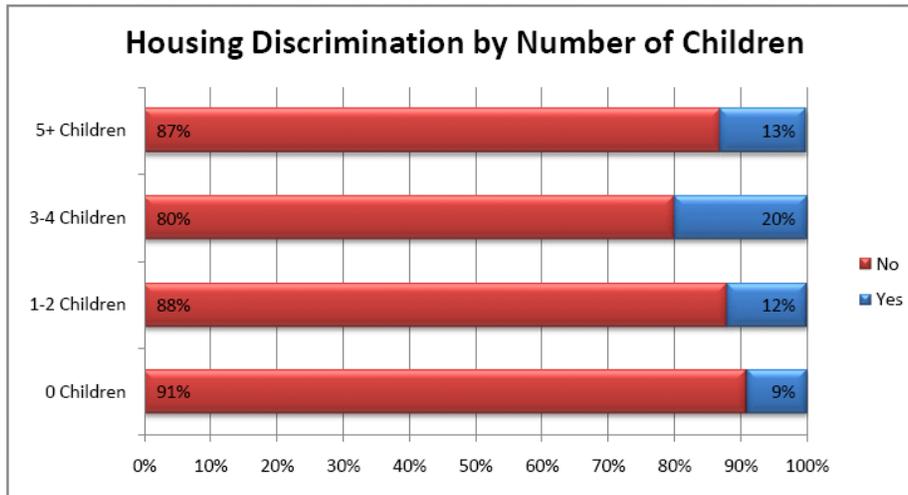
The survey identified the demographics of the respondents and also gauged the public on their knowledge of and sentiment towards fair housing laws. The demographics of respondents were comparable to demographic make-up of Kentucky. The only exception is gender. Eighty percent of the respondents were women, which is disproportionate. See Addendum C for the survey and raw data.

Of the 760 respondents, 92 or 14 percent self-reported that they had experienced housing discrimination. Of those 92, only 12 filed a report. Of the 12 who filed a report, 4 were happy with the way it was handled.

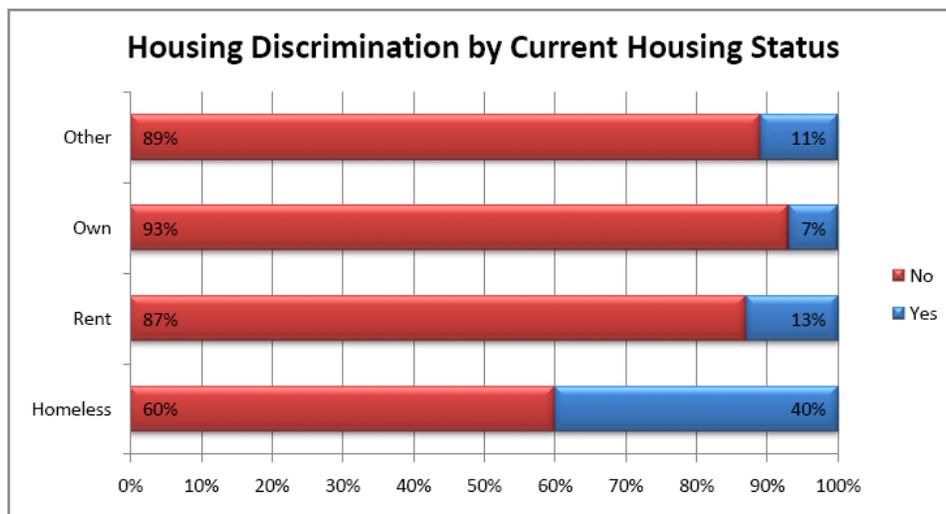
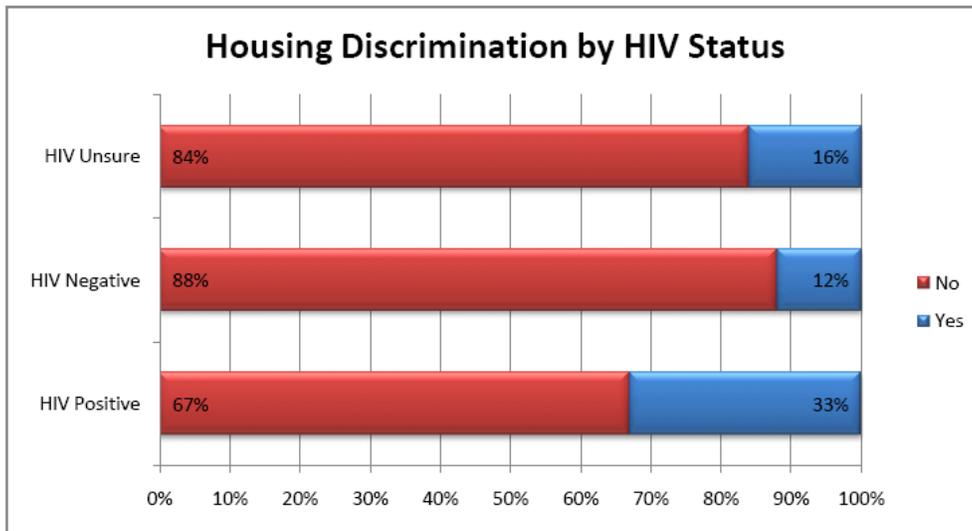
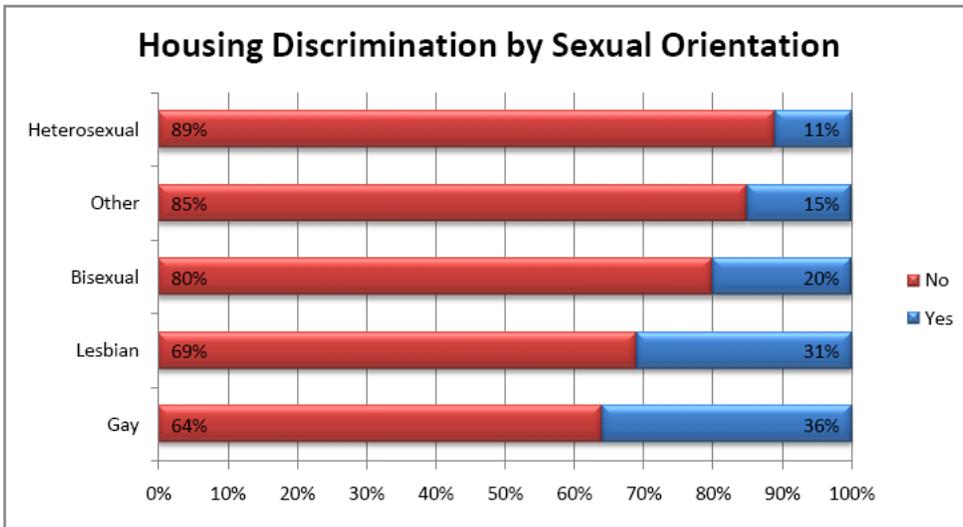
## Fair Housing Survey: Housing Discrimination

Individuals who self-identified as having experienced housing discrimination were more likely to be minorities. Following is a graphical depiction of respondent demographics and whether or not they indicated that they had experienced housing discrimination. The blue area in each bar represents those who answered “Yes” to the question, “Do you believe you have been discriminated against while trying to obtain housing?”



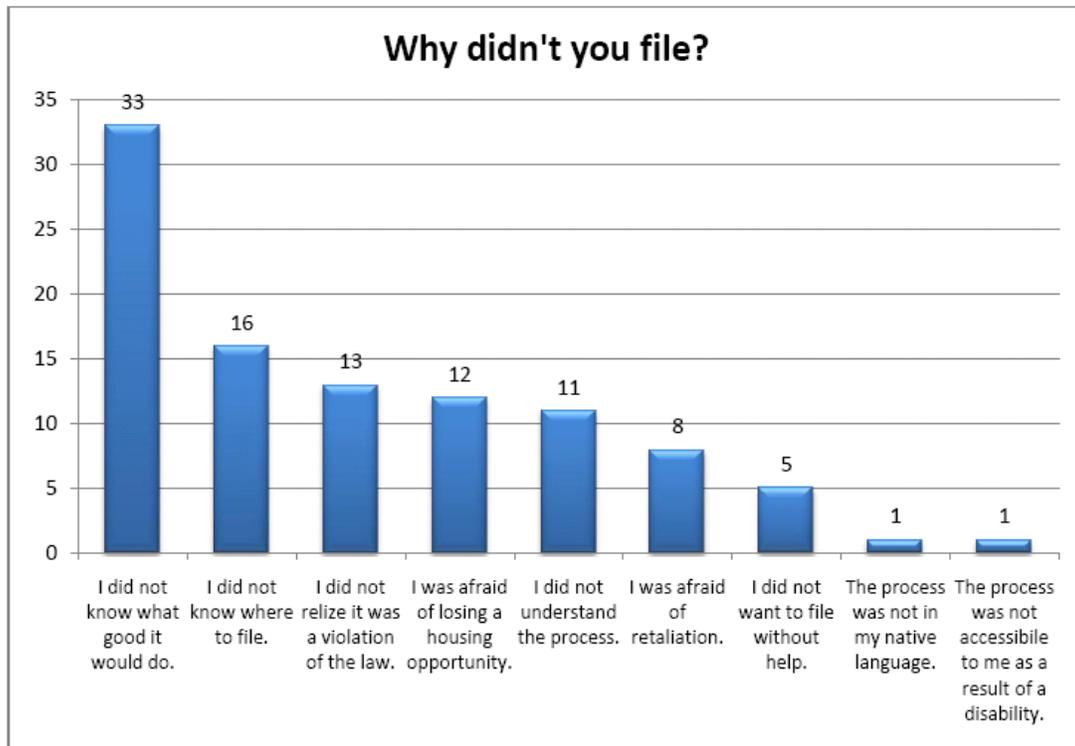


In addition to the 92 individuals who believed they had been discriminated against while trying to obtain housing, 31 individuals believed that they had been steered to a particular neighborhood because of their race, religion, or national origin. Forty-four individuals believed that they had *possibly* been steered because of the race, religion, or national origin.



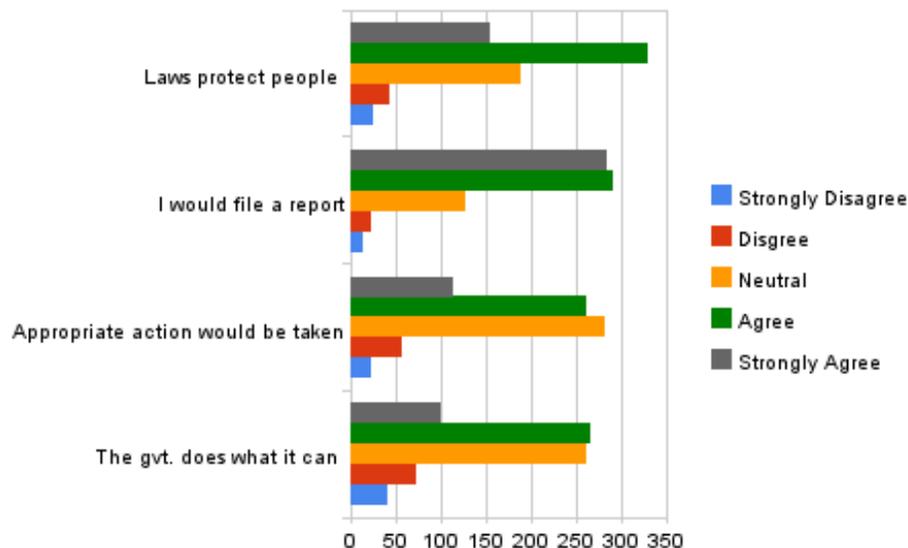
## Fair Housing Survey: Filing a Report

Of the 92 respondents who indicated that they had experienced housing discrimination, only 12 filed a report. If an individual responded that they had experienced discrimination but had not filed a report, they were asked “why not?” Thirty-three percent of respondents said that they did not know what good it would do followed by 16 percent who said that they did not know where to file.



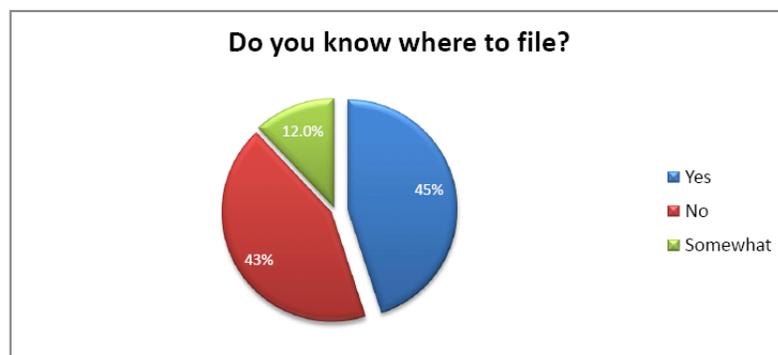
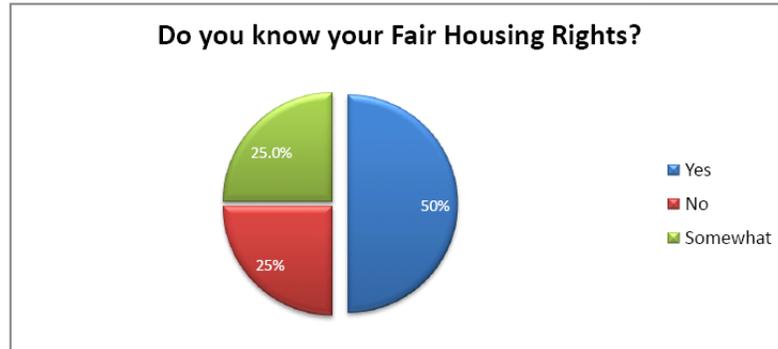
Of those who did file a complaint, only 30 percent were happy with how it was handled. When individuals who had and had not experienced housing discrimination were asked about their sentiment on fair housing protection, 576 agreed or strongly agreed that they would file a report were they the victim of housing discrimination. Two hundred fewer, or 376, agreed or strongly agreed that the appropriate action would be taken. Finally, 365 agreed or strongly agreed that the government does what it can to prevent discrimination in the housing market. More detailed results can be found in Addendum D.

## Fair Housing Confidence



## Fair Housing Survey: Knowledge of Fair Housing Laws

Survey respondents were also asked if they knew their fair housing rights and whether or not they knew where to file. Only 50 percent of the 760 respondents said that they knew their rights and fewer, 45 percent, knew where to file.



## Fair Housing Survey: Open Responses

Finally, the survey provided space for open response to the question, “What do you think are barriers to fair housing in Kentucky?” as well as a space for comments. There were some common themes around affordability, credit scores, and waiting lists. Here are some examples:

*Not enough funding for agencies that assist with housing and enforce the fair housing laws. (i.e. KY Commission). Not enough funding for programs (i.e. Affordable Housing Trust Fund)*

*In some cases the legal system may have not judged some one correctly. Denying housing to an individual due to a criminal background may be unfair.*

*Lack of affordable. There is no chance to start over - if you have problems on your credit report/criminal report you are kept from housing opportunities*

*Unfair property managers w/o any training. Not enough elderly and handicap properties for low income people. Price of apartments and condition of maintenance and care of apartments are former tenants move. Not using background before renting to new tenants.*

*Realtors steer (or did when we were buying) families into "desirable" neighborhoods*

*As a landlord, I can attest to the fact that some disabled (in my case) take advantage of these laws. In my case, a person claimed "discrimination" just so he could get his way. We tried to fulfill his requests until they were unreasonable - then he claimed "discrimination" - when in reality there was no discrimination - just a selfish disabled man who wanted his own way and caused a lot of trouble for all involved, because he didn't get it.*

*Utilities (Fulton Co. in particular), Not enough resources for homeless people without children or not in DV situation - or for a single male paying child support*

*Persons with poor credit or problems in the past are limited because most of the same people own everything (rental property)*

*The Public's lack of knowledge of their rights*

*Not enough affordable housing opportunities for disabled in rural KY.*

*Waiting lists are too long*

*Individuals that are under 21 and sometimes younger (even w/children) are asked to provide a co-signer (D.V. victims are sometimes relocated and have no-one to do this)*

*The mindsets of the people. There are a lot of people who will move out of a neighborhood when they see a person who is different from them move in. They don't stop to ask themselves how much alike they really are.*

*Racial and ethnic intolerance; income level; inability to get decent mortgage rates for those with less than perfect credit; predatory lenders.*

*I am disabled and have been singled up for HUD for two years now and they told it would be at least two more years before they might help me pay my rent. The HUD in this county for people who are hooked on drugs not for people like me*

*I don't think that many people really know about all of the laws about fair housing.*

### **Fair Housing Survey: Conclusions**

Based on the findings of the 2008 Fair Housing Survey, KHC staff made the following conclusions:

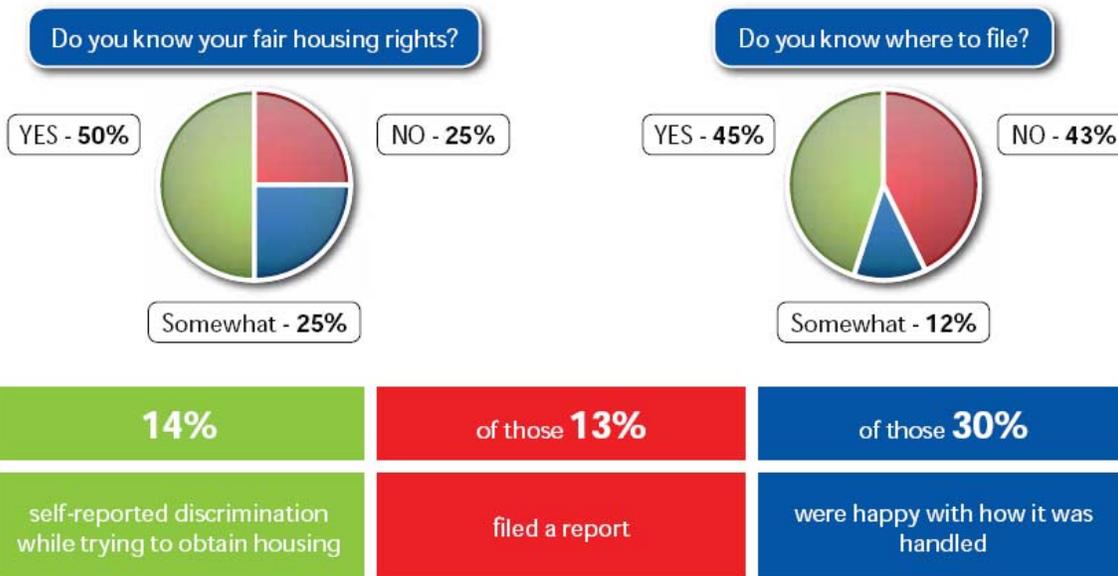
- ✦ The broader public still lacks knowledge concerning fair housing rights.
- ✦ The broader public is disenchanted with the reporting process and has mixed feelings about the impact of fair housing laws.
- ✦ Housing discrimination is still disproportionately affecting minority populations in Kentucky.

The survey results were shared at the KHC Affordable Housing Conference along with a panel composed of Art Crosby, Juan Pena, Sharon Fields, Toni Smith and Katie Meyer. The fact sheet on page 44 was distributed at the Affordable Housing Conference.

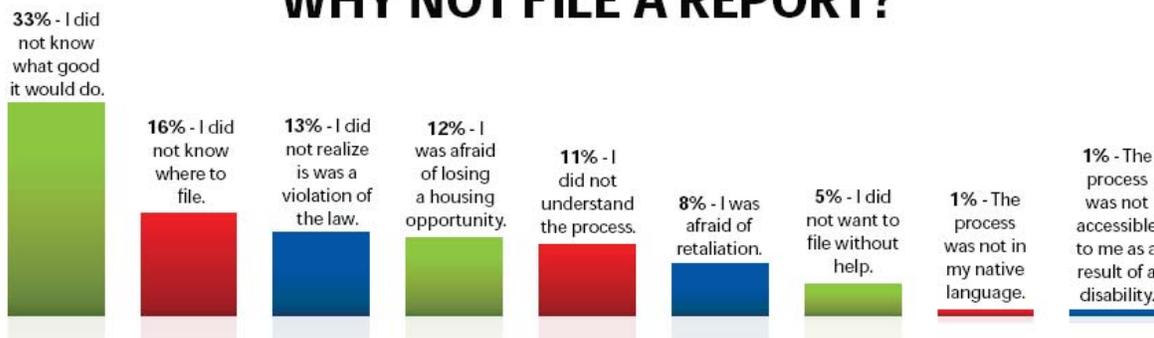
# THAT'S NOT FAIR!

## Knowing your Fair Housing Rights.

As a component of the *Analysis of Impediments to Fair Housing* in Kentucky, Kentucky Housing Corporation conducted a statewide survey in 2008 of public perceptions and experiences surrounding housing discrimination in the state. The following information is based upon the data from 760 respondents. Complete data can be found at [www.kyhousing.org](http://www.kyhousing.org) under *Resources/Fair Housing Information*.



## WHY NOT FILE A REPORT?



For more information, please contact KHC's Toni Smith or Katie Meyer toll-free in Kentucky at (800) 633-8896 or (502) 564-7630, ext. 440 or 735, respectively; TTY 711; or e-mail [tsmith@kyhousing.org](mailto:tsmith@kyhousing.org) or [kmeyer@kyhousing.org](mailto:kmeyer@kyhousing.org).

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This document was produced without the use of state funds.



## **Identification of Impediments to Fair Housing Choice**

## EVALUATION OF 2004-2008 IMPEDIMENTS

The Analysis of Impediments to Fair Housing for federal fiscal years 2004-2008 identified the following impediments to fair housing:

- ✦ A general scarcity of information given to residents of the Commonwealth which allows them to exercise their fair housing rights.
- ✦ A general need to increase counseling and education in the area of homeownership, specifically for blacks and Hispanics.
- ✦ The inability of people with disabilities to find housing designed and constructed to meet or accommodate their needs.
- ✦ The affordable housing/landlord tenant issue provides for the most anecdotal instances reported by residents of restrictions to the exercise of fair housing choice.

Kentucky Housing Corporation (KHC) and the Department for Local Government (DLG) have undertaken a variety of actions to affirmatively further fair housing. The actions range from counseling and education to the creation of a Predatory Lending Prevention Committee and a Homeowner Protection Center. The actions take by DLG and KHC, as presented in the 2004, 2005, 2006, and 2007 CAPER are as follows.

### **2004 Actions Taken to Affirmatively Further Fair Housing**

#### **Actions Taken to Complete an Analysis of Impediments to Fair Housing Choice**

The Commonwealth of Kentucky completed its Analysis of Impediments to Fair Housing Choice (AI) in 2000. The AI was developed through cooperation of KHC and DLG. Assistance was provided by the Kentucky Human Rights Commission, the Department of Mental Health and Mental Retardation, and the U.S. Department of Housing and Urban Development (HUD) Kentucky Field Office. The impediments outlined in the plan can be found in the Consolidated Plan for Kentucky, available on KHC's Web site at [www.kyhousing.org](http://www.kyhousing.org). The AI undergoes continuing review.

#### **Actions Taken to Overcome Identified Impediments**

The actions taken by the Commonwealth of Kentucky through KHC and DLG to overcome the impediments identified in its Analysis of Impediments to Fair Housing Choice and in the 2004-2008 Consolidated Plan include the following:

- ✦ Continued fair housing outreach with organizations such as the Metropolitan Housing Coalition, the Louisville and Lexington Urban Leagues, the Intergovernmental Black History Committee, Kentucky Human Rights Commission, local human rights commissions (Owensboro, Henderson, Hopkinsville, Paducah, Bowling Green, and Lexington). Also contacted Lexington Fair Housing Council and Kentucky Fair Housing Council.
- ✦ Continued to educate renters about their housing rights through the Section 8 Briefing Process and brochures in all regional KHC offices.
- ✦ Participated on the Fair Housing Advisory Committee, composed of individuals from various state agencies. Consistent with the purpose(s) of the committee, predatory lending was identified as an issue and a statewide "Don't Borrow Trouble" task force was created. The task force is organized and administered by KHC.
- ✦ Continued fair housing training at HOME Investment Partnerships (HOME) Program technical assistance visits to recipients.
- ✦ Continued to monitor recipient compliance with Title VI.
- ✦ Conducted Title VI training for KHC staff through mandatory EEO sessions and new employee orientation.
- ✦ KHC Rental Assistance Department provided fair housing brochures to all tenant-based participants in their briefing packets, provided fair housing information at all new owner orientations, required all Section 8 project-based properties to display the equal housing poster (which is monitored during annual management reviews). Required Section 8 staff to attend Fair Housing Training August 10, 2004.

- ✦ Provided training and materials to all Emergency Shelter Grant (ESG) and Housing for Persons With AIDS (HOPWA) recipients at their annual implementation trainings held on August 25, 2004 and June 15, 2005.
- ✦ Monitored each ESG and HOPWA recipient (as is done annually) for compliance with the Fair Housing Act, Executive Orders 11063, 11246, 11625, 12432, and 12138; the Age Discrimination Act of 1975; and Section 504 of the Rehabilitation Act of 1973.
- ✦ Asked ESG, HOPWA and HOME Program recipients to recognize Fair Housing Month through some type of activity each April. Ideas and materials were made available.
- ✦ Sponsored a Fair Housing Event during Fair Housing Month that highlighted marketing to the growing Hispanic population. The program attracted approximately 100 attendees. Speakers included representatives from the Governor's Office, Human Rights Commission, HUD and others.
- ✦ Participated in the Governor's Fair Housing Month Proclamation signing ceremony.
- ✦ Required each ESG and HOPWA recipient to submit an annual Fair Housing Performance Report.
- ✦ Required each HOME recipient to submit an Annual Performance Report which describes all efforts to affirmatively further fair housing.
- ✦ Required all HOME funding recipients to submit a plan on how they will further fair housing with their new applications.
- ✦ Developed a KHC Fair Housing Information Board/Display for all trainings and fair housing events.
- ✦ Presented fair housing information at KHC homeownership counseling training sessions on December 6, 2004 and April 11, 2005.
- ✦ Distributed 2,500 Fair Housing Handbooks to recipients and consumers at 51 training sessions.
- ✦ Made Title VI, Section 504 and Section 3 materials and Fair Housing Handbooks available to recipients on the KHC Web site.
- ✦ Co-sponsored Lexington Human Rights Commission Fair Housing Luncheon.
- ✦ Co-sponsor Lexington Bluegrass Women and Minority Contractors Program. This is an outreach effort to provide recipients and KHC with greater access to Minority Business Enterprises/Women Business Enterprises (MBE/WBE) for business opportunities.
- ✦ Require all recipients of KHC funding to develop a fair housing plan and comply with Title VI in addition to other federal civil rights requirements.
- ✦ Sponsored five Fair Housing/Homeownership Education Workshops in the cities of Ashland, Paducah, Owensboro, Hopkinsville, and Elizabethtown.
- ✦ Conducted compliance and technical assistance visits for Community Development Block Grant (CDBG) recipients pertaining to fair housing.
- ✦ Provided local governments, Area Development Districts, and certified administrators with guidelines and training on conducting an investigation of alleged fair housing violations.
- ✦ Continued review of CDBG housing rating criteria to ensure applicants serving special needs populations are competitive in each funding cycle.
- ✦ Met with the Governor's Office for Minority Empowerment about potential fair housing violations.

### **Fair Housing Committee**

KHC's fair housing specialist coordinates the newly formed Fair Housing Committee. The committee is composed of representatives from DLG; KHC; Kentucky Human Rights Commission; Department of Insurance; Office of the Attorney General; the Department of Housing, Buildings and Construction; the Department of Mental Health/Mental Retardation; Office of Aging Services; and the Office of Financial Institutions. The committee has added members from the Kentucky Real Estate Commission, Kentucky Real Estate Appraisers Board, and the University of Kentucky Extension Service. The committee will:

- ✦ Become a forum for ongoing dialogue regarding all fair housing issues.
- ✦ Become a resource to Kentucky communities for fair housing information and technical assistance.
- ✦ Become a catalyst for expansion of education and outreach activities on a statewide level.

The committee did not meet during this period. However, KHC initiated a new committee for the purpose of educating the public on predatory lending. The "Don't Borrow Trouble" predatory lending committee began meeting in May 2005 and meets monthly. The committee is charged with the responsibility of developing a statewide education campaign including access to a toll-free hotline for consumer complaints. The committee has targeted ten areas including Covington/Newport, Lexington, Hopkinsville, Elizabethtown/Radcliff, Ashland, Hazard, Bowling Green, Morehead, Mayfield, and Frankfort.

## **2005 Actions Taken to Affirmatively Further Fair Housing**

### **Actions Taken to Overcome Identified Impediments**

The actions taken by the Commonwealth of Kentucky through KHC and GOLD to overcome the impediments identified in its Analysis of Impediments to Fair Housing Choice and in the 2004-2008 Consolidated Plan include the following.

- ✦ Continued fair housing outreach with organizations such as the Metropolitan Housing Coalition, the Louisville and Lexington Urban Leagues, the Intergovernmental Black History Committee, Kentucky Human Rights Commission, local human rights commissions (Owensboro, Henderson, Hopkinsville, Paducah, Bowling Green, and Lexington). Also contacted Lexington Fair Housing Council and Kentucky Fair Housing Council.
- ✦ Continued to educate renters about their housing rights through the Section 8 Briefing Process and brochures in all regional KHC offices.
- ✦ Continued with the purposes of the Predatory Lending Prevention Committee to provide education, counseling, outreach, marketing and public relations regarding predatory lending issues and the prevention of predatory lending in the Commonwealth of Kentucky.
- ✦ Continued fair housing training at HOME technical assistance visits to recipients.
- ✦ Continued to monitor recipient compliance with Title VI.
- ✦ Conducted Title VI training for KHC staff through mandatory EEO sessions and new employee orientation.
- ✦ KHC Rental Assistance Department provided fair housing brochures to all tenant-based participants in their briefing packets, provided fair housing information at all new owner orientations and required all Section 8 project-based properties to display the equal housing poster (which is monitored during annual management reviews).
- ✦ Required KHC Rental Assistance Department staff to attend Fair Housing Training conducted by HUD local Field Office, April 5, 2006.
- ✦ Monitored each ESG and HOPWA recipient (as is done annually) for compliance with the Fair Housing Act, Executive Orders 11063, 11246, 11625, 12432, and 12138; the Age Discrimination Act of 1975; and Section 504 of the Rehabilitation Act of 1973.
- ✦ Sponsored a Fair Housing Event during Fair Housing Month on April 20, 2006 that highlighted that year's national Fair Housing Month theme "Fair Housing, It's Not An Option. It's the Law." The program attracted approximately 75 attendees. Speakers included James Sutton, Regional Director, Office of Fair Housing and Equal Opportunity HUD, and Krista Mills, Director of Kentucky Field Office of HUD.
- ✦ Participated in the Governor's Fair Housing Month Proclamation signing ceremony.
- ✦ Required each ESG and HOPWA recipient to submit an annual Fair Housing Performance Report.
- ✦ Required each HOME recipient to submit an Annual Performance Report which describes all efforts to affirmatively further fair housing.
- ✦ Required all HOME funding recipients to submit a plan on how they will further fair housing with their new applications.
- ✦ Presented fair housing information at KHC homeownership counseling certification training sessions January 22-23, 2006 and Predatory Lending workshop June 8, 2006.
- ✦ Distributed 1,250 Fair Housing Handbooks to recipients and consumers.
- ✦ Made Title VI, Section 504 and Section 3 materials and Fair Housing Handbooks available to recipients on the KHC Web site.
- ✦ Co-sponsored Lexington Human Rights Commission Fair Housing Luncheon.
- ✦ Required all recipients of KHC funding to develop a fair housing plan and comply with Title VI in addition to other federal civil rights requirements.
- ✦ Conducted compliance and technical assistance visits for CDBG recipients pertaining to fair housing.
- ✦ Provided local governments, Area Development Districts and certified administrators with guidelines and training on conducting an investigation of alleged fair housing violations.
- ✦ Continued review of CDBG housing rating criteria to ensure applicants serving special needs populations are competitive in each funding cycle.
- ✦ Met with the Governor's Office for Minority Empowerment about potential fair housing violations.

## **Kentucky Predatory Lending Prevention Committee**

The Kentucky Predatory Lending Prevention Committee was established by Executive Order in 2006. The committee members are composed of representatives from state, local, and federal government agencies; mortgage companies; banks; and nonprofit agencies. Within the full committee, working subcommittees have been established in the areas of education, counseling, marketing, public relations, and outreach and community liaisons.

KHC initiated the "Don't Borrow Trouble" Task Force Committee for the purpose of educating the public on predatory lending. The "Don't Borrow Trouble" predatory lending Task Force Committee began meeting in May 2005. The reconstruction of the task force to full committee status, "The Kentucky Predatory Lending Prevention Committee" was ongoing until December 31, 2007, unless amended or rescinded by a subsequent Executive Order. The committee meetings are quarterly. However, the subcommittees meet several times monthly. The committee is charged with the responsibility of developing a statewide education campaign including access to a toll-free hotline for consumer complaints.

The committee targeted 11 areas including Covington/Newport, Lexington, Hopkinsville, Elizabethtown/Radcliff, Ashland, Hazard, Bowling Green, Morehead, Mayfield, Frankfort, and Louisville.

## **2006 Actions Taken to Affirmatively Further Fair Housing**

### **Actions Taken to Overcome Identified Impediments**

The actions taken by the Commonwealth of Kentucky through KHC and DLG to overcome the impediments identified in its Analysis of Impediments to Fair Housing Choice and in the 2004-2008 Consolidated Plan include the following.

- ✦ Continued fair housing outreach with organizations such as the Metropolitan Housing Coalition, the Louisville and Lexington Urban Leagues, the Intergovernmental Black History Committee, Kentucky Human Rights Commission, local human rights commissions (Owensboro, Henderson, Hopkinsville, Paducah, Bowling Green and Lexington). Also contacted Lexington Fair Housing Council and Kentucky Fair Housing Council.
- ✦ Continued to educate renters about their housing rights through the Section 8 Briefing Process and brochures in all regional KHC offices.
- ✦ Continued to monitor recipient compliance with Title VI.
- ✦ Conducted Title VI training for KHC staff through new employee orientations.
- ✦ KHC Rental Assistance Department provided fair housing brochures to all tenant-based participants in their briefing packets, provided fair housing information at all new owner orientations and required all Section 8 project-based properties to display the equal housing poster (which is monitored during annual management reviews).
- ✦ Required KHC Rental Assistance Department staff to attend Fair Housing Training conducted by HUD local Field Office, April 4, 2007.
- ✦ Monitored each ESG and HOPWA recipients (as is done annually) for compliance with the Fair Housing Act, Executive Orders 11063, 11246, 11625, 12432, and 12138; the Age Discrimination Act of 1975; and Section 504 of the Rehabilitation Act of 1973.
- ✦ Sponsored a Fair Housing and Diversity Training Seminar during Fair Housing Month on April 17, 2007. There were 78 housing providers. Workshop presenters included Art Crosby, Executive Director of the Lexington Fair Housing Council; Toni Smith, Fair Housing Trainer and Outreach Coordinator Kentucky Housing Corporation; and Dr. F. Janelle McNeal, Diversity Trainer.
- ✦ Participated in the Governor's Fair Housing Month Proclamation signing ceremony.
- ✦ Required each ESG and HOPWA recipient to submit an annual Fair Housing Performance Report.
- ✦ Required each HOME recipient to submit an Annual Performance Report which describes all efforts to affirmatively further fair housing.
- ✦ Required all HOME funding recipients to submit a plan on how they will further fair housing with their new applications.
- ✦ Distributed 3,500 Fair Housing Handbooks and Kentucky Housing newly developed Fair Housing Brochure to recipients and consumers.

- ✦ Made Title VI, Section 504 and Section 3, materials and Fair Housing Handbooks available to recipients on the newly developed KHC Web site.
- ✦ Co-sponsored Lexington Human Rights Commission Fair Housing Luncheon.
- ✦ Required all recipients of KHC funding to develop a fair housing plan and comply with Title VI in addition to other federal civil rights requirements.
- ✦ Conducted compliance and technical assistance visits for Community Development Block Grant (CDBG) recipients pertaining to fair housing.
- ✦ Provided local governments, Area Development Districts and certified administrators with guidelines and training on conducting an investigation of alleged fair housing violations.
- ✦ Continued review of CDBG housing rating criteria to ensure applicants serving special needs populations are competitive in each funding cycle.

### **Kentucky Predatory Lending Prevention Committee**

As the result of a year-long study of predatory lending practices by a 30-member task force, the Kentucky Predatory Lending Prevention Committee was formed. This alliance of agencies is composed of representatives from state, local, and federal government agencies, mortgage companies, banks and non-profit organizations. Together, this committee provides guidance for the Don't Borrow Trouble® Kentucky program. Within the full committee, working subcommittees have been established in the areas of education and counseling, marketing and public relations, and outreach and community liaisons.

Kentucky initiated the Kentucky Predatory Lending Prevention Committee for the purpose of educating the public on predatory lending. The initial task force committee began meeting in May 2005 and was elevated to an established committee in July 2006. The Committee meetings are quarterly. However, the subcommittees meet as-needed. The Committee is charged with the responsibility of guiding the *Don't Borrow Trouble®* Kentucky program, including access to a toll-free hotline for consumers.

The committee focuses on 11 geographic areas including Covington/Newport, Lexington, Hopkinsville, Elizabethtown/Radcliff, Ashland, Hazard, Bowling Green, Morehead, Mayfield, Frankfort, and Louisville.

### **2007 Actions Taken to Affirmatively Further Fair Housing**

#### **Actions Taken to Overcome Identified Impediments**

The actions taken by the Commonwealth of Kentucky through KHC and DLG to overcome the impediments identified in its Analysis of Impediments to Fair Housing Choice and in the 2004-2008 Consolidated Plan include the following:

- ✦ Continued fair housing outreach with organizations such as the Lexington Fair Housing Council, and the U.S. Department of Housing and Urban Development Louisville Field Office (HUD), Louisville and Lexington Urban Leagues, the Intergovernmental Black History Committee, Kentucky Human Rights Commission, and local human rights commissions (Owensboro, Henderson, Hopkinsville, Paducah, Bowling Green and Lexington).
- ✦ Continued to educate renters about their housing rights through the Housing Choice Voucher Program Briefing Process and brochures in all regional KHC offices.
- ✦ Continued to monitor recipient compliance with Title VI.
- ✦ Conducted Title VI training for KHC staff through new employee orientations.
- ✦ KHC Rental Assistance Department provided fair housing brochures to all tenant-based participants in their briefing packets, provided fair housing information at all new owner orientations and required all Section 8 project-based properties to display the equal housing poster (which is monitored during annual management reviews).
- ✦ Required KHC Rental Assistance Department staff to attend Fair Housing Training conducted by HUD local Field Office.
- ✦ Monitored each ESG and HOPWA recipient (as is done annually) for compliance with the Fair Housing Act, Executive Orders 11063, 11246, 11625, 12432, and 12138; the Age Discrimination Act of 1975; and Section 504 of the Rehabilitation Act of 1973.
- ✦ Sponsored a Fair Housing and Diversity Training Seminar during Fair Housing Month on April 23, 2008. There were 81 housing providers present. Workshop presenters included:

Art Crosby, Executive Director of the Lexington Fair Housing Council, Toni Smith, Fair Housing Trainer and Outreach Coordinator, Kentucky Housing Corporation; Dr. F. Janelle McNeal, Diversity Trainer; Ray Sexton, Lexington Human Rights Commission; Vickie Rodriguez, Lexington Police Spanish Immersion Program; and Shayla Johnson, Lexington Fair Housing Council.

- ✦ Presented in partnership with HUD Fair Housing Month Event 40<sup>th</sup> Anniversary of the Fair Housing Act April 16, 2008. There were 44 in attendance at this event. Keynote Speaker at this Fair Housing Event was Former Kentucky Senator Georgia M. Powers. A panel discussion that included Art Crosby, Fair Housing Council; Juan Pena, Kentucky Commission on Human Rights; Jan Day, Center for Accessible Living; and Mary Savage, Kentucky Domestic Violence Association, was also on the agenda. Panel Symposium was moderated by Vicki Ray, HUD, and Toni Smith, KHC.
- ✦ Participated in the Governor's Fair Housing Month Proclamation signing ceremony.
- ✦ Required each ESG and HOPWA recipient to submit an annual Fair Housing Performance Report.
- ✦ Required each HOME recipient to submit an Annual Performance Report which describes all efforts to affirmatively further fair housing.
- ✦ Required all HOME funding recipients to submit a plan on how they will further fair housing with their new applications.
- ✦ Distributed 6,400 Fair Housing Handbooks and Kentucky Housing newly developed Fair Housing Brochure to recipients and consumers.
- ✦ Made Title VI, Section 504 and Section 3 materials and Fair Housing Handbooks available to recipients on the newly developed KHC Web site.
- ✦ Required all recipients of KHC funding to develop a fair housing plan and comply with Title VI in addition to other federal civil rights requirements.
- ✦ Conducted compliance and technical assistance visits for Community Development Block Grant (CDBG) recipients pertaining to fair housing.
- ✦ Provided local governments, Area Development Districts and certified administrators with guidelines and training on conducting an investigation of alleged fair housing violations.
- ✦ Continued review of CDBG housing rating criteria to ensure applicants serving special needs populations are competitive in each funding cycle.
- ✦ Conducted fair housing training for 68 housing providers at the Pennyriple Area Development District and Hopkinsville/Christian Co. District Ninth Annual Fair Housing Workshop on April 28, 2008.
- ✦ Conducted fair housing training for the Lexington Housing Authority on May 22, 2008. There were 8 Tenant-Based and Project-Based Rental Staff in attendance.

### **Kentucky Predatory Lending Prevention Committee**

As the result of a year-long study of predatory lending practices by a 30-member task force, the Kentucky Predatory Lending Prevention Committee was formed. This alliance of agencies is composed of representatives from state, local, and federal government agencies; mortgage companies; banks; and nonprofit organizations. Together, this committee provides guidance for the Don't Borrow Trouble® Kentucky program. Within the full committee, working subcommittees have been established in the areas of education and counseling, marketing and public relations, and outreach and community liaisons.

Kentucky initiated the Kentucky Predatory Lending Prevention committee for the purpose of educating the public on predatory lending. The initial task force committee began meeting in May 2005 and was elevated to an established committee in July 2006. The committee meetings are quarterly. However, the subcommittees meet as-needed. The Committee is charged with the responsibility of guiding the *Don't Borrow Trouble*® Kentucky program, including access to a toll-free hotline for consumers.

The committee focuses on 11 geographic areas including Covington/Newport, Lexington, Hopkinsville, Elizabethtown/Radcliff, Ashland, Hazard, Bowling Green, Morehead, Mayfield, Frankfort, and Louisville.

### **Actions to be Continued in the Future to Overcome Identified Impediments**

- ✦ Continue to target protected classes with the Fair Housing Handbook and other information that informs and empowers them to protect their rights.
- ✦ Explore ways to expand education/outreach through the Predatory Lending Committee.
- ✦ Collaborate with local commissions to conduct predatory lending workshops.
- ✦ Produce updated monitoring forms which will improve compliance with the CDBG fair housing requirements for the units of local government.
- ✦ Develop plans with the Economic Development Cabinet to establish a Women Business Enterprises/Minority Business Enterprises contractor – supplier list to be used by our grantees.

## FAIR HOUSING FOCUS GROUP

On March 3, 2009, the following fair housing professionals came to Kentucky Housing Corporation to discuss impediments to fair housing and solutions to housing discrimination.

Kentucky Housing Corporation: Katie Meyer, Performance Analyst; Toni Smith, Fair Housing Coordinator; Charles Leachman, Asst. Director Programs, Tenant-Based Rental; Amy Smith, Director, Organizational Planning and Performance; Bernie Hillman, Grants Developer/Policy Analyst; Jon Davidson, Manager, Organizational Planning and Performance; Diana Conley, Organizational Support Specialist; Lisa Beran, General Counsel

Partners: Mike Hale, Department for Local Government; Art Crosby, Lexington Fair Housing Council; Juan Peña, Kentucky Commission on Human Rights; Linda McCray, Bowling Green Human Rights Commission; Mary O'Doherty, Kentucky Domestic Violence Association; Meg Savage, Kentucky Domestic Violence Association; John Hammons, City of Covington; Dana Beasley Brown, Kentuckians for the Commonwealth; Nicolas Valenzuela, Compliance Officer, Louisville Metro Human Relations Commission; Zakia Taylor, Bowling Green Human Rights Commission

During the session, the focus group evaluated the 2008 Fair Housing Survey data as well as data on housing complaints filed to HUD from 2002-2006. The group also had a discussion about the current status of fair housing agencies in Kentucky, specifically regarding cuts in spending and a decrease in the number of investigators. Finally, the group discussed the Uniform Residential Landlord-Tenant Act and representatives from Bowling Green gave an account of how the lack of URLTA protection is impacting their community.

Following these discussions, the group worked together to identify impediments to fair housing in Kentucky as well as solutions.

### **The group identified the following impediments:**

- ◆ Lack of funding for enforcement, litigation, and appropriate staffing at Fair Housing Assistance Programs (Kentucky Commission on Human Rights, Louisville Metro Human Relations Commission, Lexington Human Rights Commission).
- ◆ The process for filing a discrimination charge is not complainant friendly.
- ◆ Funding inadequate to receive complaints.
- ◆ The process for moving a case from filing to close-out is overly bureaucratic and slow-moving, clogging up the system, allowing files to age, and overburdening an understaffed group.
- ◆ The intake process is too complicated and not supportive enough, for lack of staff available to answer calls.
- ◆ Lack of accountability to fair housing standards, based on loose "affirmatively furthering fair housing" standards and overburdened fair housing investigators.
- ◆ Our culture and political systems do not prioritize fair housing and human rights.
- ◆ No consistent means of communicating between fair housing leaders throughout the state.
- ◆ The Uniform Residential Landlord Tenant Act only protects a very few cities and counties in Kentucky, leaving many residents vulnerable to retaliation.
- ◆ Code-enforcement is reactive, putting residents at risk of retaliation.
- ◆ The eligibility requirements and placement of new and rehabbed developments are not adequately transparent and often exclusive.
- ◆ Insufficient language access.
- ◆ Subprime lending.
- ◆ Lack of public knowledge.
- ◆ Insufficient building accessibility, permits not checked.
- ◆ Refusal to rent to people with Section 8 vouchers.

### **The group identified the following actions/solutions:**

- ◆ Create a hotline to answer questions on housing discrimination for landlords and tenants.
- ◆ Create an "intake specialist" position at fair housing organizations to receive phone calls concerning discrimination (in the absence of a hotline).

- ◆ Create a simple generic form that can be used across the state to file discrimination complaints, possibly anonymously.
- ◆ Create a fact sheet on the process for filing a complaint and include in distribution materials.
- ◆ Provide more education and outreach.
- ◆ Develop a public relations campaign to increase education.
- ◆ Keep fair housing as a priority with incoming stimulus funding.
- ◆ Build a library of best practices on cities that exhibit fair housing choice in Kentucky.
- ◆ Attach a funding mechanism to enforcement.
- ◆ Support legislation that gives Fair Housing Assistance Programs the right to mediate or charge respondent a fee.
- ◆ Take the ideas generated by this group to the Housing Policy Advisory Committee and request a subcommittee on fair housing.
- ◆ Form a group of outsiders that tracks fair housing actions.
- ◆ Ease process required for a case to be filed (time restrictions).
- ◆ Focus on educating landlords and political leaders the benefits of URLTA, Section 8 tenants, and fair housing practices.
- ◆ Create a full publicity packet at KHC which can be modified for local use – use predatory lending campaign as a model.
- ◆ Expand protected classes to include source of income, marital status, gender, sexual orientation, and domestic violence status.
- ◆ Enact/enforce policies on interpreters at federally funded agencies and housing authorities.
- ◆ Allow Kentucky Commission on Human Rights to file class action suits.
- ◆ Secure more Safe Havens/Safe Start vouchers.
- ◆ Conduct more studies to identify discriminatory lending in Kentucky.
- ◆ Expand best practices by benchmarking.
- ◆ Ensure that segregation is not perpetuated with federal money by adding more specific fair housing requirements to be reviewed by compliance officers.
- ◆ Promote visitability and use of universal design.
- ◆ Require local jurisdictions to monitor accessibility.
- ◆ Develop a statewide network of fair housing “partners,” possibly formalize through HPAC.

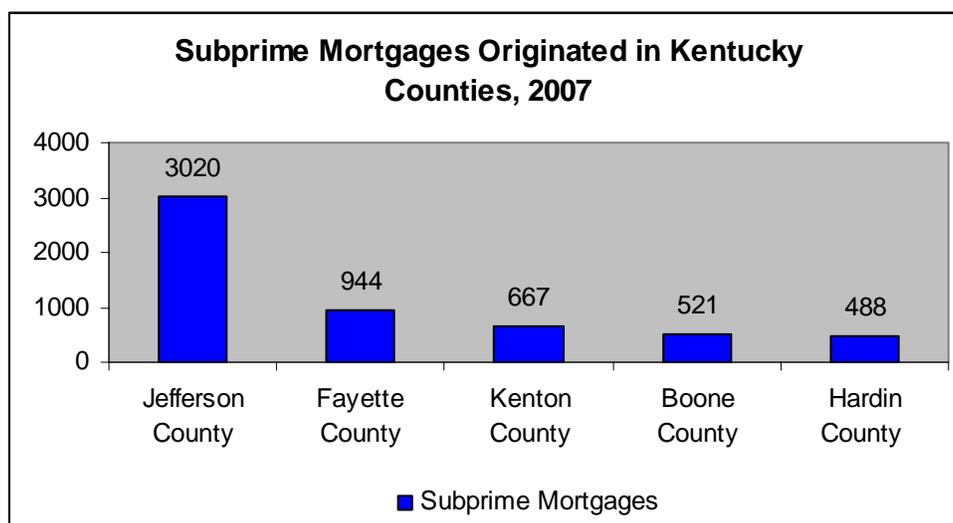
## EVALUATION OF PUBLIC AND PRIVATE SYSTEMS

### Fair Lending

There were 16,302 subprime loans originated in Kentucky in 2007. Of all loans originated for the purchase or refinance of an owner-occupied or one-to-four family dwelling, 18.63 percent were subprime. Kentucky ranked 26<sup>th</sup> in the number and 15<sup>th</sup> in the percentage of subprime loans originated in the United States.

A subprime loan is defined as a loan with a reported rate spread. The rate spread on a loan is the difference between the Annual Percentage Rate (APR) and the treasury security yields as of the date of the loan's origination. A rate spread is only reported by financial institutions if the APR is 3 or more percentage points higher for a first lien loan or 5 or more percentage points higher for a second lien loan. A rate spread of 3 or more suggests that a loan is of notably higher cost than a typical loan.<sup>8</sup>

The five counties with the most subprime mortgages were Jefferson, Fayette, Kenton, Boone, and Hardin.



Subprime lending is an important fair housing issue, not only because of its impact on the foreclosure crisis, but also because subprime lending disproportionately impacts minority populations. "...[F]or most types of subprime home loans, African-American and Latino borrowers are at greater risk of receiving higher-rate loans than white borrowers, even after controlling for legitimate risk factors."<sup>9</sup> The same is true in Kentucky. While 17.95 percent of the loans made to White/Caucasians in Kentucky were subprime in 2007, 30.81 percent of loans made to African Americans in Kentucky were subprime. Although the rate decreased for Hispanics/Latinos in Kentucky in 2007, the prior three years showed a higher incidence of subprime loans issued to Hispanics/Latinos than Non-Hispanics/Latinos.

For full HMDA reports on subprime lending and demographics at the Congressional District level, see addendum D.

There was a total of 15,404 foreclosures in Kentucky in 2007. The five counties with the highest numbers of foreclosures are the same as the five counties with the highest number of subprime loans: Jefferson, Fayette, Kenton, Boone and Hardin. The maps on pages 57 and 58 show the similarity in prevalence of subprime loans and foreclosures.

<sup>8</sup> HMDA (Home Mortgage Disclosure Act)

<sup>9</sup> Gruenstein Bocian, Debbie, Ernst, Keith and Li, Wei. The Center for Responsible Lending. *Unfair Lending: The Effect of Race and Ethnicity on the Price of Subprime Mortgages*. May 31, 2006  
[http://www.responsiblelending.org/mortgage-lending/research-analysis/rr011-Unfair\\_Lending-0506.pdf](http://www.responsiblelending.org/mortgage-lending/research-analysis/rr011-Unfair_Lending-0506.pdf)

<b>Subprime</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>
<b>Loans to Whites</b>				
Number of Loans	14,327	21,104	20,079	13,587
Median Loan Amount	\$79,000	\$88,000	\$88,000	\$85,000
Percent of Loans to Whites	14.40%	22.28%	24.05%	17.95%
Percent of Subprime Loans	77.48%	76.72%	80.85%	83.34%
<b>Loans to African Americans</b>				
Number of Loans	1,685	2,468	2,198	1,204
Median Loan Amount	\$80,000	\$92,000	\$90,000	\$85,000
Percent of Loans to African Americans	27.57%	45.50%	45.61%	30.81%
Percent of Subprime Loans	9.11%	8.97%	8.85%	7.38%
<b>Loans to Asians</b>				
Number of Loans	86	123	118	71
Median Loan Amount	\$115,000	\$115,000	\$112,500	\$109,000
Percent of Loans to Asians	8.40%	12.01%	13.84%	8.90%
Percent of Subprime Loans	0.46%	0.44%	0.47%	0.43%
<b>Loans to Hispanics</b>				
Number of Loans	241	393	404	204
Median Loan Amount	\$92,000	\$105,000	\$101,000	\$106,000
Percent of Loans to Hispanics	17.00%	26%	28.71%	15.91%
Percent of Subprime Loans	1.30%	1.42%	1.62%	1.25%
<b>Loans to Nonhispanics</b>				
Number of Loans	14,897	23,357	22,345	14,781
Median Loan Amount	\$79,000	\$89,000	\$89,000	\$85,000
Percent of Loans to Nonhispanics	15.36%	23.45%	25.27%	18.55%
Percent of Subprime Loans	80.56%	84.91%	89.98%	90.66%

HMDA Report by Pre-defined Location for **Kentucky** (State)

06/16/2009

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Map of Kentucky with Percent of all home purchase loans that were subprime in 2007.

Percent of all home purchase loans that were subprime in 2007.

Percent of loans for the purchase of a home that were subprime in 2007. Subprime loans are defined as loans with a reported rate spread. The rate spread on a loan is the difference between the Annual Percentage Rate (APR) for the loan and the rate for a similar loan with a 15% APR. The rate spread is calculated by dividing the rate spread by the APR for the loan. The rate spread is higher for a first lien loan, or 5 or more percentage points higher for a second lien loan. A rate spread of 5 or more suggests that a loan is of notably higher cost than a typical loan. These loans were originated for the purchase of an owner-occupied, one-to-four family dwelling, as reported by HMDA. Medians were not calculated and percents were not computed where the count of loan events of that type or the denominator of the calculation was less than five.

**Legend**

Year: 2007

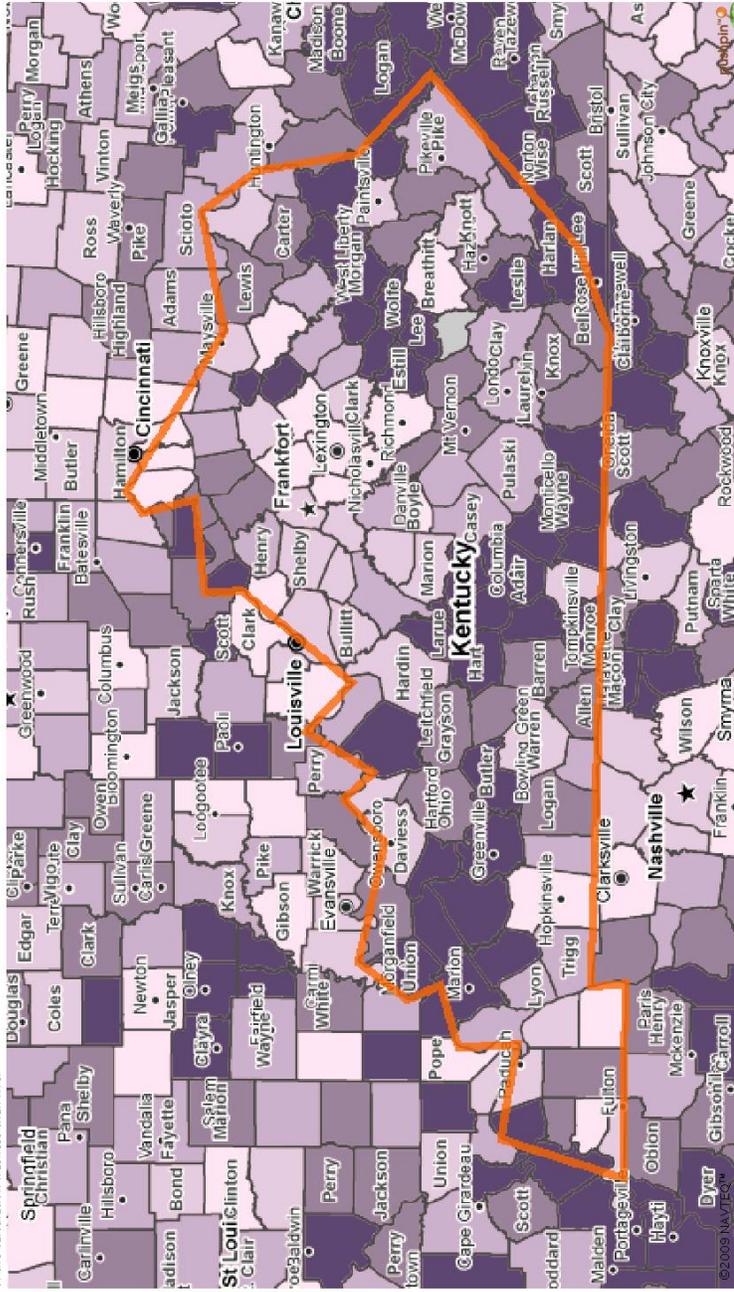
Variable: % 2

- Insufficient Data
- 10.52% or less
- 10.52% - 14.15%
- 14.16% - 18.45%
- 18.50% - 26.03%
- 26.04% or more

Shade map in: undefined

Shaded by: County

Source: HMDA



PolicyMap is a service of The Reinvestment Fund.

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## **Funding for Fair Housing Agencies in Kentucky**

There are two primary types of fair housing agencies: Fair Housing Initiative Programs (FIPs) and Fair Housing Assistance Programs (FAPs). The existing FAPs in Kentucky are the Kentucky Commission on Human Rights (KCHR), Louisville Metro Human Relations Commission, and the Lexington-Fayette Urban County Human Rights Commission. Kentucky has one FIP, the Lexington Fair Housing Council.

In 2006, there were two FIPs, the Lexington Fair Housing Council and the Kentucky Fair Housing Council. However, on November 2, 2006, the Kentucky Fair Housing Council filed for administrative dissolution with the Secretary of State. Therefore there currently remains only one FIP for the entire state. The grants awarded to the Lexington Fair Housing Council have increased minimally since 2006, while their coverage has grown dramatically as they are now responsible for the entire Commonwealth of Kentucky.

Both the Kentucky Commission on Human Rights and the Louisville Metro Human Relations Commission report similar accounts of under-staffed housing investigation teams. While there were three active housing investigators at the Louisville-Metro Human Relations Commission in October 2005, there is currently only one. There is a second, technically, but he was called to active military duty after his hiring in March 2007. Another person was hired and quickly transferred, but because of a Louisville-Metro Government hiring freeze, that individual has not been replaced. As a result, there is one investigator handling approximately 40 cases at any one time in the city of Louisville.

The situation at the Kentucky Commission on Human Rights is similar in regard to staffing. At the beginning of 2008, KCHR had one housing supervisor and two housing investigators. However, because of state budgetary issues, staff have left and been moved around resulting in only one remaining housing investigator for the entire statewide commission.

Additionally, the Kentucky Commission on Human Rights is facing budget cuts as a result of policy changes at HUD. In the past, an investigation was supposed to be closed in 100 days but the funding attached to closed investigations was not impacted unless an investigation did not close within a 150-200 day time frame. Now, however, the funding per closed investigation (approximately \$2,700) is reduced by 10 percent at 101 days and continues to be reduced as time passes. These new time frames are even more difficult to attain as there is only one remaining housing investigator. This results in funding loss for an already underfunded agency.

## Universal Design and Accessible Housing

The Fair Housing Survey, complaints filed to HUD, and demographic data on Kentucky's population with disabilities show that there is a large and growing demand for accessible housing in Kentucky. According to the 2007 American Community Survey, 19.5 percent of Kentuckians have a disability.

At Kentucky Housing Corporation, universal design standards are required to apply to all newly constructed/reconstructed single-family detached, duplex, triplex units and to 5 percent of the total number of townhomes (or at least one), whichever is greater, with 50 percent or more KHC funding including all Housing Credit projects and tax-exempt bond financing. This is in addition to Kentucky Building Codes, Residential Codes, Kentucky Housing Corporation's Minimum Design Standards, and Section 504, 24 CFR. For full KHC universal design standards, see addendum E.

Although this is true of federally subsidized housing production, universal design is not required nor properly enforced for many private constructions.

*Even though thousands of new units of affordable housing have been developed for people who have low incomes, there remains an undeniable lack of integrated, affordable, accessible, and visitable housing, from which people with disabilities and people who are elderly may choose. The lack of affordable accessible housing is frequently cited by a wide range of organizations and individuals as the single largest barrier to full inclusion and community integration of persons with disabilities.<sup>10</sup>*

Members of the Fair Housing Focus Group agreed that most code enforcement is reactionary and buildings are not inspected unless a grievance is filed. As a result, housing choice is severely limited for persons with disabilities and landlords/developers are seldom held accountable.

Further, neither Kentucky nor any localities in Kentucky have visitability standards. "Visitability" has been a growing trend nationwide for the past ten years. The term refers to single-family housing designed in such a way that it can be lived in or visited by people with disabilities. A house is visitable when it meets three basic requirements:

- ✦ at least one no-step entrance
- ✦ doors and hallways wide enough to navigate through
- ✦ a bathroom on the first floor big enough to get into in a wheelchair and close the door.

Visitability requirements currently exist in Toledo, OH; Bolingbrook, IL; Iowa City, IA; San Antonio, TX; Austin, TX; Atlanta, GA; Pima County, AZ; Kansas; Georgia; and Florida.

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<sup>10</sup> Klein, Jay; Jones, Darrell; Horvath, David; Burchfiel, Sally. "Funding Sources Successfully Used by States to Support Development of Integrated, Affordable, and Accessible Community Housing" Independent Living Research Utilization (ILRU) Program. Houston, TX. November, 2007

## **Conclusions and Recommendations**

Throughout this analysis, a variety of impediments to fair housing in Kentucky were revealed. The following impediments are drawn from a combination of census and demographic data; the Fair Housing Survey; the Fair Housing Focus Group, an assessment of public and private systems; and conversations with fair housing leaders across the state.

### **2009 Impediments to Fair Housing**

1. The residents of Kentucky lack knowledge of their fair housing laws and rights.

Although fair housing agencies across the state have made many efforts to educate residents, landlords, property managers and others of fair housing law, the 2008 Fair Housing Survey demonstrated that the public still lacks knowledge of the protections granted to them by the Fair Housing Act.

2. Filing a discrimination complaint in Kentucky is complicated and burdensome.

The Fair Housing Survey revealed that the overwhelming majority of individuals who believe they have been discriminated against while trying to obtain housing do not file a complaint. Further, the primary reasoning for this was that they do not have confidence in the system. In addition, fair housing professionals identified bureaucratic barriers, overburdened staff, and deficient Spanish interpreter resources as barriers to filing discrimination complaints in Kentucky.

3. There is not enough funding for fair housing agencies in Kentucky.

Testimony from employees at the Kentucky Commission on Human Rights and the Louisville Metro Human Relations Committee indicate that the number of fair housing investigators has decreased, resulting in less proactive enforcement and insufficient response staff.

4. Subprime lending practices have disproportionately impacted minority populations in Kentucky.

Based on HMDA and Claritas data, the percentage of African Americans and Hispanics/Latinos who received subprime loans is disproportionate, indicating discriminatory lending practices in Kentucky.

5. The housing stock in Kentucky is not adequately accessible and/or visitable.

Census data shows that Kentucky's population is not only aging but has a high rate of persons with disabilities. Although both KHC and DLG housing production requirements have high accessibility standards, there remains a deficiency of accessible and, further, visitable rental housing.

6. The majority of the state has inadequate landlord-tenant protection.

Only a small percentage of the state is protected by the Uniform Residential Landlord-Tenant Act. As a result, many renters are forced to live in substandard housing for lack of protection against retaliation. Based on the testimony from fair housing advocates in Bowling Green, this disproportionately affects low-income and minority populations.

## Actions to Eliminate Impediments

In addition to the six impediments identified on the previous page, fair housing leaders, through the Fair Housing Focus Group, identified some broader strategies to promote fair housing throughout Kentucky. First and foremost, Kentucky currently lacks an organized network of fair housing advocates and partners. One strategy to begin building a statewide network is to gain official membership on the Housing Policy Advisory Committee (HPAC). In addition to organizing fair housing leaders and partners, this study shows that there is a need to have representation from fair housing specialists in the development and allocation of programs supported by the American Reinvestment and Recovery Act.

Finally, the Fair Housing Act prohibits discrimination in housing based on race, color, national origin or religion, disability, gender, and familial status. Discrimination based on sexual orientation and gender identity is also forbidden in Covington, Lexington, and Louisville. In order to maximize fairness in housing, the protected classes should be expanded to include source of income, marital status, gender, sexual orientation, and domestic violence status.

1. The residents of Kentucky lack knowledge of fair housing laws and rights.
  - ✦ Practice education and outreach.
  - ✦ Build a library of best practices on cities that exhibit fair housing choice in Kentucky.
  - ✦ Create a full publicity packet at KHC which can be modified for local use – use predatory lending campaign as a model.
2. Filing a discrimination complaint in Kentucky is complicated and burdensome.
  - ✦ Create a simple generic form that can be used across the state to file discrimination complaints, possibly anonymously.
  - ✦ Create a fact sheet on the process for filing a complaint and include it in distribution materials.
  - ✦ Ease process required for a case to be filed (time restrictions).
  - ✦ Enact/enforce policies on interpreters at federally funded agencies and housing authorities.
3. There is not enough funding for fair housing agencies in Kentucky.
  - ✦ Create an “intake specialist” position at fair housing organizations to receive phone calls concerning discrimination or create a hotline to answer questions on housing discrimination for landlords and tenants.
  - ✦ Support legislation that gives Fair Housing Assistance Programs the right to mediate or charge respondents a fee.
  - ✦ Attach a funding mechanism to enforcement.
  - ✦ Allow the Kentucky Commission on Human Rights to file class action suits.
4. Subprime lending practices have disproportionately impacted minority populations in Kentucky.
  - ✦ Create more studies to identify discriminatory lending in Kentucky.
  - ✦ Educate more to help minority populations recognize and avoid subprime lending practices.
  - ✦ Continued use and promotion of the Homeownership Protection Center.
5. The housing stock in Kentucky is not adequately accessible and/or visitable.
  - ✦ Promote use of visitability and universal design.
  - ✦ Ensure that segregation is not perpetuated with federal money by adding more specific fair housing requirements to be reviewed by compliance officers.
  - ✦ Require local jurisdictions to monitor accessibility.
6. The majority of the state has inadequate landlord-tenant protection.
  - ✦ Focus on educating landlords and political leaders the benefits of URLTA, Section 8, and fair housing practices.

## **Acknowledgements**

This report was authored by Kathleen Meyer, performance analyst, Kentucky Housing Corporation with support from Mike Hale, Department for Local Government; Toni Smith, Kentucky Housing Corporation; and Charles Leachman, Kentucky Housing Corporation. KHC would like to thank Juan Pena, Kentucky Commission on Human Rights; Art Crosby, Lexington Fair Housing Council; and Nicholas Valenzuela at the Louisville-Metro Human Relations Commission. Also, thanks to Bernie Hillman for map production and Jane McCord for editing assistance, both with Kentucky Housing Corporation. Finally, KHC would like to thank all participants in the 2009 Fair Housing Focus Group.

**ADDENDUM A:  
Housing Discrimination Complaints In Kentucky 2002-2006  
Source: HUD**

County	Total Cases	Disability	Race, all	Black	White	Asian	American Indian or Alaska Native	Native Hawaiian or other Pacific Islander	Skin color	National Origin, all	National Origin, Hispanic	National origin, non-Hispanic	Family status	Religion	Sex
Adair	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Allen	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Anderson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ballard	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Barren	2	0	0	0	0	0	0	0	0	0	0	0	1	0	2
Bath	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bell	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Boone	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0
Bourbon	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Boyd	2	0	0	0	0	0	0	0	0	2	2	0	0	0	0
Boyle	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Bracken	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Breathitt	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Breckinridge	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bullitt	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Butler	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Caldwell	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Calloway	3	0	3	3	0	0	0	0	0	0	0	0	0	0	0
Campbell	3	1	1	1	0	0	0	0	0	0	0	0	0	0	1
Carlisle	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Carroll	1	0	0	1	0	0	0	0	0	0	0	0	0	0	1
Carter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Casey	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Christian	2	0	1	1	0	0	0	0	0	0	0	0	1	0	0
Clark	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Clay	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Clinton	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Crittenden	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cumberland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Daviess	3	0	2	2	0	0	0	0	0	0	0	0	2	0	0
Edmonson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Elliott	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Estill	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fayette	24	3	13	13	0	0	0	0	0	3	3	0	2	0	4
Fleming	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Floyd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Franklin	5	2	3	3	0	0	0	0	0	0	0	0	1	0	1
Fulton	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Gallatin	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Garrard	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Grant	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0
Graves	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Grayson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Green	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Greenup	2	1	1	0	1	0	0	0	0	0	0	0	1	0	1
Hancock	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hardin	2	2	0	0	0	0	0	0	0	0	0	0	0	0	1
Harlan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Harrison	3	2	1	0	1	0	0	0	0	0	0	0	0	0	0
Hart	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Henderson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Henry	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hickman	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hopkins	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jackson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jefferson	47	15	20	17	3	0	0	0	0	1	1	0	8	0	5
Jessamine	3	1	2	2	0	0	0	0	0	0	0	0	0	0	0
Johnson	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0

Source: U.S. Department of Housing and Urban Development.

Kenton	8	2	3	3	0	0	0	0	0	3	2	1	3	0	0
Knott	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Knox	3	1	2	1	0	0	1	0	0	0	0	0	0	0	0
Larue	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0
Laurel	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lawrence	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lee	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Leslie	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Letcher	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lewis	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Lincoln	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0
Livingston	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Logan	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lyon	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Madison	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0
Magoffin	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Marion	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Marshall	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Martin	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mason	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
McCracken	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
McCreary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
McLean	2	0	0	0	0	0	0	0	0	0	0	0	0	0	2
Meade	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Menifee	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Mercer	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Metcalfe	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Monroe	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Montgomery	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Morgan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Muhlenburg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nelson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nicholas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ohio	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Oldham	1	0	0	0	0	0	0	0	0	0	0	1	0	0	0
Owen	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Owsley	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pendleton	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Perry	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pike	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Powell	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pulaski	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Robertson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Rockcastle	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Rowan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Russell	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Scott	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Shelby	4	1	0	0	0	0	0	0	0	3	3	0	0	0	0
Simpson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Spencer	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Taylor	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Todd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Trigg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Trimble	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Union	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Warren	3	2	1	1	0	0	0	0	0	0	0	0	0	0	0
Washington	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wayne	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Webster	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Whitley	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wolfe	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Woodford	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	141	46	56	52	5	0	1	0	0	12	11	1	20	0	18

County	Total Cases	Disability	Race, all	Black	White	Asian	American Indian or Alaska Native	Native Hawaiian or other Pacific Islander	Skin color	National Origin, all	National Origin, Hispanic	National origin, non-Hispanic	Family status	Religion	Sex
Adair	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Allen	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Anderson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ballard	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Barren	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bath	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bell	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Boone	4	1	3	2	1	0	0	0	0	0	0	0	0	0	0
Bourbon	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Boyd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Boyle	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bracken	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Breathitt	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Breckinridge	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bullitt	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0
Butler	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Caldwell	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0
Calloway	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Campbell	3	1	1	1	0	0	0	0	0	0	0	0	2	0	0
Carlisle	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Carroll	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Carter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Casey	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Christian	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Clark	1	0	1	1	0	0	0	0	0	0	0	0	0	0	1
Clay	2	0	1	0	1	0	0	0	0	1	1	0	0	0	0
Clinton	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Crittenden	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cumberland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Daviess	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Edmonson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Elliott	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Estill	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fayette	26	5	10	7	1	0	0	0	0	6	4	2	2	1	5
Fleming	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Floyd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Franklin	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fulton	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Gallatin	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Garrard	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Grant	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Graves	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Grayson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Green	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Greenup	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hancock	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hardin	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0
Harlan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Harrison	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
Hart	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Henderson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Henry	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hickman	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hopkins	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0
Jackson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jefferson	49	19	17	12	5	0	0	0	1	2	1	1	13	1	4
Jessamine	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Johnson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Kenton	4	0	2	2	0	0	0	0	0	0	0	0	2	0	0
Knott	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Knox	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0
Larue	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Laurel	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lawrence	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lee	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Leslie	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Letcher	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lewis	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lincoln	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Livingston	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Logan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lyon	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0
Madison	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0
Magoffin	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Marion	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0
Marshall	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Martin	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mason	1	0	0	0	0	0	0	0	0	0	0	0	1	0	0
McCracken	3	1	3	3	0	0	0	0	0	0	0	0	0	0	0
McCreary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
McLean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Meade	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Menifee	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Mercer	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0
Metcalfe	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Monroe	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Montgomery	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Morgan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Muhlenburg	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Nelson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nicholas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ohio	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Oldham	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Owen	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Owsley	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pendleton	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Perry	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pike	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Powell	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pulaski	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Robertson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Rockcastle	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Rowan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Russell	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Scott	1	1	0	0	0	0	0	0	0	1	1	0	0	0	0
Shelby	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Simpson	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Spencer	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Taylor	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Todd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Trigg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Trimble	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Union	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Warren	2	1	1	1	0	0	0	0	0	0	0	0	1	0	0
Washington	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wayne	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Webster	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Whitley	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0
Wolfe	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Woodford	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	122	41	48	35	8	0	0	0	2	10	7	3	21	2	15

County	Total Cases	Disability	Race, all	Black	White	Asian	American Indian or Alaska Native	Native Hawaiian or other Pacific Islander	Skin color	National Origin, all	National Origin, Hispanic	National origin, non-Hispanic	Family status	Religion	Sex
Adair	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Allen	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Anderson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ballard	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Barren	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bath	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bell	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Boone	6	1	5	5	0	0	0	0	0	0	0	0	0	0	0
Bourbon	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Boyd	1	0	0	0	0	0	0	0	0	1	1	0	0	0	0
Boyle	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bracken	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Breathitt	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Breckinridge	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bullitt	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Butler	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Caldwell	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Calloway	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Campbell	3	2	1	0	0	0	0	0	0	0	0	0	1	0	0
Carlisle	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Carroll	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Carter	1	0	0	0	0	0	0	0	0	1	0	1	0	0	0
Casey	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Christian	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Clark	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0
Clay	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Clinton	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Crittenden	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cumberland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Daviess	4	3	2	1	1	0	0	0	0	0	0	0	0	0	1
Edmonson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Elliott	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Estill	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fayette	26	9	11	10	0	0	0	0	0	1	1	0	3	0	6
Fleming	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Floyd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Franklin	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0
Fulton	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Gallatin	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Garrard	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Grant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Graves	2	0	1	1	0	0	0	0	0	0	0	0	0	0	0
Grayson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Green	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Greenup	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Hancock	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hardin	2	0	2	2	0	0	0	0	0	0	0	0	0	0	1
Harlan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Harrison	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hart	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Henderson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Henry	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hickman	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hopkins	2	2	2	2	0	0	0	0	0	0	0	0	0	0	0
Jackson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jefferson	55	21	24	21	2	0	1	0	1	6	6	0	6	3	5
Jessamine	2	0	2	1	0	0	0	0	0	0	0	0	0	0	1
Johnson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Source: U.S. Department of Housing and Urban Development.

Kenton	6	3	1	1	0	0	0	0	0	0	0	0	2	0	0
Knott	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Knox	1	0	1	1	0	0	0	0	0	0	0	0	1	0	0
Larue	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Laurel	1	0	0	0	0	0	0	0	0	0	0	0	1	0	0
Lawrence	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lee	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Leslie	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Letcher	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lewis	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lincoln	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Livingston	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Logan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lyon	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Madison	1	0	1	1	0	0	0	0	0	0	0	0	1	0	0
Magoffin	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Marion	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Marshall	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Martin	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mason	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
McCracken	2	0	1	1	0	0	0	0	0	0	0	0	0	0	0
McCreary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
McLean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Meade	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0
Menifee	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mercer	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Metcalfe	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Monroe	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Montgomery	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Morgan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Muhlenburg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nelson	1	0	0	0	0	0	0	0	1	0	0	0	0	0	1
Nicholas	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Ohio	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Oldham	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Owen	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Owsley	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pendleton	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Perry	1	1	1	1	0	0	0	0	0	0	0	0	0	0	1
Pike	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Powell	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pulaski	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Robertson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Rockcastle	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Rowan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Russell	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Scott	2	2	0	0	0	0	0	0	0	0	0	0	0	0	1
Shelby	1	0	1	0	1	0	0	0	0	0	0	0	0	0	0
Simpson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Spencer	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Taylor	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Todd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Trigg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Trimble	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Union	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Warren	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0
Washington	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Wayne	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Webster	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Whitley	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wolfe	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Woodford	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	136	54	61	50	4	0	1	0	2	9	8	1	15	3	19

County	Total Cases	Disability	Race, all	Black	White	Asian	American Indian or Alaska Native	Native Hawaiian or other Pacific Islander	Skin color	National Origin, all	National Origin, Hispanic	National origin, non-Hispanic	Family status	Religion	Sex
Adair	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Allen	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Anderson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ballard	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Barren	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Bath	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bell	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Boone	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Bourbon	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Boyd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Boyle	3	2	1	0	0	0	0	0	0	0	0	0	0	0	0
Bracken	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Breathitt	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Breckinridge	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bullitt	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Butler	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Caldwell	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Calloway	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Campbell	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Carlisle	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Carroll	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Carter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Casey	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Christian	1	0	0	0	0	0	0	0	0	1	1	0	0	0	0
Clark	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Clay	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Clinton	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Crittenden	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cumberland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Daviess	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0
Edmonson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Elliott	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Estill	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fayette	20	6	2	2	0	0	0	0	0	3	3	1	6	2	1
Fleming	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Floyd	1	0	0	0	0	0	0	0	0	0	0	0	1	0	1
Franklin	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fulton	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Gallatin	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Garrard	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Grant	2	1	0	0	0	0	0	0	0	0	0	0	1	0	1
Graves	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Grayson	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Green	2	2	0	0	0	0	0	0	0	0	0	0	1	0	0
Greenup	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hancock	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hardin	2	1	2	1	0	0	0	0	0	0	0	0	0	0	1
Harlan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Harrison	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hart	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Henderson	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Henry	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hickman	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hopkins	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Jackson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jefferson	49	13	20	19	1	0	0	0	0	5	3	2	10	0	6
Jessamine	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Johnson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Kenton	2	1	0	0	0	0	0	0	0	0	0	0	1	0	0
Knott	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Knox	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Larue	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Laurel	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lawrence	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lee	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Leslie	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Letcher	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lewis	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lincoln	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Livingston	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Logan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lyon	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Madison	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Magoffin	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Marion	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Marshall	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Martin	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mason	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
McCracken	1	0	0	0	0	0	0	0	0	1	1	0	0	0	0
McCreary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
McLean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Meade	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Menifee	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mercer	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Metcalfe	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Monroe	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Montgomery	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Morgan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Muhlenburg	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Nelson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nicholas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ohio	2	0	0	0	0	0	0	0	0	0	0	0	2	0	0
Oldham	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Owen	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Owsley	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pendleton	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Perry	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pike	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Powell	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pulaski	2	1	0	0	0	0	0	0	0	0	0	0	2	0	1
Robertson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Rockcastle	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Rowan	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0
Russell	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Scott	1	0	0	0	0	0	0	0	0	0	1	1	0	0	0
Shelby	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Simpson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Spencer	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Taylor	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Todd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Trigg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Trimble	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Union	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Warren	3	2	0	0	0	0	0	0	0	0	0	0	1	0	0
Washington	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wayne	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Webster	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Whitley	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wolfe	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Woodford	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	105	39	26	23	1	0	0	0	2	10	9	4	25	2	14

County	Total Cases	Disability	Race, all	Black	White	Asian	American Indian or Alaska Native	Native Hawaiian or other Pacific Islander	Skin color	National Origin, all	National Origin, Hispanic	National origin, non-Hispanic	Family status	Religion	Sex
Adair	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Allen	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Anderson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ballard	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Barren	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bath	2	0	0	0	0	0	0	0	0	0	0	0	2	0	0
Bell	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Boone	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0
Bourbon	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Boyd	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Boyle	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bracken	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Breathitt	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Breckinridge	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bullitt	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Butler	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Caldwell	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Calloway	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Campbell	3	1	0	0	0	0	0	0	0	0	0	0	2	0	0
Carlisle	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Carroll	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Carter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Casey	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Christian	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Clark	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Clay	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Clinton	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Crittenden	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cumberland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Daviess	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Edmonson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Elliott	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Estill	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fayette	22	3	10	9	0	0	0	0	0	5	4	1	4	1	1
Fleming	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Floyd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Franklin	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0
Fulton	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Gallatin	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Garrard	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Grant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Graves	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Grayson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Green	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Greenup	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hancock	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hardin	1	0	0	0	0	0	0	0	0	0	0	0	1	0	0
Harlan	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0
Harrison	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hart	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Henderson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Henry	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hickman	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hopkins	3	2	2	2	0	0	0	0	0	0	0	0	0	0	1
Jackson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jefferson	45	14	23	23	0	0	0	0	0	7	5	2	6	1	4
Jessamine	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0
Johnson	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0

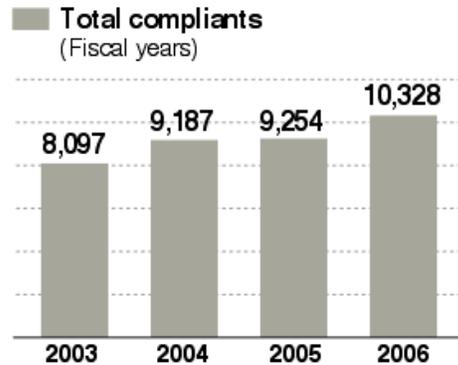
Source: U.S. Department of Housing and Urban Development.

Kenton	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0
Knott	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Knox	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Larue	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Laurel	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Lawrence	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lee	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Leslie	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Letcher	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lewis	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lincoln	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Livingston	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Logan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lyon	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Madison	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Magoffin	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Marion	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Marshall	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Martin	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mason	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
McCracken	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0
McCreary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
McLean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Meade	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Menifee	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mercer	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Metcalfe	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Monroe	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Montgomery	1	0	0	0	0	0	0	0	0	0	0	1	0	0	0
Morgan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Muhlenburg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nelson	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0
Nicholas	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Ohio	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Oldham	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Owen	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Owsley	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pendleton	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Perry	2	0	2	2	0	0	0	0	0	0	0	0	0	0	0
Pike	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Powell	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pulaski	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Robertson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Rockcastle	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Rowan	1	0	0	0	0	0	0	0	0	0	0	1	0	0	0
Russell	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Scott	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0
Shelby	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Simpson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Spencer	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Taylor	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Todd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Trigg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Trimble	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Union	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Warren	3	1	1	1	0	0	0	0	0	0	0	0	0	0	0
Washington	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wayne	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Webster	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Whitley	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wolfe	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Woodford	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	103	36	43	40	0	0	0	0	0	12	9	3	17	2	6

**ADDENDUM B:  
Fair Housing Complaints Nationally  
Source: Gannet News**

## Housing discrimination complaints filed

The number of housing discrimination complaints filed with the Department of Housing and Urban Development and groups contracted by the agency has steadily increased.



Source: U.S. Department of Housing and Urban Development

Janet Loehrke, Gannett News Service

## Outcomes of housing discrimination cases

Federal housing officials dismiss about four in every 10 discrimination complaints for lack of evidence or other reasons.

Percentage of complaints closed (2006, fiscal year)

Dismissed for lack of evidence **40%**

Conciliation agreement or private settlement **36%**

Administrative closure<sup>1</sup> **22%**

Civil discrimination charge filed **1%**

Case referred to Justice Department **1%**

1 - Complainant withdraws complaint, fails to cooperate or can't be located.

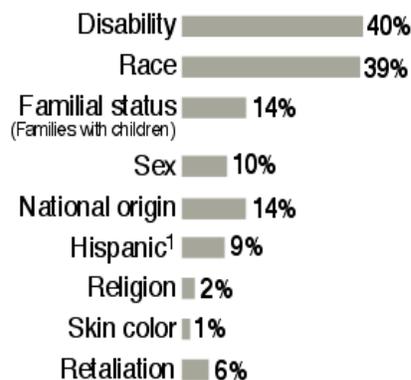
Sources: U.S. Department of Housing and Urban Development

Janet Loehrke, Gannett News Service

## Housing law covers nine categories

Disability and race are the most common reasons people file housing discrimination complaints under the Fair Housing Act. Some complaints cite more than one category.

Total complaints by type (2006)



1-Hispanics can be of any race.

Sources: U.S. Department of Housing and Urban Development

Janet Loehrke, Gannett News Service

## Housing discrimination complaints on rise

In recent years, the percentage of housing discrimination complaints linked to disability has roughly equaled the percentage linked to race. Housing experts say disability-based complaints will continue to rise as the population ages.

Basis of complaint	2003 (Fiscal years)	2004	2005	2006
Disability	3,152	3,483	3,766	4,110
Race	3,185	3,512	3,472	4,043
Familial status (Families with children)	1,291	1,357	1,414	1,433
Sex	931	997	961	997
National origin	1,043	1,268	1,225	1,427
Hispanic <sup>1</sup>	701	916	860	931
Religion	237	360	218	258
Skin color	181	170	142	154
Retaliation	404	441	452	577

Sources: The Office of Fair Housing and Equal Opportunity at the U.S. Department of Housing and Urban Development

<sup>1</sup>-Hispanics can be of any race.

Janet Loehrke, Gannett News Service

**ADDENDUM C:  
Fair Housing Survey Data  
Source: Kentucky Housing Corporation 2008 Fair Housing  
Survey**



**Kentucky Housing**  
Corporation

Leading the way home...

## Fair Housing Survey Results

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**Kentucky Housing Corporation is committed to promoting fair housing throughout the state. This survey is part of a statewide analysis of housing discrimination in Kentucky. The data collected from this survey will help us better understand and address fair housing issues in Kentucky.**

Kentucky Housing Corporation  
c/o Katie Meyer  
1231 Louisville Rd.  
Frankfort, KY 40601

# Fair Housing Survey

## Demography

Please tell us about yourself. Remember that these questions are optional. You may input as much or as little information as you like.

<b>Gender:</b>	145 Male 605 Female 5 Transgender	<b>Age:</b>	4 under 18 229 25-35 229 45-65	62 18-25 195 35-45 35 over 65	<b>Native Language:</b>	727 English 13 Spanish 8 Other
<b>Marital status:</b>		163 Single 36 Partnered 167 Married 56 Separated 132 Divorced 38 Widowed				
<b>Do you have any children under 18 years old?</b> 418 Y 318 N If yes, how many? 300 1-2 73 3-4 45 4+		<b>Are you or your partner currently pregnant or going through the adoption process?</b> 26 Y 712 N		<b>Does anyone in your household have a physical disability?</b> 179 Y 562 N		<b>Does anyone in your household have a mental disability?</b> 138 Y 588 N
<b>Race:</b> <i>(you may choose multiple)</i>	619 White or Caucasian 115 Black or African American 1 Asian 13 Hispanic or Latino 2 Pacific Islander 3 American Indian or Alaska Native 6 Other 1 Unknown	<b>Sexual Orientation:</b>		689 Heterosexual 14 Gay 13 Lesbian 5 Bisexual 13 Other	<b>HIV Status:</b>	9 Positive 655 Negative 31 Unsure
<b>Education:</b>	139 less than high school 207 high school/GED 160 Some college 64 Associates Degree 104 Bachelor's Degree 59 Master's Degree 12 Graduate/Professional Degree or higher					
<b>Household Income:</b>	393 less than \$20,000 127 \$20,000 - \$39,999 71 \$40,000 - \$59,999 88 \$60,000 - \$99,999 31 more than \$100,000					
<b>Housing:</b>	252 Own 372 Rent 62 Living with someone who rents/Other* 40 Homeless					
<b>How many people live in your household?</b>	199 I live alone 220 2 155 3 101 4 38 5 21 6 17 7 or more					
<b>What best describes your housing?</b>	412 A one-family house detached from any other house 38 A one-family house attached to one or more houses 96 A building with 2 to 4 apartments 91 A building with 5 or more apartments 97 Other					
<b>City, State, ZIP</b>						

\* This question was changed from "Other" to "Living with someone who rents" after the first week.

## Community

Please tell us about your neighborhood or surrounding area. You may input as much or as little information as you like.

I consider my neighborhood or surrounding area to be:	<b>221</b> Urban <b>190</b> Suburban <b>317</b> Rural
I consider my neighborhood or surrounding area to be mostly:	<b>302</b> low-income <b>341</b> middle-income <b>20</b> high-income      84 diverse
I consider my neighborhood or surrounding area to be mostly: <i>(You may choose more than one.)</i>	<b>517</b> White or Caucasian <b>68</b> Black or African American <b>27</b> Hispanic or Latino <b>20</b> Asian      125 diverse
I consider my neighborhood or surrounding area to be handicap accessible: <i>(including accessible building entrances, sidewalk ramps, appropriate parking, pedestrian signals, etc.)</i>	<b>290</b> Yes <b>318</b> No <b>148</b> I don't know

<b>Please rate these statements on a scale of 1 to 5</b>	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
<b><i>In my opinion, my neighborhood or surrounding area...</i></b>	1	2	3	4	5
is open to diversity. <i>(people with different backgrounds and experiences; variety of class, race, national origin....)</i>	<b>4</b>	<b>65</b>	<b>208</b>	<b>295</b>	<b>127</b>
is safe.	<b>41</b>	<b>62</b>	<b>150</b>	<b>334</b>	<b>172</b>
has public transportation that I can use.	<b>230</b>	<b>116</b>	<b>118</b>	<b>173</b>	<b>118</b>
has affordable housing options.	<b>98</b>	<b>111</b>	<b>208</b>	<b>252</b>	<b>85</b>
is a good place to live.	<b>35</b>	<b>55</b>	<b>140</b>	<b>324</b>	<b>205</b>

## Fair Housing I

Please tell us your thoughts on fair housing. You may input as much or as little information as you like.

### Section I:

1. Do you believe that you have been discriminated against while trying to obtain housing?	<b>92</b> Yes	<b>650</b> No (If no, please skip to section III)
2. Were you buying or renting?	<b>19</b> buying	<b>67</b> renting
3. Did you file a complaint?	<b>12</b> Yes	<b>73</b> No (If no, please skip to section II)
4. Do you believe that your complaint was handled fully?	<b>3</b> Yes	<b>10</b> No
5. Were you happy with the way your complaint was handled?	<b>4</b> Yes	<b>8</b> No

### Section II: only answer if your response to Section I, number 3 was "NO"

I did not file a complaint because:	<b>16</b> I did not realize that it was a violation of the law <b>19</b> I did not know where to file <b>6</b> I did not want to file without help <b>10</b> I was afraid of retaliation <b>15</b> I was afraid of losing a housing opportunity <b>40</b> I did not know what good it would do <b>13</b> I did not understand the process <b>1</b> The process was not in my native language <b>1</b> The process was not accessible to me as the result of a disability
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### Section III.

Do you believe that you were steered toward a particular neighborhood because of your race/religion/national origin?	<b>31</b> Yes	<b>644</b> No	<b>44</b> Possibly
Do you know your fair housing rights?	<b>355</b> Yes	<b>194</b> No	<b>178</b> Somewhat
Do you know where to file a complaint?	<b>324</b> Yes	<b>311</b> No	<b>89</b> Somewhat

## Fair Housing II

Please tell us your thoughts on fair housing. You may input as much or as little information as you like.

Rate questions on a scale of 1 to 5.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
	1	2	3	4	5
Diversity is important in building a strong community.	<b>14</b>	<b>28</b>	<b>155</b>	<b>310</b>	<b>227</b>
Federal fair housing laws protect citizens from discrimination when buying or renting a home.	<b>24</b>	<b>44</b>	<b>189</b>	<b>330</b>	<b>154</b>
If I were a victim of housing discrimination, I would file a complaint.	<b>13</b>	<b>23</b>	<b>127</b>	<b>292</b>	<b>284</b>
If I filed a complaint, the appropriate action would be taken.	<b>23</b>	<b>56</b>	<b>282</b>	<b>262</b>	<b>114</b>
The government does what they can to prevent discrimination in the housing market.	<b>40</b>	<b>72</b>	<b>261</b>	<b>266</b>	<b>99</b>

What do you think are barriers to fair housing in Kentucky?

Additional comments:

**ADDENDUM D:  
Subprime Lending Reports by Congressional District  
Source: HMDA**

## Current Report: HMDA Report of Congressional District: Kentucky District 5 (Harold Rogers)

Date: June, 10, 2009



### Proposed Location:

This location, **Kentucky District 5 (Harold Rogers)** (Congressional District), is located in **Perry County**, in the state of **Kentucky**.

It is located within or touches the following census tract(s): **980400, 980100, 980200, 990200, 950200, 960100, 980200, 970200, 950600, 990300, 021000, 980100, 960100, 980400, 980500, 970200, 960200, 950200, 971100, 960100, 970100, 950100, 957100, 960400, 960300, 980100, 990900, 980400, 950300, 990100, 980400, 990200, 960200, 990400, 980500, 970300, 950200, 960100, 950400, 950100, 960700, 960200, 990400, 980500, 970300, 950200, 960100, 980700, 990200, 970400, 950400, 991800, 960200, 990600, 990100, 990100, 950400, 950600, 980300, 990300, 990100, 960100, 960500, 970100, 980600, 950500, 991000, 960400, 950400, 970400, 990100, 990500, 031100, 950100, 950300, 991700, 970100, 990100, 990700, 980200, 990100, 957600, 960300, 950300, 990200, 991100, 020700, 980300, 970200, 960200, 957200, 980500, 980700, 011100, 980600, 970500, 950100, 990500, 960300, 020800, 957700, 980400, 980800, 950500, 950500, 991100, 980100, 970300, 991200, 970300, 991000, 950300, 950200, 950200, 990500, 971100, 990200, 970100, 950300, 950400, 980600, 970900, 960300, 970300, 960400, 957300, 980100, 991300, 980800, 980100, 980500, 990100, 950500, 990200, 990200, 970800, 957500, 960100, 950400, 970200, 980600, 991100, 960400, 971200, 960200, 990300, 991900, 990600, 950200, 970500, 970300, 990800, 990800, 960300, 950200, 990400, 970200, 990300, 970600, 970100, 960900, 960100, 970900, 970900, 960500, 980300, 991500, 970300, 971000, 990700, 950100, 990700, 970800, 980400, 990800, 990600, 960600, 980900, 960300, 950300, 960500, 980500, 990300, 960400, 980700, 971000, 961000, 950300, 981000, 990900, 970400, 991600, 011400, 990500, 991000, 980300, 970400, 990400, 960800, 980200, 950100 .**

Similarly, it is located within or touches the following zip code(s): **42633, 41339, 41472, 40351, 41465, 40962, 40769, 41179, 40447, 40456, 42539, 41501, 40336, 42501, 41301, 40741, 41164, 41311, 41143, 42642, 41171, 42602, 40701, 40360, 41230, 40858, 42503, 41749, 41653, 40322, 41314, 42647, 24263, 40403, 42544, 24614, 40744, 41180, 40380, 42653, 24620, 40419, 40914, 24228, 42567, 41701, 42634, 25638, 41858, 24279, 40977, 41049, 41250, 42603, 40972, 40965, 41093, 40823, 41129, 24216, 40831, 25517, 40906, 41522, 40371, 40489, 40729, 42553, 24256, 42635, 41317, 41539, 41168, 41149, 41224, 41537, 40337, 25514, 41124, 41514, 25661, 41776, 40387, 40828, 24248, 25676, 42519, 41232, 40845, 41731, 25674, 41240, 42518, 40486, 42649, 41722, 41201, 41385, 24277, 41332, 41774, 40402, 40409, 40923, 40921, 41222, 40759, 41219, 40902, 41632, 40982, 40940, 40810, 41553, 41572, 41425, 24265, 40313, 41721, 41831, 40813, 40983, 40995, 41262, 41386, 40988, 41238, 41338, 41364, 41214, 41839, 41568, 41740, 40346, 41348, 40873, 41159, 40763, 41649, 40734, 41554, 41772, 40806, 40913, 41821, 37724, 40927, 41822, 40376, 40863, 40808, 24603, 25678, 41602, 41265, 41862, 41557, 41216, 40826, 41351, 41759, 41819, 41647, 41847, 41723, 41635, 41631, 40820, 41817, 41606, 41843, 41812, 40358, 41777, 41773, 40946, 41267, 41660, 41564, 40815, 41360, 41366, 40819, 41566, 41764, 41828, 41603, 25651, 40958, 41365, 41640, 41571, 41562, 41754, 25669, 40870, 41766, 41558, 40935, 40740 .**

Data presented in this report summarize the Counties that this area covers. See Endnotes for a full explanation of how the data are calculated.

(-) This Area is Served by (or touches):

**School District(s):** *Too many to display*

**Congressional District(s):** Kentucky District 5 (Harold Rogers)

**State Senate District(s):** Kentucky State Senate District 015, Kentucky State Senate District 016, Kentucky State Senate District 018, Kentucky State Senate District 021, Kentucky State Senate District 022, Kentucky State Senate District 025, Kentucky State Senate District 027, Kentucky State Senate District 028, Kentucky State Senate District 029, Kentucky State Senate District 030, Kentucky State Senate District 031, Kentucky State Senate District 034

**State House District(s):** Kentucky State House District 024, Kentucky State House District 036, Kentucky State House District 052, Kentucky State House District 070, Kentucky State House District 071, Kentucky State House District 072, Kentucky State House District 074, Kentucky State House District 080, Kentucky State House District 082, Kentucky State House District 083, Kentucky State House District 084, Kentucky State House District 085, Kentucky State House District 086, Kentucky State House District 087, Kentucky State House District 089, Kentucky State House District 090, Kentucky State House District 091, Kentucky State House District 092, Kentucky State House District 093, Kentucky State House District 094, Kentucky State House District 095, Kentucky State House District 096, Kentucky State House District 097, Kentucky State House District 099

### (-) All Originations:

In 2007, **6,457** of home loans were originated in this area. Please note that the 2007 HMDA data reflect the recent trauma in the housing and mortgage markets. Users will find significant decreases in originations, especially in the loans that PolicyMap classifies as subprime. While a large part of this effect is due to real changes in lending events, some part of this shift is due to nonreporting by lenders that ceased operations during 2007 and did not file a HMDA report, even though they originated loans during part of 2007.

All Originations	2004	2005	2006	2007
<b>Congressional District (Kentucky District 5 (Harold Rogers))</b>				
Number of Loans	7,527	7,621	6,667	6,457
Median Loan Amount	Ranged From \$42,000 to \$95,000	Ranged From \$50,000 to \$94,000	Ranged From \$53,000 to \$95,000	Ranged From \$57,000 to \$101,000
<b>State (Kentucky)</b>				
Number of Loans	116,511	111,214	97,003	87,505
Median Loan Amount	\$100,000	\$104,000	\$104,000	\$110,000
<b>National</b>				
Number of Loans	11,746,438	11,559,564	10,070,623	7,742,076
Median Loan Amount	\$147,000	\$161,000	\$163,000	\$168,000

### (+) Originations by Loan Purpose:

### (-) Subprime Originations:

In PolicyMap, a loan is considered subprime when there is a rate spread reported. The rate spread on a loan is the difference between the Annual Percentage Rate (APR) on the loan and the treasury security yield as of the date of the loan's origination. Rate spreads are only reported by financial institutions if the APR is three or more percentage points higher for a first lien loan, or five or more percentage points higher for a second lien loan. A rate spread of three or more suggests that a loan is of notably higher cost than a typical loan.

#### Subprime Lending

**27.28%** of loans originated in this area were subprime loans in 2007, compared to **18.63%** of loans in Kentucky.

Subprime Loans	2004	2005	2006	2007
<b>Congressional District (Kentucky District 5 (Harold Rogers))</b>				

Number of Loans	1,829	2,583	2,404	1,762
Median Loan Amount	Ranged From \$30,000 to \$77,000	Ranged From \$40,000 to \$89,500	Ranged From \$46,000 to \$90,000	Ranged From \$36,000 to \$95,000
Percent of All Loans	24.29%	33.89%	36.05%	27.28%
<b>State (Kentucky)</b>				
Number of Loans	18,491	27,505	24,832	16,302
Median Loan Amount	\$80,000	\$89,000	\$90,000	\$86,000
Percent of All Loans	15.87%	24.73%	25.6%	18.63%
<b>National</b>				
Number of Loans	1,709,639	2,909,619	2,827,156	1,364,023
Median Loan Amount	\$116,000	\$145,000	\$152,000	\$144,000
Percent of All Loans	14.55%	25.17%	28.07%	17.62%

### Subprime Lending by Loan Type

Subprime Loans	2004	2005	2006	2007
<b>Purchase</b>				
Number of Loans	404	866	810	481
Median Loan Amount	Ranged From \$30,000 to \$77,000	Ranged From \$40,000 to \$89,500	Ranged From \$46,000 to \$90,000	Ranged From \$36,000 to \$95,000
Percent of All Loans	17.70%	31.93%	32.45%	20.37%
<b>Refinance</b>				
Number of Loans	1,425	1,717	1,594	1,281
Median Loan Amount	Ranged From \$30,000 to \$77,000	Ranged From \$40,000 to \$89,500	Ranged From \$46,000 to \$90,000	Ranged From \$36,000 to \$95,000
Percent of All Loans	27.16%	34.97%	38.21%	31.27%

### Subprime Lending by Race

Looking across all subprime loans originated in this area **93.24%** were to Whites, **0.45%** were to African Americans, **0.05%** were to Asians, and **0.68%** were to Hispanics.

Subprime	2004	2005	2006	2007
<b>Loans to Whites</b>				
Number of Loans	1,593	2,181	2,189	1,643
Median Loan Amount	Ranged From \$24,000 to \$77,000	Ranged From \$39,000 to \$86,500	Ranged From \$42,000 to \$88,000	Ranged From \$35,000 to \$95,000
Percent of Loans to Whites	23.60%	32.02%	35.42%	27.26%
Percent of Subprime Loans	87%	84.43%	91.05%	93.24%
<b>Loans to African Americans</b>				
Number of Loans	15	24	23	8
			Ranged From \$56,000	

Median Loan Amount	\$68,500	\$65,000	to \$107,000	N/A
Percent of Loans to African Americans	36.58%	48%	58.97%	32%
Percent of Subprime Loans	0.82%	0.92%	0.95%	0.45%
<b>Loans to Asians</b>				
Number of Loans	2	7	6	1
Median Loan Amount	N/A	N/A	N/A	N/A
Percent of Loans to Asians	8.33%	20.58%	27.27%	4%
Percent of Subprime Loans	0.10%	0.27%	0.24%	0.05%
<b>Loans to Hispanics</b>				
Number of Loans	7	18	17	12
Median Loan Amount	N/A	Ranged From \$84,000 to \$119,000	N/A	N/A
Percent of Loans to Hispanics	15.55%	39.13%	36.17%	25.53%
Percent of Subprime Loans	0.38%	0.69%	0.70%	0.68%
<b>Loans to Nonhispanics</b>				
Number of Loans	1,503	2,220	2,220	1,648
Median Loan Amount	Ranged From \$24,000 to \$81,500	Ranged From \$39,500 to \$89,500	Ranged From \$44,000 to \$88,000	Ranged From \$35,000 to \$95,000
Percent of Loans to Nonhispanics	24.18%	32.33%	35.69%	27.14%
Percent of Subprime Loans	82.17%	85.94%	92.34%	93.53%

### (+) Originations for Purchase:

### (+) Loans for Manufactured Housing:

### (-) Endnotes:

All data provided in this report is derived from a public database of lending activity, collected by the FFIEC and mandated by the Home Mortgage Disclosure Act (HMDA) of 1975. HMDA requires most mortgage lenders located in metropolitan areas to collect data about their housing-related lending activity, report the data annually to the government, and make the data publicly available.

Data in this report include originated loans made for the purchase and refinance of owner-occupied, one-to-four family dwellings, or, where specified, for the purchase or refinance of manufactured housing. When performing aggregations and calculations on the HMDA data, medians were not calculated and percents were not computed where the count of loan events of that type or the denominator of the calculation was less than five. These places are identified on the map as having Insufficient Data. If a cell in a table contains N/A, the data are not available or have been suppressed according to these rules.

PolicyMap contains HMDA data for 2004 through 2007. The 2007 HMDA data reflect the recent trauma in the housing and mortgage markets. Users will find significant decreases in originations, especially in the loans that PolicyMap classifies as subprime. While a large part of this effect is due to real changes in lending events, some part of this shift is due to nonreporting by lenders that ceased operations during 2007 and did not file a HMDA report, even though they originated loans during part of 2007. (Loans from institutions that ceased operations due to a merger or acquisition were reported through the acquiring entity.) Although nonreporting affects the

completeness of the HMDA data in each year, analysis at the Federal Reserve indicates that nonreporting in 2007 is on a greater scale than in past years, and that the effect of nonreporting amplifies the reduction in number of subprime loans that the data show between 2006 and 2007. For more information and analysis of the 2007 HMDA data, see the published draft of an article that is forthcoming in the Federal Reserve Bulletin, available at <http://www.federalreserve.gov/pubs/bulletin/2008/pdf/hmda07draft.pdf>.

Further description of the source of the data and the terms used in the report can be found in the [Data Directory](#), or from HMDA at <http://www.ffiec.gov/hmda/>.

Values presented in this report for custom areas were calculated by summing the Counties contained therein. A County was included if more than 50% of its area was included by the custom area. If data is unavailable in one or more areas contained by the custom area, or if the custom area does not contain at least 50% of the smallest geography for which data is available, the report will return a value of .N/A., indicating that this data is not available. Custom areas include Custom Regions, Raddii, School Districts, Congressional Districts, and other areas for which values are not published by HMDA or were not aggregated by TRF. The Counties that were combined to construct the study area in this report are as follows: **Pike, Pulaski, Breathitt, Wayne, Clay, Harlan, Laurel, Whitley, Lawrence, McCreary, Leslie, Floyd, Morgan, Knox, Bell, Knott, Jackson, Perry, Letcher, Rockcastle, Magoffin, Rowan, Johnson, Martin, Wolfe, Lee, Menifee, Owsley** .

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HMDA Report by Pre-defined Location for **Kentucky District 5 (Harold Rogers)** (Congressional District)  
06/10/2009  
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## Current Report: HMDA Report of Congressional District: Kentucky District 4 (Geoff Davis)



Date: June, 10, 2009

### Proposed Location:

This location, **Kentucky District 4 (Geoff Davis)** (Congressional District), is located in **Robertson County**, in the state of **Kentucky**.

It is located within or touches the following census tract(s): **980400, 990400, 040100, 990500, 040500, 990300, 980200, 970200, 970300, 970200, 040700, 990100, 994000, 966000, 950100, 960200, 970100, 960100, 100200, 950300, 980100, 051000, 090400, 970100, 990100, 990200, 990200, 960400, 980300, 965800, 950100, 990300, 960700, 960100, 040500, 960200, 970300, 950200, 965700, 950100, 950200, 960400, 965800, 040500, 990300, 040200, 951900, 030600, 950300, 042000, 950400, 990200, 031100, 990100, 980200, 040400, 960300, 040600, 090200, 980300, 020700, 960100, 040400, 960500, 970100, 090100, 050700, 030500, 070502, 980100, 950300, 951600, 980100, 950100, 950200, 030400, 090300, 100100, 980200, 950100, 980500, 980100, 990600, 030700, 960100, 980400, 965900, 030100, 960600, 052001, 950400, 960500, 063702, 992800, 070601, 052002, 960200, 030400, 980200, 031200, 070604, 063701, 031000, 951700, 070402, 020400, 070401, 070603, 950200, 020402, 950500, 051901, 041501, 030300, 070304, 063605, 051903, 053100, 041600, 040600, 960300, 030802, 007502, 966400, 030502, 065900, 966500, 065300, 992900, 993100, 070501, 030602, 040100, 070307, 080300, 051904, 030801, 052900, 965700, 030200, 025104, 030601, 960200, 080500, 040300, 030900, 053000, 031300, 063604, 063603, 070301, 030501, 020300, 070306, 070308, 065800, 040200, 063606, 066800, 021302, 020401, 066900, 064000, 070309, 065502, 030600, 004500, 052800, 070305, 051300, 030200, 064700, 030400, 021304, 064100, 065400, 064800, 064200, 070100, 010400, 052600, 030800, 064500, 070200, 064600, 052302, 052500, 030500, 065200, 063800, 052301, 010300, 000100, 065501, 065600, 064400, 030700, 064900, 051200, 065100 .**

Similarly, it is located within or touches the following zip code(s): **41472, 40351, 40361, 41144, 41179, 40601, 47250, 40359, 41031, 40311, 41164, 41143, 41040, 41171, 41056, 40360, 41230, 40353, 40324, 41189, 40322, 40370, 41004, 41041, 45121, 41035, 41064, 41180, 47043, 41097, 40006, 40355, 41003, 47111, 41049, 45638, 47001, 40057, 40379, 41093, 41141, 41129, 41001, 41039, 45144, 41010, 45694, 41008, 40371, 45684, 45167, 40031, 40014, 47040, 45662, 40011, 41006, 41091, 40374, 41168, 41055, 41149, 40337, 41124, 41102, 41005, 40003, 40045, 41175, 41043, 41002, 41094, 45157, 40019, 41063, 41095, 47243, 25704, 41007, 45120, 41092, 40075, 41033, 45629, 40245, 41045, 47130, 40068, 41030, 41051, 47038, 41086, 45153, 40026, 40059, 41048, 40346, 41121, 41034, 41080, 41159, 41083, 40036, 40050, 41015, 41046, 41042, 41135, 41017, 47020, 41166, 40055, 25530, 41076, 47162, 45101, 40358, 40350, 40007, 45052, 41059, 40070, 41018, 41098, 41132, 40241, 45233, 41101, 40077, 41139, 41044, 41011, 41052, 41146, 41174, 41071, 41075, 41169, 45275, 45204, 45202, 40056, 40010, 45228, 41016, 41074, 41085, 41014, 45203, 41073, 41099 .**

Data presented in this report summarize the Counties that this area covers. See Endnotes for a full explanation of how the data are calculated.

(+) This Area is Served by (or touches):

(-) All Originations:

In 2007, **18,419** of home loans were originated in this area. Please note that the 2007 HMDA data reflect the recent trauma in the housing and mortgage markets. Users will find significant decreases in originations, especially in the loans that PolicyMap classifies as subprime. While a large part of this effect is due to real changes in lending events, some part of this shift is due to nonreporting by lenders that ceased operations during 2007 and did not file a HMDA report, even though they originated loans during part of 2007.

All Originations	2004	2005	2006	2007
<b>Congressional District (Kentucky District 4 (Geoff Davis))</b>				
Number of Loans	25,631	23,625	20,634	18,419
Median Loan Amount	Ranged From \$55,000 to \$155,000	Ranged From \$60,000 to \$163,000	Ranged From \$65,500 to \$167,000	Ranged From \$60,000 to \$176,000
<b>State (Kentucky)</b>				
Number of Loans	116,511	111,214	97,003	87,505
Median Loan Amount	\$100,000	\$104,000	\$104,000	\$110,000
<b>National</b>				
Number of Loans	11,746,438	11,559,564	10,070,623	7,742,076
Median Loan Amount	\$147,000	\$161,000	\$163,000	\$168,000

### (+) Originations by Loan Purpose:

### (-) Subprime Originations:

In PolicyMap, a loan is considered subprime when there is a rate spread reported. The rate spread on a loan is the difference between the Annual Percentage Rate (APR) on the loan and the treasury security yield as of the date of the loan's origination. Rate spreads are only reported by financial institutions if the APR is three or more percentage points higher for a first lien loan, or five or more percentage points higher for a second lien loan. A rate spread of three or more suggests that a loan is of notably higher cost than a typical loan.

### Subprime Lending

**15.48%** of loans originated in this area were subprime loans in 2007, compared to **18.63%** of loans in Kentucky.

Subprime Loans	2004	2005	2006	2007
<b>Congressional District (Kentucky District 4 (Geoff Davis))</b>				
Number of Loans	3,333	5,276	4,797	2,853
Median Loan Amount	Ranged From \$39,000 to \$124,000	Ranged From \$52,000 to \$130,000	Ranged From \$58,500 to \$138,500	Ranged From \$50,000 to \$154,000
Percent of All Loans	13.00%	22.33%	23.24%	15.48%
<b>State (Kentucky)</b>				
Number of Loans	18,491	27,505	24,832	16,302
Median Loan Amount	\$80,000	\$89,000	\$90,000	\$86,000
Percent of All Loans	15.87%	24.73%	25.6%	18.63%
<b>National</b>				
Number of Loans	1,709,639	2,909,619	2,827,156	1,364,023
Median Loan Amount	\$116,000	\$145,000	\$152,000	\$144,000
Percent of All Loans	14.55%	25.17%	28.07%	17.62%

### Subprime Lending by Loan Type

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Subprime Loans	2004	2005	2006	2007
<b>Purchase</b>				
Number of Loans	1,073	2,244	1,790	944
Median Loan Amount	Ranged From \$39,000 to \$124,000	Ranged From \$52,000 to \$130,000	Ranged From \$58,500 to \$138,500	Ranged From \$50,000 to \$154,000
Percent of All Loans	9.97%	19.85%	17.19%	10.56%
<b>Refinance</b>				
Number of Loans	2,260	3,032	3,007	1,909
Median Loan Amount	Ranged From \$39,000 to \$124,000	Ranged From \$52,000 to \$130,000	Ranged From \$58,500 to \$138,500	Ranged From \$50,000 to \$154,000
Percent of All Loans	15.19%	24.60%	29.41%	20.13%

### Subprime Lending by Race

Looking across all subprime loans originated in this area **88.60%** were to Whites, **2.20%** were to African Americans, **0.31%** were to Asians, and **0.94%** were to Hispanics.

Subprime	2004	2005	2006	2007
<b>Loans to Whites</b>				
Number of Loans	2,848	4,310	4,211	2,528
Median Loan Amount	Ranged From \$39,000 to \$128,000	Ranged From \$55,000 to \$133,000	Ranged From \$51,500 to \$137,000	Ranged From \$50,000 to \$154,000
Percent of Loans to Whites	12.26%	20.37%	22.49%	15.26%
Percent of Subprime Loans	85.44%	81.69%	87.78%	88.60%
<b>Loans to African Americans</b>				
Number of Loans	72	96	103	63
Median Loan Amount	Ranged From \$58,000 to \$191,000	Ranged From \$94,000 to \$108,000	Ranged From \$94,000 to \$180,000	Ranged From \$81,000 to \$185,500
Percent of Loans to African Americans	21.05%	31.57%	39.92%	25.60%
Percent of Subprime Loans	2.16%	1.81%	2.14%	2.20%
<b>Loans to Asians</b>				
Number of Loans	13	18	20	9
Median Loan Amount	N/A	\$125,500	Ranged From \$28,000 to \$141,000	N/A
Percent of Loans to Asians	7.87%	12.16%	12.98%	7.43%
Percent of Subprime Loans	0.39%	0.34%	0.41%	0.31%
<b>Loans to Hispanics</b>				
Number of Loans	56	87	74	27
	Ranged From \$91,000	Ranged From \$82,500	Ranged From \$80,000	Ranged From \$86,000

Median Loan Amount	to \$124,500	to \$176,000	to \$170,000	to \$104,000
Percent of Loans to Hispanics	19.58%	31.63%	31.89%	14.13%
Percent of Subprime Loans	1.68%	1.64%	1.54%	0.94%
<b>Loans to Nonhispanics</b>				
Number of Loans	2,681	4,353	4,312	2,576
Median Loan Amount	Ranged From \$39,000 to \$131,000	Ranged From \$55,000 to \$131,000	Ranged From \$51,500 to \$137,000	Ranged From \$50,000 to \$155,000
Percent of Loans to Nonhispanics	12.45%	20.42%	22.72%	15.34%
Percent of Subprime Loans	80.43%	82.50%	89.88%	90.29%

### (+) Originations for Purchase:

### (+) Loans for Manufactured Housing:

### (-) Endnotes:

All data provided in this report is derived from a public database of lending activity, collected by the FFIEC and mandated by the Home Mortgage Disclosure Act (HMDA) of 1975. HMDA requires most mortgage lenders located in metropolitan areas to collect data about their housing-related lending activity, report the data annually to the government, and make the data publicly available.

Data in this report include originated loans made for the purchase and refinance of owner-occupied, one-to-four family dwellings, or, where specified, for the purchase or refinance of manufactured housing. When performing aggregations and calculations on the HMDA data, medians were not calculated and percents were not computed where the count of loan events of that type or the denominator of the calculation was less than five. These places are identified on the map as having Insufficient Data. If a cell in a table contains N/A, the data are not available or have been suppressed according to these rules.

PolicyMap contains HMDA data for 2004 through 2007. The 2007 HMDA data reflect the recent trauma in the housing and mortgage markets. Users will find significant decreases in originations, especially in the loans that PolicyMap classifies as subprime. While a large part of this effect is due to real changes in lending events, some part of this shift is due to nonreporting by lenders that ceased operations during 2007 and did not file a HMDA report, even though they originated loans during part of 2007. (Loans from institutions that ceased operations due to a merger or acquisition were reported through the acquiring entity.) Although nonreporting affects the completeness of the HMDA data in each year, analysis at the Federal Reserve indicates that nonreporting in 2007 is on a greater scale than in past years, and that the effect of nonreporting amplifies the reduction in number of subprime loans that the data show between 2006 and 2007. For more information and analysis of the 2007 HMDA data, see the published draft of an article that is forthcoming in the Federal Reserve Bulletin, available at <http://www.federalreserve.gov/pubs/bulletin/2008/pdf/hmda07draft.pdf>.

Further description of the source of the data and the terms used in the report can be found in the [Data Directory](#), or from HMDA at <http://www.ffiec.gov/hmda/>.

Values presented in this report for custom areas were calculated by summing the Counties contained therein. A County was included if more than 50% of its area was included by the custom area. If data is unavailable in one or more areas contained by the custom area, or if the custom area does not contain at least 50% of the smallest geography for which data is available, the report will return a value of .N/A., indicating that this data is not available. Custom areas include Custom Regions, Radii, School Districts, Congressional Districts, and other areas for which values are not published by HMDA or were not aggregated by TRF. The Counties that were combined to construct the study area in this report are as follows: **Lewis, Carter, Owen, Greenup, Fleming, Harrison, Henry,**

**Pendleton, Bath, Grant, Boone, Mason, Elliott, Bracken, Oldham, Nicholas, Kenton, Campbell, Boyd, Trimble, Carroll, Gallatin, Robertson .**

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HMDA Report by Pre-defined Location for **Kentucky District 4 (Geoff Davis)** (Congressional District)  
06/10/2009  
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## Current Report: HMDA Report of Congressional District: Kentucky District 3 (John A. Yarmuth)



**Date:** June, 10, 2009

**Proposed Location:**

This location, **Kentucky District 3 (John A. Yarmuth)** (Congressional District), is located in **Jefferson** County, in the state of **Kentucky**.

It is located within or touches the following census tract(s): **060600, 040500, 030700, 011602, 071200, 020900, 050701, 012003, 020800, 011601, 020100, 020400, 011703, 010306, 011901, 007502, 011102, 010307, 012104, 012703, 010303, 012001, 030801, 030601, 011512, 007501, 012203, 010308, 010403, 030501, 012701, 010404, 012107, 012002, 012103, 012702, 008700, 011002, 010402, 011705, 010701, 012405, 007400, 011508, 011704, 011511, 012204, 011301, 000200, 050604, 011510, 011504, 009400, 011707, 011101, 010102, 010310, 012106, 011105, 011905, 050401, 009103, 011505, 004900, 012202, 010309, 009104, 012502, 012302, 010600, 010001, 010702, 009300, 010311, 010008, 004500, 000400, 012601, 010101, 012407, 011406, 011106, 011706, 012105, 011110, 011800, 010705, 010007, 012604, 011506, 002700, 011509, 011907, 001200, 011302, 007700, 010706, 012801, 011906, 012406, 009000, 011003, 011403, 010500, 010005, 070500, 005900, 011904, 009600, 010901, 012409, 010800, 012503, 012802, 011405, 008200, 011004, 011109, 008100, 011404, 010006, 000800, 002400, 009900, 050305, 008900, 004400, 007100, 012603, 010902, 003800, 010004, 012301, 011005, 007800, 003500, 003900, 005600, 011200, 009700, 008800, 050306, 009800, 012408, 000300, 004301, 003600, 001100, 004600, 050100, 012501, 005300, 001000, 008300, 002800, 001500, 001400, 007602, 006200, 004302, 000600, 006900, 003000, 006500, 007603, 004100, 013100, 001600, 002300, 000700, 005200, 007000, 008400, 005100, 007601, 006300, 002100, 007900, 001800, 008500, 005000, 001700, 003700, 006800, 000900, 006400, 006600, 004000.**

Similarly, it is located within or touches the following zip code(s): **40071, 47117, 40014, 40299, 47150, 40245, 40272, 47130, 40059, 40047, 40023, 40291, 40229, 40216, 40214, 40219, 40109, 40118, 40223, 40213, 40241, 40207, 40258, 40222, 47129, 40228, 40218, 40220, 40205, 40211, 40206, 40243, 40212, 40210, 40215, 40242, 40204, 40203, 40056, 40209, 40208, 40217, 40202, 40025, 40292.**

Data presented in this report summarize the Census Tracts that this area covers. See Endnotes for a full explanation of how the data are calculated.

### (-) This Area is Served by (or touches):

**School District(s):** Jefferson County School District, Shelby County School District, Bullitt County School District, Oldham County School District, Anchorage ISD

**Congressional District(s):** Kentucky District 3 (John A. Yarmuth)

**State Senate District(s):** Kentucky State Senate District 010, Kentucky State Senate District 019, Kentucky State Senate District 020, Kentucky State Senate District 026, Kentucky State Senate District 033, Kentucky State Senate District 035, Kentucky State Senate District 036, Kentucky State Senate District 037, Kentucky State Senate District 038

**State House District(s):** Kentucky State House District 027, Kentucky State House District 028, Kentucky State House District 029, Kentucky State House District 030, Kentucky State House District 031, Kentucky State House District 032, Kentucky State House District 033, Kentucky State House District 034, Kentucky State House District 035, Kentucky State House District 037, Kentucky State House District 038, Kentucky State House District 040, Kentucky State House District 041, Kentucky State House District 042, Kentucky State House District 043, Kentucky State House District 044, Kentucky State House District 046, Kentucky State House District 048,

### (-) All Originations:

In 2007, **17,593** of home loans were originated in this area. Please note that the 2007 HMDA data reflect the recent trauma in the housing and mortgage markets. Users will find significant decreases in originations, especially in the loans that PolicyMap classifies as subprime. While a large part of this effect is due to real changes in lending events, some part of this shift is due to nonreporting by lenders that ceased operations during 2007 and did not file a HMDA report, even though they originated loans during part of 2007.

All Originations	2004	2005	2006	2007
<b>Congressional District (Kentucky District 3 (John A. Yarmuth))</b>				
Number of Loans	25,754	23,490	19,796	17,593
Median Loan Amount	Ranged From \$47,500 to \$240,000	Ranged From \$50,000 to \$280,000	Ranged From \$51,500 to \$249,500	Ranged From \$50,000 to \$293,000
<b>State (Kentucky)</b>				
Number of Loans	116,511	111,214	97,003	87,505
Median Loan Amount	\$100,000	\$104,000	\$104,000	\$110,000
<b>National</b>				
Number of Loans	11,746,438	11,559,564	10,070,623	7,742,076
Median Loan Amount	\$147,000	\$161,000	\$163,000	\$168,000

### (+) Originations by Loan Purpose:

### (-) Subprime Originations:

In PolicyMap, a loan is considered subprime when there is a rate spread reported. The rate spread on a loan is the difference between the Annual Percentage Rate (APR) on the loan and the treasury security yield as of the date of the loan's origination. Rate spreads are only reported by financial institutions if the APR is three or more percentage points higher for a first lien loan, or five or more percentage points higher for a second lien loan. A rate spread of three or more suggests that a loan is of notably higher cost than a typical loan.

#### Subprime Lending

**16.22%** of loans originated in this area were subprime loans in 2007, compared to **18.63%** of loans in Kentucky.

Subprime Loans	2004	2005	2006	2007
<b>Congressional District (Kentucky District 3 (John A. Yarmuth))</b>				
Number of Loans	3,738	5,392	4,661	2,854
Median Loan Amount	Ranged From \$38,500 to \$228,000	Ranged From \$50,000 to \$314,500	Ranged From \$51,000 to \$260,000	Ranged From \$47,500 to \$337,000
Percent of All Loans	14.51%	22.95%	23.54%	16.22%
<b>State (Kentucky)</b>				
Number of Loans	18,491	27,505	24,832	16,302
Median Loan Amount	\$80,000	\$89,000	\$90,000	\$86,000
Percent of All Loans	15.87%	24.73%	25.6%	18.63%
<b>National</b>				
Number of Loans	1,709,639	2,909,619	2,827,156	1,364,023
Median Loan Amount	\$116,000	\$145,000	\$152,000	\$144,000

Percent of All Loans

14.55%

25.17%

28.07%

17.62%

### Subprime Lending by Loan Type

Subprime Loans	2004	2005	2006	2007
<b>Purchase</b>				
Number of Loans	1,206	2,157	1,809	973
Median Loan Amount	Ranged From \$38,500 to \$228,000	Ranged From \$50,000 to \$314,500	Ranged From \$51,000 to \$260,000	Ranged From \$47,500 to \$337,000
Percent of All Loans	11.06%	19.49%	18.34%	10.84%
<b>Refinance</b>				
Number of Loans	2,532	3,235	2,852	1,881
Median Loan Amount	Ranged From \$38,500 to \$228,000	Ranged From \$50,000 to \$314,500	Ranged From \$51,000 to \$260,000	Ranged From \$47,500 to \$337,000
Percent of All Loans	17.05%	26.03%	28.70%	21.80%

### Subprime Lending by Race

Looking across all subprime loans originated in this area **65.20%** were to Whites, **21.40%** were to African Americans, **0.98%** were to Asians, and **2.38%** were to Hispanics.

Subprime	2004	2005	2006	2007
<b>Loans to Whites</b>				
Number of Loans	2,239	3,340	2,948	1,861
Median Loan Amount	Ranged From \$46,000 to \$228,000	Ranged From \$52,000 to \$340,000	Ranged From \$42,000 to \$310,000	Ranged From \$37,000 to \$363,000
Percent of Loans to Whites	11.32%	18.35%	19.23%	13.54%
Percent of Subprime Loans	59.89%	61.94%	63.24%	65.20%
<b>Loans to African Americans</b>				
Number of Loans	848	1,266	1,103	611
Median Loan Amount	Ranged From \$46,000 to \$247,500	Ranged From \$42,500 to \$263,000	Ranged From \$26,500 to \$314,000	Ranged From \$47,500 to \$432,000
Percent of Loans to African Americans	28.25%	47.13%	47.25%	32.90%
Percent of Subprime Loans	22.68%	23.47%	23.66%	21.40%
<b>Loans to Asians</b>				
Number of Loans	43	49	37	28
Median Loan Amount	N/A	N/A	N/A	N/A
Percent of Loans to Asians	10.51%	12.5%	13.55%	9.45%
Percent of Subprime Loans	1.15%	0.90%	0.79%	0.98%

<b>Loans to Hispanics</b>				
Number of Loans	57	118	103	68
Median Loan Amount	N/A	Ranged From \$119,000 to \$156,000	Ranged From \$89,500 to \$117,000	N/A
Percent of Loans to Hispanics	13.70%	24.43%	23.73%	16.62%
Percent of Subprime Loans	1.52%	2.18%	2.20%	2.38%
<b>Loans to Nonhispanics</b>				
Number of Loans	2,890	4,569	4,105	2,478
Median Loan Amount	Ranged From \$44,000 to \$268,000	Ranged From \$50,000 to \$340,000	Ranged From \$51,500 to \$251,000	Ranged From \$45,000 to \$363,000
Percent of Loans to Nonhispanics	13.77%	21.91%	23.13%	15.86%
Percent of Subprime Loans	77.31%	84.73%	88.07%	86.82%

### (+) Originations for Purchase:

### (+) Loans for Manufactured Housing:

### (-) Endnotes:

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available. Custom areas include Custom Regions, Radii, School Districts, Congressional Districts, and other areas for which values are not published by HMDA or were not aggregated by TRF. The Census Tracts that were combined to construct the study area in this report are as follows: **011602, 012003, 011601, 011703, 010306, 011901, 007502, 011102, 010307, 012703, 010303, 012001, 011512, 007501, 012203, 010308, 010403, 012701, 010404, 012002, 012103, 012702, 008700, 011002, 010402, 010701, 012405, 007400, 011508, 011511, 012204, 011301, 000200, 011510, 011504, 009400, 011707, 011101, 010102, 010310, 012106, 011105, 009103, 011505, 004900, 012202, 010309, 009104, 012502, 012302, 010600, 010001, 010702, 009300, 010311, 010008, 004500, 000400, 012601, 010101, 012407, 011406, 011106, 011706, 012105, 011110, 011800, 010705, 010007, 012604, 011506, 002700, 011509, 011907, 001200, 011302, 007700, 010706, 012801, 011906, 012406, 009000, 011003, 011403, 010500, 010005, 005900, 011904, 009600, 010901, 012409, 010800, 012503, 012802, 011405, 008200, 011004, 011109, 008100, 011404, 010006, 000800, 002400, 009900, 008900, 004400, 007100, 012603, 010902, 003800, 010004, 012301, 011005, 007800, 003500, 003900, 005600, 011200, 009700, 008800, 009800, 012408, 000300, 004301, 003600, 001100, 004600, 012501, 005300, 001000, 008300, 002800, 001500, 001400, 007602, 006200, 004302, 000600, 006900, 003000, 006500, 007603, 004100, 013100, 001600, 002300, 000700, 005200, 007000, 008400, 005100, 007601, 006300, 002100, 007900, 001800, 008500, 005000, 001700, 003700, 006800, 000900, 006400, 006600, 004000 .**

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HMDA Report by Pre-defined Location for **Kentucky District 3 (John A. Yarmuth)** (Congressional District)  
06/10/2009  
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## Current Report: HMDA Report of Congressional District: Kentucky District 2 (S. Brett Guthrie)



Date: June, 10, 2009

### Proposed Location:

This location, **Kentucky District 2 (S. Brett Guthrie)** (Congressional District), is located in **Hardin County**, in the state of **Kentucky**.

It is located within or touches the following census tract(s): **952200, 001700, 060600, 040100, 960100, 960500, 011800, 001600, 970500, 980100, 952300, 950600, 970200, 950900, 980200, 021200, 952100, 960300, 952800, 960100, 950700, 020800, 970300, 980200, 960100, 980300, 980300, 000200, 001800, 080100, 030500, 080200, 970800, 990100, 980200, 980400, 071100, 001703, 980100, 970400, 950100, 990300, 990100, 980200, 980400, 071100, 001703, 980100, 960200, 990400, 980100, 980700, 980200, 040500, 950100, 960300, 040200, 960100, 950400, 020701, 980500, 980400, 970100, 990600, 970200, 960200, 990200, 990100, 970400, 990200, 990300, 990100, 970700, 980100, 990300, 970300, 960400, 953000, 960200, 950100, 970500, 950800, 950200, 970100, 990700, 970300, 020702, 011500, 990600, 980500, 970500, 980300, 951000, 990500, 000901, 001002, 001602, 970100, 990400, 021100, 950300, 990200, 001501, 011900, 001300, 950500, 011700, 090300, 040400, 980200, 980400, 950200, 970400, 950400, 990100, 990200, 001502, 960200, 970100, 011602, 990300, 950700, 960300, 970200, 950300, 030400, 970300, 020900, 970200, 001001, 950200, 950300, 953100, 950600, 980400, 970200, 970200, 011100, 020200, 012003, 011300, 020800, 001402, 011601, 010800, 020100, 990400, 020400, 011703, 011400, 011200, 952600, 001701, 011901, 030502, 010307, 001702, 020300, 950400, 012104, 020700, 001401, 000800, 012001, 950500, 001601, 980300, 000902, 001300, 000100, 030501, 011000, 010700, 012107, 001500, 020600, 000400, 001200, 952500, 000200, 011705, 000300, 040300, 001100, 011704, 001400, 000700, 011707, 000900, 000400, 010600, 011905, 010200, 000600, 000600, 010900, 000500, 011706, 011907, 020500, 000700**.

Similarly, it is located within or touches the following zip code(s): **42728, 42141, 42101, 42261, 42718, 42164, 42754, 42539, 40601, 40330, 42134, 42743, 42167, 42420, 40342, 42129, 40065, 40069, 42301, 42701, 47112, 40165, 40004, 40071, 42721, 40033, 42748, 40119, 42347, 42320, 42348, 42765, 40111, 42726, 42749, 42171, 40175, 42376, 42757, 42210, 40051, 42366, 40328, 47117, 40013, 42343, 47635, 40177, 42127, 42259, 42724, 40008, 40009, 40057, 40078, 42103, 42349, 40150, 42328, 42166, 42133, 42351, 40143, 42776, 40076, 47137, 42784, 47525, 40014, 42104, 40108, 42732, 40104, 40144, 40107, 42378, 42733, 42452, 40037, 42712, 40299, 42713, 47135, 40146, 42368, 47630, 40003, 42160, 47615, 42303, 40162, 42361, 47634, 42451, 40115, 40067, 42729, 40046, 40060, 40019, 40171, 42746, 40140, 40157, 42275, 40142, 42274, 42159, 47520, 42122, 40245, 40040, 40272, 42740, 40117, 40068, 42355, 42287, 42170, 47142, 42716, 40047, 42782, 40023, 42352, 40291, 40468, 40176, 40121, 42154, 42207, 47574, 42214, 42123, 42764, 40229, 42333, 42722, 40160, 42157, 40022, 42252, 40219, 40109, 40118, 42762, 40012, 40155, 42788, 40161, 47110, 42156, 40052, 42338, 42285, 40170, 40178, 42163, 40145, 42130, 40061, 40062, 42131, 40152**.

Data presented in this report summarize the Counties that this area covers. See Endnotes for a full explanation of how the data are calculated.

(-) **This Area is Served by (or touches):**

**School District(s):** *Too many to display*

**Congressional District(s):** Kentucky District 2 (S. Brett Guthrie)

**State Senate District(s):** Kentucky State Senate District 003, Kentucky State Senate District 004, Kentucky State Senate District 005, Kentucky State Senate District 006, Kentucky State Senate District 007, Kentucky State Senate District 008, Kentucky State Senate District 009, Kentucky State Senate District 010, Kentucky State Senate District 014, Kentucky State Senate District 015, Kentucky State Senate District 016, Kentucky State Senate District 020, Kentucky State Senate District 022, Kentucky State Senate District 026, Kentucky State Senate District 032, Kentucky State Senate District 036, Kentucky State Senate District 037, Kentucky State Senate District 038

**State House District(s):** Kentucky State House District 007, Kentucky State House District 012, Kentucky State House District 013, Kentucky State House District 014, Kentucky State House District 016, Kentucky State House District 017, Kentucky State House District 018, Kentucky State House District 019, Kentucky State House District 020, Kentucky State House District 021, Kentucky State House District 022, Kentucky State House District 023, Kentucky State House District 024, Kentucky State House District 025, Kentucky State House District 026, Kentucky State House District 027, Kentucky State House District 028, Kentucky State House District 029, Kentucky State House District 035, Kentucky State House District 037, Kentucky State House District 044, Kentucky State House District 046, Kentucky State House District 047, Kentucky State House District 049, Kentucky State House District 050, Kentucky State House District 051, Kentucky State House District 053, Kentucky State House District 054, Kentucky State House District 055, Kentucky State House District 057, Kentucky State House District 058, Kentucky State House District 059

**(-) All Originations:**

In 2007, **16,281** of home loans were originated in this area. Please note that the 2007 HMDA data reflect the recent trauma in the housing and mortgage markets. Users will find significant decreases in originations, especially in the loans that PolicyMap classifies as subprime. While a large part of this effect is due to real changes in lending events, some part of this shift is due to nonreporting by lenders that ceased operations during 2007 and did not file a HMDA report, even though they originated loans during part of 2007.

All Originations	2004	2005	2006	2007
<b>Congressional District (Kentucky District 2 (S. Brett Guthrie))</b>				
Number of Loans	20,525	20,043	17,950	16,281
Median Loan Amount	Ranged From \$64,500 to \$132,500	Ranged From \$70,000 to \$145,000	Ranged From \$61,000 to \$147,500	Ranged From \$61,000 to \$148,000
<b>State (Kentucky)</b>				
Number of Loans	116,511	111,214	97,003	87,505
Median Loan Amount	\$100,000	\$104,000	\$104,000	\$110,000
<b>National</b>				
Number of Loans	11,746,438	11,559,564	10,070,623	7,742,076
Median Loan Amount	\$147,000	\$161,000	\$163,000	\$168,000

**(+) Originations by Loan Purpose:**

**(-) Subprime Originations:**

In PolicyMap, a loan is considered subprime when there is a rate spread reported. The rate spread on a loan is the difference between the Annual Percentage Rate (APR) on the loan and the treasury security yield as of the date of the loan's origination. Rate spreads are only reported by financial institutions if the APR is three or more percentage points higher for a first lien loan, or five or more percentage points higher for a second lien loan. A rate spread of three or more suggests that a loan is of notably higher cost than a typical loan.

**Subprime Lending**

**20.61%** of loans originated in this area were subprime loans in 2007, compared to **18.63%** of loans in Kentucky.

Subprime Loans	2004	2005	2006	2007

<b>Congressional District (Kentucky District 2 (S. Brett Guthrie))</b>				
Number of Loans	3,574	5,102	4,780	3,356
Median Loan Amount	Ranged From \$54,000 to \$115,000	Ranged From \$58,500 to \$129,000	Ranged From \$50,000 to \$143,000	Ranged From \$51,000 to \$146,500
Percent of All Loans	17.41%	25.45%	26.62%	20.61%
<b>State (Kentucky)</b>				
Number of Loans	18,491	27,505	24,832	16,302
Median Loan Amount	\$80,000	\$89,000	\$90,000	\$86,000
Percent of All Loans	15.87%	24.73%	25.6%	18.63%
<b>National</b>				
Number of Loans	1,709,639	2,909,619	2,827,156	1,364,023
Median Loan Amount	\$116,000	\$145,000	\$152,000	\$144,000
Percent of All Loans	14.55%	25.17%	28.07%	17.62%

### Subprime Lending by Loan Type

<b>Subprime Loans</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>
<b>Purchase</b>				
Number of Loans	1,138	1,998	1,915	1,169
Median Loan Amount	Ranged From \$54,000 to \$115,000	Ranged From \$58,500 to \$129,000	Ranged From \$50,000 to \$143,000	Ranged From \$51,000 to \$146,500
Percent of All Loans	13.49%	21.78%	21.56%	15.17%
<b>Refinance</b>				
Number of Loans	2,436	3,104	2,865	2,187
Median Loan Amount	Ranged From \$54,000 to \$115,000	Ranged From \$58,500 to \$129,000	Ranged From \$50,000 to \$143,000	Ranged From \$51,000 to \$146,500
Percent of All Loans	20.14%	28.55%	31.58%	25.49%

### Subprime Lending by Race

Looking across all subprime loans originated in this area **87.87%** were to Whites, **4.11%** were to African Americans, **0.44%** were to Asians, and **1.22%** were to Hispanics.

<b>Subprime</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>
<b>Loans to Whites</b>				
Number of Loans	2,928	4,210	4,005	2,949
Median Loan Amount	Ranged From \$54,000 to \$115,000	Ranged From \$58,500 to \$138,500	Ranged From \$50,000 to \$140,000	Ranged From \$50,500 to \$144,000
Percent of Loans to Whites	16.21%	23.93%	25.45%	20.48%
Percent of Subprime Loans	81.92%	82.51%	83.78%	87.87%
<b>Loans to African Americans</b>				

Number of Loans	227	336	304	138
Median Loan Amount	Ranged From \$61,000 to \$98,000	Ranged From \$75,000 to \$124,000	Ranged From \$29,000 to \$217,000	Ranged From \$57,000 to \$124,000
Percent of Loans to African Americans	28.26%	44.80%	42.63%	24%
Percent of Subprime Loans	6.35%	6.58%	6.35%	4.11%
<b>Loans to Asians</b>				
Number of Loans	13	17	22	15
Median Loan Amount	N/A	\$92,000	Ranged From \$79,000 to \$88,500	\$89,000
Percent of Loans to Asians	11.81%	13.28%	18.33%	14.01%
Percent of Subprime Loans	0.36%	0.33%	0.46%	0.44%
<b>Loans to Hispanics</b>				
Number of Loans	46	64	78	41
Median Loan Amount	Ranged From \$68,000 to \$114,000	Ranged From \$84,000 to \$111,000	Ranged From \$81,000 to \$130,500	Ranged From \$82,500 to \$107,000
Percent of Loans to Hispanics	19.32%	25.49%	30.35%	18.06%
Percent of Subprime Loans	1.28%	1.25%	1.63%	1.22%
<b>Loans to Nonhispanics</b>				
Number of Loans	2,982	4,537	4,324	3,096
Median Loan Amount	Ranged From \$53,000 to \$115,000	Ranged From \$57,500 to \$129,000	Ranged From \$50,000 to \$144,000	Ranged From \$53,000 to \$141,000
Percent of Loans to Nonhispanics	17.13%	24.84%	26.23%	20.71%
Percent of Subprime Loans	83.43%	88.92%	90.46%	92.25%

### (+) Originations for Purchase:

### (+) Loans for Manufactured Housing:

### (-) Endnotes:

All data provided in this report is derived from a public database of lending activity, collected by the FFIEC and mandated by the Home Mortgage Disclosure Act (HMDA) of 1975. HMDA requires most mortgage lenders located in metropolitan areas to collect data about their housing-related lending activity, report the data annually to the government, and make the data publicly available.

Data in this report include originated loans made for the purchase and refinance of owner-occupied, one-to-four family dwellings, or, where specified, for the purchase or refinance of manufactured housing. When performing aggregations and calculations on the HMDA data, medians were not calculated and percents were not computed where the count of loan events of that type or the denominator of the calculation was less than five. These places are identified on the map as having Insufficient Data. If a cell in a table contains N/A, the data are not available or have been suppressed according to these rules.

PolicyMap contains HMDA data for 2004 through 2007. The 2007 HMDA data reflect the recent trauma in the housing and mortgage markets. Users will find significant decreases in originations, especially in the loans that

PolicyMap classifies as subprime. While a large part of this effect is due to real changes in lending events, some part of this shift is due to nonreporting by lenders that ceased operations during 2007 and did not file a HMDA report, even though they originated loans during part of 2007. (Loans from institutions that ceased operations due to a merger or acquisition were reported through the acquiring entity.) Although nonreporting affects the completeness of the HMDA data in each year, analysis at the Federal Reserve indicates that nonreporting in 2007 is on a greater scale than in past years, and that the effect of nonreporting amplifies the reduction in number of subprime loans that the data show between 2006 and 2007. For more information and analysis of the 2007 HMDA data, see the published draft of an article that is forthcoming in the Federal Reserve Bulletin, available at <http://www.federalreserve.gov/pubs/bulletin/2008/pdf/hmda07draft.pdf>.

Further description of the source of the data and the terms used in the report can be found in the [Data Directory](#), or from HMDA at <http://www.ffiec.gov/hmda/>.

Values presented in this report for custom areas were calculated by summing the Counties contained therein. A County was included if more than 50% of its area was included by the custom area. If data is unavailable in one or more areas contained by the custom area, or if the custom area does not contain at least 50% of the smallest geography for which data is available, the report will return a value of .N/A., indicating that this data is not available. Custom areas include Custom Regions, Radii, School Districts, Congressional Districts, and other areas for which values are not published by HMDA or were not aggregated by TRF. The Counties that were combined to construct the study area in this report are as follows: **Hardin, Ohio, Breckinridge, Warren, Grayson, Barren, Daviess, Nelson, Hart, Shelby, Marion, Meade, Edmonson, Bullitt, Washington, Green, Taylor, Larue, Hancock, Spencer**.

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HMDA Report by Pre-defined Location for **Kentucky District 2 (S. Brett Guthrie)** (Congressional District)  
06/10/2009  
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## Current Report: HMDA Report of Congressional District: Kentucky District 1 (Ed Whitfield)



Date: June, 10, 2009

### Proposed Location:

This location, **Kentucky District 1 (Ed Whitfield)** (Congressional District), is located in **Christian** County, in the state of **Kentucky**.

It is located within or touches the following census tract(s): **970100, 970300, 971200, 960200, 950300, 040100, 950100, 020900, 950200, 960100, 985100, 955000, 972800, 950100, 011800, 950200, 980300, 201100, 970200, 980200, 990100, 040200, 040500, 950100, 970100, 971300, 990300, 990400, 960300, 950600, 970200, 201400, 950100, 980100, 950900, 201000, 960100, 970200, 969000, 950300, 110300, 960100, 950300, 960200, 020800, 010800, 960600, 950200, 980200, 971000, 020800, 011600, 950600, 970500, 990100, 980400, 201300, 990300, 970300, 960400, 020500, 971000, 020700, 020400, 030500, 970800, 980300, 969100, 010100, 990200, 980500, 031500, 001800, 960400, 950500, 950100, 990100, 970200, 970801, 200900, 960200, 960100, 990400, 980400, 980100, 001703, 971300, 990400, 970100, 960200, 950400, 980100, 980100, 980700, 980200, 970100, 970700, 020100, 960100, 990500, 020701, 970100, 980500, 950500, 960400, 980400, 960200, 960900, 990100, 990200, 965200, 990300, 968000, 010200, 980100, 980200, 950200, 990300, 970900, 201200, 970300, 010700, 950100, 960300, 950400, 950300, 950800, 950200, 970100, 970300, 020702, 011500, 990600, 960300, 080101, 980200, 980500, 980300, 970400, 960200, 960800, 970400, 960100, 970100, 960200, 990400, 960700, 950100, 020900, 970300, 980600, 011900, 960300, 001300, 980600, 011700, 960500, 960300, 950300, 980200, 040400, 990200, 960200, 960300, 960400, 020201, 960100, 970600, 980400, 965000, 970900, 031600, 970100, 950300, 031200, 965100, 970200, 990300, 020600, 010403, 990200, 950100, 950200, 990700, 970200, 960100, 950600, 980300, 970400, 031400, 960600, 201500, 971100, 020200, 970500, 950400, 970300, 957800, 200300, 031300 .**

Similarly, it is located within or touches the following zip code(s): **42211, 42633, 42717, 42064, 42728, 42141, 42240, 42101, 42445, 42261, 42164, 63834, 42539, 47620, 42134, 42276, 42743, 42066, 42167, 42025, 42420, 42071, 62938, 42031, 42256, 42129, 42642, 42220, 42437, 38261, 42301, 42431, 42602, 63845, 42345, 40484, 63869, 42459, 42408, 42050, 42217, 42721, 37148, 42327, 38551, 42041, 62960, 42347, 42055, 42544, 42320, 42330, 38577, 42053, 62919, 37186, 42206, 42023, 42749, 42171, 42081, 42376, 42629, 42567, 42210, 42406, 42038, 40437, 40328, 38251, 42223, 42409, 42127, 42455, 38079, 42001, 40009, 42603, 42464, 42404, 42103, 42349, 42078, 38549, 42328, 42166, 42133, 42286, 42411, 42003, 42266, 42056, 38222, 42087, 40489, 47712, 42456, 42461, 42553, 38224, 42024, 42202, 38257, 42104, 38241, 42215, 42236, 42051, 42442, 42441, 42450, 62910, 42088, 42733, 42265, 42462, 42452, 47630, 42079, 42413, 42234, 42045, 42049, 42451, 62914, 42035, 42021, 42120, 42372, 42027, 42028, 42076, 42324, 42275, 42039, 42371, 42528, 42274, 42337, 42159, 42325, 42350, 42029, 42753, 42122, 42054, 42344, 42086, 42262, 42204, 42140, 42040, 42048, 40442, 42287, 42170, 38226, 42047, 62941, 62996, 42082, 42036, 42352, 42273, 42151, 42044, 42020, 40464, 42280, 42083, 42232, 42154, 42436, 42339, 42741, 42214, 47715, 42123, 42731, 42069, 42153, 42742, 42085, 42369, 42333, 42157, 37141, 40440, 42058, 42715, 42252, 42453, 42541, 42565, 47714, 42458, 42516, 42254, 42323, 42566 .**

Data presented in this report summarize the Counties that this area covers. See Endnotes for a full explanation of how the data are calculated.

(-) This Area is Served by (or touches):

**School District(s):** *Too many to display*

**Congressional District(s):** Kentucky District 1 (Ed Whitfield)

**State Senate District(s):** Kentucky State Senate District 001, Kentucky State Senate District 002, Kentucky State Senate District 003, Kentucky State Senate District 004, Kentucky State Senate District 005, Kentucky State Senate District 006, Kentucky State Senate District 008, Kentucky State Senate District 009, Kentucky State Senate District 014, Kentucky State Senate District 015, Kentucky State Senate District 016, Kentucky State Senate District 022, Kentucky State Senate District 032, Kentucky State Senate District 034

**State House District(s):** Kentucky State House District 001, Kentucky State House District 002, Kentucky State House District 003, Kentucky State House District 004, Kentucky State House District 005, Kentucky State House District 006, Kentucky State House District 007, Kentucky State House District 008, Kentucky State House District 009, Kentucky State House District 010, Kentucky State House District 011, Kentucky State House District 012, Kentucky State House District 014, Kentucky State House District 015, Kentucky State House District 016, Kentucky State House District 017, Kentucky State House District 019, Kentucky State House District 021, Kentucky State House District 022, Kentucky State House District 023, Kentucky State House District 024, Kentucky State House District 051, Kentucky State House District 052, Kentucky State House District 053, Kentucky State House District 054, Kentucky State House District 080, Kentucky State House District 083

### (-) All Originations:

In 2007, **10,409** of home loans were originated in this area. Please note that the 2007 HMDA data reflect the recent trauma in the housing and mortgage markets. Users will find significant decreases in originations, especially in the loans that PolicyMap classifies as subprime. While a large part of this effect is due to real changes in lending events, some part of this shift is due to nonreporting by lenders that ceased operations during 2007 and did not file a HMDA report, even though they originated loans during part of 2007.

All Originations	2004	2005	2006	2007
<b>Congressional District (Kentucky District 1 (Ed Whitfield))</b>				
Number of Loans	11,830	11,305	10,704	10,409
Median Loan Amount	Ranged From \$49,000 to \$84,000	Ranged From \$51,500 to \$92,000	Ranged From \$50,000 to \$92,000	Ranged From \$54,000 to \$98,000
<b>State (Kentucky)</b>				
Number of Loans	116,511	111,214	97,003	87,505
Median Loan Amount	\$100,000	\$104,000	\$104,000	\$110,000
<b>National</b>				
Number of Loans	11,746,438	11,559,564	10,070,623	7,742,076
Median Loan Amount	\$147,000	\$161,000	\$163,000	\$168,000

### (+) Originations by Loan Purpose:

### (-) Subprime Originations:

In PolicyMap, a loan is considered subprime when there is a rate spread reported. The rate spread on a loan is the difference between the Annual Percentage Rate (APR) on the loan and the treasury security yield as of the date of the loan's origination. Rate spreads are only reported by financial institutions if the APR is three or more percentage points higher for a first lien loan, or five or more percentage points higher for a second lien loan. A rate spread of three or more suggests that a loan is of notably higher cost than a typical loan.

### Subprime Lending

**23.94%** of loans originated in this area were subprime loans in 2007, compared to **18.63%** of loans in Kentucky.

Subprime Loans	2004	2005	2006	2007
<b>Congressional District (Kentucky</b>				

<b>District 1 (Ed Whitfield))</b>				
Number of Loans	2,237	3,138	3,133	2,492
Median Loan Amount	Ranged From \$35,000 to \$74,000	Ranged From \$44,000 to \$78,500	Ranged From \$36,000 to \$83,000	Ranged From \$32,000 to \$81,000
Percent of All Loans	18.90%	27.75%	29.26%	23.94%
<b>State (Kentucky)</b>				
Number of Loans	18,491	27,505	24,832	16,302
Median Loan Amount	\$80,000	\$89,000	\$90,000	\$86,000
Percent of All Loans	15.87%	24.73%	25.6%	18.63%
<b>National</b>				
Number of Loans	1,709,639	2,909,619	2,827,156	1,364,023
Median Loan Amount	\$116,000	\$145,000	\$152,000	\$144,000
Percent of All Loans	14.55%	25.17%	28.07%	17.62%

### Subprime Lending by Loan Type

<b>Subprime Loans</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>
<b>Purchase</b>				
Number of Loans	657	1,291	1,294	868
Median Loan Amount	Ranged From \$35,000 to \$74,000	Ranged From \$44,000 to \$78,500	Ranged From \$36,000 to \$83,000	Ranged From \$32,000 to \$81,000
Percent of All Loans	13.39%	24.10%	24.20%	17.62%
<b>Refinance</b>				
Number of Loans	1,580	1,847	1,839	1,624
Median Loan Amount	Ranged From \$35,000 to \$74,000	Ranged From \$44,000 to \$78,500	Ranged From \$36,000 to \$83,000	Ranged From \$32,000 to \$81,000
Percent of All Loans	22.81%	31.04%	34.31%	29.61%

### Subprime Lending by Race

Looking across all subprime loans originated in this area **86.55%** were to Whites, **6.05%** were to African Americans, **0.16%** were to Asians, and **0.72%** were to Hispanics.

<b>Subprime</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>
<b>Loans to Whites</b>				
Number of Loans	1,836	2,622	2,673	2,157
Median Loan Amount	Ranged From \$30,000 to \$75,000	Ranged From \$41,000 to \$77,500	Ranged From \$36,000 to \$82,000	Ranged From \$27,000 to \$82,500
Percent of Loans to Whites	17.60%	26.33%	28.33%	23.42%
Percent of Subprime Loans	82.07%	83.55%	85.31%	86.55%
<b>Loans to African Americans</b>				
Number of Loans	173	238	211	151

Median Loan Amount	Ranged From \$33,000 to \$63,500	Ranged From \$47,500 to \$97,500	Ranged From \$32,500 to \$76,000	Ranged From \$40,000 to \$85,000
Percent of Loans to African Americans	29.52%	55.34%	49.29%	39.32%
Percent of Subprime Loans	7.73%	7.58%	6.73%	6.05%
<b>Loans to Asians</b>				
Number of Loans	2	1	3	4
Median Loan Amount	N/A	N/A	N/A	N/A
Percent of Loans to Asians	6.45%	2.77%	10.71%	13.33%
Percent of Subprime Loans	0%	0.03%	0%	0.16%
<b>Loans to Hispanics</b>				
Number of Loans	26	34	28	18
Median Loan Amount	\$50,000	Ranged From \$51,000 to \$67,000	Ranged From \$101,000 to \$106,000	N/A
Percent of Loans to Hispanics	19.11%	24.46%	28.57%	12.67%
Percent of Subprime Loans	1.16%	1%	0.89%	0.72%
<b>Loans to Nonhispanics</b>				
Number of Loans	1,884	2,850	2,882	2,306
Median Loan Amount	Ranged From \$33,000 to \$76,000	Ranged From \$41,000 to \$78,000	Ranged From \$36,000 to \$80,500	Ranged From \$29,500 to \$82,000
Percent of Loans to Nonhispanics	18.40%	27.69%	29.27%	24.01%
Percent of Subprime Loans	84.21%	90.82%	91.98%	92.53%

### (+) Originations for Purchase:

### (+) Loans for Manufactured Housing:

### (-) Endnotes:

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to a merger or acquisition were reported through the acquiring entity.) Although nonreporting affects the completeness of the HMDA data in each year, analysis at the Federal Reserve indicates that nonreporting in 2007 is on a greater scale than in past years, and that the effect of nonreporting amplifies the reduction in number of subprime loans that the data show between 2006 and 2007. For more information and analysis of the 2007 HMDA data, see the published draft of an article that is forthcoming in the Federal Reserve Bulletin, available at <http://www.federalreserve.gov/pubs/bulletin/2008/pdf/hmda07draft.pdf>.

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HMDA Report by Pre-defined Location for **Kentucky District 1 (Ed Whitfield)** (Congressional District)  
06/10/2009  
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## Current Report: HMDA Report of State: Kentucky

Date: June, 10, 2009



### Proposed Location:

This location, **Kentucky** (State), is located in the US.

It is located within or touches the following census tract(s): **970100, 970300, 971200, 952200, 950300, 040100, 950100, 020900, 950200, 001700, 960100, 060600, 980400, 985100, 990400, 040100, 955000, 972800, 950100, 980100, 960100, 990500, 950100, 980200, 960500, 011800, 950200, 990200, 980300, 201100, 970200, 980200, 040500, 950200, 990100, 001600, 960100, 990300, 970500, 040200, 040500, 950100, 980200, 970200, 971300, 950600, 980100, 970300, 990300, 952300, 021000, 990400, 960300, 980100, 970200, 950600, 960100, 970200, 201400, 950100, 980100, 950900, 980400, 980500, 201000, 040700, 960100, 980200, 021200, 970200, 960200, 952100, 950200, 969000, 990100, 971100, 950300, 994000, 960100, 966000, 960300, 952800, 970100, 110300, 960100, 950300, 960200, 950700, 950100, 020800, 010800, 970300, 960600, 957100, 950200, 960400, 980200, 960300, 960200, 960100, 970100, 960100, 100200, 980300, 950300, 980100, 990900, 980400, 950300, 051000, 020800, 011600, 090400, 950600, 970500, 970100, 960100, 990100, 980400, 201300, 990100, 990200, 990300, 970300, 990200, 010800, 960400, 020500, 960400, 980300, 971000, 020700, 990100, 960200, 020400, 080100, 965800, 990200, 080200, 970800, 980300, 969100, 010100, 990200, 970200, 950100, 950400, 980500, 990300, 980300, 950100, 000200, 031500, 960700, 960100, 001800, 960400, 970400, 950500, 040500, 950100, 960200, 990400, 980500, 970300, 990300, 990100, 970200, 970801, 200900, 950200, 960200, 011000, 960100, 990400, 965700, 980200, 980400, 980100, 950100, 960100, 980700, 970400, 071100, 950400, 001703, 980100, 960200, 991800, 010100, 971300, 950200, 990400, 970100, 020400, 960200, 990600, 960400, 990100, 960200 .**

Similarly, it is located within or touches the following zip code(s): **42211, 42633, 42717, 41339, 42064, 41472, 40475, 42728, 42141, 42240, 40351, 42101, 42445, 42261, 40361, 41465, 42718, 40962, 40769, 41144, 42164, 40391, 41179, 40447, 40456, 63834, 42754, 42539, 40601, 47250, 40359, 47620, 41501, 40330, 42134, 42276, 40336, 42743, 42066, 42167, 42501, 41301, 42025, 42420, 40741, 41031, 42071, 40311, 41164, 40342, 62938, 41311, 42031, 42256, 41143, 42129, 37172, 42642, 40065, 42220, 42437, 40069, 38261, 42301, 42431, 41040, 40444, 41171, 42602, 41056, 42701, 63845, 47112, 40383, 40165, 40701, 42345, 40360, 45693, 40484, 40004, 41230, 40353, 37083, 40324, 40071, 42459, 42408, 42050, 40356, 42217, 42721, 40858, 40033, 37148, 41189, 42748, 42327, 38551, 42503, 41749, 41653, 40322, 42041, 41314, 40370, 41004, 42647, 40119, 41041, 24263, 42347, 40403, 42055, 42544, 42320, 42330, 38577, 42053, 40744, 42348, 40422, 45121, 62919, 42765, 37186, 40111, 41035, 42206, 41064, 42023, 42726, 41180, 47586, 40380, 42653, 47043, 42749, 42171, 40419, 40914, 24228, 40175, 42081, 42376, 42629, 45616, 42567, 41097, 42757, 42210, 42406, 42038, 40437, 40051, 41701, 40006, 42634, 25638, 42366, 40511, 40328, 40355, 47117, 38251, 42223, 40013, 42343, 47635, 40177, 42409, 41003, 42127, 41858, 42455, 38079, 24279, 24293, 40977, 41049, 41250, 42259, 42724, 40008, 45638, 42001, 40009, 42603, 47001, 40057, 42464, 40379, 40078, 40972, 42404, 40965, 41093, 40823, 42103, 41141 .**

(-) **This Area is Served by (or touches):**

**School District(s):** *Too many to display*

**Congressional District(s):** Kentucky District 1 (Ed Whitfield), Kentucky District 2 (S. Brett Guthrie), Kentucky District 3 (John A. Yarmuth), Kentucky District 4 (Geoff Davis), Kentucky District 5 (Harold Rogers), Kentucky District 6 (Ben Chandler)

**State Senate District(s):** *Too many to display*

**(-) All Originations:**

In 2007, **87,505** of home loans were originated in this area. Please note that the 2007 HMDA data reflect the recent trauma in the housing and mortgage markets. Users will find significant decreases in originations, especially in the loans that PolicyMap classifies as subprime. While a large part of this effect is due to real changes in lending events, some part of this shift is due to nonreporting by lenders that ceased operations during 2007 and did not file a HMDA report, even though they originated loans during part of 2007.

All Originations	2004	2005	2006	2007
<b>State (Kentucky)</b>				
Number of Loans	116,511	111,214	97,003	87,505
Median Loan Amount	\$100,000	\$104,000	\$104,000	\$110,000
<b>National</b>				
Number of Loans	11,746,438	11,559,564	10,070,623	7,742,076
Median Loan Amount	\$147,000	\$161,000	\$163,000	\$168,000

**(-) Originations by Loan Purpose:**

This area saw **47.99%** of its loans originated for the purpose of purchasing a home and **52%** for refinancing in 2007.

Purchase	2004	2005	2006	2007
<b>State (Kentucky)</b>				
Number of Loans	49,204	52,396	48,140	41,994
Median Loan Amount	\$112,000	\$115,000	\$118,000	\$121,000
Percent of All Loans	42.23%	47.11%	49.62%	47.99%
<b>National</b>				
Number of Loans	4,879,019	5,146,333	4,667,928	3,524,874
Median Loan Amount	\$156,000	\$170,000	\$174,000	\$174,000
Percent of All Loans	41.54%	44.52%	46.35%	46.35%

Refinance	2004	2005	2006	2007
<b>State (Kentucky)</b>				
Number of Loans	67,307	58,818	48,863	45,511
Median Loan Amount	\$91,000	\$94,000	\$90,000	\$100,000
Percent of All Loans	57.76%	52.88%	50.37%	52%
<b>National</b>				
Number of Loans	6,867,419	6,413,231	5,402,695	4,217,202
Median Loan Amount	\$140,000	\$155,000	\$153,000	\$160,000
Percent of All Loans	58.46%	55.48%	53.65%	54.47%

**(-) Subprime Originations:**

In PolicyMap, a loan is considered subprime when there is a rate spread reported. The rate spread on a loan is the difference between the Annual Percentage Rate (APR) on the loan and the treasury security yield as of the date of the loan's origination. Rate spreads are only reported by financial institutions if the APR is three or more

percentage points higher for a first lien loan, or five or more percentage points higher for a second lien loan. A rate spread of three or more suggests that a loan is of notably higher cost than a typical loan.

### Subprime Lending

18.62% of loans originated in this area were subprime loans in 2007, compared to 18.63% of loans in Kentucky.

Subprime Loans	2004	2005	2006	2007
<b>State (Kentucky)</b>				
Number of Loans	18,491	27,505	24,832	16,302
Median Loan Amount	\$80,000	\$89,000	\$90,000	\$86,000
Percent of All Loans	15.87%	24.73%	25.59%	18.62%
<b>National</b>				
Number of Loans	1,709,639	2,909,619	2,827,156	1,364,023
Median Loan Amount	\$116,000	\$145,000	\$152,000	\$144,000
Percent of All Loans	14.55%	25.17%	28.07%	17.62%

### Subprime Lending by Loan Type

Subprime Loans	2004	2005	2006	2007
<b>Purchase</b>				
Number of Loans	5,827	11,324	9,661	5,363
Median Loan Amount	\$94,000	\$98,000	\$100,000	\$96,000
Percent of All Loans	11.84%	21.61%	20.06%	12.77%
<b>Refinance</b>				
Number of Loans	12,664	16,181	15,171	10,939
Median Loan Amount	\$72,000	\$82,000	\$83,000	\$81,000
Percent of All Loans	18.81%	27.51%	31.04%	24.03%

### Subprime Lending by Race

Looking across all subprime loans originated in this area 83.34% were to Whites, 7.38% were to African Americans, 0.43% were to Asians, and 1.25% were to Hispanics.

Subprime	2004	2005	2006	2007
<b>Loans to Whites</b>				
Number of Loans	14,327	21,104	20,079	13,587
Median Loan Amount	\$79,000	\$88,000	\$88,000	\$85,000
Percent of Loans to Whites	14.40%	22.28%	24.05%	17.95%
Percent of Subprime Loans	77.48%	76.72%	80.85%	83.34%
<b>Loans to African Americans</b>				
Number of Loans	1,685	2,468	2,198	1,204
Median Loan Amount	\$80,000	\$92,000	\$90,000	\$85,000
Percent of Loans to African Americans	27.57%	45.50%	45.61%	30.81%
Percent of Subprime Loans	9.11%	8.97%	8.85%	7.38%
<b>Loans to Asians</b>				
Number of Loans	86	123	118	71
Median Loan Amount	\$115,000	\$115,000	\$112,500	\$109,000

Percent of Loans to Asians	8.40%	12.01%	13.84%	8.90%
Percent of Subprime Loans	0.46%	0.44%	0.47%	0.43%
<b>Loans to Hispanics</b>				
Number of Loans	241	393	404	204
Median Loan Amount	\$92,000	\$105,000	\$101,000	\$106,000
Percent of Loans to Hispanics	17.00%	26%	28.71%	15.91%
Percent of Subprime Loans	1.30%	1.42%	1.62%	1.25%
<b>Loans to Nonhispanics</b>				
Number of Loans	14,897	23,357	22,345	14,781
Median Loan Amount	\$79,000	\$89,000	\$89,000	\$85,000
Percent of Loans to Nonhispanics	15.36%	23.45%	25.27%	18.55%
Percent of Subprime Loans	80.56%	84.91%	89.98%	90.66%

## (-) Originations for Purchase:

### Purchase Originations

In 2007, the typical loan originated for the purchase of a home was for **\$121,000**.

Purchase	2004	2005	2006	2007
<b>All Purchase</b>				
Number of Loans	49,204	52,396	48,140	41,994
Median Loan Amount	\$112,000	\$115,000	\$118,000	\$121,000
Percent of All Loans	42.23%	47.11%	49.62%	47.99%
<b>Subprime Purchase</b>				
Number of Loans	5,827	11,324	9,661	5,363
Median Loan Amount	\$94,000	\$98,000	\$100,000	\$96,000
Percent of All Loans	11.84%	21.61%	20.06%	12.77%
<b>Prime Purchase</b>				
Number of Loans	43,377	41,072	38,479	36,631
Median Loan Amount	\$114,000	\$120,000	\$122,000	\$124,000
Percent of All Loans	88.15%	78.38%	79.93%	87.22%

### Piggyback Purchase Loans by Loan Type

Piggyback loans, also known as 80-20 loans, are multiple mortgage transactions, where a buyer obtains at least two loans in order to purchase a home. The second loan finances that part of the purchase price not being financed by the first loan. The 80-20 or piggyback loan has been used to avoid underwriting standards held by most lenders that require private mortgage insurance (or PMI) when less than a 20% down payment is made by the buyer. Studies suggest that these transactions have a higher risk of default and foreclosure as the homebuyers have little or no equity at risk. HMDA data does not explicitly identify 80-20 or piggyback loans; this is an analytic performed by TRF.

The typical piggyback loan for the purchase of a home in this area was for **\$163,000**, and made up **5.74%** of purchase loans made here. Across all purchase loans, the median purchase loan amount was for **\$121,000**.

Piggyback Loans	2004	2005	2006	2007
<b>Total</b>				
Number of Loans	2,847	5,290	4,830	2,413
Median Loan Amount	\$129,000	\$133,000	\$143,000	\$163,000

Percent of Purchase Loans	5.78%	10%	10.03%	5.74%
<b>Subprime Piggyback Loans</b>				
Number of Loans	1,463	3,333	2,237	452
Median Loan Amount	\$123,000	\$124,000	\$127,000	\$139,000
Percent of Piggyback Loans	51.38%	63.00%	46.31%	18.73%
<b>Prime Piggyback Loans</b>				
Number of Loans	1,384	1,957	2,593	1,961
Median Loan Amount	\$135,500	\$153,000	\$162,000	\$167,000
Percent of Piggyback Loans	48.61%	36.99%	53.68%	81.26%

## (-) Loans for Manufactured Housing:

### Loans for Manufactured Housing

Loans for the purchase or refinance of manufactured housing, also know as mobile homes, are often structured differently than for conventional housing, and so are presented as a separate category in PolicyMap.

In this area, there were **5,311** loans originated for manufactured housing in 2007, representing **5.72%** of the total loan activity.

Manufactured Housing Loans	2004	2005	2006	2007
<b>State (Kentucky)</b>				
Number of Loans	5,732	5,450	4,317	5,311
Median Loan Amount	\$47,000	\$50,000	\$50,000	\$54,000
Percent of All Loans	4.91%	4.90%	4.45%	6.06%
<b>National</b>				
Number of Loans	218,420	210,015	208,112	198,419
Median Loan Amount	\$60,000	\$65,000	\$67,000	\$69,000
Percent of All Loans	1.83%	1.78%	2.02%	2.5%

While **5.72%** of loans in the area were for manufactured housing, this category represented **6.23%** of the loans to Whites, **1.38%** of loans to African Americans, **0.37%** of loans to Asians, and **5.24%** of loans to Hispanics.

Subprime	2004	2005	2006	2007
<b>Loans to Whites</b>				
Number of Loans	5,319	5,055	4,067	5,033
Median Loan Amount	\$46,000	\$49,000	\$50,000	\$53,000
Percent of Loans to Whites	5.07%	5.06%	4.64%	6.23%
Percent of Manufactured Loans	92.79%	92.75%	94.20%	94.76%
<b>Loans to African Americans</b>				
Number of Loans	57	47	18	55
Median Loan Amount	\$62,000	\$53,000	\$53,500	\$45,000
Percent of Loans to African Americans	0.92%	0.85%	0.37%	1.38%
Percent of Manufactured Loans	0.99%	0.86%	0.41%	1.03%
<b>Loans to Asians</b>				
Number of Loans	6	5	2	3
Median Loan Amount	\$83,000	\$60,000	N/A	N/A
Percent of Loans to Asians	0.58%	0.48%	0.23%	0.37%

Percent of Manufactured Loans	0.10%	0%	0.04%	0.05%
<b>Loans to Hispanics</b>				
Number of Loans	73	57	43	71
Median Loan Amount	\$46,000	\$37,000	\$41,000	\$44,000
Percent of Loans to Hispanics	4.89%	3.64%	2.96%	5.24%
Percent of Manufactured Loans	1.27%	1.04%	0.99%	1.33%
<b>Loans to Nonhispanics</b>				
Number of Loans	4,981	5,055	4,015	5,047
Median Loan Amount	\$45,000	\$50,000	\$51,000	\$54,000
Percent of Loans to Nonhispanics	4.88%	4.83%	4.34%	5.95%
Percent of Manufactured Loans	86.89%	92.75%	93.00%	95.02%

### (-) Endnotes:

All data provided in this report is derived from a public database of lending activity, collected by the FFIEC and mandated by the Home Mortgage Disclosure Act (HMDA) of 1975. HMDA requires most mortgage lenders located in metropolitan areas to collect data about their housing-related lending activity, report the data annually to the government, and make the data publicly available.

Data in this report include originated loans made for the purchase and refinance of owner-occupied, one-to-four family dwellings, or, where specified, for the purchase or refinance of manufactured housing. When performing aggregations and calculations on the HMDA data, medians were not calculated and percents were not computed where the count of loan events of that type or the denominator of the calculation was less than five. These places are identified on the map as having Insufficient Data. If a cell in a table contains N/A, the data are not available or have been suppressed according to these rules.

PolicyMap contains HMDA data for 2004 through 2007. The 2007 HMDA data reflect the recent trauma in the housing and mortgage markets. Users will find significant decreases in originations, especially in the loans that PolicyMap classifies as subprime. While a large part of this effect is due to real changes in lending events, some part of this shift is due to nonreporting by lenders that ceased operations during 2007 and did not file a HMDA report, even though they originated loans during part of 2007. (Loans from institutions that ceased operations due to a merger or acquisition were reported through the acquiring entity.) Although nonreporting affects the completeness of the HMDA data in each year, analysis at the Federal Reserve indicates that nonreporting in 2007 is on a greater scale than in past years, and that the effect of nonreporting amplifies the reduction in number of subprime loans that the data show between 2006 and 2007. For more information and analysis of the 2007 HMDA data, see the published draft of an article that is forthcoming in the Federal Reserve Bulletin, available at <http://www.federalreserve.gov/pubs/bulletin/2008/pdf/hmda07draft.pdf>.

Further description of the source of the data and the terms used in the report can be found in the [Data Directory](#), or from HMDA at <http://www.ffiec.gov/hmda/>.

PolicyMap's [Terms of Use](#) apply to the creation and use of this report.



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## Current Report: HMDA Report of Congressional District: Kentucky District 6 (Ben Chandler)



**Date:** June, 10, 2009

**Proposed Location:**

This location, **Kentucky District 6 (Ben Chandler)** (Congressional District), is located in **Jessamine County**, in the state of **Kentucky**.

It is located within or touches the following census tract(s): **040100, 960100, 970200, 970300, 970100, 960200, 950300, 090400, 960100, 990100, 010800, 960200, 080200, 970800, 980300, 950100, 960100, 040500, 950100, 960200, 011000, 980100, 071100, 980100, 010100, 020400, 030300, 980400, 950400, 030600, 950300, 970400, 050200, 990100, 980200, 040400, 040600, 970200, 070800, 990600, 980200, 003904, 970200, 011100, 020300, 950100, 970100, 980300, 980400, 030500, 950300, 050300, 970100, 950200, 980100, 950200, 030400, 003802, 980100, 980500, 060300, 020500, 960200, 004004, 060600, 960300, 960500, 040300, 003700, 990500, 990700, 980200, 950200, 060200, 020600, 950100, 980300, 060400, 980400, 050400, 011400, 010900, 990200, 970300, 950500, 071000, 960400, 070700, 004202, 050101, 010700, 020200, 050102, 990100, 011200, 020104, 030100, 011300, 060102, 070400, 010200, 060101, 040201, 010300, 070600, 040202, 990400, 060502, 003801, 060501, 070100, 030200, 003905, 004102, 020103, 003907, 002301, 004204, 040100, 003200, 004206, 003406, 010600, 002400, 003000, 003600, 003407, 070200, 004205, 990300, 020101, 002302, 002800, 002900, 003405, 001100, 003300, 003906, 002000, 003101, 002600, 004101, 002700, 004001, 003901, 002100, 001700, 001900, 000900, 000600, 003402, 003404, 002500, 003102, 000100, 003502, 004003, 001500, 001600, 001200, 010500, 003501, 000200, 001000, 000500, 070500, 000400, 001400, 010400, 002200, 000300, 001300, 000802, 000801, 001800, 000700, 070300.**

Similarly, it is located within or touches the following zip code(s): **40475, 40361, 40391, 40447, 40601, 40359, 40330, 40336, 41031, 40311, 40342, 41311, 40444, 40383, 40360, 40484, 40353, 40324, 40356, 40322, 40370, 40403, 40422, 40380, 40419, 42567, 40437, 40511, 40328, 40057, 40379, 40078, 40489, 40312, 40076, 40374, 40515, 40337, 40461, 40372, 40003, 40472, 40509, 40046, 40409, 40385, 40516, 40442, 40347, 40346, 40390, 40468, 40464, 40376, 40510, 40513, 40440, 40012, 40503, 40505, 40502, 40517, 40504, 40508, 40514, 40507.**

Data presented in this report summarize the Counties that this area covers. See Endnotes for a full explanation of how the data are calculated.

### (-) This Area is Served by (or touches):

**School District(s):** Pulaski County School District, Casey County School District, Madison County School District, Shelby County School District, Owen County School District, Marion County School District, Jackson County School District, Lincoln County School District, Harrison County School District, Rockcastle County School District, Washington County School District, Bourbon County School District, Scott County School District, Fayette County School District, Bath County School District, Henry County School District, Clark County School District, Estill County School District, Garrard County School District, Mercer County School District, Franklin County School District, Lee County School District, Menifee County School District, Anderson County School District, Montgomery County School District, Nicholas County School District, Woodford County School District, Spencer County School District, Powell County School District, Jessamine County School District, Boyle County School District, Burgin ISD, Danville ISD, Berea ISD, Harrodsburg ISD, Frankfort ISD, Paris ISD

**Congressional District(s):** Kentucky District 6 (Ben Chandler)

**State Senate District(s):** Kentucky State Senate District 007, Kentucky State Senate District 012, Kentucky

State Senate District 013, Kentucky State Senate District 014, Kentucky State Senate District 015, Kentucky State Senate District 017, Kentucky State Senate District 020, Kentucky State Senate District 021, Kentucky State Senate District 022, Kentucky State Senate District 025, Kentucky State Senate District 028, Kentucky State Senate District 034

**State House District(s):** Kentucky State House District 024, Kentucky State House District 036, Kentucky State House District 039, Kentucky State House District 045, Kentucky State House District 050, Kentucky State House District 054, Kentucky State House District 055, Kentucky State House District 056, Kentucky State House District 057, Kentucky State House District 058, Kentucky State House District 061, Kentucky State House District 062, Kentucky State House District 071, Kentucky State House District 072, Kentucky State House District 073, Kentucky State House District 074, Kentucky State House District 075, Kentucky State House District 076, Kentucky State House District 077, Kentucky State House District 078, Kentucky State House District 079, Kentucky State House District 080, Kentucky State House District 081, Kentucky State House District 088, Kentucky State House District 089, Kentucky State House District 091

### (-) All Originations:

In 2007, **17,411** of home loans were originated in this area. Please note that the 2007 HMDA data reflect the recent trauma in the housing and mortgage markets. Users will find significant decreases in originations, especially in the loans that PolicyMap classifies as subprime. While a large part of this effect is due to real changes in lending events, some part of this shift is due to nonreporting by lenders that ceased operations during 2007 and did not file a HMDA report, even though they originated loans during part of 2007.

All Originations	2004	2005	2006	2007
<b>Congressional District (Kentucky District 6 (Ben Chandler))</b>				
Number of Loans	23,733	23,456	20,071	17,411
Median Loan Amount	Ranged From \$60,000 to \$120,000	Ranged From \$69,000 to \$126,000	Ranged From \$73,500 to \$135,000	Ranged From \$72,000 to \$139,000
<b>State (Kentucky)</b>				
Number of Loans	116,511	111,214	97,003	87,505
Median Loan Amount	\$100,000	\$104,000	\$104,000	\$110,000
<b>National</b>				
Number of Loans	11,746,438	11,559,564	10,070,623	7,742,076
Median Loan Amount	\$147,000	\$161,000	\$163,000	\$168,000

### (+) Originations by Loan Purpose:

### (-) Subprime Originations:

In PolicyMap, a loan is considered subprime when there is a rate spread reported. The rate spread on a loan is the difference between the Annual Percentage Rate (APR) on the loan and the treasury security yield as of the date of the loan's origination. Rate spreads are only reported by financial institutions if the APR is three or more percentage points higher for a first lien loan, or five or more percentage points higher for a second lien loan. A rate spread of three or more suggests that a loan is of notably higher cost than a typical loan.

#### Subprime Lending

**16.16%** of loans originated in this area were subprime loans in 2007, compared to **18.63%** of loans in Kentucky.

Subprime Loans	2004	2005	2006	2007
<b>Congressional District (Kentucky District 6 (Ben Chandler))</b>				
Number of Loans	3,512	5,491	4,736	2,814
	Ranged From	Ranged From	Ranged From	Ranged From

Median Loan Amount	\$46,000 to \$105,000	\$63,000 to \$113,000	\$61,000 to \$123,000	\$45,000 to \$132,000
Percent of All Loans	14.79%	23.40%	23.59%	16.16%
<b>State (Kentucky)</b>				
Number of Loans	18,491	27,505	24,832	16,302
Median Loan Amount	\$80,000	\$89,000	\$90,000	\$86,000
Percent of All Loans	15.87%	24.73%	25.6%	18.63%
<b>National</b>				
Number of Loans	1,709,639	2,909,619	2,827,156	1,364,023
Median Loan Amount	\$116,000	\$145,000	\$152,000	\$144,000
Percent of All Loans	14.55%	25.17%	28.07%	17.62%

### Subprime Lending by Loan Type

Subprime Loans	2004	2005	2006	2007
<b>Purchase</b>				
Number of Loans	1,273	2,485	1,907	868
Median Loan Amount	Ranged From \$46,000 to \$105,000	Ranged From \$63,000 to \$113,000	Ranged From \$61,000 to \$123,000	Ranged From \$45,000 to \$132,000
Percent of All Loans	11.30%	20.87%	18.13%	10%
<b>Refinance</b>				
Number of Loans	2,239	3,006	2,829	1,946
Median Loan Amount	Ranged From \$46,000 to \$105,000	Ranged From \$63,000 to \$113,000	Ranged From \$61,000 to \$123,000	Ranged From \$45,000 to \$132,000
Percent of All Loans	17.95%	26.01%	29.59%	22%

### Subprime Lending by Race

Looking across all subprime loans originated in this area **81.98%** were to Whites, **7.74%** were to African Americans, **0.49%** were to Asians, and **1.27%** were to Hispanics.

Subprime	2004	2005	2006	2007
<b>Loans to Whites</b>				
Number of Loans	2,674	4,086	3,804	2,307
Median Loan Amount	Ranged From \$37,000 to \$109,500	Ranged From \$60,000 to \$112,000	Ranged From \$61,000 to \$122,000	Ranged From \$45,000 to \$129,000
Percent of Loans to Whites	13.38%	20.72%	22.22%	15.40%
Percent of Subprime Loans	76.13%	74.41%	80.32%	81.98%
<b>Loans to African Americans</b>				
Number of Loans	331	471	425	218
Median Loan Amount	Ranged From \$56,000 to \$100,000	Ranged From \$72,000 to \$140,000	Ranged From \$62,000 to \$106,500	Ranged From \$58,000 to \$137,000
Percent of Loans to				

African Americans	26.45%	42.39%	43.95%	29.41%
Percent of Subprime Loans	9.42%	8.57%	8.97%	7.74%
<b>Loans to Asians</b>				
Number of Loans	13	30	27	14
Median Loan Amount	\$142,000	\$126,000	\$148,000	\$121,500
Percent of Loans to Asians	4.77%	10.94%	11.15%	6.66%
Percent of Subprime Loans	0.37%	0.54%	0.57%	0.49%
<b>Loans to Hispanics</b>				
Number of Loans	47	66	100	36
Median Loan Amount	Ranged From \$49,000 to \$110,000	Ranged From \$68,000 to \$113,000	Ranged From \$79,000 to \$110,000	Ranged From \$131,000 to \$183,000
Percent of Loans to Hispanics	17.47%	22.99%	31.84%	15.72%
Percent of Subprime Loans	1.33%	1.20%	2.11%	1.27%
<b>Loans to Nonhispanics</b>				
Number of Loans	2,745	4,452	4,223	2,516
Median Loan Amount	Ranged From \$31,000 to \$107,500	Ranged From \$61,000 to \$113,000	Ranged From \$61,000 to \$120,000	Ranged From \$45,000 to \$129,000
Percent of Loans to Nonhispanics	14.12%	21.55%	23.29%	15.91%
Percent of Subprime Loans	78.16%	81.07%	89.16%	89.41%

### (+) Originations for Purchase:

### (+) Loans for Manufactured Housing:

### (-) Endnotes:

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Data in this report include originated loans made for the purchase and refinance of owner-occupied, one-to-four family dwellings, or, where specified, for the purchase or refinance of manufactured housing. When performing aggregations and calculations on the HMDA data, medians were not calculated and percents were not computed where the count of loan events of that type or the denominator of the calculation was less than five. These places are identified on the map as having Insufficient Data. If a cell in a table contains N/A, the data are not available or have been suppressed according to these rules.

PolicyMap contains HMDA data for 2004 through 2007. The 2007 HMDA data reflect the recent trauma in the housing and mortgage markets. Users will find significant decreases in originations, especially in the loans that PolicyMap classifies as subprime. While a large part of this effect is due to real changes in lending events, some part of this shift is due to nonreporting by lenders that ceased operations during 2007 and did not file a HMDA report, even though they originated loans during part of 2007. (Loans from institutions that ceased operations due to a merger or acquisition were reported through the acquiring entity.) Although nonreporting affects the completeness of the HMDA data in each year, analysis at the Federal Reserve indicates that nonreporting in 2007 is on a greater scale than in past years, and that the effect of nonreporting amplifies the reduction in number of

subprime loans that the data show between 2006 and 2007. For more information and analysis of the 2007 HMDA data, see the published draft of an article that is forthcoming in the Federal Reserve Bulletin, available at <http://www.federalreserve.gov/pubs/bulletin/2008/pdf/hmda07draft.pdf>.

Further description of the source of the data and the terms used in the report can be found in the [Data Directory](#), or from HMDA at <http://www.ffiec.gov/hmda/>.

Values presented in this report for custom areas were calculated by summing the Counties contained therein. A County was included if more than 50% of its area was included by the custom area. If data is unavailable in one or more areas contained by the custom area, or if the custom area does not contain at least 50% of the smallest geography for which data is available, the report will return a value of .N/A., indicating that this data is not available. Custom areas include Custom Regions, Radii, School Districts, Congressional Districts, and other areas for which values are not published by HMDA or were not aggregated by TRF. The Counties that were combined to construct the study area in this report are as follows: **Madison, Lincoln, Bourbon, Scott, Fayette, Clark, Estill, Mercer, Garrard, Franklin, Anderson, Montgomery, Woodford, Boyle, Powell, Jessamine** .

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HMDA Report by Pre-defined Location for **Kentucky District 6 (Ben Chandler)** (Congressional District)  
06/10/2009  
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**ADDENDUM E:  
KHC Universal Design Standards**

# **KHC Universal Design Standards**

Kentucky Housing Corporation

For applications submitted and approved after May 26, 2006

## **Introduction to Universal Design**

Universal design is a building concept that incorporates products, general design layouts and characteristics into residences in order to:

- Make the residence usable by the greatest number of people
- Respond to the changing needs of the resident
- Improve marketability of the residence

The goal of universal design is to build housing that meets the needs of the greatest possible portion of a community's population. It differs from accessible design, which is primarily intended to meet the needs of persons with disabilities. It is, however, inclusive of adaptable design as it strives to incorporate structural features that will allow a residence to be adapted to an individual's needs.

Kentucky Housing Corporation (KHC) has determined that universal design standards are appropriate and should be utilized in the construction and reconstruction of affordable housing.

### **KHC universal design requirements apply to:**

- All newly constructed single-family detached housing only when KHC is providing 50 percent or more of the funding based on the total construction cost, including all hard and soft costs. KHC's participation may be either in the form of permanent financing, construction financing or any combination of both.
- All newly constructed duplex and triplex housing only when KHC is providing 50 percent or more of the funding based on the total construction cost, including all hard and soft costs. KHC's participation may be either in the form of permanent financing, construction financing or any combination of both.
- All newly constructed manufactured and modular housing only when KHC is providing 50 percent or more of the funding based on the total construction cost, including all hard and soft costs. KHC's participation may be either in the form of permanent financing, construction financing or any combination of both.
- Of the total number, 5 percent of newly constructed townhome units (or at least one), whichever is greater, when KHC is providing 50 percent or more of the funding based on the total construction cost per unit, including all hard and soft costs. KHC's participation may be either in the form of permanent financing, construction financing or any combination of both.

### **KHC universal design requirements do not apply to:**

- Homes purchased by individuals through KHC's single-family mortgage loan program.
- All rehabilitation projects.
- All multifamily dwelling units covered by the Fair Housing Act.

### **Universal Design Standards**

*Note: Universal design requirements shall apply to all newly constructed/reconstructed single-family detached, duplex, triplex units and 5 percent of the total number of townhomes (or at least one), whichever is greater, with 50 percent or more KHC funding including all housing credit projects and tax-exempt bond financing. This is in addition to Kentucky Building Codes, Residential Codes, Kentucky Housing Corporation's Minimum Design Standards and Section 504, 24 CFR. Please contact KHC's Department of Design and Construction Review at (800) 633-8896 or (502) 564-7630 or TTY 711 for questions regarding universal design requirements.*

- 1). **Hallways:** All hallways shall have a net clear (finish wall to finish wall) opening width of 42". Definition of hallway is any passageway that is 18" or greater in depth.
- 2). **Interior Doorways:** All passage doors from room to room, including all bedroom doors and all primary bedroom closet doors, shall have a minimum net clear opening of 32". Doorways to smaller secondary closets, linen, storage, coat, mechanical and secondary bedroom closets that are less than 4' wide x 2' deep, are not required to have a net clear opening of 32" but is preferred.
- 3). **Bathrooms:** All housing shall have a minimum of one full KHC universally designed bathroom located on the grade level.
  - A). Lavatories shall have a 30" x 48" clear floor space. The clear floor space may be rotated or angled, depending upon approach and design. In a side approach, the 48" dimension shall be parallel to the lavatory. In a forward approach, the 48" dimension shall be perpendicular to the lavatory. The bowl shall be centered in either the 30" or 48" dimension. The clear area shall be free from all wall projections, tub, shower, toilet or the lavatory base. If a wall-hung, "breakaway-style" base or pedestal lavatory is used, the clear space may encroach a maximum of 19" underneath the base in a forward approach design.
  - B). Toilets shall be centered a minimum of 18" from any corner wall, base cabinet or tub.

- C). Wall reinforcement behind the toilet, tub and/or shower shall be equipped with properly anchored and supported grab bars or install 2" x 10" wood blocking, plywood or other approved material for future grab bars in the toilet, tub and/or shower area. The wall reinforcement shall be located 33" to 36" AFF (above finished floor). Americans with Disability Act (ADA) compliant reinforced tubs may be used.
- 4). **Entry Door:** The primary entry door must meet the following requirements:
- A). An exterior level platform with a minimum of 5' x 5' clear floor space. This platform must be within 1/2" of the interior finished floor at the point of entrance and a maximum threshold rise of 1-1/4" when approaching from the outside (structural and decorative supports may overlap perimeter of the clear floor space).
  - B). The entry door threshold must not project more than 3/4" above the interior finished floor. At the point of entry of this door, the interior must have a 5' x 5' clear floor space.
- 5). **Faucets:** Single-lever faucets or ADA-approved faucets shall be installed at all sinks, showers and tubs.
- 6). **Electrical:** Light switches, fan switches and thermostats shall have a maximum height of 48" centered on the switch or thermostat face cover. Mounting heights for electrical outlets shall have minimum height of 15" AFF from the bottom outlet or a maximum height of 48" AFF from the top outlet. Note: If an outlet or switch is obstructed by a base cabinet or countertop, then the maximum height for a switch or outlet shall be 46" AFF.
- 7). **Bedroom:** All units shall have a minimum of one bedroom on the grade level.
- 8). **Exterior Access:** Access from the vehicular parking to the entry door shall be considered in the site design unless it is impractical to do so because of terrain or unusual characteristics of the site. The walkway from the parking area to the entry door must be 42" wide and made of concrete, asphalt, wood or other hard surface material approved by KHC.