



# Redlining Fact Sheet

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Data consistently proves that Louisville, like many other U.S. cities, is severely segregated. In the 1930's, the Home Owners Loan Corporation created a "residential securities map", now known as a redlining map, to segregate Louisville neighborhoods based on "desirability". Desirability was scaled by letter grades: A, most desirable; B, favorable, but less secure; C, area in decline; and D, least desirable. Letter D areas, typically concentrated in west Louisville, historically and currently have the highest concentration of minority populations. This map was essentially used to ensure that people of color were segregated from white communities. Due to a racist history of housing practices, people of color, specifically black residents, are less likely to secure housing or purchase a single family home in Louisville.



"Most desirable". Typically white neighborhoods concentrated in the east end of Louisville



"Favorable, but less secure". Concentrated in east and south end Louisville



"Area in decline". Typically lower-income and some minority populations concentrated to central, south, and west Louisville



"Least desirable". Typically lower-income and high level of minority populations concentrated to central to west Louisville



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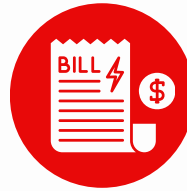
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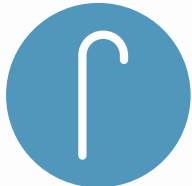
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36% of Black households in Louisville are homeowners, while 70% of white households are homeowners



In Louisville, nearly 39% of Black residents, 32% of Hispanic residents, and 24% of White residents live in cost-burdened households



The percentage of elderly populations is higher in west Louisville, ranging from 43-86%



The median household income for west Louisville ranges from \$9,201-\$40,188



The percentage of disabled populations is higher in west Louisville, ranging from 20.7-47.9%



The majority of renter occupied housing units are concentrated to northwest Louisville



The percentage of female headed households are higher in west Louisville, ranging from 8.9-63.3%



The majority of public housing units are concentrated to northwest Louisville