

2013 Housing Profile: Louisville, KY-IN

American Housing Survey Factsheets

Issued May 2015

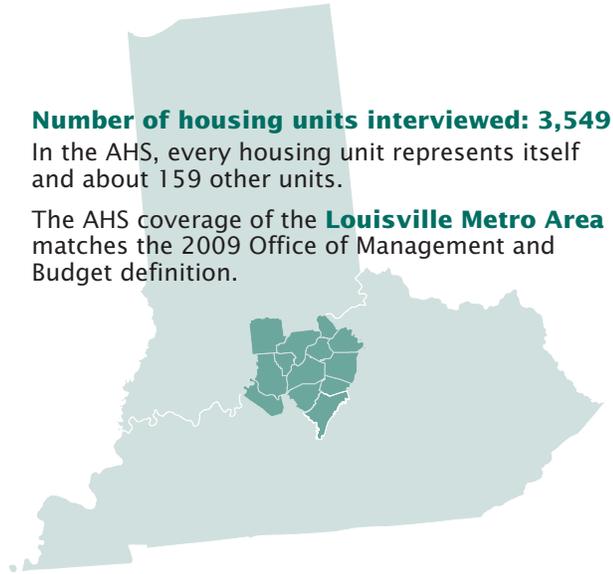
AHS/13-11

The 2013 American Housing Survey (AHS) Factsheet series provides results from the 2013 AHS for 25 selected metropolitan areas and the United States. National data are collected every other year and metropolitan area data are collected on a rotating schedule.

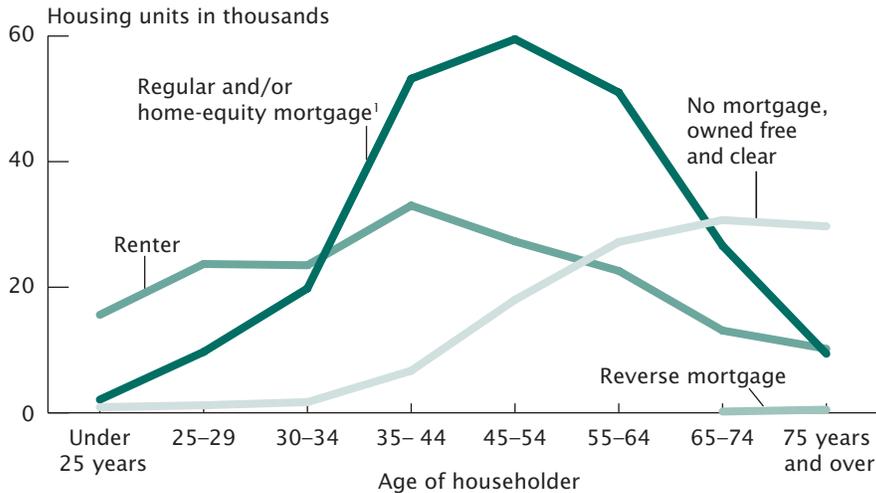
Number of housing units interviewed: 3,549

In the AHS, every housing unit represents itself and about 159 other units.

The AHS coverage of the **Louisville Metro Area** matches the 2009 Office of Management and Budget definition.



OWNER- AND RENTER-OCCUPIED HOUSING UNITS BY AGE



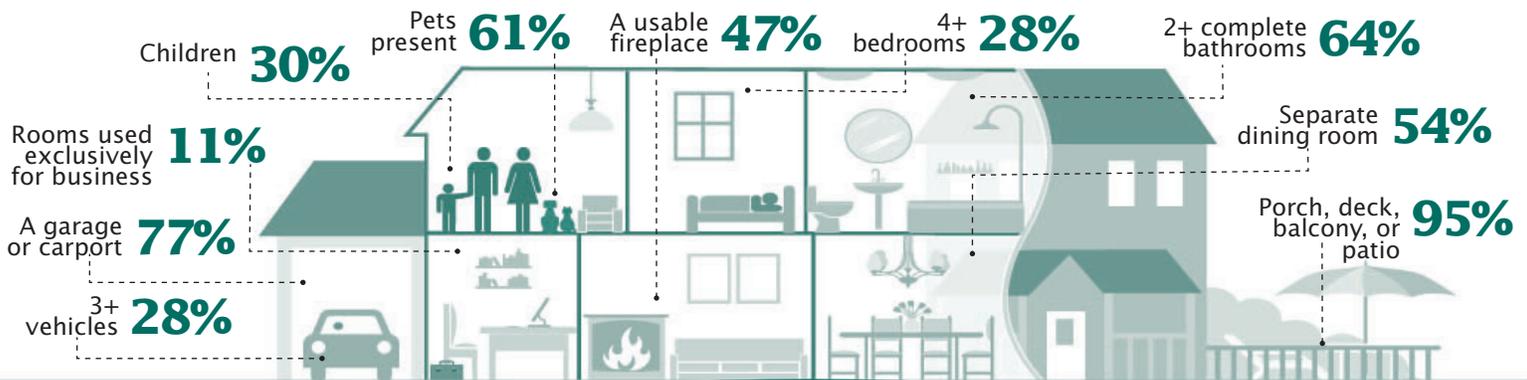
¹ Regular mortgages include all mortgages not classified as home-equity credit lines or reverse annuity mortgages.

Source: U.S. Census Bureau and U.S. Department of Housing and Urban Development, 2013 American Housing Survey.

HOUSING INVENTORY

	Number	Percent
Total Units	563,700	100.0
Owner-occupied units	348,100	61.8
Renter-occupied units	169,100	30.0
Vacant units	44,300	7.9
Seasonal units	2,200	0.4

OWNER-OCCUPIED HOUSING UNITS WITH:



WHAT IS THE AHS?

The AHS is the most comprehensive housing survey in the United States. The same units have been interviewed since 1985, with new construction, demolitions, and conversions taken into account.

People in nearly every field use information from the AHS to evaluate and study the physical and financial characteristics of the nation's housing stock. In addition to the indicators presented in Tables 1 and 2, the AHS provides data on multi-family and single-family homes, manufactured/mobile homes, equipment and appliances, characteristics of the occupants, and more.

Table 1.

Physical Characteristics—All Occupied Housing Units: 2013

Characteristics	Total	Owner-occupied	Renter-occupied
Total (thousands)	517.2	348.1	169.1
One unit, detached (percent)	71.2	88.5	35.7
Newly constructed multiunits (percent) ¹	0.2	Z	0.7
Cooperative or condo (percent)	4.5	5.2	3.3
Median:			
Year built	1973	1975	1971
Square footage per unit	1,500	1,800	950
Percentage using:			
Well water (primary source)	1.2	1.6	0.6
Public sewer	82.2	76.7	93.6
Main house heating fuel (percent):			
Electricity	41.7	34.9	55.9
Piped gas	52.3	57.5	41.8
Other	5.9	7.7	2.4
Percentage with:			
Central air	90.3	93.0	84.9
Warm-air furnace (main heating)	83.6	82.5	85.9
Unsafe drinking water	3.8	3.3	4.8
Prepared emergency evacuation kit	49.1	48.7	50.0
House or building number clearly visible	76.9	77.9	75.0
Signs of mice in last 12 months	14.0	15.1	11.8
Waterfront property	1.1	1.0	1.2
Missing roofing material ²	3.3	4.0	1.8
Leakage from outside structure	11.6	11.7	11.4

Z Rounds to zero.

¹ In past 4 years.

² Excludes multiunit structures.

Source: U.S. Census Bureau and U.S. Department of Housing and Urban Development, 2013 American Housing Survey.

Table 2.

Financial Characteristics—Owner-Occupied Housing Units: 2013

Characteristics	Total	New construction past 4 years	Black alone	Hispanic	Elderly (65+ years)	Below poverty
Median:						
Year mortgage originated	2008	2010	2005	2008	2005	2006
Purchase price (dollars)	105,000	135,000	84,000	95,000	55,000	58,000
Home value (dollars)	140,000	153,000	100,000	135,000	130,000	100,000
Current total loan as percentage of value (percent)	68.0	79.0	79.0	73.0	50.0	58.0
Ratio of value to current income	2.5	2.1	2.4	2.4	4.2	14.3
Percentage with:						
No mortgage, owned free and clear	33.4	20.8	30.2	22.2	62.3	56.6
Regular and/or home equity mortgage ¹	66.4	79.2	69.4	77.8	37.1	43.1
Line-of-credit	7.4	6.3	3.4	3.7	6.0	3.0
Refinanced primary mortgage	24.2	10.4	16.2	12.3	13.6	13.5
Two or more regular and/or home equity mortgages ¹	7.8	6.3	7.9	2.5	2.3	3.9
Missed or late mortgage payment(s)	4.3	10.4	9.4	3.7	1.1	4.8
Median monthly expenditures (dollars)						
Total housing	850	1,155	844	967	464	507
Mortgage payment	840	956	724	740	649	600
Property insurance	67	73	58	58	64	50
Real estate taxes	100	100	76	100	83	73
Routine maintenance	42	8	33	42	17	21
Electricity	119	145	112	125	102	113
Trash removal	18	17	19	17	19	17

¹ Regular mortgages include all mortgages not classified as home-equity credit lines or reverse annuity mortgages.

Source: U.S. Census Bureau and U.S. Department of Housing and Urban Development, 2013 American Housing Survey.

SOURCE AND ACCURACY

The AHS is sponsored by the Department of Housing and Urban Development (HUD) and conducted by the U.S. Census Bureau. Data presented are based on the sample of units that responded to the 2013 AHS, using weighting consistent with the 2010 Census. The resulting estimates are representative of the entire population. For information on sampling and estimation methods, see <www.census.gov/programs-surveys/ahs/about/methodology.html>.

FOR MORE INFORMATION

Visit the AHS Web site for a complete set of tables, definitions, and more at <www.census.gov/programs-surveys/ahs.html>. Additional information is available on HUD's Web site at <www.huduser.org>. Please contact us at 888-518-7365 (toll-free) or e-mail us at <ahsn@census.gov> with any inquiries about these data.