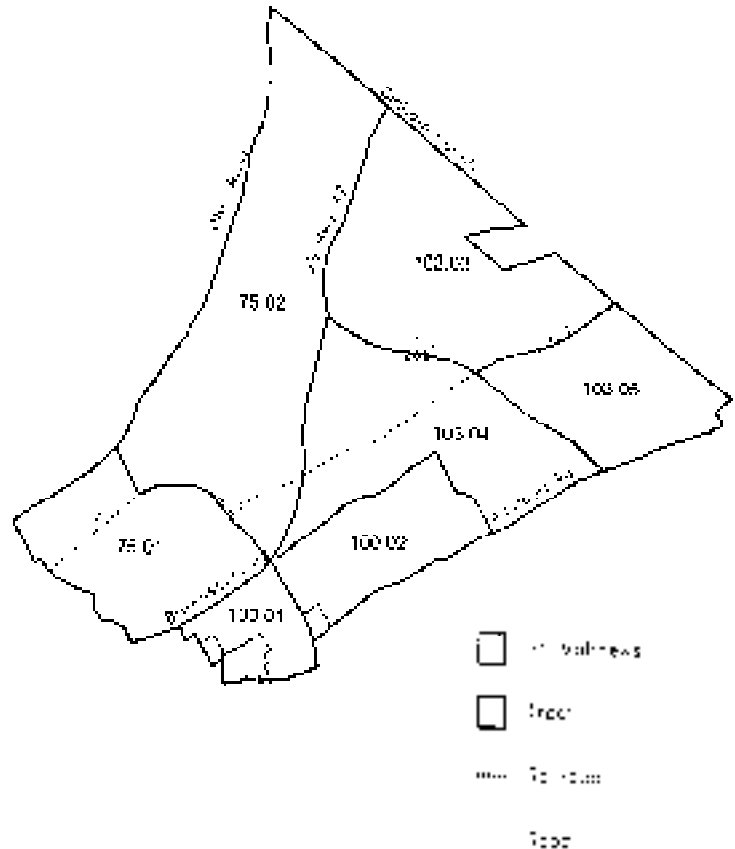


Market Area 1: Northeast

The Area

The Northeast market area includes River Road and Brownsboro Road east from Zorn Avenue out to the Oldham County line. It is bounded on the south by St. Matthews and Westport Road. This is the most affluent of the 13 areas, with 1989 median household income of \$54,000. It had the second highest median house value (\$122,000) in 1990.

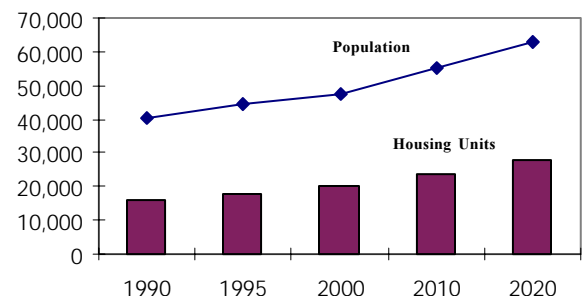


Housing Units, Population

The Northeast had about 16,000 housing units in 1990, of which 80 percent were single family units. This area is projected to gain nearly 23,000 residents and 12,000 net new housing units by 2020, the second highest growth among the 13 areas. Assuming current densities prevail, the area would still have 2,000 acres of land available for housing units in the year 2020.

The highest growth is anticipated to occur in the vicinity of the intersection of Interstate 71 and the Gene Snyder Expressway.

*Northeast Market Area
Population and Housing*



POPULATION, NORTHEAST MARKET AREA

1990 Census Tracts	1990	1995	2000	2010	2020	Net Change 1990 to 2020	
						Number	Percent
75.01	5,202	5,481	5,642	6,235	6,519	1,317	25.3%
75.02	4,662	5,076	5,382	6,328	7,404	2,742	58.8%
100.01	4,818	5,097	5,267	5,543	4,987	169	3.5%
100.02	8,541	9,156	9,575	10,883	11,761	3,220	37.7%
103.03	3,179	3,629	4,003	5,012	6,150	2,971	93.5%
103.04	7,152	8,175	9,029	11,322	13,912	6,760	94.5%
103.05	6,870	7,676	8,321	10,140	12,200	5,330	77.6%
Northeast	40,424	44,291	47,219	55,463	62,933	22,509	55.7%

HOUSING UNITS, NORTHEAST MARKET AREA

1990 Census Tracts	1990	1995	2000	2010	2020	Net Change 1990 to 2020	
						Number	Percent
75.01	2,045	2,215	2,362	2,662	2,860	815	39.9%
75.02	1,863	2,085	2,291	2,747	3,302	1,439	77.3%
100.01	2,030	2,208	2,363	2,537	2,345	315	15.5%
100.02	3,202	3,529	3,823	4,432	4,921	1,719	53.7%
103.03	1,229	1,442	1,648	2,104	2,654	1,425	115.9%
103.04	2,968	3,487	3,991	5,103	6,443	3,475	117.1%
103.05	2,649	3,042	3,417	4,247	5,250	2,601	98.2%
Northeast	15,986	18,008	19,896	23,832	27,775	11,789	73.7%

TOTAL JOBS, NORTHEAST MARKET AREA

1990 Census Tracts	1990	1995	2000	2010	2020	Net Change 1990 to 2020	
						Number	Percent
75.01	828	904	979	1,077	1,133	305	36.9%
75.02	1,495	1,589	1,684	1,799	1,836	342	22.9%
100.01	2,274	2,437	2,600	2,798	2,877	603	26.5%
100.02	2,019	2,187	2,354	2,562	2,668	649	32.1%
103.03	162	176	190	207	217	54	33.5%
103.04	1,748	2,237	2,727	3,103	3,293	1,545	88.4%
103.05	864	913	961	1,016	1,026	162	18.7%
Northeast	9,390	10,443	11,495	12,563	13,050	3,660	39.0%

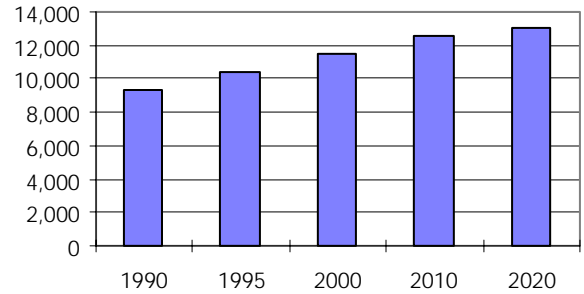
Jobs

The number of workers in the Northeast more than doubled between 1980 and 1990. Most of the jobs were in retailing. Because of the fiercely protected residential nature of the area, we believe that industrial growth will grow more slowly over the next 25 years.

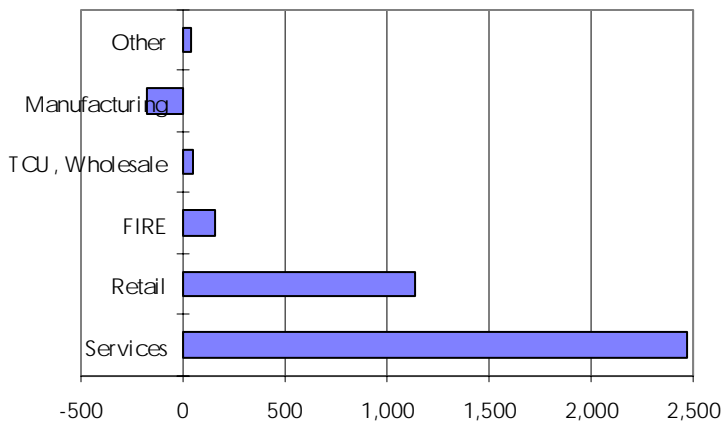
We project that the Northeast market area will gain around 4,000 net new jobs between 1990 and 2020. Strong growth in service and retail jobs will more than offset a slight projected decline in manufacturing jobs.

Nearly one-half of the projected new jobs are expected to be created in the area just west of the intersection of Interstate 71 and the Gene Snyder Expressway.

Jobs in Northeast Market Area



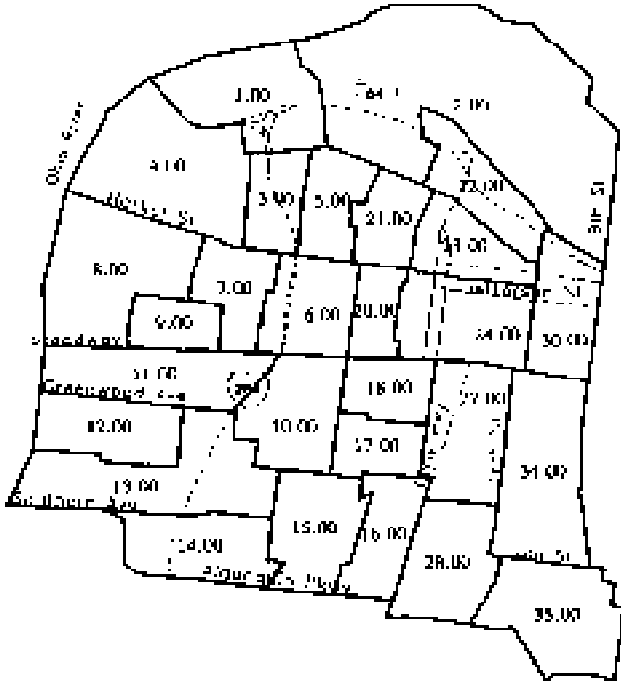
*Northeast Market Area
Projected Change in Jobs: 1990 to 2020*



Market Area 2: West Louisville

The Area

The West Louisville market area is bounded by the Ohio River on the north and west, by 19th Street on the east and by Algonquin Parkway on the south. This is the second poorest of the 13 market areas, with 1989 median household income of \$13,000. It had the lowest median house value (\$26,000) in 1990.



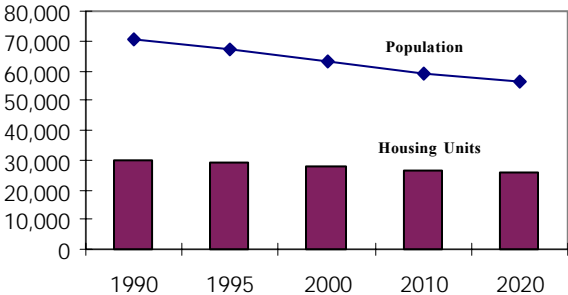
□ Tract
□ Block

Housing Units, Population

West Louisville lost 15,000 persons, 3,000 households, and 2,400 housing units between 1980 and 1990. We project that the area will lose an additional 14,000 residents and 4,000 housing units between 1990 and 2020.

West Louisville had nearly 30,000 housing units in 1990, 2,400 less than in 1980. Sixty-eight percent of the units were single family in 1990. With over five single family housing units per acre, this is the most densely populated market area in the County. There is virtually no undeveloped land left. Much of the current stock of housing is substandard (age, size, building materials). The City has been demolishing over 100 abandoned housing units per year in West Louisville.

West Louisville Market Area
Population and Housing



While a few of the area's 28 Census Tracts will likely gain population and housing units, most will continue to decline. The area around the Interstate 264 bridge is expected to gain around 500 new residents. All but two of the other 34 census tracts in the West Louisville market area are expected to lose population over the next 25 years.

POPULATION, WEST LOUISVILLE MARKET AREA

1990 Census Tracts	1990	1995	2000	2010	2020	Net Change 1990 to 2020	
						Number	Percent
1.00	980	1,066	1,130	1,313	1,478	498	50.8%
2.00	1,861	1,757	1,611	1,389	1,303	-558	-30.0%
3.00	1,704	1,682	1,622	1,574	1,489	-215	-12.6%
4.00	4,547	4,468	4,288	4,116	3,846	-701	-15.4%
5.00	1,599	1,539	1,445	1,316	1,152	-447	-28.0%
6.00	1,921	1,783	1,602	1,306	1,226	-695	-36.2%
7.00	3,238	3,100	2,891	2,594	2,433	-805	-24.9%
8.00	2,508	2,519	2,473	2,495	2,462	-46	-1.8%
9.00	2,460	2,511	2,506	2,613	2,667	207	8.4%
10.00	2,853	2,652	2,390	1,959	1,838	-1,015	-35.6%
11.00	3,808	3,747	3,601	3,467	3,252	-556	-14.6%
12.00	2,131	2,075	1,971	1,850	1,681	-450	-21.1%
13.00	1,227	1,188	1,121	1,037	925	-302	-24.6%
14.00	4,347	4,366	4,288	4,326	4,271	-76	-1.7%
15.00	3,552	3,270	2,912	2,308	2,165	-1,387	-39.0%
16.00	3,165	3,076	2,917	2,725	2,463	-702	-22.2%
17.00	2,700	2,635	2,510	2,370	2,170	-530	-19.6%
18.00	1,771	1,654	1,805	1,770	1,769	-2	-0.1%
20.00	1,635	1,454	1,239	1,157	1,114	-521	-31.9%
21.00	3,191	3,001	2,741	2,334	2,189	-1,002	-31.4%
22.00	1,752	1,594	1,398	1,058	993	-759	-43.3%
23.00	2,733	2,400	2,297	2,253	2,192	-541	-19.8%
24.00	2,553	2,094	1,582	1,443	1,389	-1,164	-45.6%
27.00	3,322	3,209	3,145	3,174	3,173	-149	-4.5%
28.00	2,185	2,127	2,020	1,895	1,722	-463	-21.2%
30.00	3,737	3,695	3,571	3,479	3,308	-429	-11.5%
34.00	785	494	0	0	0	-785	-100.0%
35.00	2,271	2,152	1,983	1,728	1,422	-849	-37.4%
West Louisville	70,536	67,304	63,059	59,049	56,092	-14,444	-20.5%

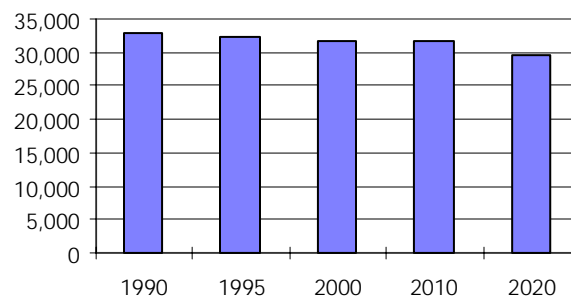
HOUSING UNITS, WEST LOUISVILLE MARKET AREA

1990 Census Tracts	1990	1995	2000	2010	2020	Net Change 1990 to 2020	
						Number	Percent
1.00	426	476	523	620	717	291	68.3%
2.00	799	775	737	647	608	-191	-23.9%
3.00	611	620	619	613	596	-15	-2.5%
4.00	1,620	1,636	1,627	1,593	1,529	-91	-5.6%
5.00	623	616	599	557	501	-122	-19.6%
6.00	803	766	714	593	557	-246	-30.6%
7.00	1,220	1,201	1,160	1,061	996	-224	-18.4%
8.00	880	908	924	951	964	84	9.5%
9.00	1,025	1,075	1,112	1,182	1,240	215	21.0%
10.00	1,263	1,207	1,127	942	884	-379	-30.0%
11.00	1,574	1,592	1,585	1,557	1,500	-74	-4.7%
12.00	835	836	823	787	735	-100	-12.0%
13.00	503	501	490	462	423	-80	-15.9%
14.00	1,555	1,605	1,634	1,681	1,705	150	9.6%
15.00	1,498	1,418	1,308	1,057	992	-506	-33.8%
16.00	1,329	1,328	1,305	1,243	1,154	-175	-13.2%
17.00	1,048	1,051	1,038	999	940	-108	-10.3%
18.00	783	752	850	850	850	67	8.6%
20.00	902	825	728	694	686	-216	-23.9%
21.00	1,304	1,261	1,193	1,036	972	-332	-25.5%
22.00	622	582	529	408	383	-239	-38.4%
23.00	1,173	1,059	1,050	1,050	1,050	-123	-10.5%
24.00	1,614	1,360	1,065	991	980	-634	-39.3%
27.00	1,686	1,674	1,700	1,750	1,750	64	3.8%
28.00	954	954	940	899	839	-115	-12.1%
30.00	1,651	1,678	1,680	1,670	1,631	-20	-1.2%
34.00	390	252	0	0	0	-390	-100.0%
35.00	876	853	815	724	612	-264	-30.1%
West Louisville	29,567	28,861	27,874	26,617	25,794	-3,773	-12.8%

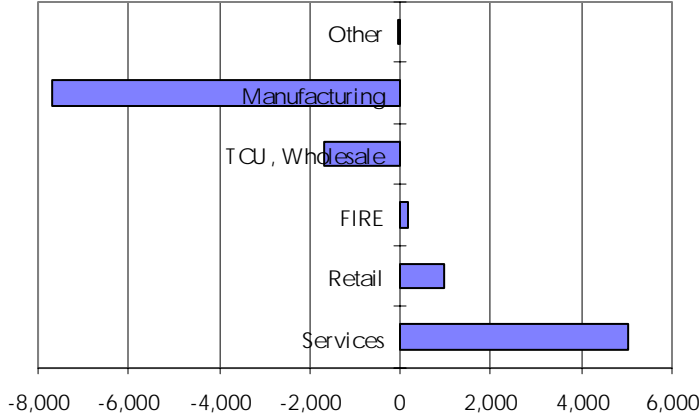
Jobs

The number of primary jobs in the West Louisville market area declined by almost 11,000 during the last decade. We are projecting a continual slow decline in the number of total jobs, primary and multiple, over the next 25 years. The area supported around 33,000 jobs and 28,000 workers in 1990. By 2020, we expect the area to support only around 30,000 jobs.

Jobs in West Louisville Market Area



*West Louisville Market Area
Projected Change in Jobs: 1990 to 2020*



If current trends continue, the area will be hit hardest by the loss of nearly 8,000 manufacturing jobs. Unfortunately, in the West Louisville market area, the slow growth in service and retail jobs will not be enough to offset the losses in manufacturing.

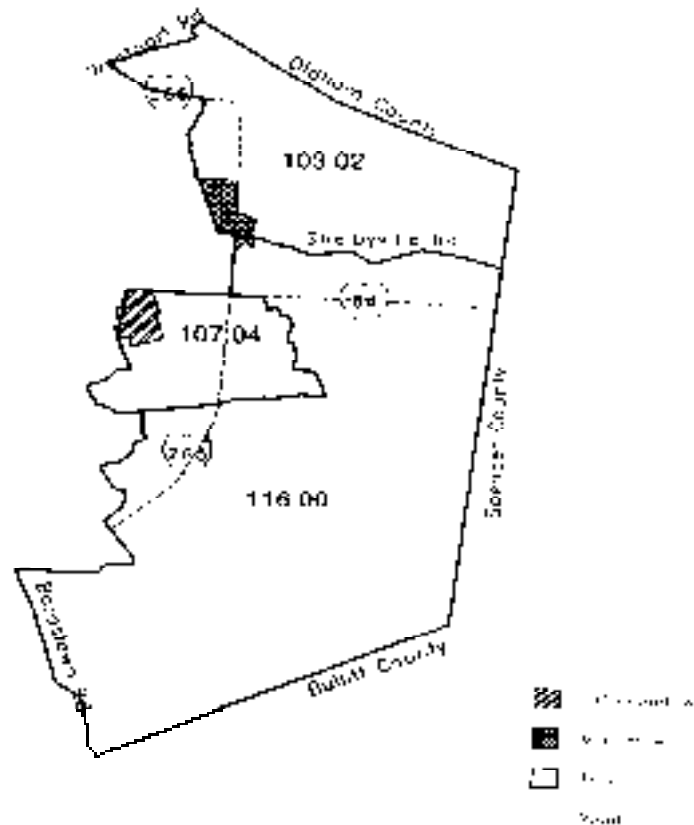
TOTAL JOBS, WEST LOUISVILLE MARKET AREA

1990 Census Tracts	1990	1995	2000	2010	2020	Net Change 1990 to 2020	
						Number	Percent
1.00	135	144	153	165	170	35	25.6%
2.00	926	996	1,065	1,152	1,191	266	28.7%
3.00	501	508	515	515	484	-17	-3.3%
4.00	168	182	195	213	221	53	31.7%
5.00	613	652	692	733	745	132	21.6%
6.00	1,284	1,250	1,216	1,121	940	-344	-26.8%
7.00	640	692	745	811	844	204	31.9%
8.00	105	115	124	137	144	39	37.1%
9.00	51	56	61	68	72	21	40.6%
10.00	1,067	1,008	948	817	610	-457	-42.8%
11.00	271	298	325	359	380	109	40.2%
12.00	217	234	252	274	285	68	31.5%
13.00	1,016	1,003	990	1,018	994	-22	-2.1%
14.00	714	781	847	933	983	269	37.7%
15.00	780	816	852	892	886	106	13.6%
16.00	415	429	443	457	444	29	7.1%
17.00	184	199	213	231	240	56	30.4%
18.00	1,114	1,192	1,271	1,369	1,409	295	26.5%
20.00	283	249	215	231	235	-48	-17.1%
21.00	385	412	439	474	489	103	26.8%
22.00	1,192	1,185	1,179	1,221	1,193	0	0.0%
23.00	821	810	799	841	838	17	2.1%
24.00	1,456	1,491	1,525	1,620	1,638	181	12.4%
27.00	4,126	3,453	2,779	2,342	1,481	-2,645	-64.1%
28.00	1,861	1,780	1,699	1,595	1,369	-492	-26.4%
30.00	3,132	3,190	3,247	3,310	3,208	76	2.4%
34.00	6,995	6,758	6,521	6,597	6,257	-739	-10.6%
35.00	2,516	2,410	2,304	2,218	1,975	-541	-21.5%
West Louisville	32,969	32,293	31,616	31,712	29,726	-3,244	-9.8%

Market Area 3: Floyd's Fork

The Area

The Floyd's Fork market area is in far eastern Jefferson County. It is bounded by the Oldham County line on the north, the Shelby County and Spencer County lines on the east, and the Bullitt County line on the south. The Gene Snyder Expressway runs along most of the western border. The Floyd's Fork area is the second most affluent of the 13 market areas, with 1989 median household income of \$49,000. It had the highest median house value (\$133,000) in 1990.

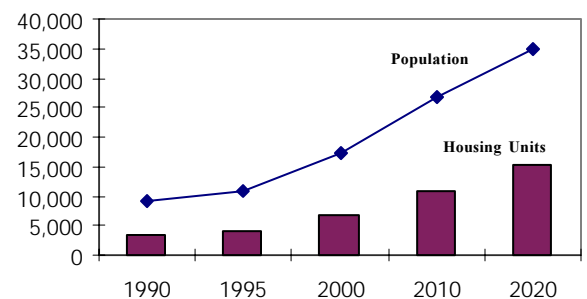


Housing Units and Population

Floyd's Fork is easily the least densely settled area of the County. The average density is one dwelling unit per three acres available for residential use, one-fourth the density of any other market area. There are only about 3,500 housing units in the area now. Moreover, there are around 30,000 acres of land available for residential development. Sewer and water capacity is a constraint, however. A sewage treatment plant, scheduled for completion in five years, will open up the area for development in the next century.

We project that the area will gain 25,700 residents by the year 2020, highest among the 13 market areas. These new residents will require 11,600 additional housing units.

Floyd's Fork Market Area
Population and Housing



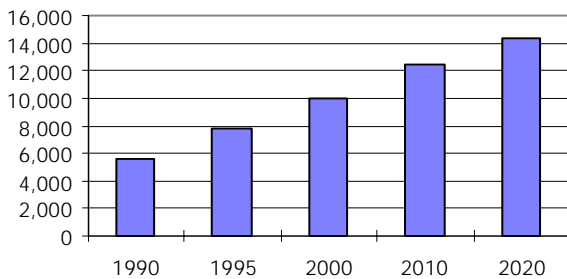
POPULATION, FLOYD'S FORK MARKET AREA

1990 Census Tracts	1990	1995	2000	2010	2020	Net Change 1990 to 2020	
						Number	Percent
103.02	3,636	4,571	7,633	12,640	19,705	16,069	441.9%
107.04	832	851	1,201	1,523	1,931	1,099	132.1%
116.00	4,800	5,454	8,451	12,608	13,367	8,567	178.5%
Floyd's Fork	9,268	10,876	17,285	26,771	35,003	25,735	277.7%

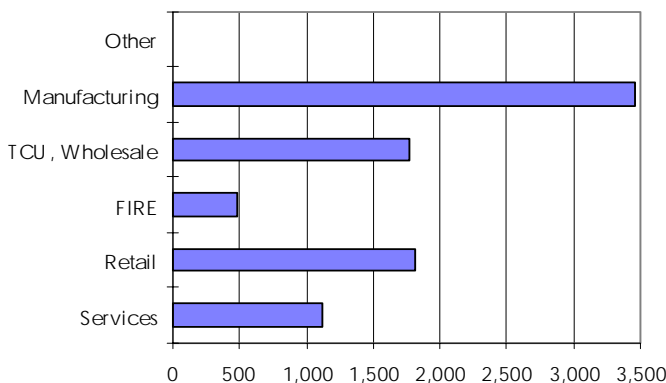
HOUSING UNITS, FLOYD'S FORK MARKET AREA

1990 Census Tracts	1990	1995	2000	2010	2020	Net Change 1990 to 2020	
						Number	Percent
103.02	1,361	1,759	3,043	5,139	8,288	6,927	509.0%
107.04	314	330	483	624	819	505	160.8%
116.00	1,790	2,091	3,357	5,107	6,003	4,213	235.4%
Floyd's Fork	3,465	4,180	6,882	10,869	15,110	11,645	336.1%

Jobs in Floyd's Fork Market Area



*Floyd's Fork Market Area
Projected Change in Jobs: 1990 to 2020*



Jobs

The number of workers in the Floyd's Fork market area rose by only 1,300 during the last decade. However, we expect much faster job growth over the next twenty-five years.

The rapid residential growth through the Floyd's Fork area, and the opening up to commercial development of the land east of Blankenbaker Lane, will generate thousands of retail, service, and distribution jobs. By 2020, we expect the area to support around 14,300 jobs, the highest percentage growth for any of the 13 market areas.

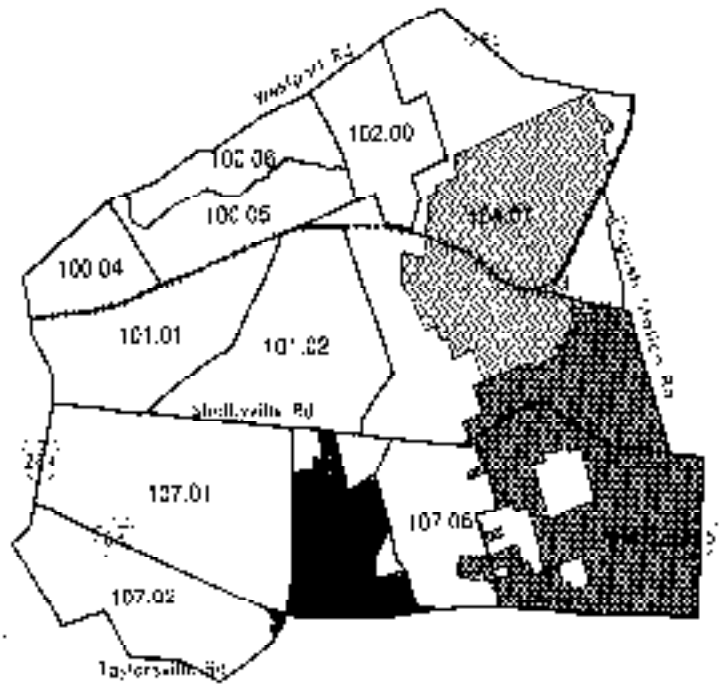
TOTAL JOBS, FLOYD'S FORK MARKET AREA

1990 Census Tracts	1990	1995	2000	2010	2020	Net Change 1990 to 2020	
						Number	Percent
103.02	4,925	6,371	7,818	9,402	10,667	5,743	116.6%
107.04	172	707	1,242	1,952	2,504	2,332	1356.2%
116.00	564	776	989	1,032	1,147	582	103.2%
Floyd's Fork	5,661	7,855	10,049	12,387	14,318	8,657	152.9%

Market Area 4: Shelbyville Road

The Area

The Shelbyville Road market area encompasses a wide swath on both sides of Shelbyville Road and extends from the Watterson Expressway out to the Gene Snyder Expressway. It is bounded on the north by Westport Road and on the south by Interstate 64. The Shelbyville Road area is the third most affluent of the 13 market areas, with 1989 median household income of \$42,000. It had the third highest median house value (\$97,000) in 1990.



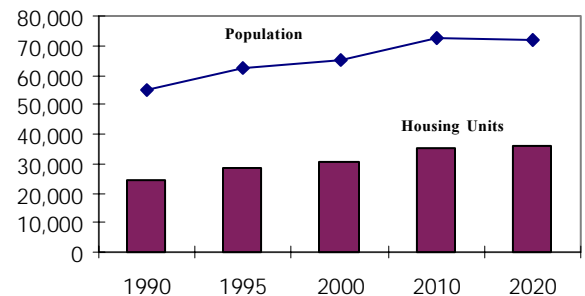
Housing Units and Population

According to the 1990 Census, the Shelbyville Road area had around 55,000 residents, 16,000 single family, and 8,000 multi-family housing units. This area is projected to gain 17,100 new residents and 11,400 net new housing units by 2020, the fourth highest growth of the 13 market areas.

The Shelbyville Road area is projected to run out of land available for single family residential development by the end of the century. The area will absorb more units by increasing density.

The greatest growth is likely to occur in the Anchorage and Middletown areas, though census tracts along LaGrange Road and north of Taylorville Road will also likely see more than 1,000 new housing units over the next 25 years.

Shelbyville Road Market Area
Population and Housing



POPULATION, SHELBYVILLE ROAD MARKET AREA

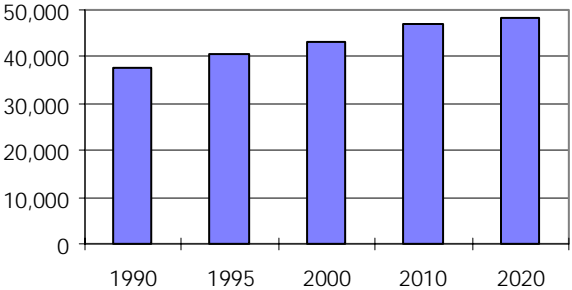
1990 Census Tracts						Net Change 1990 to 2020	
	1990	1995	2000	2010	2020	Number	Percent
100.04	4,366	5,117	5,347	6,140	5,975	1,609	36.9%
100.05	3,801	3,746	3,767	3,817	3,715	-86	-2.3%
100.06	3,847	4,009	3,961	3,884	3,781	-66	-1.7%
101.01	5,791	7,380	7,460	8,166	8,609	2,818	48.7%
101.02	3,650	4,042	4,034	4,321	3,954	304	8.3%
102.00	693	927	1,060	1,368	1,415	722	104.2%
104.01	9,409	11,430	12,266	14,617	14,413	5,004	53.2%
104.02	4,783	5,198	5,921	7,017	7,771	2,988	62.5%
107.01	4,450	4,855	4,784	5,018	5,019	569	12.8%
107.02	4,982	5,917	6,244	7,273	7,065	2,083	41.8%
107.05	5,769	6,572	6,716	7,461	7,016	1,247	21.6%
107.06	3,399	3,369	3,367	3,416	3,325	-74	-2.2%
Shelbyville Road	54,940	62,563	64,927	72,497	72,058	17,118	31.2%

HOUSING UNITS, SHELBYVILLE ROAD MARKET AREA

1990 Census Tracts						Net Change 1990 to 2020	
	1990	1995	2000	2010	2020	Number	Percent
100.04	2,226	2,682	2,904	3,400	3,400	1,174	52.7%
100.05	1,421	1,440	1,500	1,550	1,550	129	9.1%
100.06	1,550	1,660	1,700	1,700	1,700	150	9.7%
101.01	3,134	4,106	4,300	4,800	5,200	2,066	65.9%
101.02	1,417	1,613	1,668	1,822	1,713	296	20.9%
102.00	209	287	340	448	476	267	127.9%
104.01	4,021	5,021	5,583	6,784	6,874	2,853	71.0%
104.02	1,820	2,033	2,400	2,900	3,300	1,480	81.3%
107.01	1,907	2,139	2,184	2,336	2,400	493	25.9%
107.02	2,397	2,926	3,200	3,801	3,794	1,397	58.3%
107.05	2,782	3,258	3,449	3,908	3,776	994	35.7%
107.06	1,374	1,400	1,450	1,500	1,500	126	9.2%
Shelbyville Road	24,258	28,565	30,679	34,949	35,683	11,425	47.1%

Jobs

Jobs in Shelbyville Road Market Area



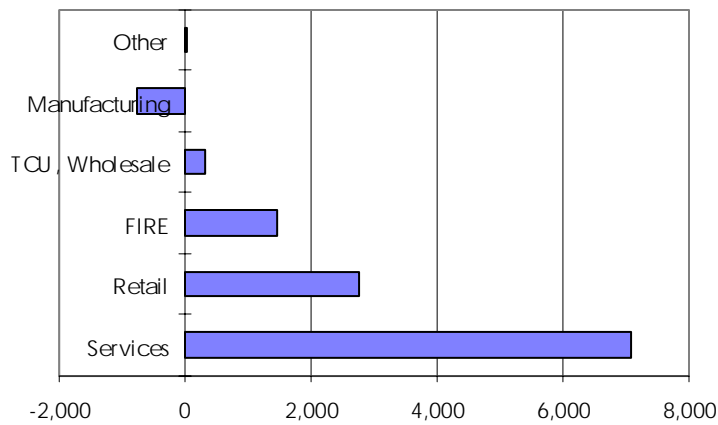
The Shelbyville Road market area easily had the most job growth during the last decade. The number of primary jobs in the area more than doubled, growing from 12,100 to 28,800 between 1980 and 1990. The area accounted for one in three of the net new jobs created in the County last decade.

We are projecting the area to continue adding jobs, but at a much slower pace. We believe the area will account for 10,900 of the 92,700 jobs projected to be added in the County between 1990 and 2020. The highest growth is likely to be in Jeffersontown and Hurstbourne Road vicinities.

TOTAL JOBS, SHELBYVILLE ROAD MARKET AREA

1990 Census Tracts	1990	1995	2000	2010	2020	Net Change 1990 to 2020	
						Number	Percent
100.04	2,226	2,682	2,904	3,400	3,400	1,174	52.7%
100.04	1,301	1,410	1,519	1,654	1,725	424	32.6%
100.05	605	660	715	786	826	221	36.5%
100.06	1,316	1,406	1,495	1,604	1,645	329	25.0%
101.01	1,864	2,000	2,136	2,302	2,373	510	27.4%
101.02	1,720	1,837	1,955	2,095	2,145	425	24.7%
102.00	103	114	124	138	147	44	42.8%
104.01	3,958	4,338	4,717	5,160	5,394	1,436	36.3%
104.02	2,847	3,051	3,256	3,502	3,603	757	26.6%
107.01	8,176	8,834	9,493	10,334	10,818	2,643	32.3%
107.02	1,396	1,500	1,604	1,737	1,800	404	29.0%
107.05	13,954	14,958	15,962	17,117	17,530	3,576	25.6%
107.06	309	336	363	397	415	106	34.2%
Shelbyville Road	37,548	40,444	43,340	46,825	48,423	10,875	29.0%

*Shelbyville Road Market Area
Projected Change in Jobs: 1990 to 2020*

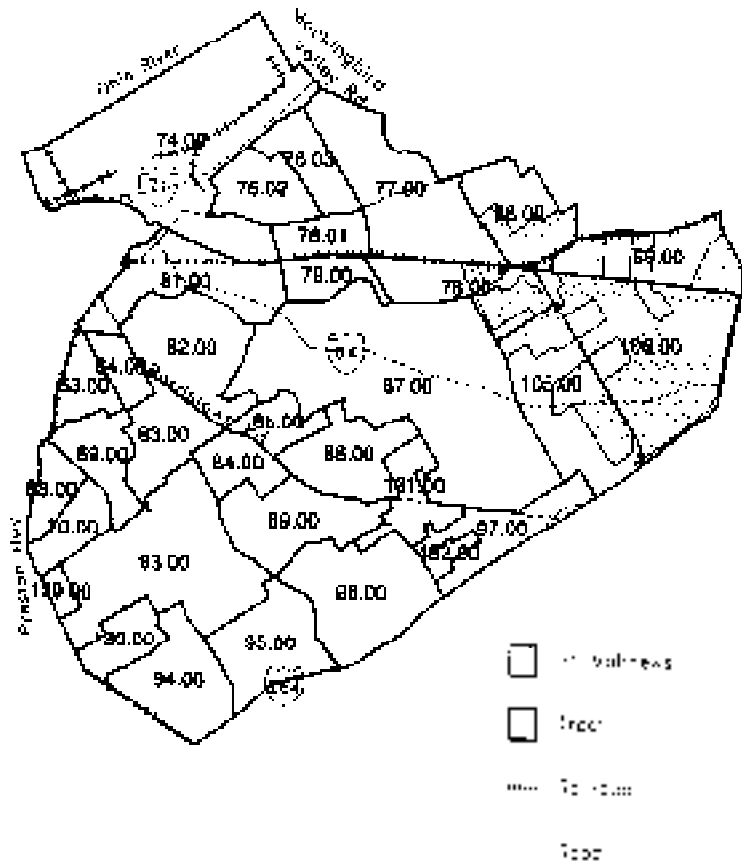


Market Area 5: Highlands

The Area

The Highlands market area includes neighborhoods east of downtown from the Ohio River south to the Watterson Expressway. It includes the southern portion of St. Matthews, including the Mall St. Matthews area. It also includes census tracts along Frankfort Avenue, Lexington Road, Grinstead Boulevard, and Bardstown Road. The area is bordered on the west by Preston Highway.

The median family income in 1989 was \$29,000, just above that for the County as a whole. The median house value was \$70,000 in 1990, compared to \$56,000 for the County.

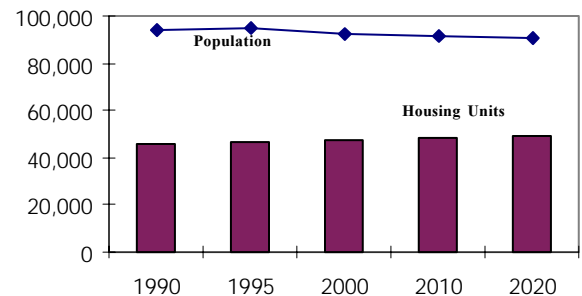


Housing Units, Population

The Highlands market area had a 1990 population of 94,200, second highest among the 13 market areas. Of its 45,400 housing units in 1990, 27,600 were single family units. There are about 1,000 acres of land available for residential development in the Highlands. The area is projected to lose 3,600 residents and gain 3,300 net new housing units between 1990 and 2020.

Most of the decline in population is expected to occur in older neighborhoods south of Broadway and around the base of Bardstown Road. Newly developed areas near Shelbyville Road and the Watterson Expressway are likely to gain residents and housing units.

Highlands Market Area
Population and Housing



POPULATION, HIGHLANDS MARKET AREA

1990 Census Tracts						Net Change 1990 to 2020	
	1990	1995	2000	2010	2020	Number	Percent
63.00	2,233	2,138	1,994	1,789	1,535	-698	-31.3%
64.00	1,860	1,800	1,699	1,571	1,400	-460	-24.7%
68.00	2,377	2,322	2,214	2,095	1,923	-454	-19.1%
69.00	2,390	2,360	2,277	2,213	2,096	-294	-12.3%
70.00	2,330	2,298	2,214	2,145	2,024	-306	-13.1%
74.00	2,428	2,374	2,305	2,368	2,592	164	6.8%
76.01	1,914	1,890	1,823	1,770	1,676	-238	-12.4%
76.02	3,798	3,777	3,672	3,626	3,499	-299	-7.9%
76.03	2,528	2,882	3,022	3,127	3,204	676	26.7%
77.00	2,991	3,032	3,056	3,403	4,072	1,081	36.1%
78.00	3,523	3,458	3,315	3,176	2,959	-564	-16.0%
79.00	1,887	1,907	1,884	1,926	1,877	-10	-0.5%
81.00	3,554	3,570	3,507	3,538	3,495	-59	-1.7%
82.00	4,288	4,149	3,915	3,616	3,223	-1,065	-24.8%
83.00	2,980	2,914	2,782	2,639	2,431	-549	-18.4%
84.00	3,207	3,164	3,050	2,957	2,794	-413	-12.9%
85.00	2,095	2,027	1,912	1,766	1,572	-523	-25.0%
87.00	4,467	4,509	4,452	4,485	4,218	-249	-5.6%
88.00	3,352	3,279	3,132	2,974	2,743	-609	-18.2%
89.00	4,174	4,294	4,117	4,199	4,063	-111	-2.7%
93.00	4,244	4,192	4,113	4,327	4,869	625	14.7%
94.00	2,952	2,832	2,692	2,631	2,702	-250	-8.5%
95.00	1,084	1,144	1,180	1,307	1,414	330	30.4%
96.00	4,617	4,639	4,425	4,347	3,882	-735	-15.9%
97.00	2,589	2,595	2,543	2,555	2,511	-78	-3.0%
98.00	2,877	2,870	2,787	2,715	2,701	-176	-6.1%
99.00	2,916	2,855	2,775	2,859	3,140	224	7.7%
105.00	3,350	3,314	3,258	3,440	3,889	539	16.1%
106.00	6,218	7,278	7,586	7,852	8,044	1,826	29.4%
129.00	729	711	677	637	581	-148	-20.3%
130.00	1,560	1,541	1,487	1,446	1,370	-190	-12.2%
131.00	2,078	1,959	1,825	1,694	1,617	-461	-22.2%
132.00	618	610	589	571	541	-77	-12.5%
Highlands	94,208	94,684	92,279	91,764	90,657	-3,551	-3.8%

HOUSING UNITS, HIGHLANDS MARKET AREA

1990 Census Tracts	1990	1995	2000	2010	2020	Net Change 1990 to 2020	
						Number	Percent
63.00	989	973	940	861	759	-230	-23.3%
64.00	1,022	1,017	994	937	859	-163	-16.0%
68.00	1,080	1,084	1,071	1,034	975	-105	-9.7%
69.00	1,154	1,171	1,171	1,161	1,130	-24	-2.1%
70.00	1,061	1,076	1,074	1,061	1,029	-32	-3.0%
74.00	1,185	1,191	1,198	1,255	1,412	227	19.1%
76.01	1,044	1,060	1,059	1,049	1,020	-24	-2.3%
76.02	2,077	2,123	2,139	2,154	2,135	58	2.8%
76.03	1,414	1,657	1,800	1,900	2,000	586	41.4%
77.00	1,272	1,325	1,384	1,572	1,932	660	51.9%
78.00	1,660	1,675	1,664	1,625	1,556	-104	-6.3%
79.00	1,007	1,046	1,071	1,116	1,118	111	11.0%
81.00	1,711	1,767	1,798	1,850	1,878	167	9.7%
82.00	2,696	2,681	2,622	2,470	2,261	-435	-16.1%
83.00	1,384	1,391	1,376	1,331	1,260	-124	-9.0%
84.00	1,522	1,544	1,542	1,524	1,480	-42	-2.8%
85.00	1,153	1,147	1,121	1,055	966	-187	-16.2%
87.00	1,743	1,809	1,850	1,901	1,837	94	5.4%
88.00	1,613	1,622	1,605	1,554	1,473	-140	-8.7%
89.00	1,762	1,863	1,851	1,925	1,914	152	8.6%
93.00	1,800	1,827	1,858	1,993	2,305	505	28.0%
94.00	1,339	1,320	1,301	1,296	1,368	29	2.2%
95.00	407	442	472	533	592	185	45.6%
96.00	2,041	2,108	2,083	2,087	1,915	-126	-6.2%
97.00	1,233	1,270	1,290	1,321	1,334	101	8.2%
98.00	1,422	1,458	1,467	1,458	1,490	68	4.8%
99.00	1,486	1,495	1,506	1,583	1,786	300	20.2%
105.00	1,593	1,620	1,650	1,777	2,064	471	29.6%
106.00	3,463	4,166	4,500	4,750	5,000	1,537	44.4%
129.00	314	315	310	298	279	-35	-11.0%
130.00	636	646	646	640	623	-13	-2.0%
131.00	876	849	819	776	761	-115	-13.2%
132.00	270	274	274	271	264	-6	-2.4%
Highlands	45,429	47,014	47,510	48,119	48,772	3,343	7.4%

TOTAL JOBS, HIGHLANDS MARKET AREA

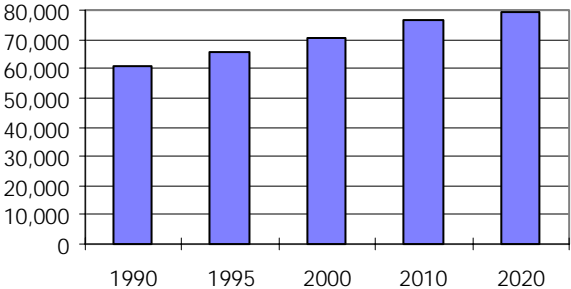
1990 Census Tracts						Net Change 1990 to 2020	
	1990	1995	2000	2010	2020	Number	Percent
63.00	1,795	1,848	1,901	1,918	1,943	148	8.2%
64.00	2,858	3,110	3,362	3,680	3,855	997	34.9%
68.00	434	464	494	530	544	110	25.3%
69.00	517	553	588	632	649	132	25.6%
70.00	876	945	1,013	1,097	1,137	261	29.7%
74.00	2,832	2,955	3,079	3,214	3,182	350	12.4%
76.01	517	557	597	647	670	153	29.5%
76.02	1,278	1,386	1,494	1,630	1,702	424	33.2%
76.03	1,047	1,135	1,223	1,333	1,391	344	32.8%
77.00	653	709	766	839	878	226	34.6%
78.00	3,080	3,325	3,570	3,873	4,021	941	30.5%
79.00	628	677	725	787	817	189	30.1%
81.00	3,798	4,160	4,521	4,963	5,200	1,402	36.9%
82.00	2,184	2,344	2,504	2,700	2,784	600	27.5%
83.00	2,756	2,969	3,183	3,449	3,576	820	29.8%
84.00	766	824	883	957	992	226	29.5%
85.00	257	277	296	321	333	75	29.3%
87.00	1,809	1,963	2,117	2,311	2,413	604	33.4%
88.00	1,226	1,331	1,435	1,568	1,640	415	33.8%
89.00	2,462	2,653	2,844	3,080	3,192	731	29.7%
93.00	5,700	6,198	6,697	7,328	7,673	1,973	34.6%
94.00	739	781	823	872	880	141	19.1%
95.00	822	885	949	1,030	1,070	249	30.3%
96.00	1,661	1,787	1,912	2,063	2,131	469	28.2%
97.00	1,074	1,162	1,250	1,361	1,418	344	32.1%
98.00	1,353	1,463	1,574	1,715	1,788	435	32.2%
99.00	2,172	2,340	2,507	2,718	2,822	650	29.9%
105.00	1,031	1,111	1,190	1,286	1,330	299	29.0%
106.00	13,487	14,621	15,755	17,188	17,946	4,459	33.1%
129.00	135	145	154	166	170	35	25.5%
130.00	136	145	153	164	166	30	22.1%
131.00	521	565	609	664	693	172	33.0%
132.00	148	160	173	189	198	51	34.4%
Highlands	60,752	65,548	70,343	76,271	79,206	18,453	30.4%

Jobs

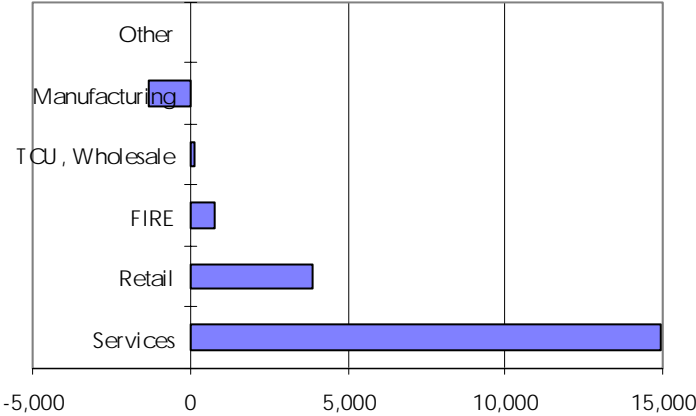
The Highlands market area gained around 4,700 primary jobs between the 1980 and 1990 censuses, a growth rate of 11.5 percent.

We are projecting that the area will gain 18,500 jobs between 1990 and 2020. This strong growth is largely due to the nature of jobs expected to be created in the near future, and the area’s attraction to these businesses and workers. The service and retail industries are easily the fastest growing in our County-level forecasts. The Highlands market area, which includes many of the booming sections of Shelbyville Road, Bardstown Road, and Frankfort Avenue, is likely to gain thousands of these new business and professional service jobs, as well as more retail jobs.

Jobs in Highlands Market Area



*Highlands Market Area
 Projected Change in Jobs: 1990 to 2020*

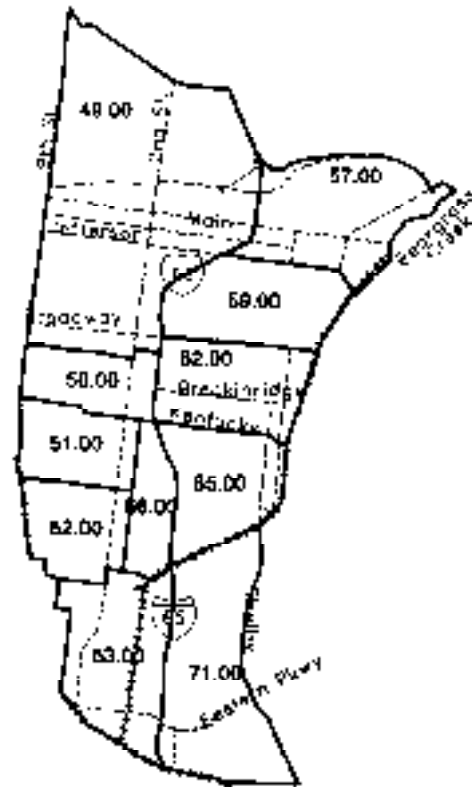


Market Area 6: Central Louisville

The Area

The Central Louisville area includes the downtown business district, and neighborhoods along both sides of Interstate 65 south of the River. It is bordered on the west by 9th Street and on the east by Shelby Street. The Central Louisville market area extends south along Interstate 65 to Eastern Parkway, and includes the University of Louisville area.

The median household income of residents is only \$11,000, the lowest of the 13 market areas. The median house value is \$30,000, second lowest in the County.

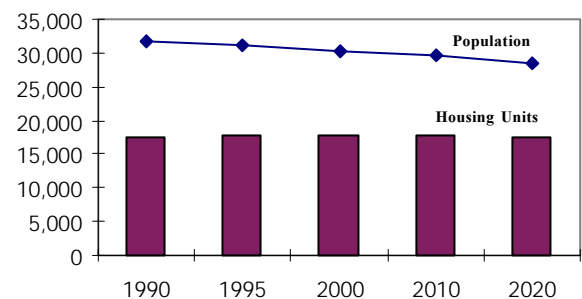


Housing Units, Population

According to the 1990 Census, the Central Louisville area had 31,700 residents and 17,600 housing units. The area lost 700 residents during the last decade, but because of a reduction in average household size, managed to gain 350 housing units. Only 4,100 of Central Louisville's units were single family in 1990.

With little acreage available for development, the area is projected to gain no new housing units by the year 2020. The population is expected to decline by 3,600 residents.

Central Louisville Market Area
Population and Housing



POPULATION, CENTRAL LOUISVILLE MARKET AREA

1990 Census Tracts	1990	1995	2000	2010	2020	Net Change 1990 to 2020	
						Number	Percent
49.00	2,422	2,564	2,650	2,951	3,204	782	32.3%
50.00	1,740	1,826	1,873	2,056	2,204	464	26.7%
51.00	3,328	3,312	3,222	3,185	3,078	-250	-7.5%
52.00	3,350	3,201	2,978	2,685	2,380	-970	-29.0%
53.00	2,489	2,643	2,739	3,066	3,342	853	34.3%
57.00	990	947	883	798	711	-279	-28.2%
59.00	4,584	4,189	3,696	2,879	1,999	-2,585	-56.4%
62.00	2,071	1,731	1,669	1,637	1,641	-430	-20.8%
65.00	3,256	3,102	2,877	2,572	2,255	-1,001	-30.7%
66.00	2,442	2,431	2,366	2,341	2,264	-178	-7.3%
71.00	5,009	5,166	5,210	5,421	5,260	251	5.0%
Central Louisville	31,681	31,112	30,163	29,591	28,338	-3,343	-10.6%

HOUSING UNITS, CENTRAL LOUISVILLE MARKET AREA

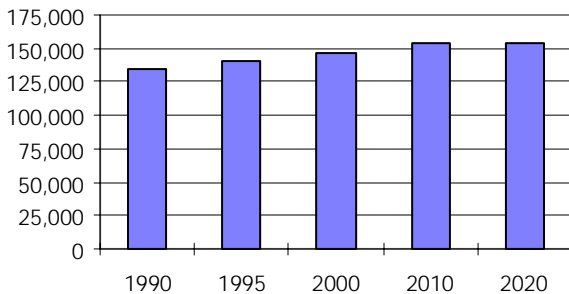
1990 Census Tracts	1990	1995	2000	2010	2020	Net Change 1990 to 2020	
						Number	Percent
49.00	1,755	1,910	2,045	2,323	2,591	836	47.6%
50.00	1,151	1,242	1,320	1,477	1,627	476	41.3%
51.00	2,558	2,617	2,638	2,659	2,640	82	3.2%
52.00	2,377	2,334	2,251	2,069	1,885	-492	-20.7%
53.00	714	779	837	955	1,070	356	49.8%
57.00	492	484	467	431	395	-97	-19.8%
59.00	2,182	2,050	1,874	1,489	1,062	-1,120	-51.3%
62.00	1,166	1,002	1,001	1,001	1,031	-135	-11.6%
65.00	1,380	1,351	1,299	1,184	1,067	-313	-22.7%
66.00	1,417	1,450	1,462	1,476	1,466	49	3.5%
71.00	2,368	2,510	2,623	2,784	2,775	407	17.2%
Central Louisville	17,560	17,729	17,817	17,848	17,606	46	0.3%

Jobs

The Central Louisville market area accounts for nearly three in ten primary jobs in Jefferson County. According to the 1990 Census, 103,000 persons reported that Central Louisville was their primary place of work. This was an increase of 8,500 workers since the 1980 Census.

We project that Central Louisville will continue to share in the County's job growth, gaining another 19,500 jobs by the year 2020. Most of the net new jobs are expected to be in the core central business district, around the downtown medical center and the University of Louisville area.

Jobs in Central Louisville Market Area



TOTAL JOBS, CENTRAL LOUISVILLE MARKET AREA

1990 Census Tracts	1990	1995	2000	2010	2020	Net Change 1990 to 2020	
						Number	Percent
49.00	77,323	79,497	81,671	84,275	82,829	5,507	7.1%
50.00	5,390	5,582	5,774	6,060	6,077	687	12.7%
51.00	3,045	3,215	3,385	3,550	3,660	615	20.2%
52.00	1,792	1,914	2,036	2,182	2,232	440	24.5%
53.00	13,596	14,534	15,472	16,646	17,123	3,527	25.9%
57.00	4,864	5,030	5,197	5,409	5,359	495	10.2%
59.00	19,809	21,497	23,185	25,307	26,422	6,613	33.4%
62.00	4,283	4,494	4,704	4,977	5,034	750	17.5%
65.00	1,243	1,310	1,377	1,450	1,460	217	17.5%
66.00	773	822	870	928	946	173	22.3%
71.00	2,804	2,948	3,092	3,248	3,257	454	16.2%
Central Louisville	134,922	140,843	146,764	154,032	154,398	19,476	14.4%

*Central Louisville Market Area
Projected Change in Jobs: 1990 to 2020*

